

# SEPA Credit Transfer Unpaid Report File Format

PAIN.002.001.03  
XML File Structure V 1.2

**Bank of Ireland** 

For small steps, for big steps, for life

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## 1. Document Overview

This document details the PAIN.002.001.03 file format that will be accepted by Bank of Ireland for SEPA Credit Transfers and is based on the European Payments Council (EPC) Implementation guidelines.

### 1.1. Background

SEPA aims to create a single, integrated and standardised payments market across the current 32 SEPA countries in Europe.





Credit Transfer originators must be SEPA compliant by 1st February 2014 in order to continue making electronic non-urgent euro payments (SEPA payments) in Ireland. Further background information is available on our website: <http://bankofireland.com/SEPA> Bank of Ireland has also published a Credit Transfer Readiness Checklist on the Bank of Ireland website. To ensure you are aware of the changes required within your business please visit: <http://bankofireland.com/SEPA>

### 1.2. Document Purpose

The purpose of this document is to outline the PAIN.002.001.03 XML file format. Knowledge of XML is recommended to interpret this document.

## 2. Field Types

The following section details the type of fields that are contained in the specification document.

-  Usage Rules – Will always be adhered to
-  Always Present – Fields that will always be present on the PAIN.002.001.03
-  Optional Fields – This field will be populated if the corresponding optional field on the PAIN.001.001.03 was populated
-  Conditional Fields – This field will be populated based on the criteria set out in the usage rules 5

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## 3. Tag Depth Structure

In the 'TAG DEPTH' column within the file format table below, each of the 'field name' tags are represented by a '+'.

These '+' icons represent the depth of the field name tag within the document.

For example:

'+' would represent a Parent Element

'++' would represent the Child Element of the previous Parent Element

| Tag Depth | Tag Structure  |
|-----------|----------------|
| +         | <>             |
| ++        | <><br><>       |
| +++       | <><br><><br><> |

## 4. Characteristics of the PAIN.002.001.03

- 4.1. The PAIN.002.001.03 report will be available in XML and reader friendly HTML format.
- 4.2. The report will be available on Bank of Ireland's dedicated SEPA online channel, Business On Line Payments Plus. Bank of Ireland will communicate details of this channel and log on details to you.
- 4.3. The PAIN.002.001.03 file is generated per PAIN.001.001.03 file, per day. It details any r-messages that have been created against the PAIN.001.001.03 file and will contain the reason code for the rejection.
- 4.4. A PAIN.002.001.03 file will only be available if an r-message has been created for the associated PAIN.001.001.03 on a given day.
- 4.5. The r-messages contained in a PAIN.002.001.03 can be matched to the original transactions using the end to end ID.
- 4.6. PAIN.002.001.03 generated by Bank of Ireland will detail r-messages at transaction level. Bank of Ireland will not generate PAIN.002.001.03 messages for failures at file (Group Header) or batch (Payment Information) level. File failures will be reported as a specific message on the online channel.

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## 5. Reason Codes

Originators may receive the following reasons codes as part of the PAIN.002.001.03 message to detail the reason for the rejection. This code will be populated in the code tag, field index 3.23, as outlined in the Transaction Information block in the file format section of this document.

Return codes

The following table lists the reason codes that could occur for a return message from a debtor bank:

| ISO Code | Tag Structure  |
|----------|--|
| AC01     | Account identifier incorrect (i.e. invalid IBAN)                         |
| AC04     | Account Closed   |
| AC06     | Account Blocked  |
| AG01     | Credit transfer forbidden on this type of account (e.g. savings account) |
| AG02     | Invalid Bank Operation Code  |
| AM05     | Duplicate collection   |
| BE04     | Account address invalid  |
| FCOR     | Positive Response to Recall  |
| FF01     | Invalid File Format  |
| MD07     | Beneficiary Deceased   |
| MS02     | By order of the beneficiary  |
| MS03     | Reason not specified   |
| RC01     | Bank identifier incorrect (i.e. invalid BIC)                             |
| RR01     | Missing Debtor Account Or Identification                                 |
| RR02     | Missing Debtors Name Or Address  |
| RR03     | Missing Creditors Name Or Address  |
| RR04     | Regulatory Reason  |
| TM01     | File received after cut-off time   |

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## 6. File Specification

| Field Name – Tag<br>(No. references EPC Implementation Guide)  | Tag Level | Content | Mandatory / Optional / Conditional | Populated By / From | Description/Value                    | Data |
|--|-----------|---------|------------------------------------|---------------------|--------------------------------------|------|
| <?xml version="1.0" encoding="utf-8"?><br><Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03"> |           |         | Always Present                     |                     | Mandatory for all PAIN.002 XML files |      |
| <CstmrPmtStsRpt>   |           |         | Always Present                     |                     | Mandatory for all PAIN.002 XML files |      |

