

CLIEOP Client Orders

File description

Final

David Krop

Classification: NON CONFIDENTIAL

Version 03 - 1 March 2009



Content

1	Introduction	3
2	General	4
2.1	Content.....	4
2.2	Delivery	4
2.3	Changes.....	5
2.4	Testing.....	5
2.5	Account numbers.....	5
2.6	Checks on business payments	7
2.7	Checks on direct debits.....	9
3	Technical	10
3.1	Structure.....	10
3.2	Records.....	12
3.3	Fields.....	15
3.4	Data communication	18
Annex 1	Eleven check account numbers	19
Annex 2	Character set	20
Annex 3	Electronic Order Letter	21

Copyright © Equens SE and/or its subsidiaries. All rights reserved.

No part of this publication may be copied or reproduced, sold or transferred to any person, in whole or in part, in any manner or form or on any media, without the prior written permission of Equens. The recipient is, however, authorised to copy or reproduce this publication within its own organisation as may be reasonably necessary for the purpose for which it is supplied. Any such copy or reproduction will include the following: acknowledgement of the source, reference and date of the publication, and all notices set out on this page.

1 Introduction

This brochure is intended for clients who deliver business payments or direct debits electronically to Equens. It describes the file layout CLIEOP (short for *clientopdrachten* - client orders).

The description (to be found on www.equens.com) begins with general information, followed by the technical specifications of the file.

The differences between this edition (March 2009) and the previous one in English of October 2007 are textual, amongst others because the Postbank has been absorbed into the ING: Postbank accounts are henceforth referred to as 'seven-digit accounts'.

2 General

2.1 Content

A CLIEOP file contains one or several batches. A batch is a group of items from the same ordering party. If the file contains several batches, they all have the same Transactiongroup, either business payments or direct debits. A business payments batch contains creditor payments, or salary payments, or both.

2.2 Delivery

Order Letter

Every batch is to be accompanied by an Order Letter, which counts for Equens as an order to process the batch. If the CLIEOP file contains business payments, your bank should also receive an Order Letter. This is because Equens requests the bank's fiat for processing payments to your debit. The bank needs the Order Letter to decide whether or not to give this approval.

If you send in files through Equens Internet Services, you can have the Order Letter generated automatically. If you do not use this option, or if you use another type of data communication, you will have to provide the Order Letter yourself. You can find it on www.equens.com. Also, you can print the Letter, provided you follow the layout of the Equens form. A third possibility is submitting an electronic Order Letter via data communication (for the layout see [Electronic Order Letter](#)).

Schedule

Your batch is to be at Equens before noon on the desired date of processing. This schedule is valid under normal circumstances and under the condition that the fiat arrives on time. Equens requests the bank's fiat for

- business payment batches;
- direct debit batches that exceed a limit stipulated in the contract.

You can submit batches a maximum of 30 calendar days ahead of the desired processing date.

Cancelling a batch

If you have sent in a batch that after all you do not wish to be processed, you can ask Equens to cancel the batch. Make sure Equens receives (a copy of) the completed Order Letter saying VERVALLEN (expired) before noon on the workday preceding the desired processing date.

Cancelling an item

If you have sent in a batch containing items that after all you do not wish to be processed, you can ask Equens to cancel the items.

Users of Equens Internet Services can submit item cancellations electronically.

Clients submitting item cancellations on paper have to make sure Equens receives an *Annuleringsopdracht* (cancellation order) before noon on the workday preceding the desired processing date.

Cancelling a business payment results in the item being returned, cancelling a direct debit results in the item being rejected. A returned item appears on your account statement as an item both to your debit and to your credit. A rejected item does not appear on your account statement, but in VerwInfo only.

2.3 Changes

Equens reserves the right to modify these specifications. The modifications will take the form of additions. Consequently, if you do not wish to make use of the modification, there is no need for you to make software changes.

2.4 Testing

Prior to submitting production files, you run a test with Equens. You also do this after changing your system. If the test is passed and you go live, remember to change the Test code.

2.5 Account numbers

In payment traffic two types of account number occur

- ordinary nine-digit or ten-digit account numbers which satisfy the eleven check (see [Eleven check account numbers](#));
- seven-digit account numbers (to be exact: numbers of 7 or less digits) which do not satisfy the eleven check (they belong to the ING).

If you are not certain of a seven-digit account number, also supply the account holder's name. The business payment or direct debit is 'unchecked'. The ING compares name and number before booking the item. If they do not match, the ING will reverse (payment) or revoke (direct debit) the item.

