SEPA
Direct Debit
Creditor Guide

March 2014

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The purpose of this document is to assist direct debit creditors (Originators) with the implementation of SEPA Direct Debit collections under the rules of the SEPA scheme.

The document acts as a guide and provides information on the following key sections:

- Direct Debit Mandates
- Submission Timelines
- File Formats
- File Submission Process
- Returned payments (R-messages -rejects, refusals, returns and refunds)

Detailed file specifications for direct debit payment files in SEPA XML PAIN.008.001.02 file format (referred to in this document as PAIN008) and Payment Status files in SEPA XML PAIN.002.001.03 file format (referred to in this document as a PAIN002) are contained in Appendix 3 and 4 at the back of this document.

Bank of Ireland has a dedicated SEPA Migration Team of expert consultants available to support your business throughout its migration to SEPA. All requests can be queried with this team via the contact details below:

- **Email:** sepacustomermigration@boi.com
- **Phone (ROI):** 1890 818 208
- **Phone (from outside the ROI):** +353 1 617 6001

Further information on SEPA is also available on the Bank of Ireland website at:

- www.bankofireland.com/sepa

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SEPA Glossary of Terms

Bank Identifier Code (BIC): Or SWIFT Address is a code used to identify a bank or other financial institution for the quick and accurate delivery and receipt of automated payments and other messages.

Clearing and Settlement Mechanism (CSM): A central distribution and settlement mechanism for payment transactions submitted by financial institutions. STEP2 is the CSM of the EBA (Euro Banking Association).

Collection: See SEPA Direct Debit.

Collection Date: This is the date the Creditor is credited and the Debtor is debited. This is also referred to in SEPA as 'D'.

Creditor: An Originator who raises SEPA Direct Debit transactions for collection of funds from Debtors (payers) on the basis that the Debtor has given authorisation via signing a Direct Debit Mandate – Creditor in this document will replace the previously used term of 'Originator'. Signing can be on a paper mandate or online for Irish mandates only via current DD+ internet or phone sign-up methods.

Creditor Bank: The bank where the SEPA Direct Debit Creditor holds their account.

Creditor ID: A SEPA scheme identifier required for Creditors of SEPA Direct Debits – the equivalent of an 'Originator Identifier Number' (OIN) in the Irish Direct Debit Scheme.

Debtor: The person who pays the direct debit and has signed the SEPA Direct Debit Mandate.

Debtor Bank: The bank where the Debtor holds their account.

Debtor Services: The services that debtors are entitled to under the SEPA Direct Debit Scheme e.g., Refusal, Refund.

De-Materialised Mandate: A concept relating to the capture and recording, in electronic format, of the key pieces of information that make up a direct debit mandate. This electronic version of the mandate is the basis for transmitting the electronic direct debit instruction to the Debtor Bank.

Direct Debit Mandate: A signed Direct Debit Mandate is the means by which a Debtor authorises a Creditor to collect money from their bank account which is specified on the mandate.

Direct Debit Plus: Direct Debit Plus is a variation of the standard IRECC Direct Debit scheme which allows certain creditors (originators) retain their direct debit instructions rather than forwarding them to the payers' banks. This scheme will not continue in SEPA, instead the online sign-up will continue and is known as paperless mandates.

Due Date: This is the date the Creditor is credited and the Debtor is debited. Represented on a SEPA Direct Debit (PAIN008) file as the Requested Collection Date, this is typically the same as the Collection Date, however, in some cases (e.g. where the Due Date is a bank holiday) the Collection Date may end up being the next available payment date.

IBAN: International Bank Account Number is the account number quoted in the international format. The Irish IBAN is made up of the country code, check digit, bank reference, National Sort Code (NSC) and account number of the customer

Irish Payment Services Organisation Ltd (IPSO): The representative body for the Irish payments industry.

Irish Retail Electronic Payments Clearing Company Ltd (IRECC): IRECC relates to the existing Irish domestic non-urgent payment scheme, which is being replaced by SEPA.

ISO20022: An international message standard for financial messaging used in the SEPA scheme. File formats PAIN.008.001.02 and PAIN.001.001.03 are subsets of ISO20022.

National Sort Code (NSC): The identification code for bank branches in Republic of Ireland. They tend to follow the format of 9x-xx-xx.

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Originator: The term used under the current Irish Direct Debit (IRECC) scheme - this is replaced by the term 'Creditor' under SEPA. See **Creditor**.

Originator Bank: Originator Bank is the term used under the IRECC scheme. Under SEPA, the term originator bank is replaced by Creditor Bank.

PAIN: A category of file formats in XML language for the initiation of Payment instructions and other messages between a customer and a bank.

PAIN.008.001.02 (PAIN008): File format to initiate a direct debit from a customer to their bank

PAIN.002.001.03 (PAIN002): File format for reporting the status of payments submitted in either a PAIN.008.001.02 or PAIN.001.001.03 file by a bank to their customer

PAIN.001.001.03 (PAIN001): File format to initiate a credit transfer from a customer to their bank (not detailed within this document but available as a separate document from Bank of Ireland).

Payer: The term used under the current Irish Direct Debit (IRECC) scheme - this is replaced by the term 'Debtor' under SEPA. See Creditor.

Refund: One of the SEPA Debtor Services - Claims by the Debtor for reimbursement of a direct debit.

Refusal: One of the SEPA Debtor Services - Where a Debtor requests their bank not to pay the direct debit before settlement.

Reject: A direct debit that is diverted from normal execution, pre-settlement, by the Creditor Bank, Debtor Bank or Clearing and Settlement Mechanism (CSM)

Return: A direct debit that is diverted from normal execution, post settlement by the Debtor Bank within 5 days of original Debit Date.

R-messages: The name given to SEPA Direct Debits that are diverted from the normal course of execution (Refunds, Returns, Rejects & Refusals) – these were previously referred to as 'Unpaids'.

Single Euro Payments Area (SEPA): A European-driven regulation to create an integrated pan-European payments market that will allow euro payments to be made and received in, and between, all of the SEPA member countries under the same conditions and as efficiently as within national borders previously.

SEPA Direct Debit: An electronic instruction to collect funds (in euro) from a Debtor to a Creditor's account via the SEPA Direct Debit scheme. Also known as a Collection.

Settlement Date: This is the date the Creditor is credited and the Debtor debited. This is also referred to in SEPA as 'D'.

Sponsoring Bank: A bank that provides direct debit services to a Creditor.

TARGET Days: TARGET (Trans-European Automated Real-time Gross settlement Express Transfer) days are days defined by the European Central Bank (ECB) as days on which transactions may be processed for the euro money market, or any transactions involving euro.

Transaction: See SEPA Direct Debit.

Unique Mandate Reference (UMR): A unique reference which identifies each direct debit mandate signed by any given Debtor for a Creditor.

Extensible Mark-Up Language (XML): The language in which all SEPA file formats (e.g., PAIN.008.001.02 and PAIN.002.001.03) are written.

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1.0 Direct Debit Originators - Key Changes & Impacts

From 1st February 2014, the existing national direct debit scheme in Ireland (IRECC), will be replaced by the SEPA Core Direct Debit Scheme. As a direct debit creditor (originator), there are a number of impacts that your business will need to prepare for:

► **File Formats** Under the current IRECC Scheme, files are submitted in a format called 'Standard 18' (or by manual key-entry on Business On line[1]). SEPA payment files must be transmitted in the new SEPA XML PAIN.008.001.02 file format (Referred to in this document as PAIN008) - the PAIN008 Bank of Ireland file specification document is available at http://bankofireland.com/sepa and also in Appendix 3 of this document. You will need to consider internal system upgrades or ensure your accounts software provider is capable of producing a SEPA XML file (See Section 2.1, '**SEPA XML – File Format**' for more information). Alternatively, you can seek support from a conversion service provider.

► **BIC and IBAN** All debtor (payer) accounts must be identified by their BIC and IBAN rather than NSC and Account Number (the format used in the Irish Direct Debit Scheme). You will need to convert all of your existing debtor NSC and Account Numbers to their respective BICs and IBANs. IPSO offer a BIC and IBAN conversion service - further information is available at http://www.ipso.ie/section/ipsosepaservices

► **Mandate Flow** The current scheme for direct debits is based on a copy of the mandate being held by the debtor bank. Under SEPA, this mandate will now be held by you (the creditor), and the details of the mandate will be sent – as a de-materialised mandate – with each direct debit collection. See section 2.3, '**Direct Debit Mandates**', for more information on mandates.

► **Payment Cycles** Payment cycles for direct debit collections change under SEPA. Currently all direct debits can be instructed the day before the due date (D minus 1 or D-1, where D represents the collection date). The cut off time for transmission of these files is 3.30pm on D-1. Under SEPA, these payment cycles change to:

  • First Time/One Off collections must be issued and authorised by 3:30pm, at the latest, 6 business banking days before the due date (D-6).

  • Recurring/Final collection must be issued and authorised by 3:30pm, at the latest, 3 business banking days before the due date (D-3).

► **New Transmission Channel**

  You will submit your SEPA XML Direct Debit files via 'Business On Line File Gateway' or 'Connect: Direct Secure Plus' and authorise this file on the new Bank of Ireland SEPA online channel, known as 'Business On Line Payments Plus' (see Section 4 for more information).

► **Reporting and Returned Direct Debits**

  New reports and changes to the process for returned direct debits. See Appendix 2 for more details on rejections and how they will impact your current business processes.

► **Changes to Terminology**

  There are a number of changes to the language of the scheme, for instance the term Direct Debit Originator is now referred to as 'Creditor' and Originator Identification Number (OIN) changes to 'Creditor ID'. The key changes to terminology are detailed in the glossary of this document.

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[1] If you are currently manually inputting your Direct Debit Collections on Business On Line, this service will no longer be available. You must produce a SEPA Direct Debit file in PAIN008 format.

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2.0 Creditor Migration to SEPA

This section describes the key changes that must be undertaken by you as a (direct debit) creditor.

2.1 SEPA XML – New File Format (PAIN008)

As a creditor, you will now need to submit payment instructions in the new SEPA file format PAIN.008.001.02 (PAIN008). This is an XML file format, a subset of the ISO20022 Financial Messaging standard. You will need to consider what internal system upgrades are required, or engage with an accounts software provider, to understand your current readiness to ensure that you are SEPA compliant by 1st February 2014.

If your accounts software provider, or internal IT function, is unable to generate XML files in PAIN008 format, Bank of Ireland can refer you to our preferred provider for conversion services - Sentenial - to assist in converting your existing files to the new SEPA standards.

For further information on Sentenial, please visit: www.sentenial.com

A copy of the Sentenial Conversion Services Form is available at: http://bankofireland.com/sepa/

2.2 BIC and IBAN

Under the existing Irish direct debit scheme, all accounts are identified by NSC and Account Number. Under SEPA, all account details must be presented in BIC and IBAN format, including the creditor account.

A service is available on the IPSO website which caters for the bulk conversion of NSC/Account Number records to their BIC and IBAN equivalents. This exercise must be conducted as part of your migration to SEPA Direct Debits.

For more information, please visit: www.ipso.ie/section/ipsosepaservices

2.3 Direct Debit Mandates

As a creditor, you will have to update your current direct debit mandate, used to sign up any new debtors, before you migrate to the SEPA Direct Debit scheme.

Your business is required to send its new SEPA Direct Debit mandate template to Bank of Ireland for approval. If you want to use paperless mandate sign-up for Irish SEPA mandates, then you must submit your phone, internet scripts and confirmation letter to Bank of Ireland for approval.

2.3.1 New SEPA Direct Debit Mandates

There are a number of requirements for setting up new SEPA Direct Debit mandates:

▶ By 1st February 2014, direct debit mandates must now be held and maintained solely by you, the creditor

▶ In the event of a dispute, you must be able to produce a copy of the original mandate to your bank who will send it onto the debtor's bank

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► You must dematerialise the mandate - this means that the data must be extracted and stored electronically. The key details of the mandate must be sent to the bank with each collection in a PAIN008 File. For details on the complete file specifications (mandatory and optional fields), see the PAIN008 file format in Appendix 3 of this document.

You must produce or update your mandate templates in order to bring them in line with SEPA requirements. This mandate template must be approved by the Bank of Ireland SEPA Migration Team. It can be sent to one of our migration consultants by email (sepacustomermigration@boi.com). Your new SEPA Creditor ID (Appendix 1.2) will be issued to you by Bank of Ireland following the successful approval of your SEPA mandate template.

The SEPA mandate checking guidelines are attached in Appendix 1, with the mandatory and optional fields for new mandates outlined in Appendix 1.1. Only the mandatory and optional fields described in the sample mandate may be included on the mandate.

2.3.2   Pre-Existing Direct Debit Mandates

All existing direct debit mandates will continue to be valid upon transition to SEPA. However, there are certain requirements that you must bear in mind relating to the mandate information of pre-existing mandates. The following pieces of mandate information must be:

► Recorded by your business,

► Included in payment files and

► Made available, upon request, to any of your debtors.

These requirements are:

a) **Signing Date:** For all debtors with existing (pre-SEPA) mandates you can default this value to the date that you transfer over to the SEPA scheme.

b) **Debtor Name:** This should be the name of the owner of the debtor (payer) account.

c) **Unique Mandate Reference (UMR):** This will have to be generated for existing mandates, if not already done so in the current scheme. It uniquely identifies each mandate that has been signed by any debtor relating to your Creditor ID. It is a free text field that can be up to 35 characters in length and must be submitted with the first, and each subsequent, collection without alteration. Failure to incorporate the unchanged UMR will result in a rejection of the transaction. If you wish to amend the UMR this can be facilitated through the XML file by using the amendment indicator, as described in the Mandate Amendments section below.

Important Information
All existing transactions must be submitted as a FRST when migrating to SEPA.

2.3.3   Mandate Amendments

When an amendment is made to any one of the five key mandate fields below, a flag must be raised to mark the mandate field as amended on the direct debit file. The flag is raised by setting the 'Amendment Indicator' tag to TRUE. Changes to the following fields represent an amended mandate:

► Debtor BIC – on change of a debtor bank, the Original Debtor Agent field is to be populated with "SMNDA" only, and the new debtor BIC and account number should be populated in the Debtor Agent and Debtor IBAN tags respectively.

► Debtor IBAN – on change of account number within the same bank. The Original Debtor IBAN field is to be populated with the old account number, the new account number should be populated in the Debtor IBAN field.

► UMR – on change of a UMR.

► Creditor Name – on change of a creditor name.

► Creditor ID – on Creditor ID.

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Important Information

When the mandate is amended, you, as the creditor, are responsible for communicating the changes to the debtor and for retaining a copy of the correspondence with the mandate to support any refund investigations. When the debtor changes either their bank or account number you must retain their change notification, along with the mandate, to demonstrate the authorisation previously received is still valid for the new account.

2.3.4   Cancellation of a Mandate

If a creditor does not present a collection on a mandate for 36 months, this mandate is considered cancelled and no longer valid. No further collections can be initiated on this cancelled mandate. In these cases, or where a debtor has cancelled their mandate and wishes to provide further debit authority to the creditor, a new mandate must be completed and UMR applied. The first collection from the debtor's account must be submitted as a first presentation (FRST sequence type) in order for the debit to be accepted. For more information on collection types, please refer to Appendix 2.1.

2.3.5   Request for a Copy of a Mandate

A copy of the mandate (paper/scanned) must be available when requested from your bank. You are responsible for the management of your debtors' mandates.

2.3.6   Paperless Mandates

Direct Debit Plus is a variation of the standard IRECC Direct Debit scheme which allows certain creditors (originators) retain their direct debit instructions rather than forwarding them to the payers' banks. Under SEPA, the Direct Debit Plus scheme no longer exists. The new method of signing up customers is called Paperless Mandates. Paperless Mandate instructions can be taken over the phone, or via a website, rather than a signed physical mandate. A copy of the phone recording, or internet sign-up, and the confirmation letter is required when a copy of the mandate is requested by your bank.

Creditors can only use Paperless Mandates for debtors accounts held in the Republic of Ireland. Any debtor with an account held outside Republic of Ireland must sign a valid paper SEPA mandate. All internet/phone scripts, confirmation letters and paper mandate templates must be submitted to your bank for approval to ensure they comply to the SEPA standards.

2.4   SEPA Creditor Identification Number (CID)

Under SEPA, the Direct Debit OIN (Originator Identifier Number) will be known as the SEPA Creditor ID. The SEPA Creditor ID is your unique identifier number and must be used when submitting files for processing.

Your SEPA Creditor ID will incorporate the existing direct debit OIN and will be enriched with supplementary SEPA-related creditor identification content. Details of how the SEPA Creditor ID is structured are available in Appendix 1.2 at the back of this document.

Bank of Ireland will issue you with your new Creditor ID upon receipt, and approval, of your new direct debit mandate.

3.0   Submission Timelines

Another key change to the SEPA Direct Debit scheme is the submission deadlines for direct debit files. You must submit your files according to the revised timelines:

▶ First Time (FRST) / One off (OOFF) collections must be issued and authorised for processing by 3:30pm, at the latest, **6 business banking days before** the due date (also referred to as D-6).

▶ Recurring (RCUR) / Final (FNAL) collection must be issued and authorised by 3:30pm, at the latest, **3 business banking days before** the due date (D-3).

▶ The first presentation following transition to SEPA for all existing direct debit mandates must be done as First Time (FRST) collections 6 days before the due date.

First Time, One-off, Recurring and Final collections can appear on the same file; however, they must be in separate batches. The following section deals with batching within direct debit files.

3.1   Batching

A SEPA Direct Debit file can be made up of multiple batches of payments. While batches can be created for any reason, the following rules apply to the mandatory batching of direct debits in a file:

▶ Files with multiple sequence types (or types of direct debit) must be organised such that any payments that share a sequence type must be batched together. For example, all First-time direct debits (where the sequence type is FRST) must be batched together. Similarly, recurring debits (sequence type RCUR), One-off (OOFF) and Final (FNAL) demand their own respective batch within the file.

▶ Files with direct debits that collect into more than one creditor account – batches must be created for each account.

▶ Files that incorporate multiple settlement dates must be batched according to Due Date.

Each batch within a file will have a single bulk credit (similar to the 'Contra' transaction that is currently used on EFT files) relating to all of the debits within that batch.

Your Creditor ID must appear in the header of each batch as well as in the header of the file. You are permitted to use multiple business code within the Creditor ID to differentiate between different parts of your business. The fifth, sixth and seventh digits of the Creditor ID (referred to as 'ZZZ' in the Creditor ID) can be replaced with a three character business code of your own devising. For example, you might include IE97ABC123456 as the Creditor ID in the header for one batch of direct debits and IE97XYZ123456 in another.

3.2   Processing Dates

The settlement date, and each day in the direct debit cycle, must be a business banking, or processing day, for SEPA payments. In this context, a processing day is any weekday that is not designated as a non-processing day by the European Central Bank (ECB).

Please note that ECB processing days are commonly referred to as 'TARGET' days.

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The table below details the common non-processing dates for Bank of Ireland customers submitting SEPA Direct Debit files. Depending on the year, additional dates may be designated as Bank Holidays by the ECB.

