

Expense Pay: Expense Pay SEPA Extract

Specification

Last Revised: August 27, 2019

Applies to these SAP Concur solutions:

- ☒ Expense
 - ☒ Professional/Premium edition
 - ☐ Standard edition
- ☐ Travel
 - ☐ Professional/Premium edition
 - ☐ Standard edition
- ☐ Invoice
 - ☐ Professional/Premium edition
 - ☐ Standard edition
- ☐ Request
 - ☐ Professional/Premium edition
 - ☐ Standard edition

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Revision History

| Date | Notes / Comments / Changes |
|-------------------|---|
| January 21, 2022 | Updated the copyright year; no other changes; cover date not updated |
| January 8, 2021 | Updated the copyright; no other changes; cover date not updated |
| April 14, 2020 | Renamed the Authorization Request check box to Request on the guide's title page. |
| January 3, 2020 | Updated the copyright; no other changes; cover date not updated |
| August 27, 2019 | Added the Permissions section |
| January 16, 2019 | Added clarification about the Receive Daily Funding Email setting: "This setting is only used to stop sending daily funding emails when the daily funding amount is equal to 0 (currency)." |
| April 6, 2018 | Changed the check boxes on the front cover; no other changes; cover date not updated |
| January 31 2018 | Updated the copyright and cover; no other changes; cover date not updated |
| November 13 2017 | Clarified the Account Owner Name for funding accounts is the name shown on the account's bank statements. |
| January 22 2016 | Changed from book "chapters" to stand-alone guides; no content changes Moved from the "Expense" guides to the "Expense Pay" guides |
| September 18 2015 | New document. (This content originated in the SEPA Pay File Extract Fact Sheet.) |

NOTE: Multiple SAP Concur product versions and UI themes are available, so this content might contain images or procedures that do not precisely match your implementation. For example, when SAP Fiori UI themes are implemented, home page navigation is consolidated under the SAP Concur Home menu.

Expense Pay SEPA Extract

Section 1: Permissions

A company administrator may or may not have the correct permissions to use this feature. The administrator may have limited permissions, for example, they can affect only certain groups and/or use only certain options (*view* but not *create* or *edit*).

If a company administrator needs to use this feature and does not have the proper permissions, they should contact the company's SAP Concur administrator.

Also, the administrator should be aware that some of the tasks described in this guide can be completed only by SAP Concur. In this case, the client must initiate a service request with SAP Concur support.

Section 2: Overview

This guide details the Single Euro Payments Area (SEPA) extract available from Concur Expense Pay.

Section 3: SEPA Data

All countries in the Single Euro Payments Area (SEPA) use a unique bank payment transfer format called SEPA.

Designed for employee reimbursement in Euros (€), the SEPA Pay File is now available in Concur for the convenience of clients in the Single Euro Payments Area market. The SEPA Pay File does NOT currently support corporate card payments. The SEPA Pay File is a bank extract in an XML format. This file leverages some features of the Expense Pay payment service. This method can be used by clients that don't need the full functionality of Expense Pay.

This option supports Euro payments (only, not other European currencies) and is available for: Austria, Belgium, Denmark, France, Finland, Germany, Greece, Ireland, Italy, Luxembourg, Netherlands, Portugal, Spain, Sweden, United Kingdom, and Switzerland.

SEPA Pay File Extract: The Basic Process

Step 1: You and Concur work together to enable the SEPA Pay File.

Step 2: You set up your Euro funding bank account details and create a batch definition and schedule in Payment Manager. The funding account is set to Payment Type: Pay File to FTP.



For more information, refer to the *Expense: Payment Manager User Guide for Professional/Premium*.

Step 3: You or your employees set up their employee bank account information in Expense.



For more information, refer to the *Expense: Payment Manager User Guide for Professional/Premium*.

Step 4: On your defined schedule, the batch is sent, which extracts the payment data and places the formatted SEPA Pay File extract file in your company's FTP mailbox by 8 am local time to the destination FTP location. This timing generally allows sufficient time for you to meet local banking timelines to allow for processing to begin the day the file is dropped to the FTP location.

