



# SEPA Direct Debit Unpaid Report File Format

PAIN.002.001.10  
XML File Structure

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# 1. Document Overview

This document details the PAIN.002.001.10 and Credit Settlement Report file formats that will be available to SEPA Direct Debit creditors (originators) where a SEPA r-message has been received against a payment.

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 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.)

When you submit a file to Bank of Ireland, if there are errors when processing the direct debit transactions these rejections will be reported in the PAIN.002.001.10 file as pre and post settlement rejections.

The postings associated with these r-messages are grouped 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.

# 2. Direct Debit Reconciliation

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

For creditors who are registered for Unpays 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 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.

When a creditor previously used a single report (ACREC) for reconciliation they will now need to use two reports, the PAIN.002 for transaction reconciliation and the Creditor Settlement Report for account reconciliation.

1. PAIN.002.001.10: This is produced daily where an r-message has been received against the original PAIN.008.001.08 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.
2. Creditor Settlement Report: This is produced daily where posting has been applied to the creditor's account. This report is available in two formats, a .csv file and a reader friendly report that can be used to automatically, or manually, reconcile the creditor's account at the end of each day.

### 3. Document Purpose

The purpose of this document is to outline the:

1. PAIN.002.001.10 XML file format





Knowledge of XML is recommended to interpret this document.

### 4. Characteristics of PAIN.002.001.10

- 4.1. The PAIN.002.001.10 report will be available in XML and reader friendly HTML format.
- 4.2. The report will be available on Bank of Ireland's dedicated SEPA online channel, Business On Line File Gateway. Bank of Ireland will communicate details of this channel and log on details to you.
- 4.3. 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.002.001.10.
- 4.4. The PAIN.002.001.10 file is generated per PAIN.008.001.08 file, per day. It details any r-messages that have been created against the PAIN.008.001.08 file and will contain the reason code for the rejection.
- 4.5. A PAIN.002.001.10 file will only be available if an r-message has been created for the associated PAIN.008.001.08 on a given day.
- 4.6. The r-messages contained in a PAIN.002.001.10 can be matched to the original transactions using the End to End ID.
- 4.7. PAIN.002.001.10 generated by Bank of Ireland will detail r-messages at transaction level. Bank of Ireland will not generate PAIN.002.001.10 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.

### 5. Field Types

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

-  Usage Rules – Will always be adhered to
-  Always Present – Fields that will always be present on the PAIN.002.001.10 file
-  Optional Fields – This field will be populated if the corresponding optional field on the PAIN.008.001.08 was populated
-  Conditional Fields – This field will be populated if the corresponding conditional field on the PAIN.008.001.08 was populated

### 6. 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
+	<>
++	<> <>
+++	<> <> <>

## 7. Reason Codes

Creditors may receive the following reasons codes as part of the PAIN.002.001.10 message to detail the reason for the rejection. This code will be populated in the code tag, field index 3.21, 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
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	Tag Structure
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

## 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.
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

# 8. SEPA Direct Debit PAIN.002.001.10 Sample File

■ Usage Rules	■ Always Present
■ Optional Fileds	■ Conditional Fields

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:2002:tech:xsd:pain.002.001.10">			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 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 Messageldentification <MsgId>	++	Yes	Always Present	BOI	The reference of the bank/CSM initiating the 'R' message	<b>Data Type:</b> Text <b>Format:</b> 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	<b>Data Type:</b> ISODatetime <b>Format:</b> 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>	+++	Yes	Always Present			
1.6 BICFI <BICFI>	++++	Yes	Always Present	BOI	BOFIE2D	<b>Data Type:</b> BICFI Identifier <b>Format:</b> [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}