### Group Header

| Field Name – Tag<br>(No. references EPC Implementation Guide) | Tag Level | Content   | Mandatory / Optional / Conditional | Populated By / From | Description/Value  | Data  |
|---|-----------|-----------|------------------------------------|---------------------|--|---|
| 1.0 Group Header <GrpHdr>                                     | +         | Empty Tag | Always Present                     |                     |  |   |
| 1.1 MessageIdentification <MsgId>                             | ++        | Yes       | Always Present                     | BOI                 | Unique message identification of the pain.002 that is supplied | Data Type: Text Format:<br>Max length: 35<br>Min length: 1                        |
| 1.2 CreationDateTime <CreDtTm>                                | ++        | Yes       | Always Present                     | BOI                 | Date and time at which the message was created                 | Data Type: ISODatetime<br>Format: YYYY-MM-DDTHH:MM:SS<br>e.g. 2012-02-06T08:35:30 |
| 1.5 DebtorAgent <DbtrAgt>                                     | ++        | Empty Tag | Always Present                     |                     |  |   |
| 1.6 FinancialInstitutionIdentification <FinInstnId>           | +++       | Empty Tag | Always Present                     |                     |  |   |
| 1.6 BIC <BIC>   | ++++      | Yes       | Always Present                     | BOI                 | BOFIIIE2DXXX   |   |

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| Original Group Information and Status                            |           |           |                                       |  |  |  |  |
|--|-----------|-----------|---------------------------------------|--|--|--|--|
| Field Name – Tag<br>(No. references EPC Implementation Guide)    | Tag Level | Content   | Mandatory / Optional /<br>Conditional | Populated<br>By / From                                 | Description/Value  | Data   |  |
| Original Group Information and Status                            |           |           |                                       |  |  |  |  |
| 2.0 Original Group Information And Status<br><OrgnlGrpInfAndSts> | +         | Empty Tag | Always Present                        |  |  |  |  |
| 2.1 Original Message Identification <OrgnlMsgId>                 | ++        | Yes       | Always Present                        | PAIN.001   | Point to point reference, as assigned by the original instructing party                          | Data Type: Text Format:<br>Max length: 35<br>Min length: 1 |  |
| 2.2 Original Message Name Identification<br><OrgnlMsgNmId>       | ++        | Yes       | Always Present                        | Taken from file type that r-message is associated with | Specifies the original message name identifier to which the message refers. e.g. PAIN.001.001.03 | Data Type: Text Format:<br>Max length: 35<br>Min length: 1 |  |

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| Original Payment Information and Status   |           |           |                                    |                           |  |  |  |
|---|-----------|-----------|------------------------------------|---------------------------|--|--|--|
| Field Name – Tag<br>(No. references EPC Implementation Guide)   | Tag Level | Content   | Mandatory / Optional / Conditional | Populated By / From       | Description/Value  | Data   |  |
| 3.0 Original Payment Information And Status<br><OrgnPmtInfAndSts>   | +         | Empty Tag | Always Present                     |                           |  |  |  |
| 3.1 Original Payment Information Identification<br><OrgnPmtInfId>   | ++        | Yes       | Always Present                     | PAIN.001                  | Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group | Data Type: Text Format:<br>Max length: 35<br>Min length: 1                                 |  |
| Original Payment Information and Status will be present where a batch has failed and details original batch level details from the submitted PAIN.001 as well as the r-message reason codes<br>Note: Where 'Payment Information Status' is present Transaction Information and Status will be omitted |           |           |                                    |                           |  |  |  |
| 3.4 Payment Information Status <PmtInfSts>  | ++        | Yes       | See Payment Status Usage Rule      | Creditor Bank/ CSM        | Usage Rule: Either 'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code 'RJCT'       | RJCT   |  |
| 3.5 Status Reason Information <StsRsnInf>   | ++        | Yes       | See Payment Status Usage Rule      |                           |  |  |  |
| Originator Usage Rule: Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC   |           |           |                                    |                           |  |  |  |
| 3.21 Originator <Orgtr>   | +++       | Empty Tag | See Originator Usage Rule          |                           |  |  |  |
| 3.21 Name <Nm>  | ++++      | Yes       | See Originator Usage Rule          | CSM                       | 'Name' to indicate a CSM when it has no BIC  | Data Type: Text Format:<br>Max length: 70<br>Min length: 1                                 |  |
| 3.21 Identification <Id>  | ++++      | Empty Tag | See Originator Usage Rule          |                           |  |  |  |
| 3.21 Organisation Identification <OrgId>  | +++++     | Empty Tag | See Originator Usage Rule          |                           |  |  |  |
| 3.21 BICOrBEI <BICOrBEI>  | ++++++    | Yes       | See Originator Usage Rule          | Creditor Bank / CSM / BOI | BIC to identify the bank or CSM originating the status   | Data Type:<br>AnyBICIdentifier<br>Format: [A-Z]{6,6}[A-Z-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} |  |
| 3.22 Reason <Rsn>   | +++       | Empty Tag | See Originator Usage Rule          |                           |  |  |  |
| 3.23 Code <Cd>  | +++       | Yes       | See Originator Usage Rule          | Creditor Bank / CSM / BOI | See reason codes   | See section 9.0 for reason codes   |  |



