

Format description BTL91

*Rabo Cash Management (RCM),
Rabo Direct Connect (RDC) &
SWIFT FileAct*



Rabobank

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1. BTL91 Import Format

This document provides a description of the structure of the BTL91 file for initiating foreign payments. This description is valid for Rabo Cash Management (RCM) and Rabo Direct Connect (RDC).

2. BTL91 Import Format structure

2.1 Characteristics

Field	Variable
Maximum record length	192
End of record	[CR][LF], not included in record length
Field separator	None
Field identifier	None

2.2 Record types

1 Leading record
4 Payment records
1 Total record
1 Terminal record

2.3 Record layout

1 Leading record
n Payment records
n Total records
1 Terminal record

3. BTL91 Record layout

Explanation of the structure of the record formats:

- 9 this field is numeric
- X this field is alphanumeric
- (n) this field consists of n positions

3.1 Leading record

Nr	Length	Field name	Content
11-01	9 (2)	Record code	11
11-02	X (4)	Exchange bank	RABO
11-03	X (1)	Medium code	
11-04	9 (2)	Version number	
11-05	9 (8)	File creation date	CCYYMMDD
11-06	9 (3)	Batch number	
11-07	X (35)	Initiator's name	
11-08	X (35)	Initiator's address	
11-09	X (35)	Initiator's postal code and place	
11-10	X (35)	Initiator's country	
11-11	9 (4)	Business sector	
11-12	9 (8)	Desired processing date	CCYYMMDD
11-13	X (20)	Filler	

3.2 Payment record part 1

Nr	Length	Field name	Content
21-01	9 (2)	Record code	21
21-02	9 (4)	Payment order no.	Unique
21-03	X (3)	ISO currency code of Initiator's account	
21-04	9 (10)	Initiator's account	This must be a Rabobank Nederland account.
21-05	X (3)	ISO currency code of payment order	
21-06	9 (15)	Payment order amount	Value >0 (contains 3 decimal places)
21-07	9 (8)	Desired processing date	CCYYMMDD
21-08	X (1)	Domestic costs code	1, 2 or 3
21-09	X (1)	Correspondent costs code	1, 3 or 4
21-10	X (1)	Payment method code	0, 1 or 2
21-11	X (1)	Processing code	0 or 2
21-12	X (1)	Cheque crossing code	Not supported
21-13	X (1)	Cheque forwarding code	Not supported
21-14	X (2)	Payment instruction code 1	Not supported

Nr	Length	Field name	Content
21-15	X (2)	Payment instruction code 2	Not supported
21-16	X (2)	Payment instruction code 3	Not supported
21-17	X (2)	Payment instruction code 4	Not supported
21-18	X (1)	Payment category code	1, 2, 3, 4 or 5
21-19	X (40)	Nature of payment code 1	
21-20	X (40)	Nature of payment code 2	
21-21	X (8)	DNB registration number	
21-22	X (2)	Goods code	
21-23	X (2)	Article number	
21-24	X (4)	Trader number	
21-25	X (35)	Instructions	
21-26	X (1)	Filler	

3.3 Payment record part 2

Nr	Length	Field name	Content
22-01	9 (2)	Record code	22
22-02	9 (4)	Payment order number	Content field 21-2
22-03	X (34)	Beneficiary's account ¹	
22-04	X (35)	Beneficiary's name	
22-05	X (35)	Beneficiary's address	
22-06	X (35)	Beneficiary's place	
22-07	X (2)	Beneficiary's ISO country code	
22-08	X (35)	Beneficiary's country	
22-09	X (10)	Filler	

¹ the use of IBAN for beneficiary account numbers is obligatory when processing a payment in an EEA currency to an EEA country.

