



**Rabobank**

Format description  
acmt.022.001.02

*Digital bank switch  
notification*

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# 1 What is the acmt.022.001.02?

The acmt.022.001.02 ( Identification Modification Advice) is an ISO based format that provides information about customers that are using the bank switch service, in Dutch this is called 'Overstapservice'. The bank switch service is an initiative from the common Dutch banks so customers can switch easily from a bank to another bank.

Although not all Dutch banks provide the acmt.022 format for notification of the bank switch service, the acmt.022 format is a standardized format approved by most Dutch banks and the Betaalvereniging Nederland.

With the introduction of acmt.022, the creditor i.e. the collector of the (Business) Direct Debit is able to receive a digital format with information about the switched account number. With this information the creditor can automate the update his account administration. This format can be processed by an ERP/accounting software or self built accounting system. The acmt.022 format thus replaces the traditional notification letters.

## 1.1 Future developments

For Sepa Credit Transfer (SCT) the bank switch notification will become available in the acmt.022 format. The debtor of the SCT can receive information about the switched account number. It is expected to be available via Rabo Direct Connect (RDC) and Swift File Act in Q2-2022 and for Rabo Business Banking (RBB) in Q4-2022.

**NOTE:** This format description is based on XSD version-2 of the acmt.022 and will be made available via the Rabobank systems as described above in year 2022. If you would like to use the acmt.022 sooner (only applicable for SEPA Direct Debit), please contact your Transaction Banker or Financial Logistics Specialist.

# 2 Acmt.022 structure

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

The XSD of the acmt.022.001.02 format, made by Rabobank, is available on [www.rabobank.com/rdc](http://www.rabobank.com/rdc), [www.rabobank.com/swift](http://www.rabobank.com/swift), [www.rabobank.nl/seb](http://www.rabobank.nl/seb) please see file 'rabo-acmt.022.001.02-v2.xsd (valid from Q2-2022)' or 'rabo-acmt.022.001.02-v2.xsd (valid from Q4-2022)'.

## 2.1 Technical mapping

The usage rules are strictly followed to avoid that the exported message is rejected or that the information within the message is refused. Only message elements described within the guidelines are used. Message elements not listed in chapter 3 will not be available in the acmt.022 message.

The description of each message item contains:

Column	Description
Index	<p>Number referring to the matching description in the UNIFI (ISO 20022) message definition for the acmt.022.</p> <p>Not all fields have a number. Fields without a number are under the parent tag. Gaps in numbering can occur because not all elements of ISO20022 are used within the acmt.022 message.</p>
Level	<p>Level of the element within acmt.022 message.</p> <pre> &lt;Top&gt;   &lt;Level 1&gt;     &lt;Level 2&gt;       &lt;Etc&gt;ACBC&lt;/Etc&gt;     &lt;/Level 2&gt;   &lt;/Level 1&gt; &lt;/Top&gt; </pre>
Name	Name of the element within the acmt.022 message.
XML-Tag	Short name to identify an element within a XML message, presented between brackets, e.g. <IBAN>.
Occurrences	<p>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.</p> <p>For example:</p> <p>[0..1] Shows that the element can appear 0 or 1 time. The element is optional.</p> <p>[0..n] Shows that the element can appear 0 or n time(s). The element is optional.</p> <p>[1..1] Shows that the element is mandatory and must appear once.</p> <p>[1..n] Shows that the element is mandatory and must appear at least once. The element can be present n times.</p> <p>In case a lower level element is mandatory while its higher element is optional, the lower level is mandatory only if the higher level element is present.</p>
Format	<p>Field type indication:</p> <p><b>Numeric:</b> only numbers are allowed</p> <p><b>Alphanumeric:</b> may contain numbers and allowed characters (ref. 2.2 Character set)</p> <p><b>Date:</b> CCYY-MM-DD</p> <p><b>DateTime:</b> timestamp in various formats as explained in columns Description</p> <p><b>Amount:</b> numbers, with a decimal point as separator. Maximum length is 9 digits before the separator, and two behind it. The amount is always accompanied with an ISO currency code as part of the XML tag, e.g. &lt;InstdAmt Ccy="EUR"&gt;</p> <p><b>Boolean:</b> field with two options: 'true' or 'false'</p> <p><b>Code:</b> usually a two to four character code, the description columns explains the code.</p>
Length	Maximum number of positions in the field.

