SWIFT for Corporates

SWIFT FileAct Manual

Rabobank

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Contents

1. Introduction

SWIFT (Society for Worldwide Interbank Financial Telecommunication) has been established for the purpose of exchanging financial messages between banks. The network SWIFT uses for this purpose – SWIFTNet – is a secure and reliable method for sending and receiving data. The main reasons for corporates, pension funds, banks and asset managers to connect to SWIFTNet are standardisation, efficiency, autonomy and security. The use of SWIFT requires limited maintenance or adjustments to bank-specific electronic packages, processes and different formats. This makes corporates and financial institutions more bank-independent. The SWIFT message standards are used on a global scale.

With Rabobank SWIFT for Corporates connections, Rabobank is offering a product for companies and financial institutions that send and receive large volumes of transactions on a regular basis. In order to establish a connection to Rabobank SWIFT for Corporates you must first conclude a contract with SWIFT. More details can be found on www.swift.com/corporates.

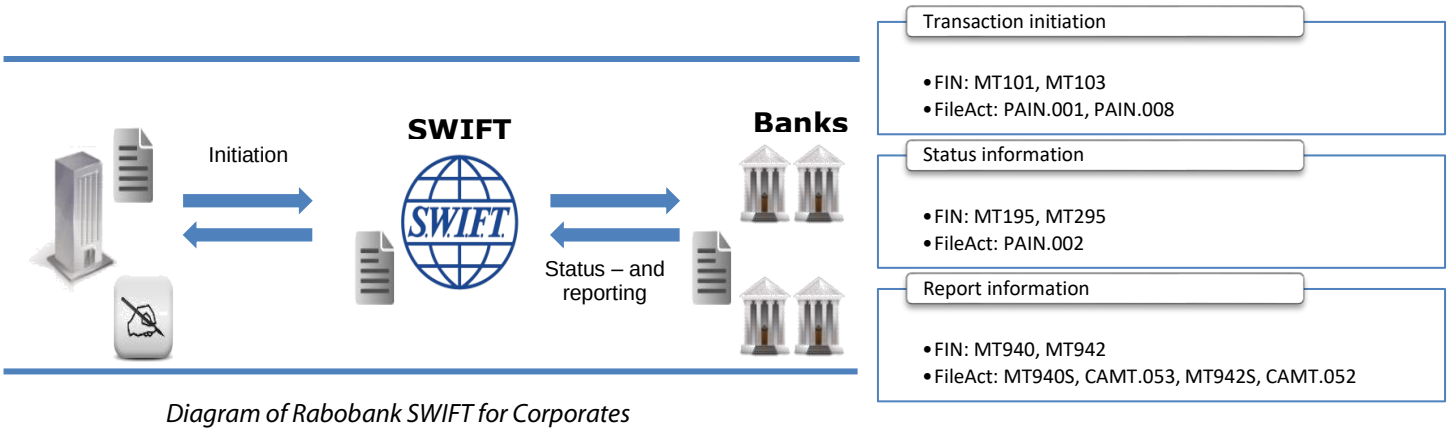


Diagram of Rabobank SWIFT for Corporates

2. What is Rabobank SWIFT for Corporates?

You can make arrangements with Rabobank to use SWIFTNet as an electronic distribution channel to exchange messages. SWIFT has two types of services available on its network:

1. SWIFT FIN for sending stand-alone standard (MT) messages
   SWIFT FIN is used for sending certain standard messages to corporates. Not all messages are supported, Rabobank also uses SWIFT SCORE for its Rabobank SWIFT for Corporates proposition. SCORE is the name of a standard set of services and messages that SWIFT has established for exchanging messages between corporates and their banks. Rabobank has a separate manual for this purpose that is available on www.rabobank.com/swift.

2. SWIFT FileAct for sending files over the network
   For the past few years, SWIFT has provided the option to send files using SWIFTNet FileAct. This functionality enables you to use all formats agreed upon between you and Rabobank. With SWIFT FileAct, financial messages are placed in an envelope, as it were, and that envelope is sent to the bank through SWIFTNet. The bank opens the envelope and processes the payment order/file.

Below is an overview of the standard messages that can be exchanged with Rabobank with the SWIFT FileAct service.

Orders can be submitted in the following formats:

- PAIN.008.001.02 Euro Direct Debit
- PAIN.001.003.03 Euro Payments
- PAIN.001.001.03 Multiple order types possible:
  - Euro Payments: payments in the EUR currency to a beneficiary in a SEPA country (for the debit of a Rabobank-account, including RNB[1])
  - Urgent Domestic Euro Payments: urgent payments in the EUR currency between Dutch bank accounts
  - Urgent Euro Payments: urgent payments in the EUR currency to a beneficiary in a SEPA country (for the debit of a Rabobank-account, including RNB)
  - World Payments: payments to a beneficiary in a non-SEPA country in any currency (also EUR)
  - Multibank payment orders[2]: payments for the debit of an account with a third bank.

It is now possible to deliver a PAIN.001-file containing a mix of batches with different payment types. This is a so-called Generic Payment File (GPF). Of course, a Generic Payment File can also only contain payments of only one type. A GPF should comply with the following conditions:

- One debit account per batch
- A batch can consist of
  - only Euro Payments (excluding Urgent Domestic) for the debit of a Rabobank account
  - only Urgent and/or World Payments for the debit of a Rabobank account
  - only Multibank payment orders

[1] RNB = Rabo NetworkBanking (Germnay, Belgium, UK)
[2] Multibank- and Rabo Networkbanking-accounts are referred to as ICM-accounts (ICM = International Cash Management)

Status information can be sent in the following formats:

- ACK/NACK: ACK means approved and NACK means rejected
- Status message: PAIN.002.001.03
  (with rejected or refused payment or direct debit-orders or batches)

Reporting information can be sent in the next formats:

- End of day statement: CAMT.053.001.02, MT940 Structured
- Intraday reports: CAMT.052.001.02, MT942 Structured

Format descriptions of all mentioned formats are available on www.rabobank.com/swift

Your account with Rabobank is the basis for the exchange of messages: A message may be a payment order from this (these) account(s), or an account statement of credits and debits. Third party accounts cannot be used, even if you have made agreements with the third party.

3. Setting up Rabobank SWIFT FileAct for use

3.1 Requesting components

In Rabobank SWIFT for Corporates Application Form, you can indicate the specific SWIFT for Corporates components you would like to use. Examples include:

- SWIFT FIN and/or SWIFT FileAct (please refer to section 2)
- The types of payments and/or direct debits you will initiate
- The message types (initiation of files) you would like to use
- The types of accounting information you would like to receive.

