

CLIEOP 03

*File structure for Multi-transfer and
Direct Debit giro orders for business giro account holders*

Also suitable for orders in euros

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1. Functional description

The banks in the Netherlands, including the Postbank, have developed a uniform Client Order structure (ClieOp).

This brochure gives guidelines for creating electronic information carriers for delivering Multi-transfer and Direct debit orders to the Postbank.

The ClieOp structure is for the batch delivery of orders on electronic information carriers to Postbank and Interpay. The ClieOp structure is medium-independent and deliveries can be made on magnetic tape, tape cartridge, diskette, via Girocom or via Girotel.

The advantage of the ClieOp structure is that payment and direct debit orders are prepared using the same structure.

This brochure describes the ClieOp structure version 03, which is suitable for delivering batches with orders in both guilders and euros, for processing at the Postbank. (For information on the structure and delivery to Interpay please see the 'ClieOp 03' brochure from Interpay.) The ClieOp file structure is 'upwards compatible', so that customers who wish to continue using version 02 do not have to make any changes unless they want to use the additional functionality in version 03. It will not be possible to use any other file structure (Postbank, BGC S/C/I, ClieOp 01 and 02) after the guilder ceases to be legal tender (in all probability on 1 July 2002).

A test has to be performed before you actually deliver orders using the ClieOp 03 structure to Postbank for processing. Since 1 July 1998, it has been possible to have your updated ClieOp 03 file tested by the Postbank. After approval, you can use the new file structure straight away for orders in guilders. Since 1 January 1999, it has been possible to submit orders in euros as well as in guilders with ClieOp 03.

Version 03 allows both Multi-transfer giro and Direct debit giro orders to be created using the ClieOp standard. It is not, however, possible to put both types of order in a single file on one medium. You can find more information on Multi-transfer giro orders in the 'Paying by Multi-transfer giro' and 'Conditions for Multi-transfer giro' brochures. You can find more information on Direct debit giro orders in the 'Receipts using Direct debit giro' and 'Conditions for Direct debit giro' brochures.

1.1 Checks on orders

Items can be checked to avoid those with an incorrect giro account number (compared with the stated name/address details) being processed. This check is always required for new creditors and debtors. These items are processed after approval. In this respect, two types of item can be identified in the ClieOp structure:

- Items where the name has to be checked against the customer's giro number, also known as 'non-nett' items or items for name/number check. The name/number check means that the electronic information carrier must include additional information, being the customer's name (without prefix) and address, on each item (see also 2.2.4 and 2.2.5).
- Items where the name/number check can be ignored because this check has been carried out at an earlier stage. These are also known as 'nett' items or items without name/number check. 'Nett' and 'non-nett' items can be included in a single batch.

1.2 Variant code

In a number of cases, the version of the info blocks has been changed because of amendments to the ClieOp structure. This is expressed in the 'variant code'. Only the variant codes listed in this brochure are valid for ClieOp 03.

1.3 Differences between ClieOp 03 and ClieOp 02

The information below is important for customers who are using ClieOp 02, but who wish to transfer to ClieOp 03. Customers who do not use ClieOp 02 can ignore this section.

1. As well as submitting Multi-transfer and Direct debit giro orders in guilders, ClieOp 03 is also suitable for orders in euros from 1 January 1999 by adding the 'delivery currency' record to the batch header info.
2. The value P (=Production) or T (=Test) is mandatory in the ordering customer info in the 'Test code' field.
3. The total amount for a batch is not the same in euros as in guilders. The euro amount may not exceed NLG 999,999,999.99 when converted into guilders.
4. The file name in the header label in the file identifier for tapes and tape cartridges must state 'ClieOp 03'. The file name 'ClieOp 03' must be stated in diskettes.
5. The file name has been changed to ClieOp 03 in the file header info.

1.4 Differences between ClieOp 03 and ClieOp 01

In addition to the information in 1.3, the information below is important for customers who are using ClieOp 01, but who wish to transfer to ClieOp 03. Customers who do not use ClieOp 01 can ignore this section.

1. ClieOp 01 was taken into production by the Postbank and Interpay on the implementation of phase 1 of NBC in February 1989. ClieOp 01 is only suitable for 'nett' and 'non-nett' Multi-transfer giro orders. ClieOp 03 is suitable for the delivery of Direct debit giro orders in addition to Multi-transfer giro orders.
2. The Beneficiary's town info (for payments) and Payer's town info (for direct debits) information records have been added.
3. A processing procedure record has been introduced in the file header info. This is only important for service bureaux with whom special arrangements have been made.
4. A Test code record has been introduced in the ordering customer info.

1.5 Differences between Postbank and BGC ClieOp structures

1. The ClieOp structure allows the name/number check to be performed selectively by item.
2. The ordering customer can give each item a payment reference of up to 16 positions.
3. There is a difference between bank account numbers and giro account numbers: bank account numbers and giro account numbers are numerical and made up of ten positions. Bank account numbers have a maximum of one leading zero and meet the eleven test. Giro account numbers can always be identified from the three leading zeros in the first three positions.
4. The Postbank and Interpay structures other than ClieOp 03 are not being adapted for orders in euros.

1.6 ClieOp and the year 2000

The ClieOp file structure does not have to be adapted for the year 2000. The date fields in the existing file structure consists of 6 positions; ddmmyy. In the year 1999, you input the value '99' in the positions 'yy', in 2000 the value '00', in 2001 the value '01', etc. The century indicator does have to be stated in the instruction letter (see page 24).

2. Description of the information records

2.1 Structure

The ClieOp files have a modular structure and all records are 50 positions long. A record is referred to in the ClieOp description by the term 'info' (e.g. batch header info or transaction info). ClieOp is the name for a file that customers can use for submitting payment orders or direct debit orders to Postbank and Interpay. A ClieOp file consists of one or more batches. A batch consists of one or more items. These terms are defined briefly below.

ClieOp 03 structure

The diagram on the following page illustrates all the possible 'infos' in ClieOp 03. In the diagram, '1' in the top right-hand corner means that the info is mandatory; 'n-m' means that the info occurs a minimum of 'n' and a maximum of 'm' times. The figures between brackets refer to the description of the infos in section 2.2.

