

ANNEX - G.A

Rules & Regulations

**Specifications and standards
for the production and processing
of new Acceptgiroforms**

(using IBAN and BIC)

Version : 5.0
Date : February 2014



<p>deze strook niet meezenden</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 50%;">5000 0567</td> <td style="width: 50%;">8901 2345</td> </tr> </table> <p>euro <input type="text" value="67"/> ct <input type="text" value="00"/></p> <p>Jaarpremie 2012 levensverzekering Fact.nr. 2876766-2012</p> <p>op rekening NL02ABNA0123456789 Ass.knt. G.v.Witsen Aalsmeer</p>	5000 0567	8901 2345	<p style="text-align: right;">Jaarpremie 2012 levensverzekering Fact.nr. 2876766-2012</p> <p style="text-align: center;">Acceptgiro</p> <p>over te schrijven</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 20%; text-align: center;">€</td> <td style="width: 20%; text-align: center;">67</td> <td style="width: 10%; text-align: center;">euro</td> <td style="width: 10%; text-align: center;">00</td> <td style="width: 10%; text-align: center;">ct</td> <td style="width: 20%; text-align: center;">5000 0567 8901 2345 +</td> </tr> </table> <p>van bankrekening (IBAN)</p> <table border="1" style="width: 100%;"> <tr> <td style="width: 100%; text-align: center;">NL20INGB0001234567</td> </tr> </table> <p>van/door</p> <p>naam <input type="text" value="A. van den Bos"/></p> <p>adres <input type="text" value="Beethovenstraat 34"/></p> <p>plaats <input type="text" value="3851 AF Amstelveen"/></p> <p>op rekening <input type="text" value="NL02ABNA0123456789"/></p> <p>van <input type="text" value="Assurantiekantoor G. van Witsen
Rozenlaan 104, 4336 XG Aalsmeer"/></p> <p>S9999 D999</p> <p>© Acceptgiro B.V.</p> <p>nadruk verboden <input checked="" type="checkbox"/> de ruimte hieronder niet beschrijven niet vouwen <input checked="" type="checkbox"/> naar IBAN <input checked="" type="checkbox"/> code <input type="text"/></p> <p><input checked="" type="checkbox"/> 5000056789012345+ 000067002< ABNANL2A+ NL02ABNA0123456789+ 17></p> <p>voor gebruiksaanwijzing z.o.z.</p>	€	67	euro	00	ct	5000 0567 8901 2345 +	NL20INGB0001234567	<p>formulier met blauwe of zwarte inkt invullen</p> <p>bij betaling uw IBAN invullen</p> <p>zijn alle rode rubrieken ingevuld?</p> <p>handtekening</p>
5000 0567	8901 2345										
€	67	euro	00	ct	5000 0567 8901 2345 +						
NL20INGB0001234567											

<p>de ruimte hieronder niet beschrijven</p>	<p>deze ruimte niet beschrijven</p> <p>Gebruiksaanwijzing Met dit formulier kunt u het verschuldigde bedrag betalen.</p> <p>Overschrijven Plaats altijd uw handtekening en zo nodig het nummer van uw bankrekening (IBAN), het bedrag, uw naam en volledig adres. Stuur dit formulier zonder de aangehechte strook naar uw bank.</p>
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Disclaimer:

This document is a translation of the Dutch original and is provided as a courtesy only. In the event of any inconsistencies or differences of interpretation between the original and translated versions the Dutch version shall prevail. No rights may be derived from the translated document.

1 Introduction

1.1 Introduction

This manual is a publication of Acceptgiro B.V., a subsidiary of Currence¹. If you still have questions, having read this guide, your bank should be able to help.

The guide contains the Acceptgiro specifications for the IBAN- and BIC-based Acceptgiro Form. Acceptgiro is a product of Acceptgiro B.V., designed to facilitate the collection of payments. In order to guarantee that the financial institutions are able to process Acceptgiro payments without problem, certain standards are required with regard to such things as the format of the information given on Acceptgiro Forms and the quality of these forms, including preprinted details and the printing of variable transaction details in an optical character recognition typeface (OCR-B).

The purpose of this manual is to advise issuers, service bureaus, D-certified and Dmin-certified printers and suppliers of software and hardware for processing Acceptgiro Forms regarding the standards for the production and processing of these forms.

Acceptgiro B.V. reserves the right to make additional stipulations and to amend the standards as and when required.

1.2 What does this guide cover and who is it intended for?

The rest of this manual is divided into the following sections:

- Section 2 contains a detailed description of the product, including the layout of the fields and the Acceptgiro Form variants that are available for sending to payers.
- Section 3 contains all the specifications for printing Acceptgiro Forms. This section is intended for issuers, service bureaus and software houses using computer equipment to print the variable details on Acceptgiro Forms. This section is also relevant to parties wishing to obtain permission to print information in the machine-readable message space containing all the payment details, using OCR-B typeface.
- Section 4 contains all the specifications for the subsequent processing of Acceptgiro Forms.
- Section 5 contains all the specifications for printers in possession of or wishing to qualify for a Dmin Certificate.

¹ Currence is owner of the Dutch payment products PIN, Chipknip, Incasso, Acceptgiro and iDEAL. Currence's mission is to facilitate competition and create transparency in payment systems in the Netherlands while maintaining quality and security. Currence was incorporated on 1 January 2005 on the initiative of eight Dutch banks (ABN AMRO Bank, Rabobank, ING Bank, Fortis Bank Nederland, SNS Bank, BNG, Friesland Bank and Van Lanschot).

1.3 Changes compared with the previous version

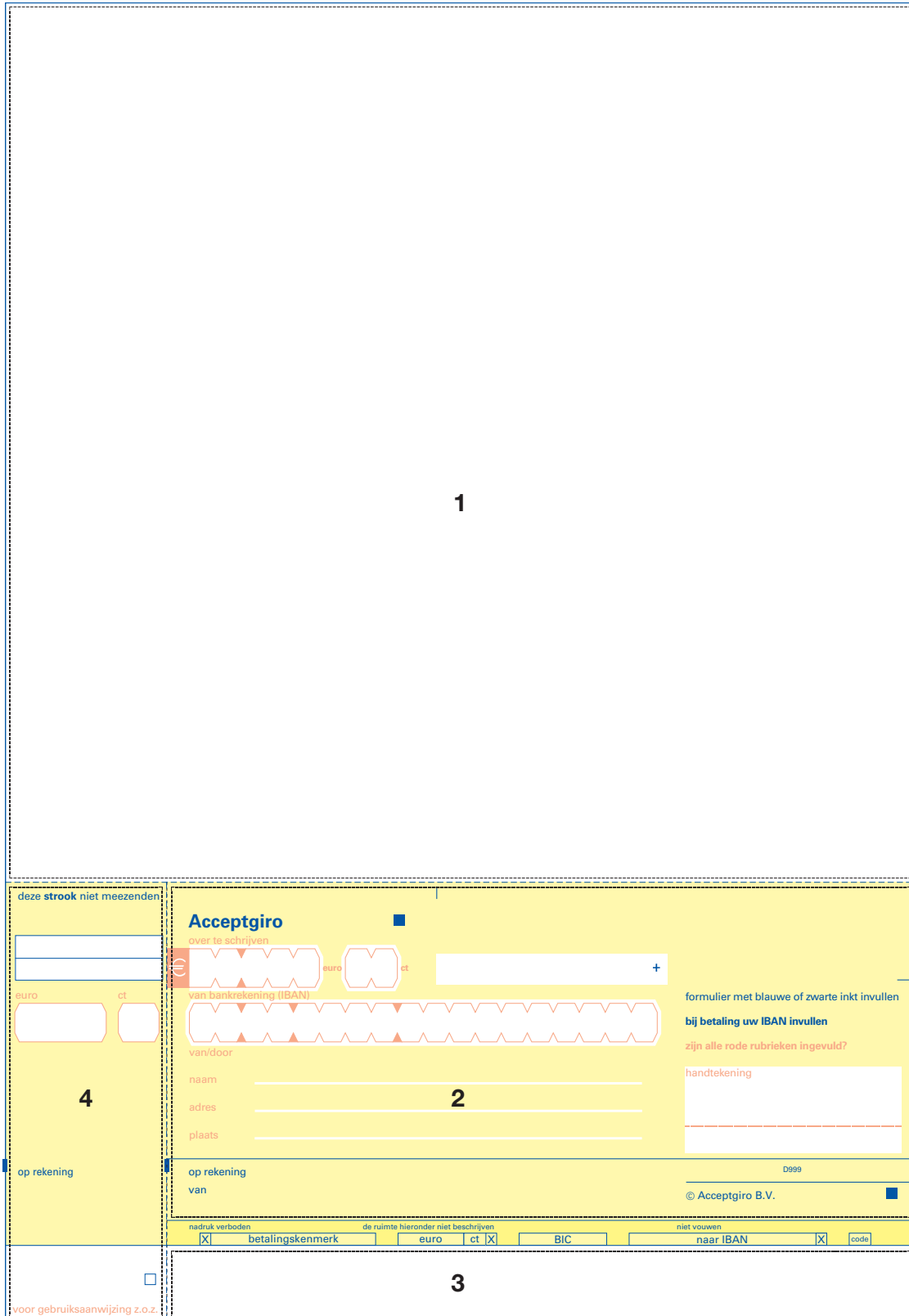
This publication (Annex G.A.) focuses on the use of the IBAN- and BIC-based Acceptgiro Form. Annex G.A. exists alongside Annex G.