It is important that you carefully coordinate the contents with Rabobank. If you need help filling in the form, please refer to the relevant explanatory notes, or ask your contact person at Rabobank for assistance.

3.2 Establishing a connection with Rabobank

The steps that need to be taken to be able to send payment orders to Rabobank through Rabobank SWIFT for Corporates are as follows:

1. Contract with SWIFT: to obtain authorisation to use SWIFTNet, you must first conclude a contract with SWIFT, including agreements about the SWIFT service, rates and technical setup.
2. Connecting to SWIFT: you will arrange for a technical connection of your internal (ERP) system to SWIFTNet.
3. Contract with Rabobank: you will then conclude a contract with Rabobank that you will send the payment orders through Rabobank SWIFT for Corporates and/or that Rabobank will send report files back to you. Agreements regarding the formats to be processed / sent will be identified in the Application Form. The orders will be processed and credited or debited to the account(s) your company maintains with Rabobank.
4. Implementing SWIFT FileAct: Once you have completed the above steps (1 – 3) we will initiate the process with you to set up the connection with Rabobank. After this connection has been established, we will first conduct a few tests with you (please refer to paragraph 3.4) before the service can actually begin.

3.3 Creating file formats

A description of the file formats can be found on www.rabobank.com/swift.

This site contains the format specifications you can currently use in the SWIFT channel. (Different) timelines have been included where relevant.

3.4 Testing scenarios

Rabobank gives you the option to test the connection or the format of the messages and files before you start using the SWIFT FileAct channel. This can be done in the Customer Acceptance Environment (CAE). In this paragraph, we will specify which tests must take place before your production environment can be made available to you.

We first test the test connection. In this case, you will send a payment file or message through the test connection. This enables you to check whether the files or messages are sent correctly from you to Rabobank. You can send a test file in the following formats: PAIN.001 and PAIN, 008. If all conditions regarding connection and metadata are met, you will receive an ACK. Then the payload[3]

[3] You can also use MyStandards for testing the payload of your PAIN-files. More information about MyStandards is available on this site. You can also contact your Rabobank contact person.

of your file will be verified. If a payment order cannot be processed, you will receive a NACK or a PAIN.002 containing the reason code that applies to the rejection.

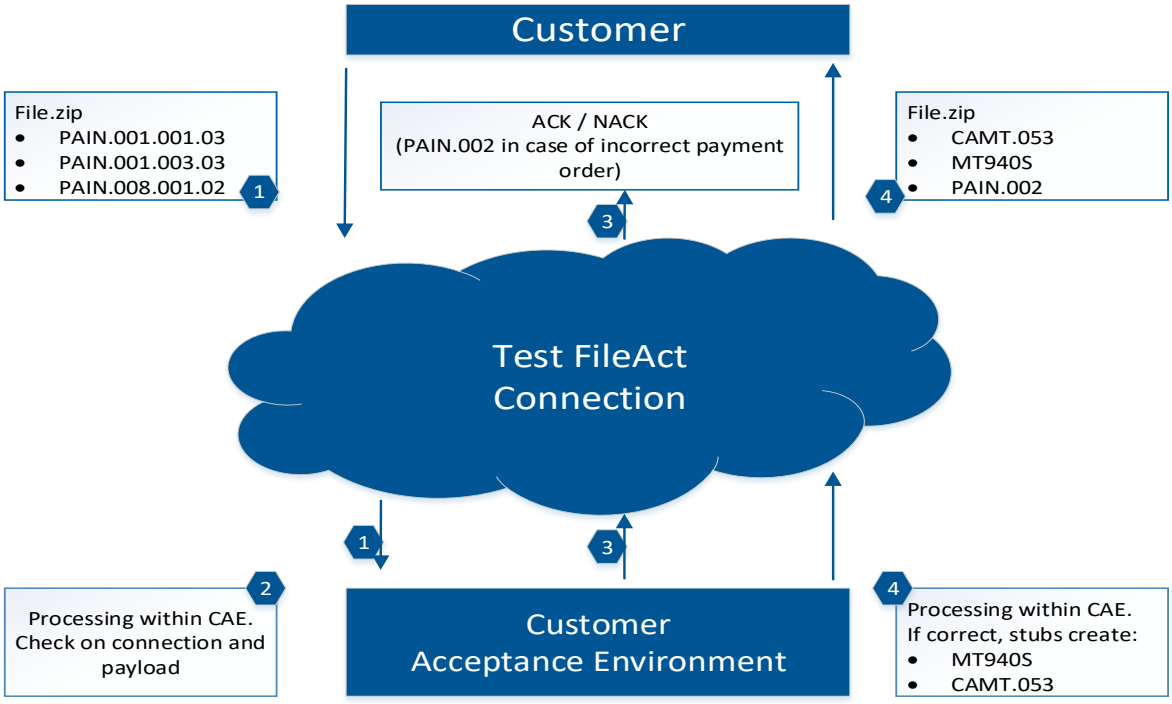
If the files composition is not in accordance with the conditions regarding connection or metadata, you receive a NACK. This is not followed by a PAIN.002-message, because the file was rejected in an early stage in the chain. If you want to verify whether your system is able to process PAIN.002, we advise you to insert an incorrect payment order in your test file. Please note that within the Customer Acceptance Environment there is no connection with Rabo Internet Banking Professional for testing the withdrawal or signing of batches.

In addition, Rabobank will send you a simulated reporting file. You can choose: CAMT.053 or MT940 Structured. You can state your choice on the Application form.

When the tests are successful, you can conduct independent testing. Finally, we will conduct a penny test in the production environment.

Testing in Customer Acceptance Environment

The diagram below illustrates the different steps of the FileAct testing process in the test environment (CAE).



1. You will send (test) payment files using the same method that you will use for sending files in a production environment. Initially, this will take place in close cooperation with Rabobank. Once the connection is working properly, you can use our test environment fully independently to test all your different scenarios. In both cases, there are a number of important requirements:
    a. The files must meet the specifications in section 4.
    b. In the FileAct header (also refer to section 4.2) the Service Name is to be specified as follows: swift.corp.fa!p. This ensures that the test service is used and that your files are routed to Rabobank's test environment.
    c. The Request Type must match the specifications in paragraph 4.2.
2. Your connection and the payload of the file will be verified for by the Rabobank Customer Acceptance Environment.