Type of Holiday	Non Processing Days - Target (ECB) Holiday
Weekend days	All
New Year's Day	1st January (or when this is weekend, first weekday in January)
May Day	*1 May
Good Friday	Variable
Easter Monday	Variable
Christmas Day	25 December (or when this is weekend, next weekday)
St Stephen's Day	26 December (or when this is weekend, next available weekday)

Important Information

Any batches of direct debits submitted with a Due Date that does not adhere to the required processing cycle (based on D-6 and/or D-3 payment cycles) will be pushed forward (or 'rolled') by Bank of Ireland to the earliest available settlement date (D). For any transactions that are 'rolled' in this scenario, the creditor and debtor transactions will be settled on the new settlement date.

Batches of direct debits can be accepted by Bank of Ireland up to 30 processing days before D (D-30).

* Where 1st May falls on a weekday, Bank of Ireland will treat this as a valid Value Date day for collections where the Debtor is also a BOI customer.

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4.1 Overview

With the introduction of the SEPA Direct Debit scheme, there are two new Bank of Ireland applications that you will use for the transmission and authorisation of your direct debit files:

Business On Line File Gateway (BOL File Gateway)
BOL File Gateway is used for the initial upload and transferring of your files to Bank of Ireland
https://bolfg.bankofireland.com/gateway

Business On Line Payments Plus (BOL Payments Plus)
Following initial upload, the file must be authorised on BOL Payments Plus
https://bolpp.bankofireland.com

This section will give you a brief introduction to these applications, including advice on how to register your administrators and information on what using the applications will entail.

4.1.1 BOL File Gateway

BOL File Gateway is used to upload your SEPA Direct Debit (PAIN008) files to Bank of Ireland. Once logged in, you will be able to upload your file by using a browse facility.

It is important to note that the file name must adhere to certain conventions, detailed below.

Note: It is highly recommended that you maintain individual names for each file, (adhering to the file name rules) for audit and reference purposes.

The following rules apply to the file name:

1. The file name must contain the following reference 'PAIN008'. This may appear at the beginning, or within, the file name
2. The file extension must be '.xml'
3. The file name must not exceed 50 characters
4. Only alphanumeric characters and the underscore character '_' must be used in the file name (preceding the file extension '.xml')
5. The file name must contain no spaces

Example: 20130628001PAIN008.xml

Note: It is recommended that a unique file name is used for each file for audit and reference purposes. For example, this can be achieved by incorporating a date or sequence number of your own choosing.

BOL File Gateway also provides you with the ability to download PAIN002 reports. These are available in both an XML file format version and a reader friendly version.

4.1.2 BOL Payments Plus

File authorisation is conducted in the BOL Payments Plus channel. You will be provided with a *Digipass* to access BOL Payments Plus. This is a security device that generates single-use security access codes that are required for logging in to, and authorising files on, BOL Payments Plus.

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During your migration to SEPA, you will receive the *Digipass,* relating to your SEPA Creditor ID, in the post. You must contact Bank of Ireland to register, and activate, the device when it is received.

The files are identified on BOL Payments Plus by information contained within the file: Message ID (File ID) and Create Date Time.

It is important that the user of BOL Payments Plus knows this information.

One suggestion is to make File Name and Message ID (File ID) the same. This may make referencing the file easier for users.

Payment Information Identification is another important field for users to know as it may be requested in queries with Bank Of Ireland.

See the PAIN008 File spec for further information.

Business On Line (BOL) also provides two important reports; the File Rejections Report (detailing reasons why the file was rejected) and the Creditor Settlement Report (to assist with account reconciliation).

Further support guides, and a demonstration video for BOL File Gateway & BOL Payments Plus, will be made available to you as you migrate on to the new SEPA applications.

4.2   Administrator Registration

In order to access BOL File Gateway and BOL Payments Plus you will need to assign certain administrators as follows:

Administrator 1: Manages the submission of the file to Bank of Ireland via BOL File Gateway. This user also manages the retrieval of PAIN002 reports; the new SEPA format for reporting rejected, refused, returned and refunded direct debits.

Administrator 2: Manages the authorisation of the file on BOL Payments Plus. This administrator will also use the *Digipass* (security token) to create OTPs (One Time Passwords) and MACs (Message Authentication Codes) in order to authorise and process the direct debit file.

If you are an existing BOL customer, your current Administrators (also known as Customer User Administrator or CUA) will automatically be assigned as your administrators for the submission and authorisation of files.

If you are a WINBITS customer, Bank of Ireland will be in touch with you to register your Administrators.

Once your Administrators have been identified and communicated to Bank of Ireland, we will be in touch with you to communicate your User IDs and passwords.

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5.0   Problems with the Direct Debit File

▶ **If the file format is incorrect or incorrectly named:**
The file is invalid and cannot be uploaded and transferred to BOL Payments Plus. A message pointing to the invalid file will appear in the creditor inbox on BOL File Gateway.

▶ **If a file fails pre-processing validation (e.g. number of transactions is incorrect):**
The file appears in the File Rejections Report area on BOL Payments Plus. The File Rejection Report is generated when a PAIN008 collection file fails pre-processing validation checks.

The following table is a listing of pre-processing validation error messages on SEPA Direct Debit files. If your file has failed any of these checks, the File Rejection Report will detail one or more of the following 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 re-submit.
File Error	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 re-submit or contact your relationship manager.
File Error	An error was encountered with your file. Please review your file and re-submit or contact your relationship manager.
File Error	The nominated account number is not registered under this Creditor ID or there are inconsistent Creditor IDs present on this file.

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6.0 Settlement of Collections and R-messages

This section describes the settlement to a creditor's account following the submission of a PAIN008 collection file and the receipt of any R-messages (rejections, refusals, returns or refunds) arising from the submitted transactions.

Under the SEPA scheme, creditors are credited with the full value of the collection batch on settlement date. Bulk debits for any pre-settled R-messages are posted on settlement date, and any post-settlement R-messages are posted at the end of the day of receipt.

6.1 Credit Settlements

Under SEPA, it is possible to submit a single file with multiple settlement dates and credit account numbers. For this reason, files are grouped into batches based on the settlement date, the creditor account and the sequence type (i.e. First, Once-Off, Recurrent, Last).

The bulk credit is applied **per batch on settlement date** to the creditor account. For example, if a file contains three batches, the creditor account will receive three separate bulk credits.

Note: The only time the bulk credit will not match the total value of the batch is if a batch is submitted with an invalid date (e.g. a weekend, date of 'First' batch less than 6 days in advance) and the system rolls the batch value date to a new settlement date. In this instance, if there are any pre-processing rejects, their value will be credited on the original settlement date, whereas the remaining credit posting will be credited on the new settlement date.

Where a batch is submitted with a settlement date more that 30 days in the future, or 30 days in the past, each collection within the batch will be rejected (and reported on the PAIN002), but will not be settled for either a bulk credit or bulk debit.

6.2 Debit Settlements

A SEPA 'R-message' can refer to any one of a number of possible direct debit rejection notifications under the SEPA Direct Debit scheme. R-messages (rejects, refusals, returns and refunds) can occur either pre-settlement (prior to or on D) or post-settlement (after D).

► **Pre-settlement R-messages** include rejections (e.g. invalid IBAN) and refusals (e.g. debtor refuses the direct debit).

► **Post-settlement R-messages** include returns (e.g. insufficient funds) and refunds (i.e. when the debtor requests refund of a direct debit, – 8 weeks for authorised, 13 months for unauthorised).

As a creditor, you may receive R-messages (rejects, refusals, returns and refunds) from the day of submission until 13 months following the settlement of each payment.

The value of the returned direct debits will be posted to your account as bulk items. Items are bulked together based on a number of criteria including settlement date of post-settlement r-messages and the posting date of pre-settlement r-messages.

Pre-settlement r-messages are bulked per settlement date of the original collection and generated at the end of each day on which they occur. Post-settlement r-messages are bulked per receipt date (they can relate to multiple batches) and are also generated at the end of each day on which they occur.

The difference between the postings is that all pre-settlement r-messages only get posted on the settlement date of the original batch, whereas post-settlement r-messages get posted on the day on which they are received.

All rejected direct debits that are received before the settlement date (D) will not be debited from the creditor account until D. However, the information relating to these rejections will be detailed on the PAIN002 report once they are received by Bank of Ireland.

All rejected direct debits that are received on, or after, the settlement date (D) will be debited from the creditor account on the day they are received.

For a full list of the previously used return codes under IRECC, and their new SEPA equivalent, please refer to Appendix 3.

The next section details the reporting options available to support reconciliation of your direct debit R-messages (rejects, refusals, returns and refunds).

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7.0   Rejections Reporting

As part of the SEPA Direct Debit scheme, you will have access to three different reports that relate to rejected direct debits:

► Creditor Settlement Report
► PAIN002 XML File
► PAIN002 Readable Report3

7.1   The Creditor Settlement Report

The Creditor Settlement Report is a daily report which breaks-down any bulk debits on the creditor account into its constituent R-messages (rejects, refusals, returns and refunds). The report relates to a single creditor account.

The report can be used to manually, or automatically, reconcile your account each day. It is available in two formats: CSV file and a reader friendly report. The Creditor Settlement Report is available through BOL Payments Plus.

► The Creditor Settlement Report is generated per creditor account each day there is a bulk return posting on the account.

► It is available on BOL Payments Plus the morning after a bulk debit was applied to your account.

► The report details all the Bulk Return postings credited to the creditor account on a day. It also details the transactions which the Bulk Return represents.

► The start of the report will contain the general report information: settlement date of the bulk debit(s), the creditor name and the creditor IBAN.

► The unpaid transactions within the bulks will be detailed under the following headings - File ID, Batch ID, End to End ID and Debit Amount. This detail will enable you to match the transactions within bulk debits to their original file, batch and/or individual transaction.

► The Creditor Settlement Report can be used for account reconciliation.

► The bulk credit for the original PAIN008 will not be reported on the Creditor Settlement Report.

► The specifications of the Creditor Settlement Report CSV file can be viewed in Appendix 5.4.

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Information relating to the reasons for direct debit rejections are contained within the PAIN002 file.

REPORT DATE	IBAN	NARRATIVE	BULK DR	FILE ID	BATCH ID	END TO END ID	DEBIT AMT
02/02/2013	IE75BOFI90393912345678	130202DDO1234567	1569.99	FILEONE	FIRST COLLECT	CUSTOMER91 JAN13	1069.99
02/02/2013	IE75BOFI90393912345678	130202DDO1234567	1569.99	FILEONE	RECUR COLLECT	CUSTOMER09 JAN13	500
02/02/2013	IE75BOFI90393912345678	130202DDO1234568	669.99	FILETWO	FIRST COLLECT	CUSTOMER76 JAN13	169.99
02/02/2013	IE75BOFI90393912345678	130202DDO1234568	669.99	FILETWO	RECUR COLLECT	CUSTOMER59 JAN13	500

7.2   The PAIN002

PAIN002 is a SEPA formatted file that provides detailed information relating to rejected, refused, returned or refunded (R-messages) direct debit transactions for a single PAIN008 file. Each PAIN002 file details all R-messages (rejects, refusals, returns and refunds) that have been created against a single PAIN008 file and will contain the reason code for R-messages. It is produced following the successful validation and processing of the PAIN008 file which contains rejections.

It can be used to manually or automatically reconcile collections and to represent payments. This is produced daily where an R-message has been received against the original PAIN008 file. R-messages can be received from time of submission of the PAIN008 collection file until 13 months following the settlement of the transaction. R-messages will be notified in a PAIN002 file for at least 8 weeks following the value date of any submitted file.

This report is available in two formats, an XML file and a reader friendly report. The PAIN002 will be available through the BOL File Gateway application. (For a full list of Return codes for the IRECC Direct Debit scheme mapped to the new SEPA scheme, see Appendix 2.2).

7.2.1   PAIN002 XML File

▶ PAIN002 files are generated per PAIN008 file per day.

▶ PAIN002 files will only be available on BOL File Gateway if an R-message has been created for the associated PAIN008 file (for both pre-settlement and post-settlement R-messages). Where R-messages have been received the PAIN002 file will be created at 7pm each day.

▶ A PAIN002 file will be generated for transaction failures (BoI/CSM/Debtor Bank) but not batch or file level failures.

▶ The R-messages contained in a PAIN002 file can be reconciled to the original transactions using the End to End ID.

▶ The PAIN002 file does not contain the settlement date of the R-message, but does include the requested settlement date of the original collection.

The bulk debits posted to the originators account may not match the totals for a PAIN002 file at the end of each day. The R-messages (rejects, refusals, returns and refunds) for a creditor account are bulked together by receipt date or settlement date, creditor IBAN regardless of the PAIN008 file from which they originated. For this reason the PAIN002 file cannot be used for reconciliation at account level.

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Creditors will need to know whether the R-message in the PAIN002 file is pre, or post, settlement, as there are different rules for re-presenting (See next section 8.0 for detailed information on re-presenting).

Creditors can manually view whether the R-message is pre, or post, settlement on the PAIN002 file online readable report.

If creditors wish to automatically reconcile their R-messages using a download of the PAIN002 file, they must use certain logic to determine whether the message is pre or post settlement. Please see Appendix 2.3 for this detailed logic.

7.2.2   PAIN002 Readable Report (SEPA DD Payments Summary Report)

▶ The PAIN002 file readable report will always be available where a PAIN002 XML file has been generated.
▶ A settlement date for the R-message is included in the human readable version of the PAIN002 file.
  • Pre-settlement R-message, the settlement date is the settlement date of the original payment.
  • Post-settlement return, the settlement date is the date that the R-message is sent by the debtor bank.

Creditors will need to know whether the R-message in the PAIN002 file is pre or post settlement, as there are different rules for representing (See next section 8.0 for detailed information on representing).

Creditors can manually view, in this report, whether the R-message is pre settlement as the message type will be 'Reject' or post settlement as the message type will be 'Return' or 'Refund'.

SEPA DD Payments Summary Report	
Report Date	02/10/2012
Creditor Name	Customer 14
Original PAIN008 File ID	QWEI123456FFF
Original Batch ID	597653197000096640
Creditor IBAN	IE22BOFI90573146641815
No. of transactions in Original Batch	1,955
Value of Transaction in Original Batch	€823,197.55

Creditor ID	UMR	End to End ID	Amount	Original Settlement Date of Collection	Debtor Name	Debtor IBAN	R-Message Type	BIC of Initiator	Reason Code	Reason	R-Message Settlement Date
1234567890	123AAA4567	ABC12345	€100.0	09/10/2012	J.Smith	IE75BOFI90377959996017	Reject	BOFIIE2D	AC06	Account Blocked	09/10/2012
1234567890	999BCD1234	DEF23456	€120.50	09/10/2012	J Bloggs	IE82BOFI90393929352659	Reject	BOFIIE2D	AM05	Duplicate Collection	09/10/2012
1234567890	685UIO3698	GHI34567	€103.08	09/10/2012	R.Smith	IE19BOFI90529930903788	Reject	BOFIIE2D	MS03	Reason Not Specified	09/10/2012
1234567890	777BBB1299	HIJ45678	€1200.00	09/10/2012	R.Bloggs	IE59BOFI90565164751321	Reject	BOFIIE2D	AC04	Account Closed	09/10/2012
1234567890	627YRQ1297	IJK56789	€62.89	09/10/2012	K. Smith	IE11BOFI90570714221998	Reject	BOFIIE2D	MD01	No Mandate	09/10/2012
1234567890	397KAH7841	MNP90123	€349.95	09/10/2012	K. Bloggs	IE31BOFI90573146957000	Reject	BOFIIE2D	MD07	Debtor Deceased	09/10/2012

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8.0   Re-Presenting Failed SEPA Direct Debit Payments

A re-presentation of collection(s) is not distinct from a normal collection under the SEPA scheme. To re-present a rejected collection, the creditor must issue as a first/recurring/once off or final payment.

The following table details the sequence type rules for re-presenting failed payments.

Initial Payment type	Rejected Pre Settlement	Returned/Refunded Post Settlement
FRST	Re-present as FRST	Re-Present as RCUR
RCUR	Re-present as RCUR	Re-Present as RCUR
OOFF	Re-present as OOFF	New UMR required
FNAL	Re-present as FNAL	New UMR required

It is important to note that these codes are different from those previously used in the IRECC system. For a full list of the collection codes used in IRECC, and their new SEPA equivalent, please refer to Appendix 3.

Note:
- Where a first collection against a mandate has failed pre-settlement, the payment must be resubmitted as a first time collection.
- Where a first time collection is returned/refunded post settlement, the payment must be resubmitted as a recurring collection.

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Appendix 1: SEPA Mandate Checking Guidelines

1. The SEPA mandate must be completed on a single page.

2. For paper mandates all mandatory fields must be populated by the debtor, even if they have already provided this information on other documentation, such as an application form or contract. In the case of paperless mandates, mandatory fields (like debtor address) can be pre-filled on the mandate if this information has already been provided by the debtor during the sign-up process, and must be populated on the confirmation notification sent to the debtor.

3. **Types of Mandates (See Samples below)**
   There are two types of mandates in the SEPA DD Core scheme:

   - SDD Mandate with Mandatory fields
   - SDD Mandate with Optional additional fields

4. **The following heading is mandatory on the Mandate: "SEPA Direct Debit Mandate"**

5. The following attributes are mandatory and must be present on the mandate:

   - Unique Mandate Reference
   - Name of Debtor
   - Address of Debtor (optional that debtor has to complete)
   - IBAN of account to be debited
   - BIC of the Debtor Bank
   - Creditor Identifier
   - Name of Creditor
   - Address of Creditor
   - Type of payment (recurrent or one-off)
   - Date of signing & signatures

6. The following legal text must also be included on the mandate and **must not** be changed in any way.

   Legal Text: "By signing this mandate form, you authorise (A) (NAME OF CREDITOR) to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instruction from (NAME OF CREDITOR).

   As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which you account was debited. Your rights are explained in a statement that you can obtain from your bank."

7. The following attributes are optional on the mandate:

   - Debtor identification code (line 14) – populated by debtor
   - Name of the Debtor Reference Party (line 15) – populated by debtor
   - Identification code of the Debtor Reference Party (line 16) – populated by debtor
   - Name of the Creditor Reference Party (line 17) – populated by creditor
   - Identification code of the Creditor Reference Party (line 18) – populated by creditor
   - Underlying contract identifier (line 19) - populated by creditor
   - Contract description (line 20) - populated by creditor

   Once any field is populated it must be stored electronically and sent on the XML file to the bank.

   It is possible to use different naming conventions for these attributes, so long as the purpose of the field is clear and relates directly to one of the attributes above.

8. Instructions for the customer to return the form must also be present on the face of the mandate.

9. It is possible to have a section for "Creditor's Use Only" on the mandate. This section must only be completed after receiving the signed mandate from the customer. The data completed in this section must be for internal purposes only and never sent on the file to your bank.

For more information, please see the section 'SEPA Mandates and Checking Guidelines' within the SEPA Creditors Guide, available on the IPSO website here:

http://www.ipso.ie/section/SEPACreditorsGuide

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Sample Mandates:

SEPA DD Mandate with Mandatory Fields (no optional elements)

SEPA Direct Debit Mandate	Creditor's Name & Logo

* Unique mandate reference:

* Creditor identifier: **IE02ZZZ305651**

Legal Text: By signing this mandate form, you authorise (A) NAME OF CREDITOR) to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instruction from(NAME OF CREDITOR).