If you have used the seven-digit account number previously, you can omit the name. The ING books the amount on the number indicated. The business payment or direct debit is 'checked'. The exception to this rule are direct debits on the basis of a telephone authorisation, which you always submit as 'unchecked'.

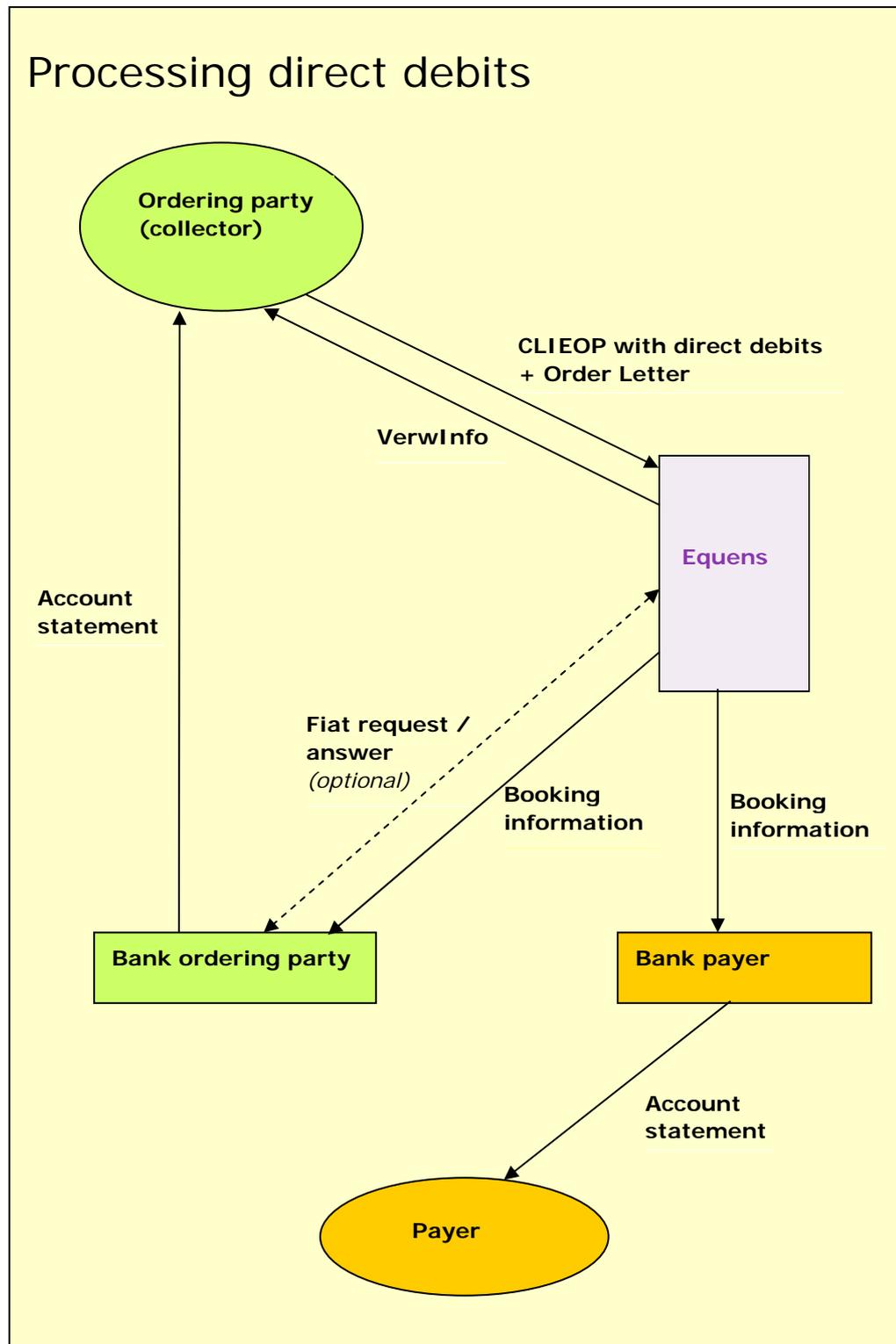
If you want to check your files, you can query names belonging to seven-digit account numbers via Equens (see *Names and addresses Seven-digit Account Numbers*).

To check individual business payments, you can use the field Name code. For these services you need a contract with your bank.

2.6 Checks on business payments

Form and content of the batches and items submitted are checked. The formal requirements are described in the next chapter. The checks on content follow here.