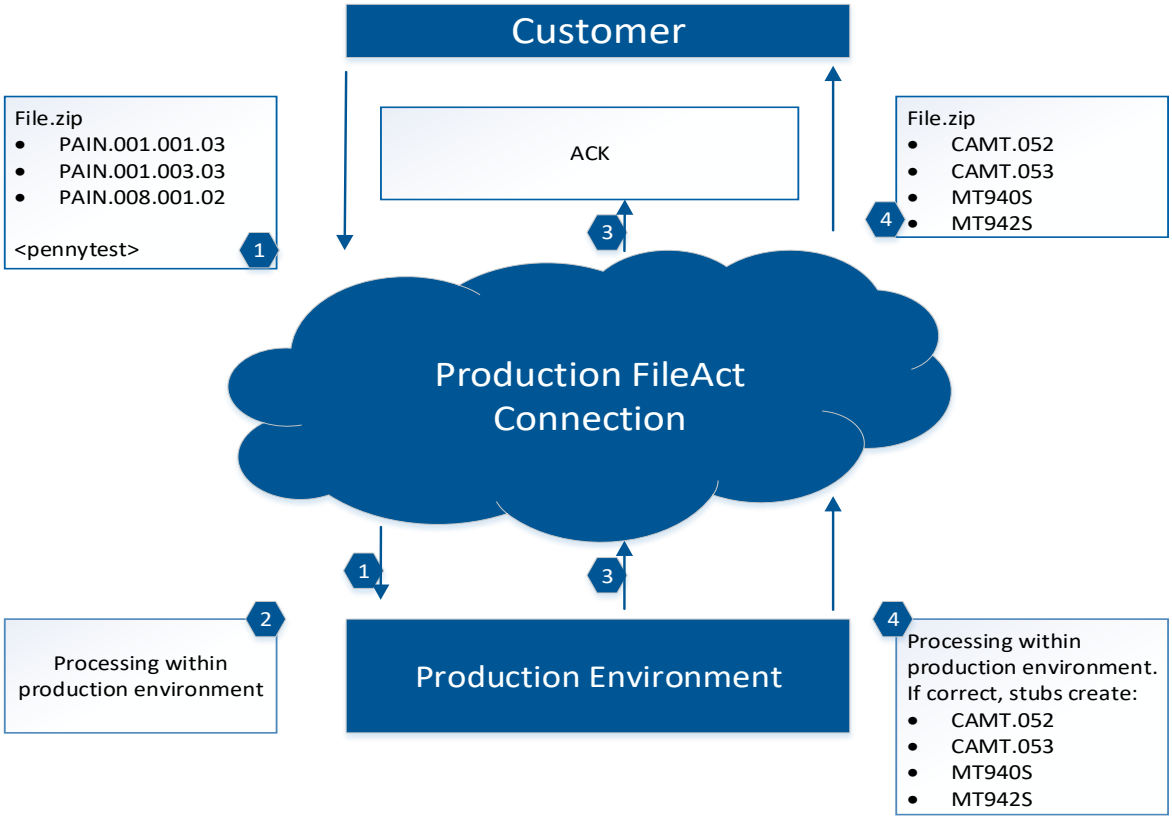
3. If the connection is approved, an ACKnowledgement will be sent to you. If there is a problem, the Customer Acceptance Environment will return a NACK (Negative ACKnowledgement). You will receive a PAIN.002 in case the payload contains an incorrect payment order. If you want to verify whether your system is able to process PAIN.002-files, we advise you to insert an incorrect payment order in your test file. Please refer to section 5 for further information.
4. After sending you an ACK/NACK, we will send you the following test files:
    a. MT940 structured (if desired): This file is generated based on the files you sent to us, but with simulated data.
    b. CAMT.053 (if desired): This file is generated based on the files you sent to us, but with simulated data.
    c. MT942 structured (if desired): This file is generated based on the files you sent to us, but with simulated data.
    d. CAMT.052 (if desired): This file is generated based on the files you sent to us, but with simulated data.

Please note: Rabobank stresses that results achieved in the test environment are not a guarantee for the production test and that no rights or obligations can be derived from them. We therefore advise you to perform a number of penny tests through your production connection once you have tested the Customer Acceptance Environment. Taking the General Data Protection Regulation into account, we furthermore recommend you not to use any data of natural persons or only to use anonymized data in your test files.

Testing in production environment

Once the above tests have been completed, we will move on to the penny test. This process is the same as the above testing process, but it will now take place in the production environment with a single payment of 1 Euro. This penny test proves that the chain within the production environment is working correctly.
Once these payments have been processed correctly, the production environment can be released for use. The completion of a successful test in the production environment marks the completion of the testing process and the transition can be made to the standard production environment.

The below diagram illustrates the different steps in the FileAct testing process in the production environment.



1. You send payment files that contain a single transaction of €1. If desired, you can do the same for all formats (PAIN.001 and PAIN.008).
2. Just like in the CAE environment, the file you send here is verified to ensure it is correct.
3. Once the file has been received correctly, we will return an ACK to you. This does, however, not mean that the file was processed and all transactions executed: further, along the processing chain batches or payment orders can be rejected for all kinds of reasons. If that happens, you will receive a PAIN.002. (The production environment can also send back a NACK of course. In this case, we will research what went wrong).
4. We will send you the desired account reporting formats to you from the production environment.

4. Initiation via SWIFT FileAct

It is important to keep the following points for attention in mind when sending payment orders:

- General information about payment transactions can be found here.
- SWIFT FileAct processes payments in accordance with 'Timeframes Payments'. You will find relevant information concerning payment processing at weekend and public holidays on payments here.
- Payment orders sent to us through SWIFT FileAct must be prepared in your own ERP software.
- Payments can only be cancelled if the payments have not yet been processed. If the payments have been processed, we will deal with the request for cancellation. Nevertheless, we depend on the other party to know whether the payment can still be returned.

4.1 The initiation file

SWIFT FileAct supports the delivery of compressed (zipped) or decompressed (unzipped) initiation files. This must be specified in the initiation file. Initiation files that are sent in compressed format via SWIFT FileAct to Rabobank must always be sent as a zip file. The prescribed ZIP format for the initiation file is explained in the IETF RFC 1951 format (DEFLATE, refer to link).

To deliver compressed or decompressed in the initiation file

In the tag <FileInfo> in the initiation file you can specify whether you want to send files compressed or decompressed by indicating there NONE or ZIP.

