

SEPA Credit Transfer Reports Guide

Bank of Ireland 

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This guide is designed to enable you to understand and access the reports available to you as a SEPA (Single Euro Payments Area) Credit Transfer originator.

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Section 1: Reports Overview

What reports are available for SEPA Credit Transfer Originators?

File Rejection Report: details where a file has failed pre-processing validation

PAIN.002 XML Report: is used to reconcile rejected items at file level. This report highlights the individual transaction level failures.

Section 2: File Rejection Report

1. What is a File Rejection Report?

The File Rejection Report is a report which is generated when a PAIN.001 payment file fails pre-processing validation checks.

This report will be available on Business On Line Payments Plus and provides you with the reason why a file has failed the pre-processing stage.

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

Reason Text	Reason Description
File Error	You have exceeded your limit. Please review your file and re-submit or contact your relationship manager
File Error	This is a duplicate file. Please review your file and re-submit
File Error	You have included payments with a value date which is more than 60 days in the future, or 30 days in the past. Please review your file and resubmit.
File Error	The nominated account number is not registered under this Originator ID or there are inconsistent Originator IDs present on this file.
File Error	The Batch ID on the File is not unique. Please review your file and resubmit
File Error	The total number of transactions in the file does not match the accumulated number of transactions for the batch (s). Please review your file and resubmit.
File Error	The accumulated number of transactions in a batch does not match the total number of transactions for that batch. Please review your file and resubmit.
File Error	The accumulated value of transactions in a batch does not match the total value of transactions for that batch. Please review your file and resubmit.
File Error	The accumulated value of transactions in a file does not match the total value of transactions for that file. Please review your file and resubmit.
File Error	An error has occurred with your file. Please review your file and re-submit.

Once the file has been rectified at source, it will need to be re-submitted to Business On Line Payments Plus via Business

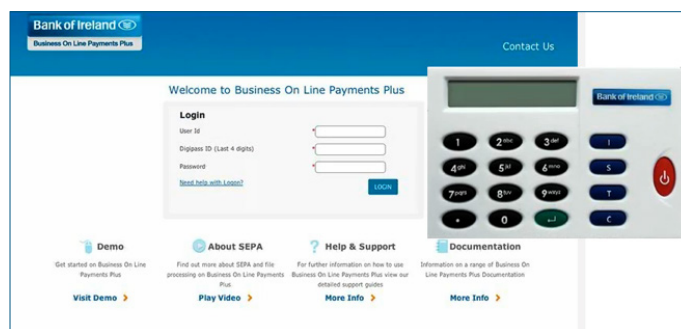
On Line File Gateway or Connect Direct, depending on how you have uploaded the file.

2. How do I view my File Rejection Report?

The File Rejection Report is available under the Reports tab on Business On Line Payments Plus.

To watch our online demo, please visit: www.bankofireland.com/business-on-line-payments-plus-demo

A. Logon to Business On Line Payments Plus using your User ID and Digipass



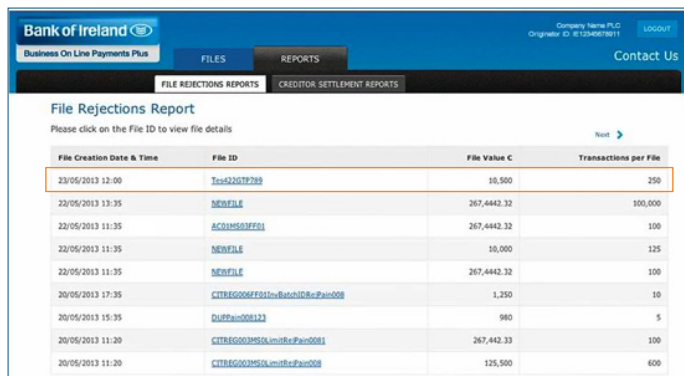
B. Click on 'File Rejections Reports' under the Reports Tab, to view all files which have failed initial validation



