



**Rabobank**

# Format description XML SEPA CT

*Rabo Cash Management  
(RCM)*

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# 1 SEPA CT Import Format

Rabobank enables importing Euro Payments in the XML Customer Credit Transfer Initiation message pain.001.001.03. This payment initiation format is based on the guideline provided by the Nederlandse Vereniging van Banken (NVB). The guideline is available [here](#).

Euro Payments are SEPA compliant payments within the SEPA area in currency Euro.

## **1.1 SEPA CT Import format description**

The XML Customer Credit Transfer Initiation message pain.001.001.03 is used to instruct your bank to debit your account in favor of a beneficiary. The pain.001.001.03 is delivered in a single file, one file can contain one or more batches, and the structure within the file is modular. One record within the file contains information which from a functional perspective belongs together.

### ***1.1.1 General characteristics***

The pain.001 format which is supported by Rabobank is based on the definitions which are published [here](#) on the website of the International Organization for Standardization (XML ISO20022).

## 1.2 SEPA CT Structure

### 1.2.1 Introduction

The models in the ISO20022 document are described in XML using schemas. A specific description language (XSD) is used in a schema. By using the schema's a description can be given to the tags in the document, the structure and the concatenation of the beacons (the order of the tags) as well as the allowed codes for certain fields, the number of possible cases, mandatory or optional usage for certain fields.

### 1.2.2 Technical mapping

To avoid rejection of the payment order and/or to prevent that instructions are ignored usage rules must be followed. Only message elements which are described within these guidelines are allowed to be used.

The description of each message item contains:

Column	Description
Name	Name of the element within the PAIN.001 message
XML-tag	Short name to identify an element within a XML message, presented between brackets, e.g. <Amount>
ISO reference	Numbering following the ISO 20022 standard. Not all fields are numbered. Fields can be a subset of the parenting element. Holes in the numbering do exist because not all elements of ISO20022 are supported for pain.001.
Level	Level of the element within SEPA CT <pre> &lt;Top&gt;   &lt;Level 1&gt;     &lt;Level 2&gt;       &lt;Etc.&gt;&lt;/Etc.&gt;     &lt;/Level 2&gt;   &lt;/Level 1&gt; &lt;/Top&gt; </pre>
Presence	This determines if an element is optional or mandatory, and how many times the element can be repeated. The number of times that an element can appear is presented between square brackets.  [0..1] Shows that the element can appear 0 or 1 time. The element is optional. [0..n] Shows that the element can appear 0 or n time(s). The element is optional. [1..1] Shows that the element is mandatory and must appear once. [1..n] Shows that the element is mandatory and must appear at least once. The element can be presented n times.  A sub level element is mandatory only if the (optional) element above is present.
Type	Field type indication: <ul style="list-style-type: none"> <li>Numeric: only numbers are allowed</li> <li>Alphanumeric: may contain numbers and allowed characters (ref. section 1.2.3 'Character set')</li> <li>Date: YYYY-MM-DD</li> <li>Amount: numbers, with a decimal point as separator. Maximum length is 9 digits before the separator, and two behind it. Exception for this rule is the control sum.</li> <li>Boolean: field with two options: 'true' or 'false'</li> </ul>
Length	Maximum number of characters in the field.
Description	Contains the definition of the message segment or element. Additional information about usage of the element.

### 1.2.3 Character set

In ISO20022 Payment Initiation messages the UTF8 character set must be used. The Latin character set, which is commonly used for international communication, must be used. Rabobank accepts the following characters:<sup>1</sup>

- a b c d e f g h i j k l m n o p q r s t u v w x y z
- A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
- 0 1 2 3 4 5 6 7 8 9
- / \* - ? : ( ) . , ' + space

\*References, identifiers and identifications may not start or end with a slash "/". A single slash is permitted as long it is not placed at the beginning or end. A double Slash "/" is not permitted at any position in reference, identifiers and identification fields. The attachment *Using slashes in SEPA payments* shows the fields where the slash is not allowed.

