



Payment orders

This bank standard describes the electronic interchange of payment orders between customers and banks.

The interbank clearing code in the header record can be used as from 1/9/2005.

Table of contents

1. General structure	2
2. Layout 360	3
3. Layout 128	6
Attachment 2: comments on certain fields	11

Ce standard existe également en français.
Deze standaard bestaat ook in het Nederlands.



1. General structure

A file may include only payment orders for one account number to be debited, one execution date requested, one object of payment and one interbank clearing code;

Each file includes:

- a single header record 0 containing the identification data;
- in case of lay-out 360, as many data records 1 containing the credit data as there are payment orders;
- in case of lay-out 128, data records 1 containing the mandatory basic data and data records 2 containing the optional additional data. The latter are mandatory in case of an order to create a circular cheque and may be present in case a second message line is necessary (optional with type codes 5 to 8).
- a single trailer record containing the control data.

The technical features of the media are defined by mutual consent between the financial institution and the customer. Records are exchanged by means of telecommunications. New IT developments must apply the 'layout 128'.



2. Layout 360

2.1. Header record

Positions	Length	Type	Content
1	1	N	Record identification: 0 (attachment 1.1)
2-7	6	N	Creation date (attachment 1.3)
8	1	AN	Reserved field
9	1	AN	Interbank clearing code (attachment 1.8) Blank = not specified 1 = normal 2 = urgent
10-19	10	AN	Blanks
20-22	3	N	Code number of the financial institution
23-24	2	N	Application code: 01.
25-34	10	AN	Reference of the file
35-45	11	N	Sender's identification number: - VAT number (9N) or - national registration number (11N) or - enterprise number (10N) or zeros.
46	1	AN	If duplicate: D; if not, blank
47-58	12	N	Ordering customer's account number.
59	1	AN	Version code: 5
60-65	6	N	Execution date requested or zeros.
66	1	AN	Blank
67-68	2	N	Object of payment (attachment 1.9)
69-310	242	AN	Blanks
311-313	3	AN	Blanks
314-360	47	AN	Reserved field (blanks)



2.2. Data record

Positions	Length	Type	Content
1	1	N	Record identification: 1 (attachment 1.1).
2-7	6	N	Sequence number: starts at 000001 and increases by 1 for each payment order.
8-10	3	AN	Blanks.
11-23	13	AN	Ordering customer's own reference (this number is not transmitted to the beneficiary customer), or blanks.
24-47	24	AN	Blanks.
48	1	N	Beneficiary customer's title code (attachment 1.5).
49	1	N	Charges code (attachment 1.6).
50-59	10	N	Zeros.
60-71	12	N	Beneficiary customer's account number (attachment 2.1)
72	1	N	Order type code (attachment 1.2).
73-75	3	N	Zeros
76-87	12	N	Amount (attachment 2.3).
88-113	26	AN	Ordering customer's name.
114-139	26	AN	Ordering customer's address.
140-143	4	AN	Ordering customer's post code.
144-165	22	AN	Ordering customer's city/town.
166	1	N	Ordering customer's language code (attachment 1.4).
167-192	26	AN	Beneficiary customer's name.
193-218	26	AN	Beneficiary customer's address or blanks. Mandatory in case of circular cheque.
219-222	4	AN	Beneficiary customer's post code or blanks. Mandatory in case of circular cheque.
223-244	22	AN	Beneficiary customer's city/town or blanks. Mandatory in case of circular cheque.
245	1	N	Beneficiary customer's language code (attachment 1.4).



246-257	12	AN	Beginning of the ordinary message. If type code 8: standard format message (only numerical).
258-298	41	AN	First continuation of the ordinary message. If type code 8: blanks.
299-351	53	AN	Second continuation of the ordinary message. If type code 8: blanks.
352-360	9	AN	Blanks

2.3. Trailer record

Positions	Length	Type	Content
1	1	N	Record identification: 9 (attachment 1.1).
2-16	15	AN	Blanks.
17-22	6	N	Number of payment orders in the file.
23-34	12	N	Total of amounts.
35-45	11	AN	Blanks.
46-60	15	N	Total of account numbers to be credited
61	1	N	Multiple file code (attachment 1.8). 1 ≠ last file 2 = last file
62-73	12	AN	Payment file reference.
74-340	267	AN	Blanks.
341-360	20	AN	Reserved field (blanks)



3. Layout 128

3.1. Header record

Positions	Length	Type	Content
1	1	N	Record identification: 0 (attachment 1.1).
2	1	N	Interbank clearing code (attachment 1.8) 0 = not specified 1 = normal 2 = urgent
3	1	AN	Reserved field
4-5	2	N	Object of payment (attachment 1.9)
6-11	6	N	Creation date (attachment 1.3).
12-14	3	N	Code number of the addressee financial institution.
15-16	2	N	Application code: 01.
17-22	6	N	Execution date requested (attachment 1.3) or zeros.
23	1	AN	If duplicate: D; if not, blank.
24-26	3	N	Zeros.
27-38	12	N	Ordering customer's account number.
39-64	26	AN	Ordering customer's name.
65-90	26	AN	Ordering customer's address.
91-94	4	AN	Ordering customer's post code.
95-116	22	AN	Ordering customer's city/town.
117	1	N	Ordering customer's language code (attachment 1.4).
118-127	10	AN	Reference of the file
128	1	AN	Version code: 5 (attachment 1.7).