# 8. SEPA Direct Debit PAIN.002.001.10 Sample File

Usage Rules	Always Present
Optional Fileds	Conditional Fields

Original Group Information and Status							
Field Name – Tag (Field Index 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 <OrgnlGrplnfAndSts>	+	Empty Tag	Always Present			
2.1	Original Message Identification <OrgnlMsgld>	++	Yes	Always Present	PAIN.008	Point to point reference, as assigned by the original	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
2.2	Original Message Name Identification <OrgnlMsgNmld>	++	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.008.001.08	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
2.4	Original Number of Transactions <OrgnlNbOfTxS>	++	Yes	Always Present	PAIN.008	Number of individual transactions	<b>Data Type:</b> Numeric Text <b>Format:</b> [0-9]{1,15}
2.5	Original Control Sum <OrgnlCtrlSum>	++	Yes	Always Present	PAIN.008	Total of all individual amounts included in the	<b>Data Type:</b> Decimal Number <b>Format:</b> Fraction Digits: 2 Total Digits: 18
2.6	Group Status	++	Yes	Optional		Either 'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code "RJCT"	<b>Format:</b> Max length: 4 Min length: 1
2.7	Status Reason Information <StsRsnlnf >	++	Empty Tag	Optional			



# 8. SEPA Direct Debit PAIN.002.001.10 Sample File

■ Usage Rules	■ Always Present
■ Optional Fileds	■ Conditional Fields

Original Group Information and Status						
Field Name – Tag (Field Index references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional / Conditional	Populated By / From	Description / Value	Data
2.8 Originator <Orgtr>	+++	Empty Tag	Always present		Limited to 'AnyBIC' to identify the PSP or CSM originating the status or 'Name' to indicate a CSM when it has no BIC. 'Name' is limited to 70 characters in length	
2.8 Name <Nm>	++++	Yes	Optional	PAIN.008		
2.8 Identification <ID>	++++	Yes	Optional	PAIN.008		
2.8 Organisation Identification <Orgld>	+++++	Yes	Always Present	PAIN.008		
2.8 AnyBIC <AnyBIC>	+++++	Yes	Always Present	PAIN.008	<b>Data Type:</b> Any BIC Identifier	[A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
2.9 Reason <Rsn>	+++	Yes	Optional		Specifies the reason for the status report	
2.10 Code <Cd>	++++	Yes	Optional		Reason for the status, as published in an external reason code list	
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 <OrgnPmtInfAndSts>	+	Empty Tag	Always Present			
3.1 Original Payment Information Identification <OrgnPmtInfId>	++	Yes	Always Present	PAIN.008	Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1

## 8. SEPA Direct Debit PAIN.002.001.10 Sample File

Usage Rules	Always Present
Optional Fileds	Conditional Fields

Original Group Information and Status						
Field Name – Tag (Field Index references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional / Conditional	Populated By / From	Description / Value	Data
3.2 Original Number Of Transactions <OrgnlNbOfTx>	++	Yes	Always Present	PAIN.008	Number of individual transactions contained in the original payment information group	<b>Data Type:</b> Numeric Text <b>Format:</b> [0-9]{1,15}
3.3 Original Control Sum <OrgnlCtrlSum>	++	Yes	Always Present	PAIN.008	Total of all individual amounts included in the original payment information group	
3.4 Payment Information Status <PmtInfSts>	++	Yes	Always Present	PAIN.008	RJCT :Rejected Payment initiation or individual transaction included in the payment initiation has been rejected	<b>Format:</b> Max length: 4 Min length: 1
3.5 Status reason Information <StsRsnInf >	++	Empty tag	Always present		Status Reason Information' must be present in 'Original Group Information and Status', 'Original Payment Information and Status' or 'Transaction Information and Status'	
3.6 Originator <Orgtr >	+++	Yes	Optional	PAIN.008	Limited to 'AnyBIC' to identify the PSP or CSM originating the status or 'Name' to indicate a CSM when it has no BIC. 'Name' is limited to 70 characters in length.	Identification of the type of party that initiated the reject.