The file naming convention is:

exp-SEPA_<CountryCode>_payment<EntityCode>_<transmissionId>YYYYMMddhhmmss.xml

The Transmission ID is a unique identifier generated by Concur, which guarantees that the filename is unique.

One SEPA file per associated funding account for that day's funding will be generated and placed in the client's FTP mailbox. This allows you to deliver each file to the bank associated with that specific funding account. The funding account information will be found within the file itself.

Step 5: The client collects the transferred output file (the SEPA Pay File) from your company's FTP mailbox and transmits it electronically to your bank.

SEPA Pay File Extract Details

The SEPA Pay File contains the following data:

SEPA GROUP HEADER

| Field Name | XML Tag | Format or Field Length | Description |
|-----------------------|-------------|------------------------|--|
| GroupHeader | <GrpHdr> | Text, length 1-35 | Parent element for file header information. |
| MessageIdentification | <MsgId> | ISO date and time | The Point-to-Point reference assigned by the party issuing the instruction and sent to the other party in the chain in order to uniquely identify the message. |
| CreationDateTime | <CreDtTm> | [0-9]{1,15} | Date and time of creation of payment instruction (group of instructions) by the party issuing the instruction. |
| BatchBookings | <BtchBookg> | | Value should be: false |

| Field Name | XML Tag | Format or Field Length | Description |
|----------------------|------------|------------------------|---|
| NumberOfTransactions | <NbOfTx> | | Number of individual transactions contained in the message. |
| ControlSum | <CtrlSum> | | Total approved amount regardless of currency, to be used to verify file is complete. |
| Grouping | <Grpg> | | Identifies whether common accounting information are specified once for all transactions or repeatedly for each individual transaction. Options are: SNGL: single (individually) MIXD: mixed |
| InitiatingParty | <InitgPty> | | The party initiating the payment. From the viewpoint of payment, this can be either the payer (in a credit transfer), beneficiary (in a direct collection) or a party that initiated the payment on behalf of the payer or the beneficiary. |
| Name | <Nm> | | Legal entity name. |

SEPA PAYMENT INFORMATION

| Field Name | XML Tag | Format or Field Length | Description |
|----------------------------------|------------|------------------------|---|
| PaymentInformation | <PmtInf> | | Set of properties applicable to the party paying the payment transactions contained in the initiated credit transfer. |
| PaymentInformationIdentification | <PmtInfId> | | Expense Pay job ID. |
| PaymentMethod | <PmtMtd> | | Specifies the mode of payment to be used to transfer the specified amount of funds. Options: TRF |
| PaymentTypeInformation | <PmtTpInf> | | MPNS MassPaymentNetSystem Clearing channel is a mass payment net settlement system. |
| ServiceLevel | <SvcLvl> | | |

| Field Name | XML Tag | Format or Field Length | Description |
|--|---------------|------------------------|---|
| Cd | <Cd> | | Value should be: SEPA |
| RequestedExecutionDate | <ReqdExctnDt> | ISO date | Date on which the initiating party requires the payment to be processed by the clearing agent. If paid by cheque, this is the date on which the bank must generate the cheque. On this date, funds will be deducted from the account (accounts) of the payer. |
| Debtor | <Dbtr> | | Party owing money to the (ultimate) beneficiary. |
| Name | <Nm> | | Legal entity name. |
| DebtorAccount | <DbtrAcct> | | Unique identification of the payer's account in which the debit item will be applied as a result of transaction. |
| Identification | <Id> | | |
| IBAN | <IBAN> | | The IBAN for the legal entity. |
| DebtorAgent | <DbtrAgt> | | |
| FinancialInstitutionId entification | <FinInstnId> | | The financial institution operating the payer's account. |
| BIC | <BIC> | | Legal entity BIC. |
| CreditTransferTransaction Information | <CdtTrfTxInf> | | Group of items providing specific information on individual transactions contained in a message. One transaction per employee, in EUR. |
| PaymentIdentification | <PmtId> | | |
| EndToEndIdentification | <EndToEndId> | | Handed over to the partner. |
| Amount | <Amt> | | Amount of money to be transferred between the payer and beneficiary, before deducting charges, expressed in the currency set by the initiating party. |