Within SEPA (Single Euro Payments Area) the routing of payments proceeds via bank accounts with IBAN (International Bank Account Number) and BIC (Bank Identifier Code). The euro-Acceptgiro Form has been adapted to the use of IBAN and BIC, and the new form is called the Acceptgiro. It will be possible to use this new form as from 1 January 2013.

In the initial phase, the new Acceptgiro Form will circulate alongside the euro-Acceptgiro Form. It has yet to be determined when the 'old' euro-Acceptgiro Form will cease to be distributed and, subsequently, when its use will no longer be authorised.

This manual can also be downloaded at www.acceptgiro.nl. A Dutch version is also available.

Figure relating to Section 2



The diagram shows a form layout with four numbered regions:

- 1**: A large empty rectangular area at the top of the form, representing the invoice part (notadeel).
- 2**: The central body of the form, containing fields for 'naam', 'adres', and 'plaats', and a large area for 'handtekening'.
- 3**: A horizontal bar at the bottom of the form containing machine-readable fields: 'betalingskenmerk', 'euro', 'ct', 'BIC', 'naar IBAN', and 'code'.
- 4**: A vertical strip on the left side of the form, containing fields for 'euro' and 'ct' amounts, and the text 'op rekening'.

Additional text on the form includes: 'Acceptgiro over te schrijven', 'van bankrekening (IBAN)', 'formulier met blauwe of zwarte inkt invullen bij betaling uw IBAN invullen', 'zijn alle rode rubrieken ingevuld?', '© Acceptgiro B.V.', and 'voor gebruiksaanwijzing z.o.v.'.

1 - invoice part (notadeel)

3 - machine-readable message space (leesstrook)

2 - body (body)

4 - stub (strook)

2 Product description

2.1 Acceptgiro

Function

Preprinted Acceptgiro credit transfer forms are designed to facilitate payment collection and fundraising. Using the Acceptgiro payment product, amounts can be transferred from the bank account of a person or organisation receiving an Acceptgiro Form (the 'payer') to the bank account of the issuer of the Acceptgiro Form (the 'payee'). Payers who do not have either a bank account can use the Acceptgiro Form to pay the amount due in cash at bank branches that have a cash deposit service.

Contract/Certificate

To be permitted to preprint Acceptgiro Forms, print the variable transaction details on them, perform post-press processing operations on them and issue the forms, an Acceptgiro Contract (Type A/S or C) must have been entered into with the payee's bank, Servicebureau Overeenkomst Acceptgiro or Drukkerij Overeenkomst Acceptgiro (contracts Acceptgiro) must have been obtained from Acceptgiro B.V. Acceptgiro B.V. publishes listings of certified printers and service bureaus on its website (www.acceptgiro.nl).

Type A/S and C Acceptgiro Contracts relate to payees and govern the issue of Acceptgiro Forms in accordance with the provisions of the various contracts. Depending on the type of contract, payees are required to print (or have printed) certain information in machine-readable form on the payment slip (body + machine-readable message space) and the stub of the individual Acceptgiro Forms.

N.B. As from 1 November 2010, no more A or B Contracts will be concluded.

For each of the various types of Acceptgiro Contract, the required information is stated below.

A/S Contract:

- a) *on the body and on the stub*: name and address details including place of domicile and IBAN of the payee, payment reference if also included in the machine-readable message space and, if known, the amount;
- b) *on the body*: name and address details including postal town/place of domicile and, if known, the IBAN of the payer;
- c) *in the machine-readable message space*: using OCR-B typeface, including field-separating characters: form code (code), IBAN and BIC of payee and optionally the amount (euro ct), if known, and payment reference (betalingskenmerk).

Payees are not themselves permitted to print any information (in OCR-B) in the machine-readable message space on the payment slip part of the Acceptgiro Form. This can be done by a service bureau that is in possession of a Servicebureau Overeenkomst Acceptgiro issued by Acceptgiro B.V.

Payees who do not utilize a service agency can order their Acceptgiro Forms from a certified printer. In that case the field-separating characters, the form code and the payee's IBAN and BIC must be filled in.

C Contract:

- a) *on the body and on the stub*: name and address details including place of domicile and IBAN of the payee, payment reference if also included in the machine-readable message space and, if known, the amount;
- b) *on the body*: name and address details including postal town/place of domicile and, if known, the IBAN of the payer;
- c) *in the machine-readable message space*: using OCR-B typeface, including field-separating characters: form code (code), IBAN and BIC of payee (naar rekening), amount (euro ct), if known, and payment reference (betalingskenmerk).

Servicebureau Overeenkomst Acceptgiro:

The Servicebureau Overeenkomst Acceptgiro is for service bureaus and contains rules for printing Acceptgiro Forms on behalf of payees that have entered into an Acceptgiro Type A/S or C Contract with their bank.

- a) *on the body and on the stub*: name and address details including place of domicile and IBAN of the payee, payment reference if also included in the machine-readable message space and, if known, the amount;
- b) *on the body*: name and address details including postal town/place of domicile and IBAN of the payer, if known;
- c) *in the machine-readable message space*: using OCR-B typeface, including field-separating characters: form code (code), IBAN and BIC of payee, amount (euro ct), if known, and payment reference (betalingskenmerk).

Drukkerij Overeenkomst Acceptgiro:

The Drukkerij Overeenkomst Acceptgiro is for printers and contains rules for preprinting semifinished Acceptgiro Forms on behalf of payees that have entered into an Acceptgiro Type A/S or C Contract and service bureaus in possession of a Servicebureau Overeenkomst Acceptgiro.

- a) *on the body and on the stub*: name and address details including place of domicile and IBAN of the payee;
- b) *on the body*: in the space for payment information, wording in accordance with the payee's instructions;
- c) *in the machine-readable message space*: using OCR-B typeface, including field-separating characters: if the IBAN of the payee is printed by a printer on the body and the stub, the form code (code) and the IBAN and BIC should also be printed in the machine-readable message space on the Acceptgiro Form in the same print run.

For all contract types, there is a box on the reverse of the Acceptgiro Form in which payees can either print or have printed (at the time of production of the semifinished forms or subsequently) information relating to the payment.

Your bank can inform you about the contents of the contract.

2.2 The form

Copyright relating to the Acceptgiro Form is held by Acceptgiro B.V.

