

SEPA Direct Debit Initiation Customer-to-Bank Implementation Guidelines for The Netherlands

CORE and Business-to-Business Implementation Guidelines



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 (DPA) shall not be liable for any errors, inaccuracies or omissions in the contents of this publication.

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Introduction

The purpose of this document is to provide guidance on the use of SEPA Direct Debit Initiation Message (Customer-to-Bank ISO20022 - “pain.008.001.02”) sent to banks residing in The Netherlands.

This document is based on and contains additional information to:

- a) the SEPA Direct Debit Core Scheme Customer-to-Bank Implementation Guidelines, version 9.0, as issued on 26 January 2015 (EPC130-08).
See: [epc sepa-direct-debit-core-customer-to-bank-implementation-guidelines-version-9](#)
- b) the SEPA Direct Debit Business-to-Business Scheme Customer-to-Bank Implementation Guidelines, version 7.0, as issued on 26 January 2015 (EPC131-08).
See: [epc sepa-direct-debit-business-to-business-scheme-customer-to-bank-implementation-guidelines-version-7](#)
- c) the UNIFI (ISO 200022) XML message standards.
See reference “pain.008.001.02” on www.iso20022.org/documents/general/Payments_Maintenance_2009.zip.

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 INDICES (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').

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	November 2010
2.2	February 2011
5.0	January 2012
5.0.1	February 2012
6.0	March 2012
7.0	February 2013
8.0	July 2015
8.0.1	January 2016
9.0	January 2016

Versions are numbered x.y(.z) and are based on the numbering of the EPC SDD 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. 9.0.1 for an updated version of this document).

This document¹ replaces all previous versions of the NL XML SDD Implementation Guidelines and becomes effective as from November 20th 2016.

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.

Coverage

The Customer Direct Debit Initiation message is sent by the initiating party to the creditor agent. It is used to request bulk collections of funds from one or various debtor's accounts for a creditor.

The Customer Direct Debit Initiation message can contain one or more direct debit instructions. The message can be used in a direct scenario, which means that the message is sent directly to the creditor agent. The creditor agent is the account servicer of the creditor.

The message can also be used by an initiating party that has authority to send the message on behalf of the creditor. This caters for example for the scenario of a payments factory initiating all payments on behalf of a large corporate.

The Customer Direct Debit Initiation contains also mandate related information, i.e. extracts from a mandate, such as unique Mandate Identification and Date of Signature. The Customer Direct Debit Initiation message must not be considered as a mandate.

Message Structure

The description of the ISO 20022 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 elements (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.008.001.02 can be downloaded from:

www.iso20022.org, under "Catalogue of ISO 20022 messages", with "pain.008.001.02" as reference.

<http://www.iso20022.org/documents/messages/pain/schemas/pain.008.001.02.zip>

A file containing an XML- pain.008.001.02 message² has the following structure:

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-
instance">
  <CstmrDrctDbtInitn>
    message content ...
  </CstmrDrctDbtInitn>
</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.

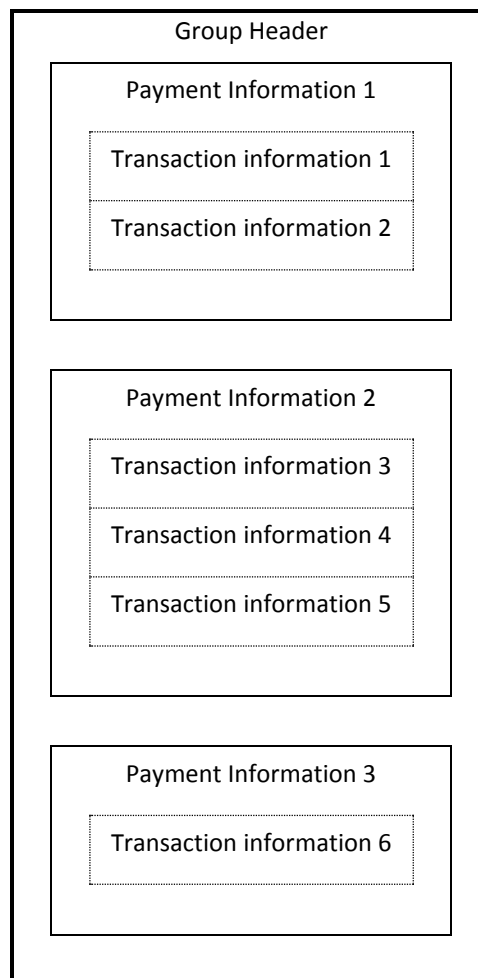
² for an XML-pain.008.001.02 message example go to:

<http://www.betalvereniging.nl/wp-uploads/2013/01/BvN-pain.008.001.02-example-message.xml>

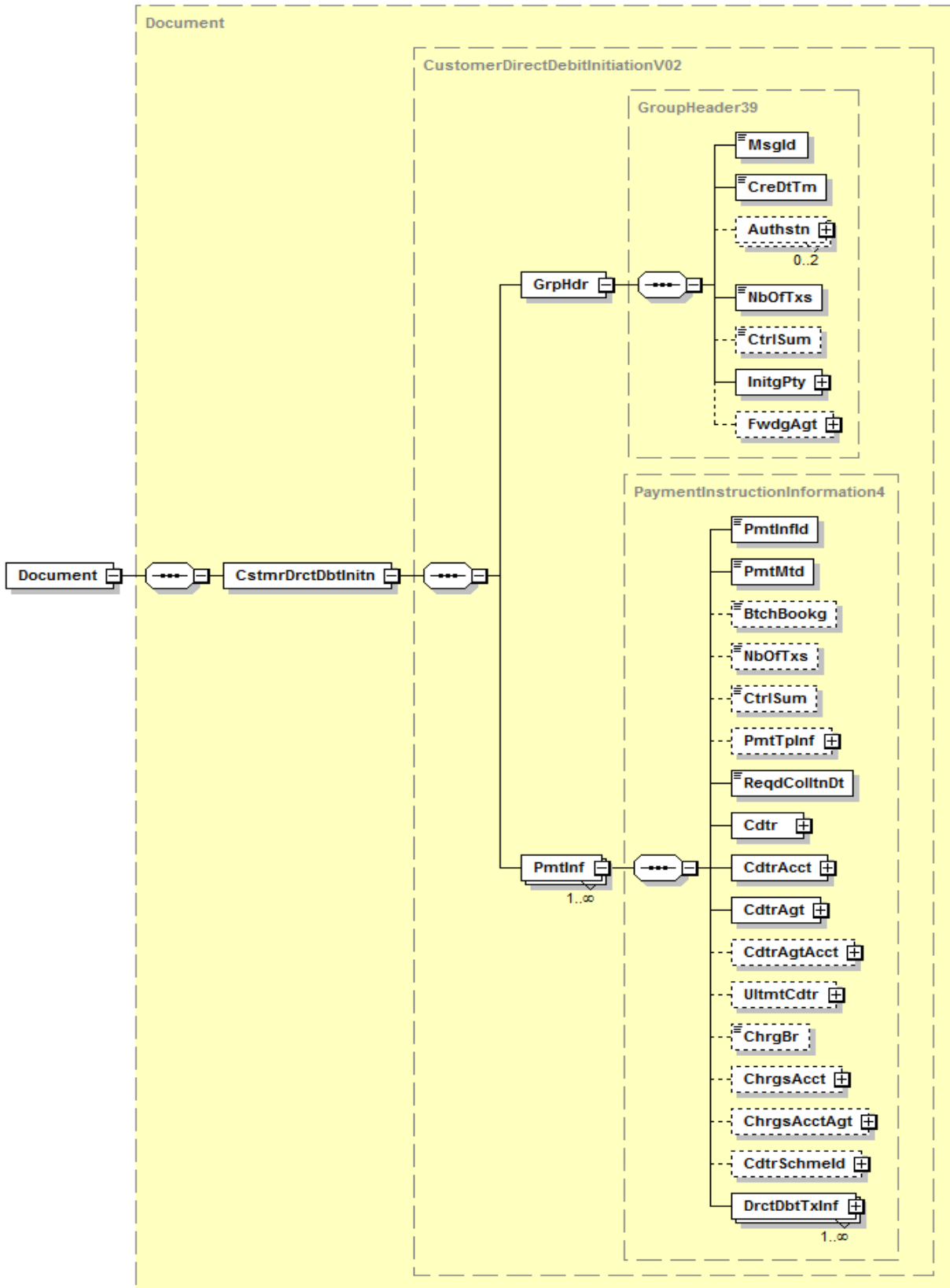
The Customer Direct Debit Initiation message is composed of 3 building blocks:

- 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, amongst others, elements related to the Credit side of the transaction, such as Creditor and Payment Type Information.
- C. **Direct Debit Transaction Information:** This building block is mandatory and repetitive. It contains, amongst others, elements related to the debit side of the transaction, such as Debtor and Remittance Information Rules.

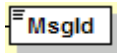
The number of occurrences of Payment Information Block and Transaction Information Block within a message is indicated by the Grouping field in the Group Header. Only the following combination can be used:



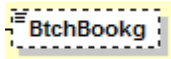
A detailed view on the structure of a Direct Debit Initiation Message is presented below.