As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which you account was debited. Your rights are explained in a statement that you can obtain from your bank.

Please complete all the fields below marked *

Personal Details

* Your Name:

* Your Address:

* City/postcode:

* Country:

* Account Number (IBAN):

* Swift BIC:

* Creditor's Name:

* Creditor's Address:

* Creditor's City/postcode:

* Creditor's Country:

* Type of Payment: Recurrent ☐ **or** Once-Off Payment ☐ *(Please tick one option)*

* Date of Signing: D D M M 2 0 Y Y

* **Signature**

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Sample Mandates:

SEPA DD Mandate with Mandatory Fields (including optional elements)

<table>
<tr><td colspan="2">

SEPA Direct Debit Mandate

</td><td>

Creditor's Name & Logo

</td></tr>
<tr><td colspan="3">

* Unique mandate reference:

* Creditor identifier: **IE02ZZZ305651**

Legal Text: By signing this mandate form, you authorise (A) NAME OF CREDITOR) to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instruction from(NAME OF CREDITOR).

As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which you account was debited. Your rights are explained in a statement that you can obtain from your bank.

Please complete all the fields below marked *

</td></tr>
</table>

Personal Details

* Your Name:

* Your Address:

* City/postcode:

* Country:

* Account Number (IBAN):

* Swift BIC:

* Creditor's Name:

* Creditor's Address:

* Creditor's City/postcode:

* Creditor's Country:

* Type of Payment: Recurrent [ ]   **or**   Once-Off Payment [ ]   *(Please tick one option)*

* Date of Signing: D D M M **2 0** Y Y

* **Signature**

For Information Purposes only

Debtor Identification code

Person on whose behalf
payment is made:

Identification code of Debtor Reference Party

Name of Creditor Reference Party - Creditor must
complete this if collecting on behalf of another party

Identification code of Creditor Reference Party

Identification number of the underlying contract

Description of the contract

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Appendix 1.1: Mandate Information

Element	Mandate Form	Dematerialised Fields
The unique mandate reference	Mandatory	Mandatory
The name of the Debtor	Mandatory	Mandatory
The address of the Debtor	Mandatory	Mandatory
Debtor identification code	Optional	Mandatory if present on mandate
The name of the Debtor Reference Party	Optional	Mandatory if present on mandate
The identification code of the Debtor Reference Party	Optional	Mandatory if present on mandate
The account number (IBAN) of the Debtor to be debited	Mandatory	Mandatory
The identifier of the underlying contract	Optional	Mandatory if present on mandate
The BIC code of the Debtor Bank	Mandatory	Mandatory
The identifier of the Creditor*^	Mandatory	Mandatory
The name of the Creditor*^	Mandatory	Mandatory
The name of the Creditor Reference Party*	Optional	Mandatory if present on mandate
The identification code of the Creditor Reference Party*	Optional	Mandatory if present on mandate
The address of the Creditor*^	Mandatory	Mandatory
The date of signing of the Mandate	Mandatory	Mandatory
The Transaction Type (only the values 'one-off' and 'recurrent' are allowed)	Mandatory	Mandatory
The reason for amendment of the Mandate	N/a	Mandatory for amendments
The signing date of the cancellation of the Mandate	N/a	Mandatory for cancelations
Signature(s)	Mandatory	N/a
Contract description	Optional	N/a

* Field: to be completed by the Creditor
^ Field: may be pre-printed or stamped on the mandate

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Appendix 1.2: Creditor Identifier Structure

The SEPA Creditor Identifier Structure is as follows:

Position 1-2 filled with the ISO country code.

Position 3-4 filled with a code added to verify the accuracy of the identifier as it is transmitted through IT Systems – ISO 7064 Mod 97-10 is used to check this.

Position 5-7 filled with the Creditor Business Code. This is free format by default and will populate with 'zzz'.

Position 8 on filled with the country specific part of the identifier. For existing originators, the OIN used for IRECC will be inserted as the national identifier.

Creditor ID example: IE 97 ZZZ 123456

Only one Creditor ID will be issued per OIN. Best practice is to use the 'ZZZ' field within the Creditor ID to differentiate separate parts of your business, as opposed to having individual or separate Creditor IDs. You may replace the 'ZZZ' with a reference to a certain section of your business.

The benefit of this action is that you will receive fewer Logon details for BOL File Gateway and BOL Payments Plus. You will only receive one *Digipass* per Creditor ID.

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Appendix 2: IRECC Return Codes

Reason Code	Reason for Return	Explanation	Action to be taken by the originator
0	Refer to Payer	The payer's bank branch is not in a position to pay the direct debit	Contact the payer
1	Instruction Cancelled	The payer, or the payer's bank, has cancelled the direct debit	No further presentations allowed – contact the payer.
2	Payer Deceased	The death of the payer	No further presentations allowed
3	Account Transferred	The account of the payer has been transferred to another Bank	No further presentations allowed on this account – contact the payer
4	Advance Notice Disputed	The payer has disputed the date or the amount of the advance notice	Contact the payer
5	Invalid Account	The identity of the payer differs from that known to the paying bank branch; or insufficient or inconsistent customer details have been received; or the account has not been traced; or the account is unsuitable for direct debits (E.g. The account is a savings or a deposit account for which the bank does not permit direct debits	Contact the payer
6	No Instruction	An appropriate DDI has not been lodged with the payer's bank branch	Contact the payer
7	Amount Differs	The amount of the direct debit differs from that specified in the advance notice	Originator may only submit direct debits for the agreed amount
8	Amount not yet due	The date of debiting is in advance of the due date specified in the direct debit instruction	Delay re-input until the due date
9	Payment Refused	The payer has instructed the paying bank to refuse the direct debit payment	Contact the payer
A	Originator Differs	The identity of the originator differs from that specified in the direct debit instruction	Ensure that the payer completes a valid direct debit instruction
B	Account Closed	The payers account is closed	Contact the payer

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Appendix 2.1: SEPA Collection/Transaction Codes

Existing Code	New SEPA Code	Notes
01 (First Collection)	FRST (First Collection)	Used for the first collection of a recurrent direct debit mandate. It must be used before a Recurring (RCUR) or Final (FNAL) Direct Debit transactions can be used.
		Note: For existing direct debits on the old direct debit scheme, the first time switching over to using SEPA Direct Debits need to treat them as a First Collection, so you will need to use FRST.
No equivalent code in the existing Direct Debit scheme.	OOFF (One Off)	Used for One-Off mandates that can only be used to collect funds once. Any subsequent direct debit collections will be rejected.
		This transaction can't be used after another One Off (OOFF) transaction or a First (FRST), Recurrent (RCUR) or Final (FNAL) transaction has been used.
17 (Normal)	RCUR (Recurring Collection)	Used for Recurring Direct Debits. This transaction can't be used after Final (FNAL) or One Off (OOFF) transactions have been used.
18 (Represent)	No equivalent code for SEPA.	First (FRST) - If the direct debit was rejected for technical reasons pre-settlement, it will need to be represented using the FRST transaction type. If it was returned/refused post-settlement, then RCUR will need to be used for the represent transaction.
		One Off (OOFF) - If the direct debit was rejected for technical reasons pre-settlement, it will need to be represented using the OOFF transaction type. If it was returned/refused post-settlement, then it can't be represented.
		Recurrent (RCUR) - If the direct debit is returned pre or post settlement, it will need to be represented with the RCUR transaction type.
		Final (FNAL) - If the direct debit was rejected for technical reasons pre-settlement, it will need to be represented using the FNAL transaction type. If it was returned post-settlement, then it can't be represented.
		Currently returned (unpaid) IRECC Direct Debits can only be represented once within one month of refusal. Under the SEPA Direct Debit scheme there is no time limit.
19 (Final Collection)	FNAL (Final Collection)	Used for the Final Direct Debit collection in a series of Direct Debits.
		Note: There is no requirement to use the FNAL transaction type.

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Appendix 2.2: Mapping IRECC Codes to SEPA R-Messages

Please note that there is potential for some discrepancy in how various debtor banks interpret the reason codes which may lead to inconsistencies across R-messages (rejects, refusals, returns and refunds) for returned direct debits.

'R' Type	Pre/Post Settlement	ISO Code	SEPA Description as specified in Rulebook	Possible Reasons	IRECC Equivalent	Possible actions to allow for re-present
Reject/Refusal/ Return	Pre/post settlement	AC01	Invalid IBAN	1. IBAN is not valid 2. IBAN is not found in the bank	- 5	• Check that data from mandate keyed correctly for file • Contact customer to find correct IBAN • Check your Creditor IBAN a/c is valid
Reject/Refusal/ Return	Pre/post settlement	AC04	Account has been identified as closed	Account closed	B	Contact customer to find valid IBAN, send out correspondence or ask them to send in correspondence of the new IBAN (needed in case of a dispute)
Reject/Refusal/ Return	Pre/post settlement	AC06	Account Blocked	1. Account has been blocked, this may be customer initiated or bank initiated. 2. It may also be applied if customer is deceased. 3. Customer account does not allow DDs	No current equivalent	Contact customer to find out why block in place
Reject/Refusal/ Return	Pre/post settlement	AG01	DD forbidden for regulatory reasons	1. Different regulatory reasons by each Bank 2. Collection not permitted on the Account type	No current equivalent	Contact your bank to find solution
Reject/Refusal/ Return	Pre/post settlement	AG02	Operation code/ transaction code/ sequence type incorrect, invalid file format	1. An incorrect code/value on the file Submitted 2. An incorrect sequence type submitted	No current equivalent	• Check file syntax • Check FRST used with SMNDA • Check FRST has been sent • Check file passes XSD check • Check Creditor Identifier • Check collection Sequence type • Check amendment flag • Check mandate exists

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'R' Type	Pre/Post Settlement	ISO Code	SEPA Description as specified in Rulebook	Possible Reasons	IRECC Equivalent	Possible actions to allow for re-present
Reject/Refusal/ Return	Pre/post settlement	AM04	Insufficient Funds	No funds in the debtors account	0	Re-present the DD
Reject/Refusal/ Return	Pre/post settlement	AM05	Duplicate Collection	1. Transaction ID incorrect 2. Two FRST transactions submitted	No current equivalent	Investigate how duplicate TX issued
Reject/Refusal/ Return	Pre/post settlement	BE05	Creditor Identifier Incorrect	1. Incorrect Creditor Identifier put on the file 2. Invalid Creditor Id – fails Mod97 check 3. Creditor ID on mandate has changed without flagging as amendment	No current equivalent	Check the Creditor ID
Reject/Refusal	Pre-only	FF01	Invalid file format: Operation/ transaction code incorrect	A field is populated with a value that is not permitted in the scheme implementation guidelines.	No current equivalent	Check file syntax Check file passes XSD check
Reject/Refusal/ Return	Pre/post settlement	FF05	Direct Debit type incorrect	A customer submits a B2B transaction to a bank that only supports the Core scheme	No current equivalent	Will not be used in Ireland
Reject/Refusal/ Return	Pre/post settlement	MD01	No valid mandate	1. Receiving a RCUR without having received a FRST 2. Mandate is blocked or cancelled or has expired	6	• Once established that the FRST for this mandate has been successfully settled this may be the customer has requested a block/cancel mandate. • Contact the customer to find out.
Reject/Refusal/ Return	Pre/post settlement	MD02	Mandate data missing or incorrect e.g amend trigger - data signing	1. A duplicate FRST sent for same mandate 2. An amendment has occurred on One of the 5 key fields without the amendment being flagged correctly in the XML. (e.g. UMR changed without setting amendment indicator and including original UMR.)	SEPA Specific	• Check that duplicate FRST was not sent for the same mandate • Check that file passes XSD check and includes all mandatory mandate fields • Check if any key field was amended without flagging correctly – using the xml amendment indicator in the file.
Reject/Refusal/ Return	Pre/post settlement	MD07	Debtor deceased		2	• Creditor to contact Debtors Bank

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'R' Type	Pre/Post Settlement	ISO Code	SEPA Description as specified in Rulebook	Possible Reasons	IRECC Equivalent	Possible actions to allow for re-present
Reject/Refusal/ Return	Pre/post settlement	MS02	Refusal by the debtor	1. Relates to refusal rights in SEPA rulebook and regulation : a) Block a DD b) Block a creditor c.) Limit mandate amount/frequency 2. Block a mandate	9	• This could relate to any of the debtor services invoked by the debtor, to find out which – should contact the customer
Reject/Refusal/ Return	Pre/post settlement	MS03	Reason not specified	1. Only to be used in exceptional circumstances if existing codes do not explain rejection 2. Insufficient funds (some banks cannot use code AM04) 3. If recurring mandate information does not match the first mandate instruction	No current equivalent	• Contact your customer to ask them contact their bank to find reason for rejection • Check online PAIN002 file for addition details. For example: – Non Euro Currency – Invalid Amount – Invalid Value Date – Invalid Debtor IBAN
Reject/Refusal/ Return	Pre/post settlement	RC01	Invalid BIC	Invalid BIC – the branch specified is not valid for the bank (BIC (11))	No current equivalent	• Check that data from mandate keyed correctly for file • Contact customer to find correct BIC
Reject/Refusal/ Return	Pre/post settlement	RR01	Missing debtor account or identification		No current equivalent	Fix file and re-send
Reject/Refusal/ Return	Pre/post settlement	RR02	Missing Debtor Name or Address		No current equivalent	Fix file and re-send
Reject/Refusal/ Return	Pre/post settlement	RR03	Missing Creditor Name or address		No current equivalent	Fix file and re-send
Reject/Refusal/ Return	Pre/post settlement	RR04	Regulatory reason	Different regulatory reasons	No current equivalent	Contact your bank to find solution
Reject/Refusal/ Return	Pre/post settlement	SL01	Due to specific service offered	Specific Service offered by the Debtor Bank.	No current equivalent	Contact your customer to ask them if they have put a block on your SDD collection
Reject	Pre settlement	DNOR	Debtor Bank not a specific member	Debtor Bank not registered	No current equivalent	Contact your customer to confirm bank details

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'R' Type	Post Settlement	ISO Code	SEPA Description as specified in Rulebook	Possible Reasons	IRECC Equivalent	Possible actions to allow for re-present
Refund	Post Settlement	MD01	Unauthorised transaction	Debtor has requested a refund for an unauthorised transaction – after 8 weeks and within 13 months.	No current equivalent	Creditor to contact customer
Refund	Post Settlement	MD06	Disputed authorised transaction	Debtor has claimed a refund for an authorised transaction within an 8 week period.	No current equivalent	Creditor to contact customer

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Appendix 2.3: R-Messages – Automatic Reconciliation for PAIN002 XML file (Representing Rules)

Where the creditor system automatically re-presents collections, the creditor will have to use the following logic to determine if the collection will need to be re-presented pre, or post, settlement:

▶ Where the creation date of the PAIN002 is **less** than the requested collection date* in the file, the collection must be re-presented as a FRST

▶ Where the creation date of the PAIN002 is **greater** than the requested collection date* in the file, the collection must be re-presented as a RCUR

▶ Where the creation date of the PAIN002 is **equal** to the requested collection date*:
  • If the BIC is a BOI BIC and the reason code is AM04, AC06, MD07 or MD06, the collection must be issued as a RCUR
  • Otherwise the collection must be issued as a FRST

* Note: If the customer is driving D from requested collection date in the PAIN002 file, they will need to take into consideration that this will not equal to D where collections have been rolled (see below).

Requested Settlement Date in the PAIN002 File

Should the creditor choose to use the details in the PAIN002 file to calculate the settlement date, the creditor will carry a small risk of a miscalculation due to exceptional circumstances. These include missed cut-off time, requested date too soon for sequence type or date requested is a non-working day.

Where these date/time errors occur Bank of Ireland will roll the value dates to ensure the file will be processed in accordance with scheme rules. As a result of this exceptional circumstance the requested settlement date included in the PAIN002 file will be different to the rolled date. However, where the creditor has submitted a file with the correct dates before the daily cut-off, these exceptions should not occur.

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Appendix 3.0: PAIN.008.001.02 (Version 1.1) Overview

This section details the PAIN.008.001.02 file format that will be accepted by Bank of Ireland for SEPA Direct Debit collections. The following section is taken from the specification document available here:

http://businessbanking.bankofireland.com/fs/doc/wysiwyg/sepa-direct-debit-pain-008-001-02-xml-file-structure-july-2013.pdf

Bank of Ireland is implementing the industry PAIN formats as outlined by the Irish Payments Service Organisation (IPSO). This document adheres to the following file specification available on the IPSO website:

IPSO Customer File Formats V10

Appendix 3.1: Background

SEPA aims to create a single, integrated and standardised payments market across 33 countries in Europe.

Creditor 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 published a readiness guide for creditors on the Bank of Ireland website. To ensure you are aware of the changes required within your business, please visit http://businessbanking.bankofireland.com/payments-and-cards/online-banking/sepa/sepa-business/business-readiness/

Appendix 3.2: Section Purpose

The purpose of this section is to outline the PAIN.008.001.02 XML file format that will be accepted by Bank of Ireland.

Knowledge of XML is recommended to interpret this document.

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Appendix 3.3: The Character Set

The PAIN.008.001.02 message format can support a range of characters; the following are the supported characters which are the basic Latin character set:

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

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

0 1 2 3 4 5 6 7 8 9

/ – ? : ( ) . , ' +

Space

If required, the following characters can also be used in text or information fields only, but must be provided using the XML representation shown.

Special XML Character	XML Representation
& (ampersand)	&
< (left brace)	<
> (right brace)	>
" (double quotation)	"

e.g. AB & C Transport would populate their name in a PAIN.008, appearing as:

<Cdtr>

       <Nm>AB & C TRANSPORT </Nm>

</Cdtr>

Note: Senders must ensure that the content of Identifiers/reference data elements is restricted to the restricted basic Latin character set (across). If non-supported characters are used in these fields they may lead to rejection of files or transactions in the payment chain.

Exceptionally, the content of Identifiers/reference data elements
▶ Must not start or end with a '/'
▶ Must not contain two consecutive '/'s anywhere in the data element

These identifier fields include the following:

Mandatory Fields
1. End-to-End Identification (NB: This must be unique within the Batch).
2. Mandate Identification
3. Message Identification
4. Payment Information Identification (NB: This must be unique within the File).

Optional Fields
5. Instruction Identification
6. Creditor and Debtor Identification
7. Ultimate Debtor/Creditor Identification
8. Original Mandate Identification
9. Remittance Information
10. Proprietary Codes

In addition, the content of Message Identification must not contain an apostrophe.

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Appendix 3.4: Fields Types

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

Mandatory Fields – Fields must be populated or the file/batch/collection will be rejected.

Optional Fields – Creditor to decide if this field needs to be populated.

Conditional Fields – The PAIN.008.001.02 file allows the creditor to amend mandate details. Where amendments are made particular fields become mandatory, these fields have been marked as conditional.