- <FileInfo>SwCompression=none</FileInfo>
  Means that the attached payload is decompressed

- <FileInfo>SwCompression=zip</FileInfo>
  Means that the payload is compressed

Filling the tag <FileInfo> is required to process your files correctly. In the attachements, you can consult an overview of criteria on which Rabobank is validating your files.

There are certain rules for assigning a filename to the initiation file. From now on, we will refer to it here with the filename. We recommend using the following naming convention (filename) for the compressed file:
<action>_<datetime>_<sender-bic8><receiver-bic8>_<serial number>.zip

For the decompressed file usage is as follows:
<action>_<datetime>_<sender-bic8><receiver-bic8>_<serial number>.txt
<action>_<datetime>_<sender-bic8><receiver-bic8>_<serial number>.xml

In addition to the above, the following rules apply to the filename:

- The filename must not exceed 47 characters
- It is case sensitive, must contain no spaces, and underscores must be used to separate each element
- Characters you may use: "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. _"
- <action> can be SCT for Credit Transfers (Euro Payments, and Urgent Euro – and/or World Payments, in case of delivery via PAIN.001/Generic Payment File) or SDD for SEPA Direct Debits.

- <datetime> Is used to make the filename unique, numeric, yymmddhhmmssxx (y = year, m = month, d = day, h = hour, m = minute, s = second,)
- <serial number> unique serial number

Example:
SCT_130701073000_ABCDNL22_RABONL2U_001.zip

Note: SWIFT sets the following requirements on delivery: the maximum size of files send over SWIFT-Net FileAct is 250 MB (this includes the FileAct header of 30Kb).

4.2 The header

The FileAct header must comply with all SWIFT standards.
At all times SwCompression=zip or SwCompression=none must be specified s in the FileAct header. SwCompression=zip means that you deliver compressed files. SwCompression=none means that you deliverer decompressed files for initiation. See Appendix 3 for an overview of the specifications.

The following values must also be used:
Receiver DN 'o=rabonl2u,o=swift'

Depending on the SWIFT service type (SCORE/Corporates or Non-Banking Financial Institutions) there are different settings:

For Corporates applies: Service 'swift.corp.fa'
Note: this is 'swift.corp.fa***!***p' for the test environment (addition ***!***p)

For Non-Banking Financial Institutions applies: 'swift.generic.fa'
Note: this is 'swift.generic.fa***!***p' for the test environment (addition ***!***p)

The Request type must be included as follows:
PAIN.001.001.03.sct for Euro Payments, Urgent Payments, World Payments, and ICM payment orders
PAIN.008.001.02.sdd for SEPA Direct Debit (SDD/euro debits)
PAIN.001.003.03.sct for Euro Payments

4.3 The payload file

Rabobank recommends making the Payload Filename identical to the name of the initiation file. The filename in .zip must have the extension .xml with lower cases for SCT and SDD. The "payload file" must be based on the UTF-8 character set.
It is not possible to combine initiation files (PAIN.001 with PAIN.008) in the payload file Therefore a payload file contains SCT or SDD and not a combination of these two. Neither is it possible to combine files of different formats in one .zip-file.

4.4 How does Rabobank check the files you sent?

If a file is sent to Rabobank using FileAct, Rabobank has different control points in place to check the file. If the file fails to pass all of the control points, Rabobank shall return a NACK or a PAIN.002 to you. This NACK is not the same as the ACK/NACK from SWIFT; therefore, you may receive an ACK from SWIFT, but a NACK from Rabobank. This may occur if our internal controls find an error. Appendix 1 provides an overview of the possible rejections, which are only briefly outlined below:

- In case decompression is nog possible, you will receive a NACK message.
- The process checks whether the file has been changed, by checking the accompanying signature (SHA 256 file). A NACK message will be sent to you if the integrity cannot be verified.

- We check whether the file type is recognizable and whether you are authorized to submit files of that type. If you are not, you will receive a NACK message.
- To prevent a file being accidentally processed twice, we check whether the same file has not already been submitted. This is done based on the file name and the payload. We will send you a NACK message if it identifies a duplicate.
- Decryption. If the file has been encrypted, Rabobank will decode the file. A NACK message will be sent to you if the file cannot be decoded.
- We check whether the file submitted can be processed. Those checks are:
    - Does the format of the payment file comply with the requirements set out in the Rabobank format description (link)?
    - Are there no deviations from the prescribed character set?
    - Does the file not exceed the maximum of 10,000 batches?
    - Does the file not exceed the maximum of 100,000 payment orders?
    - Does the batch with indication "BATCH BOOKING FALSE" not exceed the maximum of 5,000 payment orders?
    - Is the account to which the payment order relates included in the agreement?
    - Is the requested execution date for the transaction payment valid? See section 4.5.
    - Does the payment order comply with requirements pursuant to statutory and regulatory provisions?
    - During the processing of a payment order, a number of checks will be conducted. In case the outcome is not satisfactory, a PAIN.002 will be sent.

4.5 Execution dates and scheduled payments

Scheduling payment orders is possible. Payment orders must comply with the requirements below:

Payment orders via PAIN.001[4]:

Today - 14 days <= execution date <= today	Batch will be processed immediately. RIB Pro not required
Today + 1 day <= execution date <= today +365 days	Only possible in combination with RIB Pro. If not, batch will be rejected
Other (too far in the past/future)	Batch will be rejected

[4] Mentioned timelines apply only to Payment orders for the debit of Dutch Rabobank accounts. They do not apply to Payment orders for Multibank- and/or Rabo NetworkBanking account.

SDD via PAIN.008:

Today - 14 days <= execution date <= today + 20 days	No RIB Pro required (withdrawal only possible in RIB Pro)
Today + 20 days < execution date <= today +365 days	Only possible in combination with RIB Pro. If not, batch will be rejected
Other (too far in the past/future)	Batch will be rejected

Please note that the channel checks the execution date and not the submission date. The respective submission dates for SDD Core is D-1 before 7:00 AM, and for SDD B2B it is before 11:00 AM. This applies to all types of SDD: First, Recurrent, One-off, and Last. If payment orders are received before mentioned times, they will be processed immediately, and credited in the account the next day.

Urgent Payments can be submitted in 1 format Generic Payment File (PAIN.001). A separate batch containing only Urgent Payments (possibly combined with World Payments, but not with Euro Payments!) must be submitted.
FileAct processes payments in accordance with 'Timeframes Payments'. You will find relevant information concerning payment processing at weekend and public holidays on payments here.