File

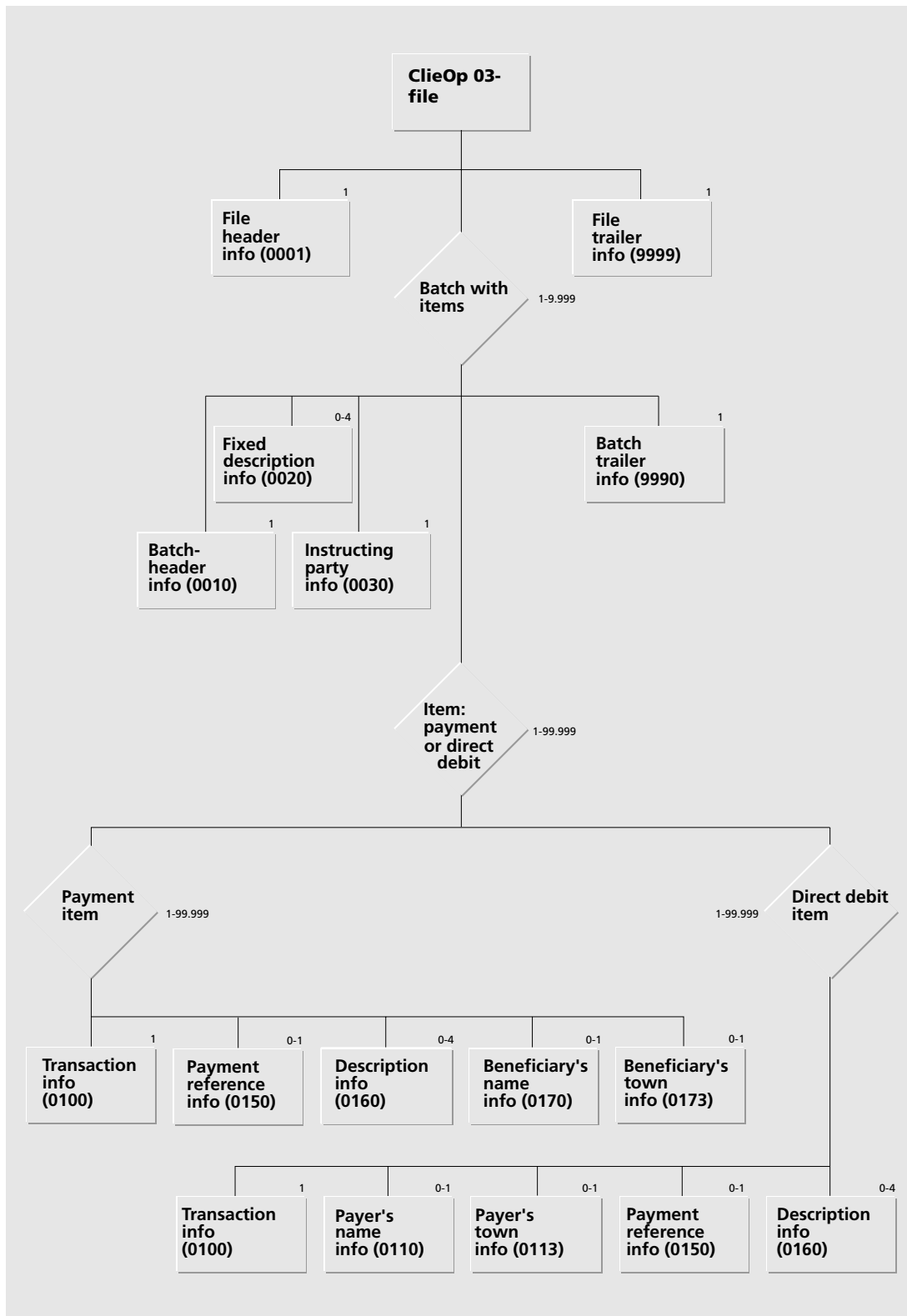
The physical implementation of the ClieOp structure is a file which can be placed on a magnetic information carrier or sent by data communication, under a particular name. A file consists of one or more batches. If a file is made up of several batches, it is referred to as a Multifile. Up to 9,999 batches can be included in a file for standard processing. Direct debit and Multi-transfer giro orders may not be included in the same file. The transaction group (batch header info) should remain the same within a file.

Batch

A batch is a collection of one or more items which form a logical entity in the context of electronic data processing. A particular feature of the logical entity is the same, single ordering customer's account number and the processing date. A batch can include up to 99,999 items. Sometimes the word 'order' is used instead of 'batch'.

Item

An item is a single payment or direct debit within a batch. Another word for 'item' is 'transaction'.



2.2 The structure

The structure of the infos is described one by one below: first at file level, then at batch level and finally at item level. Before addressing the structures, there are some general comments which are important for several infos.

2.2.1 General comments

Details for the beneficiary or payer

General

The specification details ensure that the beneficiary (for payments) knows what the payment relates to, or that the payer (for direct debits) knows what he is paying for and consequently at least one specification line must be completed with relevant information. The payment reference in the 'Payment reference info' is not printed on the bank statement of private giro account holders.

Specification layout

A specification is made up of at least one and at most four of the infos below. The information in each of these infos is printed on a separate line in the beneficiary or payer's statement. Up to four lines are available for printing the information from the infos. The infos which can make up a specification are:

- only payment references belonging to specific items (see Payment reference info (0150))
- only variable descriptions belonging to specific items (see Description info (0160))
- only fixed descriptions attached to all items in the batch (see Fixed Description info (0020))
- a combination of the above.

It is recommended that these infos are arranged so that the text does not break words or figures illogically between the lines (each line on account statement has a maximum of 32 positions). This can be done in two ways:

1. fill lines with trailing spaces;
2. use hyphens.

Inclusion of a carriage return is not permitted and unused positions must always be filled with spaces.

Reporting on the statement

Specification

The specification is reported by the Postbank to the beneficiary (for payments) or payer (for direct debits) in the following order:

- Payment reference info (only on statements of a business account holder)
- Description info
- Fixed description info

Together, these three infos can account for up to 4 lines on the statement. Each info used, therefore, takes up one line on the statement. There must be at least one specification line with information relevant to the beneficiary or payer.

The payment reference on the collector's statement is reported on direct debit entries which are reversed on the debtor's instructions within the agreed period. If the collector has not given a payment reference, the first 15 positions of the description in the first Description info is reported. In this case it is important that information relevant for your accounting records is limited to these 15 positions.

Instructing party's name

The instruction party's name from the instruction party info (0030) is reported on the Postbank statement following the specification line(s). This identifies you to the beneficiary or payer.

