



Rabobank

Format description Direct Debit

*Rabo Direct Connect,
SWIFT File Act,
Rabo Internetbanking
(Professional)
& Rabo Business Banking*

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1 Direct Debit Import format

Rabobank enables importing Direct Debits in the XML Customer Direct Debit Initiation message pain.008.001.02. This direct debit initiation format is based on the guideline provided by the Nederlandse Vereniging van Banken (NVB). The guideline is available [here](#).

Direct Debits are SEPA compliant direct debits within the SEPA area in currency Euro.

1.1 Description

The XML Customer Direct Debit Initiation message pain.008.001.02 is used to instruct your bank to credit your account and debit a debtor. The pain.008.001.02 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.

1.2 General characteristics

The pain.008 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).

1.3 Direct Debit Structure

1.3.1 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.

1.3.2 Technical mapping

The usage rules must be followed in order to avoid that the message or the payment will be rejected or that the information within the message will be refused. Only message elements which are described within the guidelines are allowed to be used.

The description of each message item contains:

Column	Description
Name	Name of the element within the pain.008 message.
XML-Tag	Short name to identify an element within a XML message, presented between brackets, for example <Amt> which means "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.008.
Level	Level of the element within Direct Debit: <pre> <Top> <Level 1> <Level 2> <Etc>...</Etc> </Level 2> </Level 1> </Top> </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. For example: [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. {OR..OR} Shows that only one of the elements can appear. Only when an optional element is present, which contains a mandatory element on a deeper level, this element must be present.
Type	Field type indication: - Numeric: only numbers are allowed - Alphanumeric: may contain numbers and allowed characters (ref. section 1.3.3 'Character set') - Date: CCYY-MM-DD - 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. Amount in Euros must contain 2 decimals, according to ISO4217. - Boolean: field with two options: 'true' or 'false'
Length	Maximum number of positions in the field.
Description	Contains the definition of the message segment or –element and possibly additional information about usage of the element.

1.3.3 Character set

In SEPA Direct Debit 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:

- 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

1.3.4 Suitability

Pain.008 messages are suitable for:

- SEPA Direct Debit batches, known within Rabobank as Direct Debits.

Pain.008 messages are not suitable for:

- Domestic and foreign payments from a Rabobank account;
- Domestic and foreign payments from an In Country¹ account;
- Domestic and foreign payments from a Cross Country² account;
- Domestic direct debits from a Cross Country account;
- Domestic direct debits which are not compliant with the SEPA Direct Debit³ rule book.

1.3.5 Message structure

Pain.008 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 modular structure of the SEPA Direct Debit file is described below.

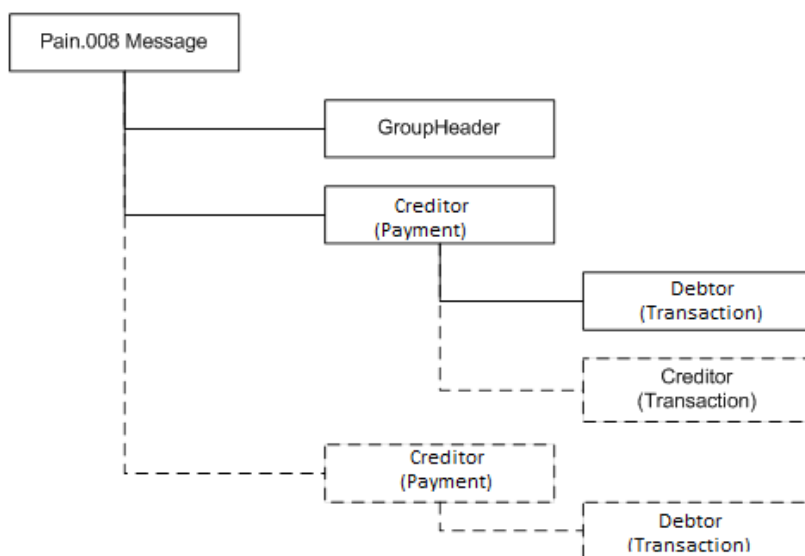
More information about the message structure is available via the following webpage:

<http://www.iso20022.org>

¹ This is an account which is not held with Rabobank and which is used to send payments to a beneficiary account with the same currency and from the same country as the ordering account.

