



**Rabobank**

# Guidelines

**2021**

## **Content**

### **STP Matrix**

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This matrix reflects the way Rabobank prefers to receive payments for Straight Through Processing (STP). Payments received with unqualified format fields will be charged.

### **Cut-off Times**

#### **Cut-off Times**

Table with cut-off times and value dating practice.

### **FATF**

#### **FATF**

Explanatory notes on FATF SR VII.

### **Other**

#### **Other**

Additional information on communication.

# STP Matrix 2021

**Rabobank**

Message Type				
Field	MT200 / MT201	MT202	MT103 in favour of Rabobank customer	MT103 in favour of NON-Rabobank customer
23E			Qualified code words: PHOB, TELB, TELE, PHON, CORT, INTC and SDVA (and no additional information added)	
50K			FATF SR VII requirements <sup>1</sup>	
50A			FATF SR VII requirements <sup>1</sup>	
50F			FATF SR VII requirements <sup>1</sup>	
52	Qualified: Option A / Unqualified: Option D			
53	Qualified: Option A and Option B + Acc.nr. / Unqualified: Option D			
54	Qualified: Option A / Unqualified: Option D			
56	Qualified: Option A / Unqualified: Option D			
57	Qualified: Option A / Unqualified: Option D			
58		Qualified: Option A Unqualified: Option D		
59			Valid account number or IBAN, together with name and address of beneficiary <sup>2</sup>	Valid account number or IBAN, together with name and address of beneficiary <sup>2</sup>
72	Qualified: INS, RETJ and RETN and ACC on condition information is added Unqualified: /REC/			

<sup>1</sup> See page 4

<sup>2</sup> IBAN is mandatory within PSD-area when both payer and payees' bank is located within PSD-area. If not provided payment will be returned after Eur. 10 deduction

# Cut-off Times 2021

**Rabobank**

<b>Currency</b>	<b>Cut-off time</b>	<b>Value date</b>
EUR	16.30	+0
GBP	16.00	+0
USD	17.30	+0
Cut-off times other currencies upon request		

# FATF / Other

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## FATF SR VII



## Other

Communication about updates and changes in Tariffs and Rates, and/or the Agreement, and payment related issues can take place by e-mail as well. However Rabobank and others Bank(s) shall comply with the binding SWIFT rules, regulation, bylaws etc. and the applicable SWIFT procedures with regard to the SWIFT messages exchanged.