### 1.2.4 Suitability

SEPA CT messages are suitable for:

- Euro Payments

A SEPA Credit Transfer is a credit transfer in euro between accounts, both located in countries of the Single Euro Payments Area (SEPA). Originator's and Beneficiary's account and their banks, are identified respectively by their IBAN and their BIC.

Characteristics Euro Payment:

1. Currency is Euro
2. The account number of the beneficiary must be present in the IBAN format
3. The BIC of the bank of the beneficiary is optional
4. The name of the beneficiary must be present
5. Cost option is SHA
6. The transaction is initiated from and destined for a SEPA country.

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<sup>1</sup>Rabobank will accept ampersand or diacritic marks and will be able to process the imported file. Rabobank will convert these characters to a logical sign, matching the requirements of the standard character-set UTF8 as defined in section 2.3. It is possible that an ampersand- and / or diacritic marks will be converted into a "" or "?". By including ampersand or diacritic marks in your import file, you risk a mismatch in the downloaded format from a Rabobank-application.

### 1.2.5 Message structure

SEPA CT can be delivered via data communication. The messages can contain one or more orders for one ordering account. The messages must be terminated after each section, for all orders per ordering account.

The complete file must contain one Group header and can contain one or more orders.

The file must be terminated after all orders.

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

- 1. Group Header;** This building block is mandatory and present once. It contains elements such as Message Identification, Creation Date and Time.
- 2. Payment Information** This building block is mandatory and repetitive. Besides elements related to the debit side of the transaction, such as Debtor and Payment Type Information, it contains one or more Transaction Information Blocks.
- 3. Transaction Information In;** 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.

Every segment in the SEPA CT file must be opened and closed according to the XSD standard.

Between the opening tag and closing tag the information for the relevant segment can be found.

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

```
<?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>
```

## 2 Segment description

Fields not listed in the tables below are not supported by Rabobank and, if imported through option "Import orders<sup>3</sup>", will not be included in the resulting Euro Payment executed by Rabobank. Further, the processing per field may differ if the pain.001 is imported through option "Import orders" or "Import batch".

If so, the different processing is explained in column "Description".

### 2.1 Group header

The following segments are applicable for pain.001 messages.

Name	Iso reference	XML-tag	Level	Presence	Type	Length	Description
Document		<Document>	Top	[1..1]			
		<CstmrCdtTrfInItm>	Top	[1..1]			
GroupHeader	1.0	<GrpHdr>	Top	[1..1]			
MessageIdentification	1.1	<MsgId>	1	[1..1]	Alphanumeric	35	Unique file reference.
CreationDateTime	1.2	<CreDtTm>	1	[1..1]	Date + Time		Creation date and time of the file. Example: "2012-02-03T11:20:45".
NumberOfTransactions	1.6	<NbOfTxs>	1	[1..1]	Numeric	15	The number of transaction within the file.
ControlSum	1.7	<CtrlSum>	1	[0..1]	Amount	18	Total amount of all individual transactions within the file. Decimals are separated by a point ".". <b>Please note!</b> Two decimals must be present.
InitiatingParty	1.8	<InitgPty>	1	[1..1]			Tag only
Name		<Nm>	2	[0..1]	Alphanumeric	70	Name of the ordering party.
Identification		<Id>	2	[0..1]	Alphanumeric		Details on how to structure this tag are available in Appendix A.