² This is an account which is not held with Rabobank and which is used to send payments to a foreign beneficiary account, or to a beneficiary in the same country but in another currency.

³ Conditions can be found here: <https://www.rabobank.nl/bedrijven/betalen/klanten-laten-betalen/incasso/>



The message consists of 3 segments:

1. Group Header

This segment is mandatory and is present only once within the message. It contains elements such as Message Identification, Creation Date and Time.

2. Payment Information

This segment is mandatory and can be present more than once. Apart from elements which concern the creditor side of the order such as Creditor and Payment Type Information, it also contains one or more Transaction Information segments.

3. Transaction Information

This segment is mandatory and can be present more than once. It contains elements which concern the debtor side of the order such as Debtor and Remittance Information.

Every segment in the 008.001.02 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.

```

<?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>
    <GrpHdr>
      Information regarding the Group header
    </GrpHdr>
    <PmtInf>
      Information regarding the batch
      <DrctDbtTxInf>
        Information regarding the collection order
      </DrctDbtTxInf>
    </PmtInf>
  </CstmrDrctDbtInItn>
</Document>
  
```

2 Segment description

Tags which are not described in this format description are not supported by Rabobank. When tags are supplied, Rabobank still can ignore them during processing.

2.1 Groupheader

The following segments are applicable for Direct Debit messages.

Name	ISO reference	XML-tag	Level	Presence	Type	Length	Description
Document		<Document>	Top	[1..1]			<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
		<CstmrDrctDbtInitn>	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: 2011-02-03T11:20:45.
NumberOfTransactions	1.6	<NbOfTxs>	1	[1..1]	Numeric	15	The number of transactions 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 ".". Note: Two decimals <u>must</u> be present.
InitiatingParty	1.8	<InitgPty>	1	[1..1]			
Name		<Nm>	2	[0..1]	Alphanumeric	70	Name of the ordering party.
Identification		<Id>	2	[0..1]			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 'DD' for direct debits.
BatchBooking	2.3	<BtchBookg>	1	[0..1]	Boolean	5	'true': the total amount of all transactions within this segment will be reported.
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 of all transactions in this segment. The decimals are separated by a dot ".".
PaymentTypeInformation	2.6	<PmtTpInf>	1	[1..1]			
ServiceLevel	2.8	<SvcLvl>	2	[1..1] ¹			
Code	2.9	<Cd>	3	[1..1]	Alphanumeric	4	Fixed value 'SEPA'.
LocalInstrument	2.11	<LclInstrm>	2	[1..1] ¹			
Code	2.12	<Cd>	3	[1..1]	Alphanumeric	4	Fixed value 'CORE' for direct debits with a private person as debtor. Fixed value 'B2B' for direct debits between companies. In one file all Batches/Pis must have the same value. Note: All orders in one file must have the same value.
Sequence Type	2.14	<SeqTp>	2	[1..1]	Alphanumeric	4	Fixed value 'FRST' for the first direct debit within the accompanying mandate Fixed value 'RCUR' for the following direct debits within the accompanying mandate Fixed value 'FNAL' for the last direct debit within the accompanying mandate Fixed value 'OOFF' for a single direct debit without continuation within the mandate. Supplying "FRST" is into optional. There is no validations on the Sequence Type. The change is applicable for Core and Business Direct Debits.
CategoryPurpose	2.15	<CtgyPurp>	2	[0..1]			

¹ This field is optional in ISO 20022 standard, but Rabobank has set the occurrence to mandatory as the EPC has set this field to Mandatory.