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| Transaction Information  |           |           |                                    |                     |  |   |
|--|-----------|-----------|------------------------------------|---------------------|--|---|
| Field Name – Tag<br>(No. references EPC Implementation Guide)  | Tag Level | Content   | Mandatory / Optional / Conditional | Populated By / From | Description / Value  | Data  |
| Transaction Information will be present where a transaction has failed and details original transaction level details from the submitted PAIN.001 as well as the r-message reason codes<br>Note: Transaction Information and Status will not be present when Payment Information Status is present and populated |           |           |                                    |                     |  |   |
| 3.15 Transaction Information And Status <TxInfAndSts>  | ++        | Empty Tag | Always Present                     |                     |  |   |
| 3.16 Status Identification <StsId>   | +++       | Yes       | Always Present                     | Creditor Bank       | Specific reference of the bank that initiated the reject   | Data Type: Text Format:<br>Max length: 35 Min length: 1 |
| 3.17 Original Instruction Identification <OrgnlInstrId>  | +++       | Yes       | Present if populated on PAIN.001   | PAIN.001            | Unique identification, as assigned by the original instructing party for the original instructed party, to                   | Data Type: Text Format:<br>Max length: 35 Min length: 1 |
| 3.18 Original End To End Identification <OrgnlEndToEndId>  | +++       | Yes       | Always Present                     | PAIN.001            | Originators reference of the Credit Transfer Transaction   | Data Type: Text Format:<br>Max length: 35 Min length: 1 |
| Transaction Status Usage Rule: Either 'Payment Information Status' or 'Transaction Status' must be present with the code 'RJCT'  |           |           |                                    |                     |  |   |
| 3.19 Transaction Status <TxSts>  | +++       | Yes       | See Transaction Status Usage Rule  | Creditor Bank / CSM | Usage Rule: Either 'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code 'RJCT' | RJCT  |
| 3.20 Status Reason Information <StsRsnInf>   | +++       | Empty Tag | See Transaction Status Usage Rule  |                     |  |   |
| Originator Usage Rule: Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC  |           |           |                                    |                     |  |   |
| 3.21 Originator <Orgtr>  | ++++      | Empty Tag | See Originator Usage Rule          |                     |  |   |
| 3.21 Name <Nm>   | +++++     | Yes       | See Originator Usage Rule          | CSM                 | 'Name' to indicate a CSM when it has no BIC  | Data Type: Text Format:<br>Max length: 70 Min length: 1 |
| 3.21 Identification <Id>   | +++++     | Empty Tag | See Originator Usage Rule          |                     |  |   |

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| Transaction Information   |           |           |                                    |                           |  |   |
|---|-----------|-----------|------------------------------------|---------------------------|--|---|
| Field Name – Tag<br>(No. references EPC Implementation Guide)   | Tag Level | Content   | Mandatory / Optional / Conditional | Populated By / From       | Description / Value  | Data  |
| 3.21 Organisation Identification <OrgId>  | +++++     | Empty Tag | See Originator Usage Rule          |                           |  |   |
| 3.21 BIC Or BEI <BICOrBEI>  | +++++     | Yes       | See Originator Usage Rule          | Creditor Bank / CSM / BOI | BIC to identify the bank or CSM originating the status             | Data Type: AnyBICIdentifier Format: [A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}  |
| 3.22 Reason <Rsn>   | ++++      | Empty Tag | See Originator Usage Rule          |                           |  |   |
| 3.23 Code <Cd>  | ++++      | Yes       | See Originator Usage Rule          |                           |  |   |
| Original Transaction Reference Usage Rule: Usage Rule: The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction, as defined within the following elements. |           |           |                                    |                           |  |   |
| 3.32 Original Transaction Reference <OrgnITxRef>  | +++       | Empty Tag | Always Present                     |                           |  |   |
| 3.34 Amount <Amt>   | ++++      | Empty Tag | Always Present                     |                           |  |   |
| 3.35 Instructed Amount <InstdAmt>   | +++++     | Yes       | Always Present                     | PAIN.001                  | Amount of the Credit Transfer in Euro                              | AT-06 Amount of the Collection in Euro) Usage Rule: Only 'EUR' is allowed. Usage Rule: Amount must be 0.01 or more and 999999999.99 or less. Format Rule: The fractional part has a maximum of two digits e.g. <InstdAmtCcy="EUR">109400</InstdAmt> |
| 3.41 Requested Execution Date <ReqdExctnDt>   | ++++      | Yes       | Always Present                     | PAIN.001                  | The date the Originator requests the Credit Transfer to take place | AT-07 Requested execution date of the instruction Data Type: ISODate Format: YYYY-MM-DD   |
| 3.55 Payment Type Information <PmtTpInf>  | ++++      | Empty Tag | Always Present                     |                           |  |   |
| 3.57 Instruction Priority <InstrPrty>   | ++++      | Yes       | Present if on PAIN.001             |                           |  |   |
| 3.58 Service Level <SvcLvl>   | +++++     | Empty Tag | Always Present                     |                           |  |   |