## 2.2 Payment Information Segment

Name	Iso reference	XML-tag	Level	Presence	Type	Length	Description
PaymentInformation	2.0	<PmtInf>	Top	[1..n]			
PaymentInformationIdentification	2.1	<PmtInfId>	1	[1..1]	Alphanumeric	35	Unique reference number of the Batch/PI.
PaymentMethod	2.2	<PmtMtd>	1	[1..1]	Alphanumeric	3	Fixed Value 'TRF' for credit transfers.
BatchBooking	2.3	<BtchBookg>	1	[0..1]	Boolean	5	If present and contains 'true', batch booking is requested. If present and contains 'false' (only via "Import orders"6), booking per transaction is requested. If element is not present, 'true' will be sent to the bank.
NumberOfTransactions	2.4	<NbOfTxs>	1	[0..1]	Numeric	15	The number of transactions within this Batch/PI
ControlSum	2.5	<CtrlSum>	1	[0..1]	Amount	18	Total amount of all transactions within this segment. Decimals are separated by a point "."
PaymentTypeInformation	2.6	<PmtTplnf>	1	[1..1]			
InstructionPriority	2.7	<InstrPrty>	2	[0..1]	Alphanumeric	4	Only priority 'NORM' is permitted. Priority 'HIGH' is not supported.
ServiceLevel	2.8	<SvcLvl>	2	[1..1] <sup>1</sup>			
Code	2.9	<Cd>	3	[1..1]	Alphanumeric	4	Fixed value 'SEPA' This element can be on BATCH/PI level or on transaction level, but not both.
LocalInstrument	2.11	<LclInstrm>	2	[0..1]			
Code	2.12	<Cd>	3	[1..1]	Alphanumeric	4	Rabobank accepts all local instrument codes (see <a href="http://www.iso20022.org/external_code_list.page">http://www.iso20022.org/external_code_list.page</a> for the current list of Local instrument codes) and passes these on to the beneficiary bank . This element can be on Batch/PI level or on transaction level (field 2.37), but not both.
Proprietary	2.13	<SeqTp>	3	[1..1]	Alphanumeric	35	Rabobank passes this information unchanged on to the beneficiary bank. This element can be on Batch/PI level or on transaction level (field 2.38), but not both.
CategoryPurpose	2.14	<CtgyPurp>	2	[0..1]			
Code	2.15	<Cd>	3	[1..1]	Alphanumeric	4	Rabobank accepts and passes on all ISO Category Purpose codes on to the beneficiary bank (see <a href="http://www.iso20022.org/external_code_list.page">http://www.iso20022.org/external_code_list.page</a> for the current list of ISO Category Purpose codes). Rabobank will only act on code 'SALA' for Salary batches. 'SALA' results always in a batch booking and no detailed transaction information will be reported. This element can be on BATCH/PI level or on transaction level, but not both. (field 2.40)
RequestedExecutionDate	2.17	<ReqdExctnDt>	1	[1..1]	Date		This is the date on which the originator's account is to be debited. Example: 2012-10-22.

<sup>1</sup> This field is optional in ISO 20022 standard, but Rabobank has set this occurrence to mandatory as the EPC recommends the usage of this field.



<b>Name</b>	<b>Iso reference</b>	<b>XML-tag</b>	<b>Level</b>	<b>Presence</b>	<b>Type</b>	<b>Length</b>	<b>Description</b>
Debtor	2.19	<Dbtr>	1	[1..1]			
Name		<Nm>	2	[1..1]	Alphanumeric	70	Name of the originator.
PostalAddress		<PstlAdr>	2	[0..1]	Alphanumeric		
Country		<Ctry>	3	[0..1]	Alphanumeric	2	Country code of the originator.
AddressLine		<AdrLine>	3	[0..2] <sup>1</sup>	Alphanumeric	70	Address of the originator. 1 <sup>st</sup> line: Street and house number 2 <sup>nd</sup> line: Postal code and place.
Identification		<Id>	2	[0..1]	Alphanumeric		Details on how to structure this tag are available in Appendix A.
DebtorAccount	2.20	<DbtrAcct>	1	[1..1]			
Identification		<Id>	2	[1..1]			
IBAN		<IBAN>	3	[1..1]	Alphanumeric	34	IBAN account number of originator. Use capitals for all letters in the IBAN.
Currency		<Ccy>	2	[0..1]	Alphanumeric	3	ISO currency code of the account, in this case always: EUR
DebtorAgent	2.21	<DbtrAgt>	1	[1..1]			
FinancialInstitutionIdentification		<FinInstnId>	2	[1..1]			
BIC		<BIC>	3	[0..1] {OR	Alphanumeric	11	SWIFT BIC code of the remitting bank. This tag is optional and can be omitted in the message. Use capitals for all letters in the BIC.
Other		<Othr>	3	[0..1] OR}			
Identification		<Id>	4	[1..1]	Alphanumeric	35	If no BIC is available, tag Identification must be used. Only value NOTPROVIDED is allowed.
UltimateDebtor	2.23	<UltmtDbtr>	1	[0..1]			This element can be on BATCH/PI level or on transaction level, but not both. (field 2.70)
Name		<Nm>	2	[0..1]	Alphanumeric	70	Name of the party on behalf of the originator making the payment (originator's reference party). Rabobank passes this information on to the beneficiary bank.
Identification		<Id>	2	[0..1]	Alphanumeric		Details on how to structure this tag are available in Appendix A.
ChargeBearer	2.24	<ChrgBr>	1	[0..1]	Alphanumeric	4	Fixed value 'SLEV' This element can be on BATCH/PI level or on transaction level, but not both (field 2.51).