Payment Information (Batch)/Transaction Level – These fields must be populated at a payment information (batch) or transaction level. Bank of Ireland recommends populating these fields at a payment information (batch) level.

Note: There are a number of fields that may be populated at payment information level or at transaction level.

The Creditor Scheme Identification must be populated, and Bank of Ireland recommends populating at payment information (batch) level.

The following fields are optional and if used may be populated at payment information (batch) or transaction level;
1. Ultimate Creditor
2. Charge Bearer

Appendix 3.5: Usage Rules

Usage rules must be followed for a number of fields. These are outlined throughout the specification and failure to adhere to the usage rules will result in failed payments/batches/files.

Usage Rules – can be found in the Grey banners.

Appendix 3.6: Batching

Your SEPA Direct Debit file may contain multiple payment batches. It is important to note that the **maximum number of batches per file is 50**.

Please see Section 3.1 of the Creditor Guide for more information.

Appendix 3.7: Unused Optional Tags

Where optional tags have not been populated, the tag should be omitted from the file along with its parent tag.

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Appendix 3.8: 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
+	<>
++	<> <>
+++	<> <> <>

Appendix 3.9: File Name

The following rules apply to the file name:

1. The file name must contain the following reference 'PAIN008'. This may appear at the beginning or within the filename.
2. The file extension must be '.xml'.
3. Filename must not exceed 50 characters.
4. Only alphanumeric characters **and the underscore " _ " character can** be used in the filename (preceding the file extension '.xml').
5. Filename must contain no spaces.

Example: 20130628001PAIN008.xml

It is recommended that a unique file name is used for each file. For example, this can be achieved by incorporating a date or sequence number of your own choosing.

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Appendix 3: PAIN.008.001.02   Direct Debit XML File Structure

Appendix 3.10: File Format Table

Field Index - Field Name – Tag (Field Index as referenced in EPC Implementation Guide)	Tag Depth	Content	Mandatory/ Optional/ Conditional	Description	Data
<?xml version="1.0" encoding="UTF-8"?> <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">		Empty Tag	Mandatory	This tag must always be placed before the group header tag	
<CstmrDrctDbtInitn>		Empty Tag	Mandatory	This tag must always be placed before the group header tag	

Group Header Block – this can only occur once per file				
Field Index - Field Name – Tag	**Tag Depth**	**Content**	**Mandatory/ Optional/ Conditional**	**Description**	
1.0 Group Header **<GrpHdr>**	+	Empty Tag	Mandatory		
1.1 Message Identification **<MsgId>**	++	Yes	Mandatory	Creditor's unique identifier of the submitted file/bulk *Note: This ID cannot be reused on future files*	**Data Type:** Text **Format:** Max length: 35 Min length: 1
1.2 Creation Date Time **<CreDtTm>**	++	Yes	Mandatory	Date and time that the file was created	**Data Type:** ISODateTime **Format:** YYYY-MM-DDTHH:MM:SS **e.g.** 2012-02-06T08:35:30
1.6 Number Of Transactions **<NbOfTxs>**	++	Yes	Mandatory	Number of individual transactions contained in the file	**Data Type:** Max15NumericText **Format:** [0-9] {1,15}

Legend:
- Usage Rules
- Mandatory Fields
- Optional Fields
- Conditional Fields
- Payment Information (Batch)/Transaction Level

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Group Header Block – this can only occur once per file					
Field Index - Field Name – Tag	**Tag Depth**	**Content**	**Mandatory/ Optional/ Conditional**	**Description**	
1.7 Control Sum **<CtrlSum>**	++	Yes	Mandatory	Total of all individual amounts included in the file	**Data Type:** Decimal Number **Format:** Fraction Digits: 2 Total Digits: 18
Initiating Party *Usage Rule: For Group Header BOI originators must populate Private ID field*					
1.8 Initiating Party **<InitgPty>**	++	Empty Tag	Mandatory		
1.8 Name **<Nm>**	+++	Yes	Optional		**Data Type:** Text Max 70
1.8 Identification **<Id>**	+++	Empty Tag	Mandatory		
1.8 Private Identification **<PrvtId>**	++++	Empty Tag	Mandatory		
1.8 Other **<Othr>**	+++++	Empty Tag	Mandatory		
1.8 Identification **<Id>**	++++++	Yes	Mandatory	Populate with Creditor Scheme Identification - SEPA equivalent of OIN Number	**Data Type:** Text **Format:** Max length: 35 Min length: 1

■ Usage Rules
■ Mandatory Fields
■ Optional Fields
■ Conditional Fields
■ Payment Information (Batch)/Transaction Level

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Payments Information (Batch) Block – this can occur multiple times within a file					
Field Index - Field Name – Tag	**Tag Depth**	**Content**	**Mandatory/ Optional/ Conditional**	**Description**	
2.0 Payment Information **<PmtInf>**	+	Empty Tag	Mandatory		
2.1 Payment Information Identification **<PmtInfId>**	++	Yes	Mandatory	Creditor's unique identifier of this batch of transactions within this file PLEASE NOTE – THIS MUST BE UNIQUE WITHIN THE FILE	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.2 Payment Method **<PmtMtd>**	++	Yes	Mandatory	Specifies the means of payment that will be used to move the amount of money	*Only 'DD' is allowed*
Batch Booking *Usage Rule: May be populated with true or false however payments will always be batch. Originators are permitted to omit field*					
2.3 Batch Booking **<BtchBookg>**	++	Yes	Optional	Payments will always be batched regardless of what originator populates here	**Data Type:** Indicator **Format:** True, false
2.4 Number Of Transactions **<NbOfTxs>**	++	Yes	Mandatory	Populate with number of transactions in batch	**Data Type:** Numeric Text **Format:** [0-9] {1,15}
2.5 Control Sum **<CtrlSum>**	++	Yes	Mandatory	Total of all individual amounts included in the batch	**Data Type:** Decimal Number **Format:** Fraction Digits: 2 Total Digits: 18
2.6 Payment Type Information **<PmtTpInf>**	++	Empty Tag	Mandatory		
2.8 Service Level **<SvcLvl>**	+++	Empty Tag	Mandatory		
2.9 Code **<Cd>**	++++	Yes	Mandatory	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list	*Only 'SEPA' is allowed*
2.11 Local Instrument **<LclInstrm>**	+++	Empty Tag	Mandatory		
2.12 Code **<Cd>**	++++	Yes	Mandatory	Specifies the local instrument	*Only 'CORE' is allowed*

Usage Rules
Mandatory Fields
Optional Fields
Conditional Fields
Payment Information (Batch)/Transaction Level

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Payments Information (Batch) Block – this can occur multiple times within a file

Field Index - Field Name – Tag	Tag Depth	Content	Mandatory/ Optional/ Conditional	Description	
2.14 Sequence Type **<SeqTp>**	+++	Yes	Mandatory	Identifies the direct debit sequence, such as first, recurrent, final or one-off	**Code:** FRST, RCUR, OOFF, FNAL
2.15 Category Purpose **<CtgyPurp>**	+++	Empty Tag	Optional		
2.16 Code **<Cd>**	++++	Yes	Optional	This is used by the initiating party to provide information concerning the processing of the payment – code form	**Format:** Max length: 4 Min length: 1 *see code list in appendix*
2.17 Proprietary **<Prtry>**	++++	Yes	Optional	This is used by the initiating party to provide information concerning the processing of the payment – proprietary form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.18 Requested Collection Date **<ReqdColltnDt>**	++	Yes	Mandatory	Date on which the creditor requests that the amount of money is to be collected from the debtor File must be submitted at least 6 days in advance of this date for first collections and at least 3 days in advance of this data for subsequent collections Cut off times also apply	**Data Type:** ISODate **Format:** YYYY-MM-DD e.g. 1998-03-30
2.19 Creditor **<Cdtr>**	++	Empty Tag	Mandatory		
2.19 Name **<Nm>**	+++	Yes	Mandatory	Name by which a creditor party is known and which is usually used to identify that party	**Data Type:** Text **Format:** Max length: 70 Min length: 1
2.19 Postal Address **<PstlAdr>**	+++	Empty Tag	Optional		
2.19 Country **<Ctry>**	++++	Yes	Optional	Country Code of creditor	**Format:** [A-Z]{2,2} ISO 3166, Alpha-2 code

- ▇ Usage Rules
- ▇ Mandatory Fields
- ▇ Optional Fields
- ▇ Conditional Fields
- ▇ Payment Information (Batch)/Transaction Level

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Payments Information (Batch) Block – this can occur multiple times within a file

Field Index - Field Name – Tag	Tag Depth	Content	Mandatory/ Optional/ Conditional	Description	
2.19 Address Line (2) **<Adrline>**	++++	Yes	Optional	Creditor postal address in free format text *Note: Two occurrences of this tag are allowed*	**Data Type:** Text **Format:** Max length: 70 Min length: 1
2.20 Creditor Account **<CdtrAcct>**	++	Empty Tag	Mandatory		
2.20 Identification **<Id>**	+++	Empty Tag	Mandatory		
2.20 IBAN **<IBAN>**	++++	Yes	Mandatory	International Bank Account Number (IBAN) of the creditor to which a credit entry will be posted as a result of the payment transaction	**Data Type:** IBAN2007Identifier **Format:** [A-Z]{2,2}[0-9]{2,2} [a-zA-Z0-9]{1,30}
2.20 Currency **<Ccy>**	+++	Yes	Optional	Identification of the currency in which the account is held Note: No processing or validation is completed on this field – for information purpose only	Currency Code **Format:** [A-Z]{3,3} Valid active or historic currency codes are registered with the ISO 4217
2.21 Creditor Agent **<CdtrAgt>**	++	Empty Tag	Mandatory		
2.21 Financial Institution Identification **<FinInstnId>**	+++	Empty Tag	Mandatory		
2.21 BIC **<BIC>**	++++	Yes	Mandatory	Bank Identifier Code of the creditor	**Data Type:** BIC Identifier **Format:** [A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}. THIS MUST BE EITHER BOFIIE2D or BOFIIE2DXXX
Ultimate Creditor *Usage Rule – Ultimate Creditor is an optional field, if used the **Name** and **Identification** can be populated at either batch or transaction level*					
2.23 Ultimate Creditor **<UltmtCdtr>**	++	Empty Tag	Optional		
2.23 Name **<Nm>**	+++	Yes	Optional	Ultimate party to which an amount of money is due	**Data Type:** Text **Format:** Max length: 70 Min length: 1

- Usage Rules
- Mandatory Fields
- Optional Fields
- Conditional Fields
- Payment Information (Batch)/Transaction Level

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Payments Information (Batch) Block – this can occur multiple times within a file					
Field Index - Field Name – Tag	Tag Depth	Content	Mandatory/ Optional/ Conditional	Description	
Identification *Usage Rule – Either Organisation Identification or Private Identification to be populated*					
2.23 Identification **<Id>**	+++	Empty Tag	Optional		
Organisation Identification *Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.*					
2.23 Organisation Identification **<OrgId>**	++++	Empty Tag	Optional		
2.23 BICOrBEI **<BICOrBEI>**	+++++	Yes	Optional	BIC Identifier	**Data Type:** Any BIC Identifier **Format:** [A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
2.23 Other **<Othr>**	+++++	Empty Tag	Optional		
2.23 Identification **<Id>**	++++++	Yes	Optional	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.23 Scheme Name **<SchmeNm>**	++++++	No	Optional		
2.23 Code **<Cd>**	+++++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalOrganisation Identification1 Code **Format:** Max Length: 4 Min length: 1
2.23 Proprietary **<Prtry>**	+++++++	Yes	Optional	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
2.23 Issuer **<Issr>**	++++++	Yes	Optional	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length: 1
Private Identification *Usage Rule: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed*					
2.23 Private Identification **<PrvtId>**	++++	Empty Tag	Optional		

Usage Rules
Mandatory Fields
Optional Fields
Conditional Fields
Payment Information (Batch)/Transaction Level

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Payments Information (Batch) Block – this can occur multiple times within a file					
Field Index - Field Name – Tag	Tag Depth	Content	Mandatory/ Optional/ Conditional	Description	
2.23 Date And Place Of Birth <DtAndPlcOfBirth>	+++++	Empty Tag	Optional		
2.23 Birth Date <BirthDt>	++++++	Yes	Optional	Date on which a person is born	**Data Type:** ISODate **Format:** YYYY-MM-DD e.g. 1998-03-30
2.23 Province Of Birth <PrvcOfBirth>	++++++	Yes	Optional	Province where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.23 City Of Birth <CityOfBirth>	++++++	Yes	Optional	City where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.23 Country Of Birth <CtryOfBirth>	++++++	Yes	Optional	Country where a person was born	**Data Type:** Country Code **Format:** [A-Z]{2,2}
2.23 Other <Othr>	+++++	Empty Tag	Optional		
2.23 Identification <Id>	++++++	Yes	Optional	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.23 Scheme Name <SchmeNm>	++++++	No	Optional		
2.23 Code <Cd>	+++++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalPersonal Identification1 Code **Format:** Max length: 4 Min length: 1
2.23 Proprietary <Prtry>	+++++++	Yes	Optional	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1

- Usage Rules
- Mandatory Fields
- Optional Fields
- Conditional Fields
- Payment Information (Batch)/Transaction Level

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Payments Information (Batch) Block – this can occur multiple times within a file					
Field Index - Field Name – Tag	**Tag Depth**	**Content**	**Mandatory/ Optional/ Conditional**	**Description**	
2.23 Issuer **<Issr>**	++++++	Yes	Optional	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1
Charge Bearer *Usage Rule: Charge Bearer is optional and may be populated at payment information or transaction level.* ***BOI recommend to populate at payment information level***					
2.24 Charge Bearer **<ChrgBr>**	++	Yes	Optional	Specifies which party/parties will bear the charges associated with the processing of the payment transaction	Only 'SLEV' is allowed
Creditor Scheme Identification *Usage Rule: CID must be populated at either payment information or transaction level.* ***BOI recommend to populate at payment information level***					
2.27 Creditor Scheme Identification **<CdtrSchmeId>**	++	Empty Tag	Advise to populate at Payment information (batch) level		
2.27 Identification **<Id>**	+++	Empty Tag	Advise to populate at pymt info (batch) level		
2.27 Private Identification **<PrvtId>**	++++	Empty Tag	Advise to populate at pymt info (batch) level		
2.27 Other **<Othr>**	+++++	Empty Tag	Advise to populate at pymt info (batch) level		
2.27 Identification **<Id>**	++++++	Yes	Advise to populate at pymt info (batch) level	This contains the Creditor Scheme identifier (CID) - formerly OIN	**Data:** Text **Format:** Max length: 35 Min length: 1
2.27 Scheme Name **<SchmeNm>**	++++++	Empty Tag	Advise to populate at pymt info (batch) level		
2.27 Proprietary **<Prtry>**	+++++++	Yes	Advise to populate at pymt info (batch) level	Name of the identification scheme, in a free text form	Must contain 'SEPA'

■ Usage Rules
■ Mandatory Fields
■ Optional Fields
■ Conditional Fields
■ Payment Information (Batch)/Transaction Level

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Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	**Tag Depth**	**Content**	**Mandatory/ Optional/ Conditional**	**Description**	
2.28 Direct Debit Transaction Information **<DrctDbtTxInf>**	++	Empty Tag	Mandatory		
2.29 Payment Identification **<PmtId>**	+++	Empty Tag	Mandatory		
2.30 Payment Identification/Instruction Identification **<InstrId>**	++++	Yes	Optional	Secondary identification that the creditor may place on the payment *Note: Many creditors will choose not to use this field unless there is a business reason to do so*	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.31 Payment Identification/End to End Identification **<EndToEndId>**	++++	Yes	Mandatory	Creditor's unique reference on the transaction – THIS MUST BE UNIQUE WITHIN THE BATCH	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.44 Instructed Amount **<InstdAmt>**	+++	Yes	Mandatory	Amount of money to be moved between the debtor and creditor	**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. **<InstdAmt Ccy="EUR">3421.00</InstdAmt>**
Charge Bearer *Usage Rule: Charge Bearer is optional and may be populated at payment information or transaction level.* ***BOI recommend to populate at payment information level***					
2.45 Charge Bearer **<ChrgBr>**	+++	Yes	Advise to populate at pymt info level	Specifies which party/parties will bear the charges associated with the processing of the payment transaction	Only 'SLEV' is allowed
2.46 Direct Debit Transaction **<DrctDbtTx>**	+++	Empty Tag	Mandatory		
2.47 Mandate Related Information **<MndtRltdInf>**	++++	Empty Tag	Mandatory		
2.48 Mandate Identification **<MndtId>**	+++++	Yes	Mandatory	Unique Mandate Reference	**Data Type:** Text **Format:** Max length: 35 Min length: 1

■ Usage Rules
■ Mandatory Fields
■ Optional Fields
■ Conditional Fields
■ Payment Information (Batch)/Transaction Level

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Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	**Tag Depth**	**Content**	**Mandatory/ Optional/ Conditional**	**Description**	
2.49 Date of Signature **<DtOfSgntr>**	+++++	Yes	Mandatory	Date on which the direct debit mandate has been signed by the debtor	**Data Type:** ISODate **Format:** YYYY-MM-DD e.g. 1998-03-30
Amendment Indicator *Usage Rule: Amendment indicator must be set to true when an amendment has been made and the relevant details added to the amended field*					
2.50 Amendment Indicator **<AmdmntInd>**	+++++	Yes	Optional	Indicator notifying whether the underlying mandate is amended or not	**true** when an amendment has been made ;otherwise **do not put this tag in the file**
2.51 Amendment Information Details **<AmdmntInfDtls>**	+++++	Empty Tag	Conditional		
2.52 Original Mandate Identification **<OrgnlMndtId>**	++++++	Yes	Conditional	Previous UMR is included here if an amendment has been made to the UMR (see2.48)	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.53 Original Creditor Scheme ID **<OrgnlCdtrSchmeId>**	++++++	Empty Tag	Conditional		
2.53 Name **<Nm>**	+++++++	Yes	Conditional	Previous creditor name. If present the new 'Name' must be specified under Creditor – 2.19	**Data Type:** Text **Format:** Max length: 70 Min length: 1
2.53 Identification **<Id>**	+++++++	Empty Tag	Conditional		
2.53 Private Identification **<PrvtId>**	++++++++	Empty Tag	Conditional		
2.53 Other **<Othr>**	+++++++++	Empty Tag	Conditional		
2.53 Identification **<Id>**	++++++++++	Yes	Conditional	Previous creditor scheme identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1