Payment order currency

As an additional service to customers up to 1 July 2002, Postbank will state the original amount and currency of the Multi-transfer and/or Direct debit giro order as an extra specification line, if it is different from the currency (euro or guilder) in which the giro account of the recipient (for Multi-transfers) and/or payer (for Direct debits) is kept.

Infocode

The infocode identifies the info. The values of the infocodes are given in the descriptions of the infos.

Variant code

The variant code identifies the version of the info. A later version either contains more fields than the previous version or the last field in the info is extended.

Filler (space)

Each info must be filled to 50 positions with spaces (mandatory).

Form of the data

A code is used in the descriptions below for the form in which the data in the records of the blocks has to be issued. The code has the following meaning:

- X The record contains only alphanumeric data from the list of approved characters. Unless indicated otherwise, alphanumerical records are justified left and completed with spaces.
- 9 The record contains only numerical data (zoned neutral sign) in which the use of points and commas is not permitted. Numerical records are justified right and filled with zeros.

Account numbers

Account numbers (instructing party, beneficiary, payer) are numerical and, therefore, justified right and completed with leading zeros. A giro account should be input as follows: 9234567 becomes 0009234567. A Postbank-giro account number should not, therefore, be preceded by the letter 'P'. A bank account number is input as follows: 76.11.45.427 becomes 0761145427.

Uncompleted records

Each record should be completed unless the description states otherwise. Uncompleted records contain spaces if the form is alphanumeric (x) or zeros if the form is numerical (9).

Totals

It is possible that the number of figures in a total exceeds the length of a record (for example, total of account numbers in the batch trailer info) in which case the total is cropped left.

2.2.2 File level

File header info (0001)

The file header info occurs only once per file. It includes the information required to identify the sender and the file. There are two variants, the second of which (with variant code 'C') can specify the processing procedure.

File header info variant code 'A'

Record	Form	Length	Fixed content
Infocode	9	4	0001
Variant code	x	1	A
File preparation date	9	6	
File name	x	8	
Sender identification	x	5	
File identification	x	4	
Duplicate code	9	1	
Filler	x	21	

File header info variant code 'C'

Record	Form	Length	Fixed content
Infocode	9	4	0001
Variant code	x	1	C
File preparation date	9	6	ddmmyy
File name	x	8	CLIEOP03
Sender identification	x	5	
File identification	x	4	
Duplicate code	9	1	
Processing procedure	x	1	
Filler	x	20	
			>>

File preparation date	Date when the file was prepared.
File name	Identifies the file.
Value	CLIEOP03: for both Multi-transfer giro and Direct debit giro orders.
Sender identification	Identification assigned by the sender.
File identification	Identifies the file uniquely per month.
Content	pos. 1-2: position 1-2 of File preparation date (day of the month) pos. 3-4: the first file has number 01, additional files on one day are sequentially numbered.
Duplicate code	Specifies whether the file is a duplicate of a file submitted earlier. Single copies and duplicates differ only in this record.
Values	1: Single copy 2: Duplicate
Processing procedure	Specifies the procedure for processing the orders.
Values	space: Standard processing W:Batch waiting procedure (only applicable for special arrangements with service bureaux),

File trailer info (9999)

The file ends with the file trailer info.

File trailer info			
Record	Form	Length	Fixed content
Infocode	9	4	9999
Variant code	x	1	A
Filler	x	45	

2.2.3 Batch level

Batch header info (0010)

The batch header info identifies the batch and states the ordering customer's account number.

Batch header info			
Record	Form	Length	Fixed content
Infocode	9	4	0010
Variant code	x	1	B
Transaction group	x	2	
Instructing party's account number	9	10	
Batch number	9	4	
Delivery currency	x	3	
Filler	x	26	

Transaction group	Specifies which transaction group the items in the batch belong to.
Values	00: Payments 10: Direct debits The transaction group should remain the same within a single file.
Instructing party account number	Contains the account number of the instructing party of the batch. For Multi-transfer giro orders this is the account number debited. For Direct debit giro orders this is the account number credited. This number must be the same as that in the instruction letter. Account numbers are justified right and completed with leading zeros (see also 2.2.1). If the instructing party's account number is a giro account, the order must be sent to the Postbank. If the instructing party's account number is a bank account, the order must be sent to Interpay.
Batch number	Number with an increment of one per batch. Sequential numbers may be used in successive volumes (information carriers).
Delivery currency	Specifies the currency in which the Amount in the batch transaction is expressed.
Values	NLG: Dutch guilder; amount is in Dutch cents. EUR: Euro; amount is in euro cents.

Fixed description info (0020)

The Fixed description info gives the fixed description which is added to all items in a batch.

Fixed description info

Record	Form	Length	Fixed content
Infocode	9	4	0020
Variant code	X	1	A
Fixed description	X	32	
Filler	X	13	

Fixed description This description is added to all items in this batch. The Fixed description may not begin with a space (see also 2.2.1).

Ordering customer info (0030)**Insrtucting party info**

Record	Form	Length	Fixed content
Infocode	9	4	0030
Variant code	x	1	B
Name/address code	9	1	1
Desired processing date	9	6	ddmmyy
Instructing party's name	x	35	
Test code	x	1	
Filler	x	2	

Name/address code This record has no meaning for senders to the Postbank.

Value

1 (mandatory)

NB: For submissions to Interpay, this record specifies whether the ordering customer wishes to receive the name and address data as recorded by the Postbank, in which case the values are:

1: Name and address not wanted

2: Name and address wanted

Desired processing date Contains the date on which the batch should be processed. If this is not used, the record should contain zeros. Delivery can be up to 30 calendar days before the desired processing date. If there is a difference between the date stated here and the date in the instruction letter, the date in the instruction letter is applied.

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Instructing party's name	Name of the instructing party. This record is 35 positions long. The Postbank processes up to the first 32 positions. The instructing party's name identifies you on the beneficiary's statement for payments or the payer's statement for direct debits (see also 2.2.1). Instructing party's must specify his name in this record.
Test code	This record specifies whether the batch should be processed as production or as a test.
Value	P = production T = test

Batch trailer info (9990)

The batch ends with the Batch trailer info. This info provides certain key information on the batch, which is used for the traditional types of integrity check (total amount, total account numbers).