Name	ISO reference	XML-tag	Level	Presence	Type	Length	Description
Code	2.16	<Cd>	3	[1..1]	Alphanumeric	4	Rabobank accepts and passes all ISO Category Purpose codes on to the debtor bank (see http://www.iso20022.org/external_code_list.page for the current list of ISO Category Purpose codes). Rabobank will however not act on any provided code.
RequestedCollectionDate	2.18	<ReqdColltnDt>	1	[1..1]	Date	10	The requested collection date. Example: "2018-10-29" Orders with an execution date in the past will be overwritten with the first possible execution date only if the date is not more than 30 working days in the past. SEPA direct debits must be delivered on time. There is no difference in execution between the type of the direct debit (CORE or B2B) and the sequence.
Creditor	2.19	<Cdtr>	1	[1..1]			
Name		<Nm>	2	[1..1]	Alphanumeric	70	Name of the creditor is mandatory.
PostalAddress		<PstlAdr>	2	[0..1]			
Country		<Ctry>	3	[0..1]	Alphanumeric	2	ISO country code of the creditor.
AddressLine		<AdrLine>	3	[0..2] ¹	Alphanumeric	70	Address of the creditor. 1 st line: Street and house number. 2 nd line: Postal code and place.
CreditorAccount	2.20	<CdtrAcct>	1	[1..1]			
Identification		<Id>	2	[1..1]			
IBAN		<IBAN>	3	[1..1]	Alphanumeric	34	IBAN account number of creditor. Note: Use capitals for all letters in the IBAN. Spaces are not allowed.
Currency		<Ccy>	2	[0..1]	Alphanumeric	3	ISO currency code of the account, in this case always: EUR
CreditorAgent	2.21	<CdtrAgt>	1	[1..1]			
FinancialInstitution Identification		<FinInstnId>	2	[1..1]			
BIC		<BIC>	3	[0..1] {OR}	Alphanumeric	11	SWIFT BIC code of the remitting bank. This tag is

¹ ISO 20022 standard allows up to 7 occurrences, but the EPC has limited the number of occurrences to 2.

Name	ISO reference	XML-tag	Level	Presence	Type	Length	Description
							optional and can be omitted in the message. If provided, use capitals for all letters in the BIC. Note: Use capitals for all letters in the BIC.
Other Identification		<Othr>	3	[0..1] OR}			If the BIC is not present, use Other, Identification.
UltimateCreditor	2.23	<UltmtCdtr>	1	[0..1]			This element must be present once. This can be on Batch/PI level here, or on the individual transaction within this Batch/PI (field 2.69).
Name		<Nm>	2	[0..1]	Alphanumeric	70	Name of the ultimate creditor, in case of a delegated remitter. Rabobank passes this information on to the debtor bank.
Identification		<Id>	2	[0..1]			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 2.45).
Creditor Scheme Identification	2.27	<CdtrSchmeld>	1	[0..1]			This element is optionally filled on either BATCH/PI level or on transaction level within this segment (field 2.66)
Identification		<Id>	2	[1..1]			
Private identification		<PrvtId>	3	[1..1]			
Other		<Othr>	4	[1..1] ¹			
Identification		<Id>	5	[1..1]	Alphanumeric	35	Details on the make-up of this tag are available in appendix B.
Scheme Name		<SchmeNm>	5	[1..1]			
Proprietary		<Prtry>	6	[1..1]	Alphanumeric	4	Fixed value 'SEPA'.

¹ This field is optional in the ISO 20022 standard and supports n occurrences, but the EPC has limited the number of occurrences to 1 and has made the usage of this field mandatory.

2.3 Transaction Information Segment

Name	ISO reference	XML-tag	Level	Presence	Type	Length	Description
DD Transaction Information	2.28	<DrctDbtTxInf>	1	[1..n]			
PaymentIdentification	2.29	<PmtId>	2	[1..1]			
InstructionIdentification	2.30	<InstrId>	3	[0..1]	Alphanumeric	35	Reference of the remitter that refers to a set of collections of which this collection is a part of. This information is not sent to the beneficiary.
End to End Identification	2.31	<EndToEndId>	3	[1..1]	Alphanumeric	35	End-to-End Reference number of the direct debit. This information is sent to the debtor.
InstructedAmount	2.44	<InstdAmt>	2	[1..1]	Amount		Amount of the direct debit in EUR. Decimals are separated by a point "." The amount must be between 0.01 and 999999999.99 EUR. Note: Amount in Euros must contain 2 decimals. Example: "<InstdAmt Ccy='EUR'>60.00</InstdAmt>"
Charge Bearer	2.45	<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).
Direct Debit transaction	2.46	<DrctDbtTx>	2	[1..1]			
Mandate Related Information	2.47	<MndtRltdInf>	3	[1..1]			
Mandate Identification	2.48	<MndtId>	4	[1..1]	Alphanumeric	35	Unique reference of the mandate which is signed between the remitter and the debtor.
Date of Signature	2.49	<DtOfSgntr>	4	[1..1]	Date	10	Date of signature of the mandate. Example: '2018-10-01'
Amendment Indicator	2.50	<AmdmntInd>	4	[0..1]	Boolean	5	'true' if there is an amendment to the mandate. 'false' if there is no amendment to the mandate. If this indicator isn't present it is assumed that there is no amendment to the mandate.
Amendment Information Details	2.51	<AmdmntInfDtls>	4	[0..1]			Mandatory if field 2.50 is 'true'. Not applicable if field 2.50 is 'false'.
Original Mandate Identification	2.52	<OrgnlMndtId>	5	[0..1]	Alphanumeric	35	Mandatory if the mandate identification has been changed.