Design

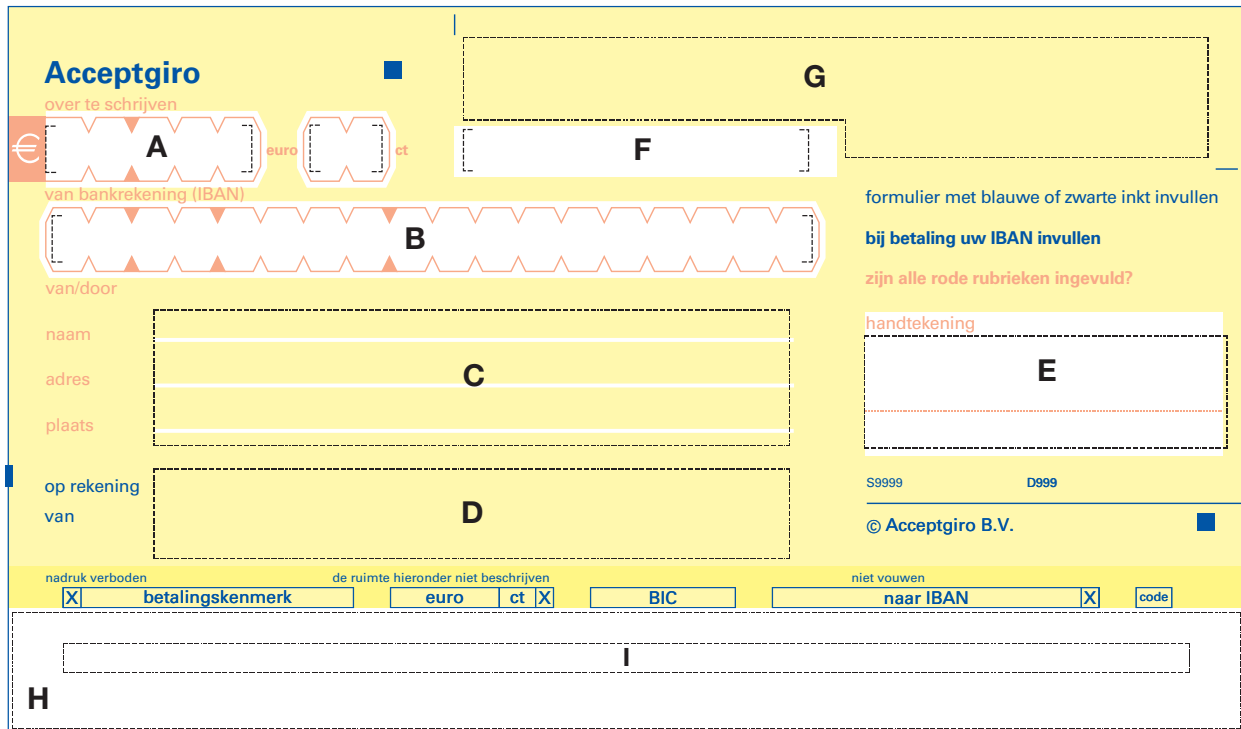
- The Acceptgiro Form is a standardised document made up of two parts, a payment slip and a stub.
- There is only one version of the payment slip.
- There are four possible variants of the stub (see 2.2.2).
- At the bottom of the payment slip there is a machine-readable message space in which the code line is printed to facilitate automated processing of the payment details.
- The design of the Acceptgiro Form takes account of the requirements for use by payees, payers and financial institutions, especially the needs of mass automated processing in the case of the financial institutions. Mass automated processing places particular requirements on the form, especially the payment slip. There is just one standardised version of this part of the form.

Payment slip

Format: Height 4 inches (101.6 mm) Width 6.8 inches (172.7 mm)

Paper: 90 g/m² white OCR quality

Figure relating to 2.2.1



Acceptgiro
over te schrijven

€ **A** euro ct **F**

van bankrekening (IBAN) **B**

van/door

naam **C**

adres

plaats

op rekening van **D**

handtekening **E**

SS999 D999

© Acceptgiro B.V.

nadruk verboden betalingskenmerk euro ct BIC niet vouwen naar IBAN code

H **I**

formulier met blauwe of zwarte inkt invullen
bij betaling uw IBAN invullen
zijn alle rode rubrieken ingevuld?

2.2.1 Layout of front

- A Amount field, suitable for either handwritten or typed/printed entry of the amount.
- B Account number field (IBAN), suitable for either handwritten or typed/printed entry of the debit account number.
- C Space for name, first line of address and postal town/place of domicile; to be typed/printed (max 4 lines). There is space for an additional postal sorting code, making it easier for your mail to be sorted automatically. In that case, there are three address lines, leaving one line for the postal sorting code. The dimensions and positioning of this field are designed to match a window envelope. Information on KIX codes can be obtained from TNT Post Business Customer Service.
- D Space for name, first line of address, place of domicile and IBAN of payee.
- E Space for signature of payer.
- F Space for entering a numerical payment reference.
- G Space for information relating to the payment. This space can be used by the payee for standard and/or variable payment details (free text and/or boxes).
- H Machine-readable message space for entering payment details in OCR-B typeface.
- I Code line printed in alphanumerical OCR-B characters, grouped into fields, for automated processing of the payment details by the financial institutions. Depending on the type of contract of the payee, these OCR-B characters are printed by a printer, the payees themselves or a service bureau (see Section 3).

2.2.2 Layout of stub

The stub has space for payees to repeat the information on the payment slip in abbreviated form.

This provides the payer with a record of the relevant payment details, viz.:

- A The amount transferred.
- C The name and address details of the payer¹).
- D The IBAN and the name and address details of the payee.
- F The payment reference.
- G The reason for the payment.

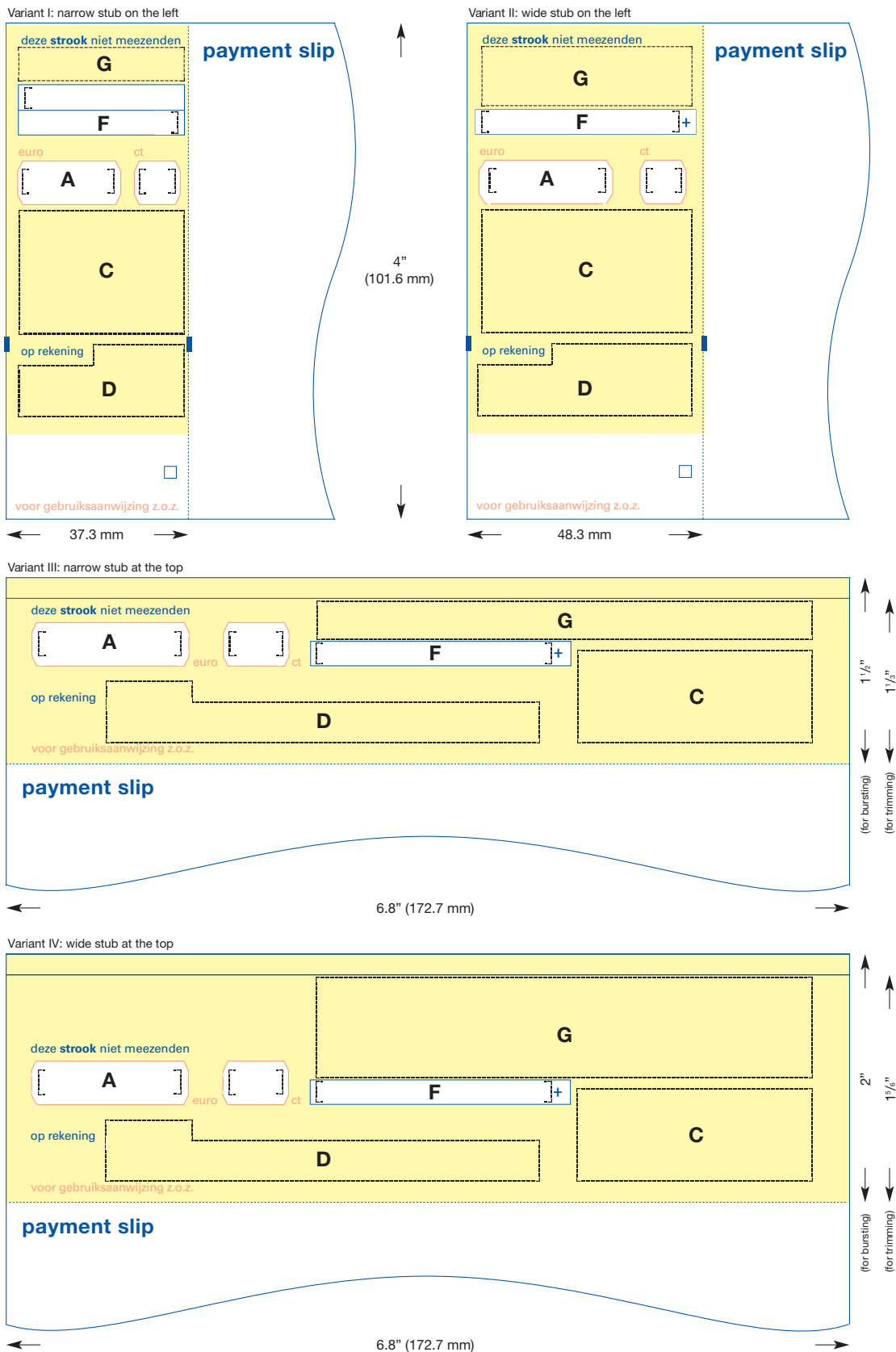
There are four possible variants (see illustration on page 13), viz.:

- I a narrow stub attached to the left-hand side of the payment slip (standard embodiment);
- II a wide stub attached to the left-hand side of the payment slip;
- III a narrow stub attached to the top of the payment slip; and
- IV a wide stub attached to the top of the payment slip.

- Variant I is derived from the width of an A4 sheet; payment slip + stub together measure 210 mm. The narrow stub to the left of the payment slip is the standard format. The standard and other variants can be ordered from a printer with a Drukkerij Overeenkomst Acceptgiro.

¹ If the name and address details of the payer are not shown, space C is available for information relating to the payment. If the name and address details of the payer are not shown, it is advisable to enter a unique payment reference in space F.

Figure relating to 2.2.2

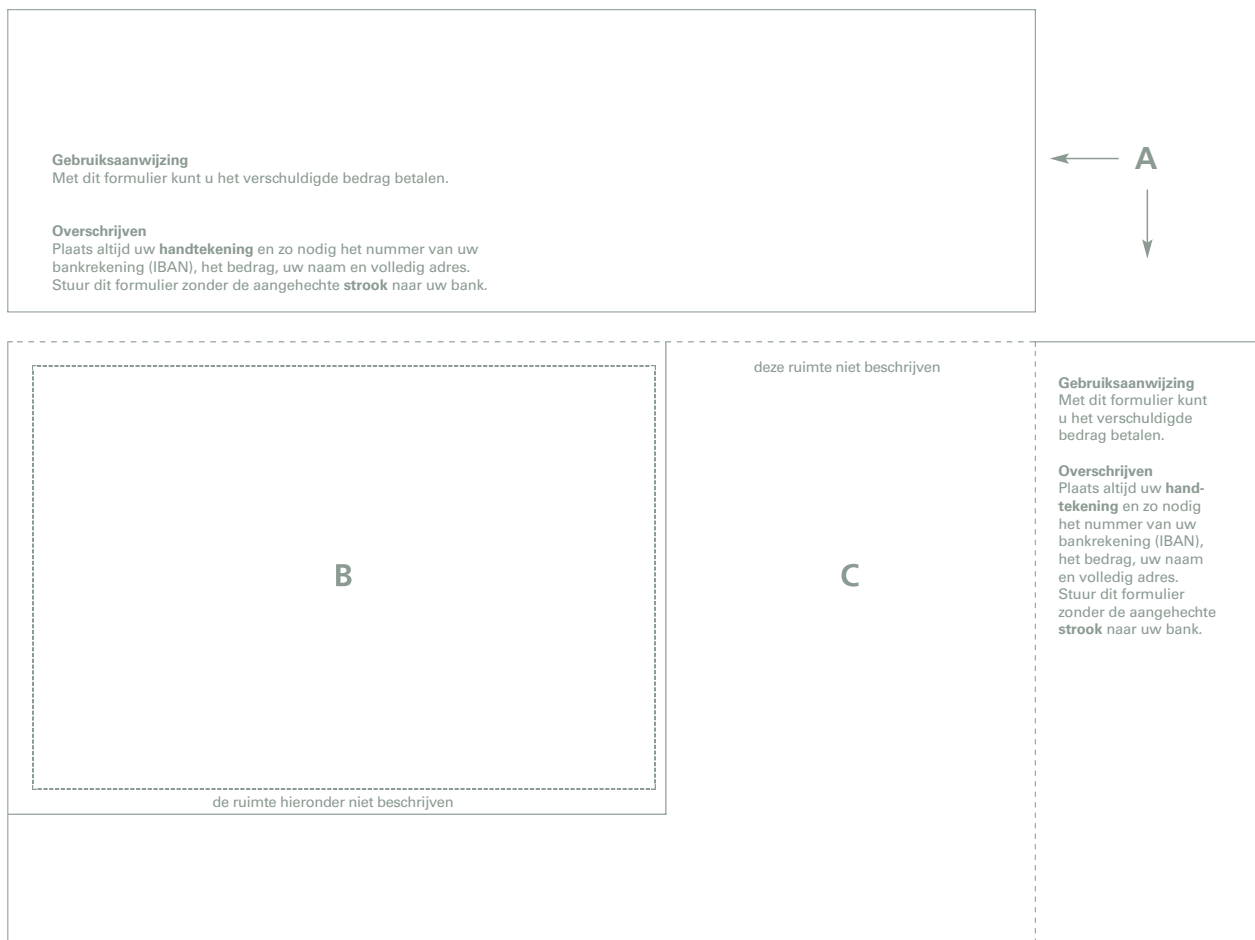


2.2.3 Layout of reverse

The back of the Acceptgiro Form, like the front, also has a standardised layout.

- A Appearing on the reverse of the stub is a standard set of instructions for use.
- B On the reverse of the payment slip there is a dedicated, outlined space for use by payees, in which information relating to the payment etc. can be entered. The space outside this information box must be left entirely clear.
- C Space for the financial institutions to enter information connected with processing and for showing:
 - document number
 - source query number
 - any other numbers used by processors.

Figure relating to 2.2.3



2.3 Standard combination forms

Standard combination forms are Acceptgiro Forms attached to a standard invoice part which are available from the financial institutions. The invoice part can be preprinted with name and address details, fixed invoice details, arrangement of lines and logos according to the payee’s requirements.

Figure relating to 2.3

Assurantiekantoor G. van Witsen Rozenlaan 104, 4336 XG Aalsmeer			
A. van den Bos Beethovenstraat 34 3851 AF Amstelveen		NOTA	
Betalingskenmerk 5000056789012345		Factuurnr 2876766-2011 Datum 04-01-2011	
JAARPREMIE LEVENSVZERKERING			
	2011	€	62,62
	Assurantiebelasting 7%	€	4,38

