

# ClieOp 03

File classification  
for direct debit and  
payment instructions  
in guilders and euros

Technical specifications  
of the electronic  
information carriers



**Interpay**

# Foreword

The banks in the Netherlands have developed a uniform file classification for bank clients who want to deliver transactions on electronic information carriers: the ClieOp classification. For our clients the uniform classification means that direct debit and business payment (direct credit) instructions for Interpay, BankGiroCentrale (Interpay), the banks and the Postbank can be built up in the same manner. This means that double software is no longer required.

This brochure describes the ClieOp classification version 03, which is suitable for the delivery of batches with instructions which are processed at Interpay for the affiliated banks.

ClieOp version 03 allows instructions for business payments and direct debit to be delivered in the currencies guilders or euros. If you do not deliver direct debit or business payment instructions in the euro currency, you can continue to make use of previous versions of ClieOp, BGC.I, BGC.S and BGC.C. However, we advise you to make use of ClieOp 03 when the occasion arises; this classification is future-proof.

Before you actually offer instructions to Interpay for processing via the ClieOp 03 classification, a test must be carried out. You will find a description of this test in Chapter 9.

You can deliver instructions with the ClieOp 03 classification from the middle of November 1998 onward. Up to 1 January 1999 this will only be possible in guilders. As of 1-1-1999 you can also deliver your business payments in euros. Your bank will inform you about the acceptance date of direct debit instructions in euros. If you deliver instructions in euros, the instructions must be accompanied by a euro instruction letter. Instructions in guilders are to be accompanied by the normal (guilder) instruction letter.

With regard to business payments it must be ensured that an instruction letter is also sent to the bank.

Published by: Interpay Nederland B.V.  
Utrecht, september 1998

Interpay 5.1954 09.98 02

# Table of Contents

- 1 Functional description of ClieOp 03**
  - 1.1 Medium-independent classification
  - 1.2 General features
  
- 2 Structure of ClieOp 03**
  - 2.1 Structure diagram
  
- 3 Classification of info**
  - 3.1 Explanation of the form of the info classification
  - 3.2 Specification of the info classification
  
- 4 Fields**
  - 4.1 Completion instruction for the fields
  - 4.2 Field description
  
- 5 Specification of magnetic tape and cartridge**
  - 5.1 Physical features of information carrier
  - 5.2 Label structure
  - 5.3 Label set-up
  
- 6 Specification of 3<sup>1</sup>/<sub>2</sub> and 5<sup>1</sup>/<sub>4</sub> inch disks**
  - 6.1 Physical features of information carrier
  - 6.2 Rules for writing
  - 6.3 Root directory set-up
  
- 7 Specification of 8 inch disk**
  - 7.1 Physical features of information carrier
  - 7.2 Rules for writing
  - 7.3 Label structure
  - 7.4 Label set-up
  
- 8 Delivery via datacommunication**
  - 8.1 You want to deliver via data communication
  - 8.2 The Bankgiro Datacom System
  - 8.3 Electronic instruction letter via datacommunication
  
- 9 Test**
  - 9.1 Objective of the test
  - 9.2 Test sets
  
- 10 Changes compared to the ClieOp 02 classification**

# 1 Functional Description of ClieOp 03

## 1.1 Medium-independent classification

The ClieOp classification has been set up to be independent of the media used. The classification is consequently suitable for delivery of direct debit or payment instructions via tape, cartridge, disk and datacommunication. The classification is a single file/multi-batch classification.

