

ClieOp 03

File layout for

- *business payments*
- *direct debits*

March 2006

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Publisher Interpay Nederland B.V.
 Utrecht
 BGC 5.1954

Original publication *ClieOp 03*, january 2005, 5.1839

Design Ultro Design
 Amsterdam

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1 Introduction

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

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

Prior to submitting business payments or direct debits you have to sign a contract and to fill out the form: *Aanmelding Incasso, Zakelijke Betalingen, Acceptgiro* (registration form 5.2328). On this form you specify amongst others the way items are to be notified back to your bank and whether you want to receive VerwInfo payment information.

The differences between this edition and the previous one in English, of March 2003, are the following.

- 1 The list of checks performed on files submitted is clarified.
- 2 Checks in connection with the *aanhoudmechanisme incasso* (adjournment of direct debit) are added.
- 3 Rejected direct debits are no longer reversed by the Postbank, but revoked.
- 4 You need not anymore put TELEFONISCHE MACTIGING in the first description of a direct debit on the basis of an authorisation by telephone.
- 5 To the structure charts is added that the name of the other party is obligatory with unchecked items.
- 6 Interpay ignores the city records - you can omit them.
- 7 Interpay no longer supports tape or cartridge.
- 8 Connection type I-Connect C:D is added.
- 9 Electronic Order Letters for payments and direct debits can occur together in the same file (as opposed to payment and direct debit **batches**).
- 10 Item cancellations can also be submitted electronically, if you use the I-Connect module *Betalen en ontvangen* to generate the electronic Order Letter.
- 11 The Desired processing date in the electronic Order Letter (yymmdd) does **not** have the same format as the one in the file (ddmmyy).
- 12 The Intersafe project has been stopped, so there is no XML electronic Order Letter.

2 General

2.1 Delivery

Batch

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.

Order Letter

Every batch is to be accompanied by an Order Letter, which counts for Interpay 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 Interpay requests the bank's fiat for processing payments to your debit. On the basis of the Order Letter the bank decides whether or not to give this approval.

If you use the module *Betalen en ontvangen* (paying and receiving) of I-Connect Internet (Direct), you can have the module generate the Order Letter. If you do not use this option, or if you use another I-Connect type, you will have to provide the Order Letter yourself. From your bank you can order Interpay form 5.1855 (business payments) or 5.1856 (direct debits). Alternatively, you can print the Letter, provided you follow the layout of the Interpay form. A third possibility is submitting an electronic Order Letter via data communications (for the layout see [Appendix 3](#)).

Schedule

Your batch is to be at Interpay before noon on the desired date of processing in order to be processed that day.

This schedule is valid under normal circumstances and under the condition that the fiat arrives on time. Interpay 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 Interpay to cancel the batch. Make sure Interpay 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 Interpay to cancel the items.

Users of the module *Betalen en ontvangen* (paying and receiving) of I-Connect Internet (Direct) can submit item cancellations electronically.

Clients submitting item cancellations on paper have to make sure Interpay 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.

