

Payment initiation API Netherlands

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Individual

sepa_credit_transfer

	Payment Type Field Description	Product Group
Individual	SEPA	sepa_credit_transfer

Field	Format	Description	Condition
debtorAccount/value	string	IBAN. 18 characters.	Mandatory
debtorAccount/accountType	string	IBAN	Mandatory
debtorAccount/currency	string	EUR	Mandatory
debtorAccount/country	string	NL	Mandatory
instructedAmount/currency	string	EUR	Mandatory
		≥0.01	
instructedAmount/amount	number	Max 11 integers and 2 decimals.	Mandatory
paymentTypeInformation/serviceLevel/code	string	SEPA	Mandatory
paymentTypeInformation/categoryPurpose/code	string	SUPP	Mandatory
chargeBearer	string	SLEV	Mandatory
creditorAccount/value	string	IBAN account number. Max 34 characters.	Mandatory
creditorAccount/accountType	string	IBAN	Mandatory
		ISO-standard. 2 characters.	
creditorAccount/country	string	Country Code Only within SEPA.	Optional
creditor/name	string	Name. 3-35 characters.	Mandatory
creditor/postalAddress/streetName	string	Street name. Max 34 characters.	Optional
creditor/postalAddress/buildingNumber	string	Street number. Max 15 characters.	Optional
creditor/postalAddress/addressLine	string	Address details. Max 35 characters.	Optional
creditor/postalAddress/postCode	string	Post code. Max 34 characters.	Optional
creditor/postalAddress/townName	string	Town. Max 34 characters.	Optional
creditor/postalAddress/country	string	ISO-standard. 2 characters.	Optional
remittanceInformation/text	string	Text. Max 140 characters.	Optional

cross_currency_credit_transfer

	Payment Type Field Description	Product Group
Individual	Crossborder Normal	cross_currency_credit_transfer

Field	Format	Description	Condition
debtorAccount/value	string	IBAN. 18 characters.	Mandatory
debtorAccount/accountType	string	IBAN	Mandatory
debtorAccount/currency	string	ISO-standard. 3 characters.	Mandatory
debtorAccount/country	string	NL	Mandatory
instructedAmount/currency	string	EUR, AUD, CAD, CHF, DKK, GBP, NOK, PLN, SEK, USD	Mandatory
instructedAmount/amount	number	≥0.01 Max 11 integers and 2 decimals.	Mandatory
paymentTypeInformation/serviceLevel/code	string	NURG	Mandatory
paymentTypeInformation/categoryPurpose/code	string	SUPP	Mandatory
chargeBearer	string	SHAR (within the EEA) SHAR, CRED, DEBT (all other countries)	Mandatory
creditorAccount/value	string	IBAN or BBAN account number. Max 34 characters.	Mandatory
creditorAccount/accountType	string	IBAN or BBAN	Mandatory
creditorAccount/country	string	ISO-standard. 2 characters.	Mandatory
creditor/name	string	Name. 3-35 characters.	Mandatory
creditor/postalAddress/streetName	string	Street name. Max 34 characters.	Optional
creditor/postalAddress/buildingNumber	string	Street number. Max 15 characters	Optional
creditor/postalAddress/addressLine	string	Address details. Max 35 characters.	Optional
creditor/postalAddress/postCode	string	Post code. Max 34 characters.	Optional
creditor/postalAddress/townName	string	Town. Max 34 characters.	Optional
creditor/postalAddress/country	string	ISO-standard. 2 characters.	Mandatory
creditorAgent/bic	string	BIC. 8 or 11 characters. Mandatory with BBAN.	Optional
remittanceInformation/text	string	Text. Max 140 characters.	Optional

Corporate

sepa_credit_transfer

	Payment Type Field Description	Product Group
Corporate	EUR Express	sepa_credit_transfer