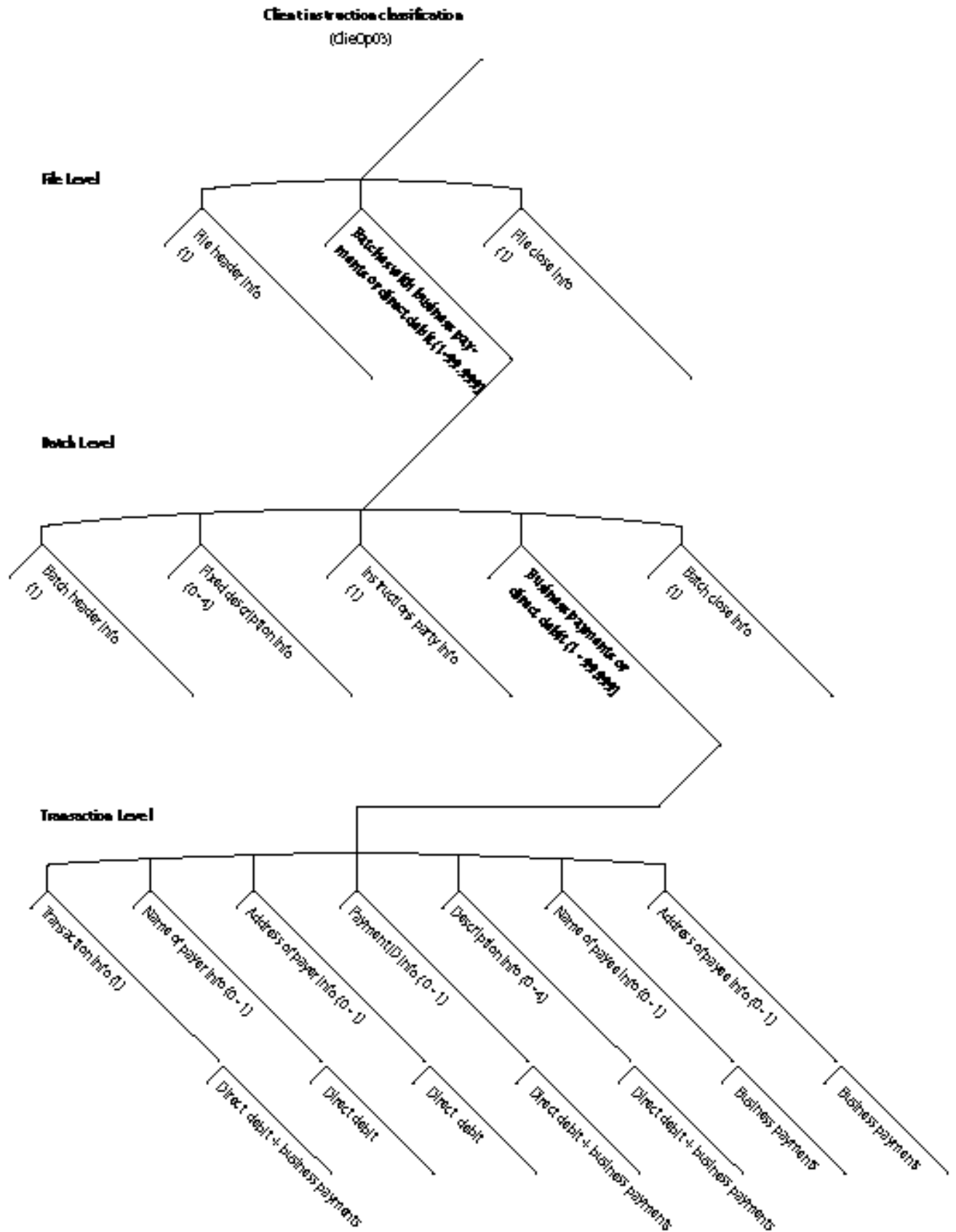
This classification does not use the term 'record', but rather the term 'info'. The classification is modular; information which functionally belongs together is always placed in one info.

## 1.2 General features

- Only one file may exist on one information carrier.
- Direct debit and business payment instructions may not occur in one file, i.e., the transaction group must be the same within one file.
- During processing the fixed description is automatically added to every transaction in the batch. The fixed description will be the first description on the daily statement of the contra account holder. Only then will the variable description be set out on the daily statement. Not all banks will indicate the payment features on the daily statement. The total number of infos for *Fixed Description* (batch level), *Description Info* (transaction level) and *Payment Reference* (transaction level) may not be greater than four per transaction.
- With regard to business payment instructions it is recommended that the creditor and salary payments be included in a separate batch. The salary payments, compacted, can then be acknowledged as a single total transaction.