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Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	**Tag Depth**	**Content**	**Mandatory/ Optional/ Conditional**	**Description**	
2.53 Scheme Name **<SchmeNm>**	++++++ +++	Empty Tag	Conditional		
2.53 Proprietary **<Prtry>**	+++++++ ++++	Yes	Conditional	Name of the identification scheme, in a free text form	Must contain SEPA
2.57 Original Debtor Account **<OrgnlDbtrAcct>**	++++++	Empty Tag	Conditional		
2.57 Identification **<Id>**	+++++++	Empty Tag	Conditional		
2.57 IBAN **<IBAN>**	+++++++ +	Yes	Conditional	Original debtor account that has been modified Used only if debtor still with same bank but using a different account on the mandate	**Data Type:** IBAN2007Identifier **Format:** [A-Z]{2,2}[0-9]{2,2} [a-zA-Z0-9]{1,30}
Original Debtor Agent *Usage Rule: To be used with the 'FRST' indicator in the 'Sequence Type' Field Index 2.14 in the Payment Information Block*					
2.58 Original Debtor Agent **<OrgnlDbtrAgt>**	++++++	Empty Tag	Conditional		
2.58 Financial Institution Identification **<FinInstnId>**	+++++++	Empty Tag	Conditional		
2.58 Other **<Othr>**	+++++++ +	Empty Tag	Conditional		
2.58 Identification **<Id>**	+++++++ ++	Yes	Conditional	Must be populated with 'SMNDA' to indicate same mandate with new debtor agent Note: To be used with the 'FRST' indicator in the 'Sequence Type' Field Index 2.14	SMNDA
Electronic Signature *Usage Rule: This data element is not to be used if the mandate is a paper mandate*					
2.62 Electronic Signature **<ElctrncSgntr>**	+++++	Yes	Optional	Additional security provisions, such as a digital signature, as provided by the debtor	**Data Type:** Text **Format:** Max length: 1025 Min length: 1

■ Usage Rules
■ Mandatory Fields
■ Optional Fields
■ Conditional Fields
■ Payment Information (Batch)/Transaction Level

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Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	Tag Depth	Content	Mandatory/ Optional/ Conditional	Description	
Creditor Scheme Identification *Usage Rule: CID must be populated at either payment information or transaction level.* **BOI recommend to populate at payment information level**					
2.66 Creditor Scheme Identification **\<CdtrSchmeId>**	++++	Empty Tag	Advise to populate at pymt info level		
2.66 Identification **\<Id>**	+++++	Empty Tag	Advise to populate at pymt info level		
2.66 Private Identification **\<PrvtId>**	++++++	Empty Tag	Advise to populate at pymt info level		
2.66 Other **\<Othr>**	+++++++	Empty Tag	Advise to populate at pymt info level		
2.66 Identification **\<Id>**	++++++++	Yes	Advise to populate at pymt info level	This contains the Creditor Scheme identifier (CID) - formerly OIN	**Data:** Text **Format:** Max length: 35 Min length: 1
2.66 Scheme Name **\<SchmeNm>**	+++++++ +	Empty Tag	Advise to populate at pymt info level		
2.66 Proprietary **\<Prtry>**	+++++++ ++	Yes	Advise to populate at pymt info level	Name of the identification scheme, in a free text form	Must contain 'SEPA'
Ultimate Creditor *Usage Rule – Ultimate Creditor is optional, if used* **Name** *and* **Identification** *can be populated at batch or transaction level*					
2.69 Ultimate Creditor **\<UltmtCdtr>**	+++	Empty Tag	Optional		
2.69 Name **\<Nm>**	++++	Yes	Optional	Ultimate party to which an amount of money is due	**Data Type:** Text **Format:** Max length: 70 Min length: 1
Identification *Usage Rule – **Either** Organisation Identification **or** Private Identification to be populated*					
2.69 Identification **\<Id>**	++++	Empty Tag	Optional		

■ Usage Rules
■ Mandatory Fields
■ Optional Fields
■ Conditional Fields
■ Payment Information (Batch)/Transaction Level

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March 2014

Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	Tag Depth	Content	Mandatory/ Optional/ Conditional	Description	
Organisation Identification *Usage Rule:* **Either** *'BIC or BEI'* **or** *one occurrence of 'Other' is allowed.*					
2.69 Organisation Identification **<OrgId>**	+++++	Empty Tag	Optional		
2.69 BICOrBEI **<BICOrBEI>**	++++++	Yes	Optional	BIC Identifier	**Data Type:** Any BIC Identifier **Format:** [A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
2.69 Other **<Othr>**	++++++	Empty Tag	Optional		
2.69 Identification **<Id>**	+++++++	Yes	Optional	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.69 Scheme Name **<SchmeNm>**	+++++++	No	Optional		
2.69 Code **<Cd>**	++++++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalOrganisation Identification1Code **Format:** Max Length: 4 Min length: 1
2.69 Proprietary **<Prtry>**	++++++++	Yes	Optional	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.69 Issuer **<Issr>**	+++++++	Yes	Optional	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1
Private Identification *Usage Rule:* **Either** *'Date and Place of Birth'* **or** *one occurrence of 'Other' is allowed*					
2.69 Private Identification **<PrvtId>**	+++++	Empty Tag	Optional		
2.69 Date And Place Of Birth **<DtAndPlcOfBirth>**	++++++	Empty Tag	Optional		

■ Usage Rules
■ Mandatory Fields
■ Optional Fields
■ Conditional Fields
■ Payment Information (Batch)/Transaction Level

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March 2014

Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	**Tag Depth**	**Content**	**Mandatory/ Optional/ Conditional**	**Description**	
2.69 Birth Date **<BirthDt>**	+++++++	Yes	Optional	Date on which a person is born	**Data Type:** ISODate **Format:** YYYY-MM-DD e.g. 1998-03-30
2.69 Province Of Birth **<PrvcOfBirth>**	+++++++	Yes	Optional	Province where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.69 City Of Birth **<CityOfBirth>**	+++++++	Yes	Optional	City where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.69 Country Of Birth **<CtryOfBirth>**	+++++++	Yes	Optional	Country where a person was born	**Data Type:** Country Code **Format:** [A-Z]{2,2}
2.69 Other **<Othr>**	++++++	Empty Tag	Optional		
2.69 Identification **<Id>**	+++++++	Yes	Optional	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.69 Scheme Name **<SchmeNm>**	+++++++	No	Optional		
2.69 Code **<Cd>**	+++++++ +	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalPersonal Identification1Code **Format:** Max length: 4 Min length: 1
2.69 Proprietary **<Prtry>**	+++++++ +	Yes	Optional	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.69 Issuer **<Issr>**	+++++++	Yes	Optional	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1

■ Usage Rules
■ Mandatory Fields
■ Optional Fields
■ Conditional Fields
■ Payment Information (Batch)/Transaction Level

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March 2014

Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	**Tag Depth**	**Content**	**Mandatory/ Optional/ Conditional**	**Description**	
2.70 Debtor Agent **<DbtrAgt>**	+++	Empty Tag	Mandatory		
2.70 Financial Institution Identification **<FinInstnId>**	++++	Empty Tag	Mandatory		
2.70 BIC **<BIC>**	+++++	Yes	Mandatory	Bank Identifier Code	**Data Type:** BIC Identifier **Format:** [A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
2.72 Debtor **<Dbtr>**	+++	Empty Tag	Mandatory		
2.72 Name **<Nm>**	++++	Yes	Mandatory	Debtor name	**Data Type:** Max70Text **Format:** Max length: 70 Min length: 1
2.72 Postal Address **<PstlAdr>**	++++	Empty Tag	Optional		
2.72 Country **<Ctry>**	+++++	Yes	Optional	Country code	**Data Type:** Country Code **Format:** [A-Z]{2,2} SO 3166, Alpha-2 code
2.72 Address Line (2) **<AdrLine>**	+++++	Yes	Optional	Debtor address in free format text. *Note: Two occurrences of this tag are allowed*	**Data Type:** Text **Format:** Max length: 70 Min length: 1
Identification *Usage Rule – Optional field, if used* **Either** *Organisation Identification* **or** *Private Identification to be populated*					
2.72 Identification **<Id>**	++++	Empty Tag	Optional		
Organisation Identification *Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.*					
2.72 Organisation Identification **<OrgId>**	+++++	Empty Tag	Optional		
2.72 BICOrBEI **<BICOrBEI>**	++++++	Yes	Optional	BIC Identifier	**Data Type:** Any BIC Identifier **Format:** [A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

- Usage Rules
- Mandatory Fields
- Optional Fields
- Conditional Fields
- Payment Information (Batch)/Transaction Level

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Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	Tag Depth	Content	Mandatory/ Optional/ Conditional	Description	
2.72 Other **<Othr>**	++++++	Empty Tag	Optional		
2.72 Identification **<Id>**	+++++++	Yes	Optional	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.72 Scheme Name **<SchmeNm>**	+++++++	No	Optional		
2.72 Code **<Cd>**	+++++++ +	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalOrganisation Identification1 Code **Format:** Max Length: 4 Min length: 1
2.72 Proprietary **<Prtry>**	+++++++ +	Yes	Optional	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.72 Issuer **<Issr>**	+++++++	Yes	Optional	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1
Private Identification *Usage Rule: **Either** 'Date and Place of Birth' **or** one occurrence of 'Other' is allowed*					
2.72 Private Identification **<PrvtId>**	+++++	Empty Tag	Optional		
2.72 Date And Place Of Birth **<DtAndPlcOfBirth>**	++++++	Empty Tag	Optional		
2.72 Birth Date **<BirthDt>**	+++++++	Yes	Optional	Date on which a person is born	**Data Type:** ISO Date **Format:** YYYY-MM-DD e.g. 1998-03-30
2.72 Province Of Birth **<PrvcOfBirth>**	+++++++	Yes	Optional	Province where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1

Usage Rules
Mandatory Fields
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Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	Tag Depth	Content	Mandatory/ Optional/ Conditional	Description	
2.72 City Of Birth **<CityOfBirth>**	+++++++	Yes	Optional	City where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.72 Country Of Birth **<CtryOfBirth>**	+++++++	Yes	Optional	Country where a person was born	**Data Type:** Country Code **Format:** [A-Z]{2,2}
2.72 Other **<Othr>**	++++++	Empty Tag	Optional		
2.72 Identification **<Id>**	+++++++	Yes	Optional	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.72 Scheme Name **<SchmeNm>**	+++++++	No	Optional		
2.72 Code **<Cd>**	+++++++ +	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalPersonal Identification1Code **Format:** Max length: 4 Min length: 1
2.72 Proprietary **<Prtry>**	+++++++ +	Yes	Optional	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.72 Issuer **<Issr>**	+++++++	Yes	Optional	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.73 Debtor Account **<DbtrAcct>**	+++	Empty Tag	Mandatory		
2.73 Identification **<Id>**	++++	Empty Tag	Mandatory		
2.73 IBAN **<IBAN>**	+++++	Yes	Mandatory	International Bank Account Number (IBAN)	**Data Type:** IBAN2007Identifier **Format:** [A-Z]{2,2}[0-9]{2,2} [a-zA-Z0-9]{1,30}

■ Usage Rules
■ Mandatory Fields
■ Optional Fields
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Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	**Tag Depth**	**Content**	**Mandatory/ Optional/ Conditional**	**Description**	
Ultimate Debtor *Usage Rule - Optional field however must be populated if provided by the Debtor in the Mandate*					
2.74 Ultimate Debtor **<UltmtDbtr>**	+++	Empty Tag	Optional		
2.74 Name **<Nm>**	++++	Yes	Optional	Debtor must be the party who signed the mandate. Ultimate debtor is a third party to the mandate who may ultimately hold the debt *Note: This is for information purposes only*	**Data Type:** Text **Format:** Max length: 70 Min length: 1
Identification *Usage Rule – **Either** Organisation Identification **or** Private Identification to be populated*					
2.74 Identification **<Id>**	++++	Empty Tag	Optional		
Organisation Identification *Usage Rule: **Either** 'BIC or BEI' **or** one occurrence of 'Other' is allowed.*					
2.74 Organisation Identification **<OrgId>**	+++++	Empty Tag	Optional		
2.74 BICOrBEI **<BICOrBEI>**	++++++	Yes	Optional	BIC Identifier	**Data Type:** Any BIC Identifier **Format:** [A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
2.74 Other **<Othr>**	++++++	Empty Tag	Optional		
2.74 Identification **<Id>**	+++++++	Yes	Optional	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.74 Scheme Name **<SchmeNm>**	+++++++	No	Optional		
2.74 Code **<Cd>**	+++++++ +	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalOrganisation Identification1Code **Format:** Max Length: 4 Min length: 1

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Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	Tag Depth	Content	Mandatory/ Optional/ Conditional	Description	
2.74 Proprietary **<Prtry>**	++++++++	Yes	Optional	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.74 Issuer **<Issr>**	+++++++	Yes	Optional	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1
Private Identification *Usage Rule: **Either** 'Date and Place of Birth' **or** one occurrence of 'Other' is allowed*					
2.74 Private Identification **<PrvtId>**	+++++	Empty Tag	Optional		
2.74 Date And Place Of Birth **<DtAndPlcOfBirth>**	++++++	Empty Tag	Optional		
2.74 Birth Date **<BirthDt>**	+++++++	Yes	Optional	Date on which a person is born	**Data Type:** ISODate **Format:** YYYY-MM-DD e.g. 1998-03-30
2.74 Province Of Birth **<PrvcOfBirth>**	+++++++	Yes	Optional	Province where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.74 City Of Birth **<CityOfBirth>**	+++++++	Yes	Optional	City where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.74 Country Of Birth **<CtryOfBirth>**	+++++++	Yes	Optional	Country where a person was born	**Data Type:** Country Code **Format:** [A-Z]{2,2}
2.74 Other **<Othr>**	++++++	Empty Tag	Optional		
2.74 Identification **<Id>**	+++++++	Yes	Optional	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1

Usage Rules
Mandatory Fields
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Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	**Tag Depth**	**Content**	**Mandatory/ Optional/ Conditional**	**Description**	
2.74 Scheme Name **<SchmeNm>**	+++++++	No	Optional		
2.74 Code **<Cd>**	++++++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalPersonal Identification1Code **Format:** Max length: 4 Min length: 1
2.74 Proprietary **<Prtry>**	++++++++	Yes	Optional	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.74 Issuer **<Issr>**	+++++++	Yes	Optional	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.77 Purpose **<Purp>**	+++	Empty Tag	Optional		
2.77 Code **<Cd>**	++++	Yes	Optional	Underlying reason for the payment transaction	**Format:** Max length: 4 Min length: 1 *see code list in appendix*
Remittance Information *Usage Rule: Optional field, either 1 instance of 'Structured' or 1 instance of 'Unstructured', may be present*					
2.88 Remittance Information **<RmtInf>**	+++	Empty Tag	Optional		
2.89 Unstructured **<Ustrd>**	++++	Yes	Optional	Free text provided for matching reconciliation	**Data Type:** Text **Format:** Max length: 140 Min length: 1
2.90 Structured **<Strd>**	++++	Empty Tag	Optional		
Creditor Reference Information *Usage Rule: When used, both 'Type' and 'Reference' must be present.*					
2.110 Creditor Reference Information **<CdtrRefInf>**	+++++	Empty Tag	Optional		
2.111 Type **<Tp>**	++++++	Empty Tag	Optional		

■ Usage Rules
■ Mandatory Fields
■ Optional Fields
■ Conditional Fields
■ Payment Information (Batch)/Transaction Level

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Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	Tag Depth	Content	Mandatory/ Optional/ Conditional	Description	
2.112 Code or Proprietary **<CdOrPrtry>**	+++++++	Empty Tag	Optional		
2.113 Code **<Cd>**	++++++++	Yes	Optional	Type of creditor reference, in a coded form	*Usage Rule Only 'SCOR' is allowed*
2.115 Issuer **<Issr>**	+++++++	Yes	Optional	Entity that assigns the credit reference type	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.116 Reference **<Ref>**	++++++	Yes	Optional	Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction	**Data Type:** Text **Format:** Max length: 35 Min length: 1

- Usage Rules
- Mandatory Fields
- Optional Fields
- Conditional Fields
- Payment Information (Batch)/Transaction Level