3.4 Payment record part 3

Nr	Length	Field name	Content
23-01	9 (2)	Record code	23
23-02	9 (4)	Payment order number	Content field 21-2
23-03	X (11)	SWIFT address of beneficiary's bank	
23-04	X (35)	Name of beneficiary's bank	
23-05	X (35)	Address of beneficiary's bank	
23-06	X (35)	Place of beneficiary's bank	
23-07	X (2)	ISO country code of beneficiary's bank	
23-08	X (35)	Country of beneficiary's bank	
23-09	X (33)	Instructions	

3.5 Payment record part 4

Nr	Length	Field name	Content
24-01	9 (2)	Record code	24
24-02	9 (4)	Payment order number	Content field 21-2
24-03	X (35)	Payment reference 1	
24-04	X (35)	Payment reference 2	
24-05	X (35)	Payment reference 3	
24-06	X (35)	Payment reference 4	
24-07	X (46)	Filler	

3.6 Total record per currency code

The total record in BTL91 is mandatory to find, check and verify all values in every payment record.

Nr	Length	Field name	Content
31-01	9 (2)	Record code	31
31-02	9 (3)	ISO currency code of total records	
31-03	9 (15)	Total amount	3 decimals
31-04	9 (4)	Number of payment orders	
31-05	X (168)	Filler	

3.7 Terminal record

The terminal record in BTL91 is mandatory to find, check and verify all values in every payment record.

Nr	Length	Field name	Content
41-01	9 (2)	Record code	41
41-02	9 (6)	Total number of records	
41-03	9 (4)	Total number of payment orders	
41-04	9 (24)	Hash-code	
41-05	X (156)	Filler	

4. BTL91 Field description

4.1 General

The following characters and symbols can be used in alphanumeric fields (marked 'X'):

- A through Z (capitals only)
- 0 through 9
- . (full stop)
- / (slash)
- ? (question mark)
- : (colon)
- ((opening bracket)
-) (closing bracket)
- ' (accent)
- - (minus sign)
- + (plus sign)
- , (comma)
- (space)

Please note

SWIFT recognizes the above characters as symbols only. As a colon in SWIFT messages is also used as field separator, do not enter a colon in the first position of a field.

Empty alphanumeric fields must contain spaces.

Empty numeric fields must contain zeros.

If the total amount in field 31-3 exceeds the field length, the digits on the left disappear from the screen and can be ignored.

4.2 Leading record

11-1	Record code
Description	Code for the type of record. The leading record always contains the value '11'.
Values	11
Validations	Mandatory field

11-2	Exchange bank
Description	First four letters of the SWIFT address of the exchange bank which receives the orders for processing.
Values	RABO
Validations	Mandatory field

11-3	Medium code
Description	One-letter code for the origin of the file received. Customers who create files themselves must enter an 'X'.
Values	"X" – non-Rabobank software
Validations	Mandatory field

11-4 Version number	
Description	Version number of the medium software used. Customer should choose and fill in a permitted value within the range of 01 – 99.
Values	01-99
Validations	Mandatory field

11-5 File creation date	
Description	The date on which the payment order file is created. The date entered is used for file identification purposes only and does not relate to the date on which orders included in the file must be processed. The date format is CCYYMMDD.
	CC = century
	YY = year
	MM = month
	DD = day of month
Values	CC is 20; YY is 00-99; MM is 01-12; DD is 01-31
Validations	Mandatory field

11-6 Batch number	
Description	The number of the batch delivered. Electronic Banking PC Module and the Payments Diskette allocate a batch number automatically on creation of the file or preparation of the diskette. Customers who create files themselves can enter any value between 001 and 999. It is recommended to allocate successive batch numbers.
Values	001-999
Validations	Mandatory field

11-7 Initiator's name	
Description	Full name of initiator
Values	Not applicable
Validations	Mandatory field

11-8 Initiator's address	
Description	Street and house number or P.O. Box
Values	Not applicable
Validations	Mandatory field

11-9 Initiator's place	
Description	Postcode and place. Place starts with a postcode, format 4N + space + 2A + space. Place is max. 27 characters long
Values	Not applicable
Validations	Mandatory field