# 2 Structure of ClieOp 03

## 2.1 Structure diagram



# 3 Classification of info

## 3.1 Explanation of the type of info classification

- 9 the field is numerical
- X the field is alphanumerical
- (n) the field takes 'n' positions

## 3.2 Specification of the info classification

### 3.2.1 Info classification at file level

| Name                    | Type  | Contents |
|-------------------------|-------|----------|
| <i>File header info</i> |       |          |
| Info code               | 9999  | 0001     |
| Variant code            | X     | A        |
| File creation date      | 9(6)  | ddmmyy   |
| File name               | X(8)  | CLIEOP03 |
| Sender ID               | X(5)  |          |
| File ID                 | X(4)  |          |
| Duplicate code          | 9     |          |
| Filler                  | X(21) |          |
| <i>File close info</i>  |       |          |
| Info code               | 9999  | 9999     |
| Variant code            | X     | A        |
| Filler                  | X(45) |          |

### 3.2.2 Info classification at batch level

| Name                             | Type  | Contents |
|----------------------------------|-------|----------|
| <i>Batch header info</i>         |       |          |
| Info code                        | 9999  | 0010     |
| Variant code                     | X     | B        |
| Transaction group                | XX    |          |
| Instructing party account number | 9(10) |          |
| Batch serial number              | 9999  |          |
| Delivery currency                | XXX   |          |
| Filler                           | X(26) |          |
| <i>Fixed description info</i>    |       |          |
| Info code                        | 9999  | 0020     |
| Variant code                     | X     | A        |
| Fixed description                | X(32) |          |
| Filler                           | X(13) |          |
| <i>Instructing party info</i>    |       |          |
| Info code                        | 9999  | 0030     |
| Variant code                     | X     | B        |
| NAW (Name and Address) code      | 9     |          |
| Required processing date         | 9(6)  | ddmmyy   |
| Instructing party's name         | X(35) |          |
| Test code                        | X     |          |
| Filler                           | XX    |          |
| <i>Batch close info</i>          |       |          |
| Info code                        | 9999  | 9990     |
| Variant code                     | X     | A        |
| Total amount                     | 9(18) |          |
| Total account numbers            | 9(10) |          |
| Number of transactions           | 9(7)  |          |
| Filler                           | X(10) |          |

### 3.2.3 Info classification at transaction level

| Name                         | Type  | Contents | Name                           | Type  | Contents |
|------------------------------|-------|----------|--------------------------------|-------|----------|
| <i>Transaction info</i>      |       |          | <i>Name of payee's info</i>    |       |          |
| Info code                    | 9999  | 0100     | Info code                      | 9999  | 0170     |
| Variant code                 | x     | A        | Variant code                   | x     | B        |
| Transaction type             | xxxx  |          | Name of beneficiary            | x(35) |          |
| Amount                       | 9(12) |          | Filler                         | x(10) |          |
| Payer's account number       | 9(10) |          |                                |       |          |
| Payee's account number       | 9(10) |          | <i>Address of payee's info</i> |       |          |
| Filler                       | x(9)  |          | Info code                      | 9999  | 0173     |
| <i>Name of payer info</i>    |       |          | Variant code                   | x     | B        |
| Info code                    | 9999  | 0110     | Address of payee               | x(35) |          |
| Variant code                 | x     | B        | Filler                         | x(10) |          |
| Name of payer                | x(35) |          |                                |       |          |
| Filler                       | x(10) |          | <i>Address of payer info</i>   |       |          |
| <i>Address of payer info</i> |       |          | Info code                      | 9999  | 0113     |
| Info code                    | 9999  | 0113     | Variant code                   | x     | B        |
| Variant code                 | x     | B        | Address of payer               | x(35) |          |
| Address of payer             | x(35) |          | Filler                         | x(10) |          |
| Filler                       | x(10) |          | <i>Payment ID info</i>         |       |          |
| <i>Payment ID info</i>       |       |          | Info code                      | 9999  | 0150     |
| Info code                    | 9999  | 0150     | Variant code                   | x     | A        |
| Variant code                 | x     | A        | Payment ID                     | x(16) |          |
| Payment ID                   | x(16) |          | Filler                         | x(29) |          |
| Filler                       | x(29) |          | <i>Description info</i>        |       |          |
| <i>Description info</i>      |       |          | Info code                      | 9999  | 0160     |
| Info code                    | 9999  | 0160     | Variant code                   | x     | A        |
| Variant code                 | x     | A        | Description                    | x(32) |          |
| Description                  | x(32) |          | Filler                         | x(13) |          |
| Filler                       | x(13) |          |                                |       |          |