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| Transaction Information                                       |           |           |                                    |                     |  |   |
|---|-----------|-----------|------------------------------------|---------------------|--|---|
| Field Name – Tag<br>(No. references EPC Implementation Guide) | Tag Level | Content   | Mandatory / Optional / Conditional | Populated By / From | Description / Value                            | Data  |
| 3.59 Code <Cd>  | ++++++    | Yes       | Always Present                     | PAIN.001            |  | Must contain 'SEPA'   |
| 3.61 Local Instrument <LclInstrm>                             | +++++     | Empty Tag | Always Present                     |                     |  |   |
| 3.62 Code <Cd>  | ++++++    | Yes       | Present if on PAIN.001             | PAIN.001            |  | Data Type: Text<br>Format: Max length: 35<br>Min Length: 1        |
| 3.63 Proprietary <Ptry>                                       | ++++++    | Yes       | Present if on PAIN.001             | PAIN.001            |  | Data Type: Text<br>Format: Max length: 35<br>Min Length: 1        |
| 3.65 Category Purpose <CtgyPurp>                              | +++++     | Empty Tag | Present if on PAIN.001             |                     |  |   |
| 3.66 Code <Cd>  | ++++++    | Yes       | Present if on PAIN.001             | PAIN.001            | Category purpose in code form                  | Format: Max length: 4<br>Min length: 1<br>see code list on page11 |
| 3.67 Proprietary <Prtry>                                      | ++++++    | Yes       | Present if on PAIN.001             | PAIN.001            | Category purpose, in a proprietary form        | Data Type: Text<br>Format: Max length: 35<br>Min Length: 1        |
| 3.68 Payment Method <PmtMtd>                                  | ++++      | Empty Tag | Optional                           |                     |  |   |
| 3.88 Remittance Information <RmtInf>                          | ++++      | Empty Tag | Mandatory if on PAIN.001           |                     |  |   |
| 3.89 Unstructured <Ustrd>                                     | +++++     | Yes       | Mandatory if on PAIN.001           | PAIN.001            | Free text provided for matching reconciliation | Data Type: Text<br>Format: Max length: 140<br>Min Length: 1       |
| 3.120 Ultimate Debtor <UltmtDbtr>                             | ++++      | Empty Tag | Present if on PAIN.001             |                     |  |   |
| 3.120 Name <Nm>   | +++++     | Yes       | Present if on PAIN.001             | PAIN.001            | Ultimate debtor name                           | Data Type: Text<br>Format: Max length: 70<br>Min Length: 1        |

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| Transaction Information                                       |           |           |                                    |                     |   |  |
|---|-----------|-----------|------------------------------------|---------------------|---|--|
| Field Name – Tag<br>(No. references EPC Implementation Guide) | Tag Level | Content   | Mandatory / Optional / Conditional | Populated By / From | Description / Value   | Data   |
| 3.120 Identification <Id>                                     | +++++     | Empty Tag | Present if on PAIN.001             |                     |   |  |
| 3.120 Organisation Identification <OrgId>                     | +++++     | Empty Tag | Present if on PAIN.001             |                     |   |  |
| 3.120 BICOrBEI <BICOrBEI>                                     | +++++     | Yes       | Present if on PAIN.001             | PAIN.001            | BIC Identifier  | Data Type: AnyBICIdentifier<br>Format: [A-Z]{6,6}[A-Z2-9]<br>[A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}   |
| 3.120 Other <Othr>  | +++++     | Empty Tag | Present if on PAIN.001             |                     |   |  |
| 3.120 Identification <Id>                                     | +++++     | Yes       | Present if on PAIN.001             | PAIN.001            | Identification assigned by an institution   | Data Type: Text<br>Format: Max length: 35<br>Min Length: 1                                     |
| 3.120 Scheme Name <SchmeNm>                                   | +++++     | No        | Present if on PAIN.001             |                     |   |  |
| 3.120 Code <Cd>   | +++++     | Yes       | Present if on PAIN.001             | PAIN.001            | Name of the identification scheme, in a coded form as published in an external list | Data Type: External Organisation Identification1Code<br>Format: Max Length: 4<br>Min length: 1 |
| 3.120 Proprietary <Prtry>                                     | +++++     | Yes       | Present if on PAIN.001             | PAIN.001            | Name of the identification scheme, in a free text form                              | Data Type: Text<br>Format: Max length: 35<br>Min Length: 1                                     |
| 3.120 Issuer <Issr>   | +++++     | Yes       | Present if on PAIN.001             | PAIN.001            | Entity that assigns the identification  | Data Type: Text<br>Format: Max length: 35<br>Min Length: 1                                     |
| 3.120 Private Identification <PrvtId>                         | +++++     | Empty Tag | Present if on PAIN.001             |                     |   |  |
| 3.120 Date And Place Of Birth <DtAndPlcOfBirth>               | +++++     | Empty Tag | Present if on PAIN.001             |                     |   |  |

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| Transaction Information                                       |           |           |                                    |                     |   |  |
|---|-----------|-----------|------------------------------------|---------------------|---|--|
| Field Name – Tag<br>(No. references EPC Implementation Guide) | Tag Level | Content   | Mandatory / Optional / Conditional | Populated By / From | Description / Value   | Data   |
| 3.120 Birth Date <BirthDt>                                    | +++++++   | Yes       | Present if on PAIN.001             | PAIN.001            | Date on which a person is born  | Data Type: ISODate<br>Format: YYYY-MM-DD<br>e.g. 1998-03-30                              |
| 3.120 Province Of Birth <PrvcOfBirth>                         | +++++++   | Yes       | Present if on PAIN.001             | PAIN.001            | Province where a person was born  | Data Type: Text<br>Format: Max length: 35<br>Min Length: 1                               |
| 3.120 City Of Birth <CityOfBirth>                             | +++++++   | Yes       | Present if on PAIN.001             | PAIN.001            | City where a person was born  | Data Type: Text<br>Format: Max length: 35<br>Min Length: 1                               |
| 3.120 Country Of Birth <CtryOfBirth>                          | +++++++   | Yes       | Present if on PAIN.001             | PAIN.001            | Country where a person was born   | Data Type: CountryCode<br>Format: [A-Z]{2,2}   |
| 3.120 Other <Othr>  | +++++++   | Empty Tag | Present if on PAIN.001             |                     |   |  |
| 3.120 Identification <Id>                                     | +++++++   | Yes       | Present if on PAIN.001             | PAIN.001            | Identification assigned by an institution   | Data Type: Text<br>Format: Max length: 35<br>Min Length: 1                               |
| 3.120 Scheme Name <SchmeNm>                                   | +++++++   | Empty Tag | Present if on PAIN.001             |                     |   |  |
| 3.120 Code <Cd>   | +++++++   | Yes       | Present if on PAIN.001             | PAIN.001            | Name of the identification scheme, in a coded form as published in an external list | Data Type: ExternalPersonalIdentification1Code<br>Format: Max length: 4<br>Min length: 1 |
| 3.120 Proprietary <Prtry>                                     | +++++++   | Yes       | Present if on PAIN.001             | PAIN.001            | Name of the identification scheme, in a free text form                              | Data Type: Text<br>Format: Max length: 35<br>Min Length: 1                               |
| 3.120 Issuer <Issr>   | +++++++   | Yes       | Present if on PAIN.001             | PAIN.001            | Entity that assigns the identification  | Data Type: Text<br>Format: Max length: 35<br>Min Length: 1                               |