5. Status messages and reporting through FileAct

5.1 ACK/NACK FileAct Status messages

Rabobank returns an XML file within 15 minutes for every file that is submitted. This XML message states whether or not the file was accepted. An accepted file will result in sending an ACK. In case the file is rejected, a NACK will be sent. An example of a NACK message is provided below:

Sample:

mypain001.zip_1363953006682_reply.xml

```
<?xml version="1.0" encoding="UTF-8"?>
<RDCInitiationReply>
        <ContractId>123</ContractId>
        <PayloadAction>SCT</PayloadAction>
        <PayloadVersion>pain.001.001.03</PayloadVersion>
        <UniqueReference>1363953006682</UniqueReference>
        <Status>NACK</Status>
        <TimeStamp>2013-03-22T08:00:00</TimeStamp>
        <Errors>
                <Error>
                        <ErrorCode>CAT_001</ErrorCode>
                        <ErrorMessage><![CDATA[
                                Text you want to escape goes here... ]]>
                        </ErrorMessage>
                </Error>
        </Errors>
</RDCInitiationReply>
```

Field	Explanation	Allowed values	Required	Comment	xml type
ContractId			Y		string
PayloadAction		SCT SDD	Y	Repeated from request	string
PayloadVersion		Pain.001.001.03 Pain.001.003.03 Pain.008.001.02	Y	Repeated from request	string
UniqueReference			Y	Repeated from request	string
Status		ACK NACK	Y	Value from Rabobank	string
Timestamp			Y	Value from Rabobank	dateTime
Errors:Error: ErrorCode			N		string
Errors:Error: ErrorMessage			N		string

NACK table with a clarification of the terms used

You can validate the XML files correctly with the help of the RDCInitiationReply.xsd file. The RDCInitiationReply.xsd file can be found on http://www.rabobank.com/rdc under 'Downloads' and then 'XSD files (for validation)'.

Standard name:

originalfilename_reply.xml

The message is based on the original file name you have designated.

If you send the file twice for any reason, you will receive two responses:

Originalfilename_reply.xml (standard ACK/NACK) Originalfilename(1)_reply.xml (NACK because a duplicate has been detected)

The '1' in the second response indicates that this is the first duplicate detected and it will always contain a NACK.

5.2 PAIN.002 status messages

If processing of payment and direct debit initiations reveals that a batch or individual payment order cannot be executed, Rabobank sends you an XML message: a PAIN.002. This service is used for initiations that are submitted in PAIN-format.
NOTE! This is not the same message as the ACK/NACK messages that Rabobank sends!

Features of a PAIN.002 message:

- PAIN.002 messages will be sent on batch- or on transaction level.
- Pre-settlement R-messages will also be made available via PAIN.002 (in addition to gross bookings included in the statement)

Please note: The rejection with reason at transaction level will contain the complete original transaction details. In the case of a salary payment, this means that the amount and the beneficiary are also included in the PAIN.002 message.

The format description is available on www.rabobank.com/swift under 'Downloads' and then under 'Export formats'. The format description also contains a list of the rejection or return codes.

The structure of the PAIN.002 file name is as follows:
<Original file name including extension such as .xml and/or .zip>_<six digit sequence number>-PAIN002.xml

For example, if this was the name of the original file, provided by you:
SCT_12345678_20140427.xml.zip, the first PAIN.002 you receive has the following name:
SCT_12345678_20140427.xml.zip_000000-PAIN002.xml

5.3 End-of- day daily statement

At the end of the day, an end-of-day daily statement is sent in the selected file format: CAMT.053 or MT940 Structured. End of day statements from your ICM-accounts will be available upon receipt from the other bank, in the format you requested. Intraday reporting is available in CAMT.052 and MT942 Structured

An example of a CAMT.053 accounting report sent by Rabobank:

ZIP file CAMT053_20130322_081011_123.zip

header.xml

```
<?xml version="1.0" encoding="UTF-8"?>
<RDCInformationReply>
        <ContractId>123</ContractId>
        <UniqueReference>2013-03-22T08:10:11</UniqueReference>
        <TimeStamp>2013-03-22T08:10:11</TimeStamp>
        <PayloadList>
            <Payload>
                <FileName>CAMT053.20130322_081011_123.xml</FileName>

        <Signature>OzqpF3zVMBatlKKH/T18mhbelWM8afWgK/GzaEARF9Cc7AF2CuSSnlL
ioSK9oJ07Y/+ZqdzpqqR3VzeCkGuUO6s8mCW9fkFMElNTz4szObj/uTHh3KpJTbWgOKOdD0xQo
EHqLaOBgUmDEwzjLvmMOBhbON41CitJN+EpYUrHx+kHr5mPSMfZv7AvbMdMychMDWgY7khs
lfMTAwwksB1bDQAVA18hi3W7v+hTPf6N3YQ2ssiWXOAlQO5ZDkdG5JIavFfIg25Bb4TPbIXl00qt
Ui5dBxp30k0vdoGL6pw2l3YgvFRCy1mJyY3ofQgaAuGBDI7jnqu9ztVyKQRL70BBHA==</Signat
ure>
                <PayloadAction>CAMT053</PayloadAction>
                <PayloadVersion>CAMT053v1.2</PayloadVersion>
            </Payload>
        </PayloadList>
</RDCInformationReply>
```

CAMT053_20130322_081011_123.xml

Explanation of tags:

Field	Explanation	Allowed values	Required	Comment	xml type
ContractId			Y		string
UniqueReference			Y	Value from Rabobank	string
Timestamp			Y	Value from Rabobank	string
PayloadList: Payload: FileName			Y	Value from Rabobank	dateTime
PayloadList: Payload: Signature			Y	Value from Rabobank	string
PayloadList: Payload: PayloadAction		CAMT053 MT940S	Y	Value from Rabobank	dateTime
PayloadList: Payload: PayloadVersion		CAMT053v1.2 MT940Sv1.2	Y	Value from Rabobank	string

Reporting information is delivered in a zip file. The format of the zip file is as follows:

For End-of-day statements (MT940 / Camt.053) for Rabobank accounts held in The Netherlands:
StatementType_Date_Time_ContractId_Bundelcode.zip
Examples:
CAMT053_20190327_152431_1002003_590.zip
MT940S_20190327_152431_1002003_8.zip

For Multibank statements and Intraday statements (MT942 / Camt.052):
StatementType_Date_Time_ContractId_Bundelcode_Unique6Digitcode.zip
Examples:
CAMT053_20190328_152431_1002003_590_A76EF9.zip
MT940S_20190328_152431_1002003_8_67EDD6.zip

The preference to receive compressed statement information can be changed via the SWIFT Application Form. Please contact your contact person at Rabobank to change your settings in your contract.

