

InsideBusiness Payments

RIBA Italy

InsideBusiness Payments – RIBA addendum

Introduction

This document is an addendum to the 'CBI - Technical Standards CBI-RIB-001' version 6.02, 27.05.2010, and describes the deviations and specific details of the RIBA format in InsideBusiness Payments. This is version 1.0 of the addendum and is valid from September 2016 onwards until further notice. Please verify with your bank contact whether the addendum still applies, and if it is the latest version.

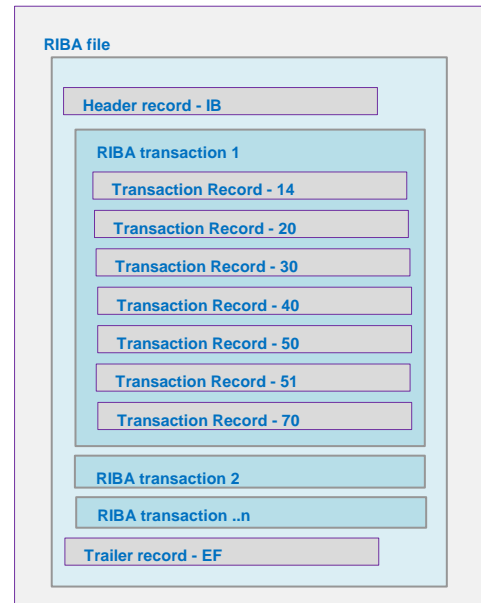
General remarks

- The RIBA file format can be used to import batch and single direct debits, resulting in a single credit or multiple credits. Setup for this is done in the ING IFS application.
- In InsideBusiness Payments use the menu option **Payments->Import File** to import the RIBA file as **Batch or grouped payments**.
- RIBA can be used for domestic Italian direct debits processed through the [RNI Clearing – Rete Nazionale Interbancaria](#)
- [CBI - Technical Standards CBI-RIB-001](#)
- [CBI – General criteria and regulations - CBI-STD-001_6_07_ENGLISH](#)
- The RIBA format has a fixed record length per payment record. Each segment is ended by an end-sector mark (ASCII: "CRLF")
- A file can contain one batch, which will start with a header IB segment and close with a footer EF segment

InsideBusiness Payments – RIBA addendum

Format description

- A RIBA file can contain multiple batches
- Each batch can contain multiple orders
- Batches start with a header IB segment and close with a footer EF segment
- Grouping of a RIBA file will be done based on
 - Execution date
 - Credit account number
 - ABI Code
 - CAB Code



Syntactical details and deviations

1. Legend and character set

M = Mandatory

O = Optional

AN = A-Z, 0-9

N = 0-9

Numeric fields are right-aligned, preceded with leading zeroes

Alphanumeric fields are left-aligned, followed by trailing spaces

Because this is a fixed-length format, all fields must have a value. Optional means fields can be filled with a value which triggers an action or be filled with spaces or zeroes, depending on field-type being numeric or alphanumeric.

The supported character set by IBP is:

a b c d e f g h i j k l m n o p q r s t u v w x y z

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

0 1 2 3 4 5 6 7 8 9

/ - : () . , ' +

CrLf Space

InsideBusiness Payments – RIBA addendum

1.1. RIBA Header

Field	Pos	Type	Name	M / O	Value	Comments
IB-1	1	AN	Filler	M	<i>space</i>	
IB-2	2-3	AN	Record type	M	'IB'	
IB-3	4-8	AN	SIA code of the creditor company	M		
IB-4	9-13	N	ABI code of the creditor bank	M	'03475'	ING domestic bank code: 03475
IB-5	14-19	N	Creation date	M	<i>ddmmyy</i>	
IB-6	20-39	AN	Support name	M		File reference, ignored
IB-7	40-45	AN	Free text	O		Ignored
IB-8	46-104	AN	Filler	M	<i>spaces</i>	
IB-9	105	AN	Flow type	O	'1'	
IB-10	106	AN	Flow qualifier	O	'\$'	
IB-11	107-111	N	Initiating party	O		Ignored
IB-12	112-113	AN	Filler	M	<i>spaces</i>	
IB-13	114	AN	Currency code	M	'E'	
IB-14	115	AN	Filler	M	<i>space</i>	
IB-15	116-120	N	Filler	M	<i>zeroes</i>	
N/A	N/A	N/A	End sector mark	M		