2.2 Postbank accounts

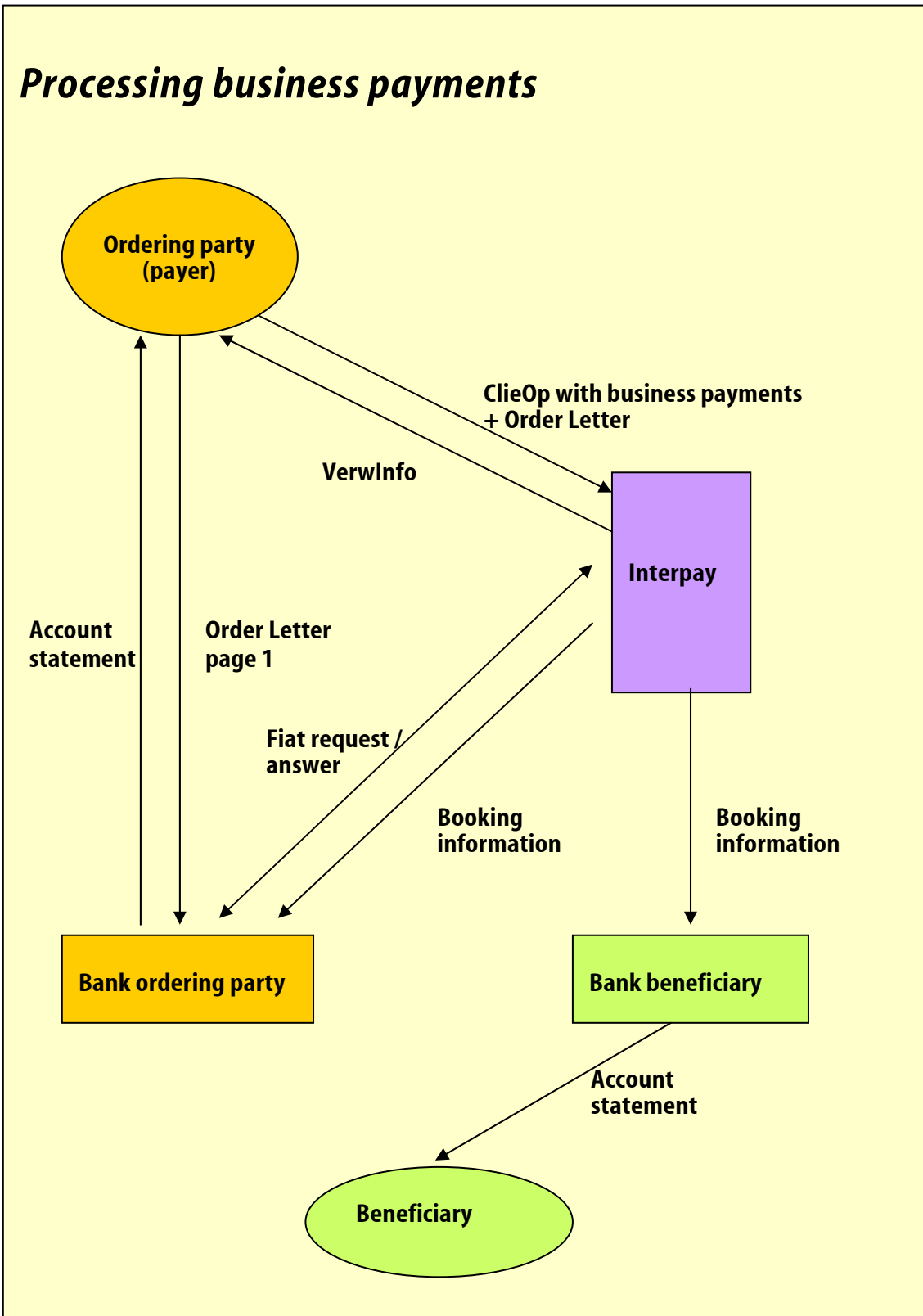
Contrary to bank account numbers, which satisfy the eleven check (see [Appendix 1](#)), Postbank account numbers are not self-checking. If you are not certain of a Postbank account number, also supply the account holder's name. The business payment or direct debit is 'unchecked'. The Postbank compares name and number before booking the item. If they do not match, the Postbank will reverse (payment) or revoke (direct debit) the item.

If you used the Postbank account number previously, you can omit the name. The Postbank 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 Postbank account numbers via Interpay (see *Zuiver maken girorekeningnummers*).

To check individual business payments, you can use the field Name code.

For these services you need a contract with Interpay.



2.3 Modification

Interpay 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, provided your software is proof against new fields and new records. An exception to this principle are obligatory modifications. These, however, occur seldom and are announced well in advance.