A functional description of the different end-of-day formats is available at www.rabobank.com/swift, under 'Downloads' and then 'Export formats'.

5.4 Bundled reporting information

As a rule Rabobank sends one bundle (.zip) per reporting service containing all the account numbers covered by your contract, Multibank- and Rabo NetworkBanking accounts excluded. Per ICM account, a single bundle will be created. However, you may also opt to divide reporting information of your Dutch Rabobank-accounts into a number of bundles. For example, you can set up a separate batch for each business unit. This makes it easy to keep account numbers separated from each other in your ERP system and there is no need to search for all the statements in a single Bundle. This option is applicable for both end of day reporting and intraday information. On the Application form, you can indicate what bundles you want to compose.
The example below shows bundles for end of day reporting:

Account	*CCY*	*MT940 Structured*	*Bundle*	*CAMT.053*	*Bundle*
NL81RABO<account1>	EUR			X	1
NL81RABO<account2>	EUR			X	1
NL81RABO<account3>	EUR			X	1
NL81RABO<account4>	EUR			X	1
NL81RABO<account5>	USD			X	1
NL81RABO<account6>	GBP			X	1
NL81RABO<account7>	EUR			X	2;1
NL81RABO<account8>	EUR			X	2;1
NL81RABO<account9>	EUR			X	2
NL81RABO<account10>	EUR	X	3	X	2
NL81RABO<account11>	EUR	X	3		
NL81RABO<account12>	EUR	X	3		
NL81RABO<account13>	EUR	X	3		

GB29NWBK<account1>	GBP			X	4
DE89xxxxxxxx<account1>	EUR	X	5		
DE89xxxxxxxx<account2>	EUR	X	6		

This example includes accounts 1 to 8 in Bundle 1, accounts 7 to 10 in Bundle 2 and accounts 10 to 13 bundle 3. Accounts 7 and 8 are included in batch 1 as well as in batch 2 and account 10 is included in batches 2 and 3.
It is not possible to enter CAMT.053 and MT940 Structured or CAMT.052 and MT942 Structured in a single bundle as these formats will always be sent in different bundles. Single bundles will be created for ICM-accounts, containing 1 account per bundle.

This appears in the files as follows (with the bundle code indicated in bold text):
StatementType_Date_Time_ContractId_**statementTransportAgreementId**.zip

Example:
MT940S_20131118_213818_112600266_7.zip

The bundle name (code) must contain only letters and numbers and is up to 20 characters long. The bundle name can be specified on the Application form. If you do not specify a bundle name, the system generates a number for you automatically, based on an ID. This number is up to 19 characters and will be provided by to you by Rabobank during your implementation.

5.5 Intraday reporting

You can receive a report of credit or debit transactions that have been processed before the end of the day, in other words, an Intraday report. This allows you to reconcile data earlier, release deliveries and/or better determine what your cash position is during the day. It is also possible to receive intraday transaction reports from your ICM-accounts, provided that the third bank sends intraday reports to Rabobank. You should ask your other bank for that service.

You can use the Application form to add Intraday reports to your contract. You can also use this form at a later time to communicate changes. If you would like to request Intraday information for an account, this account should also be included in the end-of-day daily statement as part of this contract.

Intraday reports contains transactions of a specific period. Yyou can indicate the desired selection period on the Application form. The report is delivered seven days a week, also on Target closing days.

The intraday reports can be delivered per bundle. If there is no new intraday information available in the bundle, no new report is delivered. Do you wish to receive an empty intraday report, please indicate so on the Application form.

Formats
You can receive the intraday reports in two formats, SWIFT MT942 Structured (MT942S) or CAMT.052. The advantage of the MT942 Structured format is that it is based on a standard that has been widely supported by many accounting systems/ERP packages for a long time. Therefore, it is relatively easy to import it into your accounting system.
The advantage of the CAMT.052 format is that it is based on the XML standard. It is well suited for fully reporting all fields that you can specify with a Euro payment (SEPA Credit Transfer) or Euro Direct Debit (SEPA Direct Debit).

The format descriptions of the intraday formats can be found on www.rabobank.com/swift. Go to 'Downloads', then 'Export formats'.

Overview settings intra day reports

Description		Intraday calendar day
Days on which intraday transactions are delivered		Every workday, Saturday, Sunday and Target closing days[5].
First possible delivery time		0.00 CET.
Last possible delivery time		23:45 CET
Delivery	*At set times*	Maximum of ten fixed delivery times with 15 minutes in between and including the first and last delivery time, e.g. at 07:00, 11:15, 15:30, 17:00 and 18:00 CET.
	With set frequency	Every 15, 30, 60 or 120 minutes the debit/credit transactions are reported.
Delivery through		Secure File Transfer Protocol (sFTP) or SWIFT FileAct
What happens if there are no transactions to be reported?		You can choose to receive an intraday report when there are no transactions booked since the previous delivery time of an intraday report for the accounts in the bundle for which intraday reports are set. You can indicate this on the Application form.
Available formats		MT942S and CAMT.052

5.6 Bank switch notifications

Within The Netherlands, customers have the option to switch from one bank to another bank with their payment accounts via the Switching Service ('Overstapservice' in Dutch). Although the IBAN is not taken over by the new bank, almost all credits and debits are forwarded to the new account by third parties during the switching period.

When you make use of a SEPA Direct Debit contract, you can be informed which customers make use of the Switching Service as soon as your SEPA Direct Debit file has been processed. This information is made available in the acmt.022.001.02 format. This is the standard format accepted by Dutch banks.

The file is made available and sent every Thursday. You will receive one file for all accounts included in the bundle.

If you would like to receive the acmt.022.001.02 format, please fill in the RDC application form. Further information about the acmt.022 format, please see our webpage www.rabobank.com/swift.

6. Scheduling, withdraw and signing of your orders

By combining SWIFT FileAct with Rabo Internet Banking Professional (RIB Pro), it is possible to schedule, withdraw and/or sign the batches/orders that you initiated using SWIFT FileAct. We will describe these features in RIB Pro, but limit ourselves to that part which is relevant for the use in combination with SWIFT FileAct. For more information about RIB Pro and safe banking, please visit the following websites:

- RIB Pro Log in
- Rabo Internet Banking Professional
- Support for Internet Banking Professional
- More about safe banking online

[5] Target closing days are: New Year's Day, Good Friday, Easter Monday, Labour Day, Christmas and Boxing Day.

