



SEPA Direct Debit Reports Guide



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Contents

This guide is designed to enable you to understand and access the reports available to you as a SEPA (Single Euro Payments Area) Direct Debit Originator.

Section 1: Reports Overview

1. What reports are available for SEPA Direct Debit Originators? 3

Section 2: File Rejection Report

1. What is a File Rejection Report? 4
2. How do I view my File Rejection Report? 4

Section 3: Creditor Settlement Report

1. What is a Creditor Settlement Report? 5
2. How do I view my Creditor Settlement Report? 5
3. Can I print and download a Creditor Settlement Report? 5

Section 4: PAIN.002 Report

1. What is a PAIN.002 Report? 6
2. How do I view and download a PAIN.002 Report? 6
3. What are R-messages 7
4. What is the difference between the PAIN.002 Report and the Creditor Settlement Report? 7

Section 5: SEPA Reports Queries

1. If I have a query on a report, who should I contact? 8

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Section 1: Reports Overview

What reports are available for SEPA Direct Debit originators?

File Rejection Report

This report provides details where a file has failed pre-processing validation.

Creditor Settlement Report

This is used to reconcile unpaid bulk entries at account level.

PAIN.002 XML Report

This report is used to reconcile unpaid entries at file level. It highlights the individual transaction level failures.

Section 2: File Rejection Report

1. What is a File Rejection Report?

This report, available on Business On Line Payments Plus, is generated when a PAIN.008 collection file fails pre-processing validation checks, and give the reasons why failure has occurred.

The following is a list of pre-processing validation error messages on SEPA Direct Debit files. If your file has failed any of the checks, the File Rejection Report will detail one or more of these messages.

Reason Text	Reason Description
File Error	Error with Creditor IBAN. Either incorrect IBAN used or IBAN is not registered for your Creditor ID.
File Error	This is a duplicate file. Please review your file and resubmit.
File Error	Please check number and value of transactions and the IDs at file and batch level.
File Error	Incorrect code/value used at transaction level.
File Error	You have exceeded your Credit Control Limit or maximum file limit. Please review your file and resubmit. Alternatively, contact your Relationship Manager.
File Error	An error was encountered with your file. Please review your file and resubmit. Alternatively, contact your Relationship Manager.
File Error	The nominated account number is not registered under this Creditor ID, or there are inconsistent Originator Creditor IDs present on this file.

Once you have rectified the error, resubmit the file to Business On Line Payments Plus via Business On Line File Gateway or Connect: Direct.

2. How do I view my File Rejection Report?

To see our online demo, visit bankofireland.com/paymentsplus

- a. Logon to Business On Line Payments Plus using your logon credentials.
- b. Click on 'File Rejection Reports' under the Reports tab.
- c. Click on the file you wish to view. The most recent will be listed first.

Use the following fields to choose the appropriate file:

- ▶ File Creation Date and Time
 - ▶ File ID
 - ▶ File Value €
 - ▶ Transactions per File
- d. File failure reasons are displayed, with the option to print.

Section 3: Creditor Settlement Report

1. What is a Creditor Settlement Report?

The Creditor Settlement Report, available on Business On Line Payments Plus, allows for SEPA Direct Debit account reconciliation. Unpaid transactions are presented on the Creditor Account in the form of a bulk debit.

The Creditor Settlement Report is produced per Creditor Account, per day. Unpaid SEPA Direct Debits are bulk debited from the Creditor Account at the end of each day, where there have been unpaid entries, and the Creditor Settlement Report provides a breakdown of this bulk debit.

The report contains the settlement date of the bulk debit, the creditor name, the creditor IBAN and details the R-messages that make up the bulk debits using the File ID, Batch ID, End to End ID and debit amount.

R-messages are transactions that are diverted from normal processing. These can be rejects, returns, refunds, reversals, refusals, revocations and requests for cancellation. (See details in Section 4).

Please note that bulk debits may contain R-messages relating to different PAIN.008 collection files and different Creditor IDs. For further information on how to reconcile SEPA Direct Debit unpaid entries at file level, please see Section 4: PAIN.002 Report.

Bulk debits are posted on the settlement date of the associated batch if they are pre-settlement R-messages, or else posted that same day if they are post-settlement R-messages. There may be more than one bulk debit per day.

Bulk debits are posted on settlement date or any day thereafter (up to D+80) where R-messages occur.

Please contact us if you require a copy of the Creditor Settlement Report file specification.