## 8. SEPA Direct Debit PAIN.002.001.10 Sample File

Usage Rules	Always Present
Optional Fields	Conditional Fields

Original Group Information and Status						
Field Name – Tag (Field Index references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional / Conditional	Populated By / From	Description / Value	Data
3.6 Identification <ID>	++++	Yes	Always Present	PAIN.008		
3.6 Organisation Identification <OrigId>	+++++	Yes	Always Present	PAIN.008		
3.6 AnyBIC <AnyBIC>	+++++	Yes	Always Present	PAIN.008	<b>Data Type:</b> Any BIC Identifier	[A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
3.6 Name <Nm>	++++	Yes	Optional	PAIN.008		<b>Format:</b> Max length: 70
3.7 Reason <Rsn>	+++	Yes	Always Present			
3.8 Code <Cd>	++++	Yes	Optional			Min Length: 1 Max Length: 4

# 8. SEPA Direct Debit PAIN.002.001.10 Sample File

Usage Rules	Always Present
Optional Fileds	Conditional Fields

Transaction Information						
Field Name – Tag (Field Index 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.						
3.12 Transaction Information And Status <TxInfAndSts>	++	Empty Tag	Always Present			
3.13 Status Identification <StsId>	+++	Yes	Always Present	Debtor Bank		<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.14 Original Instruction Identification <OrgnlInstrId>	+++	Yes	Populated if on PAIN.008	Field 2.83 from the PAIN.008	Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.15 Original End To End Identification <OrgnlEndToEndId>	+++	Yes	Always Present	Field 2.84 from the PAIN.008		<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.17 Transaction Status <TxSts>	+++	Yes	Always Present	Debtor Bank/CSM	Will always be present with the code 'RJCT'	RJCT
3.18 Status Reason Information <StsRsnInf>	+++	Empty Tag	Always Present			
<b>Originator Usage Rule: Limited to AnyBIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC</b>						
3.19 Originator <Orgtr>	++++	Empty Tag	See Originator Usage Rule			
3.19 Name <Nm>	+++++	Yes	See Originator Usage Rule	CSM or Debtor Name	'Name' to indicate a CSM or debtor if they have initiated the rejection	<b>Data Type:</b> Text <b>Format:</b> Max length: 70 Min length: 1

# 8. SEPA Direct Debit PAIN.002.001.10 Sample File

Usage Rules	Always Present
Optional Fields	Conditional Fields

Transaction Information						
Field Name – Tag (Field Index references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional / Conditional	Populated By / From	Description / Value	Data
3.19 Identification <Id>	+++++	Empty Tag	See Originator Usage Rule			
3.19 Organisation Identification <OrgId>	+++++	Empty Tag	See Originator Usage Rule			
3.19 AnyBIC <AnyBIC>	++++++	Yes	See Originator Usage Rule	Creditor Bank / CSM / BOI	BIC to identify the bank or CSM originating the status	<b>Data Type:</b> AnyBICIdentifier <b>Format:</b> [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}[A-Z0-9]{3,3}{0,1}
3.20 Reason <Rsn>	++++	Empty Tag	See Originator Usage Rule			
3.21 Code <Cd>	+++++	Yes	See Originator Usage Rule	Creditor Bank / CSM / BOI		
<b>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.</b>						
3.29 Original Transaction Reference <OrgnITxRef>	+++	Empty Tag	Always Present			
3.31 Amount <Amt>	++++	Empty Tag	Always Present			
3.31 Instructed Amount <InstdAmt>	+++++	Yes	Always Present	PAIN.008	Amount of the Collection in Euro	AT-06 Amount of the Collection in Euro). <b>Usage Rule:</b> Only 'EUR' is allowed. <b>Usage Rule:</b> Amount must be 0.01 or more and 999999999.99 or less. <b>Format Rule:</b> The fractional part has a maximum of two digits