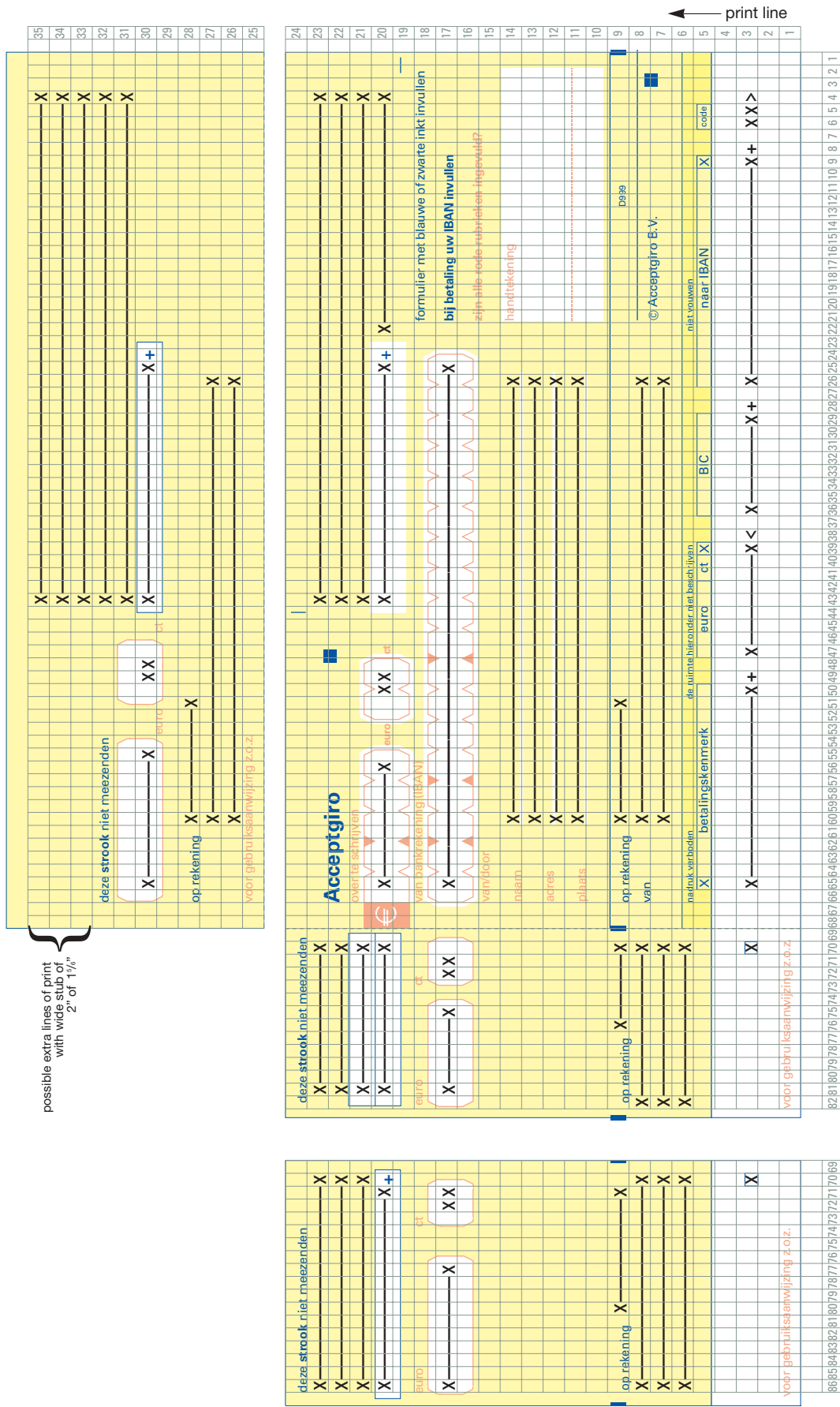
	Totaal	€	67,00
Bankrekening (IBAN) NL02ABNA0123456789			
Wij verzoeken u bovenstaand bedrag binnen 2 weken te voldoen d.m.v. onderstaande Acceptgiro.			
Voor gebruiksaanwijzing z.o.z.			
deze strook niet meezenden			
Acceptgiro			
Jaarpremie 2011 levensverzekering Fact.nr. 2876766-2011			
5000 0567 8901 2345	67	00	5000 0567 8901 2345+
euro ct 67 00	van bankrekening (IBAN) NL20INGB0001234567		formulier met blauwe of zwarte inkt invullen bij betaling uw IBAN invullen zijn alle rode rubrieken ingevuld? handtekening
Jaarpremie 2011 levensverzekering Fact.nr. 2876766-2011	van/door naam A. van den Bos adres Beethovenstraat 34 plaats 3851 AF Amstelveen	op rekening NL02ABNA0123456789 van Assurantiekantoor G. van Witsen Rozenlaan 104, 4336 XG Aalsmeer	
op rekening NL02ABNA0123456789 Ass.knt. G.v.Witsen Aalsmeer	S9999 D999 © Acceptgiro B.V.		
nadruk verboden de ruimte hieronder niet beschrijven niet vouwen			
<input checked="" type="checkbox"/> betalingskenmerk euro ct <input checked="" type="checkbox"/> BIC naar IBAN <input checked="" type="checkbox"/> code			
<input checked="" type="checkbox"/> 5000056789012345+ 000067002< ABNANL2A+ NL02ABNA0123456789+ 17>			
voor gebruiksaanwijzing z.o.z.			

2.4 Special variants

It is possible that the standard combination form does not meet the specific requirements of a particular payee. In that case, it is possible for payees to design their own combination forms. They are obtainable from a printer that is in possession of a Drukkerij Overeenkomst Acceptgiro.

Figure relating to Section 3

possible extra lines of print with wide stub of 2" or 1 1/2"



deze strook niet meezenden

op rekening

voor gebruiksaanwijzing z.o.z.

Acceptgiro

op rekening van

naam

adres

plaats

op rekening van

natuur

betalingssymbool

euro

ct

BIC

naar IBAN

code

© Acceptgiro B.V.

82 81 807 9 78 77 76 75 74 73 72 71 70 69 86 85 84 83 82 81 80 79 78 77 76 75 74 73 72 71 70 69

print line

print position

for printing positions in code line, see table on page 22

3 Specifications for printing on Acceptgiro Forms

3.1 Function and method

The purpose of the machine-readable message space is to record the payment details in a manner which enables the financial institutions to process the payment orders using automated systems. The automated processing of the paper Acceptgiro Form is accomplished by means of optical character recognition (OCR) equipment which is able to distinguish and recognise the individual characters.

For optimum processing of the information (OCR reading), the OCR-B type which is used has to satisfy stringent requirements.

3.2 OCR-B

For OCR processing of Acceptgiro Forms, the financial institutions elected to use OCR-B as the typeface, in size 1. This typeface is standardised in the ECMA-11 standard, third edition - March 1976, size 1, Sub-set 2 (not an ISO standard). The permitted character set contains the following characters:

0	1	2	3	4	5	6	7	8	9	>	<	+
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

Other characters are not permitted in the code line.

The characters <, > and + are used as field separators and may only be printed in specified positions.

3.2.1 Stroke thickness (weight)

The stroke thickness of the printed characters is a nominal 0.35 mm, with a maximum tolerance of 0.08 mm. The minimum stroke thickness is 0.27 mm and the maximum stroke thickness is 0.43 mm.

3.2.2 Character spacing (pitch)

The characters in the machine-readable message space are grouped in fields. They are printed at a fixed pitch of 0.1" = 2.54 mm, centre to centre (see diagram on page 19).

3.2.3 Position of code line

The position of the code line is precisely defined to very tight tolerances. From the bottom edge of the trimmed or burst form to the bottom of the code line measures 8.5 mm. From the blue line separating the body and the machine-readable message space to the bottom of the code line measures 9 mm.

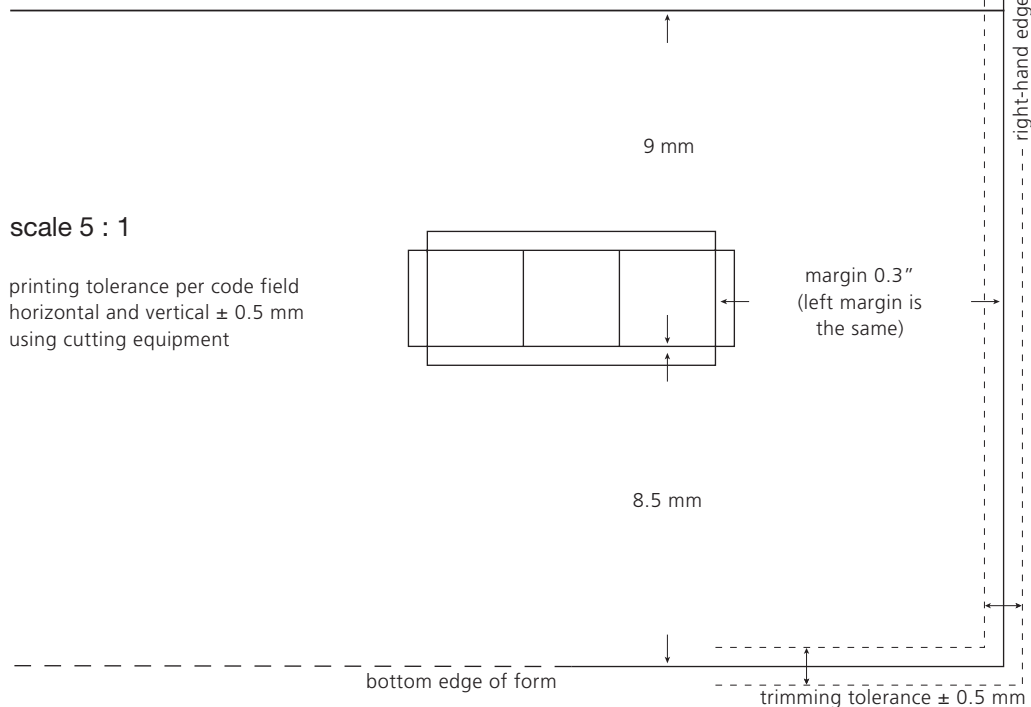
At each side of the document, a clear space of 0.3” should be left between the code line and the edge of the finished form.