## 2.3 Transaction Information Segment

Name	Iso reference	XML-tag	Level	Presence	Type	Length	Description
CTTransactionInformation	2.27	<CdtTrfTxInf>	1	[1..n]			
PaymentIdentification	2.28	<PmtId>	2	[1..1]			
InstructionIdentification	2.29	<InstrId>	3	[0..1]	Alphanumeric	35	Reference of the remitter that refers to a set of payments of which this payment is a part of. This information is not sent to the beneficiary.
End to End Identification	2.30	<EndToEndId>	3	[1..1]	Alphanumeric	35	End-to-End Reference number of the credit transfer. This information is sent to the beneficiary.
PaymentTypeInformation	2.31	<PmtTplnf>	2	[0..1]			
ServiceLevel	2.33	<SvcLvl>	3	[0..1]			
Code	2.34	<Cd>	4	[1..1]	Alphanumeric	4	Fixed value 'SEPA'. This element can be on BATCH/PI level or on transaction level, but not both (field 2.9).
LocalInstrument	2.36	<LclInstrm>	3	[0..1]			
Code	2.37	<Cd>	4	[1..1]	Alphanumeric	4	Rabobank accepts all local instrument codes (see <a href="http://www.iso20022.org/external_code_list.page">http://www.iso20022.org/external_code_list.page</a> for the current list of Local instrument codes). This element can be on BATCH/PI level or on transaction level, but not both (field 2.12).
Proprietary	2.38	<Prtry>	4	[1..1]	Alphanumeric	35	Rabobank passes this information unchanged on to the beneficiary bank. This element can be on BATCH/PI level or on transaction level, but not both (field 2.13).
CategoryPurpose	2.39	<CtgyPurp>	3	[0..1]			
Code	2.40	<Cd>	4	[1..1]	Alphanumeric	4	Rabobank accepts and passes on all ISO Category Purpose codes on to the beneficiary bank (see <a href="http://www.iso20022.org/external_code_list.page">http://www.iso20022.org/external_code_list.page</a> for the current list of ISO Category Purpose codes). Rabobank will only act on code 'SALA' for Salary batches. 'SALA' results always in a batch booking and no detailed transaction information will be reported. If 'SALA' is provided on this level, then all transactions within the batch should have the category purpose code 'SALA'. This element can be on BATCH/PI level or on transaction level, but not both. (field 2.15).
Proprietary	2.41	<Prtry>	4	[1..1]	Alphanumeric	35	Rabobank will not act on information received via this field. The information will be passed on unchanged to the beneficiary bank. This element can be on BATCH/PI level or on transaction level, but not both. (Field 2.16).