## 8. SEPA Direct Debit PAIN.002.001.10 Sample File

Usage Rules	Always Present
Optional Fields	Conditional Fields

Transaction Information						
Field Name – Tag (Field Index references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional / Conditional	Populated By / From	Description / Value	Data
3.33 Requested Collection Date <ReqdColltnDt>	++++	Yes	Always Present	PAIN.008	Date and time at which the Creditor requests the instructed amount is collected from the debtor.	<b>Data Type:</b> ISODate <b>Format:</b> YYYY-MM-DD e.g.1998-03-30
3.35 Creditor Scheme Identification <CdtrSchmeld>	++++	Empty Tag	Always Present			
3.35 Identification <Id>	+++++	Empty Tag	Always Present			
3.35 Private Identification <PrvtId>	+++++	Empty Tag	Always Present			
3.35 Other <Othr>	+++++	Empty Tag	Always Present			
3.35 Identification <Id>	+++++	Yes	Always Present	PAIN.008	This contains the Creditor Scheme(CID) - formerly OIN	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.35 Scheme Name <SchmeNm>	+++++	Empty Tag	Always Present			
3.35 Proprietary <Prtry>	+++++	Yes	Always Present	PAIN.008	Name of the identification scheme, in a free text format.	Must contain 'SEPA'
3.37 Payment Type Information <PmtTpInf>	++++	Empty Tag	Always Present			
3.37 Service Level <SvcLvl>	+++++	Empty Tag	Always Present			
3.37 Code <Cd>	+++++	Yes	Always Present	PAIN.008		Must contain 'SEPA'
3.37 Local Instrument <LclInstrm>	+++++	Empty Tag	Always Present			
3.37 Code <Cd>	+++++	Yes	Always Present	Only CORE allowed PAIN.008		

## 8. SEPA Direct Debit PAIN.002.001.10 Sample File

Usage Rules	Always Present
Optional Fields	Conditional Fields

Transaction Information						
Field Name – Tag (Field Index references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional / Conditional	Populated By / From	Description / Value	Data
3.37 SequenceType <SeqTp>	+++++	Yes	Always Present		Identifies the direct debit sequence, such as first, recurrent, final or one-off	<b>Code:</b> FRST, RCUR, OOFF, FNAL
3.37 Category Purpose <CtgyPurp>	+++++	Empty Tag	Populate if on PAIN.008			
3.37 Code <Cd>	+++++	Yes	Populated if on PAIN.008	PAIN.008	Category purpose in code form	<b>Format:</b> Max length: 4 Min length: 1
3.37 Proprietary <Prtry>	+++++	Yes	Populated if on PAIN.008	PAIN.008	Category purpose, in a proprietary form	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.39 Mandate Related Information <MndtRltdInf>	++++	Empty Tag	Always Present			
3.39 Mandate Identification <MndtId>	+++++	Yes	Always Present	PAIN.008	UMR from PAIN.008	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.39 Date of Signature <DtOfSgnt>	+++++	Yes	Always Present	PAIN.008	Date of Signing from PAIN.008	<b>Data Type:</b> ISO Date <b>Format:</b> YYYY-MM-DD e.g. 1998-03-30
3.39 Amendment Indicator <AmdmntInd>	+++++	Yes	Populated if on PAIN.008	PAIN.008	Indicator if an amendment has been made to amendment	True when an amendment has been made: otherwise nothing present
3.39 Amendment Information Details <AmdmntInfDtls>	+++++	Empty Tag	Populated if on PAIN.008			
3.39 Original Mandate Identification <OrgnlMndtId>	+++++	Yes	Populated if on PAIN.008	PAIN.008	Previous UMR is included here if an amendment has been made to the UMR	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1

# 8. SEPA Direct Debit PAIN.002.001.10 Sample File

■ Usage Rules	■ Always Present
■ Optional Fields	■ Conditional Fields

Transaction Information						
Field Name – Tag (Field Index references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional / Conditional	Populated By / From	Description / Value	Data
3.39 Original Creditor Scheme ID <OrgnCdtrSchmeld>	++++++	Empty Tag	Populated if on PAIN.008			
3.39 Name <Nm>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	Previous creditor name. If present the new 'Name' must be specified under Creditor	<b>Data Type:</b> Text <b>Format:</b> Max length: 70 Min length: 1
3.39 Identification <Id>	+++++++	Empty Tag	Populated if on PAIN.008			
3.39 Private Identification <PrvtId>	+++++++	Empty Tag	Populated if on PAIN.008			
3.39 Other <Othr>	+++++++	Empty Tag	Populated if on PAIN.008			
3.39 Identification <Id>	+++++++ +++	Yes	Populated if on PAIN.008	PAIN.008	Previous creditor scheme identification	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.39 Scheme Name <SchmeNm>	+++++++ +++	Empty Tag	Populated if on PAIN.008			
3.39 Proprietary <Prtry>	+++++++ ++++	Yes	Populated if on PAIN.008	PAIN.008	Name of the identification scheme, in a free text form	Must contain SEPA
3.39 Original Debtor Account <OrgnDbtrAcct>	+++++++	Empty Tag	Populated if on PAIN.008			
3.39 Identification <Id>	+++++++	Empty Tag	Populated if on PAIN.008			
3.39 IBAN <IBAN>	+++++++ ++	Yes	Populated if on PAIN.008	PAIN.008	Original debtor account that has been modified	<b>Data Type:</b> IBAN2007Identifier <b>Format:</b> [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}