Batch trailer info			
Record	Form	Length	Fixed content
Infocode	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	
Total amount	The sum of all Amount in Transaction info records belonging to this batch. The total amount for a batch is not the same in euros as in guilders. The euro amount may not exceed NLG 999,999,999.99 when converted into guilders. (€ 453,780,216.08).		
Total account numbers	The final 10 figures of the sum of the Payer account number and Beneficiary account number (both from Transaction info) records in this batch. This is also known as a hash total. The Payer account number and Beneficiary account number in each transaction within the batch must be added up.		
Number of items	The number of Transaction infos between the batch header info and batch trailer info. Maximum of 99,999 items per batch. The Transaction info occurs once per payment or direct debit.		

2.2.4 Payments at item level

Transaction info (0100)

The Transaction info occurs once per item. The key data for the item - type of transaction, amount and account numbers - are listed here.

Transaction info	
Record	Form Length Fixed content
Infocode	9 4 0100
Variant code	x 1 A
Transaction type	x 4
Amount	9 12
Payer's account number	9 10
Beneficiary's account number	9 10
Filler	x 9

Transaction type	Sub-classification within the Transaction group by adding 2 digits.
Values	0000: Multi-transfer or creditor payment to a giro account with name/number check ('non-nett' item). 0003: Salary payment to a giro account with name/number check ('non-nett' item). 0005: Multi-transfer giro or creditor payment to a giro account without name/number check ('nett' item), Multi-transfer giro or creditor payment to a bank account. 0008: Salary payment to a giro account without name/number check ('nett' item). Salary payment to a bank account. The 'Beneficiary's name info' (0170) and, if available the 'Beneficiary's town info' (0173) must be supplied for transaction types with the Values 0000 and 0003.
Amount	The amount to be transferred in the transaction. This amount is stated in cents and so there may not be any commas or points. The total amount for a batch is not the same in euros as in guilders. The euro amount may not exceed NLG 999,999,999.99 when converted into guilders.
Payer's account number	The account number of the payer of the Amount. In Transaction group 00, this number must be the same as the instructing party's account number. Account numbers are justified right and preceded with leading zeros (see also 2.2.1).
Beneficiary's account number	The account number of the recipient of the Amount. Account numbers are justified right and preceded by leading zeros (see also 2.2.1). If you make a payment to a bank account holder, you state the bank account number concerned here and not the giro account of the bank or Bankgirocentrale.

Payment reference info (0150)

The Payment reference info states the payment reference. This info can occur once per item.

Payment reference info			
Record	Form	Length	Fixed content
Infocode	9	4	0150
Variant code	x	1	A
Payment reference	x	16	
Filler	x	29	
Payment reference	Reference added to the item by the Customer. This may not start with a space (see also 2.2.1).		

Description info (0160)

The Description info contains the variable descriptions belonging to specific items.

Description info			
Record	Form	Length	Fixed content
Infocode	9	4	0160
Variant code	x	1	A
Description	x	32	
Filler	x	13	
Description	A description belonging to this item (see also 2.2.1).		

Beneficiary's name info (0170)

The Beneficiary's name info is mandatory if the Beneficiary's account number in the Transaction info is a giro account number on which a name/number check must be performed ('non-nett' items). This, therefore, applies for Transaction types 0000 and 0003. This info need not be included for 'nett' items.

Beneficiary's name info (only included in transaction types 0000 and 0003)			
Record	Form	Length	Fixed content
Infocode	9	4	0170
Variant code	x	1	B
Beneficiary's name	x	35	
Filler	x	10	

Beneficiary's name	Name of the beneficiary according to the instructing party. While 35 positions are reserved for this record, the Postbank only processes the first 32 positions.
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Beneficiary's town info (0173)

For 'non-nett' items (transaction types 0000 and 0003), the instructing party is requested to state the beneficiary's town (if available) in the Beneficiary's town info. This info need not be given for 'nett' items.

Beneficiary's town info (only included in transaction types 0000 and 0003)

Record	Form	Length	Fixed content
Infocode	9	4	0173
Variant code	x	1	B
Beneficiary's town	x	35	
Filler	x	10	

Beneficiary's town	The town belonging to the Beneficiary's account number (see also section 1.3) according to the instructing party. While 35 positions are reserved for this record, the Postbank only processes the first 32 positions.
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2.2.5 Direct debits at item level

Transaction info (0100)

The Transaction info occurs once per item. The key data of the item are listed here: type of transaction, amount and account numbers.

Transaction info

Record	Form	Length	Fixed content
Infocode	9	4	0100
Variant code	x	1	A
Transaction type	9	4	
Amount	9	12	
Payer's account number	9	10	
Beneficiary's account number	x	10	
Filler		9	

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Transaction type	Sub-classification within the Transaction group by adding 2 digits.
Values	1001: Direct debit from a giro account without name/number check ('nett' item). Direct debit from a bank account. 1002: Direct debit from a giro account with name/number check ('non-nett' items). The 'Payer's name info' (0110) and, if available, the 'Payer's town info' (0113) must be supplied for this transaction type.
Amount	The amount to be transferred in the transaction. This amount is stated in cents and so there may not be any commas or points. The field of this record must be preceded by leading zeros. The total amount for a batch is not the same in euros as in guilders. The euro amount may not exceed NLG 999,999,999.99 when converted into guilders. (€ 453, 780, 216.08)
Payer's account number	The account number of the payer of the Amount. Account numbers are justified right and preceded by leading zeros (see also 2.2.1). If you collect from a bank account you report the bank account number concerned here and not the giro account of the bank or Interpay.
Beneficiary's account number	The account number of the recipient of the Amount. For Transaction group 10, this number must be the same as the instructing party's account number. Account numbers are justified right and preceded by leading zeros (see also 2.2.1).

Payer's name info (0110)

The Payer's name info is mandatory if the Payer's account number in the Transaction info contains a giro account number on which a name/number check has to be performed ('non-nett' items). This, therefore, applies to Transaction type 1002. This info need not be included for 'nett' items.

Payer's name info (only included in transaction type 1002)

Record	Form	Length	Fixed content
Infocode	9	4	0110
Variant code	x	1	B
Payer's name	x	35	
Filler	x	10	

Payer's name Name of the payer according to the instructing party. While 35 positions are reserved for this record, the Postbank only processes the first 32 positions.

Payer's town info (0113)

For 'non-nett' items, the instructing party is requested to state the beneficiary's town (if available) in the Beneficiary's town info. This info need not be given for 'nett' items.

Payer's town info (only included in transaction type 1002)

Record	Form	Length	Fixed content
Infocode,	9	4	0113
Variant code	x	1	B
Payer's town	x	35	
Filler	x	10	

Payer's town The town belonging to the Payer's account number (see also section 1.3) according to the instructing party. While 35 positions are reserved for this record, the Postbank only processes the first 32 positions.