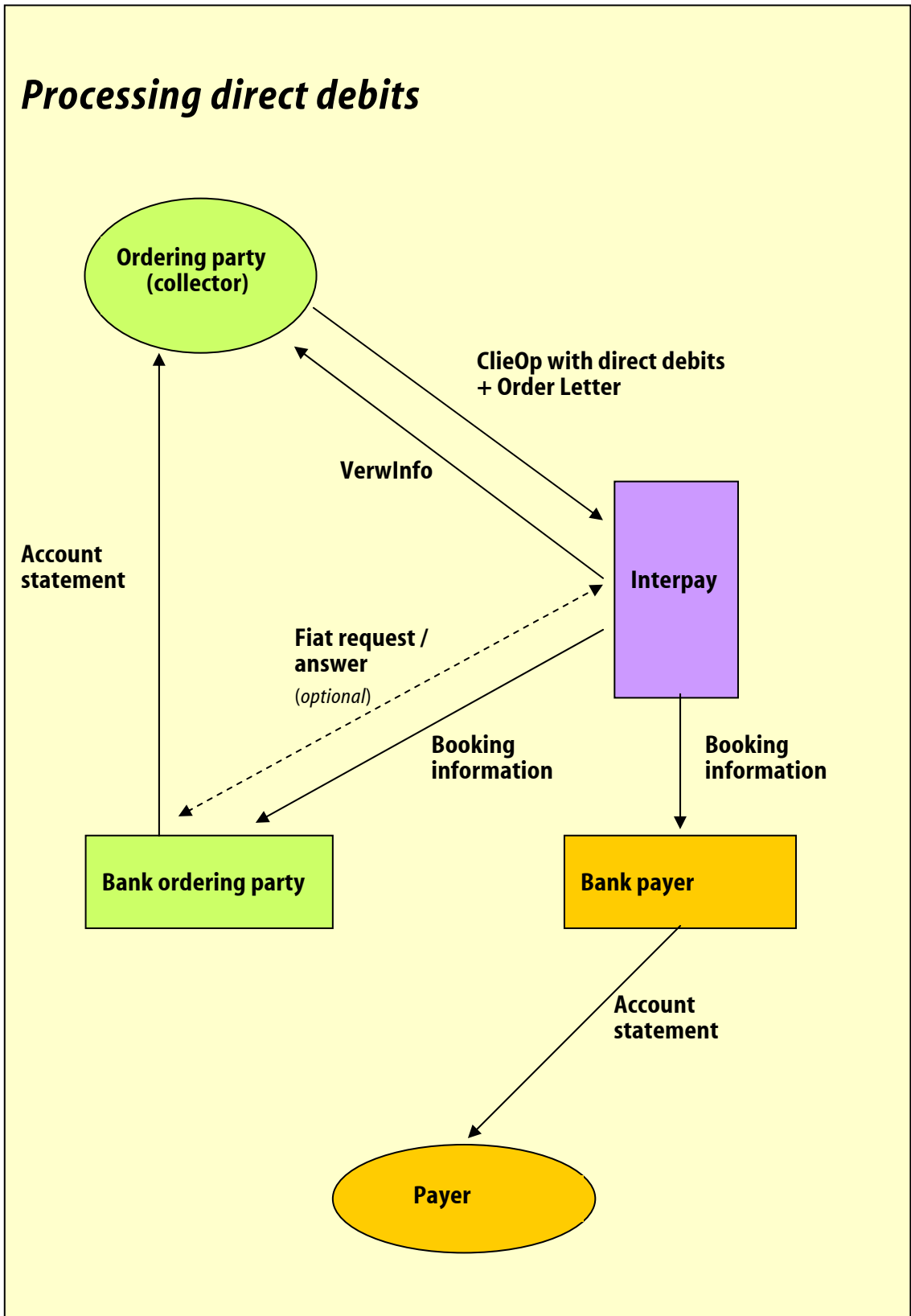
2.4 Testing

Prior to submitting production files, you run a test with Interpay. 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 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, Interpay rejects the batch.</i>
Batch	Did Interpay 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, Interpay will contact you, in order to prevent double processing.</i>
Batch	Does the bank grant permission (fiat) to Interpay to process the batch? <i>If not, Interpay rejects the batch.</i>
Item	Has the account of the beneficiary been issued (to a bank)? <i>If not, Interpay rejects the item.</i> <i>If so, the bank may not (yet) have had the number registered with Interpay. In such cases Interpay assigns branch number zero to the account.</i>
Item	Has the account of the beneficiary expired? <i>If so, Interpay returns the item. The Postbank reverses it.</i>
Unchecked item	Does the name of the beneficiary according to the ordering party match the name the Postbank has registered? <i>If not, the Postbank reverses the item.</i>