Name	ISO reference	XML-tag	Level	Presence	Type	Length	Description
Original Creditor Scheme Identification	2.53	<OrgnCdtrSchmeld>	5	[0..1]			Mandatory if field 2.66 has been changed in comparison to the original direct debit. Otherwise the field must not be used.
Name		<Nm>	6	[0..1]	Alphanumeric	70	Original name of the remitter. If a name is filled in in this field then the new name must be filled in field 2.19.
Identification		<Id>	6	[0..1]			
Private identification		<PrvtId>	7	[1..1]			
Other		<Othr>	8	[1..1]			
Identification		<Id>	9	[1..1]	Alphanumeric	35	See Appendix B
Scheme Name		<SchmeNm>	9	[1..1]			
Proprietary		<Prtry>	10	[1..1]	Alphanumeric	4	Fixed value 'SEPA'.
Original Debtor Account	2.57	<OrgnDbtrAcct>	5	[0..1]			Original account identification of the debtor if the debtor account has been changed. The following rules apply: If the IBAN is changed within the same bank, please supply IBAN or 'SMNDA' (Same Mandate New Debtor Account). If the bank has been changed, please supply 'SMNDA' in "Other, Identification".
Identification		<Id>	6	[1..1]			
IBAN		<IBAN>	7	[1..1] {OR	Alphanumeric	34	IBAN account number. Note: Use capitals for all letters in the IBAN. Spaces are not allowed.
Other		<Othr>	7	[1..1] OR}			
Identification		<Id>	8	[1..1]	Alphanumeric	35	If used, 'SMNDA' (=Same Mandate New Debtor Account) must be provided.
Original Debtor Agent	2.58	<OrgnDbtrAgt>	5	[0..1]			Do not fill this tag when tag 2.57 is filled with 'SMNDA' (=Same Mandate New Debtor Account).
FinancialInstitution Identification		<FinInstnId>	6	[1..1]			
BIC		<BIC>	7	[1..1] {OR	Alphanumeric	11	
Other		<Othr>	7	[0..1] OR}			

Name	ISO reference	XML-tag	Level	Presence	Type	Length	Description
Identification		<Id>	8	[1..1]	Alphanumeric	35	'SMNDA' (=Same Mandate New Debtor Agent) is not allowed.
Electronic Signature	2.62	<ElctrncSgntr>	4	[0..1]	Alphanumeric	1025	Digital signature delivered by the remitter. This field is only applicable in case of an EPC electronic mandate has been issued. This field must contain the AT-60: the reference of the Mandate Acceptance Report made by the debtor bank.
Creditor Scheme Identification	2.66	<CdtrSchmeld>	3	[0..1]	Alphanumeric	35	This element is optionally filled on either transaction level within this segment or on BATCH/PI level (field 2.27)
Identification		<Id>	4	[1..1]			
Private identification		<PrvtId>	5	[1..1]			
Other		<Othr>	6	[1..1]			
Identification		<Id>	7	[1..1]	Alphanumeric	35	Details on the make-up of this tag are available in appendix B.
Scheme Name		<SchmeNm>	7	[1..1]			
Proprietary		<Prtry>	8	[1..1]	Alphanumeric	4	Fixed value 'SEPA'.
Ultimate Creditor	2.69	<UltmtCdtr>	2	[0..1]			This element can be present at all individual transaction here, or on Batch/PI level (field 2.23).
Name		<Nm>	3	[0..1]	Alphanumeric	70	Name of the ultimate creditor, in case of a delegated remitter. Rabobank passes this information on to the debtor bank.
Identification		<Id>	3	[0..1]			Details on how to structure this tag are available in Appendix A.
Debtor Agent	2.70	<DbtrAgt>	2	[1..1]			
Financial Institution Identification		<FinInstnId>	3	[1..1]			
BIC		<BIC>	4	[0..1] {OR	Alphanumeric	11	SWIFT BIC code of the bank of the debtor. This tag is optional and can be omitted in the message. If provided, use capitals for all letters in the BIC. 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