6.1 Setting up a RIB Pro agreement

To use SWIFT FileAct in combination with RIB Pro, an agreement for RIB Pro is necessary. This agreement including key cards and Rabo scanners will be set up next to the SWIFT FileAct agreement.

Once the RIB Pro agreement is available and active, the Owner of the agreement grants functionalities, accounts, limits and access tools to each user. You can find the settings for authorisations under 'Self-service' –> 'Authorisations'. You can determine which users are allowed to place the first and/or second signature per batch/payment order. Note that second signature is only available for Euro Payments and payment orders initiated in Generic Payment File. First signature is also possible for SDD/PAIN.008. For setting up signature rights in RIB Pro the next conditions apply:

- First signature:
  - At least one user should be allowed to place the first signature for all accounts in the file

- Second signature (only payment orders in a Generic Payment File):
  - For every account in the file, at least one user should be able to place the second signature

For more information about the authorisations within RIB Pro please refer to the manuals 'Authorisations (basic), limits and options' and 'Extensive Account authorisations'. You can find these manuals here under 'Authorisations and Limits'.

6.2 Functionalities RIB Pro

Future Payments
It is possible to view payment and direct debit orders in RIB Pro, if they were submitted within the timelines mentioned in chapter 4.5, provided that the user is authorised to do so.

Withdrawing
In RIB Pro it is possible to withdraw future dated batches and payment orders.

Signing
Generic Payment Files and SDD-files can be signed, whereas payment orders in a Generic Payment File can also be signed on batch-level.

7. Product overview

It is possible to request a product overview for additional insight into your product settings. If you wish to receive this product overview, you can request this via your contact person at Rabobank.

The product overview is a .pdf file containing the following data:

- Company name and address information
- Contact information
- Contract information
- Account information
    - Products
    - Charge account
    - Bundled report information
- Intraday settings

8. Support Rabobank SWIFT for Corporates

Once you have successfully implemented Rabobank SWIFT for Corporates, you can contact the Rabo Corporate Support Desk for any questions you might have and for troubleshooting.

Support Desk:	Rabo Corporate Support
Open:	Monday to Friday from 8:00 to 17:30 CET
Telephone:	+31 (0)30-712 1777
E-mail:	corporatesupport@rabobank.com
Website:	www.rabobank.com/swift

Please note that we will require the following information from you in order to deal with your question appropriately:

- Your details: Business name or other reference
- The question/problem
- Information about the relevant download/upload, such as the date, time, and file name

Appendix 1: Reasons for rejection (FileAct)

In case a file, batch, or payment order is rejected, a NACK or PAIN.002 will be sent. The type of message that you receive depends on the type of rejection. An overview of NACK messages that might be sent is set out below. If you do not understand a reject code, please contact the Rabo Corporate Support Desk.

The format description for PAIN.002 can be found on the site.

NACK:

Reject reason code	*Description*
SIGNATURE_NOT_VERIFIED	4, "The signature of file {0} could not be verified successfully."
SENDER_NOT_AUTHORIZED	5, "The sender of file {0} is not authorised to deliver payment instructions, unknown agreement."
XSD_VERSION_UNKNOWN	6, "Unknown version specified (for XSD) in the header."
INPUTFILE_NOT_A_ZIP_FILE	7, "The input file ({0}) is not a zip file."
INPUTFILE_ZIP_CONTAINS_FOLDERS	8, "The compressed input file {0} contains one or more folders."
INPUTFILE_ZIP_CONTAINS_TOO_MANY_FILES	9, "The compressed input file {0} has too many files."
PAYLOAD_FILE_TYPE_NOT_ZIP_ENC	10, "The payload file is of an incorrect file type ('.zip.enc' expected): {0}."
PAYLOAD_FILE_TYPE_NOT_XML_OR_TXT	11, "The payload file is of an incorrect file type ('.xml' or '.txt' expected): {0}."
INPUTFILE_ZIP_NOT_COMPLIANT	12, "The content of the compressed input file is not conform specification (expected header or payload file cannot be found)."
PAYLOADFILE_ZIP_CONTAINS_FOLDERS	13, "The compressed payload file of input file {0} contains one or more folders."
PAYLOADFILE_ZIP_CONTAINS_INCORRECT_FILE_TYPE	14, "The compressed payload file of input file {0} contains an incorrect file type ('.xml' or '.txt' expected)."
PAYLOADFILE_ZIP_CONTAINS_NO_ENTRIES	15, "The compressed payload file of input file {0} contains no entries."
PAYLOADFILE_ZIP_CONTAINS_TOO_MANY_FILES	16, "The compressed payload file of input file {0} contains too many files."
PAYLOADFILE_ZIPENTRY_FILE NAME_NOT_COMPLIANT	17, "The compressed payload file of input file {0} contains an entry with an invalid name."
DUPLICATE_PAYLOAD	18, "Duplicate found, the payload of this input file ({0}) has already been successfully processed."
HEADER_NOT_VALID	19, "The Header of File {0} does not comply to the RDCInitiationRequest scheme. Technical reason: {1}."
UNKNOWN_CT_XSD_VERSION	21, "Version of XSD specified in header for Credit Transfer XML is unknown!"
UNKNOWN_DD_XSD_VERSION	22, "Version of XSD specified in header for Direct Debit XML is unknown!"
HEADER_NOT_WELL_FORMED	24, "The Header of File {0} is not well-formed. Technical reason: {1}."