The fields in the code line should be positioned to within a tolerance of ± 1 mm both horizontally and vertically (see diagram).

Figure relating to 3.2.2



Figure relating to 3.2.3



3.2.4 Print quality

For optical recognition, the OCR-B characters should contrast strongly with the white background and the following properties are important in this connection.

1 Blackness

The characters should be printed deep black.

2 Sharpness

The characters must be perfectly formed. Visible gaps in the character strokes are not permitted. The edges of the characters must be sharply defined.

3.2.5 Code line contamination

The machine-readable message space must be free of contamination (spotting, smearing, shadowing etc.).

3.3 Test method

Using a test template (free available on request from Acceptgiro B.V.), it is possible to test whether the code line meets the specifications contained in this manual. The following aspects should be tested:

- Has the right character set been used?
- Is the weight of the characters correct?
- Is the character spacing (pitch) correct?
- Is the position of the code line correct after printing?
- Is the position of the code line correct after trimming/bursting?
- Is the minimum distance between the code line and the right-hand edge of the form correct?
- Is the blackness level correct?

Further checks can be made by:

- printing the character X in the register box in the bottom right-hand corner of the stub;
- printing the OCR-B character '+' on top of the blue '+' character in the payment reference field.

3.4 Tips for obtaining good-quality OCR-B type

Various printing systems can be used to print the code line on Acceptgiro Forms, viz.:

- Laser printers are by far the best.
- The use of dotmatrix printers, band printers and line printers is deprecated. If a dotmatrix printer is used, however, it should have at least a 24-pin printhead and be set to best print quality.

The choice of ribbons and toner is also important.

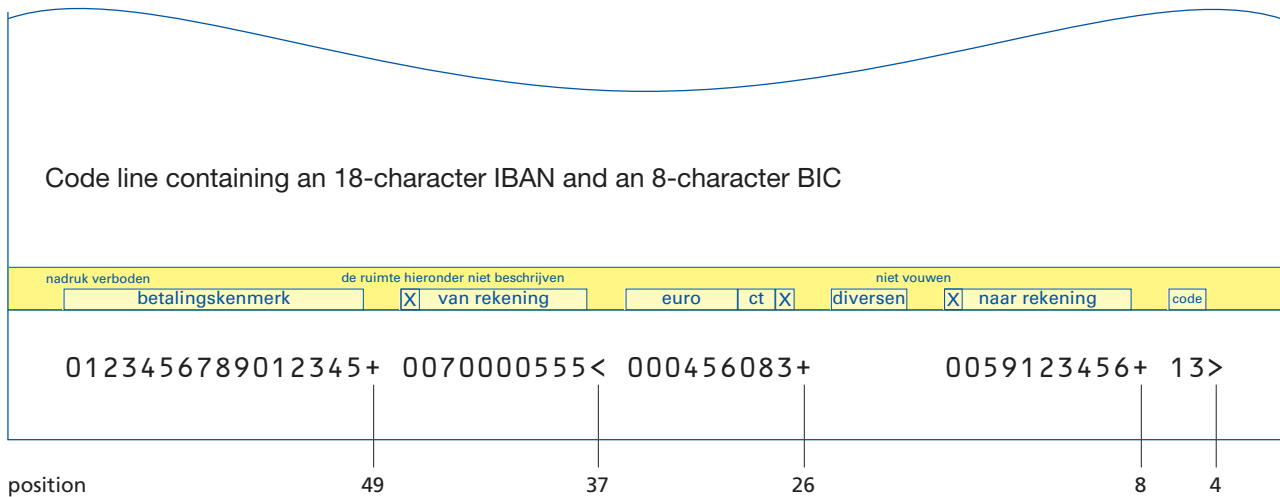
- Inkjet printers are **not** permitted.

Using computer system printers to print OCR-B characters is only permissible, provided the quality of the OCR-B type produced meets the stipulated specifications. The only way of ascertaining the quality of the OCR-B type is by means of the mandatory system test. This system test is performed by an Acceptgiro Test Institute (see also ‘Annex E.A Acceptgiro System Test’ to the Rules & Regulations of Acceptgiro B.V.).

3.5 Layout of code line

The code line is arranged in a number of fields, each containing a unit of information. To distinguish the different fields, each field is preceded by a field separation character. Since the printing of the full OCR-B code line may involve more than one operation, it is necessary to maintain spaces of 1/10” between the fields to accommodate minor discrepancies. The field layout is based on the reading direction of the optical character reader, which is from right to left.

Figure relating to 3.5



Reading from right to left we have the following fields:

Field	Number of positions	Position		Content
		first	last	
Field separator	1	4	4	>
Form code	2	5	6	17
Field separator	1	8	8	+
IBAN	18	9	26	IBAN (see page 26)
Field separator	1	28	28	+
BIC	8	29	36	BIC corresponding to the IBAN of the transfer
Field separator	1	38	38	<
Amount	9 (C+8) ¹)	39	47	39 = check digit (modulus 11) 40 - 41 = number of cents 42 - 47 = number of euros
Field separator	1	49	49	+
Payment reference	7	50	56	Serial number without C
	9 (7+L+C)	50	58	kenm.= 7 pos. L=7 C=modulus 11
	10 (8+L+C)	50	59	kenm.= 8 pos. L=8 C=modulus 11
	11 (9+L+C)	50	60	kenm.= 9 pos. L=9 C=modulus 11
	12 (10+L+C)	50	61	kenm.= 10 pos. L=0 C=modulus 11
	13 (11+L+C)	50	62	kenm.= 11 pos. L=1 C=modulus 11
	14 (12+L+C)	50	63	kenm.= 12 pos. L=2 C=modulus 11
	16 (15+C)	50	65	kenm.= 15 pos. C=modulus 11
Register box	1	70	70	For positioning of code line

C = check digit

L = length code

¹ To obtain the stated number of positions, the field is filled with leading zeros as necessary.

3.5.1 Check digit

Added to each field is a check digit in order to flag recognition errors in the machine reading of the information printed in OCR-B type. The check digit is computed on the entire field, i.e. including length code. The standard IBAN format contains a check digit of two characters (Modulus 97) (see paragraph 3.5.2).

The check digits for the amount, payment reference and account number should be computed using the modulo 11 algorithm (see 3.5.3).

3.5.2 Controle IBAN

The correctness of a IBAN can be checked using modulus 97 algorithm:

- The IBAN to be validated is NL69INGB0123456789).
- Move the first four characters of the IBAN to the right of the IBAN (INGB0123456789NL69).
- Convert the alpha-2 code characters to numeric characters plus 9 (A=10, B=11...Z=35, NL is 23 and 21: 182316110123456789232169).
- Calculate the modulo 97; the remainder after dividing by 97.
- If the remainder is 1 (one), then the check digits are correct for the IBAN.

N.B. You can check a IBAN via IBANBIC service (www.ibanbicservice.nl).

3.5.3 Modulus 11 algorithm

Computation of the check digit is performed by the weighted modulus 11 method, which works as follows:

A weighting is allocated to each digit in the number. Working from right to left, the weightings are 2, 4, 8, 5, 10, 9, 7, 3, 6, 1. For numbers with more than 10 digits, the series is repeated.