Name	ISO reference	XML-tag	Level	Presence	Type	Length	Description
							provided by the customer.
Other Identification		<Othr>	4	[0..1] OR}			If the BIC is not present, use "Other, Identification".
Debtor	2.72	<Dbtr>	2	[1..1]	Alphanumeric	35	If used, this tag may only be filled with 'NOTPROVIDED'.
Name		<Nm>	3	[1..1]	Alphanumeric	70	Name of the debtor is mandatory.
Postal Address		<PstlAdr>	3	[0..1]			In accordance of legislation and regulations FATF16 it is mandatory to provide country code and address details of the debtor in case the Debtor Agent is settled outside the EEA. Regarding Brexit, this obligation also applies from 1st of January 2021 when the Debtor Agent is settled in the United Kingdom. When this information is absent, the direct debit order may be rejected by the foreign bank.
Country		<Ctry>	4	[0..1]	Alphanumeric	2	In all other cases providing address details is optional. Country code of the debtor.
Address Line		<AdrLine>	4	[0..2]	Alphanumeric	70	Address of the debtor. 1 st line: Street and house number 2 nd line: Postal code and place.
Identification		<Id>	3	[0..1]			Details on how to structure this tag are available in Appendix A.
Debtor Account	2.73	<DbtrAcct>	2	[1..1]			
Identification		<Id>	3	[1..1]			
IBAN		<IBAN>	4	[1..1]	Alphanumeric	34	IBAN account number of creditor. Note: Use capitals for all letters in the IBAN. Spaces are not allowed.
Ultimate Debtor	2.74	<UltmtDbtr>	2	[0..1]			Mandatory field if specified within the mandate.
Name		<Nm>	3	[0..1]	Alphanumeric	70	Name of the ultimate debtor of the transaction, in case of a delegated debtor.
Identification		<Id>	3	[0..1]			Details on how to structure this tag are available in Appendix A.
Purpose	2.76	<Purp>	2	[0..1]			

Name	ISO reference	XML-tag	Level	Presence	Type	Length	Description
Code		<Cd>	3	[1..1]	Alphanumeric	4	Code of the business purpose of the direct debit. This code is an agreement between the debtor and the creditor. Rabobank doesn't check this code. A list of codes is available on http://www.iso20022.org/external_code_list.page
Remittance Information	2.88	<RmtInf>	2	[0..1]			Only one of the underlying field can be used, not both (2.89 and 2.90).
Unstructured	2.89	<Ustrd>	3	[0..1] ¹	Alphanumeric	140	Description. Within The Netherlands the unstructured remittance information is preferred.
Structured	2.90	<Strd>	3	[0..1]			Structured remittance information used for automatic reconciliation. Within The Netherlands the unstructured remittance information is preferred.
Creditor Reference Information	2.110	<CdtrRefInf>	4	[0..1]			
Type	2.111	<Tp>	5	[1..1]			
CodeOrProprietary	2.112	<CdOrPrtry>	6	[1..1]			
Code	2.113	<Cd>	7	[0..1]	Alphanumeric	4	If present it must be filled with 'SCOR'
Issuer	2.115	<Issr>	6	[0..1]	Alphanumeric	35	CUR, ISO, BBA or other values are allowed. Rabobank does not check the content of this field.
Reference	2.116	<Ref>	5	[1..1]	Alphanumeric	35	The maximum length of the Currence payment reference is 16. The maximum length of the ISO payment reference is 25 and starts with RF. The length of the Belgian payment reference is 12. Other / personal payment references have a maximum length of 35. Rabobank does not check the content of this field.

