



Rabobank

Format description CT-XML import

Rabo Cash Management



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Colophon

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Version, date : 1.01 October 10, 2014
On behalf of: FL-Services
Contact address : Rabobank International,
Croeselaan 18,
Postbus 2626
3500 HG Utrecht

1 CT-XML import format

Rabobank enables importing Euro, Foreign and Multibank Payments in the XML Customer Credit Transfer Initiation message pain.001.001.03 via import format CT-XML. You can initiate any type of credit transfer debiting your Rabobank or non-Rabo account in your RCM agreement, in an XML format. Every file or message may contain a mix of Euro, Foreign and Multibank payments.

1.1 CT-XML import format description

1.1.1 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.

1.1.2 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), and on the Implementation Guidelines published by the Common Global Implementation group¹. Usage of the mentioned standard in this document is limited to the usage in the Rabo Cash Management (RCM) system.

¹The Common Global Implementation (CGI) group aims to achieve a high degree of standardization as to limit the obstacles users encounter when implementing XML credit transfer formats. Please refer to <http://www.swift.com/corporates/cgi/index> for more information.

1.2 CT-XML 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:

Name	Name of the element within the CT-XML message
XML-tag	Short name to identify an element within a XML message, presented between brackets, f.e. <Amount>
Index	Numbering following the ISO 20022 standard. Not all fields are numbered. Fields can be a subset of the parenting element. Gaps in the numbering do exist because not all elements of ISO20022 are supported for CT-XML.
Niveau	Level of the element within CT-XML <Top> <Level 1> <Level 2> <Etc./> </Level 2> </Level 1> </Top>

Name	Name of the element within the CT-XML message
Aanwezigheid	<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>[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 presented n times. A sub level element is mandatory only if the (optional) element above is present.</p>
Type	<p>Field type indication:</p> <p>Numeric: only numbers are allowed</p> <p>Alphanumeric: may contain numbers and allowed characters (ref. 1.2.3 Character set)</p> <p>Date: YYYY-MM-DD</p> <p>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.</p> <p>Boolean: field with two options: 'true' or 'false'</p>
Lengte	Maximum number of characters in the field.
Omschrijving	Contains the definition of the message segment or element. Additional information about usage of the element.

1.2.3 Character set

In UNIFI 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 characters¹:

- 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 Rabobank may accept diacritic marks (For example á or ö) and will not convert them to characters defined in section 1.2.3. By including diacritic marks in your SEPA order(s), you risk rejection of your order(s).

1.2.4 Suitability

CT-XML messages are suited to the following products:

- Euro Payments, payments in Euro to a beneficiary bank in a SEPA country.
- Foreign payments¹, payments in a currency other than Euro, or in Euro to a beneficiary bank in a non-SEPA country.
- Multibank payments, payments debiting an account maintained at a financial institution other than Rabobank (also referred to as In Country).

Throughout the payment chain, normal Euro Payments are processed through XML formats. Foreign, Multibank and urgent Euro Payments are processed through old formats. The old formats don't provide space for the data that can be transferred by XML formats. Therefore, a lot of fields in the CT-XML format can be filled but cannot be passed on to parties in the chain. Similarly, a limited number of fields is only applicable for Foreign and Multibank payments and not relevant for Euro Payments.

¹ As of April 1, 2014, Rabobank no longer supports outgoing Bankcheques. This product can therefore not be imported in the CT-XML format.

1.2.5 Message structure

CT-XML 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 CT-XML 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, Grouping Indicator.
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 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 CT-XML 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. A detailed description of the XML-pain 001.001.03 file can be found in chapter 2.

```
<?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">
  <CstmrCdtTrfInitt>
    message content...
  </CstmrCdtTrfInitt>
</Document>
```

2 Segment description

This chapter notes all fields that are relevant for Euro, Foreign and/or Multibank payments. Fields not listed in the tables below may be present and be filled, however, its contents will be ignored.

2.1 Group Header

The following segments are applicable for CT-XML messages.