Computation is as follows:

A = sum of all the products (digit x weighting)

(modulus 11) A = the remainder obtained by dividing A by 11

C = [11 – (modulus 11) A] = check digit

If C = 10, the check digit is taken as being 1

If C = 11, the check digit is taken as being 0

Worked example for the payment reference: (5)000 0567 8901 2345

Payment ref.	0	0	0	0	5	6	7	8	9	0	1	2	3	4	5
Weighting	10	5	8	4	2	1	6	3	7	9	10	5	8	4	2
Product	0	0	0	0	10	6	42	24	63	0	10	10	24	16	10

A = 215

A = 215 : 11 = 19 remainder 6

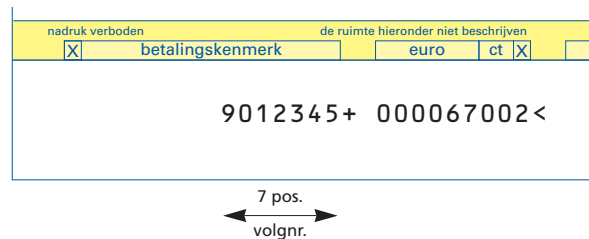
C = 11 - 6 = 5

3.5.4 Payment reference

The field marked ‘betalingskenmerk’ is intended for a reference identifying the payment. Acceptgiro B.V. strongly recommends that payees include a payment reference. For payees not availing themselves of this facility, it is possible to use serial numbers. The maximum number of numerical character positions available for the payee’s payment reference is 15 (excluding check digit).

Not every payee needs 15 character positions. Every additional position increases the potential for a reading error (substitution) or recognition failure (reject) of the information. Payees can choose from the following field lengths:

- A fixed field length of 7 positions without check digit. It is recommended that a field length of 9 positions or more be used, including length code and check digit.



- A variable field length of 7–12 has a length code L and a check digit C. This check digit is computed on the entire field, including length code, as follows:

With 7 positions L = 7

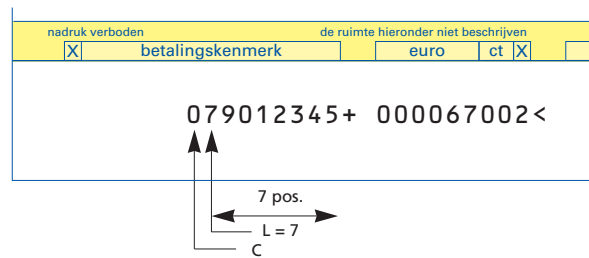
With 8 positions L = 8

With 9 positions L = 9

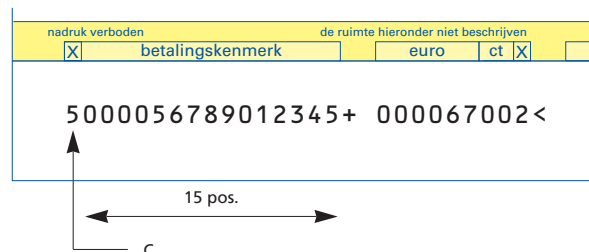
With 10 positions L = 0

With 11 positions L = 1

With 12 positions L = 2



- A fixed field length of 15 positions with a check digit.



3.5.5 Amount

The field marked 'bedrag' (amount) has space for amounts of up to € 999,999.99. When a payee prints the amount on an Acceptgiro Form, a check digit should be computed and added in the rightmost character position in the field.

N.B.: Payments in excess of the maximum amount must be made by a different method.

3.5.6 Into IBAN

The field marked 'naar IBAN' (to IBAN) is for printing the IBAN of the payee. This requires payees to have a valid Acceptgiro contract with their bank. IBAN stands for International Bank Account Number and is a new standard format that ensures European bank account numbers are structured in a uniform way.

The Dutch IBAN consists of 18 characters (e.g. NL69INGB0123456789) and is structured as follows:

- Characters 1 and 2: This is the country code, indicating the country where the bank is domiciled (NL).
- Characters 3 and 4: These are the check digits.
- Characters 5 to 8: This is an abbreviation of the bank name (e.g. INGB, RABO or ABNA).
- Characters 9 to 18: This is the original Dutch bank account number, preceded by a 0 (e.g. 0123456789).

3.5.7 BIC

Each bank has a code for international payments, which is called 'BIC'. BIC stands for Bank Identifier Code (e.g. RABONL2U or ABNANL2A). With this code banks can be identified worldwide.

On the Acceptgiro Form the 'BIC' field contains an identification of the bank of the beneficiary, which is linked to the IBAN of the payee.

In the Netherlands, the BIC consists of 8 characters and is structured in the following way:

- Characters 1 to 4: This is the bank code (an abbreviation of the bank name, e.g. INGB, RABO or ABNA).
- Characters 5 and 6: This is the country code, indicating the country where the bank is domiciled (NL).
- Characters 7 and 8: This is the location code for a specific head office (e.g. Rabobank; 2U for Utrecht or in the case of ABN AMRO Bank; 2A for Amsterdam).

3.5.8 Form code

The only code now entered in the field marked 'code' in the case of Acceptgiro Forms is 17. This refers to a Acceptgiro Form, with any charges for making an over-the-counter payment borne by the payer.

On 'blank forms', the payee details are added by payees in possession of Type C Contracts or by service bureaus in possession of a Servicebureau Overeenkomst Acceptgiro on their behalf, viz.:

- name and address details + IBAN on the body
- form code + IBAN and BIC in the machine-readable message space.

3.6 Relationship between code line and body

To facilitate the automated processing of Acceptgiro Forms, details are included in the code line at the time of production of the forms. This operation is performed by payees (in possession of Type C Contracts), service bureaus (in possession of a Servicebureau Overeenkomst Acceptgiro) or the financial institutions.

Apart from the code line, for efficient processing by the financial institutions, it is necessary for the following features and details to appear on the body of the form:

Printing of variable details by service bureau

If a service bureau adds variable transaction details on behalf of a payee, a service bureau's certificate number should also be printed on the body of the form. This number is made up of the letter S + 3 or 4 digits. The certificate number can also be preprinted by the printer.

Amount

The number of cents must fill both positions in the cents column. This means that, for example, for 6 cents, '06' must be entered, and, for a round number of euros, '00'. The amounts shown on the body should not have any thousands separators (i.e. enter 1000 instead of 1.000 or 1,000).

IBAN of the deposit

The IBAN to which the transfer is being made should be shown on the payment slip, on the stub and in the machine-readable message space. It should not have any 'point' separators.

BIC

The BIC corresponding to the IBAN of the transfer needs to be stated in the code line.

Payment reference

If a payment reference is included in the machine-readable message space, it must be identical (including length code and check digit) to the reference in the payment reference field on the body. This is necessary in order to be able to correct OCR payment reference reading errors and copy the payment reference when processing Acceptgiro payments via online banking. In the space for the payment reference on the body, the characters must be separated by a space into blocks of four (working from right to left). If the payment reference occupies fewer than 16 character positions, it should be ranged right on the body. The payment reference should also appear on the stub in the space provided.

3.7 Rules for printing variable details on the body of the form

It is recommended that words and numbers appearing on the body should be printed using either Pica, Elite, Courier or OCR-B typeface. With these 'nonproportional fonts', all the characters have the same width (fixed pitch). The stipulated type sizes to be used are:

- In the space for information about the payment, the type size should be at least 9 points. This is the smallest size that is still clearly legible on a scanned image printout.
- The figures in the fields for the amounts and the payment reference must use 12-point type at a pitch of 10 points.
- For the payee details, at least 9 points is recommended.
- The IBAN should be printed with a type size of at least 10 points.

3.8 Further rules relating to the body of the form**Name of credit account holder**

The name of the credit account holder should be exactly the same as the name on record matching the IBAN.

Name and address details of payer

In all cases where it is known who the recipient of the Acceptgiro Form is going to be, the name and address details of the payer should be printed on the form. The positioning of these name and address details must remain within the space provided.

