SEPA Credit Transfer Customer-to-Bank Implementation Guidelines for the Netherlands

Betaalvereniging Nederland

Disclaimer

These guidelines may be subject to changes. Utmost care has been taken to ensure the information in this publication is accurate. However, the Dutch Payments Association shall not be liable for any errors, inaccuracies or omissions in the contents of this publication.

Contents

1. Introduction

The purpose of this document is to provide guidance on the use of the SEPA Credit Transfer Initiation Message (Customer-to-Bank ISO20022 - "pain.001.001.03") sent to banks residing in The Netherlands.

This document is based on and contains additional information to:

a) the SEPA Credit Transfer Scheme Customer-to-PSP Implementation Guidelines 2020 version 1.0 Approved; as issued on 26 November 2020 (EPC132-08).
   See epc-sepa-credit-transfer-customer-to-bank-implementation-guiepc-sepa-credit-transfer-customer-to-bank-implementation-guidelines-2021 version-1.0.

b) Errata to the 2021 of the SEPA Credit Transfer Customer-to-PSP and inter-PSP Implementation Guidelines version 1.0; issued on 31 May 2021 (EPC080-21).
   See errata-epc-credit-transfer-customer-to-psp-and-inter-psp-ig-2021-version-1.0

c) the UNIFI (ISO 20022) XML message standards.
   See reference "pain.001.001.03" on:
   www.iso20022.org

In addition to the EPC usage rules, as mentioned in the EPC Guidelines, this document contains specific Dutch (NL) usage rules which are added to some INDEX (see ANNEX A).
It is recommended to contact your bank for any bankspecific addenda or detailed information.

Note:
The ISO 20022 Payment messages use 'external code lists'. The listed code values can be used in specific elements of the payments messages. Unlike other ISO 20022 code lists, the code values are not included in the XML message schema with the message element they type. The purpose of externalising these code values is to be able to update the code lists (e.g. add new code values) without impacting the message themselves and, hence, without requiring the development of a new version of the messages that use these code lists. External code lists are published in a spreadsheet which is versioned at three levels: the spreadsheet itself has a publication date, each list within the spreadsheet has a publication date (see 'CodeInventory' sheet) and each individual code value has a date of last update ('status date').

2. Change History

New releases are published on a regular basis, based on new versions of the underlying standards or to provide clarification where required.

The following table provides an overview of the versions released to date.

Version	Date
2.0	October 2010
2.1	February 2011
5.0	January 2012
6.0	March 2012
7.0	February 2013
8.0	July 2015
2017 v1.0	March 2017
2019 v1.0	March 2019
2021 v1.0	*June 2021*

Versions are numbered x.y(.z) and are based on the numbering of the EPC SCT Customer-to-Bank Implementation Guidelines.

In case a new version of this document is released (mainly as a result of clarifications or error corrections) before the EPC releases a new version of the implementation guidelines, an additional minor release indicator z will be added (e.g. 1.0.1 for an updated version of this document).

This document[1] replaces all previous versions of the XML NL SCT Implementation Guidelines and becomes effective as from 21 November 2021.

[1] This document has been developed by the Dutch banks together with the Dutch Payments Association ('Betaalvereniging Nederland'). The utmost has been done to make sure the information in this publication is correct. However, the Dutch Payments Association can by no means be held responsible for any loss or damage incurred to any incorrect or incomplete information as described in this publication.

3. Coverage

The Customer SEPA Credit Transfer Initiation message is sent by the initiating party to the debtor bank. It is used to request movement of funds from the debtor account to a creditor account.

The Customer SEPA Credit Transfer Initiation message is used to exchange:

- One or more SEPA Credit Transfer instructions;
- Payment transactions that result in a single entry on the debtor account per individual transaction or a batch entry for all transactions in a payment;

The message can be used in a direct or a relay scenario:

- In a direct scenario, the message is sent directly to the debtor bank. The debtor bank is the account servicer of the debtor;
- In a relay scenario, the message is sent to a forwarding party. The forwarding party acts as a concentrating financial institution. It will forward the Customer SEPA Credit Transfer message to the debtor bank.

The message can also be used by an initiating party that has been mandated to send a payment instruction on behalf of the debtor. This caters for example for the scenario of a payments factory initiating all payments on behalf of a large corporate, or an entity administering the salary payments of a company's employees.

