



Rabobank

Format Description XML SEPA DD

SWIFT FileAct

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SEPA DD Import Format

SWIFT FileAct enables importing Euro 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](#).

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

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.

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).

SEPA DD Structure

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.

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

Name	Name of the element within the PAIN.008 message
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, f.e. <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 SEPA DD <Top> <Level 1> <Level 2> <Etc./> </Level 2> </Level 1> </Top>
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. 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. paragraph 'Character set') Date: YYYY-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. 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. Additional information about usage of the element.

Character set

In SEPA DD 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

Suitability

Pain.008 messages are suitable for:

- SEPA Direct Debit batches, known within Rabobank as Euro 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 DD³ rule book

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 DD file is described below.

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

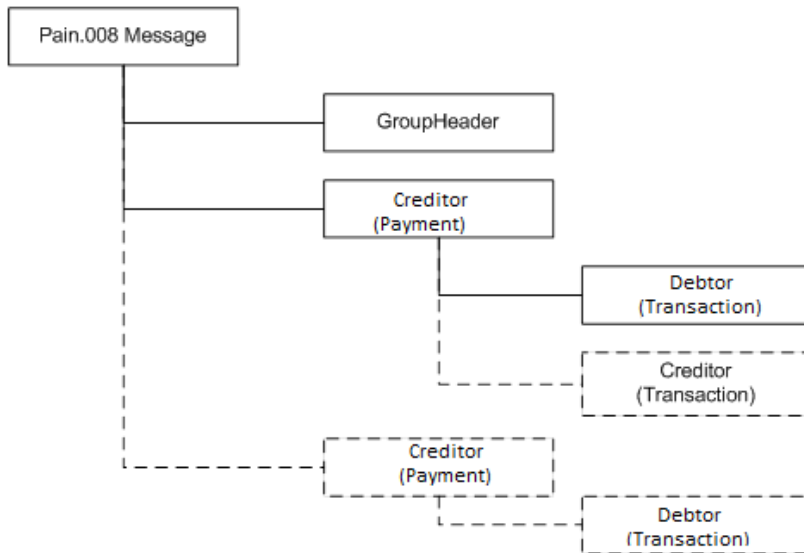
<http://www.iso20022.org>

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:

www.rabobank.nl/bedrijven/producten/betalen_en_ontvangen/geld_ontvangen/euro_incasso/default