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| Transaction Information                                       |           |           |                                    |                     |   |  |
|---|-----------|-----------|------------------------------------|---------------------|---|--|
| Field Name – Tag<br>(No. references EPC Implementation Guide) | Tag Level | Content   | Mandatory / Optional / Conditional | Populated By / From | Description / Value   | Data   |
| 3.121 Debtor <Dbtr>   | ++++      | Empty Tag | Always Present                     |                     |   |  |
| 3.121 Name <Nm>   | +++++     | Yes       | Always Present                     | PAIN.001            | Debtor name   | Data Type: Text<br>Format: Max length: 70<br>Min Length: 1                                   |
| 3.121 Postal Address <PstlAdr>                                | +++++     | Empty Tag | Present if on PAIN.001             |                     |   |  |
| 3.121 Country <Ctry>  | +++++     | Yes       | Present if on PAIN.001             | PAIN.001            | Country code  | Data Type: CountryCode<br>Format: [A-Z]{2,2} SO 3166,<br>Alpha-2 code                        |
| 3.121 Address Line <AdrLine> (2)                              | +++++     | Yes       | Present if on PAIN.001             | PAIN.001            | Debtor address in freeformat text.<br>Note: Two occurrences of this tag are allowed | Data Type: Text<br>Format: Max length: 70<br>Min Length: 1                                   |
| 3.121 Identification <Id>                                     | +++++     | Empty Tag | Present if on PAIN.001             |                     |   |  |
| 3.121 Organisation Identification <OrgId>                     | +++++     | Empty Tag | Present if on PAIN.001             |                     |   |  |
| 3.121 BICOrBEI <BICOrBEI>                                     | +++++     | Yes       | Present if on PAIN.001             | PAIN.001            | BIC Identifier  | Data Type: AnyBICIdentifier<br>Format: [A-Z]{6,6}[A-Z2-9]<br>[A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} |
| 3.121 Other <Othr>  | +++++     | Empty Tag | Present if on PAIN.001             |                     |   |  |
| 3.121 Identification <Id>                                     | +++++     | Yes       | Present if on PAIN.001             | PAIN.001            | Identification assigned by an institution   | Data Type: Text<br>Format: Max length: 35<br>Min Length: 1                                   |
| 3.121 Scheme Name <SchmeNm>                                   | +++++     | No        | Present if on PAIN.001             |                     |   |  |

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| Transaction Information                                       |           |           |                                    |                     |   |  |
|---|-----------|-----------|------------------------------------|---------------------|---|--|
| Field Name – Tag<br>(No. references EPC Implementation Guide) | Tag Level | Content   | Mandatory / Optional / Conditional | Populated By / From | Description / Value   | Data   |
| 3.121 Code <Cd>   | +++++++   | Yes       | Present if on PAIN.001             | PAIN.001            | Name of the identification scheme, in a coded form as published in an external list | Data Type: ExternalOrganisationIdentification1Code<br>Format: Max Length: 4<br>Min length: 1 |
| 3.121 Proprietary <Prtry>                                     | +++++++   | Yes       | Present if on PAIN.001             | PAIN.001            | Name of the identification scheme, in a free text form                              | Data Type: Text<br>Format: Max length: 35<br>Min Length: 1                                   |
| 3.121 Issuer <Issr>   | +++++++   | Yes       | Present if on PAIN.001             | PAIN.001            | Entity that assigns the identification  | Data Type: Text<br>Format: Max length: 35<br>Min Length: 1                                   |
| 3.121 Private Identification <PrvtId>                         | +++++     | Empty Tag | Present if on PAIN.001             |                     |   |  |
| 3.121 Date And Place Of Birth <DtAndPlcOfBirth>               | +++++     | Empty Tag | Present if on PAIN.001             |                     |   |  |
| 3.121 Birth Date <BirthDt>                                    | +++++++   | Yes       | Present if on PAIN.001             | PAIN.001            | Date on which a person is born  | Data Type: ISODate<br>Format: YYYY-MM-DD<br>e.g. 1998-03-30                                  |
| 3.121 Province Of Birth <PrvcOfBirth>                         | +++++++   | Yes       | Present if on PAIN.001             | PAIN.001            | Province where a person was born  | Data Type: Text<br>Format: Max length: 35<br>Min Length: 1                                   |
| 3.121 City Of Birth <CityOfBirth>                             | +++++++   | Yes       | Present if on PAIN.001             | PAIN.001            | City where a person was born  | Data Type: Text<br>Format: Max length: 35<br>Min Length: 1                                   |
| 3.121 Country Of Birth <CtryOfBirth>                          | +++++++   | Yes       | Present if on PAIN.001             | PAIN.001            | Country where a person was born   | Data Type: CountryCode<br>Format: [A-Z]{2,2}   |
| 3.121 Other <Othr>  | +++++++   | Empty Tag | Present if on PAIN.001             |                     |   |  |
| 3.121 Identification <Id>                                     | +++++++   | Yes       | Present if on PAIN.001             | PAIN.001            | Identification assigned by an institution   | Data Type: Text<br>Format: Max length: 35<br>Min Length: 1                                   |