Name	Index	XML-tag	Level	Presence	Type	Length	Description
Document		<Document>	Top	[1..1]			
		<CstmrCdtTrfInitt>	Top	[1..1]			
Group Header	1.0	<GrpHdr>	Top	[1..1]			
Message Identification	1.1	<MsgId>	1	[1..1]	Alphanumeric	Max. 35	Unique file reference. For normal Euro Payments, Message ID's are overwritten by a Message ID assigned by RCM.
Creation Date Time	1.2	<CreDtTm>	1	[1..1]	Date + time		Creation date and time of the file. Example: "2012-02-03T11:20:45".
Number of Transactions	1.6	<NbOfTx>	1	[1..1]	Numeric	Max. 15	The number of transaction within the file.
Control Sum	1.7	<CtrlSum>	1	[0..1]	Amount	Max. 18	Total amount of all individual transactions within the file. Decimals are separated by a point ".". Please note! Two decimals must be present.
Initiating Party	1.8	<InitgPty>	1	[1..1]			Tag only.
Name		<Nm>	2	[0..1]	Alphanumeric	Max. 70	Name of the ordering party.
Identification		<Id>	2	[0..1]			This field is ignored for Foreign, Multibank and urgent Euro Payments. Details on how to structure this tag are available in Appendix A.

2.2 Payment Information Segment

Name	Index	XML-tag	Level	Presence	Type	Length	Description
PaymentInformation	2.0	<PmtInf>	Top	[1..n]			
PaymentInformationIdentification	2.1	<PmtInflId>	1	[1..1]	Alphanumeric	Max. 35	<p>Unique reference number of the Batch/PI. For normal Euro Payments, your PmtInflId is overwritten by a PmtInflId generated by RCM.</p> <p>For Foreign, Multibank and urgent Euro Payments, this value is no longer relevant after import and is not reported on your account statement.</p>
PaymentMethod	2.2	<PmtMtd>	1	[1..1]	Alphanumeric	3	Fixed Value 'TRF' for credit transfers.
BatchBooking	2.3	<BtchBookg>	1	[0..1]	Boolean	4 or 5	<p>For normal Euro Payments, value 'true' indicates you want all transactions in the batch reported as a single item on your account statement, no details of the transactions will be available. Value 'false' indicates each transaction is reported as an item on your account statement including all relevant details. If no value is present, value 'true' is assumed.</p> <p>For Foreign, Multibank and urgent Euro Payments, this value is no longer relevant after import. All transactions are reported as a single item on your account statement.</p>
NumberOfTransactions	2.4	<NbOfTxs>	1	[0..1]	Numeric	Max. 15	The number of transactions within this Batch/PI.
ControlSum	2.5	<CtrlSum>	1	[0..1]	Amount	Max. 18	Total amount of all transactions within this segment. Decimals are separated by a point ".".
PaymentTypeInformation	2.6	<PmtTplnf>	1	[0..1]			Must be present here or on transaction level (2.31).

Name	Index	XML-tag	Level	Presence	Type	Length	Description
InstructionPriority	2.7	<InstrPrty>	2	[0..1]	Alphanumeric	4	Both 'NORM' and 'HIGH' are permitted. However, if InstructionPriority (IP) is also present on transaction level, then this IP takes precedence. Please note! RCM deviates from the CGI ¹ standard here. To comply with the CGI standard, either fill this field on batch level or on transaction level (2.32), not on both. If IP is absent on transaction level and filled here with 'HIGH', then all payments will be executed as urgent Euro, Foreign or Multibank Payments. If IP is absent here or filled with 'NORM', then all payments will be executed as regular Euro, Foreign or Multibank Payments. ²
ServiceLevel	2.8	<SvcLvl>	2	[0..1]			This tag is mandatory for regular Euro Payments. Tag may be absent for Foreign, Multibank or urgent Euro Payments.
Code	2.9	<Cd>	3	[1..1]	Alphanumeric	4	Value 'SEPA' or 'NURG' for normal Euro, Foreign or Multibank Payments. Values 'SDVA' or 'URGP' can be used to request urgent processing. This element can be present on BATCH/PI level or on transaction level (field 2.34), but not on both. ²
LocalInstrument	2.11	<LclInstrm>	2	[0..1]			This field and all its subfields are ignored for Foreign, Multibank and urgent Euro Payments.
Code	2.12	<Cd>	3	[1..1] or	Alphanumeric	Max. 35	Only the value 'ACCEPT' is accepted and, if field BatchBooking (2.4) is filled with 'false', passed on to the beneficiary bank. If BatchBooking contains 'true', value 'ACCEPT' is rejected. All other codes will be ignored and not passed on to the beneficiary bank. This element can be on BATCH/PI level or on transaction level, but not both (field 2.37).