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Appendix 3.11: PAIN.008.001.02 Sample File

```xml
<?xml version="1.0" encoding="UTF-8"?>

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

        <CstmrDrctDbtInitn>

                <GrpHdr>

                        <MsgId>MSGID12345678912</MsgId>

                        <CreDtTm>2013-10-01T09:30:48</CreDtTm>

                        <NbOfTxs>4</NbOfTxs>

                        <CtrlSum>400.4</CtrlSum>

                        <InitgPty>

                            <Id>

                              <PrvtId>

                                        <Othr>

                                                <Id>IE97ZZZ123456</Id>

                                        </Othr>

                                </PrvtId>

                            </Id>

                        </InitgPty>

                </GrpHdr>

                <PmtInf>

                        <PmtInfId>PMTINFID1</PmtInfId>
```

```xml
<PmtMtd>DD</PmtMtd>
<NbOfTxs>2</NbOfTxs>
<CtrlSum>200.2</CtrlSum>
<PmtTpInf>
    <SvcLvl>
        <Cd>SEPA</Cd>
    </SvcLvl>
    <LclInstrm>
        <Cd>CORE</Cd>
    </LclInstrm>
    <SeqTp>FRST</SeqTp>
</PmtTpInf>
<ReqdColltnDt>2013-10-09</ReqdColltnDt>
<Cdtr>
    <Nm>CREDITOR</Nm>
</Cdtr>
<CdtrAcct>
    <Id>
        <IBAN>IE75BOFI90377959996017</IBAN>
    </Id>
</CdtrAcct>
<CdtrAgt>
    <FinInstnId>
        <BIC>BOFIIE2D</BIC>
    </FinInstnId>
</CdtrAgt>
```

```xml
<CdtrSchmeId>
	<Id>
		<PrvtId>
			<Othr>
				<Id>IE97ZZZ123456</Id>
				<SchmeNm>
					<Prtry>SEPA</Prtry>
				</SchmeNm>
			</Othr>
		</PrvtId>
	</Id>
</CdtrSchmeId>
<DrctDbtTxInf>
	<PmtId>
		<EndToEndId>E2EID1</EndToEndId>
	</PmtId>
	<InstdAmt Ccy="EUR">100.1</InstdAmt>
	<DrctDbtTx>
		<MndtRltdInf>
			<MndtId>MANDATEID1</MndtId>
			<DtOfSgntr>2013-09-01</DtOfSgntr>
		</MndtRltdInf>
	</DrctDbtTx>
	<DbtrAgt>
		<FinInstnId>
			<BIC>BOFIIE2D</BIC>
```

```
            </FinInstnId>
        </DbtrAgt>
        <Dbtr>
            <Nm>DEBTOR1</Nm>
        </Dbtr>
        <DbtrAcct>
            <Id>
                <IBAN>IE82BOFI90393929352659</IBAN>
            </Id>
        </DbtrAcct>
    </DrctDbtTxInf>
    <DrctDbtTxInf>
        <PmtId>
            <EndToEndId>E2EID2</EndToEndId>
        </PmtId>
        <InstdAmt Ccy="EUR">100.1</InstdAmt>
        <DrctDbtTx>
            <MndtRltdInf>
                <MndtId>MANDATEID2</MndtId>
                <DtOfSgntr>2013-09-01</DtOfSgntr>
                <AmdmntInd>true</AmdmntInd>
                <AmdmntInfDtls>
                  <OrgnlDbtrAgt>
                      <FinInstnId>
                        <Othr>
                          <Id>SMNDA</Id>
```

```xml
                                    </Othr>
                                </FinInstnId>
                            </OrgnlDbtrAgt>
                        </AmdmntInfDtls>
                    </MndtRltdInf>
                </DrctDbtTx>
                <DbtrAgt>
                    <FinInstnId>
                        <BIC>BOFIIE2D</BIC>
                    </FinInstnId>
                </DbtrAgt>
                <Dbtr>
                    <Nm>DEBTOR2</Nm>
                </Dbtr>
                <DbtrAcct>
                    <Id>
                        <IBAN> IE19BOFI90529930903788</IBAN>
                    </Id>
                </DbtrAcct>
            </DrctDbtTxInf>
        </PmtInf>
        <PmtInf>
            <PmtInfId>PMTINFID2</PmtInfId>
            <PmtMtd>DD</PmtMtd>
<NbOfTxs>2</NbOfTxs>
            <CtrlSum>200.2</CtrlSum>
```

```xml
<PmtTpInf>
    <SvcLvl>
        <Cd>SEPA</Cd>
    </SvcLvl>
    <LclInstrm>
        <Cd>CORE</Cd>
    </LclInstrm>
    <SeqTp>RCUR</SeqTp>
</PmtTpInf>
<ReqdColltnDt>2013-10-04</ReqdColltnDt>
<Cdtr>
    <Nm>CREDITOR</Nm>
</Cdtr>
<CdtrAcct>
    <Id>
        <IBAN>IE59BOFI90565164751321</IBAN>
    </Id>
</CdtrAcct>
<CdtrAgt>
    <FinInstnId>
        <BIC>BOFIIE2D</BIC>
    </FinInstnId>
</CdtrAgt>
<CdtrSchmeId>
    <Id>
        <PrvtId>
```

```xml
                    <Othr>
                        <Id>IE97ZZZ123456</Id>
                        <SchmeNm>
                            <Prtry>SEPA</Prtry>
                        </SchmeNm>
                    </Othr>
                </PrvtId>
            </Id>
        </CdtrSchmeId>
        <DrctDbtTxInf>
            <PmtId>
                <EndToEndId>E2EID3</EndToEndId>
            </PmtId>
            <InstdAmt Ccy="EUR">100.1</InstdAmt>
            <DrctDbtTx>
                <MndtRltdInf>
                    <MndtId>MANDATEID3</MndtId>
                    <DtOfSgntr>2013-09-01</DtOfSgntr>
                </MndtRltdInf>
            </DrctDbtTx>
            <DbtrAgt>
                <FinInstnId>
                    <BIC>BOFIIE2D</BIC>
                </FinInstnId>
            </DbtrAgt>
            <Dbtr>
```

```xml
                <Nm>DEBTOR3</Nm>
        </Dbtr>
        <DbtrAcct>
                <Id>
                        <IBAN>IE11BOFI90570714221998</IBAN>
                </Id>
        </DbtrAcct>
</DrctDbtTxInf>
<DrctDbtTxInf>
        <PmtId>
                <EndToEndId>E2EID4</EndToEndId>
        </PmtId>
        <InstdAmt Ccy="EUR">100.1</InstdAmt>
        <DrctDbtTx>
                <MndtRltdInf>
                        <MndtId>MANDATEID4</MndtId>
                        <DtOfSgntr>2013-09-01</DtOfSgntr>
                        <AmdmntInd>true</AmdmntInd>
                        <AmdmntInfDtls>
                          <OrgnlDbtrAcct>
                                <Id>
                                 <IBAN>IE31BOFI90573146957000</IBAN>
                    </Id>
                                </OrgnlDbtrAcct>
                        </AmdmntInfDtls>
                </MndtRltdInf>
```

```xml
        </DrctDbtTx>
        <DbtrAgt>
            <FinInstnId>
                <BIC>BOFIIE2D</BIC>
            </FinInstnId>
        </DbtrAgt>
        <Dbtr>
            <Nm>DEBTOR4</Nm>
        </Dbtr>
        <DbtrAcct>
            <Id>
                <IBAN>IE22BOFI90573146641815</IBAN>
            </Id>
        </DbtrAcct>
    </DrctDbtTxInf>
    </PmtInf>
    </CstmrDrctDbtInitn>
</Document>
```

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Appendix 3.12: ISO Codes

1. **ISO Country Codes:**
   The ISO Country Code list available on the ISO website: http://www.iso.org/iso/home/standards/country_codes/iso-3166-1_decoding_table.htm

2. **Category Purpose Code List**
   ISO publish lists of codes allowed within ISO 20022 XML message schemes. Please see the Inventory of External Code Lists on the ISO website www.ISO20022.org

Appendix 3.13: Change Control

Version:	Date	Section	Comments
1.0	15th July 2013	n/a	Initial Document
1.1	30th October 2013	Contents Page	Point 6 – New Content element: Batching Point 11 – New content element: Document Control
1.1	30th October 2013	Section 2: The Character Set	Curly apostrophe (') has been changed to a compliant straight apostrophe (')
			Special XML Character – ' (single quotation) has been removed
			Message Identification - Must not contain an apostrophe'
1.1	30th October 2013	Section 7: Filename	Point 4 has been extended to include the underscore (_) character
1.1	30th October 2013	Section 8 & Section 9	Font used in Fields & Sample File has been changed to Verdana to differentiate 'i' from 'l'
1.1	30th October 2013	Section 8: File Format	1.8: The new field Name **\<Nm\>** has been added to the Group Header Block under Usage Rule: Initiating Party
			2.19: Postal Address **\<PstlAdr\>** was changed from 'mandatory' to 'optional'
			2.30 is an Optional Tag and therefore is now depicted in Green
			2.57: Description text – 'originator' has been changed to 'debtor'
			2.23, 2.69, 2.72 & 2.74 Data Type: 'ExternalOrganisationIdentification1Code' has been changed to 'ExternalPersonalIdentification1Code'
1.1	30th October 2013	Section 9: PAIN.008.001.02 Sample File	Sample IBANs & BICs have been updated

Appendix 4.0: PAIN.002.001.03 Version 1.0 Overview

This following pages detail the PAIN.002.001.03 file formats that will be available to SEPA creditors where a SEPA r-message has been received against a payment. The following section is taken from the specification document available here:

http://businessbanking.bankofireland.com/fs/doc/wysiwyg/sepa-direct-debit-pain-002-001-03-unpaid-xml-file-structure-july-2013.pdf

A SEPA 'r-message' is rejection of a direct debit transaction. There are 2 types of r-messages, pre-settlement and post-settlement r-messages. The following passage describes the types of r-messages generated by debtor banks in SEPA:

- Pre-settlement r-messages include rejections (e.g. invalid IBAN) and refusals (e.g. debtor refuses the direct debit).
- Post settlement r-messages include returns (e.g. insufficient funds) and refunds (i.e. when the debtor requests refund of a direct debit).

If there are errors when processing the direct debit transactions, when you submit a file to Bank of Ireland, these rejections will be reported in the PAIN.002.001.03 file as pre and post settlement rejections.

The postings associated with these r-messages are group together based on certain criteria and posted to the creditors account as Bulk Debit entries. The Creditor Settlement Report details the individual transactions that are included in the bulk entry.

Appendix 4.1: Direct Debit Reconciliation

IRECC
Under the IRECC Scheme creditors are credited with the full value of the collection batch on settlement day. Bulk debits for any Unpaids returned are posted to the creditors account on settlement date + 2 (D+2).

For creditors who are registered for Unpaids information through ACREC, the unpaid bulks posted to the creditor's account are detailed to the creditors in the ACREC report. The current ACREC report details the breakdown of the bulk debits to the creditor's account and allows for both message and account reconciliation.

SEPA
Under the SEPA scheme, creditors are credited with the full value of the collection batch, within a file, on the settlement date. Bulk debits for any pre-settled r-messages are posted on settlement date of the collection batch, and any post settlement r-messages are posted at the end of the day of receipt. Post settlement r-messages can occur any day after the settlement date of the batch up to approximately 8 weeks after this date – this is to account for any refunds that occur during this period.

Where an creditor previously used a single report (ACREC) for reconciliation they will now need to use two reports, the PAIN002 file for transaction reconciliation and the Creditor Settlement Report for account reconciliation. (The Creditor Settlement Report is discussed in detail in Appendix 5).

PAIN.002.001.03 file: This is produced daily where an r-message has been received against the original PAIN.008.001.02 file. This report is available in two formats, an XML file and a reader friendly report which can be used to automatically, or manually, reconcile direct debit transactions and represent direct debits where necessary.

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Appendix 4: PAIN.002.001.03

Appendix 4.2: 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.

Appendix 4.3: Characteristics of PAIN.002.001.03

1. The PAIN.002.001.03 file report will be available in XML and reader friendly HTML format.

2. The report will be available on Bank of Ireland's dedicated SEPA online channel, BOL Payments Plus. Bank of Ireland will communicate details of this channel and log on details to you.

3. R-messages (rejections, refusals, returns or refunds) received up to the end of the SEPA 8 week period following a direct debit will be provided on the PAIN.002.001.03 file.

4. The PAIN.002.001.03 file is generated per PAIN.008.001.02 file, per day. It details any r-messages that have been created against the PAIN.008.001.02 file and will contain the reason code for the rejection.

5. A PAIN.002.001.03 file will only be available if an r-message has been created for the associated PAIN.008.001.02 file on a given day.

6. The r-messages contained in a PAIN.002.001.03 file can be matched to the original transactions using the end to end ID.

7. PAIN.002.001.03 file generated by Bank of Ireland will detail r-messages at transaction level. Bank of Ireland will not generate PAIN.002.001.03 file 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.

Appendix 4.4: Fields 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 file.

Optional Fields – This field will be populated if the corresponding optional field on the PAIN.008.001.02 file was populated.

Conditional Fields – This field will be populated if the corresponding conditional field on the PAIN.008.001.02 file was populated.

Appendix 4.5: 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
+	<>
++	<> <>
+++	<> <> <>

Appendix 4.6: Reason Codes

Creditors 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.

Post-Settlement Returns/Refunds

Return codes

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

ISO Code	SEPA Reason as specified in the Rulebook
AC01	Account identifier incorrect (i.e. invalid IBAN)
AC04	Account closed
AC06	Account blocked
	Account blocked for direct debit by the Debtor
AG01	Direct debit forbidden on this account for regulatory reasons
AG02	Operation/transaction code incorrect, invalid file format
	Usage Rule: To be used to indicate an incorrect 'operation/transaction' code
AM04	Insufficient funds
AM05	Duplicate collection
BE05	Identifier of the Creditor incorrect
FF05	Direct Debit type incorrect
MD01	No valid Mandate
MD07	Debtor deceased
MS02	Refusal by the Debtor
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
SL01	Specific Service offered by the Debtor Bank

Refund codes

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

ISO Code	SEPA Core Reason as specified in the Rulebooks
MD01	Unauthorised transaction
MD06	Disputed authorised transaction

Note: MD01 may be used for both a Return and a Refund. To determine whether the transaction is a return or a refund:

- If it is a return, the Originator value in the Return Reason Information field will be populated with a BIC.
- If it is a refund, the Originator value in the Return Reason Information field will be populated with a Debtor Name.

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Appendix 4: PAIN.002.001.03

Pre-Settlement Rejects

The following table lists the reason codes that could occur for rejections or refusals from a debtor bank or rejections from Bank of Ireland:

ISO Code	SEPA Reason as specified in the Rulebook
AC01	Account identifier incorrect (i.e. invalid IBAN)
AC04	Account closed
AC06	Account blocked
	Account blocked for direct debit by the Debtor
AG01	Direct debit forbidden on this account for regulatory reasons
AG02	Operation/transaction code incorrect, invalid file format
	Usage Rule: To be used to indicate an incorrect 'operation/transaction' code
AM04	Insufficient funds
AM05	Duplicate collection
BE01	Debtor's name does not match with the account holder's name
BE05	Identifier of the Creditor Incorrect
FF01	Operation/transaction code incorrect, invalid file format
	Usage Rule: To be used to indicate an invalid file format.
FF05	Direct Debit type incorrect
MD01	No valid Mandate
MD02	Mandate data missing or incorrect
MD07	Debtor deceased
MS02	Refusal by the Debtor
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
SL01	Specific Service offered by the Debtor Bank
DNOR	Debtor bank is not registered under this BIC in the CSM

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Appendix 4: PAIN.002.001.03

Appendix 4.7: PAIN.002.001.03 File Format

Field Index -Field Name – Tag (Field Index references EPC Implementation Guide)	Tag Depth	Content	Mandatory/ Optional/ Conditional	Populated By/From	Description/Value	Data
`<?xml version="1.0" encoding="utf-8"?>` `<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 – This will occur only once in the file

Field Index -Field Name – Tag (Field Index references EPC Implementation Guide)	Tag Depth	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	The reference of the bank/CSM initiating the 'R' message	**Data Type:** Text **Format:** Max length: 35 Min length: 1
1.2 Creation Date Time **<CreDtTm>**	++	Yes	Always Present	BOI	Date and time at which the message was created	**Data Type:** ISODateTime **Format:** YYYY-MM-DDTHH:MM:SS **e.g.** 2012-02-06T08:35:30
1.6 Creditor Agent **<CdtrAgt>**	++	Empty Tag	Always Present			
1.6 Financial Institution Identification **<FinInstnId>**	+++	Empty Tag	Always Present			
1.6 BIC **<BIC>**	++++	Yes	Always Present	**Field 2.21** on PAIN.008	BIC code of the creditor bank Field 2.21 on PAIN.008	**Data Type:** BICIdentifier **Format:** [A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

■ Usage Rules
■ Mandatory Fields
■ Optional Fields
■ Conditional Fields

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Original Group Information and Status

Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory/ Optional/ Conditional	Populated By/From	Description/Value	Data
Original Group Information and Status *will always be present and includes group header (file) level details from the submitted PAIN.008*						
2.0 Original Group Information And Status **<OrgnlGrpInfAndSts>**	+	Empty Tag	Always Present			
2.1 Original Message Identification **<OrgnlMsgId>**	++	Yes	Always Present	Field 1.1 on PAIN.008	Point to point reference, as assigned by the original instructing party	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.2 Original Message Name Identification **<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. i.e. PAIN.008.001.02	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.4 Original Number of Transactions **<OrgnlNbOfTxs>**	++	Yes	Always Present	Field 1.6 on PAIN.008	Number of individual transactions contained in the original message.	**Data Type:** Numeric Text **Format:** [0-9]{1,15}
2.5 Original Control Sum **<OrgnlCtrlSum>**	++	Yes	Always Present	Field 1.7 on PAIN.008	Total of all individual amounts included in the original message	**Data Type:** Decimal Number **Format:** Fraction Digits: 2 Total Digits: 18
Original Payment Information and Status *will be present for each Payment Information (batch) Block for which one or more transactions have been rejected and includes details from the submitted PAIN.008*						
3.0 Original Payment Information And Status **<OrgnlPmtInfAndSts>**	+	Empty Tag	Always Present			
3.1 Original Payment Information Identification **<OrgnlPmtInfId>**	++	Yes	Always Present	Field 2.1 on PAIN.008	Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group	**Data Type:** Text **Format:** Max length: 35 Min length: 1
3.2 Original Number Of Transactions **<OrgnlNbOfTxs>**	++	Yes	Always Present	Field 2.4 on PAIN.008	Number of individual transactions contained in the original payment information group	**Data Type:** Numeric Text **Format:** [0-9]{1,15}
3.3 Original Control Sum **<OrgnlCtrlSum>**	++	Yes	Always Present	Field 2.5 on PAIN.008	Total of all individual amounts included in the original payment information group	

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Transaction Information

Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory/ Optional/ Conditional	Populated By/From	Description/Value	Data
Transaction Information *will always be present to detail the transaction which has failed, and will detail the original transaction level details from the submitted PAIN.008, as well as the r-message reason codes.*						
3.15 Transaction Information And Status **\<TxInfAndSts>**	++	Empty Tag	Always Present			
3.16 Status Identification **\<StsId>**	+++	Yes	Always Present	Debtor Bank	Specific reference of the bank that initiated the reject	**Data Type:** Text **Format:** Max length: 35 Min length: 1
3.17 Original Instruction Identification **\<OrgnlInstrId>**	+++	Yes	Populate if on PAIN.008	**Field 2.30** from the PAIN.008	Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction	**Data Type:** Text **Format:** Max length: 35 Min length: 1
3.18 Original End To End Identification **\<OrgnlEndToEndId>**	+++	Yes	Always Present	**Field 2.31** from the PAIN.008	Creditors reference of the Direct Debit Transaction	**Data Type:** Text **Format:** Max length: 35 Min length: 1
3.19 Transaction Status **\<TxSts>**	+++	Yes	Always Present	Debtor Bank/ CSM	Will always be present with the code 'RJCT'	RJCT
3.20 Status Reason Information **\<StsRsnInf>**	+++	Empty Tag	Always Present			
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 or Debtor Name	'Name' to indicate a CSM or debtor if they have initiated the rejection	**Data Type:** Text **Format:** 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 (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	Debtor 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	Debtor Bank/ CSM/BOI	See reason codes	See appendix for reason codes
Original Transaction Reference *Usage Rule: The message elements under 'Original Transaction Reference' will 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 **<OrgnlTxRef>**	+++	Empty Tag	Always Present			
3.34 Amount **<Amt>**	++++	Empty Tag	Always Present			
3.35 Instructed Amount **<InstdAmt>**	+++++	Yes	Always Present	**Field 2.44** on PAIN.008	Amount of the Collection 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
3.40 Requested Collection Date **<ReqdColltnDt>**	++++	Yes	Always Present	**Field 2.18** on PAIN.008	Date and time at which the creditor requests that the amount of money is to be collected from the debtor	**Data Type:** ISODate **Format:** YYYY-MM-DD e.g.1998-03-30
3.42 Creditor Scheme Identification **<CdtrSchmeId>**	++++	Empty Tag	Always Present			
3.42 Identification **<Id>**	+++++	Empty Tag	Always Present			

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Transaction Information

Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory/ Optional/ Conditional	Populated By/From	Description/Value	Data
3.42 Private Identification **\<PrvtId\>**	++++++	Empty Tag	Always Present			
3.42 Other **\<Othr\>**	+++++++	Empty Tag	Always Present			
3.42 Identification **\<Id\>**	+++++++ +	Yes	Always Present	**Field 2.27** or **Field 2.66** from PAIN.008	This contains the Creditor Scheme identifier (CID) - formerly OIN	**Data Type:** Text **Format:** Max length: 35 Min length: 1
3.42 Scheme Name **\<SchmeNm\>**	+++++++ +	Empty Tag	Always Present			
3.42 Proprietary **\<Prtry\>**	+++++++ ++	Yes	Always Present	**Field 2.27** or **Field 2.66** from PAIN.008	Name of the identification scheme, in a free text form	Must contain 'SEPA'
3.55 Payment Type Information **\<PmtTpInf\>**	++++	Empty Tag	Always Present			
3.58 Service Level **\<SvcLvl\>**	+++++	Empty Tag	Always Present			
3.59 Code **\<Cd\>**	++++++	Yes	Always Present	**Field 2.9** on PAIN.008		Must contain 'SEPA'
3.61 Local Instrument **\<LclInstrm\>**	+++++	Empty Tag	Always Present			
3.62 Code **\<Cd\>**	++++++	Yes	Always Present	**Field 2.12** on PAIN.008	Only CORE allowed	
3.64 Sequence Type **\<SeqTp\>**	+++++	Yes	Always Present	**Field 2.14** on PAIN.008	Identifies the direct debit sequence, such as first, recurrent, final or one-off	**Code:** FRST, RCUR, OOFF, FNAL
3.65 Category Purpose **\<CtgyPurp\>**	+++++	Empty Tag	Populate if on PAIN.008			