11-10	Initiator's country
Description	Name of country where the initiator is established.
Values	Not applicable
Validations	For Rabobank a mandatory field

11-11	Business sector
Description	Code number of the business sector to which the principal's company belongs. This code is determined by the Chamber of Commerce.
Values	Not applicable
Validations	Optional field

11-12	Desired processing date
Description	This field contains the date on which the batch is to be processed. The date format is CCYYMMDD: CC = century; YY = year; MM = month of year; DD = day of month.
Values	CC is 20; YY is 00-99; MM is 01-12; DD is 01-31
Validations	Optional field; valid date

4.3 Payment record part 1

21-1	Record code
Description	Code for the type of record. Each payment order is subdivided into four inter-related sub records. The record code for the first sub record is 21.
Values	21
Validations	Mandatory field

21-2	Payment order number
Description	Serial number of payment order in a batch. Each payment order is subdivided into four payments sub records. Interrelated sub records have the same number. Payment orders are numbered from 0001 upwards.
Values	0001-9999
Validations	Mandatory field; numbering in ascending order from 0001

21-3	ISO currency code of initiator's account
Description	ISO code of currency in which the account to be debited is kept.
Values	Code included in ISO currency code table
Validations	Mandatory field

21-4	Initiator's account
Description	Ten-digit number of the bank account to be debited.
Values	Not applicable
Validations	Mandatory field; leading zero; valid Rabobank Nederland account number at positions 2 to 10.

21-5	ISO currency code of payment order
Description	ISO code of currency in which the payment order is made out.
Values	Code included in ISO currency code table
Validations	Mandatory field

21-6	Payment order amount
Description	The amount stated in the payment order. Only numeric characters can be entered. An imaginary decimal point (non-continental European and American) or decimal comma (continental European) is located between the third and fourth positions from the right.
Values	Not applicable
Validations	Mandatory field; greater than zero; smaller than 9 billion (irrespective of currency); a zero in third decimal place.

21-7	Desired processing date
Description	This field contains the date on which the order is to be processed. The desired processing date has to be entered for each order individually. The date format is CCYYMMDD: CC = century; YY = year; MM = month of year; DD = day of month.
Values	CC is 20; YY is 00-99; MM is 01-12; DD is 01-31
Validations	Mandatory field; valid date; must be equal of higher then current date.

21-8	Domestic costs code
Description	This field is not in use but must be filled with an allowed value.
Values	1, 2 or 3
Validations	Mandatory field

21-9	Correspondent costs code
Description	Indicates which party bears the cost of the payment / order.
Values	1 = costs chargeable to initiator (OUR); 3 = domestic costs chargeable to initiator and foreign costs chargeable to beneficiary. (SHA); 4 = costs chargeable to beneficiary (BEN)
Validations	Mandatory field. Option 3 (SHA) is mandatory when paying in EEA currency to an EEA country.

21-10	Payment method code
Description	This field is not in use but must be filled with an allowed value.
Values	0 or 2
Validations	Mandatory field

21-11	Processing code
Description	Code indicating the priority of the payment order.
Values	0 = normal payment; 2 = urgent payment
Validations	Conditional field; optional field when 21-10 code 1 (cheque payment).

21-12	Cheque crossing code
Description	This field is no longer in use.
Values	Not applicable
Validations	Optional field

21-13	Cheque forwarding code
Description	This field is no longer in use.
Values	Not applicable
Validations	Optional field

21-14/17	Payment instruction code (1 to 4)
Description	These fields are no longer in use.
Values	Not applicable
Validations	Optional field

21-18	Payment category code
Description	This field is no longer in use.
Values	Not applicable
Validations	Optional field

21-19/20	Nature of payment code (1 and 2)
Description	These fields are no longer in use.
Values	Not applicable
Validations	Optional field