Payment reference info (0150)

The Payment reference info states the payment reference. This info can occur once per item.

Payment reference info

Record	Form	Length	Fixed content
Infocode,	9	4	0150
Variant code	x	1	A
Payment reference	x	16	
Filler	x	29	

Payment reference Reference added to the item by the Customer. If used, the payment reference may not start with a space (see also 2.2.1).

Description info (0160)

The Description info contains the variable descriptions belonging to specific items.

Description info

Record	Form	Length	Fixed content
Infocode	9	4	0160
Variant code	x	1	A
Description	x	32	
Filler	x	13	

Description A description belonging to this item (see also 2.2.1).

3. Technical description of information carriers

3.1 Introduction

This section describes the physical characteristics of the information carriers. A description is also given of the technical layout of the label structure for magnetic tapes and tape cartridges. This is not needed for diskettes.

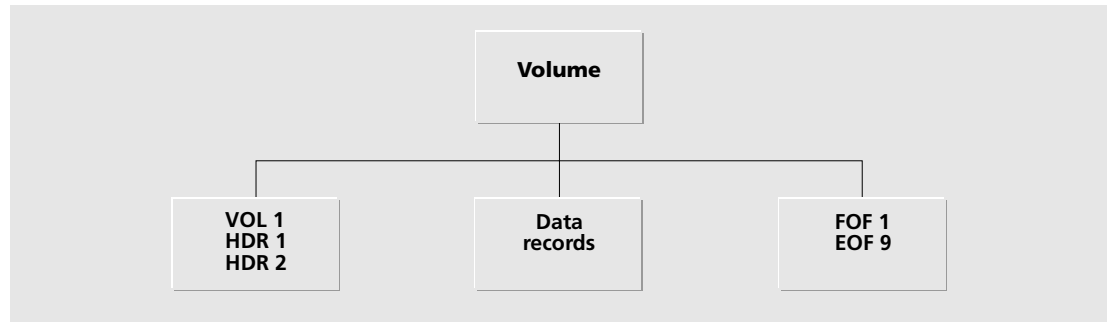
3.2 Magnetic tape and tape cartridge

3.2.1 Physical characteristics

Information carrier name	ClieOp 03 • Magnetic tape (IBM 3420 or 3422 compatible) • Tape cartridge (IBM model 3480 or 3490) NB. Preferably use cartridge (IBM 3490) • 8mm EXABYTE tape cartridge (8500 or 8200)
Retention time	-
Security type	-
Formatting	-
Density	• 1600 or 6250 BPI (magnetic tape) • 38,000 BPI (3480/3490 tape cartridge) • 74 MBPI (74,000,000) for 8mm EXABYTE tape cartridge
Alphabet	EBCDIC (standard IBM); see also list of permitted characters
Labels	ISO R1001-1969 (E) (see section 3.2.2). Magnetic tapes and cartridges with DOS/VSE labelling (header and trailer label 2 absent) are also permitted.
Structure	One physical file per tape; Multiple batches in a file (Multifile) are permitted.
Sorting	-
Blocking factor	Free choice of the instructing party, with a minimum of 100 and a maximum of 500. Block length 5000 with a maximum 25000 (also for DOS/VSE labelling).
Record length	50 bytes
Paging	-
Nine padding	Not permitted
Data compression	Not permitted
Short blocks	Permitted if last block in file
Multi-volume	Not permitted

3.2.2 Labels

Structure



Volume-Label

Positions	Content	Positions	Content
1-4	Fixed content: VOL1	32-37	Reserve (space)
5-10	Volume Serial Number	38-51	Option to state owner's name and/or address
11	Space (accessibility not restricted)	52-80	Reserve (space)
12-31	Manufacturer dependent (is not interpreted on submission)		

Header-Label 1

Positions	Content	Positions	Content
1-4	Fixed content: HDRI	43-44	Year of writing (tens and units) (optional)
5-12	File Identifier (see File name, section 2.2.2): ClieOp 03	45-47	Day number of writing (optional)
13-21	Space	48	Space
22-27	Volume Serial Number of the first volume (optional)	49-50	Year of file expiry (tens and units)
28-31	Volume Sequence Number (for first volume = 0001) (optional)	51-53	Day number of file expiry
32-35	File Sequence Number (= 0001)	54	Space (accessibility not restricted)
36-39	Generation Number (= 0001) (optional)	55-60	Block Count (= 000000)
40-41	Generation Version Number (= 01) (optional)	61-73	System Code (Manufacturer dependent)
42	Space	74-80	Reserve (spaces)

Header-Label 2

Positions	Content	Positions	Content
1-4	Fixed content: HDR2	11-15	Record Length (= 50)
5	Record Format (= F)	16-50	Reserved for Operating System
6-10	Block Length, 5000 to 25000 in increments of 50 (see also section 3.2.1)	51-52	Buffer Offset
		53-80	Reserve (spaces)

Trailer-Label 1

Positions	Content	Positions	Content
1-4	Fixed content: EOF1	61-73	As content Header label 1
5-54	As Header label 1	74-80	Reserve (spaces)
55-60	Block Count (number of blocks between Header and End of File labels)		

Trailer-Label 2

Positions	Content	Positions	Content
1-4	Fixed content. EOF2	53-80	Reserve (spaces)
5-52	As Header label 2		

3.3 Diskettes

Size	3 1/2"
Formats	8" & Standard MS-DOS - Written in ASCII code - Record separator in the form of CR/LF (Carriage Return/Line Feed) mandatory - Order files may only be placed in the root directory. Use of sub-directories is not permitted. Standard BASIC DATA EXCHANGE** - Diskette types 1 (SS/SD) and 2 (DS/SD) - Sector length 128 - Only written sequentially, which means that positions 77 and 78 of the volume label are completed with spaces or 01 - 'Error map' must be empty - Written in EBCDIC code Standard TYPE H DATA EXCHANGE** - Diskette type 2D (DS/DD) and 2HC or 2HD - Sector length 256 - Only written sequentially, which means that positions 77 and 78 of the volume label are completed with spaces or 01 - 'Error map' must be empty - Written in EBCDIC code
Record length	50 bytes
Alphabet	See list of permitted characters (annexe A)
Dataset volume	1
Structure	One physical file is permitted per diskette. Multiple batches per file are permitted. A batch may not be divided across more than one diskette.
Name	ClieOp 03
Label number	File identification number (see section 2.2.2)
Other	Lower case letters on the diskette are automatically converted to capitals; all other non-permitted characters are automatically converted into spaces. It is not permitted to depart from the 'logical' record length specified in the guidelines. 'Logical' records may only be completed with spaces.