C. Click on the file you wish to view: these will be listed with the most recent first.

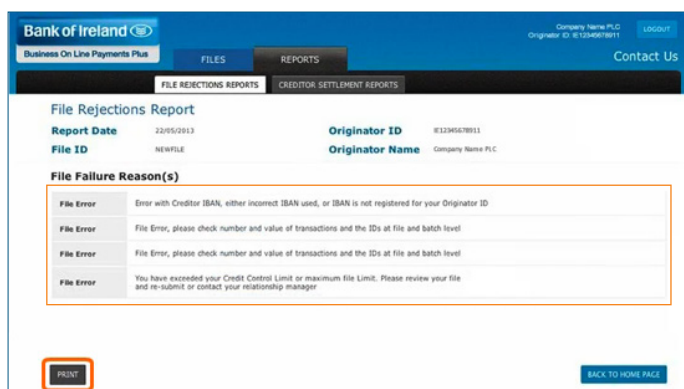
You can see the following fields to assist you choosing the correct file:

- File Creation Date and Time
- File ID
- File Value €
- Transactions per File



File Creation Date & Time	File ID	File Value €	Transactions per File
23/05/2013 12:00	Trn22077789	10,500	250
22/05/2013 13:35	NEWFILE	267,4442.32	100,000
22/05/2013 11:35	ACT0MSG0FF01	267,4442.32	100
22/05/2013 11:35	NEWFILE	10,000	125
22/05/2013 11:35	NEWFILE	267,4442.32	100
20/05/2013 17:35	CTRE00000FF01vBach008ePau008	1,250	10
20/05/2013 15:35	OutPau000122	980	5
20/05/2013 11:20	CTRE0000MS0Lm08ePau0081	267,442.33	100
20/05/2013 11:20	CTRE0000MS0Lm08ePau008	125,500	600

D. File failure reasons are displayed with the option to print.



File Error	Failure Reason(s)
File Error	Error with Creditor IBAN, either incorrect IBAN used, or IBAN is not registered for your Originator ID
File Error	File Error, please check number and value of transactions and the IDs at file and batch level
File Error	File Error, please check number and value of transactions and the IDs at file and batch 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

Section 3: PAIN.002 Report

1. What is a PAIN.002 Report?

The PAIN.002 Report can be used to manually or automatically reconcile payments. This is produced daily where an R-message has been received against the original PAIN.001 file.

This report is available in two formats, an XML file and a reader friendly HTML report, which can be used to automatically or manually reconcile SEPA Credit Transfer transactions and represent SEPA Credit Transfer where necessary.

The PAIN.002 Report will be available through the Business On Line File Gateway (BOL File Gateway) application. BOL

File Gateway allows users to configure their settings to receive email notifications each time a PAIN.002 report is available for download.

If you have not already done so, contact us to sign up to email notifications.

These R-messages in PAIN.002 formats can be received via BOL File Gateway from the time of submission of the PAIN.001 payment file until 80 calendar days later.

The PAIN.002 Report only reports on R-messages generated on that particular day and does not contain R-messages previously reported. If there are no R-messages generated for a PAIN.001 file, no PAIN.002 Report is generated.

The PAIN.002 XML Report does not include the settlement date of the R-message; however, this can be viewed in the HTML version of the report. The R-messages contained in a PAIN.002 XML can be reconciled to the original transactions using the End to End ID.