¹ The Common Global Implementation (CGI) group aims to achieve a high degree of standardization as to limit the obstacles users encounter when implementing XML credit transfer formats. Please refer to <http://www.swift.com/corporates/cgi/index> for more information.

² InstructionPriority and 2.9 ServiceLevel can contain contradictory values, for example, NORM and SDVA, respectively. In this case, the underlying transactions are always urgent.

Name	Index	XML-tag	Level	Presence	Type	Length	Description
Proprietary	2.13	<Prtry>	3	[1..1]	Alphanumeric	Max. 35	This information is not passed on to the beneficiary bank. This element can be on BATCH/PI level or on transaction level (field 2.38), but not both.
Category Purpose	2.14	<CtgyPurp>	2	[0..1]			This field and all its subfields are ignored for Foreign, Multibank and urgent Euro Payments.
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 http://www.iso20022.org/external_code_list.page 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 (field 2.40), but not both.
Proprietary	2.16	<Prtry>	3	[1..1]	Alphanumeric	Max. 35	Rabobank will not act on information received via this field. This information is not passed on to the beneficiary bank. This element can be on BATCH/PI level or on transaction level (field 2.41), but not both.
RequestedExecutionDate	2.17	<ReqdExctnDt>	1	[1..1]	Date		This is the date on which the originator's account is to be debited. Example: YYYY-DD-MM.
Debtor	2.19	<Dbtr>	1	[1..1]			
Name		<Nm>	2	[1..1]	Alphanumeric	Max. 70	Name of the originator.
PostalAddress		<PstlAdr>	2	[0..1]			

Name	Index	XML-tag	Level	Presence	Type	Length	Description
Country		<Ctry>	3	[0..1]	Alphanumeric	2	Country code of the originator.
AddressLine		<AdrLine>	3	[0..2] ¹	Alphanumeric	Max. 70	Address of the originator. 1st line: Street and house number 2nd line: Postal code and place. Please note! The last 35 positions of address line 1 and the last 35 positions of address line 2 are ignored.
Identification		<Id>	2	[0..1]			This field is ignored for Foreign, Multibank and urgent Euro Payments. 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] or	Alphanumeric	Max. 34	IBAN account number of originator. Use capitals for all letters in the IBAN. For Multibank accounts for which no IBAN is available (for example, an account in the U.S.), <Othr><Id> can be used.
Other		<Othr>		[0..1]			
Identification		<Id>		[1..1] or	Alphanumeric	Max. 34	May only be used for Multibank accounts.
Currency		<Ccy>	2	[0..1]	Alphanumeric	3	ISO currency code of the account.
Debtor Agent	2.21	<DbtrAgt>	1	[1..1]			
Financial Institution Identification		<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]			
Identification		<Id>	4	[1..1]	Alphanumeric	11	If present, must be filled with fixed value 'NOTPROVIDED'.

¹ De ISO20022 standaard staat 7 adresregels toe, echter, de EPC heeft dit gelimiteerd tot 2 adresregels.