| Field Name | XML Tag | Format or Field Length | Description |
|------------------------------------|--------------|--|--|
| InstructedAmount | <InstdAmt> | CurrencyAnd Amount decimal positions: 5 at least, including: 0 total number of positions: 18 CurrencyCode [A-Z]{3,3} Rules: CurrencyCode | This type of data must be used with the following XML attribute: Currency (Ccy) ; written as CurrencyCode Amount of money to be transferred between the payer and beneficiary, before deducting charges, expressed in the currency set by the initiating party. |
| CreditorAgent | <CdtrAgt> | | The financial institution operating the beneficiary's account |
| FinancialInstitutionIdentification | <FinInstnId> | | The employee's bank identifier. |
| BIC | <BIC> | | The employee/report BIC. |
| Creditor | <Cdtr> | | The party to which the amount of funds will be paid (the employee). |
| Name | <Nm> | | Employee name. |
| CreditorAccount | <CdtrAcct> | | Unique identification of the beneficiary's account (employee) in which the credit item will be transferred as a result of transaction. |
| Identification | <Id> | | |
| IBAN | <IBAN> | | The employee's IBAN. |
| RemittanceInformation | <RmtInf> | | Information providing for agreement (i.e. alignment) of the payment with items that the payment is to settle, such as invoices in a receivables system. |
| Unstructured | <Ustrd> | Text | Report ID, including Org Unit information. |

SEPA BANK ACCOUNT FIELDS

You set up your Euro bank account in Payment Manager.



For more information, refer to the *Expense: Payment Manager User Guide* for your edition.

| Field | Description |
|---|---|
| Account Country | Select the country the bank account is located in. |
| Account Currency | This field will display the account currency based on the selected Account Country. Euro funding accounts use Euro. |
| Funding Type | Pay File to FTP |
| Account Display Name | <p>This name appears in the funding account in the Create/Edit Batch Definitions page and on the Monitor Batches > View Funding > Pre fund page.</p> <p>NOTE: The Reimbursement Auditor user role can view the funding account name but not the details. The funding account name should be clear and descriptive.</p> |
| Available For | Reimbursement Managers in the selected groups will be able to access the funding account. |
| Active | Specifies whether this account is active or inactive. |
| Account Owner Name | Name of the account owner as shown on the bank statement of this funding account. |
| Bank Name | Enter the name of the funding bank. |
| Date Bank Authorized Debits from Concur | The date the bank account was set to allow debits from Concur. |
| SWIFT Code | <p>Also known as SWIFT-BIC, BIC code and SWIFT ID, a SWIFT code is a standard format of Bank Identifier Codes. It is the unique identification code of a particular bank.</p> <p>The SWIFT code is 8 or 11 characters, made up of:</p> <ul style="list-style-type: none"> 4 characters - bank code (only letters) 2 characters - country code (only letters) 2 characters - location code (letters and digits) 3 characters - branch code, optional ('XXX' for primary office) (letters and digits) |
| IBAN | <p>The two-character country code, followed by two check digits then the bank identifier and account number, typically derived from the domestic account number.</p> <p>Format:</p> <p>Austria: AT2!n5!n11!n Length: 20</p> <p>Belgium: BE2!n3!n7!n2!n Length: 16</p> <p>Denmark: DK2!n4!n9!n1!n Length: 18</p> <p>Finland: FI2!n6!n7!n1!n Length: 18</p> <p>France: FR2!n5!n5!n11!c2!n Length: 27</p> <p>Germany: DE2!n8!n10!n Length: 22</p> <p>Greece: GR2!n3!n4!n16!c Length: 27</p> |