4. Message Structure

The description of the XML document models can be found in a number of schemes. A specific description language (XSD) is used in those schemes. The schemes make it possible to give a description of the tags in the document, the structure and sequence of those beacons (hierarchy of tags) as well as the codes which are allowed for some specific data, the number of possible cases, the obligatory or optional character of some of the data, etc.

The general XSD for pain.001.001.03 can be downloaded from:
www.iso20022.org, under "Catalogue of ISO 20022 messages", with "pain.001.001.03" as reference (www.iso20022.org/documents/messages/pain/schemas/pain.001.001.03.zip).

A file containing an XML- pain.001.001.03 messagehas the following structure:

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
        <CstmrCdtTrfInitn>
                message content…
        </CstmrCdtTrfInitn>
</Document>
```

A file must contain one single Document (envelope), with one single XML message in it.
The support of multiple documents per file must be agreed bilaterally with your bank.

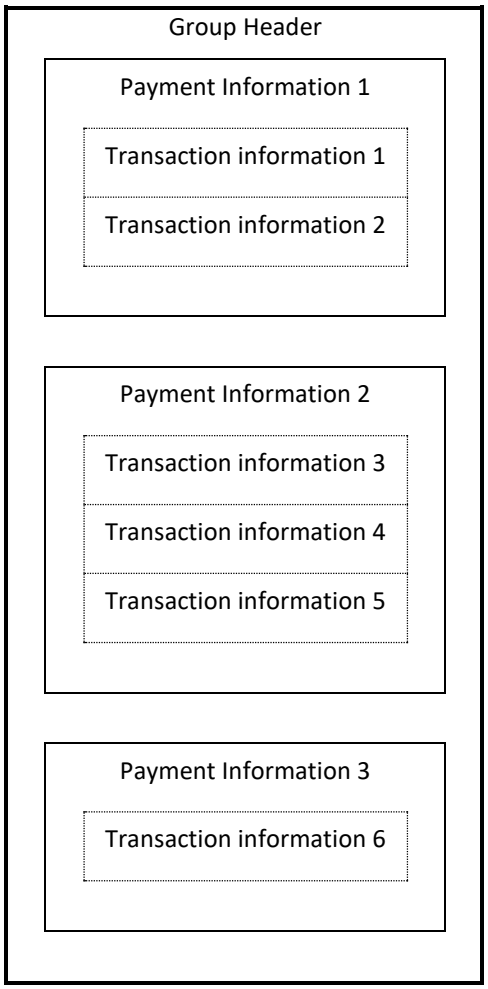
The Customer Credit Transfer Initiation message is composed of 3 building blocks:

A. **Group Header:** This building block is mandatory and present once. It contains elements such as Message Identification, Creation Date and Time, Grouping Indicator.

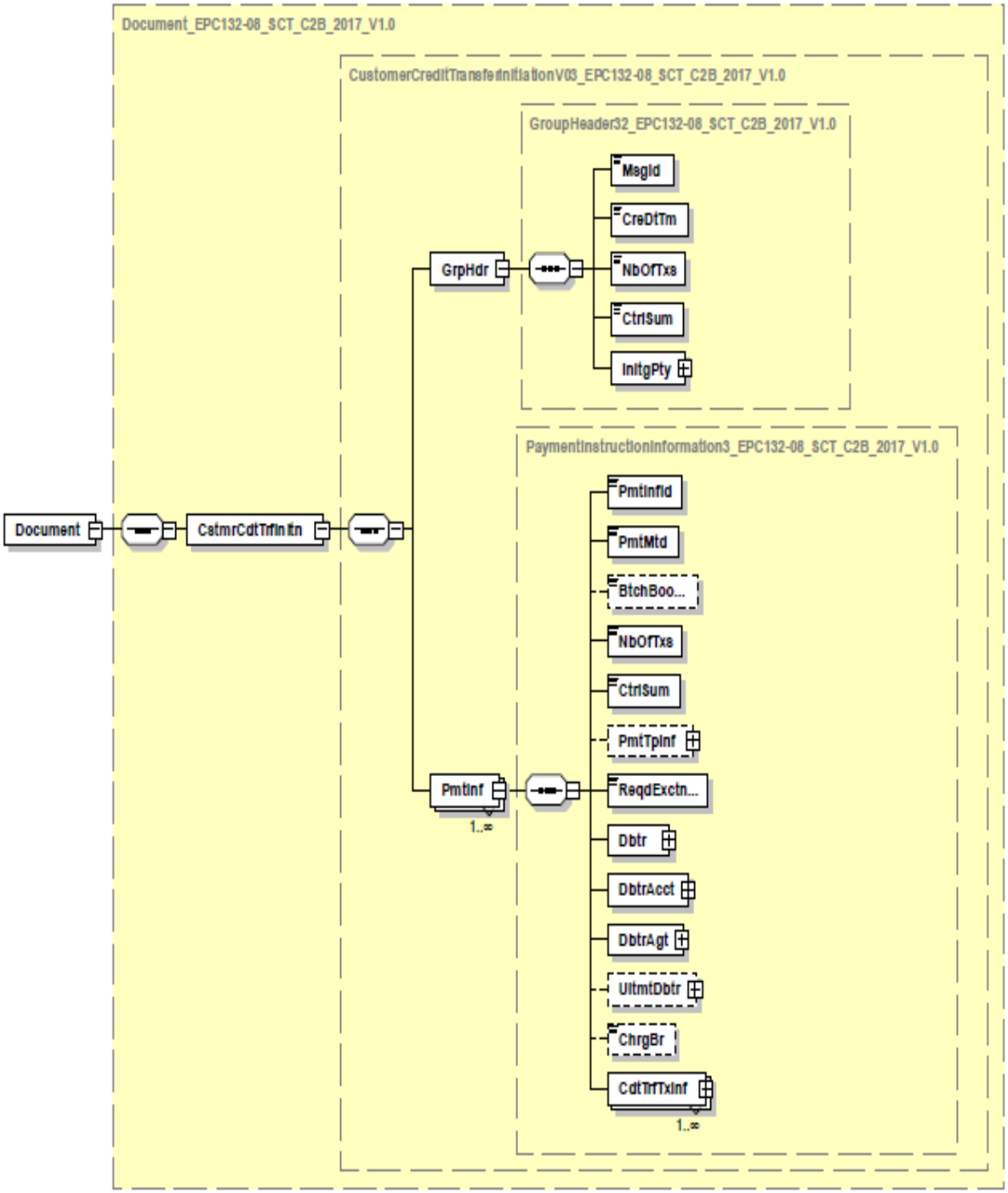
B. **Payment Information:** This building block is mandatory and repetitive. It contains besides elements related to the debit side of the transaction, such as Debtor and Payment Type Information, also one or several Transaction Information Blocks.

C. **Credit Transfer Transaction Information:** This building block is mandatory and repetitive. It contains, amongst others, elements related to the credit side of the transaction, such as Creditor and Remittance Information.