# 8. SEPA Direct Debit PAIN.002.001.10 Sample File

Usage Rules	Always Present
Optional Fileds	Conditional Fields

Transaction Information						
Field Name – Tag (Field Index references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional / Conditional	Populated By / From	Description / Value	Data
3.39 Other <Othr>	+++++++ ++	Empty Tag	Populated if on PAIN.008			
3.39 Identification <Id>	+++++++ +++	Yes	Populated if on PAIN.008	PAIN.008	Must be populated with 'SMNDA' to indicate same mandate with new debtor account	SMNDA
3.39 Original Debtor Agent <OrgnIDbtrAgt>	+++++++	Empty Tag	Populated if on PAIN.008			
3.39 Financial Institution Identification <FinInstnId>	+++++++	Empty Tag	Populated if on PAIN.008			
3.39 BICFI <BICFI>	+++++++	Yes	Populated if on PAIN.008	PAIN.008		<b>Data Type:</b> BICFI Identifier <b>Format:</b> [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}{[A-Z0-9]{3,3}}{0,1}
3.39 Other <Othr>	+++++++	Yes	Populated if on PAIN.008			
3.39 Identification <ID>	+++++++ +	Yes	Populated if on PAIN.008			<b>Format:</b> Max length: 35 Min length: 1
3.40 Remittance Information <RmtInf>	++++	Empty Tag	Populated if on PAIN.008			
3.40 Unstructured <Ustrd>	++++	Yes	Populated if on PAIN.008	PAIN.008	Free text provided for matching reconciliation	<b>Data Type:</b> Text <b>Format:</b> Max length: 140 Min length: 1
3.40 Structured <Strd>	++++	Empty Tag	Populated if on PAIN.008			

## 8. SEPA Direct Debit PAIN.002.001.10 Sample File

Usage Rules	Always Present
Optional Fileds	Conditional Fields

Transaction Information						
Field Name – Tag (Field Index references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional / Conditional	Populated By / From	Description / Value	Data
3.40 Creditor Reference Information <CdtrRefInf>	+++++	Empty Tag	Populated if on PAIN.008			
3.40 Type <Tp>	+++++	Empty Tag	Populated if on PAIN.008			
3.40 Code or Proprietary <CdOrPrtry>	+++++	Empty Tag	Populated if on PAIN.008			
3.40 Code <Cd>	+++++	Yes	Populated if on PAIN.008	PAIN.008	Type of creditor reference, in a coded	Usage Rule Only 'SCOR' is allowed
3.40 Issuer <Issr>	+++++	Yes	Populated if on PAIN.008	PAIN.008	Entity that assigns the credit reference type	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.40 Reference <Ref>	+++++	Yes	Populated if on PAIN.008	PAIN.008	Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.41 Ultimate Debtor <UltmtDbtr>	++++	Empty Tag	Populated if on PAIN.008			
3.41 Party <Pty>	++++	Empty Tag	Populated if on PAIN.008			
3.41 Name <Nm>	+++++	Yes	Populated if on PAIN.008	PAIN.008	Ultimate debtor name	<b>Data Type:</b> Text <b>Format:</b> Max length: 70 Min length: 1
3.41 Identification <Id>	+++++	Empty Tag	Populated if on PAIN.008			
3.41 Organisation Identification <OrgId>	+++++	Empty Tag	Populated if on PAIN.008			