2.3 Transaction Information Segment

Name	Index	XML-tag	Level	Presence	Type	Length	Description
CTTransactionInformation	2.27	<CdtTrfTxInf>	1	[1..n]			
PaymentIdentification	2.28	<PmtId>	2	[1..1]			This field and all its subfields are ignored for Foreign, Multibank and urgent Euro Payments.
InstructionIdentification	2.29	<InstrId>	3	[0..1]	Alphanumeric	Max. 35	Reference of the remitter for Rabobank. This information is not passed on to the beneficiary.
EndtoEndIdentification	2.30	<EndToEndId>	3	[1..1]	Alphanumeric	Max. 35	End-to-End ID of the credit transfer. This information is sent to the beneficiary.
PaymentTypeInformation	2.31	<PmtTplnf>	2	[0..1]			Must be present here or on batch level (2.6).
InstructionPriority	2.32	<InstrPrty>	3	[0..1]		4	<p>"Use 'HIGH' to request urgent processing. If you fill the field with 'NORM', your payment is processed as a regular non urgent payment.</p> <p>If this field is absent and 2.34 ServiceLevel Code is filled with 'SDVA' or 'URGP', your payments are processed with urgent priority.</p> <p>If this field is absent, InstructionPriority is filled on batch level (2.7) and 2.34 ServiceLevel Code is absent, then payment is processed as indicated on batch level.</p> <p>Please note! RCM deviates from the CGI¹ standard here. The CGI standard requires that InstructionPriority is filled here or on batch level (2.7), not on both levels.</p>
ServiceLevel	2.33	<SvcLvl>	3	[0..1]			This tag is mandatory for Euro Payments. Tag may be absent for Foreign or Multibank payments.
Code	2.34	<Cd>	4	[1..1]	Alphanumeric	4	Value 'SEPA' or 'NURG' for normal Euro, Foreign or Multibank Payments. Values 'SDVA' or 'URGP' can be used to request urgent processing. This element can be on BATCH/PI level (field 2.9) or on transaction level, but not both.

¹The Common Global Implementation (CGI) group aims to achieve a high degree of standardization as to limit the obstacles users encounter when implementing XML credit transfer formats. Please refer to <http://www.swift.com/corporates/cgi/index> for more information.

Name	Index	XML-tag	Level	Presence	Type	Length	Description
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 999,999,999.99 EUR. The currency is stated within the first XML-tag: <InstdAmt Ccy="XXX" where XXX stands for the ISO currency code (i.e. EUR, USD, JPY, etc.)
Charge Bearer	2.51	<ChrgBr>	2	[0..1]	Alphanumeric	4	Value 'SLEV' is mandatory for Euro Payments. For Foreign and Multibank payments, the following values are allowed: CRED – all costs for the beneficiary (BEN) DEBT – all costs for the remitter (OUR) SHAR – costs are shared (SHA) SHAR is mandatory for Multibank Euro payments within the SEPA area. If this field is left empty for Foreign or Multibank payments, charge bearer SHAR is assigned automatically. This element can be on BATCH/PI level (field 2.24) or on transaction level, but not both.
Ultimate Debtor	2.70	<UltmtDbtr>	2	[0..1]			This field and its subfields are ignored for Foreign, Multibank and urgent Euro Payments. This element can be on BATCH/PI level (field 2.23) or on transaction level, but not both.

Name	Index	XML-tag	Level	Presence	Type	Length	Description
Name		<Nm>	3	[0..1]	Alphanumeric	Max. 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. Exception for RCM "Import orders": This information is not passed on to the beneficiary bank.
Identification		<Id>	3	[0..1]			Details on how to structure this tag are available in Appendix A.
Creditor Agent	2.77	<CdtrAgt>	2	[0..1]			CreditorAgent may be absent for Euro Payments, CreditorAgent must be present for Foreign and Multibank payments.
Financial InstitutionIdentification		<FinInstnId>	3	[1..1]			If no BIC is provided, field Other Identification must be present with value 'NOTPROVIDED'.
BIC		<BIC>	4	[0..1]	Alphanumeric	11	SWIFT BIC code of the bank of the beneficiary. This tag is optional and can be omitted in the message. For Euro Payments, Rabobank will always determine the BIC itself. When Rabobank can determine the BIC, a provided BIC is overwritten. When Rabobank cannot determine the BIC, the transaction will be rejected in case the BIC was not provided by the customer. For Foreign and Multibank payments, either BIC or name and address of beneficiary bank must be present. If provided, use capitals for all letters in the BIC.
Name		<Nm>	3	[0..1]	Alphanumeric	Max. 35	Name of beneficiary bank. If field Name is also present on level 4, then this field on level 3 is ignored ¹ . If no BIC is provided, then, for Foreign and Multibank payments, the name of the beneficiary bank must be filled here or in Name on level 4.