# 4 Fields

## 4.1 Completion instruction for the fields

- Alphanumeric fields are written to the left and supplemented to the right with spaces, numeric fields are written to the right and supplemented to the left with zeros.
- Account numbers must have a numeric value, i.e. a giro account must not be preceded by a P.
- Uncompleted fields and fillers contain spaces if the 'Type' is alphanumeric (*see 3.2 Info structures*), or zeros if the 'Type' is numeric.
- If the number of digits of a total count exceeds the length of the field, the count will be cut off to the left.
- Every field must be completed, unless the description states otherwise.
- Fields which allow letters can be completed with upper and/or lower case. Unless otherwise instructed Interpay will convert lower case letters to upper case.
- A giro account will be considered 'nett' if the client has checked whether the name which is noted for that giro account in his file corresponds with the name which is registered with the Postbank.
- 'Non-nett' instructions must set out the name and address of the giro account holder concerned as you know it.

## 4.2 Field description

### **Amount** (Transaction info)

The amount to be transferred in cents.

*Subject to further changes, the maximum is NLG 999,999,999.99 or the counter-value thereof in euros per transaction.*

*If the amount is greater the item will be rejected.*

### **Batch serial number** (Batch header info)

Serial number increasing by 1 per batch. Numbering may be continued on consecutive information carriers.

### **Creation date of file** (File header info)

Date on which the file was created.

### **Delivery currency** (Batch header info)

Indicates in what currency the amount will be expressed in the transactions of the batch. Values:

NLG Netherlands guilders; amount is in Dutch cents

EUR euro; amount is in euro cents.

### **Description** (Description info)

Explanation of the transaction.

*See also Paragraph 1.2 General features.*

### **Duplicate code** (File header info)

Indicates whether the file is a duplicate of a previous file.

Values:

1 original

2 duplicate

*Comment: original and duplicate only differ in this field.*

### **File ID** (File header info)

Identifies the file uniquely per month.

Contents: position 1 - 2 = position 1 - 2 of

### **Creation date of file** (day of the month)

position 3 - 4 from 1, sequential number increasing by 1 per day of the month on which delivery took place.

### **Fixed description** (Fixed description info)

Contains a description applicable to all items of the batch.

*See also Paragraph 1.2 General features.*

### **Info code** (all infos)

Identifies the info. For the values: see 3.2 Specification of the info classification.

**Instructing party account number** (Batch header info)

Contains the account number of the client of the batch.

*This number must be a bank account number and must be the same as that on the instruction letter.*

**Instructing party's name** (Instructing party info)

If completed, contains the name of the client.

*Interpay will overwrite this field with the name in the NAW file which belongs to the account number of the client.*

**NAW code** (Instructing party info)

Indicates for payments (Transaction group 00) whether the client wants to receive the NAW data as used by the Postbank for 'non-verified' account numbers. To make use of this facility there must be a contract with Interpay.

Values:

1 NAW not desired

2 NAW desired

*Direct debit (Transaction code 10) always contains the value 1.*

**Number of items** (Batch close info)

The number of Transaction infos between **Batch header info** and **Batch close info**.

*Maximum 99,999 items per batch.*

**Payee's account number** (Transaction info)

The account number of the recipient of the Amount.

*For Transaction group 10 this number must be the same as*

**Instructing party account number****Payee's address** (Payee's address info)

If completed, contains the address which according to the client belongs to the **payee's account number**.