* From 1 January 2000, 5 1/4" diskettes will no longer be processed by Postbank.

** See also IBM product reference literature on diskettes

4. Instruction letter

You send an instruction letter with each medium containing payment or direct debit items. This is to instruct the Postbank to process the items according to the data stated. Processing the medium is only possible if the instruction letter is completed correctly and fully and signed by the person authorized to do so.

Pre-printed instruction letters are available from the Postbank which only need to be completed and signed. Instructions for completion are given below. The instruction letter is suitable for orders in guilders and euros. It is also possible to print instruction letters yourself. You should keep to the layout of the pre-printed instruction letter. Multi-transfer giro and Direct debit giro orders must be submitted on separate media. Batches with guilder and euro orders can be submitted in one instruction letter and on one medium

Accompanying list

If it is not possible to send the instruction letter along with the medium (for example, a service bureau which is not authorized to sign the instruction letter), you have to send an accompanying list. More information on the use and conditions of the accompanying list are given on page 31.

Instruction letter with a Multi-file medium

If you use the instruction letter shown on page 25, you should send one instruction letter per giro account. You can also use a joint instruction letter in which you give one instruction for processing all batches included in the file. You prepare this instruction letter yourself. More information on the lay-out and conditions is given on pages 27 to 30.

Signature of the instruction letter (authorized signatory)

Apart from the account holder(s), the instruction letter may also be signed by:

- persons authorized by the account holder to use the account and who are, therefore, authorized to sign for all types of order;
- persons specifically authorized by the account holder to sign the instruction letter for Direct debit giro or Multi-transfer giro orders;
- service bureaux authorized by the account holder to submit Direct debit giro or Multi-transfer giro orders and to sign the instruction letter.

In all cases it is important that the signature of the person who signs is known to the Postbank.

Instructions for completing the instruction letter

Use this instruction letter to submit Multi-transfer giro/Direct debit giro orders in guilders and or euros.

Regardless of whether you use a pre-printed instruction letter or print it yourself, the following information should be included;

- 1 Name and address of the business, institution or service bureau authorized to sign.
- 2 Giro account number to be debited (Multi-transfer giro) or credited (Direct debit giro): A separate instruction letter should be completed for each giro account.
- 3 Tick here:
 - Multi-transfer giro orders, if an order with payments is involved;
 - Direct debit giro orders, if an order with direct debit items is involved.
- 4 State here:
 - the type of medium (information carrier) on which the order is being submitted;
 - the file structure used to build up the order;
- 5 State here the data for all orders (batches). For each batch, state:
 - the booking date: if you are using the 'diary' function, complete the future booking date here;
 - the sequence number of the batch on your medium;
 - the total amount of the batch. This amount is the original amount, unadjusted for any cancellations. If there are several batches on the medium, give the total of the amounts;
 - hash total, which is the last 7 digits of the sum of the account numbers;
 - the number of items in the batch.
- 6 Here you can report up to 5 cancellations per batch. In addition to the batch number, contra-account (the giro number to be credited

for Multi-transfer giro or debited for Direct debit giro orders) and the amount, you also state the first part of the description which identifies the payment order.

- 7 State the name and the telephone number of the person within your business or institution to be contacted in the event of problems while your orders are being processed.
- 8 The instruction letter should be signed by the person(s) authorized to do so.

5. Total guilder amount/total euro amount

If you are submitting a batch in guilders, complete the total guilder amount column.

If you are submitting a batch in euros, complete the total euro amount column.

Example

Booking date	Batch	Total amount * in guilders	Total amount * in euros	Hash total	Number
01031998	1	4.600.000,00		1111111	1500
01031998	2		3.200.000,00	2222222	1300

* You may not complete both columns for a single batch



Use this instruction letter for the submission of Multi-transfer giro/Direct debit giro orders in guilders and/or euros

1

Name

Address

Postcode/town

2

Giro account

The undersigned, acting for the above company/service bureau, requests execution of:

3

Type of order

- ☐ Multi-transfer giro orders
☐ Direct debit giro orders

4

Type medium

- ☐ Tape
☐ Cartridge
☐ Diskette
☐ Girocom

Structure

- ☐ ClieOp 03 - for orders in **guilders** and/or **euros**
☐ ClieOp 02 - for orders in guilders
☐ ClieOp 01 - for orders in guilders
☐ Postbank - for orders in guilders
☐ BGC - for orders in guilders

5

Booking date

Please fill in the total amount in guilders or euros per batch (see overleaf)

Batch number

Totaal amount
in **GUILDERS**

5 A

Totaal amount
in **EUROS**

5 A

Hashtotal
(total a/c Nos)

Number
of items

d d m m y y y y

Total

6

Cancellations

Batch number

Contra-account

Amount in **GUILDERS**

5 A

Amount in **EUROS**

5 A

Description (part)

7

Name

Telephone

Place

Date

Name

Name

First signature

(if required)
Second signature

Batch adjustment instruction letter

Cancellation of Direct debit giro or Multi-transfer giro orders

On occasions, of course, you may discover that you need to cancel certain items after preparing the medium. Up to five cancellations per batch can be reported in the 'Cancellations' section, in the instruction letter. If more than five cancellations are involved, prepare a new medium.

If you wish to cancel items from a Direct debit giro order or Multi-transfer giro order sent earlier, this can be done with an adjustment instruction letter. You can submit the following corrections:

- **cancel items**
applicable if you discover that a number or items (up to five per batch) have to be cancelled after submitting the medium and instruction letter;
- **change booking date**
applicable if you wish to change the stated booking date
- **cancel the complete Direct debit giro or Multi-transfer giro order**
applicable if you wish to cancel all items.
You can submit an adjustment instruction letter to your giro office no later than one working-day (before 12.00 noon) before the original booking date. See for the addresses page 32.

Pre-printed adjustment instruction letters are available from the Postbank which only need to be completed and signed. The instructions for completion are given below.

It is also possible to print the adjustment instruction letter yourself.
You should keep to the layout of the pre-printed adjustment instruction letter.