¹ You are advised to always provide Name and PostalAddress of beneficiary bank on level 4, because Country can only be filled on level 5.

Name	Index	XML-tag	Level	Presence	Type	Length	Description
PostalAddress		<PstlAdr>	3	[0..1]			If no BIC is provided, then, for Foreign and Multibank payments, the address of the beneficiary bank must be filled here or in PostalAddress on level 4.
Address line		<AdrLine>	4	[0..2]7	Alphanumeric	Max. 70	Address of the beneficiary bank. 1 st line: Street and house number 2 nd line: Postal code and place. Please note! The last 35 positions of address line 1 and the last 35 positions of address line 2 are ignored.
Other		<Othr>	3	[0..1]			You are advised to provide this field if no BIC is provided for CreditorAgent (2.77).
Identification		<Id>	4	[1..1]	Alphanumeric		If present, must be filled with 'NOTPROVIDED'.
BranchIdentification		<BrnchId>	3	[0..1]	Alphanumeric		May only be present for Foreign or Multibank payments, this is mandatory in case: 1) No IBAN is provided as beneficiary account number (2.80); 2) And/or no BIC is provided for the beneficiary bank (2.77); 3) And providing a national bank code is mandatory for this country If providing a national bank code is not mandatory for a country, then this field can be provided optionally. Please refer to Appendix B for an overview of when a national bank code is mandatory or optional.
Identification		<Id>	4	[0..1]		Max. 35	National bank code of the beneficiary bank. For example, a Fedwire/ABA number for a payment to the U.S.
Name		<Nm>	4	[0..1]	Alphanumeric	Max. 35	Name of the beneficiary bank. If no BIC is provided, then, for a Foreign or Multibank payment, the name of the beneficiary bank must be provided here or on level 3.
PostalAddress		<PstlAdr>	4	[1..1]			If no BIC is provided then, for a Foreign or Multibank payment, the address of the beneficiary bank must be provided here or on level 3.
Country		<Ctry>	5	[1..1]	Alphanumeric	2	Country of the beneficiary bank. If no BIC is provided, then providing this field is mandatory for Foreign and Multibank payments.

Name	Index	XML-tag	Level	Presence	Type	Length	Description
AddressLine		<AdrLine>	5	[0..2]	Alphanumeric	Max. 70	Address of the beneficiary bank. 1st line: Street and house number 2nd line: Postal code and place. Please note! The last 35 positions of address line 1 and the last 35 positions of address line 2 are ignored.
Creditor	2.79	<Cdtr>	2	[1..1] ¹			
Name		<Nm>	2	[0..1]	Alphanumeric	Max. 70	Name of the beneficiary.
PostalAddress		<PstAdr>	2	[0..1]			
Country		<Ctry>	4	[0..1]	Alphanumeric	2	Country code of the beneficiary.
Address line		<AdrLine>	4	[0..2]7	Alphanumeric	Max. 70	Address of the beneficiary 1st line: Street and house number 2nd line: Postal code and place. Please note! The last 35 positions of address line 1 and the last 35 positions of address line 2 are ignored.
Identification		<Id>	3	[0..1]			This field is ignored for Foreign, Multibank and urgent Euro Payments. 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 must be present for Euro Payments, IBAN or Other Identification must be present for Foreign or Multibank payments.
IBAN		<IBAN>	4	[0..1] or	Alphanumeric	Max. 34	IBAN account number of beneficiary. Use capitals for all letters in the IBAN.
Other		<Othr>	4	[0..1]			Only allowed for Foreign or Multibank accounts.
Identification		<Id>	5	[1..1]	Alfanumeriek	Max. 34	Account number of the beneficiary in non-IBAN format.
Currency		<Ccy>	3	[0..1]	Alphanumeric	3	ISO currency code of the account.