<b>Name</b>	<b>Iso reference</b>	<b>XML-tag</b>	<b>Level</b>	<b>Presence</b>	<b>Type</b>	<b>Length</b>	<b>Description</b>
Amount	2.42	<Amt>	2	[1..1]			
InstructedAmount	2.43	<InstdAmt>	3	[1..1]	Amount		Amount of the credit transfer in EUR. Decimals are separated by a point "." The amount must be between 0.01 and 999999999.99 EUR.
ChargeBearer	2.51	<ChrgBr>	2	[0..1]	Alphanumeric	4	Fixed value 'SLEV' This element can be on BATCH/PI level or on transaction level, but not both (field 2.24).
Ultimate Debtor	2.70	<UltmtDbtr>	2	[0..1]			This element can be on BATCH/PI level or on transaction level, but not both. (field 2.23).
Name		<Nm>	3	[0..1]	Alphanumeric	70	Name of the party on behalf of which the originator makes the payment (originator's reference party). Rabobank passes this information on to the beneficiary bank.
Identification		<Id>	3	[0..1]	Alphanumeric		Details on how to structure this tag are available in Appendix A.
Creditor Agent	2.77	<CdtrAgt>	2	[0..1]			
FinancialInstitutionIdentification		<FinInstnId>	3	[1..1]			
BIC		<BIC>	4	[0..1]{OR	Alphanumeric	11	SWIFT BIC code of the bank of the beneficiary. This tag is optional and can be omitted in the message. Rabobank will always determine the BIC itself. When Rabobank can determine the BIC, a provided BIC will be overwritten. When Rabobank cannot determine the BIC, the transaction will be rejected in case the BIC was not provided by the customer. If provided, use capitals for all letters in the BIC.
Other		<Othr>	3	[0..1] OR}			
Identification		<Id>	4	[1..1]	Alphanumeric		If no BIC is available, tag Identification must be used. Only value NOTPROVIDED is allowed.
Creditor	2.79	<Cdtr>	2	[1..1]			
Name		<Nm>	3	[1..1]	Alphanumeric	70	Name of the beneficiary is mandatory.
PostalAddress		<PstlAdr>	3	[0..1]	Alphanumeric		
Country		<Ctry>	4	[0..1]	Alphanumeric	2	Country code of the beneficiary.
AddressLine		<AdrLine>	4	[0..1]	Alphanumeric	70	Address of the beneficiary 1 <sup>st</sup> line: Street and house number 2 <sup>nd</sup> line: Postal code and place.
Identification		<Id>	3	[0..1]	Alphanumeric		Details on how to structure this tag are available in Appendix A.
Creditor Account	2.80	<CdtrAcct>	2	[1..1]			
Identification		<Id>	3	[1..1]			
IBAN		<IBAN>	4	[1..1]	Alphanumeric	34	IBAN account number of beneficiary. Use capitals for all letters in the IBAN.
Currency		<Ccy>	3	[0..1]	Alphanumeric	3	ISO currency code of the account.

<b>Name</b>	<b>Iso reference</b>	<b>XML-tag</b>	<b>Level</b>	<b>Presence</b>	<b>Type</b>	<b>Length</b>	<b>Description</b>
Name		<Nm>	2	[0..1]	Alphanumeric		
Ultimate Creditor	2.81	<UltmtCdtr>	2	[0..1]			
Name		<Nm>	3	[0..1]	Alphanumeric	70	Name of the party on behalf of which the beneficiary receives the payment (beneficiary's reference party).
Identification		<Id>	3	[0..1]	Alphanumeric		Details on how to structure this tag are available in Appendix A.
Purpose	2.86	<Purp>	2	[0..1]			
Code	2.87	<Cd>	3	[1..1]	Alphanumeric	4	
RemittanceInformation	2.98	<RmtInf>	2	[0..1]			Only one of the underlying fields (2.99 or 2.100) can be used, not both.
Unstructured	2.99	<Ustrd>	3	[0..n]	Alphanumeric	140	Only one occurrence of 'Unstructured' is allowed.
Structured	2.100	<Strd>	3	[0..n]			Only one occurrence of 'Structured' is allowed This field can be used for the structured information known on the Dutch market: the 16 digit payment reference ("betalingskenmerk").
CreditorReferenceInformation	2.120	<CdtrRefInf>	4	[0..1]			
Type	2.121	<Tp>	5	[1..1]			
CodeOrProprietary	2.122	<CdOrPrtry>	6	[1..1]			
Code	2.123	<Cd>	7	[1..1]	Alphanumeric	4	Only 'SCOR' is allowed.
Issuer	2.125	<Issr>	6	[0..1]	Alphanumeric	35	Only 'CUR' is allowed.
Reference	2.126	<Ref>	5	[1..1]	Alphanumeric	35	Only Currency 16 digit payment reference is allowed

<sup>1</sup> Dit veld is optioneel in de ISO20022 standaard, maar Rabobank stelt dit veld verplicht.