The joint instruction letter

Introduction

Customers and service bureaux who submit several batches (Multifile) with Multi-transfer giro or Direct debit giro orders to the Postbank in a single file may prepare a single joint instruction letter. The first page of this letter gives totals and general information on the information carrier and the orders. The individual batch data is set out on subsequent pages.

Batches with guilder or euro orders can be submitted in one joint instruction letter and on a single medium.

Signature

You can only use a joint instruction letter if you are authorized to sign for all the debit giro accounts (Multi-transfer giro) or credit giro accounts (Direct debit giro) in the file. If you submit batches debited and credited to giro accounts which you are not the holder of, you must conclude a service bureau contract with the Postbank. The account holder must also authorize you in writing to sign the instruction letter on his behalf. The authorization is done using the Postbank form 'Service bureau signature authority' that your account manager will send on request.

Conditions for a joint instruction letter

The following conditions have to be met for prompt and accurate processing.

- The joint instruction letter must have the lay-out and contents as set out in this brochure. The text in italics is a note on the records to be completed. Note: the words 'JOINT INSTRUCTION LETTER' must be printed at the top of the form in capital letters.

- If there are different booking dates in a single file, an annexe must be attached with batch data for each booking date. The text 'BOOKING DATE: DD-MM-CCYY' must be printed in capital letters above the batch data. (The booking date is the date when the giro account is debited or credited in the case of Multi-transfer or Direct debit giro orders).

- Any cancellations must be listed in an annexe. The word 'CANCELLATIONS' must be printed in capital letters above the batch data.

- The file can only include accounts for which you are authorized to sign an instruction letter. Multi-transfer giro and Direct debit giro orders debited and credited to accounts which you are not authorized to sign for must be submitted on a separate medium (including an accompanying list).



Sender details

Name Naam and address of the business, institution or service bureau authorized to sign

Address

Postcode/town

Medium details

Type medium Tape/cartridge/diskette/Girocom

Structure ClieOp 03*/ClieOp 02/ClieOp 01/Postbank/BGC

* Submission in euros is only possible with the ClieOp 03 file structure

Guilder total 4,600,000.00 (the sum of the total amounts of all guilders batches)

Euro total 3,200,000.00 (the sum of the total amounts of all euro batches)

Total batch-hash totals 3333333 (the sum of the batch hash totals of all batches)

Total number of items 2800 (the sum of items in all batches)

Total number of batches 2 (the number of batches in the file)

Order details

Booking date, batches The desired booking date (maximum of 30 days ahead); if batches have to be booked on different dates you must provide an annexe with the appropriate batch details for each date

Type of order

Batch date Multi-transfer giro or Direct debit giro order (only one type is permitted)

Cancellations See annexe(s) 1 to ...

Yes/no (if yes state the number of cancellations and give details in an annexe)

Contact person

Name In the event of problems, the Postbank can contact
..... Telephone

Ordering

customer signature

Place Date

Name Name

(if required)

First signature Second signature

Example

BOOKING DATE	DD-MM-EEJJ				
Batchnumber	Giro account	Total amount * in euros	Total amount * in euros	Hashtotaal of items	Number of items
1	123456	4.600.000,00		1111111	1500
2	3458362		3.200.000,00	2222222	1300

Give the following information:

- the sequence number of the batch in the file
- the giro account number debited (Multi-transfer giro) or credited (Direct debit giro)
- the total amount of the batch
- if you are submitting a batch in guilders, complete the total amount in guilders column.
- if you are submitting a batch in euros, complete the total amount in euros column.
- the last 7 digits in the sum of the account numbers (hash total)
- the number of items in the batch

* *You may not complete both columns for a single batch.*

Example**CANCELLATIONS**

Batchnummer	Total amount * guilder batch	Total amount * eurobatch	Ordering customer's giro account	Contra account	Item amount
1	4.600.000,00		123456	54321	3.000,00
2		3.200.000,00	654321	684006510	2.000,00
Etc.					

Provide the following information on each cancelled item:

- the sequence number of the batch which includes the cancelled item
- the total amount of the batch involved
- the ordering customer's giro account number (of the Multi-transfer giro or Direct debit giro order)
- the contra-account (giro or bank account number) to be credited (Multi-transfer giro) or debited (Direct debit giro)
- the amount of the cancelled item

Accompanying list

Introduction

In some cases, it is not possible to send the instruction letter for Multi-transfer giro or Direct debit giro orders along with the medium. This happens for example, with service bureaux which are not authorized to sign instruction letters on behalf of account holder(s) and at businesses where the medium is prepared in a different location from where the instruction is letter signed. In these cases, the medium must be accompanied by what is known as an 'Accompanying list', so that the Postbank knows that the instruction letters will be delivered separately. The instruction letters are signed and submitted by the account holder (or authorized signatory) himself. The accompanying list includes information needed for registering and checking the medium.

Processing

Batches with guilder or euro orders can be submitted on a single medium along with one accompanying list. After receipt of the medium with the accompanying list, the Postbank checks the medium for technical accuracy. In the event of problems, you can be contacted by reference to the accompanying list. The Multi-transfer or Direct debit giro orders can only be booked if a correct instruction letter is received by the Postbank on time.

The account holder must send the instruction letter for Multi-transfer giro orders to the Postbank giro office where the giro account is kept:

The Hague giro office:

giro account numbers 1 to 699,999

Arnhem giro office:

giro account numbers 700,000 to 4,199,999

Amsterdam giro office:

from giro account number 4,200,000.

- The account holder must send the instruction letter for Direct debit giro orders to the Postbank giro office where the medium with the orders was delivered. You may not use the standard giro envelope for this.

- The instruction letters must be sent to the following Postbank giro offices:

The Hague:

Postbank N.V.

Department ZIB/ZB/EV

Antwoordnummer 90

2501 PB The Hague

Arnhem:

Postbank N.V.

Department ZIB/ZB/EV

Antwoordnummer 2

6800 PB Arnhem

Amsterdam:

Postbank N.V.

Department ZIB/ZB/EV

Antwoordnummer 14

1000 XC Amsterdam

Requirements

- prompt and accurate processing requires the accompanying list to comply with the lay-out and contents set out in this brochure.

The text in italics is a note on the records to be completed. Note: the words 'ACCOMPANYING LIST' must be printed at the top of the form in capital letters.

- the file can only include accounts for which the account holder is sending an instruction letter separately from the medium.