*For business payment instructions.*

*The first 28 positions of this field will be processed, the remaining positions will be ignored.*

**Payee's name** (payee's name info)

Payee's name according to the client.

*For business payment instructions.*

*The first 24 positions of this field will be processed, the remaining positions will be ignored.*

**Payer's account number** (Transaction info)

The account number of the payer of the Amount.

*For Transaction group 00 this number must be the same as the instructing party account number*

**Payer's address** (Payer's address info)

If completed, contains the address which according to the client belongs to the **payer's account number**

*For direct debit instructions.*

*The first 28 positions of this field will be processed, the remaining positions will be ignored.*

**Payer's name** (Payer's name info)

Name of the payer according to the client.

*For direct debit instructions.*

*The first 24 positions of this field will be processed, the remaining positions will be ignored.*

**Payment ID** (Payment ID info)

Reference added to the transaction by the client.

*See also Paragraph 1.2 General Features.*

**Required processing date** (instructing party info)

If completed, contains the future date on which the batch is to be processed. You can deliver instructions up to a maximum of 30 calendar days before the required processing date.

*If there is a difference between the date stipulated here and the date which has been stipulated in the instruction letter, the date on the instruction letter is decisive.*

**Test code** (instructing party info)

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

P production

T test

**Total account numbers** (Batch close info)

The total of the categories **Payer's account number** and **Payee's account number** in this batch. Both the **Payer's account number** and the **Payee's account number** have to be added up for each assignment.

*If there is a difference between the value in the close record and the computer count of Interpay, the batch will be rejected.*

**Total amount** (Batch close info)

The total of the fields **Amount** in this batch.

*Subject to further changes, the maximum is*

*NLG 99,999,999,999.99 or the counter-value thereof in euros per batch.*

*If the amount is greater the item will be rejected.*

**Transaction group** (Batch header info)

Indicates to what **Transaction group** the items of the batch belong. Values:

00 payments  
10 Direct debit

**Transmitter info** (File header info)

Identification that the transmitter gives to himself.

**Transaction type** (Transaction info)

Further sub-division within **Transaction groups 00 and 10** by adding 2 digits. Values:

- 0000 • 'Non-nett' creditor payment to a giro account
- 0003 • 'Non-nett' salary payment to a giro account
- 0005 • 'Nett' creditor payment to a giro account
  - Creditor payment to a bank account
- 0008 • 'Nett' salary payment to a giro account
  - Salary payment to a bank account
- 1001 • 'Nett' direct debit charged to a giro account
  - Direct debit charged to a bank account
- 1002 • 'Non-Nett' direct debit charged to a giro account

**Variant code** (all infos)

Identifies the version of the info. A higher letter either contains more fields than the preceding version, or the last field of the info has been extended.

# 5 Specification of magnetic tape and cartridge

## 5.1 Physical features of information carrier

### Density of magnetic tape

Density of magnetic tape  
1600 or 6250 BPI

### Density of cartridge

38000 BPI (IBM 3480)

### Alphabet

EBCDIC

### Labels

ISO R1001-1969 (E) (see 'Label structure')

### Structure

One physical file per tape (single file)

### Blocking factor

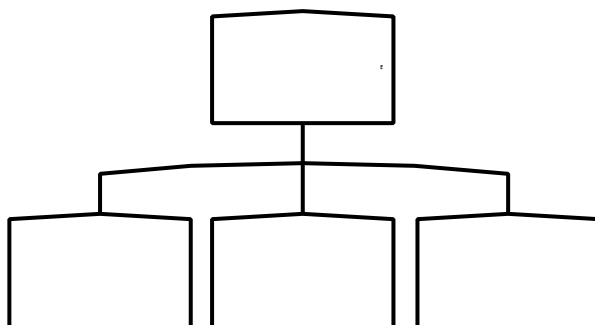
Can be chosen freely by the client with a minimum of 100 and a maximum of 500.