2. How do I view my Creditor Settlement Report?

To see our online demo, visit bankofireland.com/paymentsplus

- a. Logon to Business On Line Payments Plus using your logon credentials.
- b. Click on 'Creditor Settlement Reports' under the Reports tab.
- c. Select the IBAN and date (month and year) you wish to view on your report. Once selected, click 'continue'.
- d. A list of reports will be displayed, ordered by date, for the selected time period. Click on a date to view the breakdown of the bulk debits for that particular day.
- e. These details can be printed or exported as a CSV file.

3. Can I print and download a Creditor Settlement Report?

Yes, a Creditor Settlement Report can be both printed and downloaded as a .CSV file from Business On Line Payments Plus. CSV (Comma Separated Variable) files can be opened with a range of spreadsheet applications, including MS Excel.

Section 4: PAIN.002 Report

1. What is a PAIN.002 Report?

The PAIN.002 Report can be used to manually or automatically reconcile collections and to re-present payments. This is produced daily where an R-message has been received against the original PAIN.008 file. For further information on R-messages, see question 3 below.

This report is available in two formats, an XML file and a reader-friendly HTML format, which can be used to automatically or manually reconcile SEPA Direct Debit transactions and re-present SEPA Direct Debits, where necessary.

The PAIN.002 Report will be available through the Business On Line File Gateway (BOL File Gateway) application. BOL File Gateway allows users to configure their settings to receive email notifications each time a PAIN.002 Report is available for download. If you have not already done so, please contact us to sign up to email notifications.

Based on this information, you, the Originator can decide whether to re-present the collection again or to contact the debtor.

These R-messages in PAIN.002 format can be received via BOL File Gateway from the time of submission of the PAIN.008 collection file until 80 calendar days later.

The PAIN.002 Report only contains details on R-messages generated on that particular day and does not contain R-messages previously reported. If there are no R-messages generated for a PAIN.008 file, no PAIN.002 Report is generated.

While the XML version does not include the settlement date of the R-message, this can, however, be viewed in the report's HTML format.

The R-messages contained in a PAIN.002 XML can be reconciled to the original transactions using the End to End ID.

The PAIN.002 Report cannot be used for account reconciliation, as it will not match the bulk debits to the Originator's account. The Creditor Settlement Report should be used for this.

Please contact us if you require a copy of the PAIN.002 XML file specification.

2. How do I view and download a PAIN.002 Report?

To see our online demo, visit bankofireland.com/paymentsplus

- a. Logon to Business On Line Payments Plus using your 7-digit User ID, starting with 'S' and your password.
- b. Click on the Download Files tab to view PAIN.002 Reports available.

Note: You will receive an email notifying you when a PAIN.002 Report is available, once you have 'opted in' for email notifications. See Business On Line File Gateway for more details on e-mail notification.

- c. Display of files within this tab will automatically default to the most recently received file. You can change this using the filters under Mailbox.

PAIN.002 Reports will be provided in an XML format and a reader-friendly HTML version, each is distinguished by the appropriate file name ending, either .XML or .HTML.

To download and/or view a file, double click the appropriate line from the listing.

- d. PAIN.002 can either be opened for viewing or saved to your local directories.

3. What are R-messages?

Rejects are collections that are diverted from normal execution prior to inter-bank settlement.

Returns are collections that are diverted from normal execution after inter-bank settlement, and are initiated by the Debtor Bank.

Refunds are claims by the Debtor for reimbursement of a Direct Debit.

Reversals: When the Creditor concludes that a collection should not have been processed, a reversal may be used after the clearing and settlement by the Creditor to reimburse the Debtor with the full amount of the erroneous collection.

Refusals are claims initiated by the Debtor before settlement, for any reason, requesting the Debtor Bank not to pay a collection.

Revocations are requests by the Creditor to recall the instruction for a collection until a date agreed with the Creditor Bank.

Requests for cancellation are requests by the Creditor Bank to recall the instruction for a collection prior to settlement.

For detailed information on SEPA Reason Codes, please refer to the following website:

<https://businessbanking.bankofireland.com/payments-and-cards/online-banking/sepa/sepa-business/download-supporting-documentation/>

4. What is the difference between the PAIN.002 Report and the Creditor Settlement Report?

The PAIN.002 and the Creditor Settlement Reports are both available to Originators for the purposes of reconciliation and re-presenting payment collections where necessary.

- ▶ The PAIN.002 is used to manually or automatically reconcile file collections and to re-present payments.
- ▶ The Creditor Settlement Report is used to manually or automatically reconcile the Originator's Account at the end of each day.

Section 5: SEPA Reports Queries

1. If I have a query on a Report, who should I contact?

Please contact the Business On Line Helpdesk.

Republic of Ireland:	0818 818 265
Northern Ireland:	0345 309 8123
UK:	0345 309 8124
International:	+353 1 460 6445
E-mail:	business.online@boi.com