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">
  <CstmrDrctDbtInittn>
    <GrpHdr> Information regarding the Group header
  </GrpHdr>
  <PmtInf>
    Information regarding the payment
    <DrctDbtTxInf>
      Information regarding the order
    </DrctDbtTxInf>
  </PmtInf>
</CstmrDrctDbtInittn>
  
```

Segment description

Groupheader

The following segments are applicable for SEPA DD messages.

Name	ISO reference	XML-tag	Level	Presence	Type	Length	Description
Document		<Document>	Top	[1..1]			
		<CstmrDrctDbtInitn>	Top	[1..1]			
Group Header	1.0	<GrpHdr>	Top	[1..1]			
Message Identification	1.1	<MsgId>	1	[1..1]	Alphanumeric	35	Unique file reference.
Creation Date Time	1.2	<CreDtTm>	1	[1..1]	Date + time		Creation date and time of the file. Example: 2011-02-03T11:20:45.
Number of Transactions	1.6	<NbOfTxs>	1	[1..1]	Numeric	15	The number of transactions within the file.
Control Sum	1.7	<CtrlSum>	1	[0..1]	Amount	18	Total amount of all individual transactions within the file. Decimals are separated by a point ".". Please note! Two decimals <u>must</u> be present.
Initiating Party	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.

Payment Information Segment

Name	ISO reference	XML-tag	Level	Presence	Type	Length	Description
PaymentInformation	2.0	<PmtInf>	Top	[1..n]			
PaymentInformationIdentification	2.1	<PmtInflId>	1	[1..1]	Alphanumeric	35	Unique reference number of the Batch/PI.
PaymentMethod	2.2	<PmtMtd>	1	[1..1]	Alphanumeric	2	Fixed value 'DD' for direct debits.
Batch Booking	2.3	<BtchBookg>	1	[0..1]	Boolean	5	'true': the total amount of all transactions within this segment will be reported.
NumberOfTransactions	2.4	<NbOfTx>	1	[0..1]	Numeric	15	The number of transactions within this Batch/PI.
ControlSum	2.5	<CtrlSum>	1	[0..1]	Amount	18	
PaymentTypeInformation	2.6	<PmtTplnf>	1	[1..1] ⁴			
ServiceLevel	2.8	<SvcLvl>	2	[1..1]4			
Code	2.9	<Cd>	3	[1..1]	Alphanumeric	4	Fixed value 'SEPA'.
LocalInstrument	2.11	<LclInstrm>	2	[1..1]4			
Code	2.12	<Cd>	3	[1..1]5	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.
SequenceType	2.14	<SeqTp>	2	[1..1]4	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. If the 'Amendment indicator' (field 2.50) is 'true' and the 'Original Debtor Agent' (field 2.58) is 'SMNDA' then 'FRST' must be selected. After a rejection of a 'FRST' or 'OOFF' the new direct debit must be assigned as 'FRST' If a 'FRST' is reversed or cancelled (only for 'CORE') the new direct debit must be assigned as 'RCUR' If an 'OOFF' is reversed or cancelled (only for 'CORE') the new direct debit must be entered with a completely new mandate.

⁴ 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

⁵ ISO 20022 standard defines this field as conditional, but Rabobank has set this field to mandatory

Name	ISO reference	XML-tag	Level	Presence	Type	Length	Description
CategoryPurpose	2.15	<CtgyPurp>	2	[0..1]			
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. SEPA direct debits must be delivered on time. This is dependent on 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.
PostalAddress		<PstlAdr>	2	[0..1]			
Country		<CtryOfRes>	3	[0..1]	Alphanumeric	2	Country code of the creditor.
Address line		<AdrLine>	3	[0..2] ⁶	Alphanumeric	70	Address of the creditor. 1- line: Street and house number. 2- 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. Use capitals for all letters in the IBAN.
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]			
FinancialInstitutionIdentification		<FinInstnId>	2	[1..1]			
BIC		<BIC>	3	[0..1]	Alphanumeric	11	SWIFT BIC code of the remitting bank. This tag is optional and can be omitted in the message. If provided, use capitals for all letters in the BIC.

⁶ 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
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.
Charge Bearer	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).
CreditorSchemelidentification	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]4			
Privateldentification		<Prvtld>	3	[1..1]			
Other		<Othr>	4	[1..1] ⁷			
Identification		<Id>	5	[1..1]	Alphanumeric	35	See annex B
SchemeName		<SchmeNm>	5	[1..1]4			
Proprietary		<Prtry>	6	[1..1]	Alphanumeric	4	Fixed value 'SEPA'.

⁷ 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.

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.
EndToEndIdentification	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	12	Amount of the direct debit in EUR. Decimals are separated by a point "." The amount must be between 0.01 and 999999999.99 EUR.
ChargeBearer	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).