Column	Description
SDD	When an "x" is mentioned then this element is applicable for the SDD.
SCT (expected in 2022)	When an "x" is mentioned then this element is applicable for the SCT. For RDC and SWIFT FileAct it is expected in Q2-2022. For RBB it is expected in Q4-2022.
Description	Additional information about usage of the element for Rabobank Account.

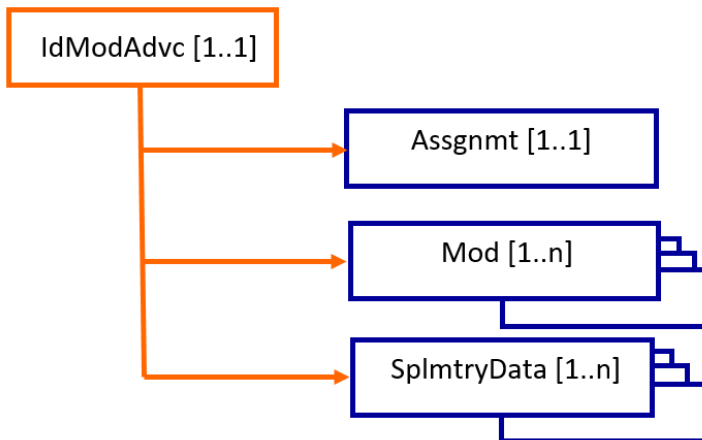
## 2.2 Character set

In UNIFI messages the UTF8 encoding and Sepa Basic Latin set are used:

- 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

## 2.3 Message structure

The acmt.022 always contains three segments;



An acmt.022 message has only one Assignment and contains one or more Modification and Supplementary Data segments.

The Assignment segment contains general information on the message itself as well as information about the sender (assigner) and intended receiver (assignee).

The Modification segment supplies information about the switched accounts.

The Supplementary Data refers to the attached direct debit payment order that initiated the bank switch. From Q2-2022 (Q4 for RBB) it can also refer to the attached credit transfer payment order that initiated the bank switch.

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

<https://www.iso20022.org/standardsrepository/type/acmt.022.001.02>

## 3 Message Structure

### 3.1 Assignment segment

The following elements are present in the Assignment segment of the acmt.022 message. Please note: this is version 2. For more information see chapter 1 (NOTE).

Index	Level	Name	<XML Tag>	Occurrence	Format	Length	SDD	SCT (expected in 2022)	Description
	Top	Document	<Document>	[1..1]			x	x	Always filled with <?xml version="1.0" encoding="UTF-8" standalone="yes"?> <Document xmlns="urn:iso:std:iso:20022:tech:xsd:rabo-acmt.022.001.02-v2">
	Top	Message root	<IdModAdv>	[1..1]			x	x	
1.0	1	+Assignment	<Assgnmt>	[1..1]			x	x	
1.1	2	++MessageIdentification	<MsgId>	[1..1]	Alphanumeric	Max.35	x	x	<ACMT022><OM1><12-digit sequence number> The 12-digit number is unique. Example: ACMT022OM1000000000126
1.2	2	++CreationDateTime	<CreDtTm>	[1..1]	Date Time		x	x	Date and time when the acmt.022 message was generated. Example: 2020-12-05T11:20:45+01:00
1.7	2	++Assigner	<Assgnr>	[1..1]			x	x	
1.9	3	+++Agent	<Agt>	[1..1]			x	x	
	4	++++FinancialInstitutionIdentification	<FinInstnId>	[1..1]			x	x	
	5	+++++BICFI	<BICFI>	[1..1]	Alphanumeric	8 or 11	x	x	Filled with "RABONL2U"
1.10	2	++Assignee	<Assgne>	[1..1]			x	x	
1.11	3	+++Party	<Pty>	[1..1]			x	x	
	4	++++Name	<Nm>	[0..1]	Alphanumeric	Max. 140	x	x	SDD: name of the creditor on whom the agreement is based. SCT: name of the debtor on whom the agreement is based.

## 3.2 Modification segment

The following elements are present in the Modification segment of the acmt.022 message.