21-21	DNB registration number
Description	This field is no longer in use.
Values	Not applicable
Validations	Optional field

21-22	Goods code
Description	This field is no longer in use.
Values	Not applicable
Validations	Optional field

21-23	Article number
Description	This field is no longer in use.
Values	Not applicable
Validations	Optional field

21-24	Trader number
Description	This field is no longer in use.
Values	Not applicable
Validations	Optional field

4.4 Payment record part 2

22-1	Record code
Description	Code for the type of record
Values	22
Validations	Mandatory field

22-2	Payment order number
Description	Number to identify payment orders within a file (same number as 21-2).
Values	0001-9999
Validations	Mandatory field

22-3	Beneficiary's account
Description	Bank account number of the beneficiary.
Values	See Appendices A and B for more information about these account numbers.
Validations	Mandatory field

22-4	Beneficiary's name
Description	Name of beneficiary
Values	Not applicable
Validations	Mandatory field

22-5	Beneficiary's address
Description	Address of beneficiary
Values	Not applicable
Validations	Mandatory field

22-6	Beneficiary's place
Description	Place of beneficiary
Values	Not applicable
Validations	Mandatory field

22-7	Beneficiary's ISO country code
Description	ISO code of country where beneficiary is established
Values	Code included in ISO country code table
Validations	Mandatory field

22-8	Beneficiary's country
Description	Name of country where beneficiary is established
Values	Not applicable
Validations	Optional field

4.5 Payment record part 3

23-1	Record code
Description	Code for the type of record
Values	23
Validations	Mandatory field

23-2	Payment order number
Description	Number to identify payment orders within a file (same number as 21-2).
Values	0001-9999
Validations	Mandatory field

23-3	SWIFT address of beneficiary's bank
Description	The SWIFT address of the beneficiary's bank.
Values	Not applicable
Validations	Optional field if fields 23-4, 23-5, 23-6 and 23-7 are present. A valid SWIFT address consists of 8 or 11 positions. Position 1-6 must contain alphanumeric characters. Positions 5 and 6 contain the ISO country code (same code as 23-7).

23-4	Name of beneficiary's bank
Description	Name of beneficiary's bank
Values	Not applicable
Validations	Conditionally mandatory field. Not mandatory if field 23-3 is present.

23-5	Address of beneficiary's bank
Description	Address of beneficiary's bank
Values	Not applicable
Validations	Conditionally mandatory field. Not mandatory if field 23-3 is present.

23-6	Place of beneficiary's bank
Description	Place of beneficiary's bank
Values	Not applicable
Validations	Conditionally mandatory field. Not mandatory if field 23-3 is present.

23-7	ISO country code of beneficiary's bank
Description	ISO code of country where the beneficiary's bank is established.
Values	Code included in ISO country code table
Validations	Conditionally mandatory field. Not mandatory if field 23-3 is present.

23-8	Country of beneficiary's bank
Description	Name of country where the beneficiary's bank is established.
Values	Not applicable
Validations	Optional field.

23-9	Instruction
Description	For RCM, specific processing instructions for Rabobank. For example, asking for routing via your preferred correspondent or to request same day value. Please note: providing this field leads to extra costs. For RDC, this field is not supported.
Values	Alphanumeric, max. 33
Validations	Optional field.

4.6 Payment record part 4

24-1	Record code
Description	Code for the type of record
Values	24
Validations	Mandatory field

24-2	Payment order number
Description	Number to identify payment orders within a file (same number as 21-2).
Values	0001-0009
Validations	Mandatory field

24-3/6	Payment reference (1 to 4)
Description	Field in which the principal can enter a payment reference. The reference is dispatched to the beneficiary simultaneously with the payment order.
Values	Not applicable
Validations	Optional field

4.7 Total record

31-1	Record code
Description	Code for the type of record
Values	31
Validations	Mandatory field