Field	Format	Description	Condition
debtorAccount/value	string	IBAN. 18 characters.	Mandatory
debtorAccount/accountType	string	IBAN	Mandatory
debtorAccount/currency	string	EUR	Mandatory
debtorAccount/country	string	NL	Mandatory
instructedAmount/currency	string	EUR	Mandatory
instructedAmount/amount	number	≥0.01 Max 11 integers and 2 decimals.	Mandatory
paymentIdentification/endToEndIdentification	string	End-to-end Id (customer's own reference per payment). Max 35 characters.	Optional
paymentTypeInformation/serviceLevel/code	string	URGP	Mandatory
paymentTypeInformation/categoryPurpose/code	string	SUPP	Mandatory
chargeBearer	string	SLEV	Mandatory
creditorAccount/value	string	IBAN account number. 34 characters.	Mandatory
creditorAccount/accountType	string	IBAN	Mandatory
creditorAccount/country	string	ISO-standard. 2 characters. Country Code Only within SEPA.	Mandatory
debtor/identification/code	string	Originator ordering party identity. Max 35 characters.	Optional
debtor/identification/type	string	ISO20022 organisation or person identification type. 4 characters. See appendix for explanation of codes. CHID, GS1G, DUNS, BANK, TXID, CUST, EMPL, OTHC, DRLC, CUSI, SOSE, ARNU, CCPT, TXII, NIDN, EMPI, OTHI	Optional
ultimateDebtor/identification/code	string	Originator reference party identity. Max 35 characters.	Optional

Field	Format	Description	Condition
ultimateDebtor/identification/type	string	ISO20022 organisation or person identification type. 4 characters. See appendix for explanation of codes. CHID, GS1G, DUNS, BANK, TXID, CUST, EMPL, OTHC, DRLC, CUSI, SOSE, ARNU, CCPT, TXII, NIDN, EMPI, OTHI	Optional
ultimateDebtor/name	string	Originator reference party name. Max 35 characters.	Optional
creditor/identification/code	string	Beneficiary identity. Max 35 characters.	Optional
creditor/identification/type	string	ISO20022 organisation or person identification type. 4 characters. See appendix for explanation of codes. CHID, GS1G, DUNS, BANK, TXID, CUST, EMPL, OTHC, DRLC, CUSI, SOSE, ARNU, CCPT, TXII, NIDN, EMPI, OTHI	Optional
creditor/name	string	Name. 3-35 characters.	Mandatory
creditor/postalAddress/streetName	string	Street name. Max 34 characters for street name and number.	Optional
creditor/postalAddress/buildingNumber	string	Street number. Max 34 characters for street name and number.	Optional
creditor/postalAddress/addressLine	string	Address details. Max 35 characters.	Optional
creditor/postalAddress/postCode	string	Post code. Max 34 characters for townName and postCode.	Optional
creditor/postalAddress/townName	string	Town. Max 34 characters for townName and postCode.	Optional
creditor/postalAddress/country	string	ISO-standard. 2 characters.	Optional
ultimateCreditor/identification/code	string	Ultimate beneficiary identity. Max 35 characters.	Optional
ultimateCreditor/identification/type	string	ISO20022 organisation or person identification type. 4 characters. See appendix for explanation of codes. CHID, GS1G, DUNS, BANK, TXID, CUST, EMPL, OTHC, DRLC, CUSI, SOSE, ARNU, CCPT, TXII, NIDN, EMPI, OTHI	Optional
ultimateCreditor/name	string	Ultimate beneficiary name. Max 35 characters.	Optional
purpose/code	string	ISO20022 purpose code. Max 35 characters.	Optional
remittanceInformation/text	string	Unstructured reference. Max 140 characters.	Optional

