

SOFiE: Exchange Files for SDD, Sepa Direct Debit

Authors: Eugénio Oliveira / Fabrice Poinsignon
Translators: Théophile Penz and Erin Piret
Version: 1.4.2
Subject: Technical and contractual explanation for creditors

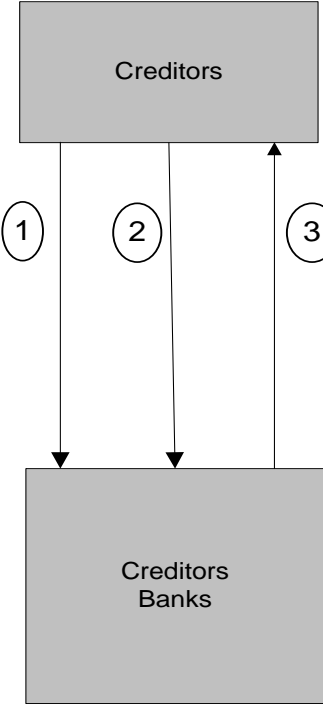
Contents

1. Introduction.....	3
2. Creditors Files towards Creditor Bank.....	4
2.1 Creditors SDD file (flow 1).....	4
2.2 Creditor SDD Cancellation file (Flow 2).....	4
3. Creditor Bank Files towards Creditors.....	5
3.1 Creditor SDD Return file (Flow 3).....	5
4. Code.....	6
4.1 Bank ID Code : cdebq.....	6
4.2 Creditor ID Code: id_creancier.....	6
5. SOFiE Contract.....	7
5.1 SDDS package.....	7
5.2 Annual fee.....	7
5.3 Contact.....	7

1. Introduction.

To enable creditors to transmit their SDD (Sepa Direct Debit) files to the banks concerned via SOFIE, SIX Payment Services (Europe) provides companies with the corresponding SOFIE package called SDDS.

The flow diagram is defined under the following technical model:



SDD 1 files sending
PAI8.aaaammjjhmmss.id_creancier.cdebq

SDD 2 files sending
PAI7.aaaammjjhmmss.id_creancier.cdebq

SDD 3 files back
PAI2.aaaammjjhmmss.Cdebq.id_créancier

2. Creditors Files towards Creditor Bank.

2.1 Creditors SDD file (flow 1).

The SDD file name, sent by the creditor to the creditor bank, must have the following structure:

Type.aaaammjjhmmss.id_creancier.cdebq

With

Type	=	PAI8
yyyymmddhhmmss	=	timestamp
id_creditor	=	creditor ID code
cdebq	=	bank ID code

This flow is used to send the PAIN008 files.
The structure and content of the file are not controlled.

2.2 Creditor SDD Cancellation file (Flow 2).

The SDD Cancellation file name, sent by the creditor to the creditor bank, must have the following structure:

Type.aaaammjjhmmss.id_creancier.cdebq

With

Type	=	PAI7
yyyymmddhhmmss	=	timestamp
id_creditor	=	creditor ID code
cdebq	=	bank ID code

This flow is used to send the PAIN007 files.
The structure and content of the files are not checked.
The creditor has to check with the creditor bank whether this file type is supported.

3. Creditor Bank Files towards Creditors.

3.1 Creditor SDD Return file (Flow 3).

The name of the SDD return file sent to the creditor by the creditor bank must have the following structure:

Type.yyyymmddhhmmss.cdebq.id_creancier		
With		
Type	=	PAI2
yyymmjhhmmss	=	timestamp
Cdebq	=	bank ID code
Id_creditor	=	creditor ID code

This flow is used to send PAIN002 files.
The structure and content of the files are not checked.

4. Code

4.1 Bank ID Code : cdebq.

The value of the bank identifier code to be used for the bank is listed below.
The creditor must first contact its creditor bank to verify that the latter offers this service.

	Code
BANQUE DE LUXEMBOURG	74
BANQUE ET CAISSE D'ÉPARGNE DE L'ÉTAT, LUXEMBOURG	10
BGL BNP PARIBAS S.A.	30
BANQUE INTERNATIONALE A LUXEMBOURG S.A.	20
ING LUXEMBOURG	60
BANQUE BCP S.A.	69
KBL EUROPEAN PRIVATE BANKERS S.A.	50
BANQUE RAIFFEISEN	67
FORTUNA BANQUE S.C.	72
SOCIETE GENERALE BANK & TRUST	61
CAIXA GERAL DE DEPOSITOS, SUCCURSALE DE LUXEMBOURG	85
POST FINANCE	00

4.2 Creditor ID Code: id_creancier

The creditor_id code is the creditor identifier obtained from the creditor bank.
In Luxembourg the ID code has the following structure:

Creditor-ID: 26 alphanumerical characters

<i>Position 1 & 2</i>	Country Code:	"LU" (ISO 3166)
<i>Position 3 & 4</i>	Check Digit:	2n (ISO 7064)
<i>Position 5 & 7</i>	Business Code:	3AN ; "ZZZ" (default)
<i>Position 8</i>	Fixed Value:	"0"
<i>Position 9 to 26</i>	National Identifier	18AN

Example: LU27ZZZ0000000000123456789

5. SOFiE Contract

5.1 SDDS package.

In order to benefit from this package, the creditor must first get a SOFiE Business or SOFiE Business+ contract with SIX Payment Services (Europe).

He must then order the new SDDS package by stipulating his SEPA Creditor Identifier (Creditor_ID) obtained from his creditor bank and enter the Bank Code(s) of his creditor bank(s) (cdebq).

5.2 Annual fee.

The annual fee on 1 January 2018 is €43.05 excluding VAT.
(See Terms and Conditions for more information).

5.3 Contact.

Worldline Financial Services (Europe) S.A.
Atrium Business Park
33, rue du Puits Romain
8070 Bertrange
Luxembourg

For more information, please contact our helpdesk:
Phone number (+352) 355 66 - 600
E-mail : sofie.lux@worldline.com