# SEPA Credit Transfer Unpaid Report File Format PAIN.002.001.03 XML File Structure

| Transaction Information  |           |           |                                    |                     |   |   |
|--|-----------|-----------|------------------------------------|---------------------|---|---|
| Field Name – Tag<br>(No. references EPC Implementation Guide)  | Tag Level | Content   | Mandatory / Optional / Conditional | Populated By / From | Description / Value   | Data  |
| 3.121 Scheme Name <SchmeNm>  | +++++++   | Empty Tag | Present if on PAIN.001             |                     |   |   |
| 3.121 Code <Cd>  | +++++++   | Yes       | Present if on PAIN.001             | PAIN.001            | Name of the identification scheme, in a coded form as published in an external list | Data Type: ExternalPersonal Identification1Code<br>Format: Max length: 4<br>Min length: 1 |
| 3.121 Proprietary <Prtry>  | +++++++   | Yes       | Present if on PAIN.001             | PAIN.001            | Name of the identification scheme, in a free text form                              | Data Type: Text<br>Format: Max length: 35<br>Min Length: 1                                |
| 3.121 Issuer <lssr>  | +++++++   | Yes       | Present if on PAIN.001             | PAIN.001            | Entity that assigns the identification  | Data Type: Text<br>Format: Max length: 35<br>Min Length: 1                                |
| 3.122 Debtor Account <DbtrAcct>  | ++++      | Empty Tag | Always Present                     |                     |   |   |
| 3.122 Identification <Id>  | ++++      | Empty Tag | Always Present                     |                     |   |   |
| 3.122 IBAN <IBAN>  | +++++     | Yes       | Always Present                     | PAIN.001            | International Bank Account Number (IBAN)  | Data Type: IBAN2007Identifier<br>Format: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}            |
| 3.123 Debtor Agent <DbtrAgt>   | ++++      | Empty Tag | Always Present                     |                     |   |   |
| 3.123 Financial Institution Identification <FinInstnId>  | ++++      | Empty Tag | Always Present                     |                     |   |   |
| 3.123 BIC <BIC>  | +++++     | Yes       | Always Present                     | BOFIE2DXXX          |   |   |
| Creditor Agent. Usage Rule: Will not be present if the Creditor BIC is not provided in the pain.001 and has not been derived from the Creditor IBAN provided |           |           |                                    |                     |   |   |
| 3.125 Creditor Agent <CdtrAgt>   | ++++      | Empty Tag | See Usage Rule                     |                     |   |   |
| 3.125 Financial Institution Identification <FinInstnId>  | ++++      | Empty Tag | See Usage Rule                     |                     |   |   |



# SEPA Credit Transfer Unpaid Report File Format PAIN.002.001.03 XML File Structure

| Transaction Information                                       |           |           |                                    |                        |  |   |
|---|-----------|-----------|------------------------------------|------------------------|--|---|
| Field Name – Tag<br>(No. references EPC Implementation Guide) | Tag Level | Content   | Mandatory / Optional / Conditional | Populated By / From    | Description / Value  | Data  |
| 3.125 BIC <BIC>   | +++++     | Yes       | See Usage Rule                     | PAIN.001 or BOI        | Bank Identifier Code Will be present if provided on the pain.001 or has been successfully derived from the Creditor IBAN.                                  | Data Type: BICIdentifier<br>Format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}                           |
| 3.127 Creditor <Cdtr>   | ++++      | Empty Tag | Always Present                     |                        |  |   |
| 3.127 Name <Nm>   | +++++     | Yes       | Always Present                     | PAIN.001               | Name by which a party is known and which is usually used to identify that party  | Data Type: Text<br>Format: Max length: 70<br>Min Length: 1  |
| 3.127 Postal Address <PstlAdr>                                | +++++     | Empty Tag | Present if on PAIN.001             |                        |  |   |
| 3.127 Country <Ctry>  | +++++     | Yes       | Present if on PAIN.001             | PAIN.001               | Country Code   | Format: [A-Z]{2,2}<br>ISO 3166, Alpha-2 code  |
| 3.127 Address Line <Adrlne> (2)                               | +++++     | Yes       | Present if on PAIN.001             | Field 2.79 on PAIN.001 | Postal address in freeformat text.<br>Note: Two occurrences of this tag are allowed  | Data Type: Text<br>Format: Max length: 70<br>Min Length: 1  |
| 3.128 Creditor Account <CdtrAcct>                             | ++++      | Empty Tag | Always Present                     |                        |  |   |
| 3.128 Identification <Id>                                     | +++++     | Empty Tag | Always Present                     |                        |  |   |
| 3.128 IBAN <IBAN>   | +++++     | Yes       | Always Present                     | AIN.001                | International Bank Account Number (IBAN)   | Data Type: IBAN2007Identifier<br>Format: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}                                  |
| 3.128 Currency <Ccy>  | ++++      | Yes       | If populated on PAIN.001           | PAIN.001               | Identification of the currency in which the account is held<br>Note: No processing or validation is completed on this field – for information purpose only | Currency Code<br>Format: [A-Z]{3,3}<br>Valid active or historic currency codes are registered with the ISO 4217 |
| 3.129 Ultimate Creditor <UltmtCdtr>                           | ++++      | Empty Tag | Present if on PAIN.001             |                        |  |   |