	Payment Type Field Description	Product Group
Corporate	SEPA	sepa_credit_transfer

Field	Format	Description	Condition
debtorAccount/value	string	IBAN. 18 characters.	Mandatory
debtorAccount/accountType	string	IBAN	Mandatory
debtorAccount/currency	string	EUR	Mandatory
debtorAccount/country	string	NL	Mandatory
instructedAmount/currency	string	EUR	Mandatory
instructedAmount/amount	number	≥0.01 Max 11 integers and 2 decimals.	Mandatory
paymentIdentification/endToEndIdentification	string	End-to-end Id (customer's own reference per payment). Max 35 characters.	Optional
paymentTypeInformation/serviceLevel/code	string	SEPA	Mandatory
paymentTypeInformation/categoryPurpose/code	string	SUPP	Mandatory
chargeBearer	string	SLEV	Mandatory
creditorAccount/value	string	IBAN account number. 34 characters.	Mandatory
creditorAccount/accountType	string	IBAN	Mandatory
creditorAccount/country	string	ISO-standard. 2 characters. Country Code Only within SEPA.	Mandatory
debtor/identification/code	string	Originator ordering party identity. Max 35 characters.	Optional
debtor/identification/type	string	ISO20022 organisation or person identification type. 4 characters. See appendix for explanation of codes. CHID, GS1G, DUNS, BANK, TXID, CUST, EMPL, OTHC, DRLC, CUSI, SOSE, ARNU, CCPT, TXII, NIDN, EMPI, OTHI	Optional
ultimateDebtor/identification/code	string	Originator reference party identity. Max 35 characters.	Optional
ultimateDebtor/identification/type	string	ISO20022 organisation or person identification type. 4 characters. See appendix for explanation of codes. CHID, GS1G, DUNS, BANK, TXID, CUST, EMPL, OTHC, DRLC, CUSI, SOSE, ARNU, CCPT, TXII, NIDN, EMPI, OTHI	Optional
ultimateDebtor/name	string	Originator reference party name. Max 35 characters.	Optional
creditor/identification/code	string	Beneficiary identity. Max 35 characters.	Optional

Field	Format	Description	Condition
creditor/identification/type	string	ISO20022 organisation or person identification type. 4 characters. See appendix for explanation of codes. CHID, GS1G, DUNS, BANK, TXID, CUST, EMPL, OTHC, DRLC, CUSI, SOSE, ARNU, CCPT, TXII, NIDN, EMPI, OTHI	Optional
creditor/name	string	Name. 3-35 characters.	Mandatory
creditor/postalAddress/streetName	string	Street name. Max 34 characters for street name and number.	Optional
creditor/postalAddress/buildingNumber	string	Street number. Max 34 characters for street name and number.	Optional
creditor/postalAddress/addressLine	string	Address details. Max 35 characters.	Optional
creditor/postalAddress/postCode	string	Post code. Max 34 characters for townName and postCode.	Optional
creditor/postalAddress/townName	string	Town. Max 34 characters for townName and postCode.	Optional
creditor/postalAddress/country	string	ISO-standard. 2 characters.	Optional
ultimateCreditor/identification/code	string	Ultimate beneficiary identity. Max 35 characters.	Optional
ultimateCreditor/identification/type	string	ISO20022 organisation or person identification type. 4 characters. See appendix for explanation of codes. CHID, GS1G, DUNS, BANK, TXID, CUST, EMPL, OTHC, DRLC, CUSI, SOSE, ARNU, CCPT, TXII, NIDN, EMPI, OTHI	Optional
ultimateCreditor/name	string	Ultimate beneficiary name. Max 35 characters.	Optional
purpose/code	string	ISO20022 purpose code. Max 35 characters.	Optional
remittanceInformation/text	string	Unstructured reference. Max 140 characters.	Optional

	Payment Type Field Description	Product Group
Corporate	SEPA (structured reference)	sepa_credit_transfer

Field	Format	Description	Condition
debtorAccount/value	string	IBAN. 18 characters.	Mandatory
debtorAccount/accountType	string	IBAN	Mandatory
debtorAccount/currency	string	EUR	Mandatory
debtorAccount/country	string	NL	Mandatory
instructedAmount/currency	string	EUR	Mandatory
instructedAmount/amount	number	≥0.01 Max 11 integers and 2 decimals.	Mandatory
paymentIdentification/endToEndIdentification	string	End-to-end Id (customer's own reference per payment). Max 35 characters.	Optional
paymentTypeInformation/serviceLevel/code	string	SEPA	Mandatory
paymentTypeInformation/categoryPurpose/code	string	SUPP	Mandatory
chargeBearer	string	SLEV	Mandatory
creditorAccount/value	string	IBAN account number. 34 characters.	Mandatory
creditorAccount/accountType	string	IBAN	Mandatory
creditorAccount/country	string	ISO-standard. 2 characters. Country Code Only within SEPA.	Mandatory
debtor/identification/code	string	Originator ordering party identity. Max 35 characters.	Optional
debtor/identification/type	string	ISO20022 organisation or person identification type. 4 characters. See appendix for explanation of codes. CHID, GS1G, DUNS, BANK, TXID, CUST, EMPL, OTHC, DRCL, CUSI, SOSE, ARNU, CCPT, TXII, NIDN, EMPI, OTHI	Optional
ultimateDebtor/identification/code	string	Originator reference party identity. Max 35 characters.	Optional
ultimateDebtor/identification/type	string	ISO20022 organisation or person identification type. 4 characters. See appendix for explanation of codes. CHID, GS1G, DUNS, BANK, TXID, CUST, EMPL, OTHC, DRCL, CUSI, SOSE, ARNU, CCPT, TXII, NIDN, EMPI, OTHI	Optional
ultimateDebtor/name	string	Originator reference party name. Max 35 characters.	Optional
creditor/identification/code	string	Beneficiary identity. Max 35 characters.	Optional