Batch	Does the ordering party have a contract for business payments? <i>If not, Equens rejects the batch.</i>
Batch	Did Equens receive a business payments batch less than six work days ago with the same Account number ordering party, Total amount and Total account numbers? <i>If so, Equens will contact you, in order to prevent double processing.</i>
Batch	Does the bank grant permission (fiat) to Equens to process the batch? <i>If not, Equens rejects the batch.</i>
Item	Has the account of the beneficiary been issued (to a bank)? <i>If not, Equens rejects the item.</i> <i>If so, the bank may not (yet) have had the number registered with Equens. In such cases Equens does not reject the item but processes it, assigning branch number zero to the account in the booking information.</i>
Item	Has the account of the beneficiary expired? <i>If so, Equens returns the item. The ING reverses it.</i>
Unchecked item	Does the name of the beneficiary according to the ordering party match the name the ING has registered? <i>If not, the ING reverses the item.</i>



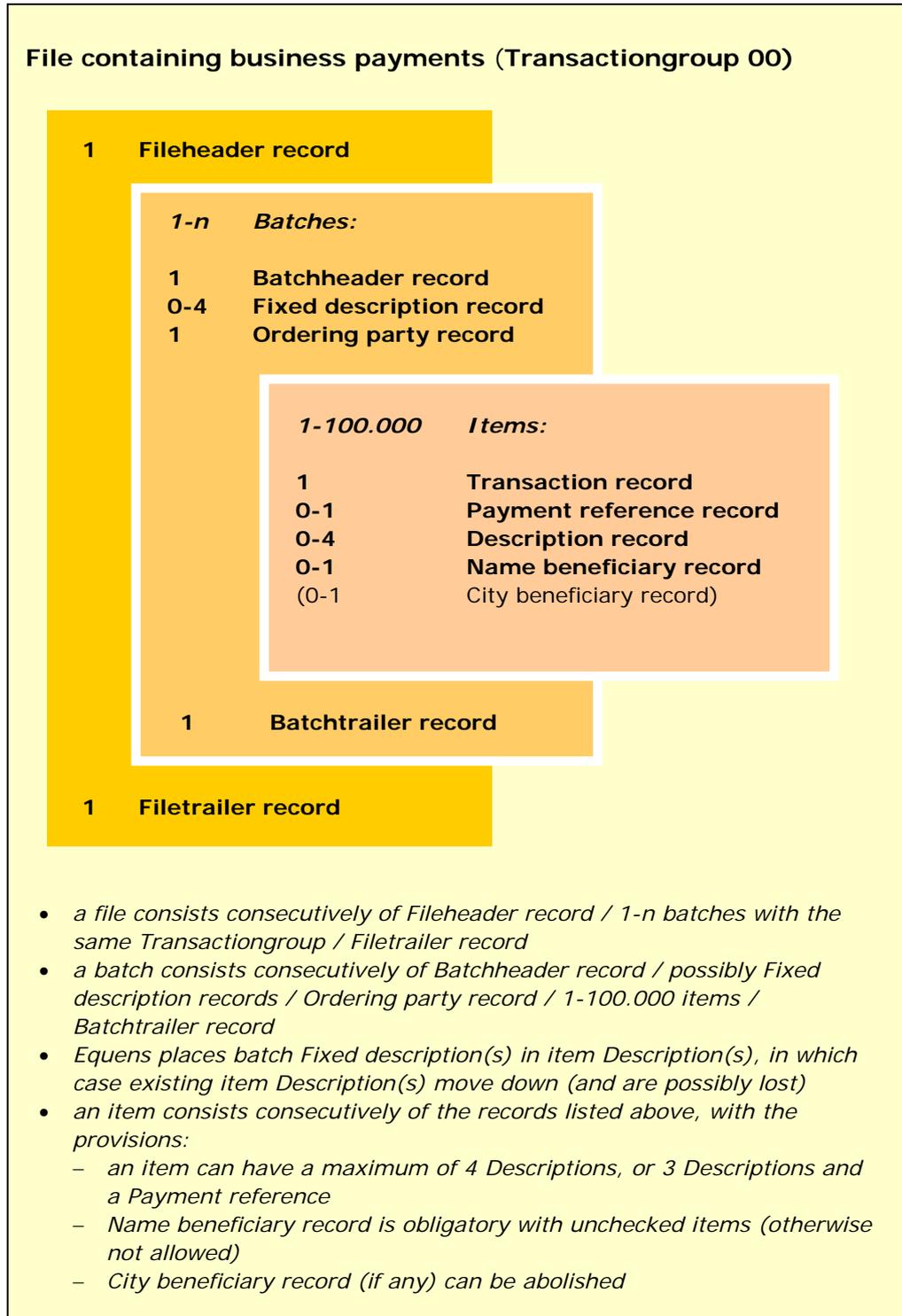
2.7 Checks on direct debits

Form and content of the batches and items submitted are checked. The formal requirements are described in the next chapter. The checks on content follow here.