The number of occurrences of Payment Information Block and Transaction Information Block within a message is indicated by the Grouping field in the Group Header. Only the following combination can be used:

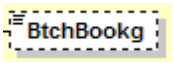


A detailed view on the structure of Credit Transfer Initiation Message is presented below.

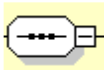


Legend:

Box with full-line is a **mandatory** Message Element



Box with dotted line is an **optional** Message Element



The Child Elements must appear in the **sequence** mentioned

Only one of the possible Child Elements may be present (choice)

5. Changes compared to version 2019 V1.0

A) In comparison with version 2019 V1.0 there are no functional changes or modifications to INDEX with a specific NL Usage.
Please do check ANNEX A for an overview of all INDEX with a NL usage rule.

B) All additions and modifications are prescribed in the document of EPC:

SEPA Credit Transfer Scheme C2B Implementation Guidelines 2021 Version 1.0 (list of changes on pages 99-101).

Annex A Overview of applicable NL usage rules (in addition to EPC usage rules)

Index	*Message Item*	*Applicable NL Usage Rule*
2.11	*+ + + LocalInstrument*	Element may only be used in case of bilateral agreement
2.12	*+ + + + Code*	Element may only be used in case of bilateral agreement
2.13	*+ + + + Proprietary*	Element may only be used in case of bilateral agreement
2.143	*+ + + + + + + Issuer*	If the Dutch Structured Communication is used the following value must be used as Issuer "CUR"
2.144	*+ + + + + + + Reference*	If the Dutch Structured Communication is used (indicated in 2.143 through the issuer value “CUR”) the reference must be compliant with the rules for the structured Communication ("Betalingskenmerk")