Field	Format	Description	Condition
creditor/identification/type	string	ISO20022 organisation or person identification type. 4 characters. See appendix for explanation of codes. CHID, GS1G, DUNS, BANK, TXID, CUST, EMPL, OTHC, DRCL, CUSI, SOSE, ARNU, CCPT, TXII, NIDN, EMPI, OTHI	Optional
creditor/name	string	Name. 3-35 characters.	Mandatory
creditor/postalAddress/streetName	string	Street name. Max 34 characters for street name and number.	Optional
creditor/postalAddress/buildingNumber	string	Street number. Max 34 characters for street name and number.	Optional
creditor/postalAddress/addressLine	string	Address details. Max 35 characters.	Optional
creditor/postalAddress/postCode	string	Post code. Max 34 characters for townName and postCode.	Optional
creditor/postalAddress/townName	string	Town. Max 34 characters for townName and postCode.	Optional
creditor/postalAddress/country	string	ISO-standard. 2 characters.	Optional
ultimateCreditor/identification/code	string	Ultimate beneficiary identity. Max 35 characters.	Optional
ultimateCreditor/identification/type	string	ISO20022 organisation or person identification type. 4 characters. See appendix for explanation of codes. CHID, GS1G, DUNS, BANK, TXID, CUST, EMPL, OTHC, DRCL, CUSI, SOSE, ARNU, CCPT, TXII, NIDN, EMPI, OTHI	Optional
ultimateCreditor/name	string	Ultimate beneficiary name. Max 35 characters.	Optional
purpose/code	string	ISO20022 purpose code. Max 35 characters.	Optional
remittanceInformation/text	string	Structured reference, specified by SCOR in remittanceInformation/type. Must be RF ref (25 char.) or Acceptgiro 17 ref (7-16 char.). Max 140 characters.	Mandatory
remittanceInformation/type	string	SCOR	Mandatory

	Payment Type Field Description	Product Group
Corporate	SEPA Salary	sepa_credit_transfer

Field	Format	Description	Condition
debtorAccount/value	string	IBAN. 18 characters.	Mandatory
debtorAccount/accountType	string	IBAN	Mandatory
debtorAccount/currency	string	EUR	Mandatory
debtorAccount/country	string	NL	Mandatory
instructedAmount/currency	string	EUR	Mandatory
instructedAmount/amount	number	≥0.01 Max 11 integers and 2 decimals.	Mandatory
paymentIdentification/endToEndIdentification	string	End-to-end Id (customer's own reference per payment). Max 35 characters.	Optional
paymentTypeInformation/serviceLevel/code	string	SEPA	Mandatory
paymentTypeInformation/categoryPurpose/code	string	SALA	Mandatory
chargeBearer	string	SLEV	Mandatory
creditorAccount/value	string	IBAN account number. 34 characters.	Mandatory
creditorAccount/accountType	string	IBAN	Mandatory
creditorAccount/country	string	ISO-standard. 2 characters. Country Code Only within SEPA.	Mandatory
debtor/identification/code	string	Originator ordering party identity. Max 35 characters.	Optional
debtor/identification/type	string	ISO20022 organisation or person identification type. 4 characters. See appendix for explanation of codes. CHID, GS1G, DUNS, BANK, TXID, CUST, EMPL, OTHC, DRLC, CUSI, SOSE, ARNU, CCPT, TXII, NIDN, EMPI, OTHI	Optional
ultimateDebtor/identification/code	string	Originator reference party identity. Max 35 characters.	Optional
ultimateDebtor/identification/type	string	ISO20022 organisation or person identification type. 4 characters. See appendix for explanation of codes. CHID, GS1G, DUNS, BANK, TXID, CUST, EMPL, OTHC, DRLC, CUSI, SOSE, ARNU, CCPT, TXII, NIDN, EMPI, OTHI	Optional
ultimateDebtor/name	string	Originator reference party name. Max 35 characters.	Optional
creditor/identification/code	string	Beneficiary identity. Max 35 characters.	Optional