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	Index	XML-tag	Level	Presence	Type	Length	Description
Ultimate Creditor	2.81	<UltmtCdtr>	2	[0..1]			This field and its subfields are ignored for Foreign, Multibank and urgent Euro Payments.
Name		<Nm>	3	[0..1]	Alphanumeric	Max. 70	Name of the party on behalf of which the beneficiary receives the payment (beneficiary's reference party).
Country		<Ctry>	4	[0..1]			Country of the party on behalf of which the beneficiary receives the payment.
AddressLine		<AdrLine>	4	[0..2]			Address of the party on behalf of which the beneficiary receives the payment. 1 st line: Street and house number 2 nd line: Postal code and place. Please note! The last 35 positions of address line 1 and the last 35 positions of address line 2 are ignored.
Identification		<Id>	3	[0..1]			Details on how to structure this tag are available in Appendix A.
Purpose	2.86	<Purp>	2	[0..1]			This field and its subfields are ignored for Foreign, Multibank and urgent Euro Payments.
Code	2.87	<Cd>	3	[1..1]	Alphanumeric	4	
RemittanceInformation	2.98	<RmtInf>	2	[0..1]			For Euro Payments, only one of the underlying fields (2.99 or 2.100) may be used, not both. For Multibank payments, only provide an Unstructured field. For Foreign payments both Unstructured and Structured may be provided. The value of Structured Reference (2.126) is then interpreted as an instruction for Rabobank to deviate from normal processing. Additional costs will therefore be charged.
Unstructured	2.99	<Ustrd>	3	[0..1] ¹	Alphanumeric	Max. 140	Only one occurrence of 'Unstructured' is allowed.

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

Name	Index	XML-tag	Level	Presence	Type	Length	Description
Structured	2.100	<Strd>	3	[0..1]			For Euro Payments, only allowed if you want to provide an IBAN Accept Giro/Currence payment reference or an international/ISO creditor reference with your Euro Payment. For foreign payments, allowed to provide an instruction to Rabobank in 2.126 Reference. Not allowed for Multibank payments.
CreditorReferenceInformation	2.120	<CdtrRefInf>	4	[0..1]			
Type	2.121	<Tp>	5	[1..1]			This field and its subfields are ignored for Foreign, Multibank and urgent Euro Payments.
CodeOrProprietary	2.122	<CdOrPrtry>	6	[1..1]			
Code	2.123	<Cd>	7	[1..1] ¹	Alphanumeric	4	Only 'SCOR' is allowed.
Issuer	2.125	<Issr>	6	[0..1]	Alphanumeric	Max. 35	Only 'CUR' and 'ISO' are allowed.
Reference	2.126	<Ref>	5	[1..1]	Alphanumeric	Max. 35	"For Euro Payments, only IBAN Accept Giro/Currence 16 digit payment reference ("betalingskenmerk") and ISO Creditor reference are currently supported for codes 'CUR' and 'ISO' in 2.125 respectively. 'CUR' may only be present if 2.1.2 Local Instrument Code is filled with 'ACCEPT'. For 'ISO' LocalInstrument Code must be empty. For Foreign payments, an instruction for Rabobank to apply different processing. For example, you may request different routing upon which Rabo routs the Foreign payment to your preferred correspondent. Extra costs are charged for this instruction. Not allowed for Multibank and urgent Euro Payments."

¹ ISO 20022 standard defines this field as conditional, but Rabobank has set this field to mandatory

Appendix A Party identifier

Please refer to Appendix A in document SEPA Credit Transfer format description, available on www.rabobank.com/supportcorporateconnect, for a description how to fill Party identifier. Where a distinction is made, please use the information provided for RCM 'Import orders'.

Appendix B: National bank code and 2.77 BranchIdentification

A national bank code uniquely identifies a bank or bank branch. For SEPA payments, providing a national bank code with your payment is not necessary as the IBAN is mandatory. A national bank code is available within the IBAN. The same is true for countries outside of the SEPA area that use the IBAN account format. Please refer to the IBAN registry available [here](#)¹ for an overview of countries that use the IBAN as account number format.