## 8. SEPA Direct Debit PAIN.002.001.10 Sample File

Usage Rules	Always Present
Optional Fields	Conditional Fields

Transaction Information						
Field Name – Tag (Field Index references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional / Conditional	Populated By / From	Description / Value	Data
3.41 AnyBIC <AnyBIC>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	BIC Identifier	<b>Data Type:</b> AnyBICIdentifier <b>Format:</b> [A-Z0-9]{4,4}[A-Z]{2,2} [A-Z0-9]{2,2}[A-Z0-9]{3,3}{0,1}
3.41 Legal entity identifier <LEI>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	Legal entity identifier of the financial institution.	<b>Data Type:</b> [A-Z0-9]{18,18}[0-9]{2,2} Max length: 20
3.41 Other <Othr>	+++++++	Empty Tag	Populated if on PAIN.008			
3.41 Identification <Id>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	Identification assigned by an institution	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.41 Scheme Name <SchmeNm>	+++++++	Empty Tag	Populated if on PAIN.008			
3.41 Code <Cd>	+++++++ +	Yes	Populated if on PAIN.008	PAIN.008	Name of the identification scheme, in a coded form as published in an external list	<b>Data Type:</b> ExternalOrganisation Identification1Code <b>Format:</b> Max length: 4 Min length: 1
3.41 Proprietary <Prtry>	+++++++ +	Yes	Populated if on PAIN.008	PAIN.008	Name of the identification scheme, in a free text form	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.41 Issuer <Issr>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	Entity that assigns the identification	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.41 Private Identification <PrvtId>	+++++++	Empty Tag	Populated if on PAIN.008			

## 8. SEPA Direct Debit PAIN.002.001.10 Sample File

■ Usage Rules	■ Always Present
■ Optional Fields	■ Conditional Fields

Transaction Information						
Field Name – Tag (Field Index references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional / Conditional	Populated By / From	Description / Value	Data
3.41 Date And Place Of Birth <DtAndPlcOfBirth>	+++++++	Empty Tag	Populated if on PAIN.008			
3.41 Birth Date <BirthDt>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	Date on which a person is born	<b>Data Type:</b> ISODate <b>Format:</b> YYYY-MM-DD e.g. 1998-03-30
3.41 Province Of Birth <PrvcOfBirth>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	Province where a person was born	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.41 City Of Birth <CityOfBirth>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	City where a person was born	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.41 Country Of Birth <CtryOfBirth>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	Country where a person was born	<b>Data Type:</b> CountryCode <b>Format:</b> [A-Z]{2,2}
3.41 Other <Othr>	+++++++	Empty Tag	Populated if on PAIN.008			
3.41 Identification <Id>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	Identification assigned by an institution	<b>Data Type:</b> ExternalPersonalIdentification1Code <b>Format:</b> Max length: 4 Min length: 1
3.41 Scheme Name <SchmeNm>	+++++++	Empty Tag	Populated if on PAIN.008			
3.41 Code <Cd>	+++++++ +	Yes	Populated if on PAIN.008	PAIN.008	Name of the identification scheme, in a coded form as published in an external list	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1

## 8. SEPA Direct Debit PAIN.002.001.10 Sample File

■ Usage Rules	■ Always Present
■ Optional Fields	■ Conditional Fields

Transaction Information						
Field Name – Tag (Field Index references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional / Conditional	Populated By / From	Description / Value	Data
3.41 Proprietary <Prtry>	+++++++ +	Yes	Populated if on PAIN.008	PAIN.008	Name of the identification scheme, in a free text form	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.41 Issuer <Issr>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	Entity that assigns the identification	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.42 Debtor <Dbtr>	++++	Empty Tag	Always Present			
3.42 Party <Pty>	++++	Empty Tag	Always Present			
3.42 Name <Nm>	+++++	Yes	Always Present	PAIN.008	Debtor name	<b>Data Type:</b> Text <b>Format:</b> Max length: 70 Min length: 1
3.42 Postal Address <PstlAdr>	+++++	Yes	Populated if on PAIN.008			
3.42 Department <Dept>	+++++	Yes	Populated if on PAIN.008	PAIN.008	Identification of a division of a large organization or building	Max length: 70 Min length: 1
3.42 Sub Department <SubDept>	+++++	Yes	Populated if on PAIN.008	PAIN.008	A sub-division of a large organisation or building	Max length: 70 Min length: 1
3.42 Street Name <StrtNm>	+++++	Yes	Populated if on PAIN.008	PAIN.008	Name of a street	Max length: 70 Min length: 1
3.42 Building Number <BldgNb>	+++++	Yes	Populated if on PAIN.008	PAIN.008	Number that identifies the position of a building on a street.	Max length: 16 Min length: 1
3.42 Building Name <BldgNm>	+++++	Yes	Populated if on PAIN.008	PAIN.008	Name of the building or house	Max length: 35 Min length: 1