*If you cannot create Header label 2, e.g. if you are using DOS/VSE, it is assumed that the block length is 5,000 bytes.*

### Info length

50 bytes

## 5.2 Label structure



A tape mark should be placed between HDR2 and the Data records and between the data records and EOF1. Two tape marks are to be placed after EOF2.

## 5.3 Label classification

### 5.3.1 Volume label

| Positions | Contents |
|-----------|----------|
|-----------|----------|

|         |  |
|---------|--|
| 1 - 4   | VOL1                                       |
| 5 - 10  | Volume Serial Number                       |
| 11      | blank (= accessibility not restricted)     |
| 12 - 31 | manufacturer-dependent, is not interpreted |
| 32 - 37 | reserve                                    |
| 38 - 51 | name/address of the owner                  |
| 52 - 80 | reserve                                    |

### 5.3.2 Header label 1

| Positions | Contents |
|-----------|----------|
|-----------|----------|

|         |  |
|---------|--|
| 1 - 4   | HDR1   |
| 5 - 12  | File identifier (see <b>file name</b> )                          |
| 13 - 21 | Reserve  |
| 22 - 27 | Volume Serial Number of the first volume (optional)              |
| 28 - 31 | Volume Sequence Number (for first volume = 0001) (optional)      |
| 32 - 35 | File Sequence Number (= 0001)                                    |
| 36 - 39 | Generation Number (= 0001) (optional)                            |
| 40 - 41 | Generation Version Number (= 01) (optional)                      |
| 42      | Reserve  |
| 43 - 44 | Year of description (tens and units e.g. 93 for 1993) (optional) |
| 45 - 47 | Day number of description (optional)                             |
| 48      | Reserve  |
| 49 - 50 | Year of cancellation of the file (tens and units)                |
| 51 - 53 | Day number of cancellation                                       |
| 54      | Blank (= accessibility not restricted)                           |
| 55 - 60 | Block Count (= 000000)   |
| 61 - 73 | System Code (dependent on manufacturer)                          |
| 74 - 80 | Reserve  |

### 5.3.3 Header label 2

| Positions | Contents                      |
|-----------|-------------------------------|
| 1 - 4     | HDR2                          |
| 5         | Record Format (= F)           |
| 6 - 10    | Block Length (= N*50)         |
| 11 - 15   | Record Length (= 50)          |
| 16 - 50   | Reserved for Operating System |
| 51 - 52   | Buffer Offset                 |
| 53 - 80   | Reserve                       |

### 5.3.4 Trailer label 1

| Positions | Contents  |
|-----------|---|
| 1 - 4     | EOF1  |
| 5 - 54    | Same as Header 1 label  |
| 55 - 60   | Block count (count of the number of blocks between header and End-of-File labels) |
| 61 - 73   | Same as Header 1 label  |
| 74 - 80   | Reserve   |

### 5.3.5 Trailer label 2

| Positions | Contents               |
|-----------|------------------------|
| 1 - 4     | EOF2                   |
| 5 - 52    | Same as Header 2 label |
| 53 - 80   | Reserve                |

# 6 Specification of 3½ en 5¼ inch disks

## 6.1 Physical features of information carrier

### Operating System

MS-DOS or PC-DOS

### Writing method

Single/double sided

### Writing density

3½": 720 Kb (DD) or 1.44 Mb (HD)

5¼": 360 Kb (DD) or 1.2 Mb (HD)

### Alphabet

ASCII

### Structure

One physical file per disk

### Info length

50

## 6.2 Rules for writing

- Only the root directory may be used. The use of sub-directories is not permitted.
- The records must be unblocked within the files.
- The records must be separated from each other by means of two special codes, i.e.:  
CR (Carriage Return, represented by the ASCII code 13) and LF (Line Feed, represented by ASCII code 10). In general, this coding will be carried out by the Operating system PC-/MS-DOS, if the file is created 'sequentially'.