¹ ISO 20022 standard supports n occurrences, but the EPC has limited the number of occurrences to 1.

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	2.23	2.69	2.72	2.74
-----	------	------	------	------

Within the identification of the party only one of the two elements can be used: Organisation ID or Private Identification.

Organization Identification

For the identification of the organization the BIC must be filled or use 'other' which may be filled in one occurrence.

Name	XML-tag	Level	Presence	Type	Length	Description
OrganisationIdentification	<OrgId>	+1	[1..1]			
BICorBEI	<BICorBEI>	+2	[0..1] {OR	Alphanumeric	11	BIC of the organisation
Other	<Othr>	+2	[0..1] OR}			
Identification	<Id>	+3	[1..1]	Alphanumeric	35	
SchemeName	<SchmeNm>	+3	[0..1]			
Code	<Cd>	+4	[1..1]	Alphanumeric	4	The External Organisation Identification code can be found on http://www.iso20022.org/external_code_list.page , see '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'.

Name	XML-tag	Level	Presence	Type	Length	Description
PrivateIdentification	<PrvtId>	+1	[1..1]			
DateAndPlaceOfBirth	<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	
SchemeName	<SchmeNm>	+3	[0..1]			
Code	<Cd>	+4	[1..1]	Alphanumeric	4	The External Person Identification code can be found on http://www.iso20022.org/external_code_list.page , see 'tab 10: PersonIdentification'.
Proprietary	<Prtry>	+4	[1..1]	Alphanumeric	35	
Issuer	<Issr>	+3	[0..1]	Alphanumeric	35	

Appendix B: Calculating the Creditor Identifier

This appendix describes the NVB rules for calculating the Creditor Identifier for the Dutch market. This code must be used conform the [implementation guidelines SDD of the Betaalvereniging](#), see Annex A.

The described calculation can be used for the following fields:

2.27	2.53	2.66
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Calculating the Creditor Identifier:

The Creditor Identifier is calculated based on the chamber of commerce (KVK)-number of the remitter. The structure of the creditor identifier is equal to the structure of the IBAN account number.

Example:

The NVB has KVK-number 40536533, location code 0000.

The basic Creditor Identifier will be: NL00ZZZ405365330000

Calculating the control digits is done by following the steps:

- | | | |
|----|---|--------------------|
| 1. | Move NL00 to the end of the basic Creditor Identifier. Remove ZZZ | 405365330000NL00 |
| 2. | Replace NL by the numeric value, where A=10 and Z = 35, so N=23 and L=21 | 405365330000232100 |
| 3. | Calculate the modulus 97 of the created number in step 2 | 47 |
| 4. | Subtract the number created in step 3 from 98, this will generate the control digit | 51 |

The Creditor Identifier of NVB will be NL51ZZZ405365330000

Changelog

Title : Format description Direct Debit
Version : 2.6
Date : 01-12-2010
On behalf of : Rabo Direct Connect, Swift FileAct, Rabo Internetbanking (Professional)
& Rabo Business Banking

Date	Version	Type of change	Reason change
23-05-2019	2.5	Version numbering changed. Set equal to Dutch format description.	Change
23-05-2019	2.5	Debtor 2.72 changed: in accordance of legislation and regulations FATF16, it is mandatory to provide country code and address details of the debtor in case the DebtorAgent is established outside the EEA.	Change
01-12-2020	2.6	Brexit update: from 1st of January 2021 it is mandatory to supply address details and country code of the debtor when the Debtor Agent is settled in the United Kingdom. In case these details are not supplied, the direct debit order may be rejected by the counterparty's bank. Remark added to tag 2.72 Debtor/ Postal Address regarding subtags Country and AddressLine.	Change
01-12-2020	2.6	Tag 2.72 Debtor: removed footnote 1 'Conditionally mandatory, see 'Description' of tag PostalAddress'.	Correction
01-12-2020	2.6	Several hyperlinks updated.	Update