Sender's details

Name Name and address or the business, institution of service bureau submitting the medium.
Address
Postcode/town

Medium details

Type of medium Tape/cartridge/diskette
Structure ClieOp 03 */ClieOp 02/ClieOp 01/Postbank/BGC
* Submission in euros is only possible with the ClieOp 03 file structure
Type of order Multi-transfer giro or Direct debit giro order (only one type is permitted)
Total in guilders 4,600,000.00 (the sum of the total amounts of all guilders batches)
Total euro 3,200,000.00 (the sum of the total amounts of all euro batches)
Total anumber of batches 2 (the number of batches in the file)

Contact person

In the event of problems, the Postbank can contact

Name Telephone

Ordering

customer signature

Place Date

Name Name

(if required)

First signature Second signature

EXAMPLE

Batch number	Giro account	Total amount* in GUILDERS	Total amount* in EUROS	Hash total (total a/c Nos)	Number of items
1.	123456	4.600.000,00		1111111	1500
2.	3458362		3.200.000,00	2222222	1300
etc					

Give the following information:

- the sequence number of the batch in the file
- the giro account number debited (Multi-transfer giro) or credited (Direct debit giro)
- if you are submitting a batch in guilders, complete the total amount in guilders column.
- if you are submitting a batch in euros, complete the total amount in euros column.
- the last 7 digits in the sum of the account numbers (hash total)
- the number of items in the batch

* You may not fill in both columns for a single batch.

5. Test submission

You must submit a test before you begin making collections using Direct debit giro or paying with Multi-transfer giro. The aim of the test is to establish whether the magnetic information carrier is correctly structured and the instruction letter or accompanying list comply with the guidelines. If the test is successful and the Postbank has informed you of this, you can start submitting Direct debit giro or Multi-transfer giro orders.

File structure conversion

ClieOp 03 became operational at Postbank on 1 July 1998. Before you submit orders in ClieOp 03, the new file structure has to be tested. After approval, you can start using the new file structure immediately to submit orders in guilders. From 1 January 1999, when the euro is introduced for banking transfers, you can add orders in euros in this file using ClieOp 03.

Repeat test submissions

A new test medium has to be submitted when changes are made in the hardware and/or software used to prepare your Direct debit giro or Multi-transfer giro orders.

Structure of the test medium

The test medium, created according to this file structure, must consist of at least 2 batches with euro orders and 2 batches with guilder orders, each with 25-100 test items. The record 'Test code' in 'Ordering customer info' must have the value "T".

N.B.: Note that for normal submissions, the Test code should have the value "P".

Test instruction letter

Send a completed test instruction letter along with the test medium. Two special (yellow) test instruction letters are included in the back of the brochure. An ordinary instruction letter can also be sent. This should be marked 'TEST SUBMISSION DIRECT DEBIT GIRO' or 'TEST SUBMISSION MULTI-TRANSFER GIRO'. If you print the instruction letter yourself, it should have the same layout as the example on page 25.

If you use a joint instruction letter (Multifile), send it along with the test medium. Prepare the joint test instruction letter in accordance with the guidelines in this brochure (see pages 28 to 31) and it should be clearly marked as a test as above. Of course, all the batches listed on the instruction letter should be test batches. If, in practice, instruction letters are supplied separately from the medium you should also send an accompanying list with the medium.

Submission of the test

Mark all parts of the submission (medium, instruction letter and packaging) with the note 'TEST SUBMISSION DIRECT DEBIT GIRO' or 'TEST SUBMISSION MULTI-TRANSFER GIRO'.

You can send the test medium and the test instruction letter to department ZIB/EV at your giro office.

Result of the test

The giro office will inform you of the test results by telephone. If the result is negative, the problems identified will be discussed with you. Often a new test will be necessary. The final approval will also be confirmed in writing.



Use this instruction letter for the submission of Multi-transfer giro/Direct debit giro orders in guilders and/or euros (see overleaf). Copies of this form are available from the Postbank, Telephon (058) 295 23

Name

Addres

Postcode/town

Giro account

Type of order

Type of medium

The undersigned, acting fot the above company/service bureau, requests of:

- ☐ Multi-transfer giro orders
☐ Direct debit giro orders

- ☐ Tape
☐ Cartridge
☐ Diskette
☐ Girocom

Structure

- ☐ ClieOp 03 - for orders in **guilders**
- and/or **euros**
☐ ClieOp 02 - for orders in guilders
☐ ClieOp 01 - for orders in guilders
☐ Postbank - for orders in guilders
☐ BGC - for orders in guilders

Booking date

d d m m y y y y

Please fill in the total amount in guilders or euros per batch (see overle-

Batch number

Total amount
in **GUILDERS**

Total amount
in **EUROS**

Hash total
(total a/c Nos)

Number
of items

Total

Cancellations

Batch number

Contra-account

Amount in **GUILDERS**

Amount in **EUROS**

Description (part)

Name

Telefoon

Place

Date

Name

Name

First signature

(if required)
Second signature

A. List of permitted characters

CHARACTER	ASCII		EBCDIC
	Hex	Dec	
A	41	65	C1
B	42	66	C2
C	43	67	C3
D	44	68	C4
E	45	69	C5
F	46	70	C6
G	47	71	C7
H	48	72	C8
I	49	73	C9
J	4A	74	D1
K	4B	75	D2
L	4C	76	D3
M	4D	77	D4
N	4E	78	D5
O	4F	79	D6
P	50	80	D7
Q	51	81	D8
R	52	82	D9
S	53	83	E2
T	54	84	E3
U	55	85	E4
V	56	86	E5
W	57	87	E6
X	58	88	E7
Y	59	89	E8
Z	5A	90	E9
0	30	48	F0
1	31	49	F1
2	32	50	F2
3	33	51	F3
4	34	52	F4
5	35	53	F5
6	36	54	F6
7	37	55	F7
8	38	56	F8
9	39	57	F9

CHARACTER	ASCII		EBCDIC
	Hex	Dec	
=	3D	61	7E
Blanks	20	32	40
%	25	37	6C
*	2A	42	5C
+	2B	43	4E
, (Comma)	2C	44	6B
-	2d	45	60
.	2E	46	4B
/	2F	47	61
&	26	38	50
@	40	64	7C

The following characters are permitted, but are not advised since some printers do not recognize them or cannot represent them as intended.

CHARACTER	ASCII		EBCDIC
	Hex	Dec	
:	3A	58	7A
;	3B	59	5E
?	3F	63	6F
"	22	34	7F
, (quote)	27	39	7D
(	28	40	4D
)	29	41	5D
\$	24	36	5B

* Lower-case letters are also permitted