# SEPA Credit Transfer Unpaid Report File Format PAIN.002.001.03 XML File Structure

| Transaction Information                                       |           |           |                                    |                     |   |  |
|---|-----------|-----------|------------------------------------|---------------------|---|--|
| Field Name – Tag<br>(No. references EPC Implementation Guide) | Tag Level | Content   | Mandatory / Optional / Conditional | Populated By / From | Description / Value   | Data   |
| 3.129 Name <Nm>   | +++++     | Yes       | Present if on PAIN.001             | PAIN.001            | Ultimate party to which an amount of money is due                                   | Data Type: Text<br>Format: Max length: 70<br>Min Length: 1                                   |
| 3.129 Identification <Id>                                     | +++++     | Empty Tag | Present if on PAIN.001             |                     |   |  |
| 3.129 Organisation Identification <OrgId>                     | +++++     | Empty Tag | Present if on PAIN.001             |                     |   |  |
| 3.129 BICOrBEI <BICOrBEI>                                     | +++++++   | Yes       | Present if on PAIN.001             | PAIN.001            | BIC Identifier  | Data Type: AnyBICIdentifier<br>Format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}     |
| 3.129 Other <Othr>  | +++++++   | Empty Tag | Present if on PAIN.001             |                     |   |  |
| 3.129 Identification <Id>                                     | +++++++   | Yes       | Present if on PAIN.001             | PAIN.001            |   |  |
| 3.129 Scheme Name <SchmeNm>                                   | +++++++   | Empty Tag | Present if on PAIN.001             |                     |   |  |
| 3.129 Code <Cd>   | +++++++   | Yes       | Present if on PAIN.001             | PAIN.001            | Name of the identification scheme, in a coded form as published in an external list | Data Type: ExternalOrganisationIdentification1Code<br>Format: Max Length: 4<br>Min length: 1 |
| 3.129 Proprietary <Prtry>                                     | +++++++   | Yes       | Present if on PAIN.001             | PAIN.001            | Name of the identification scheme, in a free text form                              | Data Type: Text<br>Format: Max length: 35<br>Min Length: 1                                   |
| 3.129 Issuer <Issr>   | +++++++   | Yes       | Present if on PAIN.001             | PAIN.001            | Entity that assigns the identification  | Data Type: Text<br>Format: Max length: 35<br>Min Length: 1                                   |
| 3.129 Private Identification <PrvtId>                         | +++++     | Empty Tag | Present if on PAIN.001             |                     |   |  |
| 3.129 Date And Place Of Birth <DtAndPlcOfBirth>               | +++++     | Empty Tag | Present if on PAIN.001             |                     |   |  |

# SEPA Credit Transfer Unpaid Report File Format PAIN.002.001.03 XML File Structure

| Transaction Information                                       |           |           |                                    |                     |   |  |
|---|-----------|-----------|------------------------------------|---------------------|---|--|
| Field Name – Tag<br>(No. references EPC Implementation Guide) | Tag Level | Content   | Mandatory / Optional / Conditional | Populated By / From | Description / Value   | Data   |
| 3.129 Birth Date <BirthDt>                                    | +++++++   | Yes       | Present if on PAIN.001             | PAIN.001            | Date on which a person is born  | Data Type: ISODate<br>Format: YYYY-MM-DD<br>e.g. 1998-03-30                              |
| 3.129 Province Of Birth <PrvcOfBirth>                         | +++++++   | Yes       | Present if on PAIN.001             | PAIN.001            | Province where a person was born  | Data Type: Text<br>Format: Max length: 35<br>Min Length: 1                               |
| 3.129 City Of Birth <CityOfBirth>                             | +++++++   | Yes       | Present if on PAIN.001             | PAIN.001            | City where a person was born  | Data Type: Text<br>Format: Max length: 35<br>Min Length: 1                               |
| 3.129 Country Of Birth <CtryOfBirth>                          | +++++++   | Yes       | Present if on PAIN.001             | PAIN.001            | Country where a person was born   | Data Type: CountryCode<br>Format: [A-Z]{2,2}   |
| 3.129 Other <Othr>  | +++++++   | Empty Tag | Present if on PAIN.001             |                     |   |  |
| 3.129 Identification <Id>                                     | +++++++   | Yes       | Present if on PAIN.001             | PAIN.001            | Identification assigned by an institution   | Data Type: Text<br>Format: Max length: 35<br>Min Length: 1                               |
| 3.129 Scheme Name <SchmeNm>                                   | +++++++   | Empty Tag | Present if on PAIN.001             |                     |   |  |
| 3.129 Code <Cd>   | +++++++   | Yes       | Present if on PAIN.001             | PAIN.001            | Name of the identification scheme, in a coded form as published in an external list | Data Type: ExternalPersonalIdentification1Code<br>Format: Max Length: 4<br>Min length: 1 |
| 3.129 Proprietary <Prtry>                                     | +++++++   | Yes       | Present if on PAIN.001             | PAIN.001            | Name of the identification scheme, in a free text form                              | Data Type: Text<br>Format: Max length: 35<br>Min Length: 1                               |
| 3.129 Issuer <Issr>   | +++++++   | Yes       | Present if on PAIN.001             | PAIN.001            | Entity that assigns the identification  | Data Type: Text<br>Format: Max length: 35<br>Min Length: 1                               |