## 6.3 Root directory classification

| Positions | Contents   |
|-----------|--|
| 1 - 8     | Name of the file (Contents 'CLIEOP03')   |
| 9 - 11    | Expansion of the file name. Can be chosen freely.  |
| 12        | File attribute. Only the following values or combinations thereof are permitted:<br>Hexadecimal 00 ('no' attribute)<br>Hexadecimal 01 (ReadOnly attribute)<br>Hexadecimal 20 (Archive attribute)<br>Hexadecimal 40 (no meaning)<br>Hexadecimal 80 (no meaning) |
| 13 - 23   | Filler   |

# 7 Specification of 8 inch disk

## 7.1 Physical features of information carrier

### Structure

One physical file per disk

### Writing method

single/double sided

### Writing density

single/double density

### Alphabet

EBCDIC

### Info length

50

### Sector length

128/256 bytes

## 7.2 Rules for writing

Records are written away sequentially, one after another.

Interpay accepts 8 inch disks which have been formatted in the following manner:

### Basic Data Exchange protocol

single sided

single density

128 bytes per sector

### Basic Data Exchange protocol

double sided

single density

128 bytes per sector

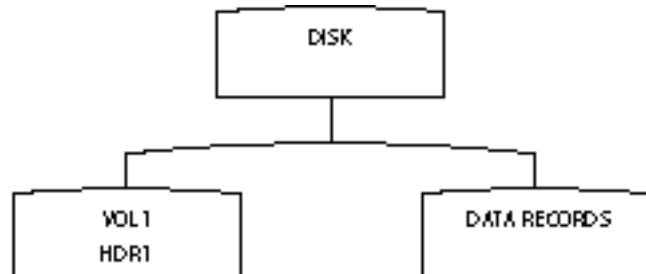
### Type H Data Exchange protocol

double sided

double density

256 bytes per sector

## 7.3 Label structure



## 7.4. Label classification

### 7.4.1 Volume label (Sector 07 from track 00)

| Positions | Contents   |
|-----------|--|
| 1 - 4     | VOL1   |
| 5 - 71    | Reserve  |
| 72        | Indicates the type of disk:<br>Possible values:<br>space      single sided, single density<br>(Basic Data Exchange)<br>2              double sided, single density<br>(Basic Data Exchange)<br>M              double sided, double density<br>(Type H Data Exchange) |
| 73 - 75   | Reserve  |
| 76        | Indicates the length of the physical record (sector)<br>Possible values:<br>space      128 bytes (Basic Data Exchange)<br>1              256 bytes (Type H Data Exchange)  |
| 77 - 79   | Reserve  |
| 80        | Indicates the standard according to which the labels have been written.<br>Possible values:<br>W              IBM standard labels  |
| 81 - 128  | Reserve  |

### 7.4.2 Data set table (Sector 08 from track 00)

| Positions | Contents  |
|-----------|---|
| 1 - 4     | HDR1  |
| 5         | Reserve   |
| 6 - 13    | Contains 'CLIEOP03'   |
| 14 - 24   | Reserve   |
| 25 - 27   | Indicates the maximum number of characters per block<br>Possible values:<br>128        (Basic Data Exchange)<br>256        (Type H Data Exchange)                   |
| 28        | Reserve   |
| 29 - 33   | Address of the first sector of the data set. Built up as nn0mm<br>(nn = track number, zero, mm = sector number)   |
| 34        | Reserve   |
| 35 - 39   | Address of the last sector of the data set.<br>Built up as nn0mm (nn = track number, zero, mm = sector number)  |
| 40 - 43   | Reserve   |
| 44        | Indicates the protocol according to which the disk has been written on<br>Possible values:<br>space      (Basic Data Exchange)<br>H          (Type H Data Exchange) |
| 45 - 74   | Reserve   |
| 75 - 79   | Address of the first free sector.<br>Built up as nn0mm (nn = track number, zero, mm = sector number)  |
| 80 - 128  | Reserve   |



# 8 Delivery via datacommunication

## 8.1 You want to deliver via datacommunication

If you want to deliver your instructions to Interpay via data communication, you will find further details in the brochure "Payment and receipt via data communication" (BGC 5.1783). You can obtain this brochure from your bank.