DirectDebitTransaction	2.46	<DrctDbtTx>	2	[1..1]4			
MandateRelatedInformation	2.47	<MndtRltdInf>	3	[1..1]4			
MandateIdentification	2.48	<MndtId>	4	[1..1]4	Alphanumeric	35	Unique reference of the mandate which is signed between the remitter and the debtor.
DateOfSignature	2.49	<DtOfSgntr>	4	[1..1]4	Date	10	Date of signature of the mandate.
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.
Original Creditor Scheme Identification	2.53	<OrgnlCdtrSchmId>	5	[0..1]			Mandatory if field 2.66 has been changed in comparison to the original direct debit. Otherwise the field is not 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]4			
Identification		<Id>	9	[1..1]	Alphanumeric	35	See annex B
Scheme Name		<SchmeNm>	9	[1..1]4			
Proprietary		<Prtry>	10	[1..1]	Alphanumeric	4	Fixed value 'SEPA'.

Name	ISO reference	XML-tag	Level	Presence	Type	Length	Description
Original Debtor Account	2.57	<OrgnlDbtrAcct>	5	[0..1]			Original account identification of the debtor if the debtor account has been changed. Only applicable if the debtor agent didn't change.
Identification		<Id>	6	[1..1]			
IBAN		<IBAN>	7	[1..1]	Alphanumeric	34	IBAN account number. Use capitals for all letters in the IBAN.
Original Debtor Agent	2.58	<OrgnlDbtrAgt>	5	[0..1]			If the debtor agent changes, but the mandate remains the same: In segment 2.58 field Identification must be filled with the fixed value 'SMNDA' In segment 2.14 it must be assigned the sequence is 'FRST'.
Financial Institution Identification		<FinInstnId>	6	[1..1]			
Other		<Othr>	7	[0..1]			
Identification		<Id>	8	[1..1]	Alphanumeric	34	'SMNDA'.
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]4			
Private identification		<PrvtId>	5	[1..1]			
Other		<Othr>	6	[1..1]4			
Identification		<Id>	7	[1..1]	Alphanumeric	35	
Scheme Name		<SchmeNm>	7	[1..1]4			
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.

Name	ISO reference	XML-tag	Level	Presence	Type	Length	Description
Debtor Agent	2.70	<DbtrAgt>	2	[1..1]			
Financial Institution Identification		<FinInstnId>	3	[1..1]			
BIC		<BIC>	4	[0..1]	Alphanumeric	11	SWIFT BIC code of the bank of the debtor. This tag is optional and can be omitted in the message. 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 provided by the customer. If provided, use capitals for all letters in the BIC.
Debtor	2.72	<Dbtr>	2	[1..1]			
Name		<Nm>	3	[1..1]4	Alphanumeric	70	Name of the debtor.
Postal Address		<PstlAdr>	3	[0..1]			
Country		<CtryOfRes>	4	[1..1]	Alphanumeric	2	Country code of the debtor.
Address Line		<AdrLine>	4	[0..2]6	Alphanumeric	70	Address of the debtor. 1- line: Street and house number 2- 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 the debtor. Use capitals for all letters in the IBAN.
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]			
Code	2.77	<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.

Name	ISO reference	XML-tag	Level	Presence	Type	Length	Description
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]	Alphanumeric	140	Description. Within the Netherlands the unstructured remittance information is preferred.
Structured	2.90	<Strd>	3	[0..1]8			Structured remittance information used for automatic reconciliation. This field can be used for the structured information known on the Dutch market: the 16 digit payment reference ("betalingskenmerk"). 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]4			'SCOR' in case of a "betalingskenmerk".
CodeOrProprietary	2.112	<CdOrPrtry>	6	[1..1]			
Code	2.113	<Cd>	7	[1..1]	Alphanumeric	4	
Issuer	2.115	<Issr>	6	[0..1]	Alphanumeric	35	'CUR' in case of a "betalingskenmerk"
Reference	2.116	<Ref>	5	[1..1]4	Alphanumeric	35	Only Currence 16 digit payment reference ("betalingskenmerk") is currently supported.

⁸ ISO 20022 standard supports n occurrences, but the EPC has limited the number of occurrences to 1

⁹ ISO 20022 standard defines this field as conditional, but Rabobank has set this field to mandatory

Appendix A – Party identifier

This appendix describes how the Party Identifier should be filled and how SWIFT FileAct handles the Party Identifier for the two import methods described in section “Difference between Import orders and Import batch”.

The described structure is applicable for the following fields:

1.8	2.19	2.23	2.70	2.79	2.81
-----	------	------	------	------	------

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. The three columns to the right indicate for each scenario whether the Party Identifier information is passed on to the beneficiary bank (X) or ignored and not passed on (-).