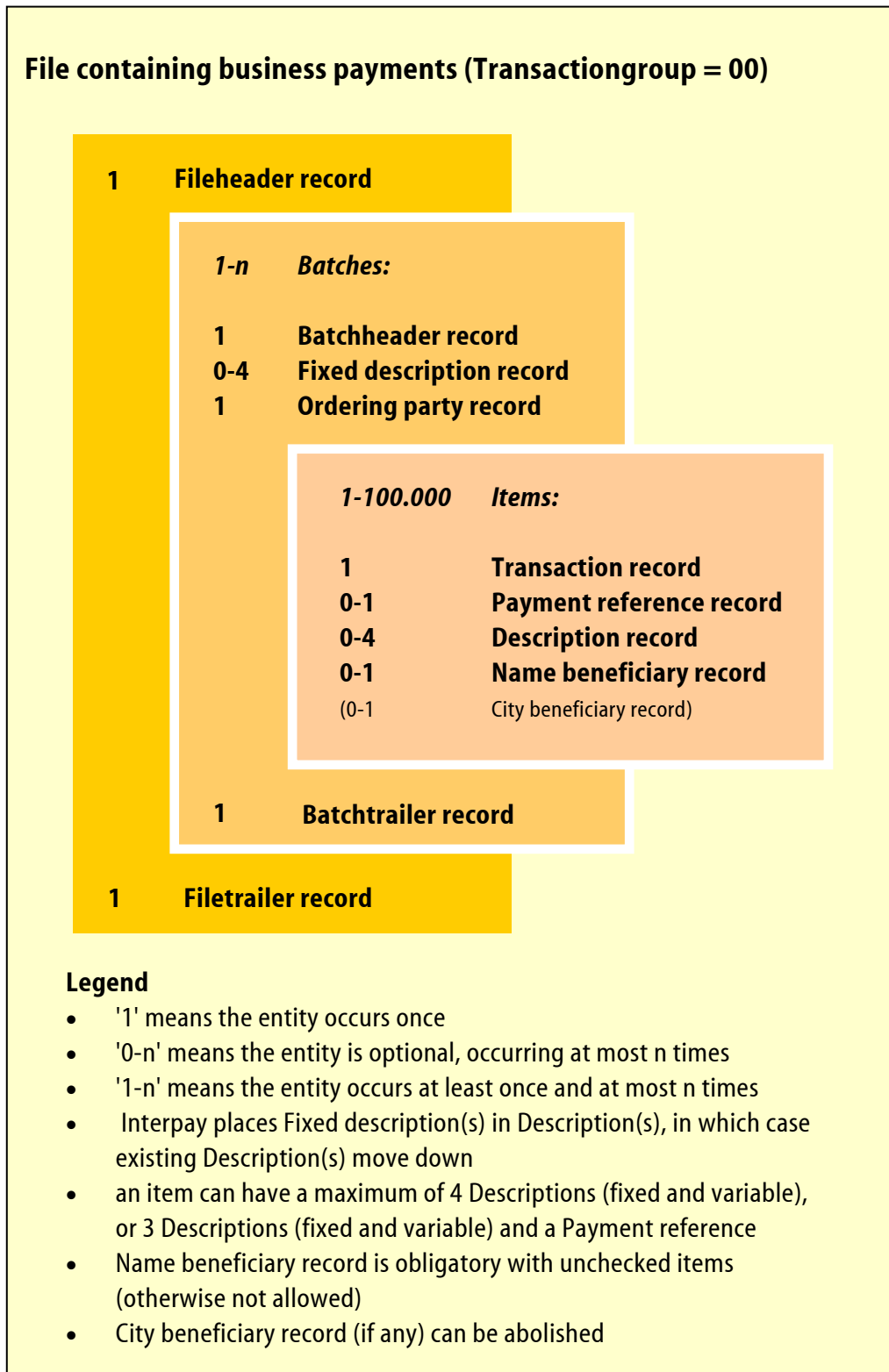
2.6 Checks on direct debits

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, Interpay rejects the batch.</i>
Batch	Did Interpay 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, Interpay 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, Interpay 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, Interpay 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, Interpay requires the bank's fiat for processing the batch.</i>
Item	Is the payer's account registered with Interpay or the Postbank? <i>If not, Interpay rejects the item. The Postbank revokes it.</i>
Item	Does the item exceed the maximum amount as in the contract? <i>If so, Interpay rejects the item.</i>
Item	Is the payer's account blocked against debiting in general? <i>If so, Interpay rejects the item. The Postbank revokes it.</i>
Item	Is the payer's account blocked against this collector in particular? <i>If so, Interpay rejects the item. The Postbank revokes it.</i>
Item	Has the payer's account expired? <i>If so, Interpay rejects the item. The Postbank revokes it.</i>
Unchecked item	Does the name of the payer according to the ordering party match the name the Postbank has registered? <i>If not, the Postbank 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****Legend**

- '1' means the entity occurs once
- '0-n' means the entity is optional, occurring at most n times
- '1-n' means the entity occurs at least once and at most n times
- Interpay places Fixed description(s) in Description(s), in which case existing Description(s) move down