Batch	Does the ordering party have a contract for direct debit? <i>If not, Equens rejects the batch.</i>
Batch	Did Equens receive a direct debit batch less than six work days ago with the same Account number ordering party, Total amount and Total account numbers? <i>If so, Equens will contact you, in order to prevent double processing.</i>
Batch	Does the collector with this batch exceed the maximum delivery frequency as in the contract? <i>If so, Equens requires the bank's fiat for processing the batch.</i>
Batch	Does the batch exceed the maximum number of items as in the contract? <i>If so, Equens requires the bank's fiat for processing the batch.</i>
Batch	Does the batch exceed the maximum amount as in the contract? <i>If so, Equens requires the bank's fiat for processing the batch.</i>
Item	Is the payer's account registered with Equens or the ING? <i>If not, Equens rejects the item. The ING revokes it.</i>
Item	Does the item exceed the maximum amount as in the contract? <i>If so, Equens rejects the item.</i>
Item	Is the payer's account blocked against debiting in general, or against this collector in particular? <i>If so, Equens rejects the item. The ING revokes it.</i>
Item	Has the payer's account expired? <i>If so, Equens rejects the item. The ING revokes it.</i>
Unchecked item	Does the name of the payer according to the ordering party match the name the ING has registered? <i>If not, the ING revokes the item.</i>

3 Technical

3.1 Structure



File containing direct debits (Transactiongroup 10)

1 Fileheader record

1-n Batches:

- 1 Batchheader record
- 0-4 Fixed description record
- 1 Ordering party record

1-100.000 Items:

- 1 Transaction record
- 0-1 Name payer record
(0-1 City payer record)
- 0-1 Payment reference record
- 0-4 Description record

1 Batchtrailer record

1 Filetrailer record

- a file consists consecutively of Fileheader record / 1-n batches with the same Transactiongroup / Filetrailer record
- a batch consists consecutively of Batchheader record / possibly Fixed description records / Ordering party record / 1-100.000 items / Batchtrailer record
- Equens places batch Fixed description(s) in item Description(s), in which case existing item Description(s) move down (and are possibly lost)
- an item consists consecutively of the records listed above, with the provisions:
 - an item can have a maximum of 4 Descriptions, or 3 Descriptions and a Payment reference
 - Name payer record is obligatory with unchecked items (otherwise not allowed)
 - City payer record (if any) can be abolished

3.2 Records

Legend

9(n) the field is numeric and n digits long

X(n) the field is alphanumeric and n characters long

Name	Form	Content
Fileheader record Record code Variant code File creation date File name Sender identification File identification Duplicate code Filler	9(4) X(1) 9(6) X(8) X(5) X(4) 9(1) X(21)	0001 A
Filetrailer record Record code Variant code Filler	9(4) X(1) X(45)	9999 A
Batchheader record Record code Variant code Transactiongroup Account number ordering party Batch sequence number Delivery currency Batch identification Filler	9(4) X(1) X(2) 9(10) 9(4) X(3) X(16) X(10)	0010 B or C
Fixed description record Record code Variant code Fixed description Filler	9(4) X(1) X(32) X(13)	0020 A
Ordering party record Record code Variant code Name code Desired processing date Name ordering party Test code Filler	9(4) X(1) 9(1) 9(6) X(35) X(1) X(2)	0030 B

Name	Form	Content
Batchtrailer record Record code Variant code Total amount Total account numbers Number of items Filler	9(4) X(1) 9(18) 9(10) 9(7) X(10)	9990 A
Transaction record Record code Variant code Transactiontype Amount Account number payer Account number beneficiary Filler	9(4) X(1) X(4) 9(12) 9(10) 9(10) X(9)	0100 A
Name payer record Record code Variant code Name payer Filler	9(4) X(1) X(35) X(10)	0110 B
City payer record Record code Variant code Filler	9(4) X(1) X(45)	0113 B
<i>City payer record is ignored by Equens and can be removed from your software</i>		
Payment reference record Record code Variant code Payment reference Filler	9(4) X(1) X(16) X(29)	0150 A
Description record Record code Variant code Description Filler	9(4) X(1) X(32) X(13)	0160 A