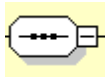
Legend:



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)

Changes compared to version 8.0.1

- A) In comparison with version 8.0.1 (covers SDD Core version 8.0 and SDD B2B version 6.0) there are no functional changes or modifications to INDICES with a specific NL Usage.

Please do check ANNEX A for an overview of all INDICES with a NL usage rule.

- B) All additions and modifications in relation to version 8.0 are prescribed in following documents of

EPC:

- SDD Core C2B Implementation Guidelines 9.0 on pages 68-69: See [List of changes SDD Core](#)
- SDD B2B C2B Implementation Guidelines 7.0 on pages 68-69: See [List of changes SDD B2B](#)

NOTE: 'SMNDA' was used to indicate Same Mandate with a **New Debtor Agent**.
However when Creditors do receive new IBAN's they will not always be able to derive if an account change took place within the same bank or to another bank.
To better accommodate this situation, the definition of 'SMNDA' has been updated to indicate Same Mandate with a **New Debtor Account**.

As a consequence Code "SMNDA" must be supplied in "Original Debtor Account" (Index 2.98) if the change took place within the same or to another bank (see also Index 2.14).
"Original Debtor Agent" (Index 2.99) is not to be used for this purpose anymore.

Usages Rules 2.98 and 2.99 are adapted accordingly.

These list are for information.

The changes included in the body of the document are the changes in effect.

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

<i>Index</i>	<i>Message Item</i>	<i>Applicable NL Usage Rules</i>
1.5	<i>++ControlSum</i>	Total of all individual amounts included in the message
2.5	<i>++ControlSum</i>	Total of all individual amounts included in the group (under index 2.0 =Paymentinformation).
2.14	<i>+++SequenceType</i>	Allowed codes: FRST, RCUR, OOFF, FNAL
2.61	<i>++CreditorSchemelidentification</i>	For an overview of the NL Creditor Scheme Identification structure see: EPC262-08 Creditor Identifier Overview v4.0.pdf ATTENTION: Creditor Business Code (ZZZ) may not contain spaces.
2.173	<i>+++RemittanceInformation</i>	
2.175	<i>++++Structured</i>	
2.183	<i>++++++Issuer</i>	If the Dutch Structured Communication is used the following value must be used as Issuer "CUR".
2.184	<i>++++++Reference</i>	If the Dutch Structured Communication is used (indicated through the issuer value "CUR") the reference must be compliant with the rules for the structured Communication ("Betalingskenmerk").

ANNEX B Major differences SDD Core and SDD B2B

<i>Subject</i>	<i>Core scheme</i>	<i>B2B scheme</i>
<i>Access to the scheme</i>	<i>Both retail and corporate</i>	<i>Only corporate</i>
<i>Debtor</i>		<i>Recommended to submit signed B2B mandate to the debtor bank for upfront registration</i>
<i>Checks by Debtor bank</i>	<i>Is SDD transaction allowed for the account/account type</i>	<p><i>Need authorisation from debtor</i></p> <p><i>Is obliged to keep track of authorisation of debtor for each mandate, including additional instructions (if offered through AOS).</i></p> <p><i>Obligated to check for every transaction received whether for MRI included an authorisation of the debtor is obtained.</i></p> <p><i>At least check on the following mandate details:</i> <i>Identification code of the scheme: B2B</i> <i>Unique mandate reference</i> <i>Creditor scheme Id</i> <i>IBAN debtor</i> <i>BIC debtor bank</i> <i>Transaction type (one-off, recurring)</i> <i>Check on additional details (if offered through AOS)</i> <i>Further more to check:</i> <i>Has authorisation been cancelled/withdrawn</i> <i>Has authorisation been changed</i> <i>Is mandate dormant (due to 36 month of inactivity)</i></p> <p><i>Obligation to check if client is a corporate should be applied at the moment of lodging authorisation from debtor client.</i></p>
<i>Schemerule transaction timeline</i>	<i>D-1</i>	<i>D-1</i>
<i>Schemerule refusal timeline</i>	<i>pre-settlement</i>	<i>pre-settlement</i>
<i>Schemerule return timeline</i>	<i>D+5</i>	<i>D+2</i>
<i>Schemerule refund timeline</i>	<i>Bookdate + 8 weeks</i>	<i>Not allowed</i>
<i>Creditor mandate</i>		<p><i>The debtor must be able to recognise the mandate is about B2B.</i></p> <p><i>Specific text on the mandate should explain this e.g.</i> <i>Only applicable to B2B transactions</i> <i>No right for refunds</i></p>