Name	XML-tag	Level	Presence	Type	Length	Description
Organization Identification	<Orgld>	+1	[1..1]			
BIC or BEI	<BICOrBEI>	+2	[0..1]	Alphanumeric	11	BIC of the organization
Other	<Othr>	+2	[0..1]			
Identification	<Id>	+3	[1..1]	Alphanumeric	35	
Scheme Name	<SchmeNm>	+3	[0..1]			
Code	<Cd>	+4	[1..1]	Alphanumeric	4	The ExternalOrganisationIdentification1Code This code can be found on http://www.iso20022.org/external_code_list.page Tab 9: OrganisationIdentification
Proprietary	<Prtry>	+4	[1..1]	Alphanumeric	35	
Issuer	<Issr>	+3	[0..1]	Alphanumeric	35	
Organization Identification	<Orgld>	+1	[1..1]			
BIC or BEI	<BICOrBEI>	+2	[0..1]	Alphanumeric	11	BIC of the organization
Other	<Othr>	+2	[0..1]			
Identification	<Id>	+3	[1..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'. The three columns to the right indicate per XML-tag whether the information is passed on to the beneficiary bank (X) or is ignored and not passed on (-).

Name	XML-tag	Level	Presence	Type	Length	Description
Private Identification	<PrvtId>	+1	[1..1]			
Date And Place Of Birth	<DtAndPlcOfBirth>	+2	[0..1]			
Birth date	<BirthDt>	+3	[1..1]	Date	10	
Province of Birth	<PrvcOfBirth>	+3	[0..1]	Alphanumeric	35	
City of Birth	<CityOfBirth>	+3	[1..1]	Alphanumeric	35	
Country of Birth	<CtryOfBirth>	+3	[1..1]	Alphanumeric	2	ISO country code
Other	<Othr>	+2	[0..1]			
Identification	<Id>	+3	[1..1]	Alphanumeric	35	
Scheme Name	<SchmeNm>	+3	[0..1]			
Code	<Cd>	+4	[1..1]	Alphanumeric	4	The ExternalPersonIdentification1Code This code can be found on http://www.iso20022.org/external_code_list.page 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 version 2.0 of the NVB, chapter 1.5.2 SEPA B2B DD C2B.

The described calculation can be used for the following fields:

2.27 2.53 2.66

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

Appendix C: Change Log

Title : Format Description XML SEPA DD - SWIFT FileAct
 Version : 2.2
 Date : 13 November 2015
 On behalf of : Zakelijke Klantkanalen
 Contact : corporatesupport@rabobank.com

Date	Version	Type of change	Reason change
08-09-2014	1.0	New lay out	Style improvements
15-05-2015	2.0	New input	Literal improvements
15-05-2015	2.0	Link renewed in 1. SEPA Import Format by the most recent.	Adjustment.
15-05-2015	2.0	Tekst UNIFI in Character set. is replaced by SEPA CT	Correction.
15-05-2015	2.0	Footnote in Character set about diacritics has been changed.	Better description.
15-05-2015	2.0	Correction on the picture showed in the message structure	Adjustment.
15-05-2015	2.0	De text 'grouping header' is removed from Message structure.	Correction.
15-05-2015	2.0	Textual amendments in field: 1.6	Correction.
15-05-2015	2.0	Textual amendments in field: 2.14	Correction.
15-05-2015	2.0	Textual amendments in field: 2.15	Correction.
15-05-2015	2.0	Textual amendments in field: 2.19 reference deleted	Adjustment.
15-05-2015	2.0	Textual amendments in field 2.27 plus a change on field 2.66 had to be field 2.19	Correction.
15-05-2015	2.0	2.29 has been changed. The information will not be sent to the debtor. Incorrect information is deleted. The Rabobank will not send the point to point reference with te transaction.	Adjustment.
15-05-2015	2.0	Textual amendments in field 2.53 plus plus a change on field 2.66 had to be field 2.19	Correction.
15-05-2015	2.0	Textual amendments in field: 2.66	Correction.
15-05-2015	2.0	Appendix Textual amendments maked	Correction.
15-05-2015	2.0	Iso-reference 2.17 has been changed in a better example for entering date	Better description.
15-05-2015	2.0	Iso-reference 2.21 gives the indication that the BIC was an optional field. In this case, the initiating party, the BIC is never optional and has to be always present or has to be Other ID filled with NOTPROVIDED.	Better description.
15-05-2015	2.0	Text in field 2.20 has been clarified. ISO-currency is always EUR for SEPA-transactions. Initiating	Better description.
15-05-2015	2.0	Textual amendments in field: <BtchBookg>:	Better description.
15-05-2015	2.0	Textual amendments: Initiating party as Debtor/Creditor: <Ctry> replaced by <CtryOfRes>	Adjustment.
15-05-2015	2.0	Textual amendments in field 2.52. The word Mandate Information replaced by Mandate Identification.	Better description.
20-09-2015	2.0	Documents are taken inhouse and filled in a new template.	Style improvements
6-11-2015	2.1	Permitted characters adjusted for certain fields	Change
13-11-2015	2.2	Withdrawn: Expansion of the character set. Text removed from section 'Character' including footnote.	Correction