# SEPA Credit Transfer PAIN.002.001.03 XML File Structure – Sample File

## 7. PAIN.002.001.03 Sample File

```
<?xml version="1.0" encoding="UTF-8" ?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03">
<CstmrPmtStsRpt>
<GrpHdr><MsgId>MSGIDBOIPain002</MsgId>
<CreDtTm>2013-09-03T20:49:00</CreDtTm>
<DbtrAgt><FinInstnId><BIC>BOFIE2D</BIC></FinInstnId></DbtrAgt>
</GrpHdr>
<OrgnlGrpInfAndSts><OrgnlMsgId>MRBLOGS090301</OrgnlMsgId>
<OrgnlMsgNmId>PAIN.001.001.03</OrgnlMsgNmId>
</OrgnlGrpInfAndSts>
<OrgnlPmtInfAndSts><OrgnlPmtInfId>STAFF EXPENSES 001</OrgnlPmtInfId>
<TxInfAndSts>
<StsId>BOFIE2DXXX</StsId>
<OrgnlEndToEndId>5678090300031</OrgnlEndToEndId>
<TxSts>RJCT</TxSts>
<StsRsnInf><Orgtr><Id>
<OrgId><BICOrBEI>BOFIE2DXXX</BICOrBEI></OrgId></Id></Orgtr>
<Rsn> <Cd>AC01</Cd> </Rsn></StsRsnInf>
<OrgnlTxRef><Amt><InstdAmt Ccy="EUR">16.44</InstdAmt></Amt>
```

## SEPA Credit Transfer PAIN.002.001.03 XML File Structure – Sample File

```
<ReqdExctnDt>2013-09-03</ReqdExctnDt>
<PmtTpInf><SvcLvl><Cd>SEPA</Cd></SvcLvl></PmtTpInf>
<RmtInf> <Ustrd>POSTAGE EXPENSE</Ustrd></RmtInf>
<Dbtr><Nm>MR BLOGGS</Nm></Dbtr>
<DbtrAcct><Id><IBAN>IE75BOFI90377959996017</IBAN></Id></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>BOFIE2D</BIC></FinInstnId> </DbtrAgt>
<CdtrAgt><FinInstnId><BIC>BOFIE2D</BIC></FinInstnId></CdtrAgt>
<Cdtr><Nm>Scott, Tiger</Nm></Cdtr>
<CdtrAcct><Id><IBAN>IE82BOFI90393929352659</IBAN></Id></CdtrAcct>
</OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt></Document>
```

# SEPA Credit Transfer Unpaid Report PAIN.002.001.03 – Change Control

## 8. Change Control

| Version: | Date               | Section                                | Comments   |
|----------|--------------------|--|--|
| 1.0      | 25th July 2013     | n/a                                    | Initial Document   |
| 1.1      | 17th December 2013 | Contents Page                          | Point 11 – New content element: Document Control   |
| 1.1      | 17th December 2013 | Section 2:                             | Field Type: 'Usage Rules' is now depicted in this section  |
| 1.1      | 17th December 2013 | Section 6 & Section 7                  | Font used in File Format & Sample File has been changed to Verdana to differentiate 'i' from 'l'                                     |
| 1.1      | 17th December 2013 | Section 6: File Format                 | 'Usage Rules' graphic has been added to the Legend   |
|          |                    |  | 3.120, 3.121 & 3.129: Data Type: 'ExternalOrganisationIdentification1Code' has been changed to 'ExternalPersonalIdentification1Code' |
|          |                    |  | 3.4: Field: Payment Information Status - Tag element <PmtInfSts> has been added  |
|          |                    |  | 3.5: Field: Status Reason Information - Tag element <StsRsnInf> has been added   |
|          |                    |  | 3.57: Field: Instruction Priority – Tag element <InstrPrty> has been added   |
|          |                    |  | 3.62: Field: Code <Cd> - incorrect description has been removed.   |
|          |                    |  | 3.68: Field: Payment Method – Tag element <PmtMtd> has been added  |
| 1.1      | 17th December 2013 | Section 7: PAIN.002.001.03 Sample File | PAIN.002.001.03 Sample File has been added   |
| 1.1      | 17th December 2013 | Section 8: Change Control              | Change Control section has been added  |
| 1.2      | 1st December 2015  | Section 6: File Format                 | Pg.16. New Usage Rule to incorporate IBAN only legislation. Creditor Agent Tag.  |

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