Field	Format	Description	Condition
creditor/identification/type	string	ISO20022 organisation or person identification type. 4 characters. See appendix for explanation of codes. CHID, GS1G, DUNS, BANK, TXID, CUST, EMPL, OTHC, DRLC, CUSI, SOSE, ARNU, CCPT, TXII, NIDN, EMPI, OTHI	Optional
creditor/name	string	Name. 3-35 characters.	Mandatory
creditor/postalAddress/streetName	string	Street name. Max 34 characters for street name and number.	Optional
creditor/postalAddress/buildingNumber	string	Street number. Max 34 characters for street name and number.	Optional
creditor/postalAddress/addressLine	string	Address details. Max 35 characters.	Optional
creditor/postalAddress/postCode	string	Post code. Max 34 characters for townName and postCode.	Optional
creditor/postalAddress/townName	string	Town. Max 34 characters for townName and postCode.	Optional
creditor/postalAddress/country	string	ISO-standard. 2 characters.	Optional
ultimateCreditor/identification/code	string	Ultimate beneficiary identity. Max 35 characters.	Optional
ultimateCreditor/identification/type	string	ISO20022 organisation or person identification type. 4 characters. See appendix for explanation of codes. CHID, GS1G, DUNS, BANK, TXID, CUST, EMPL, OTHC, DRLC, CUSI, SOSE, ARNU, CCPT, TXII, NIDN, EMPI, OTHI	Optional
ultimateCreditor/name	string	Ultimate beneficiary name. Max 35 characters.	Optional
purpose/code	string	ISO20022 purpose code. Max 35 characters.	Optional
remittanceInformation/text	string	Unstructured reference. Max 140 characters.	Optional

cross_currency_credit_transfer

	Payment Type Field Description	Product Group
Corporate	Crossborder Express	cross_currency_credit_transfer

Field	Format	Description	Condition
debtorAccount/value	string	IBAN. 18 characters.	Mandatory
debtorAccount/accountType	string	IBAN	Mandatory
debtorAccount/currency	string	ISO-standard. 3 characters.	Mandatory
debtorAccount/country	string	NL	Mandatory
instructedAmount/currency	string	EUR, CHF, DKK, HUF, JPY, NOK, PLN, SEK, SGD, USD, AUD, CAD, GBP, HKD, CNY	Mandatory
instructedAmount/amount	number	≥0.01 Max 11 integers and 2 decimals.	Mandatory
paymentIdentification/endToEndIdentification	string	End-to-end Id (customer's own reference per payment). Max 35 characters.	Optional
paymentTypeInformation/serviceLevel/code	string	URGP	Mandatory
paymentTypeInformation/categoryPurpose/code	string	SUPP	Mandatory
chargeBearer	string	SHAR (within the EEA), SHAR, CRED, DEBT (all other countries)	Mandatory
creditorAccount/value	string	IBAN or BBAN account number. Max 34 characters.	Mandatory
creditorAccount/accountType	string	IBAN or BBAN	Mandatory
creditorAccount/country	string	ISO-standard. 2 characters.	Mandatory
creditor/name	string	Name. Max 35 characters.	Mandatory
creditor/postalAddress/streetName	string	Street name. Max 34 characters.	Optional
creditor/postalAddress/buildingNumber	string	Street number. Max 15 characters.	Optional
creditor/postalAddress/addressLine	string	Address details. Max 35 characters.	Optional
creditor/postalAddress/postCode	string	Post code. Max 34 characters.	Optional
creditor/postalAddress/townName	string	Town. Max 34 characters.	Mandatory
creditor/postalAddress/country	string	ISO-standard. 2 characters.	Mandatory
creditorAgent/bic	string	BIC. 8 or 11 characters. Mandatory if BBAN is used.	Optional
creditorAgent/identification/code	string	National BankID Number. Mandatory if payment is made in corresponding currency to Australia, Canada, China, Hong Kong or USA. Max 30 characters.	Optional