For non-SEPA payments, providing a national bankcode can be essential. For some countries, providing a national bank code is mandatory, for others it's optional. In the latter case, providing a national bank code is preferred: the presence of this code may result in lower deducted charges as the bank of the beneficiary can be uniquely identified immediately.

The table below provides, for the most relevant countries, an overview of the optional or mandatory presence of the national bank code. More information is available on the Betalingen naar het buitenland (Payments to foreign countries) page on www.rabobank.nl (Dutch only).

Land	Landcode	Afkorting nationale bankcode	Nationale bankcode?	Formaat	Toelichting
Australia	AU	AU	Optional	6 digits	Australian Bank State Branch Code (BSB- code)
Austria	AT	AT	Mandatory if no IBAN is present	5 digits	BankLeitZahl
Canada	CA	CC	Optional	9 digits	Canadian Sort Code(CC)
China	CN	CN	Optional	12 to 14 digits	CNAPS
Germany	DE	BL	Mandatory if no IBAN is present	8 digits	BankLeitZahl (BLZ)
Great Britain	GB	SC	Mandatory if no IBAN is present	6 digits	Sort code (SC)
Hong Kong	HK	HK	Optional	3 digits	Clearing code (HK)
India	IN	IN	Optional	11 digits and/or letters	Indian Financial System Code
Ireland	IE	SC	Mandatory if no IBAN is present	6 digits	Sort code (SC)

¹ http://www.swift.com/products_services/bic_and_iban_format_registration_iban_format_r

Land	Landcode	Afkorting nationale bankcode	Nationale bankcode?	Formaat	Toelichting
Liechtenstein	LI	SW	Mandatory if no IBAN is present	3 to 5 digits	Swiss Interbank Clearing Code, SW or SIC
New Zealand	NZ	NZ	Optional	6 digits	New Zealand National Clearing Code
Russia	RU	RU	Optional	9 digits	Russian Central Bank Id Code
Switzerland	CH	SW	Mandatory if no IBAN is present	3 to 5 digits	Swiss Interbank Clearing Code, SW or SIC
United States	US	FW	Optional	9 digits	Fedwire, also known as ABA or CHIPS

Appendix C: 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

Payment Information/Direct Debit Transaction Information/Ultimate Debtor/Identification/Private Identification

Change Log

Title : Format description CT-XML Rabobank International,
Version : Version 1.01 Croeselaan 18,
Date : 08-02-2015 Postbus 2626
On behalf of : FL-Services 3500 HG Utrecht
Contact : Rabobank International,
Croeselaan 18,
Postbus 2626
3500 HG Utrecht

Date	Version	Description change	Reason change
09-04-2014	1.0		None, new format.
10-10-2014	1.01	Added whether column Length in the tables contained the absolute or maximum value.	Correction.
10-10-2014	1.01	Added for 2.77 Creditor Agent that BIC is mandatory for Multibank Euro payments within the SEPA area.	Addition.
10-10-2014	1.01	Added for 2.43 Instructed Amount that the currency resides within the first XML-tag.	Clarification.
10-10-2014	1.01	Added for 2.24 and 2.51 Charge Bearer that SHAR is mandatory for Multibank Euro payments within the SEPA area.	Addition.
10-10-2014	1.01	Added for 2.8 Service Level that this tag is only mandatory for a regular Euro Payment.	Clarification.
10-10-2014	1.01	Inserted Appendix B to clarify when providing a national bank code is optional or mandatory.	Clarification.
08-02-2015	1.01	The name Rabo TransAct Portal changes in Rabo Corporate Connect	adjustment
08-02-2015	1.01	www.rabotransact.com/transactsupport changes in www.rabobank.com/supportcorporateconnect	adjustment
08-02-2015	1.01	mail TransAct@rabobank.com changes in corporatesupport@rabobank.com	adjustment
16-10-2017	1.02	The lay-out is renewed and the appendix "Using Slashes in SEPA payments" is added	New lay-out and adjustment