- an item can have a maximum of 4 Descriptions (fixed and variable), or 3 Descriptions (fixed and variable) 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

<u>Name</u>	<u>Form</u>	<u>Content</u>		
Fileheader record				
Record code	9(4)	0001		
Variant code	X(1)	A		
File creation date	9(6)			
File name	X(8)			
Sender identification	X(5)			
File identification	X(4)			
Duplicate code	9(1)			
Filler	X(21)			
Filetrailer record				
Record code	9(4)	9999		
Variant code	X(1)	A		
Filler	X(45)			
Batchheader record				
Record code	9(4)	0010	9(4)	0010
Variant code	X(1)	B	X(1)	C
Transactiongroup	X(2)		X(2)	
Account number ordering party	9(10)		9(10)	
Batch sequence number	9(4)		9(4)	
Delivery currency	X(3)		X(3)	
Batch identification			X(16)	
Filler	X(26)		X(10)	
<i>Variant C of the Batchheader record is reserved for future use.</i>				
Fixed description record				
Record code	9(4)	0020		
Variant code	X(1)	A		
Fixed description	X(32)			
Filler	X(13)			

<u>Name</u>	<u>Form</u>	<u>Content</u>
Ordering party record		
Record code	9(4)	0030
Variant code	X(1)	B
Name code	9(1)	
Desired processing date	9(6)	
Name ordering party	X(35)	
Test code	X(1)	
Filler	X(2)	
Batchtrailer record		
Record code	9(4)	9990
Variant code	X(1)	A
Total amount	9(18)	
Total account numbers	9(10)	
Number of items	9(7)	
Filler	X(10)	
Transaction record		
Record code	9(4)	0100
Variant code	X(1)	A
Transactiontype	X(4)	
Amount	9(12)	
Account number payer	9(10)	
Account number beneficiary	9(10)	
Filler	X(9)	
Name payer record		
Record code	9(4)	0110
Variant code	X(1)	B
Name payer	X(35)	
Filler	X(10)	
City payer record		
Record code	9(4)	0113
Variant code	X(1)	B
Filler	X(45)	

City payer record is ignored by Interpay. You can remove it from your software.