CLIEOP Client Orders*File description*

Name	Form	Content
Name beneficiary record Record code Variant code Name beneficiary Filler	9(4) X(1) X(35) X(10)	0170 B
City beneficiary record Record code Variant code Filler	9(4) X(1) X(45)	0173 B
<i>City beneficiary record is ignored by Equens and can be removed from your software</i>		

3.3 Fields

Unless otherwise stated in the description of a field, the following applies:

- alphanumeric fields are left justified and padded with trailing spaces;
- numeric fields are right justified and padded with leading zeros;
- empty alphanumeric fields contain spaces;
- empty numeric fields contain zeros;
- the field has to be filled.

See [Character set](#) for a list of characters that can be used in alphanumeric fields with 'free' content.

Account number beneficiary (Transaction record)

The account number of the recipient of Amount. With direct debit this number is the same as Account number ordering party.

Account number ordering party (Batchheader record)

The account number of the ordering party of the batch. This cannot be a seven-digit account number and it has to be the same as that in the Order Letter.

Account number payer (Transaction record)

The account number of the payer of Amount. With business payments this number is the same as Account number ordering party.

Amount (Transaction record)

The amount of the item in cents. The maximum is EUR 453.780.216,08.

Batch identification (Batchheader record)

Contains spaces if Variant code = B.

If Variant code = C the field contains a reference from the submitter that Equens returns in the booking and payment information files.

Batch sequence number (Batchheader record)

Number incremented with one per batch. Numbering may continue through subsequent files.

Delivery currency (Batchheader record)

The currency of Amount and Total amount. Value: EUR

Description (Description record)

Text explaining the transaction.

Do not put your own name or that of the other account holder in the description - banks will supply these automatically.

CLIEOP Client Orders

File description

Desired processing date (Ordering party record)

Contains, if filled in, the date on which the batch is to be processed. Format ddmmyy.

If this date differs from the date in the Order Letter, the Order Letter's date is taken.

If neither the batch nor the Order Letter contains a date, Equens processes the batch at the first opportunity.

If the field does not contain zeros, it should contain a date which

- is a calendar day (if this is not a work day, Equens processes the batch the first work day after the day indicated);
- is not more than 30 calendar days in the future compared to the date Equens opened the file;
- is not more than 5 work days ago compared to the date Equens opened the file (in which case Equens processes the batch at the first opportunity).

Duplicate code (Fileheader record)

Indicates whether the file is a duplicate of a file submitted previously. Unicate and duplicate differ only in the content of this field. Values

- 1 unicate
- 2 duplicate

File creation date (Fileheader record)

Date on which the file was created. Format ddmmyy.

File identification (Fileheader record)

Identifies the file uniquely per month. Content:

position 1 – 2 position 1 – 2 of File creation date (day of the month)

position 3 – 4 sequence number, incremented from one by one per delivery day

File name (Fileheader record)

Identifies the file layout. Contains "CLIEOP03".

Fixed description (Fixed description record)

Contains a description that applies to all items in the batch. Equens puts this description in Description (Description record) of each item. Existing descriptions (if any) move down in such cases. So the fixed description(s) occurs first in the booking information. See further [Structure](#).

Name beneficiary (Name beneficiary record)

The beneficiary's name according to the ordering party. Only the first 24 characters of the field are processed, the rest is ignored.

Name code (Ordering party record)

Indicates whether the ordering party wants to receive the beneficiary's name in the case of unchecked business payments. See [Account numbers](#). Values:

- 1 name not requested
not applicable (the batch is a direct debit batch)
- 2 name requested

Name ordering party (Ordering party record)

Contains, if filled in, the ordering party's name. This name is replaced by the name Equens has registered with Account number ordering party.

Name payer (Name payer record)

The payer's name according to the ordering party. Only the first 24 characters of the field are processed, the rest is ignored.

Number of items (Batchtrailer record)

The number of Transaction records between Batchheader record en Batchtrailer record.

Payment reference (Payment reference record)

Reference assigned to the item by the ordering party.

With business payments, the payment reference will usually suffice to inform your beneficiary.

With direct debit, the payment reference is intended primarily for you; you use a description to inform the payer. In revocations the payment reference of the original direct debit is returned to you. If you make sure the payment reference is unique, you can easily see which direct debit is being revoked.