# Appendix A: Party identifier

This appendix describes how the Party Identifier should be filled. The described structure is applicable for the following fields:

1.8	2.19	2.23	2.70	2.79	2.81
-----	------	------	------	------	------

Binnen de identificatie van partijen kan één van de elementen gebruikt worden: Organisation ID of Private Identification.

## Organization identification

For the identification of the organization the BIC must be filled. The three columns to the right indicate for each scenario whether the Party Identifier information is passed on to the beneficiary bank (X) or ignored and not passed on (-).

Name	XML-tag	Level	Presence	Type	Length	Description
Organization Identification	<Orgld>	+1	[1..1]			
BIC or BEI	<BICOrBEI>	+2	[0..1]	Alphanumeric	11	IC of the organization
Other	<Othr>	+2	[0..1]			
Identification	<Id>	+3	[1..1]	Alphanumeric	35	
SchemeName	<SchmeNm>	+3	[0..1]			
Code	<Cd>	+4	[1..1]	Alphanumeric	4	The ExternalOrganisationIdentification1Code This code can be found on <a href="http://www.iso20022.org/external_code_list.page">http://www.iso20022.org/external_code_list.page</a> Tab 9: OrganisationIdentification
Proprietary	<Prtry>	+4	[1..1]	Alphanumeric	35	
Issuer	<Issr>	+3	[0..1]	Alphanumeric	35	

### Private identification

For the private identification the date and place of birth must be filled. In one occurrence you can use 'other'. The three columns to the right indicate for each scenario whether the information is passed on to the beneficiary bank (X) or ignored and not passed on (-)..

Name	XML-tag	Level	Presence	Type	Length	Description
PrivateIdentification	<PrvtId>	+1	[1..1]			
DateAndPlaceOf Birth	<DtAndPlcOfBirth>	+2	[0..1]			
BirthDate	<BirthDt>	+3	[1..1]	Date	10	
ProvinceOfBirth	<PrvcOfBirth>	+3	[0..1]	Alphanumeric	35	
CityOfBirth	<CityOfBirth>	+3	[1..1]	Alphanumeric	35	
CountryOfBirth	<CtryOfBirth>	+3	[1..1]	Alphanumeric	2	ISO country code
Other	<Othr>	+2	[0..1]			
Identification	<Id>	+3	[1..1]	Alphanumeric	35	
Scheme Name	<SchmeNm>	+3	[0..1]			
Code	<Cd>	+4	[1..1]	Alphanumeric	4	The ExternalPersonIdentification1Code. This code can be found on <a href="http://www.iso20022.org/external_code_list.page">http://www.iso20022.org/external_code_list.page</a> Tab 10: PersonIdentification
Proprietary	<Prtry>	+4	[1..1]	Alphanumeric	35	
Issuer	<lssr>	+3	[0..1]	Alphanumeric	35	

# Appendix B: Using Slashes in SEPA payments

## **SEPA credit transfers:**

Group Header/Message Identification
Group Header/Initiating Party/Identification/Organisation Identification
Group Header/Initiating Party/Identification/Private Identification
Payment Information/Payment Information Identification
Payment Information/Debtor/Identification/Organisation Identification
Payment Information/Debtor/Identification/Private Identification
Payment Information/Debtor Agent/Financial Institution Identification/Other/Identification/Identification/ Private Identification
Payment Information/Ultimate Debtor/Identification/Organisation Identification
Payment Information/Ultimate Debtor/Identification/Private Identification
Payment Information/Credit Transfer Transaction Information/Payment Identification/Instruction Identification
Payment Information/Credit Transfer Transaction Information/Payment Identification/End To End Identification
Payment Information/Credit Transfer Transaction Information/Ultimate Debtor/Identification/Organisation Identification
Payment Information/Credit Transfer Transaction Information/Ultimate Debtor/Identification/Private Identification
Payment Information/Credit Transfer Transaction Information/Creditor/Identification/Organisation Identification
Payment Information/Credit Transfer Transaction Information/Creditor/Identification/Private Identification
Payment Information/Credit Transfer Transaction Information/Ultimate Creditor/Identification/Organisation Identification
Payment Information/Credit Transfer Transaction Information/Ultimate Creditor/Identification/Private Identification