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Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory/ Optional/ Conditional	Populated By/From	Description/Value	Data
3.66 Code **\<Cd\>**	++++++	Yes	Populate if on PAIN.008	**Field 2.16** on PAIN.008	Category purpose in code form	**Format:** Max length: 4 Min length: 1 *see code list on page11*
3.67 Proprietary **\<Prtry\>**	++++++	Yes	Populate if on PAIN.008	**Field 2.17** on PAIN.008	Category purpose, in a proprietary form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
3.69 Mandate Related Information **\<MndtRltdInf\>**	++++	Empty Tag	Always Present			
3.70 Mandate Identification **\<MndtId\>**	+++++	Yes	Always Present	**Field 2.48** on PAIN.008	UMR from PAIN.008	**Data Type:** Text **Format:** Max length: 35 Min length: 1
3.71 Date of Signature **\<DtOfSgntr\>**	+++++	Yes	Always Present	**Field 2.49** on PAIN.008	Date of Signing from PAIN.008	**Data Type:** ISO Date **Format:** YYYY-MM-DD e.g. 1998-03-30
3.72 Amendment Indicator **\<AmdmntInd\>**	+++++	Yes	Populate if on PAIN.008	**Field 2.50** on PAIN.008	Indicator if an amendment has been made to amendment	True when an amendment has been made: otherwise nothing present
3.74 Original Mandate Identification **\<OrgnlMndtId\>**	++++++	Yes	Populate if on PAIN.008	**Field 2.52** on PAIN.008	Previous UMR is included here if an amendment has been made to the UMR	**Data Type:** Text **Format:** Max length: 35 Min length: 1
3.75 Original Creditor Scheme ID **\<OrgnlCdtrSchmeId\>**	++++++	Empty Tag	Populate if on PAIN.008			
3.75 Name **\<Nm\>**	+++++++	Yes	Populate if on PAIN.008	**Field 2.53** on PAIN.008	Previous creditor name. If present the new 'Name' must be specified under Creditor	**Data Type:** Text **Format:** Max length: 70 Min length: 1
3.75 Identification **\<Id\>**	+++++++	Empty Tag	Populate if on PAIN.008			
3.75 Private Identification **\<PrvtId\>**	+++++++ +	Empty Tag	Populate if on PAIN.008			

- ■ Usage Rules
- ■ Mandatory Fields
- ■ Optional Fields
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Transaction Information						
Field Name – Tag (No. references EPC Implementation Guide)	**Tag Level**	**Content**	**Mandatory/ Optional/ Conditional**	**Populated By/From**	**Description/Value**	**Data**
3.75 Other **<Othr>**	+++++++ ++	Empty Tag	Populate if on PAIN.008			
3.75 Identification **<Id>**	+++++++ +++	Yes	Populate if on PAIN.008	**Field 2.53** on PAIN.008	Previous creditor scheme identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1
3.75 Scheme Name **<SchmeNm>**	+++++++ +++	Empty Tag	Populate if on PAIN.008			
3.75 Proprietary **<Prtry>**	+++++++ ++++	Yes	Populate if on PAIN.008	**Field 2.53** on PAIN.008	Name of the identification scheme, in a free text form	Must contain SEPA
3.79 Original Debtor Account **<OrgnlDbtrAcct>**	++++++	Empty Tag	Populate if on PAIN.008			
3.79 Identification **<Id>**	+++++++	Empty Tag	Populate if on PAIN.008			
3.79 IBAN **<IBAN>**	+++++++ +	Yes	Populate if on PAIN.008	**Field 2.57** on PAIN.008	Original debtor account that has been modified Used only if originator still with same bankbut using a different account on the mandate	**Data Type:** IBAN2007Identifier **Format:** [A-Z]{2,2}[0-9]{2,2} [a-zA-Z0-9]{1,30}
3.80 Original Debtor Agent **<OrgnlDbtrAgt>**	++++++	Empty Tag	Populate if on PAIN.008			
3.80 Financial Institution Identification **<FinInstnId>**	+++++++	Empty Tag	Populate if on PAIN.008			
3.80 Other **<Othr>**	+++++++ +	Empty Tag	Populate if on PAIN.008			
3.80 Identification **<Id>**	+++++++ ++	Yes	Populate if on PAIN.008	**Field 2.58** on PAIN.008	Must be populated with 'SMNDA' to indicate same mandate with new debtor agent **Note:** To be used with the 'FRST' indicator in the 'Sequence Type'	SMNDA

Usage Rules
Mandatory Fields
Optional Fields
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Transaction Information

Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory/ Optional/ Conditional	Populated By/From	Description/Value	Data
3.88 Remittance Information **<RmtInf>**	++++	Empty Tag	Populate if on PAIN.008			
3.89 Unstructured **<Ustrd>**	+++++	Yes	Populate if on PAIN.008	**Field 2.90** on PAIN.008	Free text provided for matching reconciliation	**Data Type:** Text **Format:** Max length: 140 Min length: 1
3.90 Structured **<Strd>**	+++++	Empty Tag	Populate if on PAIN.008			
3.110 Creditor Reference Information **<CdtrRefInf>**	++++++	Empty Tag	Populate if on PAIN.008			
3.111 Type **<Tp>**	+++++++	Empty Tag	Populate if on PAIN.008			
3.112 Code or Proprietary **<CdOrPrtry>**	+++++++ +	Empty Tag	Populate if on PAIN.008			
3.113 Code **<Cd>**	+++++++ ++	Yes	Populate if on PAIN.008	**Field 2.113** on PAIN.008	Type of creditor reference, in a coded form	Usage Rule Only 'SCOR' is allowed
3.115 Issuer **<Issr>**	+++++++ +	Yes	Populate if on PAIN.008	**Field 2.115** on PAIN.008	Entity that assigns the credit reference type	**Data Type:** Text **Format:** Max length: 35 Min length: 1
3.116 Reference **<Ref>**	+++++++	Yes	Populate if on PAIN.008	**Field 2.116** on PAIN.008	Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction	**Data Type:** Text **Format:** Max length: 35 Min length: 1
3.120 Ultimate Debtor **<UltmtDbtr>**	++++	Empty Tag	Populate if on PAIN.008			
3.120 Name **<Nm>**	+++++	Yes	Populate if on PAIN.008	**Field 2.74** on PAIN.008	Ultimate debtor name	**Data Type:** Text **Format:** Max length: 70 Min length: 1
3.120 Identification **<Id>**	+++++	Empty Tag	Populate if on PAIN.008			

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Transaction Information

Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory/ Optional/ Conditional	Populated By/From	Description/Value	Data
3.120 Organisation Identification **<OrgId>**	++++++	Empty Tag	Populate if on PAIN.008			
3.120 BIC Or BEI **<BICOrBEI>**	+++++++	Yes	Populate if on PAIN.008	**Field 2.74** on PAIN.008	BIC Identifier	**Data Type:** AnyBICIdentifier **Format:** [A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
3.120 Other **<Othr>**	+++++++	Empty Tag	Populate if on PAIN.008			
3.120 Identification **<Id>**	+++++++ +	Yes	Populate if on PAIN.008	**Field 2.74** on PAIN.008	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1
3.120 Scheme Name **<SchmeNm>**	+++++++ +	No	Populate if on PAIN.008			
3.120 Code **<Cd>**	+++++++ ++	Yes	Populate if on PAIN.008	**Field 2.74** on PAIN.008	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalOrganisation Identification1Code **Format:** Max Length: 4 Min length: 1
3.120 Proprietary **<Prtry>**h	+++++++ ++	Yes	Populate if on PAIN.008	**Field 2.74** on PAIN.008	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
3.120 Issuer **<Issr>**	+++++++ +	Yes	Populate if on PAIN.008	**Field 2.74** on PAIN.008	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1
3.120 Private Identification **<PrvtId>**	++++++	Empty Tag	Populate if on PAIN.008			
3.120 Date And Place Of Birth **<DtAndPlcOfBirth>**	+++++++	Empty Tag	Populate if on PAIN.008			
3.120 Birth Date **<BirthDt>**	+++++++ +	Yes	Populate if on PAIN.008	**Field 2.74** on PAIN.008	Date on which a person is born	**Data Type:** ISODate **Format:** YYYY-MM-DD e.g. 1998-03-30

■ Usage Rules
■ Mandatory Fields
■ Optional Fields
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Transaction Information

Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory/ Optional/ Conditional	Populated By/From	Description/Value	Data
3.120 Province Of Birth **<PrvcOfBirth>**	++++++++	Yes	Populate if on PAIN.008	**Field 2.74** on PAIN.008	Province where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1
3.120 City Of Birth **<CityOfBirth>**	++++++++	Yes	Populate if on PAIN.008	**Field 2.74** on PAIN.008	City where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1
3.120 Country Of Birth **<CtryOfBirth>**	++++++++	Yes	Populate if on PAIN.008	**Field 2.74** on PAIN.008	Country where a person was born	**Data Type:** CountryCode **Format:** [A-Z]{2,2}
3.120 Other **<Othr>**	+++++++	Empty Tag	Populate if on PAIN.008			
3.120 Identification **<Id>**	++++++++	Yes	Populate if on PAIN.008	**Field 2.74** on PAIN.008	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1
3.120 Scheme Name **<SchmeNm>**	++++++++	Empty Tag	Populate if on PAIN.008			
3.120 Code **<Cd>**	+++++++++	Yes	Populate if on PAIN.008	**Field 2.74** on PAIN.008	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalPersonal Identification1Code **Format:** Max length: 4 Min length: 1
3.120 Proprietary **<Prtry>**	+++++++++	Yes	Populate if on PAIN.008	**Field 2.74** on PAIN.008	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
3.120 Issuer **<Issr>**	++++++++	Yes	Populate if on PAIN.008	**Field 2.74** on PAIN.008	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1
3.121 Debtor **<Dbtr>**	++++	Empty Tag	Always Present			

Usage Rules
Mandatory Fields
Optional Fields
Conditional Fields

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Transaction Information

Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory/ Optional/ Conditional	Populated By/From	Description/Value	Data
3.121 Name **<Nm>**	+++++	Yes	Always Present	**Field 2.72** on PAIN.008	Debtor name	**Data Type:** Text **Format:** Max length: 70 Min length: 1
3.121 Postal Address **<PstlAdr>**	+++++	Empty Tag	Populate if on PAIN.008			
3.121 Country**<Ctry>**	++++++	Yes	Populate if on PAIN.008	**Field 2.72** on PAIN.008	Country code	**Data Type:** CountryCode **Format:** [A-Z]{2,2} SO 3166, Alpha-2 code
3.121 Address Line**<AdrLine>** (2)	++++++	Yes	Populate if on PAIN.008	**Field 2.72** on PAIN.008	Debtor address in freeformat text. *Note: Two occurrences of this tag are allowed*	**Data Type:** Text **Format:** Max length: 70 Min length: 1
3.121 Identification **<Id>**	+++++	Empty Tag	Populate if on PAIN.008			
3.121 Organisation Identification **<OrgId>**	++++++	Empty Tag	Populate if on PAIN.008			
3.121 BIC Or BEI **<BICOrBEI>**	+++++++	Yes	Populate if on PAIN.008	**Field 2.72** on PAIN.008	BIC Identifier	**Data Type:** AnyBICIdentifier **Format:** [A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
3.121 Other **<Othr>**	+++++++	Empty Tag	Populate if on PAIN.008			
3.121 Identification **<Id>**	++++++++	Yes	Populate if on PAIN.008	**Field 2.72** on PAIN.008	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1
3.121 Scheme Name **<SchmeNm>**	++++++++	No	Populate if on PAIN.008			

- ■ Usage Rules
- ■ Mandatory Fields
- ■ Optional Fields
- ■ Conditional Fields

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Transaction Information

Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory/ Optional/ Conditional	Populated By/From	Description/Value	Data
3.121 Code **\<Cd>**	+++++++ ++	Yes	Populate if on PAIN.008	**Field 2.72** on PAIN.008	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalOrganisation Identification1Code **Format:** MaxLength: 4 Min length: 1
3.121 Proprietary **\<Prtry>**	+++++++ ++	Yes	Populate if on PAIN.008	**Field 2.72** on PAIN.008	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
3.121 Issuer **\<Issr>**	+++++++ +	Yes	Populate if on PAIN.008	**Field 2.72** on PAIN.008	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1
3.121 Private Identification **\<PrvtId>**	++++++	Empty Tag	Populate if on PAIN.008			
3.121 Date And Place Of Birth **\<DtAndPlcOfBirth>**	+++++++	Empty Tag	Populate if on PAIN.008			
3.121 Birth Date **\<BirthDt>**	+++++++ +	Yes	Populate if on PAIN.008	**Field 2.72** on PAIN.008	Date on which a person is born	**Data Type:** ISODate **Format:** YYYY-MM-DD e.g. 1998-03-30
3.121 Province Of Birth **\<PrvcOfBirth>**	+++++++ +	Yes	Populate if on PAIN.008	**Field 2.72** on PAIN.008	Province where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1
3.121 City Of Birth **\<CityOfBirth>**	+++++++ +	Yes	Populate if on PAIN.008	**Field 2.72** on PAIN.008	City where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1
3.121 Country Of Birth **\<CtryOfBirth>**	+++++++ +	Yes	Populate if on PAIN.008	**Field 2.72** on PAIN.008	Country where a person was born	**Data Type:** CountryCode **Format:** [A-Z]{2,2}
3.121 Other **\<Othr>**	+++++++	Empty Tag	Populate if on PAIN.008			

■ Usage Rules
■ Mandatory Fields
■ Optional Fields
■ Conditional Fields

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Transaction Information

Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory/ Optional/ Conditional	Populated By/From	Description/Value	Data
3.121 Identification **<Id>**	++++++++	Yes	Populate if on PAIN.008	**Field 2.72** on PAIN.008	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1
3.121 Scheme Name **<SchmeNm>**	++++++++	Empty Tag	Populate if on PAIN.008			
3.121 Code **<Cd>**	+++++++++	Yes	Populate if on PAIN.008	**Field 2.72** on PAIN.008	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalPersonal Identification1Code **Format:** Maxlength: 4 Min length: 1
3.121 Proprietary **<Prtry>**	+++++++++	Yes	Populate if on PAIN.008	**Field 2.72** on PAIN.008	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
3.121 Issuer **<Issr>**	++++++++	Yes	Populate if on PAIN.008	**Field 2.72** on PAIN.008	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 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	**Field 2.73** on PAIN.008	International Bank Account Number (IBAN)	**Data Type:** IBAN2007Identifier **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	**Field 2.70** on PAIN.008	Bank Identifier Code.	**Data Type:** BICIdentifier **Format:** [A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

- ■ Usage Rules
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Transaction Information

Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory/ Optional/ Conditional	Populated By/From	Description/Value	Data
3.125 Creditor Agent **\<CdtrAgt>**	++++	Empty Tag	Always Present			
3.125 Financial Institution Identification **\<FinInstnId>**	+++++	Empty Tag	Always Present			
3.125 BIC **\<BIC>**	++++++	Yes	Always Present	**Field 2.21** on PAIN.008	Bank Identifier Code	**Data Type:** BICIdentifier **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	**Field 2.19** on PAIN.008	Name by which a party is known and which is usually used to identify that party	**Data Type:** Text **Format:** Max length: 70 Min length: 1
3.127 Postal Address **\<PstlAdr>**	+++++	Empty Tag	Populate if on PAIN.008			
3.127 Country **\<Ctry>**	++++++	Yes	Populate if on PAIN.008	**Field 2.19** on PAIN.008	Country Code	**Format:** [A-Z]{2,2} ISO 3166, Alpha-2 Code
3.127 Address Line **\<Adrline>** (2)	++++++	Yes	Populate if on PAIN.008	**Field 2.19** on PAIN.008	Postal address in freeformat text *Note: Two occurrences of this tag are allowed*	**Data Type:** Text **Format:** Max length: 70 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	**Field 2.20** on PAIN.008	International Bank Account Number (IBAN)	**Data Type:** IBAN2007Identifier **Format:** [A-Z]{2,2}[0-9]{2,2} [a-zA-Z0-9]{1,30}

■ Usage Rules
■ Mandatory Fields
■ Optional Fields
■ Conditional Fields

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Transaction Information

Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory/ Optional/ Conditional	Populated By/From	Description/Value	Data
3.128 Currency **<Ccy>**	++++	Yes	Populate if on PAIN.008	**Field 2.20** on PAIN.008	Identification of the currency in which the account is held\n\nNote: No processing or validation is completed on this field – for information purpose only	Currency Code\n**Format:** [A-Z]{3,3}\nValid active or historic currency codes are registered with the ISO 4217
3.129 Ultimate Creditor **<UltmtCdtr>**	++++	Empty Tag	Populate if on PAIN.008			
3.129 Name **<Nm>**	+++++	Yes	Populate if on PAIN.008	**Field 2.23** on PAIN.008	Ultimate party to which an amount of money is due	**Data Type:** Text\n**Format:** Max length: 70\n Min length: 1
3.129 Identification **<Id>**	+++++	Empty Tag	Populate if on PAIN.008			
3.129 Organisation Identification **<OrgId>**	++++++	Empty Tag	Populate if on PAIN.008			
3.129 BIC Or BEI **<BICOrBEI>**	+++++++	Yes	Populate if on PAIN.008	**Field 2.23** on PAIN.008	BIC Identifier	**Data Type:** AnyBICIdentifier\n**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	Populate if on PAIN.008			
3.129 Identification **<Id>**	+++++++ +	Yes	Populate if on PAIN.008	**Field 2.23** on PAIN.008		
3.129 Scheme Name **<SchmeNm>**	+++++++ +	Empty Tag	Populate if on PAIN.008			
3.129 Code **<Cd>**	+++++++ ++	Yes	Populate if on PAIN.008	**Field 2.23** on PAIN.008	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalOrganisation Identification1Code\n**Format:** Max Length: 4\n Min length: 1
3.129 Proprietary **<Prtry>**	+++++++ ++	Yes	Populate if on PAIN.008	**Field 2.23** on PAIN.008	Name of the identification scheme, in a free text form	**Data Type:** Text\n**Format:** Max length: 35\n Min length: 1