Field	Format	Description	Condition
creditorAgent/identification/type	string	National BankId Type. ISO Standard Clearing System Identification. 5 characters.	Optional
remittanceInformation/text	string	Reference text. Mandatory for CNY payment: /CGODDR/ for goods trade, /CSTRDR/ for service trade, /CCTFDR/ for capital transfer, /CCDNDR/ for charity donation, /COCADR/ for other current account transactions. Max 140 characters.	Optional

	Payment Type Field Description	Product Group
Corporate	Crossborder Normal	cross_currency_credit_transfer

Field	Format	Description	Condition
debtorAccount/value	string	IBAN. 18 characters.	Mandatory
debtorAccount/accountType	string	IBAN	Mandatory
debtorAccount/currency	string	ISO-standard. 3 characters.	Mandatory
debtorAccount/country	string	NL	Mandatory
instructedAmount/currency	string	EUR, CHF, DKK, HUF, JPY, NOK, PLN, SEK, SGD, USD, AUD, CAD, GBP, HKD, CNY	Mandatory
instructedAmount/amount	number	≥0.01 Max 11 integers and 2 decimals.	Mandatory
paymentIdentification/endToEndIdentification	string	End-to-end Id (customer's own reference per payment). Max 35 characters.	Optional
paymentTypeInformation/serviceLevel/code	string	NURG	Mandatory
paymentTypeInformation/categoryPurpose/code	string	SUPP	Mandatory
chargeBearer	string	SHAR (within the EEA), SHAR, CRED, DEBT (all other countries)	Mandatory
creditorAccount/value	string	IBAN or BBAN account number. Max 34 characters.	Mandatory
creditorAccount/accountType	string	IBAN or BBAN	Mandatory
creditorAccount/country	string	ISO-standard. 2 characters.	Mandatory
creditor/name	string	Name. Max 35 characters.	Mandatory
creditor/postalAddress/streetName	string	Street name. Max 34 characters.	Optional
creditor/postalAddress/buildingNumber	string	Street number. Max 15 characters.	Optional
creditor/postalAddress/addressLine	string	Address details. Max 35 characters.	Optional
creditor/postalAddress/postCode	string	Post code. Max 34 characters.	Optional
creditor/postalAddress/townName	string	Town. Max 34 characters.	Mandatory
creditor/postalAddress/country	string	ISO-standard. 2 characters.	Mandatory
creditorAgent/bic	string	BIC. 8 or 11 characters. Mandatory if BBAN is used.	Optional
creditorAgent/identification/code	string	National BankID Number. Mandatory if payment is made in corresponding currency to Australia, Canada, China, Hong Kong or USA. Max 30 characters.	Optional
creditorAgent/identification/type	string	National BankID Type. ISO Standard Clearing System Identification. 5 characters.	Optional

Field	Format	Description	Condition
remittanceInformation/text	string	Reference text. Mandatory for CNY payment: /CGODDR/ for goods trade, /CSTRDR/ for service trade, /CCTFDR/ for capital transfer, /CCDNDR/ for charity donation, /COCADR/ for other current account transactions. Max 140 characters.	Optional

Appendix

ISO20022 organisation or person identification type for SEPA corporate

ISO20022 (API)	ISO20022 Name
CHID	Clearing Identification Number
GS1G	GS1GLNIdentifier
DUNS	Data Universal Numbering System
BANK	BankPartyIdentification
TXID	TaxIdentificationNumber
CUST	CorporateCustomerNumber
EMPL	EmployerIdentificationNumber
*OTHC	OtherCorporate
DRLC	DriversLicenseNumber
*CUSI	CustomerIdentificationNumberIndividual
SOSE	SocialSecurityNumber
ARNU	AlienRegistrationNumber
CCPT	PassportNumber
*TXII	TaxIdentificationNumberIndividual
NIDN	NationalIdentityNumber
*EMPI	EmployeeIdentificationNumberIndividual
*OTHI	OtherIndividual
(*) Handelsbanken specific code, not ISO20022	