## **SEPA direct debits:**

Group Header/Message Identification
Group Header/Initiating Party/Identification/Organisation Identification
Group Header/Initiating Party/Identification/Private Identification
Payment Information/Payment Information Identification
Payment Information/Ultimate Creditor/Identification/Organisation Identification
Payment Information/Ultimate Creditor/Identification/Private Identification
Payment Information/Creditor Scheme Identification/Identification/Private Identification
Payment Information/Direct Debit Transaction Information/Payment Identification/Instruction Identification
Payment Information/Direct Debit Transaction Information/Payment Identification/End To End Identification
Payment Information/Direct Debit Transaction Information/Direct Debit Transaction/Mandate Related Information/Amendment Information Details/ Original Creditor Scheme Identification/Identification/Private Identification
Payment Information/Direct Debit Transaction Information/Direct Debit Transaction/Creditor Scheme Identification/Identification/Private Identification
Payment Information/Direct Debit Transaction Information/Ultimate Creditor/Identification/Organisation Identification
Payment Information/Direct Debit Transaction Information/Ultimate Creditor/Identification/Private Identification
Payment Information/Direct Debit Transaction Information/ Debtor/Identification/Organisation Identification
Payment Information/Direct Debit Transaction Information/Debtor/Identification/Private Identification
Payment Information/Direct Debit Transaction Information/Ultimate Debtor/Identification/Organisation Identification

# Changelog

Titel : Format description XML SEPA CT - RCM (Rabo Cash Management)  
Versie : 2.1  
Datum : 11 August 2016  
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<b>Date</b>	<b>Version</b>	<b>Type of change</b>	<b>Reason change</b>
08-09-2014	1.0	New lay out	Style improvements
15-05-2015	2.0	Link renewed in 1. SEPA Import Format by the most recent.	Adjustment.
15-05-2015	2.0	1.2.3. in 2.2 has been given a new reference to Character set	Correction.
15-05-2015	2.0	Tekst UNIFI in Character set is replaced by SEPA CT	Correction.
15-05-2015	2.0	Footnote in Character set about diacritics has been changed.	Better description.
15-05-2015	2.0	De text 'grouping header' is removed from Message structure	Correction.
15-05-2015	2.0	2.29 has been changed. The information will not be sent to the debtor. Incorrect information is deleted. The Rabobank will not send the point to point reference with te transaction.	Better description.
15-05-2015	2.0	Appendix Textual amendments made	Correction.
15-05-2015	2.0	Iso-reference 2.17 has been changed in a better example for entering date	Better description.
15-05-2015	2.0	Iso-reference 2.21 gives the indication that the BIC was an optional field. In this case, the initiating party, the BIC is never optional and has to be always present or has to be Other ID filled with NOTPROVIDED	Better description.
15-05-2015	2.0	Text in field 2.20 has been clarified. ISO-currency is always EUR for SEPA- transactions	Better description.
15-05-2015	2.0	Textual amendments: Initiating party as Debtor/Creditor: <Ctry> replaced by <CtryOffRes>	Adjustment.
20-09-2015	2.0	Documents are taken inhouse and filled in a new template.	Style improvements
11-08-2016	2.1	Hyperlinks renewed	Correction
11-08-2016	2.1	Tag 2.19 Debtor and 2.79 Creditor: <CtryRes> replaced by <Ctry>	Textual correction.
11-08-2016	2.1	Tag 2.21 Debtor Agent and 2.77 Creditor Agent: tags <Othr><Id> added. If there is no BIC used, then tag <Id> may only be filled with "NOTPROVIDED".	Change
11-08-2016	2.1	Tag 2..79 Creditor, Name: Multiplicity changed into [1..1] Tag 2.79 Creditor, Name: remark added that the name is mandatory.	Textual correction.
13-10-2017	2.2	The lay-out is renewed and the appendix "Using Slashes in SEPA payments" is added	New lay-out and adjustment.