- ▇ Usage Rules
- ▇ Mandatory Fields
- ▇ Optional Fields
- ▇ Conditional Fields

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Transaction Information

Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory/ Optional/ Conditional	Populated By/From	Description/Value	Data
3.129 Issuer **<Issr>**	++++++++	Yes	Populate if on PAIN.008	**Field 2.23** on PAIN.008	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1
3.129 Private Identification **<PrvtId>**	++++++	Empty Tag	Populate if on PAIN.008			
3.129 Date And Place Of Birth **<DtAndPlcOfBirth>**	+++++++	Empty Tag	Populate if on PAIN.008			
3.129 Birth Date **<BirthDt>**	++++++++	Yes	Populate if on PAIN.008	**Field 2.23** on PAIN.008	Date on which a person is born	**Data Type:** ISODate **Format:** YYYY-MM-DD e.g. 1998-03-30
3.129 Province Of Birth **<PrvcOfBirth>**	++++++++	Yes	Populate if on PAIN.008	**Field 2.23** on PAIN.008	Province where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1
3.129 City Of Birth **<CityOfBirth>**	++++++++	Yes	Populate if on PAIN.008	**Field 2.23** on PAIN.008	City where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1
3.129 Country Of Birth **<CtryOfBirth>**	++++++++	Yes	Populate if on PAIN.008	**Field 2.23** on PAIN.008	Country where a person was born	**Data Type:** CountryCode **Format:** [A-Z]{2,2}
3.129 Other **<Othr>**	+++++++	Empty Tag	Populate if on PAIN.008			
3.129 Identification **<Id>**	++++++++	Yes	Populate if on PAIN.008	**Field 2.23** on PAIN.008	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1
3.129 Scheme Name **<SchmeNm>**	++++++++	Empty Tag	Populate if on PAIN.008			
3.129 Code **<Cd>**	+++++++++	Yes	Populate if on PAIN.008	**Field 2.23** on PAIN.008	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalPersonal Identification1Code **Format:** Max length: 4 Min length: 1

- ■ Usage Rules
- ■ Mandatory Fields
- ■ Optional Fields
- ■ Conditional Fields

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Transaction Information						
Field Name – Tag (No. references EPC Implementation Guide)	**Tag Level**	**Content**	**Mandatory/ Optional/ Conditional**	**Populated By/From**	**Description/Value**	**Data**
3.129 Proprietary **\<Prtry\>**	+++++++ ++	Yes	Populate if on PAIN.008	**Field 2.23** on PAIN.008	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
3.129 Issuer **\<Issr\>**	+++++++ +	Yes	Populate if on PAIN.008	**Field 2.23** on PAIN.008	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1

Usage Rules
Mandatory Fields
Optional Fields
Conditional Fields

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Appendix 4.8: SEPA Direct Debit PAIN.002.001.03 – Sample File

```
<?xml version="1.0" encoding="utf-8"?>
<!--

Following submission of the PAIN.008.001.02 collection file, four transaction have been rejected for various reasons detailed below.
These rejected transactions come from two separate batches within the original PAIN.008.001.02 file, batch PMTINFID1 and batch PMTINFID2

-->
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchemainstance" xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03">
<CstmrPmtStsRpt>
<GrpHdr>
<MsgId>MSGID99345678912</MsgId>
<!--

Message ID of the PAIN.002 message - assigned by the Creditor Bank to uniquely identify the PAIN.002 message


  -->
<CreDtTm>2013-10-08T20:49:00</CreDtTm>
<CdtrAgt>
                <FinInstnId>
<BIC>BOFIIE2D</BIC>
<!--
    BIC of Financial Institution that created the message - always BOI BIC
    -->
</FinInstnId>
        </CdtrAgt>
</GrpHdr>
<OrgnlGrpInfAndSts>
                <OrgnlMsgId>MSGID12345678912</OrgnlMsgId>
<!--
```

Unique file identification of the corresponding PAIN.008.001.02 file as assigned by the creditor

```
-->
                <OrgnlMsgNmId>PAIN.008.001.02</OrgnlMsgNmId>
                <OrgnlNbOfTxs>4</OrgnlNbOfTxs>
                <OrgnlCtrlSum>400</OrgnlCtrlSum>
        </OrgnlGrpInfAndSts>
        <OrgnlPmtInfAndSts>
                <OrgnlPmtInfId>PMTINFID1</OrgnlPmtInfId>
<!--
```

Unique identification of batch in which two transactions have failed. The unique identifier is provided by the creditor in
the corresponding PAIN.008.001.02 file

```
-->
                <OrgnlNbOfTxs>2</OrgnlNbOfTxs>
                <OrgnlCtrlSum>200</OrgnlCtrlSum>
                <TxInfAndSts>
<!--
```

The following transaction has been rejected due to invalid IBAN (AC01)- all transaction level fields from the original PAIN.008.001.02
 message will be contained in the rejected transaction information

```
-->
                        <StsId>IDREJ1</StsId>
<!--
```

Reference of the bank that initiated the payment rejection

```
-->
                        <OrgnlEndToEndId>E2EID1</OrgnlEndToEndId>
<!--
```

Unique End to End identifier for the transaction as assigned by the creditor in the corresponding PAIN.008.001.02 message
-->

```
                    <TxSts>RJCT</TxSts>
                    <StsRsnInf>
                            <Orgtr>
                                    <Id>
                                    <OrgId>
                                            <BICOrBEI>BOFIIE2D</BICOrBEI>
                                    </OrgId>
                                    </Id>
                            </Orgtr>
                            <Rsn>
                                    <Cd>AC01</Cd>
                            </Rsn>
                    </StsRsnInf>
                    <OrgnlTxRef>
                            <Amt><InstdAmt Ccy="EUR">100</InstdAmt></Amt>
                            <ReqdColltnDt>2013-10-09</ReqdColltnDt>
                            <CdtrSchmeId>
                                    <Id>
                                    <PrvtId>
                                            <Othr>
                                            <Id>IE03ZZZ123456</Id>
                                            <SchmeNm>
                                                    <Prtry>SEPA</Prtry>
                                            </SchmeNm>
                                            </Othr>
                                    </PrvtId>
                                    </Id>
                            </CdtrSchmeId>
                            <PmtTpInf>
                                    <SvcLvl>
                                    <Cd>SEPA</Cd>
                                    </SvcLvl>
                                    <LclInstrm>
                                    <Cd>CORE</Cd>
                                    </LclInstrm>
```

```xml
                    <SeqTp>FRST</SeqTp>
            </PmtTpInf>
            <MndtRltdInf>
                    <MndtId>MANDATEID1</MndtId>
                    <DtOfSgntr>2013-09-01</DtOfSgntr>
            </MndtRltdInf>
            <Dbtr>
            <Nm>DEBTOR1</Nm>
            </Dbtr>
            <DbtrAcct>
            <Id>
                    <IBAN>IE82BOFI90393929352659</IBAN>
            </Id>
            </DbtrAcct>
            <DbtrAgt>
            <FinInstnId>
                    <BIC>BOFIIE2D</BIC>
            </FinInstnId>
            </DbtrAgt>
            <CdtrAgt>
                    <FinInstnId>
                    <BIC>BOFIIE2D</BIC>
                    </FinInstnId>
            </CdtrAgt>
            <Cdtr>
                    <Nm>CREDITOR</Nm>
            </Cdtr>
            <CdtrAcct>
                    <Id>
                    <IBAN>IE75BOFI90377959996017</IBAN>
                    </Id>
                    <Ccy>EUR</Ccy>
            </CdtrAcct>
        </OrgnlTxRef>
    </TxInfAndSts>
    <TxInfAndSts>
<!--
```

The following transaction has been rejected due to a refusal by the debtor (MS03)

-->

```
                    <StsId>IDREJ2</StsId>
                    <OrgnlEndToEndId>E2EID2</OrgnlEndToEndId>
                    <TxSts>RJCT</TxSts>
                    <StsRsnInf>
                            <Orgtr>
                                    <Nm>DEBTOR2</Nm>
                            </Orgtr>
                            <Rsn>
                                    <Cd>MS02</Cd>
                            </Rsn>
                    </StsRsnInf>
                    <OrgnlTxRef>
                            <Amt><InstdAmt Ccy="EUR">100</InstdAmt></Amt>
                            <ReqdColltnDt>2013-10-09</ReqdColltnDt>
                            <CdtrSchmeId>
                                    <Id>
                                    <PrvtId>
                                            <Othr>
                                            <Id>IE03ZZZ123456</Id>
                                            <SchmeNm>
                                                    <Prtry>SEPA</Prtry>
                                            </SchmeNm>
                                            </Othr>
                                    </PrvtId>
                                    </Id>
                            </CdtrSchmeId>
                            <PmtTpInf>
                                    <SvcLvl>
                                    <Cd>SEPA</Cd>
                                    </SvcLvl>
                                    <LclInstrm>
                                    <Cd>CORE</Cd>
                                    </LclInstrm>
                                    <SeqTp>FRST</SeqTp>
```

```xml
            </PmtTpInf>
            <MndtRltdInf>
                    <MndtId>MANDATEID2</MndtId>
                    <DtOfSgntr>2013-09-01</DtOfSgntr>
            </MndtRltdInf>
            <Dbtr>
            <Nm>DEBTOR2</Nm>
            </Dbtr>
            <DbtrAcct>
            <Id>
                    <IBAN>IE19BOFI90529930903788</IBAN>
            </Id>
            </DbtrAcct>
            <DbtrAgt>
            <FinInstnId>
                    <BIC>BOFIIE2D</BIC>
            </FinInstnId>
            </DbtrAgt>
            <CdtrAgt>
                    <FinInstnId>
                    <BIC>BOFIIE2D</BIC>
                    </FinInstnId>
            </CdtrAgt>
            <Cdtr>
                    <Nm>CREDITOR</Nm>
            </Cdtr>
            <CdtrAcct>
                    <Id>
                    <IBAN>IE75BOFI90377959996017</IBAN>
                    </Id>
                    <Ccy>EUR</Ccy>
            </CdtrAcct>
        </OrgnlTxRef>
    </TxInfAndSts>
</OrgnlPmtInfAndSts>
<OrgnlPmtInfAndSts>
<!--
```

Second batch from the original PAIN.008.001.02 which also has two rejected transactions

-->

```
        <OrgnlPmtInfId>PMTINFID2</OrgnlPmtInfId>
        <OrgnlNbOfTxs>2</OrgnlNbOfTxs>
        <OrgnlCtrlSum>200</OrgnlCtrlSum>
        <TxInfAndSts>
<!--


The following transaction has been rejected since the debtor requested a refund for an authorised transaction (MD06)

-->

        <StsId>IDREJ3</StsId>
        <OrgnlEndToEndId>E2EID3</OrgnlEndToEndId>
        <TxSts>RJCT</TxSts>
        <StsRsnInf>
            <Orgtr>
                <Nm>DEBTOR3</Nm>
            </Orgtr>
            <Rsn>
                <Cd>MD06</Cd>
            </Rsn>
        </StsRsnInf>
        <OrgnlTxRef>
            <Amt><InstdAmt Ccy="EUR">100</InstdAmt></Amt>
            <ReqdColltnDt>2013-10-09</ReqdColltnDt>
            <CdtrSchmeId>
                <Id>
                <PrvtId>
                    <Othr>
                    <Id>IE03ZZZ123456</Id>
                    <SchmeNm>
                        <Prtry>SEPA</Prtry>
                    </SchmeNm>
                    </Othr>
                </PrvtId>
```

```xml
            </Id>
        </CdtrSchmeId>
        <PmtTpInf>
                <SvcLvl>
                <Cd>SEPA</Cd>
                </SvcLvl>
                <LclInstrm>
                <Cd>CORE</Cd>
                </LclInstrm>
                <SeqTp>RCUR</SeqTp>
        </PmtTpInf>
        <MndtRltdInf>
                <MndtId>MANDATEID3</MndtId>
                <DtOfSgntr>2013-09-01</DtOfSgntr>
        </MndtRltdInf>
        <Dbtr>
        <Nm>DEBTOR3</Nm>
        </Dbtr>
        <DbtrAcct>
        <Id>
                <IBAN>IE11BOFI90570714221998</IBAN>
        </Id>
        </DbtrAcct>
        <DbtrAgt>
        <FinInstnId>
                <BIC>BOFIIE2D</BIC>
        </FinInstnId>
        </DbtrAgt>
        <CdtrAgt>
                <FinInstnId>
                <BIC>BOFIIE2D</BIC>
                </FinInstnId>
        </CdtrAgt>
        <Cdtr>
                <Nm>CREDITOR</Nm>
        </Cdtr>
        <CdtrAcct>
```

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```xml
                                <Id>
                                    <IBAN>IE31BOFI90573146957000</IBAN>
                                </Id>
                                <Ccy>EUR</Ccy>
                            </CdtrAcct>
                        </OrgnlTxRef>
                    </TxInfAndSts>
                    <TxInfAndSts>
```
<!--

The following transaction is rejected since there was insufficient funds in the debtor account to fund the transaction (AM04)

-->
```xml
                        <StsId>IDREJ4</StsId>
                        <OrgnlEndToEndId>E2EID4</OrgnlEndToEndId>
                        <TxSts>RJCT</TxSts>
                        <StsRsnInf>
                            <Orgtr>
                                <Id>
                                    <OrgId>
                                        <BICOrBEI>BOFIIE2D</BICOrBEI>
                                    </OrgId>
                                </Id>
                            </Orgtr>
                            <Rsn>
                                <Cd>AM04</Cd>
                            </Rsn>
                        </StsRsnInf>
                        <OrgnlTxRef>
                            <Amt><InstdAmt Ccy="EUR">100</InstdAmt></Amt>
                            <ReqdColltnDt>2013-10-09</ReqdColltnDt>
                            <CdtrSchmeId>
                                <Id>
                                    <PrvtId>
                                        <Othr>
                                        <Id>IE03ZZZ123456</Id>
                                        <SchmeNm>
```

```xml
                    <Prtry>SEPA</Prtry>
                </SchmeNm>
            </Othr>
        </PrvtId>
    </Id>
</CdtrSchmeId>
<PmtTpInf>
    <SvcLvl>
    <Cd>SEPA</Cd>
    </SvcLvl>
    <LclInstrm>
    <Cd>CORE</Cd>
    </LclInstrm>
    <SeqTp>RCUR</SeqTp>
</PmtTpInf>
<MndtRltdInf>
    <MndtId>MANDATEID4</MndtId>
    <DtOfSgntr>2013-09-01</DtOfSgntr>
</MndtRltdInf>
<Dbtr>
<Nm>DEBTOR4</Nm>
</Dbtr>
<DbtrAcct>
<Id>
    <IBAN>IE22BOFI90573146641815</IBAN>
</Id>
</DbtrAcct>
<DbtrAgt>
<FinInstnId>
    <BIC>BOFIIE2D</BIC>
</FinInstnId>
</DbtrAgt>
<CdtrAgt>
    <FinInstnId>
    <BIC>BOFIIE2D</BIC>
    </FinInstnId>
</CdtrAgt>
```

```xml
			<Cdtr>
				<Nm>CREDITOR</Nm>
			</Cdtr>
			<CdtrAcct>
				<Id>
				<IBAN>IE31BOFI90573146957000</IBAN>
				</Id>
				<Ccy>EUR</Ccy>
			</CdtrAcct>
		</OrgnlTxRef>
	</TxInfAndSts>
	</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>
```

Appendix 4.9: Change Control

Version	Date	Section	Comments
1.0	25th July 2013	n/a	Initial Document
1.1	30th October 2013	Contents Page	Point 11 – New content element: Document Control
1.1	30th October 2013	Section 5:	Field Type: 'Usage Rules' is now depicted in this section
1.1	30th October 2013	Section 7: Reason Codes	ISO Code: DNOR has been added
1.1	30th October 2013	Section 8 & Section 9	Font used in Fields & Sample File has been changed to Verdana to differentiate 'i' from 'l'
1.1	30th October 2013	Section 8: File Format	'Usage Rules' graphic has been added to the Legend
			1.6: Field / Tag Name: **<DbtrAgt>** has been changed to **<CdtrAgt>**
			3.120, 3.121 & 3.129: Data Type: 'ExternalOrganisationIdentification1Code' has been changed to 'ExternalPersonalIdentification1Code'
1.1	30th October 2013	Section 9: PAIN.002.001.03 Sample File	The Doctype has been updated to include the following statement: xmlns:xsd="http://www.w3.org/2001/XMLSchema"
			Sample IBANs & BICs have been updated

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Appendix 5: Creditor Settlement Report

Appendix 5.1: Overview

The Creditor Settlement Report is produced daily where posting has been applied to the creditor's account. This report is available as a .csv file that can be used to automatically, or manually, reconcile the creditor's account at the end of each day.

Appendix 5.2: Characteristics of Creditor Settlement Report

1. The Creditor Settlement Report can be downloaded as a CSV file.

2. The report is available through BOL Payments Plus.

3. One Creditor Settlement Report is generated per creditor account each day there is a bulk return posting on the account.

4. The report details all the Bulk Return postings credited to the creditor account on a day. It also details the transactions which the Bulk Return represents.

5. The r-messages contained in a Creditor Settlement Report can be matched to the original transactions using the End to End ID.

6. Report will be available for 13 months.

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Appendix 5: Creditor Settlement Report

Appendix 5.3: Settlement Report File Format

	Information Level	Description	Field Length	Format	Example
Report Date	Report Level	Date of the report	10 characters	dd/mm/yyyy	01/09/2013
IBAN	Report Level	Creditor's IBAN	Max. 34 characters	**Data Type:** IBAN2007Identifier **Format:** [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	IE98BOFI90393912345678
NARRATIVE	Bulk Return	Narrative assigned by Bank of Ireland to uniquely identify a Bulk Return posting	16 characters	YYMMDDBUA1234567, Where: YYMMDD = Year, Month, Day Static Text = Set as "DDO" 1234567 = 7 digit number	130227DDD0000156
BULK DR	Bulk Return	Amount of a Bulk Return posting	Max. 17 characters	No Currency Symbol Value between 0.01 and 99,999,999,99,9999.99 No commas in number format Always include 2 decimal places	13200.59
FILE ID	Transaction	Message/File ID of the transaction as per original PAIN.008.001.02- Field 1.1	Max. 35 characters	Text	UTILITYCOLLECTION
BATCH ID	Transaction	Payment Information ID (Batch ID) of the transaction as per original PAIN.008.001.02 – Field 2.1	Max. 35 characters	Text	RECUR
END TO END ID	Transaction	End to End ID of the transaction as per original PAIN.008.001.02 – Field 2.31	Max. 35 characters	Text	JIMJONES223344 AUG13
DEBIT AMOUNT	Transaction	Instructed Amount of the transaction as per original PAIN.008.001.02 – Field 2.44	Max. 12 characters	No Currency Symbol Value between 0.01 and 999999999.99 No commas in number format Always include 2 decimal places	79.01

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Appendix 5: Creditor Settlement Report

Appendix 5.4: Creditor Settlement Report Sample File

REPORT DATE	IBAN	NARRATIVE	BULK DR	FILE ID	BATCH ID	END TO END ID	DEBIT AMOUNT
02/02/2013	IE75BOFI90393912345678	130202DDO1234567	1569.99	FILEONE	FIRST COLLECT	CUSTOMER91 JAN13	1069.99
02/02/2013	IE75BOFI90393912345678	130202DDO1234567	1569.99	FILEONE	RECUR COLLECT	CUSTOMER09 JAN13	500
02/02/2013	IE75BOFI90393912345678	130202DDO1234568	669.99	FILETWO	FIRST COLLECT	CUSTOMER76 JAN13	169.99
02/02/2013	IE75BOFI90393912345678	130202DDO1234568	669.99	FILETWO	RECUR COLLECT	CUSTOMER59 JAN13	500

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