## 8. SEPA Direct Debit PAIN.002.001.10 Sample File

Usage Rules	Always Present
Optional Fields	Conditional Fields

Transaction Information						
Field Name – Tag (Field Index references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional / Conditional	Populated By / From	Description / Value	Data
3.42 Floor <Flr>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	Floor or storey within a building	Max length: 70 Min length: 1
3.42 Post Box <PstBx>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	Numbered box in a post office, assigned to a person or organisation	Max length: 16 Min length: 1
3.42 Room <Room>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	Building room number	Max length: 70 Min length: 1
3.42 Post Code <PstCd>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	Identifier consisting of a group of letters and/or numbers that is added to a postal address	Max length: 16 Min length: 1
3.42 Town Name <TwnNm>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	Name of a built-up area, with defined boundaries, and a local government	Max length: 35 Min length: 1
3.42 Town Location Name <TwnLctnNm>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	Town Location Name	Max length: 35 Min length: 1
3.42 District Name <DstrctNm>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	Identifies a subdivision within a country sub-division.	Max length: 35 Min length: 1
3.42 Country Sub Division <CtySubDvsn>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	Identifies a subdivision of a country such as state, region, county.	Max length: 35 Min length: 1
3.42 Country <Ctry>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	Country Code of creditor	<b>Format:</b> [A-Z]{2,2} ISO 3166, Alpha-2 code
3.42 Address Line <Adrlne>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	Creditor postal address in free format text <b>Note:</b> Two occurrences of this tag are allowed	<b>Data Type:</b> Text <b>Format:</b> Max length: 70 Min length: 1

## 8. SEPA Direct Debit PAIN.002.001.10 Sample File

Usage Rules	Always Present
Optional Fields	Conditional Fields

Transaction Information						
Field Name – Tag (Field Index references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional / Conditional	Populated By / From	Description / Value	Data
3.42 Identification <Id>	+++++	Empty Tag	Populated if on PAIN.008			
3.42 Organisation Identification <OrgId>	+++++	Empty Tag	Populated if on PAIN.008			
3.42 AnyBIC <AnyBIC>	+++++	Yes	Populated if on PAIN.008	PAIN.008	BIC Identifier	<b>Data Type:</b> AnyBICIdentifier <b>Format:</b> [A-Z0-9]{4,4}[A-Z]{2,2} [A-Z0-9]{2,2}[A-Z0-9]{3,3}{0,1}
3.42 Legal entity identifier <LEI>	+++++	Yes	Populated if on PAIN.008	PAIN.008	Legal entity identifier of the financial institution.	<b>Data Type:</b> [A-Z0-9]{18,18}[0-9]{2,2} Max length: 20
3.42 Other <Othr>	+++++	Empty Tag	Populated if on PAIN.008			
3.42 Identification <Id>	+++++	Yes	Populated if on PAIN.008	PAIN.008	Identification assigned by an institution	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.42 Scheme Name <SchmeNm>	+++++	Empty Tag	Populated if on PAIN.008			
3.42 Code <Cd>	+++++ +	Yes	Populated if on PAIN.008	PAIN.008	Name of the identification scheme, in a coded form as published in an external list	<b>Data Type:</b> ExternalPersonal Identification1Code <b>Format:</b> Max length: 4 Min length: 1
3.42 Proprietary <Prtry>	+++++ +	Yes	Populated if on PAIN.008	PAIN.008	Name of the identification scheme, in a free text form	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1