Record code (all records)

Identifies the record. For values see [Records](#).

Sender identification (Fileheader record)

Identification assigned by the sender to himself.

Test code (Ordering party record)

Indicates whether the batch is to be processed as production or as test. Values:

P production

T test

Total account numbers (Batchtrailer record)

The sum of the fields Account number payer and Account number beneficiary in the batch. If this sum exceeds the length of the field, the field is filled with the rightmost ten digits.

If this count differs from Equens's count, the batch is rejected.

Total amount (Batchtrailer record)

The sum of the fields Amount in the batch. The maximum is EUR 45.378.021.609,01.

Transactiongroup (Batchheader record)

Indicates the kind of transaction the batch contains. Values:

00 business payments

10 direct debits

CLIEOP Client Orders

File description

Transactiontype (Transaction record)

Indicates a further distinction within the Transactiongroup. See further [Account numbers](#). Values:

0000	unchecked creditor payment to a seven-digit account
0003	unchecked salary payment to a seven-digit account
0005	creditor payment to an ordinary account, or: checked creditor payment to a seven-digit account
0008	salary payment to an ordinary account, or: checked salary payment to a seven-digit account
1001	direct debit off an ordinary account, or: checked direct debit off a seven-digit account
1002	unchecked direct debit off a seven-digit account

Variant code (all records)

Indicates the version of the record. For values see [Records](#). Records are exclusively changed by addition of fields (or by lengthening the last field provided this is alphanumeric).

3.4 Data communication

CLIEOP files can be delivered to Equens through one of the following standards for file exchange:

- Connect:Direct® from Sterling Commerce;
- Secure FTP;
- Equens Internet Services.

Annex 1 Eleven check account numbers

When creating the file you check whether ordinary account numbers satisfy the eleven check:

- multiply the leftmost digit of the account number by 10;
- multiply the next digit by 9, the digit next to that by 8, and so on, until you have multiplied the tenth digit by 1;
- sum the results of the multiplications;
- divide this sum by 11.

If the result of this division is a whole number, the ordinary account number satisfies the eleven check.

As an example we take account number 012.34.56.789:

10	*	0	=	0	
9	*	1	=	9	
8	*	2	=	16	
7	*	3	=	21	
6	*	4	=	24	
5	*	5	=	25	
4	*	6	=	24	
3	*	7	=	21	
2	*	8	=	16	
1	*	9	=	9	
Sum				165	165 / 11 = 15

Eleven divides 15 times into 165, so 012.34.56.789 satisfies the eleven check.

Annex 2 Character set

Here follows a list of all characters that can be used in alphanumeric fields with a 'free' content (Name, (Fixed) description, Payment reference). The use of an unlisted character does not lead to rejection of batch or item, but Equens will change the character to a blank, question mark or asterisk. This is what happens to diacritical characters (à, ç, ô, ü, ý et cetera).

Character	Name or meaning
A - Z	upper case
a - z	lower case (see above)
0 - 9	digits
blank	
.	full stop
(left bracket
)	right bracket
+	plus
&	ampersand
\$	dollar
*	asterisk
:	colon
;	semicolon
-	hyphen
/	slash
,	comma
%	percent
?	question mark
@	at
=	equals
'	single quotation mark
"	double quotation mark

Annex 3 Electronic Order Letter

A file with electronic Order Letters consists of 1 - n Order Letter records as specified below.

Unlike batches with business payments or direct debits, Order Letters relating to business payments can occur together in a file with Order Letters relating to direct debits.

Order Letter record		
Record code	X(6)	KAE092
Name transaction code	X(18)	CREDBET or SALARIS or INCASSO <i>If the batch contains both creditor and salary payments, this field contains either CREDBET or SALARIS</i>
Total amount	9(13)	Total amount (CLIEOP)
Account number ordering party	9(10)	Account number ordering party (CLIEOP)
Total account numbers	9(5)	rightmost 5 digits of Total account numbers (CLIEOP)
Number of items	9(6)	Number of items (CLIEOP)
Order Letter identification	X(6)	identification of the electronic Order Letter, to be assigned by the sender <i>In telephone contact with Equens the sender can indicate with this field which Letter it concerns.</i>
Desired processing date	9(6)	date on which the CLIEOP batch is to be processed, format yymmdd <i>Note: format differs from that in the file</i>
Batchmedium	X(18)	DATACOM
Currency	X(3)	EUR
Test code	X(1)	Test code (CLIEOP)