<u>Name</u>	<u>Form</u>	<u>Content</u>
Payment reference record		
Record code	9(4)	0150
Variant code	X(1)	A
Payment reference	X(16)	
Filler	X(29)	
Description record		
Record code	9(4)	0160
Variant code	X(1)	A
Description	X(32)	
Filler	X(13)	
Name beneficiary record		
Record code	9(4)	0170
Variant code	X(1)	B
Name beneficiary	X(35)	
Filler	X(10)	
City beneficiary record		
Record code	9(4)	0173
Variant code	X(1)	B
Filler	X(45)	

City beneficiary record is ignored by Interpay. You can remove it from your software.

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 and Fillers contain spaces;
- empty numeric fields contain zeros;
- the field has to be filled.

See [Appendix 2 - 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.

Postbank account numbers are not preceded by a P, but by leading zeros.

Bank account numbers satisfy the eleven check (see [Appendix 1](#)).

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. The number is a bank account number and is the same as that in the Order Letter.

Bank account numbers satisfy the eleven check (see [Appendix 1](#)).

Account number payer (Transaction record)

The account number of the payer of Amount.

Postbank account numbers are not preceded by a P, but by leading zeros.

Bank account numbers satisfy the eleven check (see [Appendix 1](#)).

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)

Reserved for future use.

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 euro

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.

Of course you do not fill descriptions only with spaces.

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, Interpay 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, Interpay 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 Interpay opened the file;
- is not more than 5 work days ago compared to the date Interpay opened the file (in which case Interpay 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".

Filler (all records)

Reserved.

Fixed description (Fixed description record)

Contains a description that applies to all items in the batch. Interpay 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 [Postbank accounts](#). 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. Interpay overwrites this name with the name she herself 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. The maximum is 100.000.

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 sum differs from Interpay'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

Transactiontype (Transaction record)

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

0000 unchecked creditor payment to a Postbank account
0003 unchecked salary payment to a Postbank account
0005 creditor payment to a bank account, or:
checked creditor payment to a Postbank account
0008 salary payment to a bank account, or:
checked salary payment to a Postbank account
1001 direct debit off a bank account, or:
checked direct debit off a Postbank account
1002 unchecked direct debit off a Postbank account

Variant code (all records)

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

3.4 Data communication

ClieOp files are delivered through one of four data communication connection types that Interpay supports:

- I-Connect Internet (module *Betalen en ontvangen*);
- I-Connect Internet Direct (module *Betalen en ontvangen*);
- I-Connect FTP;
- I-Connect C:D (C:D stands for Connect:Direct™, a trademark of Sterling Commerce).

For the first two connection types all you need is a PC connected with a telephone. I-Connect FTP and I-Connect C:D are used for the automated exchange of files. See further www.interpay.nl/i-connect.

Users of I-Connect FTP and I-Connect C:D need to be aware of the following codes.

Transactiongroup	Filelayout		Informationgroup		Informationtype	
	batch	Letter	batch	Letter	batch	Letter
business payments	77	105	18	49	0	0
direct debits	77	105	18	49	0	0

Senders who currently fill Informationtype with a value other than zero can continue to do this.

Appendix 1 – Eleven check bank account numbers

When creating the file you check whether bank 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 bank 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.

Appendix 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 Interpay 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).

In some of her output, Interpay translates lower case to upper case. The intention is to stop this and transport these letters unmodified.

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	

Appendix 3 - Electronic Order Letter

The electronic Order Letter mainly concerns users of I-Connect FTP and I-Connect C:D.

Users of the I-Connect Internet (Direct) module *Betalen en ontvangen* can have the Order Letter generated by the module. If they do, they also have the opportunity to enter item cancellations.

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 or direct debits can occur together in a file.

Order Letter record		
Record code	X(6)	KAE092
Name transaction code	X(18)	CREDBET or SALARIS or INCASSO If the batch contains both creditor and business payments, this field contains either CREDBET or SALARIS
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 In telephone contact with Interpay the sender can indicate with this field which Letter it concerns.
Desired processing date	9(6)	date on which the ClieOp batch is to be processed, format yymmdd Note: format differs from that in the file
Batchmedium	X(18)	DATACOM
Currency	X(3)	EUR
Test code	X(1)	Test code (ClieOp)