| Field | Description |
|--------------------------------|---|
| | Ireland: IE2!n4!a6!n8!n Length: 22 Italy: IT2!n1!a5!n5!n12!c Length: 27 Luxembourg: LU2!n3!n13!c Length: 20 Netherlands: NL2!n4!a10!n Length: 18 Portugal: PT2!n4!n4!n11!n2!n Length: 25 Spain: ES2!n4!n4!n1!n1!n10!n Length: 24 Sweden: SE2!n3!n16!n1!n Length: 24 Switzerland: CH2!n5!n12!c Length: 21 United Kingdom: GB2!n4!a6!n8!n Length: 22 ! = characters, a = alphabetic, c = alphanumeric, n = numeric. |
| Address Line 1 | Postal address of the account holder. |
| Address Line 2 | Postal address of the account holder. |
| City | Postal address of the account holder. |
| Region | Postal address of the account holder. |
| Postal Code | Postal address of the account holder. |
| Primary Contact Name | Name of the primary contact person for the bank account. |
| Primary Contact Email | Contact email for the primary contact person for the bank account. |
| Primary Contact Phone Number | Phone number for the primary contact person for the bank account. |
| Secondary Contact Name | Name of the secondary contact person for the bank account. |
| Secondary Contact Email | Contact email for the secondary contact person for the bank account. |
| Secondary Contact Phone Number | Phone number for the secondary contact person for the bank account. |
| Receive Daily Funding Email | Specifies whether a funding email is sent out daily for this funding account. This setting is only used to stop sending daily funding emails when the daily funding amount is equal to 0 (currency). NOTE: The funding account email is not group-aware. The emails for all funding accounts will go to all users who have the Reimbursement Manager user role, regardless of group. |



For SEPA Bank Account Fields (User) information, refer to the *Expense: Payment Manager User Guide* for your edition.

SEPA Sample XML File

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.02">
  <pain.001.001.02>
    <GrpHdr>
      <MsgId>X006Y79PQTHWJYQWD19NUPDAVIDW</MsgId>
      <CreDtTm>2014-07-14T23:01:30</CreDtTm>
      <BtchBookg>>false</BtchBookg>
      <NbOfTx>2</NbOfTx>
      <CtrlSum>1250.01000000</CtrlSum>
      <Grpg>MIXD</Grpg>
      <InitgPty>
        <Nm>CONCUR</Nm>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>X006Y79PQTHWJYQWD19NUPDAVIDW-2</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <PmtTpInf>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2014-07-15</ReqdExctnDt>
      <Dbtr>
        <Nm>QA Automation company</Nm>
      </Dbtr>
```

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<DbtrAcct>
  <Id>
    <IBAN>DE00000000000000000000</IBAN>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>BDWBDEZZ</BIC>
  </FinInstnId>
</DbtrAgt>
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>C00FZHZ1X002</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">1250.00</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>BDWBDEMMFZZ</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Germany Testing User</Nm>
  </Cdtr>
  <CdtrAcct>
    <Id>

```

```
<IBAN>DE11110100110111011000</IBAN>

</Id>

</CdtrAcct>

<RmtInf>

  <Ustrd>Germany SEPA Testing</Ustrd>

</RmtInf>

</CdtTrfTxInf>

</PmtInf>

<PmtInf>

  <PmtInfId>X006Y79PQTHWJYQWD19NUPDAVIDW-1</PmtInfId>

  <PmtMtd>TRF</PmtMtd>

  <PmtTpInf>

    <SvcLvl>

      <Cd>SEPA</Cd>

    </SvcLvl>

  </PmtTpInf>

  <ReqdExctnDt>2014-07-15</ReqdExctnDt>

  <Dbtr>

    <Nm>QA Automation - company</Nm>

  </Dbtr>

  <DbtrAcct>

    <Id>

      <IBAN>DE00000000000000000000</IBAN>

    </Id>

  </DbtrAcct>

  <DbtrAgt>

    <FinInstnId>
```

```

        <BIC>BDWBDEMM</BIC>
    </FinInstnId>
</DbtrAgt>
<CdtTrfTxInf>
    <PmtId>
        <EndToEndId>C00FZHYYX007</EndToEndId>
    </PmtId>
    <Amt>
        <InstdAmt Ccy="EUR">0.01</InstdAmt>
    </Amt>
    <CdtrAgt>
        <FinInstnId>
            <BIC>BDWBDEMMFND</BIC>
        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm>Germany Testing User</Nm>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <IBAN>DE22220200220222022000</IBAN>
        </Id>
    </CdtrAcct>
    <RmtInf>
        <Ustrd></Ustrd>
    </RmtInf>
</CdtTrfTxInf>

```

Section 3: SEPA Data

</PmtInf>

</pain.001.001.02>

</Document>