InsideBusiness Payments – RIBA addendum

1.2. RIBA payment record F14

Field	Pos	Type	Name	M / O	Value	Comments
F14-1	1	AN	Filler	M	<i>space</i>	
F14-2	2-3	AN	Record type	M	'14'	
F14-3	4-10	N	Sequence number	M		Starts with 1, increased by 1 for every new F14 record within a batch. File will be rejected if numbers are not correct
F14-4	11-22	AN	Filler	M	<i>spaces</i>	
F14-5	23-28	N	Payment due date	M	<i>ddmmyy</i>	
F14-6	29-33	N	Reason	M	'30000'	
F14-7	34-46	N	Amount	M		Last two digits are decimals
F14-8	47	AN	Sign	M	'-'	
F14-9	48-52	N	ABI code of the creditor bank	M	'03475'	ING domestic bank code: 03475 Same value as IB-4 and must be the same for all F14 records in the order, otherwise file will be rejected
F14-10	53-57	N	Contracting bank's CAB code	M	'01600' or '01601'	ING domestic branch code: 01600 or 01601 Must be the same for all F14 records in the order, otherwise file will be rejected
F14-11	58-69	AN	Account	M		
F14-12	70-74	N	Paying bank's ABI code	M		
F14-13	75-79	N	Paying bank's CAB code	M		
F14-14	80-91	AN	Filler	M	<i>spaces</i>	
F14-15	92-96	AN	SIA code of the creditor company	O		Same value as IB-3 and must be the same for all F14 records in the batch Provided by the Italian Clearing, equivalent of SEPA Direct Debit creditor ID
F14-16	97	N	Code type	O	'4'	
F14-17	98-113	AN	Filler	O		
F14-18	114	AN	Type of debtor flag	O	'B'	
F14-19	115-119	AN	Filler	M		
F14-20	120	AN	Currency code	M	'E'	
N/A	N/A	N/A	End sector mark	M		

InsideBusiness Payments – RIBA addendum

1.3. RIBA payment record F20

Field	Pos	Type	Name	M / O	Value	Comments
F20-1	1	AN	Filler	M	<i>space</i>	
F20-2	2-3	AN	Record type	M	'20'	
F20-3	4-10	N	Sequence number	M		Must be the same value as F14-3, otherwise file is rejected
F20-4	11-34	AN	Creditor name	M		
F20-5	35-58	AN	Creditor address	O		
F20-6	59-82	AN	Creditor address	O		
F20-7	83-106	AN	Creditor address	O		
F20-8	107-120	AN	Filler	M	<i>spaces</i>	
N/A	N/A	N/A	End sector mark	M		

1.4. RIBA payment record F30

Field	Pos	Type	Name	M / O	Value	Comments
F30-1	1	AN	Filler	M	<i>space</i>	
F30-2	2-3	AN	Record type	M	'30'	
F30-3	4-10	N	Sequence number	M		Must be the same value as F14-3, otherwise file is rejected
F30-4	11-40	AN	Debtor name	M		
F30-5	41-70	AN	Debtor name	O		
F30-6	71-86	AN	Debtor's tax payer code	M		
F30-7	87-120	AN	Filler	M	<i>spaces</i>	
N/A	N/A	N/A	End sector mark	M		

1.5. RIBA payment record F40

Field	Pos	Type	Name	M / O	Value	Comments
F40-1	1	AN	Filler	M	<i>space</i>	
F40-2	2-3	AN	Record type	M	'40'	
F40-3	4-10	N	Sequence number	M		Must be the same value as F14-3, otherwise file is rejected
F40-4	11-40	AN	Debtor address	M		
F40-5	41-45	N	Debtor address 2 - postal code	M		
F40-6	46-70	AN	Debtor address 3 - municipality and province abbreviation	M		
F40-7	71-120	AN	Paying bank/branch name	O		
N/A	N/A	N/A	End sector mark	M		

InsideBusiness Payments – RIBA addendum

1.6. RIBA payment record F50

Field	Pos	Type	Name	M / O	Value	Comments
F50-1	1	AN	Filler	M	<i>Space</i>	
F50-2	2-3	AN	Record type	M	'50'	
F50-3	4-10	N	Sequence number	M		Must be the same value as F14-3, otherwise file is rejected
F50-4	11-50	AN	Debit references (1st line)	M		
F50-5	51-90	AN	Debit references (2nd line)	O		Must be empty if creditor account is non-resident
F50-6	91-100	AN	Filler	M		
F50-7	101-116	AN	Creditor's tax payer code	M		Validated against tax number in IBP administration and must be the same for all transactions in the file
F50-8	117-120	AN	Filler	M	<i>spaces</i>	
N/A	N/A	N/A	End sector mark	M		

