



# Instant Payment and VoP initiation Connectivity Channels

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ING Wholesale Banking



# Instant Payments Connectivity Channels (opt-out)

- Not allowed to be mixed with regular SEPA or International Credit Transfers in same file
- Format: Pain.001.001.09
- Content: Local Instrument code INST

- Instant confirmation will be supplied in Order status report
- Format : Pain.002.001.03
- Content: confirmation on all sent transactions

InsideBusiness Connect File Transfer	InsideBusiness Connect for Swift	InsideBusiness Connect for EBICS
Filename Pain.001 should start with INST_	Request type Pain.001 = Pain.001.ict	Order type Pain.001 = CIP
Folder to be used is regular IN folder		Order type SRZ scenario = CIS/CIX*
Filename Pain.002 will deviate from regular and VoP Pain.002; exact naming to be communicated	Request type Pain.002 = Pain.002.ict	Order type Pain.002 = CIZ
Folder is regular XMLACK folder		* SRZ scenario = German Service-Rechenzentrumsverfahren according regulation of the German Banking Industry Committee

- Regular SEPA Credit Transfers sent in the current way via the Connectivity Channels will be handled as “opt-out”

# Verification of Payee Connectivity Channels (VoP-only)

- 2-step-approach; paymentfile has to be resent for payment execution according regular instructions of the “opt-out” scenario
- Available for both regular SEPA and SEPA Instant
- Format : Pain.001.001.03 or Pain.001.001.09

- VoP result will be supplied in Order status report
- Format : Pain.002.001.10

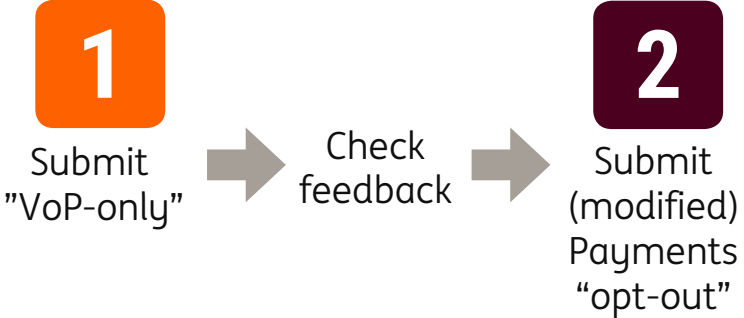
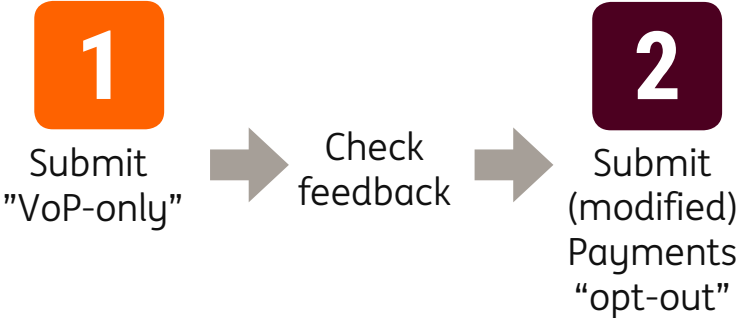


InsideBusiness Connect File Transfer	InsideBusiness Connect for Swift	InsideBusiness Connect for EBICS
Filename Pain.001 should start with VOP_	Request type Pain.001 = Pain.001.vop	Order type Pain.001 = YCV
Folder to be used is regular IN folder		
Filename Pain.002 will deviate from regular and Instant Pain.002; exact naming to be communicated	Request type Pain.002 = Pain.002.vop	Order type Pain.002 = ZPV
Folder is regular XMLACK folder		

# Verification of Payee Connectivity Channels (opt-in)

- Only 2-step-approach for InsideBusiness Connect File Transfer and InsideBusiness Connect for Swift

- For InsideBusiness Connect for EBICS available for both regular SEPA and SEPA Instant (exact date to be confirmed)

InsideBusiness Connect File Transfer	InsideBusiness Connect for Swift	InsideBusiness Connect for EBICS
<p>only 2-step-approach</p>  <pre>graph LR; 1[1 Submit "VoP-only"] --&gt; FB[Check feedback]; FB --&gt; 2[2 Submit (modified) Payments "opt-out"]</pre>	<p>only 2-step-approach</p>  <pre>graph LR; 1[1 Submit "VoP-only"] --&gt; FB[Check feedback]; FB --&gt; 2[2 Submit (modified) Payments "opt-out"]</pre>	<p>Payment file can be sent, VoP-check is performed. After VoP-check Payment file has to be signed for payments execution via the Electronic Distributed Signature or resent via regular "opt-out" scenario in case changes are required.</p> <p>See flow diagram and details on next slide.</p>

# Verification of Payee EBICS (opt-in)

- Available for both regular SEPA and SEPA Instant
- Format : Pain.001.001.03 and Pain.001.001.09

- In the French EBICS protocol only “VoP-only” scenario is supported

## InsideBusiness Connect for EBICS (according German protocol guidelines)

1

- Submit payment file via “opt in” order type CTV / CIV
- Signatures attached will be ignored

2

- Check feedback in EDS (HDV / HTV)
- Fetch feedback with order type VoP result VPZ

3

- If ok sign payment file in EDS (HVE)
- Fetch Order status report payment file with ZSR / CIZ

4

- If not ok reject payment file in EDS (HVS)
- Repair payment file in own ERP/TMS
- Re-submit via “opt out” order type CCT / CIP

For the German Service-Rechenzentrumsverfahren (SRZ scenario) same pattern applies.  
“opt-in” order types regular SEPA = VCS/VCX; “opt-in” order types SEPA Instant = VIS/VIX