## 8.2 The BankGiroDatacom System

If you deliver your instructions to Interpay via datacommunication, you can make use of the BankGiroDatacom System (BDS). If you do not make use of the PC software package BGCom, it is necessary to indicate source attributes. When sending in batches the source attributes 'application' and 'classification' must be used to indicate what the intended application of the batch is and which classification it is based on. The application and classification codes are set out below.

| Application                              | Classification | Application  | Classification |
|--|----------------|--------------|----------------|
| Name                                     | Code           | Name         | Code           |
| Business payments                        | 17             | CLIEOP       | 04             |
| Instruction letter for business payments | 18             | LETTERRECORD | 01             |
| Direct debit                             | 19             | CLIEOP       | 04             |
| Instruction letter for direct debit      | 20             | LETTERRECORD | 01             |

*NB: Uncompleted fields and fillers at the end of a record need not be sent.*

## 8.3 Electronic instruction letter via datacommunication

In order to send instruction letters to Interpay via datacommunication, a batch must be generated with a 'letterrecord' per batch in accordance with the classification below. This batch can then be sent to Interpay in the same manner as the batches with payment data. For business payments you must also send a (written) instruction letter to your bank.

### 8.3.1 Classification of 'letterrecord'

| Name                             | Form  | Contents |
|----------------------------------|-------|----------|
| <i>Letter record</i>             |       |          |
| Record code                      | x(6)  | KAD091   |
| Name transaction code            | x(18) |          |
| Total amount                     | 9(13) |          |
| Instructing party account number | 9(10) |          |
| Total account numbers            | 9(5)  |          |
| Number of transactions           | 9(6)  |          |
| Batch reference                  | x(6)  |          |
| Required processing date         | 9(6)  | yymmdd   |
| Batch medium                     | x(18) |          |
| Currency                         | x(3)  |          |

The records must be closed with CR (Carriage Return) and LF (Line Feed), the file must be closed with an EOF (End of File) Marker.

### 8.3.2 Field description of 'letterrecord'

#### **Number of transactions**

The number of transactions in the batch.

#### **Batch medium**

The medium on which the instructions are delivered to Interpay. Permitted values: DATACOM, TAPE, CARTRIDGE, DISK8, DISK5.25, DISK3.5.

#### **Batch reference**

Identifies the batch: the first 2 or 3 positions of the user name, followed by a unique sequential number of 4 or 3 positions.

#### **Currency**

Indicates the currency contained in the batch.

|     |         |
|-----|---------|
| EUR | euro    |
| NLG | guilder |

#### **Required processing date**

Date on which the batch must be processed by Interpay.

#### **Name of transaction code**

Indicates what type of transactions the batch contains. Values:

|         |                   |
|---------|-------------------|
| CREDBET | creditor payments |
| SALARIS | salary payments   |
| INCASSO | direct debit      |

#### **Record code**

Identifies the record.

#### **Instructing party's account number**

Contains the account number of the client giving the instructions for the batch.

#### **Total amount**

The total of the **amount fields** in this batch.

#### **Total account numbers**

The total of the **payee's account number** and **payer's account number fields** in this batch.

# 9 Test

## 9.1 Objective of the test

Before sending in direct debit or business payment instructions using the new classification a test must be carried out.

The purpose of this test is to determine whether the technical and procedural guidelines have been interpreted entirely correctly. Any corrections can then be made before the actual instructions are given.

## 9.2 Test sets

Special test sets are available to test the classification. These sets contain a manual, an instruction letter and a cancellation instruction. You can obtain the sets from the bank. There are test sets for payment instructions and direct debit instructions.

# 10 Changes compared to the ClieOp 02 classification

If you deliver direct debit or business payment instructions via the ClieOp 02 classification it is important that you know what changes to implement.

The ClieOp 03 file classification has undergone the following changes compared to the previous version:

- In the *file header info* the **file name** has become "CLIEOP03"
- In the *batch header info* the **variant code** has been changed to "B" and the field **delivery currency** has been added
- The **Total amount** in the *batch close info* now covers 13 positions
- Reserved records have been removed from the structure schedule for security reasons
- The fields Batch medium and Currency have been added to the electronic instruction letter