31-2	ISO currency code of totals record
Description	ISO code of currency in which the total amount is stated. Batches must also include totals records for payment orders in the same currency. This record has to go in the file behind the last payment record and before the terminal record.
Values	Code included in ISO currency code table
Validations	Mandatory field

31-3	Total amount
Description	Total amount of payment orders in the currency stated in the ISO CURRENCY CODE OF TOTALS RECORD (31-2). An imaginary decimal point (non-continental European and American) or decimal comma (continental European) is located between the third and fourth positions from the right.
Values	Not applicable
Validations	Mandatory field

31-4	Total amount
Description	Number of payment orders in the currency stated in the ISO CURRENCY CODE OF TOTALS RECORD (31-2).
Values	Not applicable
Validations	Mandatory field; greater than zero

4.8 Terminal record

41-1	Record code
Description	Code for the type of record
Values	41
Validations	Mandatory field

41-2	Total number of records
Description	This field states the total number of file records, including leading record, payments sub records, totals records and terminal record.
Values	Not applicable
Validations	Mandatory field

41-3	Total number of payment orders
Description	The total number of payment orders in the file, irrespective of the currency of the payment orders.
Values	Not applicable
Validations	Mandatory field; greater than zero

41-4	Hash code
Description	The DES hash for a payment order file is calculated using the standard DES hash function of the Equens (Dutch Clearing Institute).
Values	Not applicable
Validations	Optional field

Appendix A – Country codes and account numbers

The abbreviation IBAN means: International Bank Account Number. BBAN means Basic Bank Account Number.

If field 23-3 (SWIFT address of beneficiary's bank) or 23-7 (ISO country code of beneficiary's bank) contains one of the below mentioned values, then field 22-3 must be filled with mentioned value:

Land code	Country	Account number beneficiary IBAN	Account number beneficiary (BBAN)	Account number beneficiary
AT	Austria	20	Min 4, Max 11	5 positions + BBAN
BE	Belgium	16	Min en Max 12	
CH	Switzerland	21	Min 1, Max 16	3 till 6** positions + BBAN
DE	Germany	22	Min 1, Max 10	8 positions + BBAN
DK	Denmark	18	Min en Max 14	
ES	Spain	24	Min en Max 20	
FI	Finland	18	Min 8, Max 14	
FR	France	27	Min en Max 23	
GB	Great-Britain	22	Min 7, Max 8	6 positions + BBAN
GG	Guernsey C.I.	22	Min 7, Max 8	6 positions + BBAN
IM	Isle of Man	22	Min 7, Max 8	6 positions + BBAN
JE	Jersey	22	Min 7, Max 8	6 positions + BBAN
GR	Greece	27	Min 8, Max 23	
IE	Ireland	22	Min en Max 8	
IS	Iceland	26	Min en Max 12 of Min en Max 22	
IT	Italy	27	Min en Max 23	
LU	Luxembourg	20	Min en Max 14 of Min en Max 20	
NL	The Netherlands	18	Min 9, Max 10 of Min 4, Max 8	
NO	Norway	15	Min en Max 11	
PL	Poland	28	Min 8, Max 32	
PT	Portugal	25	Min en Max 21	
SE	Sweden	24	Min 2, Max 14	
US	United States (of America)	Not applicable		9 positions + BBAN***

* Account number is no IBAN

** At import always 6 positions

*** At import there should be a FW when the BBAN is 15 positions or more.

Appendix B – Specifications account numbers for Austria, Germany, Great Britain, Ireland and Switzerland

Extra specifications of bank account numbers in Austria, Germany, Great Britain (including Guernsey, Jersey and Isle of Man), Ireland and Switzerland⁴.

⁴ It is not possible to insert national bank-codes into Euro (€) payments to EU countries: IBAN is mandatory for these payments and the national bank code is already present in the IBAN.

Austria

Austrian bank account numbers are made up of a maximum of 16 characters. The bank code (Bankleitzahl/BLZ) always consists of five positions; the customer account number (Kontonr.) may be between 2 and 11 positions. Customer account numbers of less than 11 positions must be preceded by zeros.