4 Specifications for post-press processing of Acceptgiro Forms

4.1 Separation (bursting) and trimming (horizontal and vertical)

There are specific variants for bursting and for trimming using a double cutter. This should be taken into account when ordering. Postprocessing of continuous stationery should always include removal of the pinfeed edges.

4.1.1 Formats for the four standard variants

See dimensioned diagrams in the figure on page 29.

4.1.2 Cutting equipment

The variants that are suitable for trimming must be finished on cutting equipment with a horizontal twin cutter. The applicable tolerance is ± 0.5 mm. For trimming pinfeed edges and for a central cut in the case of side-by-side printing, the tolerance is also ± 0.5 mm. The 1 mm wide cutting register marks represent the tolerance limits in both directions.

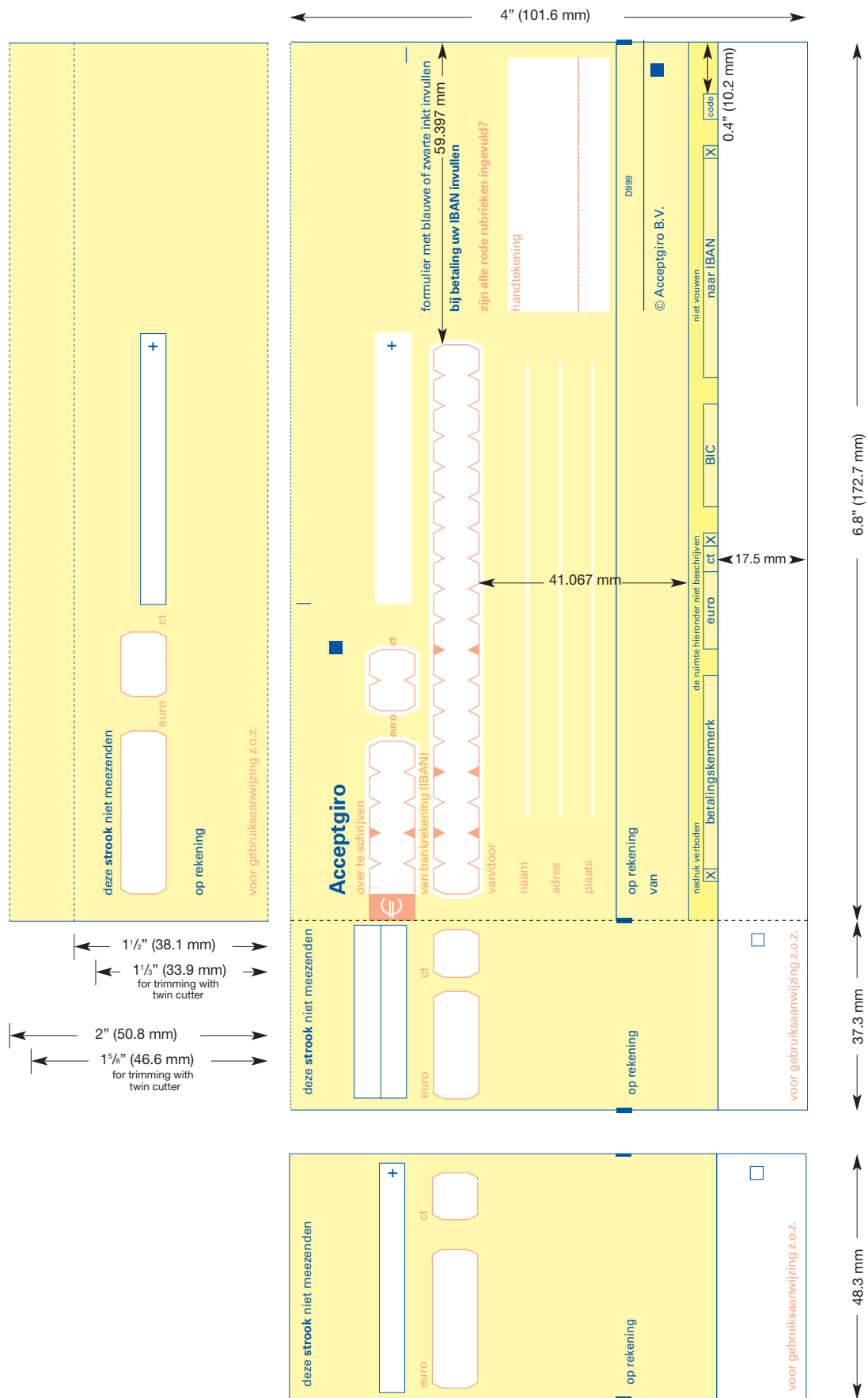
4.1.3 Test method

After the bursting or trimming process, the required format and the position of the code line must be checked on a random basis using the test template referred to in Section 3. The cutting register marks left and right of the payment slip can be used to determine whether the trimming of the pinfeed from the Acceptgiro Form or the central cut in the case of side-by-side printing has been performed correctly. If, after cutting, one or both of the register marks is no longer visible on the payment slip, the cut has fallen outside the permitted tolerances. The same is true if both register marks are still visibly intact on the payment slip. The issue of Acceptgiro Forms on which the cutting is outside tolerances is not permitted.

4.2 Finishing of separated forms

- Squareness of the form: the forms must be cut absolutely square.
- Cut edges: edges must be free from any roughness or projections.

Figure relating to 4.1.1



5 Specifications for preprinting of semifinished Acceptgiro Forms by Dmin-certified printers

5.1 Preprinting with payee details

Colour: PMS Process Black
Typeface: Univers or Helvetica
Size: at least 6 points, with a maximum of 12 points

Complete signs, logos, emblems and suchlike are **not permitted** on either the payment slip or the stub.

5.2 Suitability for laser printers

The printing ink used as standard must be able to withstand heating in laser printers.

5.3 Preprinting in OCR-B

Preprinting of details in the code line uses OCR-B type, as laid down in the standard 'ECMA-11, third edition, March 1976 size 1, Sub-set 2'.

5.3.1 Stroke thickness (weight)

The stroke thickness of the printed characters is a nominal 0.35 mm, with a maximum tolerance of 0.08 mm.

5.3.2 Character spacing (pitch)

The characters are printed at a fixed pitch of 0.1" (2.54 mm) and are grouped in fields in the code line.

5.3.3 Position of code line

- Vertical position of the code line: 9 mm from the bottom blue line to the baseline of the code line.
- Horizontal position of the code line: 0.3" (7.62 mm) from the right-hand edge of the form to the first character on the right.
- Each character to be in the centre of the print position (see figure relating to 3.2.2 on page 19).

5.3.4 Quality of OCR-B printing

The characters must be perfectly formed. Visible gaps in the character strokes (voids) are not permissible.

5.3.5 Machine-readable message space and entry field contamination

No contamination of the machine-readable message space or entry fields is permitted.

5.4 Finishing of continuous stationery forms

See Section 4.

5.5 Dmin Certificate number

Dmin-certified printers must print their Dmin Certificate number and, if applicable, the Type S Certificate number in blue using the same typeface and size on the baseline of the Type D Certificate number as part of the preprinting operation. The Dmin Certificate number is made up of the letter D + 3 digits.

5.6 Quality control

The certificate agreements with printers make reference to the Acceptgiro Rules & Regulations, of which the documents “Acceptgiro Printers” and “Annex R.A. Printing Proofs” are particularly relevant to the quality control of Acceptgiro Forms.

5.7 Broken runs

If a break occurs in the paper run, this must be clearly marked on the roll or on the box.

5.8 Preprinting of reverse

The space for use by payees on the back of the payment slip is marked with an outline (see 2.2.3 on page 14). The space within the outline is available, for example, for information intended for the payer. The information is to be printed in PMS 444 or PMS Process Black, using Univers or Helvetica typeface, size 6 points up to a maximum of 12 points, with a stroke thickness of 0.2 mm. Complete signs, logos and emblems are not permitted.

The space below and to the right of the outlined box should remain absolutely clear.

N.B.: For requirements relating to preprinting, see also Section 3.