Index	Level	Name	<XML Tag>	Occurrence	Format	Length	SDD	SCT (expected in 2022)	Description
3.0	1	+Modification	<Mod>	[1..n]			x	x	
3.1	2	++Identification	<Id>	[1..1]	Alphanumeric	Max. 35	x	x	<ACMT022><OM1><12-digit sequence number> <12-digit sub sequence number> The sequence numbers are unique  For example 3 bank switches in 1 acmt.022 message: Modification 1: ACMT022OM1000000000126000000000001 Modification 2: ACMT022OM1000000000126000000000002 Modification 3: ACMT022OM1000000000126000000000003
3.2	2	++OriginalPartyAndAccountIdentification	<OrgnPtyAndAcctId>	[0..1]			x	x	
3.4	3	+++Account	<Acct>	[0..1]			x	x	
	4	++++IBAN	<IBAN>	[1..1]	Alphanumeric	Max. 34	x	x	IBAN old – Original IBAN of the beneficiary when SCT; Original IBAN of the debtor when SDD
3.5	3	+++Agent	<Agt>	[0..1]			x	x	
	4	++++FinancialInstitutionIdentification	<FinInstnId>	[1..1]			x	x	
	5	+++++BICFI	<BICFI>	[0..1]	Alphanumeric	8 or 11	x	x	BIC old – Orig. BIC from the bank of the beneficiary if SCT; Original BIC from the bank of the beneficiary when SDD
3.6	2	++UpdatedPartyAndAccountIdentification	<UpdtdPtyAndAcctId>	[1..1]			x	x	
3.8	3	+++Account	<Acct>	[0..1]			x	x	
	4	++++IBAN	<IBAN>	[1..1]	Alphanumeric	Max. 4	x	x	IBAN new – New IBAN of the beneficiary when SCT; New IBAN of the debtor when SDD
3.9	3	+++Agent	<Agt>	[0..1]			x	x	

Index	Level	Name	<XML Tag>	Occurrence	Format	Length	SDD	SCT (expected in 2022)	Description
	4	++++FinancialInstitutionIdentification	<FinInstnId>	[1..1]			x	x	
	5	+++++BICFI	<BICFI>	[0..1]	Alphanumeric	8 or 11	x	x	BIC New - New BIC from the bank of the beneficiary if SCT; New BIC from the bank of the debtor when SDD



### 3.3 Supplementary data

The following elements are present in the SupplementaryData segment of the acmt.022 message.

Many of the identifications, names and references mentioned under OriginalTransactionData are retrieved from the original SDD or SCT message.

These will only be present in the acmt.022 if available in the original SDD or SCT message.

Index	Level	Name	<XML Tag>	Occurrence	Format	Length	SDD	SCT (expected in 2022)	Description
4.0	1	+SupplementaryData	<SplmtryData>	[1..n]			x	x	
4.2	2	++Envelope	<Envlp>	[1..1]			x	x	
	3	+++OriginalTransactionData	<OrgnlTxData>	[1..1]			x	x	
	4	++++ModificationIdentification	<Modld>	[1..1]	Alphanumeric	Max. 35	x	x	<ACMT022><OM1><12-digit sequence number> <12-digit sub sequence number> The sequence numbers are unique and refer to the <ld> values under index 3.0 tag <Mod> as described on the previous page.
	4	++++RequestedCollectionDate	<ReqdColltnDt>	[0..1]	Date		x		Requested collection date as provided in the original direct debit: CCYY-MM-DD C = Century Y = Year M = Month D = Day  Example: '2020-12-16' for 'December 16, 2020'.  Note: This field will be optional after implementing SCT because it is not present for SCT
	4	++++RequestedExecutionDate	<ReqdExctnDt>	[0..1]	Date			x	Requested execution date when SCT CCYY-MM-DD C = Century

