

**RegioBank addendum
on the XML message for
SEPA Direct
Debit Initiation
Implementation Guidelines
for the Netherlands**

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1. Introduction

This addendum describes the RegioBank additions on the Implementation Guidelines for the XML Customer Direct Debit Initiation message UNIFI (ISO20022).

This addendum provides guidance on the use of the RegioBank specific extra functionality for sending a Direct Debit Initiation Message, and comply with the SEPA Core Direct Debit Scheme Customer-to-Bank Draft Implementation Guidelines of the European Council of Payments (EPC).

Note: RegioBank supports only the Core scheme. The Business to Business scheme will not be supported.

The addendum is based on the Implementation Guidelines that 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, RegioBank can by no means be held responsible for any loss or damage incurred to any incorrect or incomplete information as described in this publication.

Please contact AdviseursDesk at 0900 - 05 57 (local tarif) for any further information.

Character Set

The UTF8 character encoding standard must be used in the UNIFI messages. The Latin character set, commonly used in international communication, must be used. It contains the

following characters :

abcdefghijklmnopqrstuvwxyz

ABCDEFGHIJKLMNOPQRSTUVWXYZ

0123456789

!-?:()., '+

Space

Note: the above is about characters that can be used within the tags. For the message itself

also other characters (especially < and >) can be used.

2. Message items description

1.0 Group Header

1.1 Message Identification

Addendum: This reference needs to be unique over time

1.2 Creation Date Time

1.3 Authorisation

1.4 Code

1.5 Proprietary

1.6 Number Of Transactions

Addendum: A maximum of 50.000 transactions per message.

1.7 Control Sum

1.8 Initiating Party

2.0 Payment Information

2.1 Payment Information Identification

Addendum: This reference needs to be unique over time

2.2 Payment Method

2.3 Batch Booking

2.4 Number Of Transactions

Addendum: A maximum of 50.000 transactions per Payment Information. (But also a maximum of 50.000 transactions per message!! see element 1.6)

2.5 Control Sum

Addendum: The maximum allowed total of all individual amounts is administrated in your SDD creditor contract.

2.6 Payment Type Information

2.7 Instruction Priority

2.8 Service Level

2.9 Code

2.10 Proprietary

2.11 Local Instrument

2.12 Code

Addendum: Value must be "CORE".

-
- 2.13 Proprietary
 - 2.14 Sequence Type
 - 2.15 Category of Purpose
 - 2.16 Code
 - 2.17 Proprietary
 - 2.18 RequestedCollectionDate

Addendum: The requested Execution Date needs to be a valid Date and later than the present day. If the requested execution date is a non TARGET day the execution date will be shifted to the next possible TARGET date (see <http://www.bank-holidays.com> for the TARGET calendar). The Requested Collection Date must not be too far in the future: a maximum of 99 calendar days and comply with the timelines stated in your SDD Creditor Contract. If the batch requires extra authorization due to the fact that limits of the SDD creditor contract are exceeded the execution date can also shift to the next possible TARGET date.

2.19 Creditor

Addendum: Field must be filled with the values as administrated in the SDD creditor contract

2.20 Creditor Account

Addendum: The creditor account needs to be part of the client's accountdomain.

2.21 Creditor Agent

Addendum: The BIC that belongs to creditor account. For RegioBank accounts this is RBRBNL21.

2.22 Creditor Agent Account

2.23 Ultimate Creditor

2.24 Charge Bearer

2.25 ChargesAccount

2.26 ChargesAccountAgent

2.27 Creditor Scheme Identification

2.28 Direct Debit Transaction Information

2.29 Payment Identification

2.30 Instruction Identification

Addendum: If present, must be unique to unambiguously identify the transaction. It is a point-to-point identification.

2.31 End To End Identification
2.32 Payment Type Information
2.33 InstructionPriority
2.34 ServiceLevel
2.35 Code
2.36 Proprietary
2.37 LocalInstrument
2.38 Code
2.39 Proprietary
2.40 SequenceType
2.41 CategoryPurpose
2.42 Code
2.43 Proprietary
2.44 Instructed Amount
2.45 Charge Bearer
2.46 Direct Debit Transaction
2.47 Mandate Related Information
2.48 Mandate Identification
2.49 Date Of Signature
2.50 Amendment Indicator
2.51 Amendment Information Details
2.52 Original Mandate Identification
2.53 Original Creditor Scheme Identification
2.54 OriginalCreditorAgent
2.55 OriginalCreditorAgentAccount
2.56 OriginalDebtor
2.57 Original Debtor Account
2.58 OriginalDebtorAgent
2.59 OriginalDebtorAgentAccount
2.60 OriginalFinalCollectionDate
2.61 OriginalFrequency
2.62 Electronic Signature
2.63 FirstCollectionDate
2.64 FinalCollectionDate
2.65 Frequency
2.66 Creditor Scheme Identification

Addendum: This creditor-identification identifies the current contract for SDD. This field must be the same within the batch.

-
- 2.67 PreNotificationIdentification
 - 2.68 Pre Notification Date
 - 2.69 Ultimate Creditor
 - 2.70 Debtor Agent
 - 2.71 Debtor Agent Account
 - 2.72 Debtor
 - 2.73 Debtor Account
 - 2.74 Ultimate Debtor
 - 2.75 InstructionForCreditorAgent
 - 2.76 Purpose
 - 2.77 Code
 - 2.78 Proprietary
 - 2.79 RegulatoryReporting
 - 2.80 Tax
 - 2.81 RelatedRemittanceInformation
 - 2.82 RemittanceIdentification
 - 2.83 RemittanceLocationMethod
 - 2.85 RemittanceLocationPostalAddress
 - 2.86 Name
 - 2.87 Address
 - 2.88 Remittance Information
 - 2.89 Unstructured

Advice is to populate the unstructured remittance information field as follows:

```
<Ustrd>  
< Kenmerk: 9999.9999.9999.9999 Omschrijving: xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx  
xxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx  
>  
</Ustrd>
```

In this way "Kenmerk" can be used for reconciliation, containing the current Dutch "betalingskenmerk" or any other reference used by the Creditor. It is recommendable to use the same reference here as in the End to end identification field. "Omschrijving" can be used to give the debtor a meaningful description of the collection. The unstructured information is displayed on the statement of the debtor as initiated.

2.90 Structured