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

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

A. Logon to Business On Line File Gateway using your 7 digit User ID, starting with 'S' and your password.

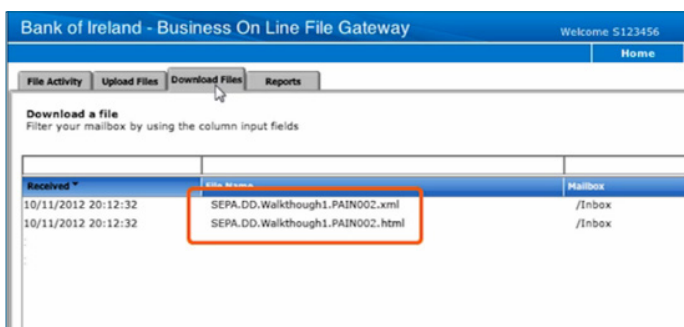


B. Click on the Download Files Tab, to view PAIN.002 reports available.

To watch our online demo, please visit: www.bankofireland.com/business-on-line-payments-plus-demo

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

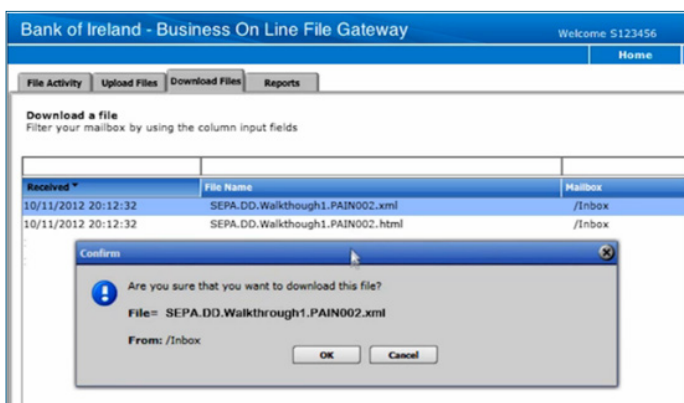




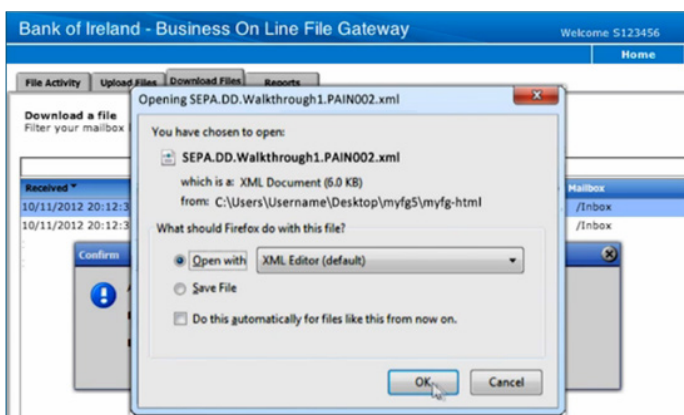
C. Display of files within this tab will automatically default to the most recently received file; this can be changed by you by using the filters under mailbox.

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

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



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



What are R-messages?

A **'Return'** occurs when a credit transfer is diverted from normal execution after interbank Settlement, and is sent by the Beneficiary Bank to the Originator Bank for a credit transfer that cannot be executed for valid reasons such as wrong account number or account closed with the consequence that the Beneficiary account cannot be credited on the basis of the information contained in the original credit transfer message.

A **'Reject'** occurs when a credit transfer is not accepted for normal execution before interbank Settlement. If the rejection is at the point at which the Originator instructs the Originator Bank, for the purposes of the Scheme, the Originator Bank need only inform the Originator of the reason.

A **Recall** occurs when the Originator Bank requests to cancel a SEPA Credit Transfer. The Recall procedure must be initiated by the Originator Bank within 10 Banking Business Days after execution date of the SCT subject to the Recall. The Recall procedure can be initiated only by the Originator Bank, which may do it on behalf of its customer.

If initiated before settlement, the recall will lead to a cancellation, according to the Clearing and Settlement Mechanism (CSM) procedures agreed with its participants. If initiated after settlement, the recall will be forwarded by the CSM.

Section 4: SEPA Reports Queries

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

Please contact the Business On Line Helpdesk if you have a query on the SEPA Report:

1890 818 265 (ROI)

0845 309 8123 (NI)

0845 309 8124 (UK)

+353 1 460 6445 (International)

E-mail – Business.online@boi.com

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