Index	Level	Name	<XML Tag>	Occurrence	Format	Length	SDD	SCT (expected in 2022)	Description
									Y = Year M = Month D = Day  Example: '2020-12-16' for 'December 16, 2020'.
	4	++++InterBankSettlementDate	<IntrBkSttlmDt>	[0..1]	Date		x	x	Settlement date of the original SDD and SCT. CCYY-MM-DD C = Century Y = Year M = Month D = Day  Example: '2020-12-16' for 'December 16, 2020'.
	4	++++InstructionIdentification	<InstrId>	[0..1]	Alphanumeric	35	x	x	Payment reference used between creditor and Rabobank
	4	++++EndToEndIdentification	<EndToEndId>	[0..1]	Alphanumeric	Max. 35	x	x	Payment reference throughout the chain (e2e).
	4	++++InstructedAmount	<InstdAmt>	[1..1]	Amount	Max. 18, max. 5 decimals	x	x	Decimal separator is a dot (.).  Example: <InstdAmt Ccy="EUR">500.00</InstdAmt>
	4	++++Creditor	<Cdtr>	[1..1]			x	x	
	5	+++++Name	<Nm>	[1..1]	Alphanumeric	Max. 70	x	x	Name of the creditor of the SDD or the name of the beneficiary for SCT.
	4	++++CreditorAccount	<CdtrAcct>	[0..1]			x		Only used for SDD
	5	+++++Identification	<Id>	[1..1]			X		
	6	++++++IBAN	<IBAN>	[1..1]			x		IBAN of the creditor of the SDD (recipient of the direct debited amount)
	4	++++CreditorSchemeIdentification	<CdtrSchmeld>	[0..1]			x		
	5	+++++Identification	<Id>	[0..1]			x		

Index	Level	Name	<XML Tag>	Occurrence	Format	Length	SDD	SCT (expected in 2022)	Description
	6	+++++++PrivatIdentification	<PrvtId>	[1..1]			x		
	7	+++++++Other	<Othr>	[0..1]			x		
	8	+++++++Identification	<Id>	[1..1]	Alphanumeric	Max. 35	x		The creditor ID of the original SEPA Direct Debit.
	8	+++++++SchemeName	<SchmeNm>	[0..1]			x		
	9	+++++++Proprietary	<Prtry>	[1..1]	Alphanumeric	Fixed 4	x		Fixed value 'SEPA'.
	4	++++Debtor	<Dbt>	[1..1]			x	x	Name of the debtor of SCT or name of the debtor of SDD
	5	++++Name	<Nm>	[1..1]			x	x	
	5	++++PostalAddress	<PstlAdr>	[0..1]			x		
	6	++++Country	<Ctry>	[0..1]			x		Country in ISO 3166 country code.
	6	++++AddressLine	<AdrLine>	[0..2]			x		Address of the debtor of SDD
	4	++++DebtorAccount	<DbtrAcct>	[0..1]				x	
	5	++++Identification	<Id>	[1..1]				x	
	6	++++IBAN	<IBAN>	[1..1]				x	IBAN of the debtor of the SCT
	4	++++MandateRelatedInformation	<MndtRltdInf>	[0..1]			x		Mandate related information only applicable/relevant for SDD
	5	++++MandatIdentification	<MndtId>	[1..1]	Alphanumeric	Max. 35	x		Unique reference of the mandate which is signed between the remitter and the debtor.
	5	++++DateOfSignature	<DtOfSgntr>	[1..1]	Date	Fixed 10	x		Date of signature of the mandate. Example: '2020-10-01'
	4	++++RemittanceInformation	<RmtInf>	[0..1]			x	x	
	5	++++Unstructured	<Ustrd>	[0..1]	Alphanumeric	Max. 140	x	x	Description of the switched transaction.

## Change log

Title: Format description acmt.022.001.02 – Digital bank switch notification  
 Version: 2.2  
 Date: 16-11-2021  
 On behalf of: Service Centrum Betalingsverkeer