Example of 'beneficiary's account number':

12345	0012345678
Bank code	account number

Germany

German bank account numbers (Bankleitzahl/BLZ) are made up of a maximum of 18 characters. The first 8 positions show the bank code, followed by the customer account number (Kontonr.) consisting of no more than 10 digits. Customer account numbers with less than 10 digits must be preceded by zeros.

Example of 'beneficiary's account number':

12345678	0012345678
Bank code	account number

Great Britain (including Guernsey, Jersey and Isle of Man)

A bank account number in Great Britain has a maximum of 16 characters, and consists of a six-digit bank code (Sort Code) and a customer account number of no more than 10 digits. Banks codes and 32 customer account numbers which do not have the maximum permitted length, must be preceded by zeros.

Example of 'beneficiary's account number':

123456	0012345678
Bank code	account number

Ireland

In Ireland the bank account number always consists of 14 characters. It is made up of a six-digit bank code (Sorting Code/SC) and an eight-digit customer account number.

Example of 'beneficiary's account number':

123456	12345678
Bank code	account number

Switzerland

In Switzerland bank account numbers have not yet been standardized. Each financial institution uses its own system. For correct usage in RTE-W the payment order must be structured as follows: six-digit bank or branch code, followed by a customer account number of no more than 16 alphanumeric characters (including a check digit). Full stops, commas, spaces, etc. are permitted. If any, please remember to include these in your payment instructions. If the bank or branch code and the customer account number do not have the maximum length, they must be preceded by zeros.

Example of 'beneficiary's account number':

123456	000000123456789A
Bank code	account number check digit

Change Log

Title : Format description BTL91
 Rabo Cash Management (RCM), Rabo Direct Connect (RDC) & SWIFT FileAct
 Version : 1.1
 Date : 12-09-2016
 On behalf of : Zakelijke Klantkanalen
 Contact : corporatesupport@rabobank.com

Date	Version	Change	Reason change
08-09-2014	1.0	New lay out.	Style improvements
30-01-2015	1.02	Removed references to bankcheque product.	Rabobank no longer supports the outgoing bankcheque product.
30-01-2015	1.02	Corrected mapping of digits to cost option for field 21-9.	Correction
30-01-2015	1.02	Indicated for fields 21-14 thru 21-17 that these fields are not supported.	Clarification
30-01-2015	1.02	Removed Appendix A as fields 21-14 thru 21-17 are no longer supported.	Correction
30-01-2015	1.02	Added that this format description applies to RCM and RDC only	Clarification
08-02-2015	1.02	The name Rabo TransAct Portal changed in Rabo Corporate Connect	Adjustment
08-02-2015	1.02	www.rabotransact.com/transactsupport changed in www.rabobank.com/supportcorporateconnect	Adjustment
08-02-2015	1.02	mail TransAct@rabobank.com changed in corporatesupport@rabobank.com	Adjustment
12-09-2016	1.1	Chapter 4.5: 23-3, 23-4, 23-5, 23-6 and 23-7 conditions added.	Adjustment for RCM. RDC & SWIFT Fileact: change had been communicated in sept-2015
12-09-2016	1.1	Appendix A: text above the table changed. ISO country code can be found in field 23-3 and 23-7.	Clarification for RCM. RDC & SWIFT Fileact: change had been communicated in sept-2015
12-09-2016	1.1	Chapter 3.4 and 4.5: 23-9 adjustment length of 35x to 33x.	Adjustment
12-09-2016	1.1	Chapter 3.2 and 4.3: 21-04 changed. The initiator's accountnumber must be a Rabobank Nederland accountnumber.	Clarification
12-09-2016	1.1	Chapter 3.2: remarks of 21-02 and 21-03 adjusted because remarks are related to 21-01 and 21-02.	Corretion