Reject reason code	*Description*
TOO_MANY_CERTIFICATES	28, "More than one valid certificate available, exactly one certificate should be valid at a given time."
NO_CERTIFICATES	29, "No valid certificate available, exactly one certificate should be valid at a given time."
FILE_CAN_NOT_BE_DECRYPTED	30, "The file {0} could not be decrypted."
INVALID_INPUT_DIRECTORY	36, "The input directory does not match the directory expected for the agreement of this party."
INPUTFILE NAME_CONTAINS_SPACES	37, "The input file name ({0}) contains one or more spaces."
DUPLICATE_INPUTFILE_DETECTED	38, "A duplicate input file ({0}) has been detected."
MALFORMED_ZIP_FILE	39, "The input file ({}) is a malformed zip file."
SIGNATURE_NOT_CORRECTLY_BASE64_ENCODED	41, "The signature is not correctly base64 encoded."
AGREEMENT_SERVICE_RETRIEVAL_EXCEPTION	43, "Exception occured in Agreement Service while retrieving InitiationServiceAgreement."
INVALID_REQUEST_TYPE	44, "The RequestType specified in header file {0} is invalid."
SWIFT_PAR_FIRST_BYTE_ERROR	204, "The first byte in the PAR file "{0}" is not 0x1f, it is {1}"
SWIFT_PAR_INCOMPLETE_HEADER_OR_CONTENT	205, "PAR file "{0}" has an incomplete header or no content, checksum or LAU (size < 38)."
SWIFT_ENCRYPTED_ZIP_NOT_SUPPORTED	209, "Zip file {0} is encrypted which is not supported."
SWIFT_INVALID_COMPRESSION_TYPE	210, "Compression type {0} is not supported."
SWIFT_XML_XPATH_ERROR	211, "The par file "{0}" contains no file digest algorithm."
SWIFT_PAYLOAD_DIGEST_ERROR	250, "Payload file "{0}" has file digest "{1}", but expected "{2}"."
SWIFT_PAR_NOT_FOUND	252, "Corresponding par file for payload file "{0}" not found."
SWIFT_PAYLOAD_FILE_INVALID_LENGTH	253, "The length of the name of the payload file "{0}" is invalid."
DAP_XML_VALIDATION_ERROR	300, "The header in the file "{0}" is not valid. Errors: {1}"
DAP_XML_SYNTAX_ERROR	301, "A syntax error occurred while reading the xml in file "{0}""

In certain cases only one or a certain number of payment orders will be rejected, whereas in other cases the whole batch will be rejected. This depends on the number and/or the percentage of incorrect payment orders in the batch. For all types of payment orders applies:

- If the batch contains more than 1,000 incorrect payment orders: the whole batch will be rejected
- If the batch contains less than 1,000 incorrect payment orders, but more than 10% of all payment orders in the batch are incorrect:
    - less than 5 incorrect payment orders: only the incorrect payment orders will be rejected (example: if 4 or less payment orders of a batch of 10 are incorrect, only the individual payment orders will be rejected)
    - more than 5 incorrect payment orders: the whole batch will be rejected

(example: if 6 or more payment orders of a batch of 10 are incorrect, the whole batch will be rejected)

- If the batch contains less than 1,000 and less than 10% incorrect payment orders: only the individual payment orders that are incorrect will be rejected (example: if 7 or less payment orders of a batch of 80 are incorrect, only the individual payment orders will be rejected. In case of 8 or more incorrect payment orders in this batch, the whole batch will be rejected).

Appendix 2: Framework for using Rabo Internet Banking Professional

Definitions

- Batches: a sum of one or more individual SDD or (in case of Generic Payment File) Euro, World- or Urgent, or ICM Payment orders;
- Files: a file consists of multiple GPF or SDD batches.

Framework for scheduling and/or signing via Rabo Internet Banking Professional.

	Scheduling	Withdraw	1st signature	2nd signature
SEPA DD batch	✔	✔	✔	✘
Euro/World/Urgent Payment ICM payment GPF batch	✔	✔	✔	✔

Figure 1: functionalities per payment type

Scheduling framework

- You can submit scheduled orders up to 365 days in the future
- Scheduled orders can be withdrawn up until the point when they are processed. The processing time lines can be important for you. View the brochure 'Timeframes Payments'.

Appendix 3: Overview specifications

	Customer Acceptance Environment	Production environment
DN Customer	o=xamplel2d,o=swift	o=xample2d,o=swift
DN Bank	o=rabonl2u,o=swift	o=rabonl2u,o=swift
Service Corporates	swift.corp.fa!p	swift.corp.fa
Service Generic	swift.generic.fa!p	swift.generic.fa
	Inbound	Inbound
Request type MT940/CAMT.053	camt.fin.mt940 camt.053.001.02	camt.fin.mt940 camt.053.001.02
Request type MT942/CAMT.052	camt.fin.mt942 camt.052.001.02	camt.fin.mt942 camt.052.001.02
	Outbound	Outbound
Request type PAIN.001	pain.001.001.03.sct	pain.001.001.03.sct
Request type ACK/NACK Request type PAIN.002	pain.xxx.MT199 pain.002.001.03	pain.xxx.MT199 pain.002.001.03
Request type PAIN.008	pain.008.001.02	pain.008.001.02

Appendix 4: Change log

Version	Change	Reason for change
November 2015	Savings account(s) reports Product overview Added a change log Settings for Corporates or NBFI's in header paragraph 5.2	Addition
May 2016	Several textual enhancements Change of version numbering in line with application forms Change of max characters in file name Change of entire chapter on RIB Pro	
July 2016	Changed authorization paragraph RIB Pro Number of account in RIB Pro raised to 300	Adjustment
September 2016	Adjustments because of new English screens in RIB Pro	Adjustment
October 2017	Textual corrections Added information about Generic Payment File Deleted information about RDC Portlet	Adjustment Addition Remove
October 2017	Adjusted information about RIB Pro, references to information leaflet/manuals on site	Remove Adjustment
October 2017	Adjusted information about PAIN.002	Adjustment
Feb 2018	Adjusted information about CAE Generic Payment File possible via RIB Pro	Adjustment Addition
April 2018	Adjustment BTL'91 processing (batch processing and PAIN.002 in case of reject) Added information regarding ICM (Multibank and Rabo NetworkBanking)	Adjustment Addition
July 2018	Appendix 1 adjusted because of changed BTL'91 processing Information CAE adjusted because of GDPR	Adjustment Addition
September 2018	Information about bundling ICM statements adjusted	Adjustment
September 2018	Information about bundling ICM statements adjusted Added information about rejecting payment orders/batches	Adjustment Addition
December 2018	Adjusted Sequence number PAIN.002 Rejections codes	Adjustment Addition
June 2019	Adjusted Structure filename reporting information	Adjustment
September 2019	Information about intraday reporting adjusted because of reporting per calendar day Deleted information format BTL'91. Added new format PAIN.001.003.03 Textual corrections	Adjustment Addition
July 2020	Adjustments working day / calendar day, adjustments from 6 to 7 digits, adjustments PAIN to pain, textual corrections	Adjustment Addition
November 2020	Textual corrections, hyperlinks updated Appendix 3 Overview specs added	Adjustment Addition
July 2021	Added information Bank switch notifications	Addition