Date	Version	Type Change	Reason change
28-05-2020	1.0	New format	-
27-07-2020	1.1	Tag 4.2: subtag <Id> as part of Credit Account added.	Change/correction
27-07-2020	1.1	Tag 4.2: level of tag <IBAN> changed from 5 into 6.	
04-05-2021	2.0	<p>Document updated for implementation of Sepa Credit Transfer.</p> <p>New tags under index 4.2 Envelope:</p> <ul style="list-style-type: none"> <li>- Requested Execution Date /Document/IdModAdvc/SplmtryData/Envlp/OrgnlTxData/Modld/ReqdExctnDt/</li> <li>- Debtor Account, Identification, IBAN /Document/IdModAdvc/SplmtryData/Envlp/OrgnlTxData/Modld/DbtrAcct/</li> <li>- Debtor Account, Identification, IBAN /Document/IdModAdvc/SplmtryData/Envlp/OrgnlTxData/Modld/DbtrAcct/Id/</li> <li>- Debtor Account, Identification, IBAN /Document/IdModAdvc/SplmtryData/Envlp/OrgnlTxData/Modld/DbtrAcct/Id/IBAN/</li> </ul> <p>Changed tag under index 1.11 Party:</p> <ul style="list-style-type: none"> <li>- &lt;Nm&gt;: occurrence changed from [1..1] into [0..1].</li> </ul> <p>Changed tag index 3.2 OriginalPartyAndAccountIdentification:</p> <ul style="list-style-type: none"> <li>- &lt;OrgnlPtyAndAcctId&gt;: occurrence changed from [1..1] into [0..1].</li> </ul> <p>Changed tag under index 3.4 Account:</p> <ul style="list-style-type: none"> <li>- &lt;Acct&gt;: occurrence changed from [1..1] into [0..1].</li> </ul> <p>Changed tags under index 3.5 Agent:</p> <ul style="list-style-type: none"> <li>- &lt;Agt&gt;: occurrence changed from [1..1] into [0..1].</li> <li>- &lt;BICFI&gt;; occurrence changed from [1..1] into [0..1].</li> </ul> <p>Changed tag index 3.8 Account:</p> <ul style="list-style-type: none"> <li>- &lt;Acct&gt;: occurrence changed from [1..1] into [0..1].</li> </ul> <p>Changed tags under index 3.9 Agent:</p> <ul style="list-style-type: none"> <li>- &lt;Agt&gt;: occurrence changed from [1..1] into [0..1].</li> <li>- &lt;BICFI&gt;; occurrence changed from [1..1] into [0..1].</li> </ul> <p>Changed tags under index 4.2 Envelope:</p> <ul style="list-style-type: none"> <li>- &lt;ReqdCltnDt&gt;: occurrence changed from [1..1] into [0..1].</li> <li>- &lt;IntrBkSttlmDt&gt;: occurrence changed from [1..1] into [0..1].</li> <li>- &lt;EndToEndId&gt;: occurrence changed from [1..1] into [0..1].</li> <li>- &lt;CdtrAcct&gt;: occurrence changed from [1..1] into [0..1].</li> <li>- &lt;PrvtId&gt;: occurrence changed from [0..1] into [1..1].</li> <li>- &lt;Id&gt; (under &lt;PrvtId&gt;): occurrence changed from [0..1] into [1..1].</li> <li>- &lt;Prtry&gt;: occurrence chaged from [0..1] into [1..1].</li> <li>- &lt;MndtRltdInf&gt;: occurrence changed from [1..1] into [0..1].</li> <li>- &lt;DtOfSgntr&gt;: occurrence changed from [0..1] into [1..1].</li> </ul>	<p>Expected implementation:  <i>RDC /SWIFT FileAct in Q2-2022.</i>  <i>RBB in Q4-2022.</i></p>

Date	Version	Type Change	Reason change
04-06-2021	2.1	Top of the document changed <u>from</u> <?xml version="1.0" encoding="UTF-8" standalone="yes"?> <Document xmlns="urn:iso:std:iso:20022:tech:xsd:acmt.022.001.02"> <u>into</u> <?xml version="1.0" encoding="UTF-8" standalone="yes"?> <Document xmlns="urn:iso:std:iso:20022:tech:xsd:rabo- acmt.022.001.02-v2">	Change/correction
04-06-2021	2.1	Change of occurrence under index 4.2 Envelope: removed from SCT and added to SDD <i>/Document/IdModAdvc/SplmtryData/Envlp/OrgnlTxData/Dbt/Nm/PstlAdr/</i> <i>/Document/IdModAdvc/SplmtryData/Envlp/OrgnlTxData/Dbt/Nm/PstlAdr/Ctry</i> <i>/Document/IdModAdvc/SplmtryData/Envlp/OrgnlTxData/Dbt/Nm/PstlAdr/AdrLine</i>	Correction
05-07-2021	2.1.1	This format description is based on XSD rabo-acmt.022.001.02- <b>v2</b> .xsd	Clarification
16-11-2021	2.2	Expected implementation adjusted. For RDC and SWIFT FileAct it is expected in Q2-2022. For RBB it is expected in Q4-2022.	Expected implementation adjusted
16-11-2021	2.2	Paragraph 2.3 image replaced.	Correction