1.7. RIBA payment record F51

Field	Pos	Type	Name	M / O	Value	Comments
F51-1	1	AN	Filler	M	<i>space</i>	
F51-2	2-3	AN	Record type	M	'51'	
F51-3	4-10	N	Sequence number	M		Must be the same value as F14-3, otherwise file will be rejected
F51-4	11-20	N	Collection order number	M		
F51-5	21-40	AN	Creditor's name	M		
F51-6	41-55	AN	Province	O		
F51-7	56-66	N	Authorisation number	O		ignored
F51-8	66-71	N	Authorisation date	O		ignored
F51-9	72-120	AN	Filler	M	<i>spaces</i>	
N/A	N/A	N/A	End sector mark	M		

1.8. RIBA payment record F70

Field	Pos	Type	Name	M / O	Value	Comments
F70-1	1	AN	Filler	M	<i>space</i>	
F70-2	2-3	AN	Record type	M	'70'	Starts
F70-3	4-10	N	Sequence number	M		Must be the same value as F14-3, otherwise file will be rejected
F70-4	11-81	AN	filler	O		
F70-5	82	AN	Foreign RIBA flag.	O		'1' for non-resident creditor account, space for resident account
F70-6	83-120	AN	Filler	M	<i>spaces</i>	
N/A	N/A	N/A	End sector mark	M		

InsideBusiness Payments – RIBA addendum

1.9. RIBA trailer record EF

Field	Pos	Type	Name	M / O	Value	Comments
EF-1	1	AN	Filler	M	<i>space</i>	
EF-2	2-3	AN	Record type	M	'EF'	
EF-3	4-8	AN	SIA code of the creditor company	M		Must be the same as IB-3, otherwise file will be rejected
EF-4	9-13	N	ABI code of the creditor bank	M	'03475'	ING domestic bank code: 03475 Same value as IB-4 and must be the same for all F14 records in the order, otherwise file will be rejected
EF-5	14-19	N	Creation date	M	<i>ddmmyy</i>	Must be the same as IB-5, otherwise file will be rejected
EF-6	20-39	AN	Support name	M		Must be the same as IB-6, otherwise file will be rejected
EF-7	40-45	AN	Filler	O		
EF-8	46-52	N	Number of orders	M		
EF-9	53-67	N	Total of negative amounts	M		Total of RIBA's amount
EF-10	68-82	N	Total of positive amounts	M		File will be rejected if control sum is not correct (zero for RIBA)
EF-11	83-89	N	Number of records	M		File will be rejected if the total number of records is not correct
EF-12	90-113	AN	Filler	M	<i>spaces</i>	
EF-13	114	AN	Currency code	M	'E'	
EF-14	115-120	N	filler	M	<i>spaces</i>	
N/A	N/A	N/A	End sector mark	M		

InsideBusiness Payments – RIBA addendum

2. Sample file

```
IBJVREN12345070216JANRENESSUPPORTNMXYZfield                                1$55555 E
140000001          20071630000000000012301-03002127000000016491320347501601..... 41234567890123456B E
200000001CreditorDescription1---1CreditorDescription2---2CreditorDescription3---3CreditorDescription4---4
300000001DebtorDescriptionSegmentA---ADebtorDescriptionSegmentB---BMRITTT25D09F205Z
400000001DebtorAddresslineL-----L54321DebtorTownAndProvinceT--TPayingBankWithVeryLongNameB-----B
500000001DebitReferencePart1-----1DebitReferencePart2-----2          12345678903
5100000011234567890ShortCreditorNameN-NProvinceP-----P9988776655241058
700000001                                114checkkeys-----s
140000002          20071630000000000012302-03002127000000016491320347501601          JVREN4          E
200000002CreditorDescription21-21CreditorDescription22-22CreditorDescription23-23CreditorDescription24-24
300000002DebtorDescriptionSegmentAA--ADebtorDescriptionSegmentBB--BB00977460484
400000002DebtorAddresslineLL-----LL54321DebtorTownAndProvinceTTTTTPayingBankWithVeryLongNameBB-----BB
500000002DebitReferencePart21-----21DebitReferencePart22-----22          12345678903
5100000021234567890ShortCreditorNameN-N
700000002                                000
EFJVREN12345070216JANRENESSUPPORTNMXYZABCDEF0000002000000000024603000000000000000000016          E
```