3.2. Data record 1

Positions	Length	Type	Content
1	1	N	Record identification: 1 (attachment 1.1).
2-5	4	N	Sequence number: starts at 0001 and increases by 1 for each payment order.
6-13	8	AN	Ordering customer's reference number (this number is not transferred to the beneficiary customer) or blanks.
14-23	10	AN	Blanks.
24-35	12	N	Beneficiary customer's account number (attachment 2.1).
36-47	12	N	Amount (attachment 2.3).
48-73	26	AN	Beneficiary customer's name.
74	1	N	Beneficiary customer's language code (attachment 1.4).
75-86	12	AN	Beginning of the ordinary message. If type code 8: standard format message (only numerical).
87-127	41	AN	First continuation of the ordinary message. If type code 8: blanks.
128	1	N	Type code (attachment 1.2).



3.3. Data record 2

Positions	Length	Type	Content
1	1	N	Record identification: 2 (attachment 1.1).
2-5	4	N	Sequence number: same as for the preceding data record 1.
6	1	N	Beneficiary customer's title code (attachment 1.5).
7-32	26	AN	Beneficiary customer's address.
33-36	4	AN	Beneficiary customer's post code.
37-58	22	AN	Beneficiary customer's city/town.
59-111	53	AN	Message: second continuation.
112	1	N	Charges code (attachment 1.6).
113-128	16	AN	Blanks.

3.4. Trailer record

Positions	Length	Type	Content
1	1	N	Record identification: 9 (attachment 1.1).
2-5	4	N	Number of data records 1 and 2.
6-9	4	N	Number of payment orders in the file (= number of records 1).
10-21	12	N	Total of amounts.
22-36	15	N	Total of the account numbers to be credited (if the first 3 digits are zeros, the control is confined to the last 12 digits).
37-47	11	N	Sender's identification number: - VAT number (9N) or - national registration number (11N) or - enterprise number (10N) or zeros
48-59	12	AN	File reference.
60-108	49	AN	Blanks.
109-128	20	AN	Reserved field (blanks)



Attachment 1: summary of codes

1. Record code

- 0: header record: contains the identification data.
- 1-8: data records: contain the data concerning each transaction.
- 9: trailer record: contains the control data.

2. Type code

In stage 1 (payment orders):

- 3: ordinary transfer or circular cheque;
- 8: transfer with standard format message..

3. Date code

Structure: DDMMYY.

4. Language code

- 0: not given.
- 1: Dutch.
- 2: French.
- 3: German.

5. Title code

Always 0 except for circular cheque (type code 3), where the code is:

- 0: no title
- 1: Mr.
- 2: Mrs.
- 3: Miss
- 4: Mr. and Mrs.
- 5: Mr. or Mrs.
- 6: Mrs. Widow

6. Charges code

Always 0 except for circular cheque (type code 3), where the code is:

- 1: charges to be borne by the ordering customer.
- 2: charges to be borne by the beneficiary customer.

7. Version code

This code indicates the version on which the creation of the layout is based.



Payment orders in euro: version 5

8. Interbank clearing code

- Blank (360 lay-out)/ 0 (128 lay-out) = normal interbank clearing, except when specific conditions have been agreed upon together with your bank. Banks may give urgent execution to payments with a special object (e.g. intracompany payments). However, this will be different from one bank to another and in the long run some banks will refuse to support this system. Customers who ask for urgent by means of a specific object of the payment (e.g. intracompany payments), are advised to mention explicitly '2' (in the long run).
- 1 = normal interbank clearing except if specific conditions with your bank (banks will not let depend urgent execution on the object of payment);
- 2 = request for urgent interbank clearing, i.e. interbank clearing on the day of debiting, provided the bank supports this facility and upon its conditions. Of course, the orders must arrive at the bank before its cut-off time.

9. Object of payment

- 00: Not defined
- 01: Pensions
- 02: Wages
- 03: Child benefit
- 04: Substitution income (unemployment, invalidity)
- 05: Government payments
- 06: Social Secretariat
- 07: Suppliers
- 08: Holiday pay
- 09: Intra-company
- 10: Note of expenses
- 11: Treasury
- 12: Social Secretariat procedure 2



Attachment 2: comments on certain fields

1. Beneficiary customer's account numbers

If payment cannot be made into an account, the account number indicating the method of payment is mentioned:

- | | |
|---|----------------|
| - ordinary circular cheque, to be sent to the beneficiary customer: | 990-0000000-65 |
| - circular cheque, to be sent and paid to the beneficiary customer himself: | 991-0000000-44 |
| - ordinary circular cheque, to be remitted to the ordering customer: | 994-0000000-78 |
| - circular cheque, to be remitted to the ordering customer and to be paid to the addressee himself: | 995-0000000-57 |

2. Recognition and reference numbers

These are numbers of which the financial institution must be informed in case of inquiry: they allow to retrieve the original transaction.

3. The amount

Must not be higher than 2.500 EUR for circular cheques and is unlimited for other transactions.

The last two positions are to be interpreted as (euro)cent.