# 8. SEPA Direct Debit PAIN.002.001.10 Sample File

■ Usage Rules	■ Always Present
■ Optional Fields	■ Conditional Fields

Transaction Information						
Field Name – Tag (Field Index references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional / Conditional	Populated By / From	Description / Value	Data
3.42 Issuer <lssr>	+++++	Yes	Populated if on PAIN.008	PAIN.008	Entity that assigns the identification	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.43 Debtor Account <DbtrAcct>	++++	Empty Tag	Always Present			
3.43 Identification <Id>	++++	Empty Tag	Always Present			
3.43 IBAN <IBAN>	+++++	Yes	Always Present	PAIN.008	International Bank Account Number (IBAN)	<b>Data Type:</b> IBAN2007Identifier <b>Format:</b> [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
<b>Debtor Agent. Usage Rule: Will not be present if the Debtor BICFI is not provided in the pain.008 and has not been derived from the Debtor IBAN provided.</b>						
3.44 Debtor Agent <DbtrAgt>	++++	Empty Tag	Optional	See Usage Rule		
3.44 Financial Institution Identification <FinInstnId>	++++	Empty Tag	Optional	See Usage Rule		
3.44 BICFI <BICFI>	+++++	Yes	Populated if on PAIN.008	See Usage Rule	Bank Identifier Code Will be present if provided on the pain.008 or has been successfully derived from the Debtor IBAN.	<b>Data Type:</b> BICFIIdentifier <b>Format:</b> [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
3.46 Creditor Agent <CdtrAgt>	++++	Empty Tag	Always Present			
3.46 Financial Institution Identification <FinInstnId>	++++	Empty Tag	Always Present			
3.46 BICFI <BICFI>	+++++	Yes	Always Present	PAIN.008	Bank Identifier Code	<b>Data Type:</b> BICFIIdentifier <b>Format:</b> [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}



## 8. SEPA Direct Debit PAIN.002.001.10 Sample File

Usage Rules	Always Present
Optional Fileds	Conditional Fields

Transaction Information						
Field Name – Tag (Field Index references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional / Conditional	Populated By / From	Description / Value	Data
3.48 Creditor <Cdtr>	++++	Empty Tag	Always Present			
3.48 Party <Pty>	+++++	Empty tag	Always Present			
3.48 Name <Nm>	+++++	Yes	Always Present	PAIN.008	Name by which a party is known and which is usually used to identify	<b>Data Type:</b> Text <b>Format:</b> Max length: 70 Min length: 1
3.48 Postal Address <PstAdr>	+++++	Empty Tag	Populated if on PAIN.008			
3.48 Department <Dept>	+++++	Yes	Populated if on PAIN.008	PAIN.008	Identification of a division of a large organization or building	Max length: 70 Min length: 1
3.48 Sub Department <SubDept>	+++++	Yes	Populated if on PAIN.008	PAIN.008	A sub-division of a large organisation or building	Max length: 70 Min length: 1
3.48 Street Name <StrtNm>	+++++	Yes	Populated if on PAIN.008	PAIN.008	Name of a street	Max length: 70 Min length: 1
3.48 Building Number <BldgNb>	+++++	Yes	Populated if on PAIN.008	PAIN.008	Number that identifies the position of a building on a street.	Max length: 16 Min length: 1
3.48 Building Name <BldgNm>	+++++	Yes	Populated if on PAIN.008	PAIN.008	Name of the building or house	Max length: 35 Min length: 1
3.48 Floor <Flr>	+++++	Yes	Populated if on PAIN.008	PAIN.008	Floor or storey within a building	Max length: 70 Min length: 1
3.48 Post Box <PstBx>	+++++	Yes	Populated if on PAIN.008	PAIN.008	Numbered box in a post office, assigned to a person or organisation	Max length: 16 Min length: 1
3.48 Room <Room>	+++++	Yes	Populated if on PAIN.008	PAIN.008	Building room number	Max length: 70 Min length: 1

## 8. SEPA Direct Debit PAIN.002.001.10 Sample File

■ Usage Rules	■ Always Present
■ Optional Fields	■ Conditional Fields

Transaction Information						
Field Name – Tag (Field Index references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional / Conditional	Populated By / From	Description / Value	Data
3.48 Post Code <PstCd>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	Identifier consisting of a group of letters and/or numbers that is added to a postal address	Max length: 16 Min length: 1
3.48 Town Name <TwnNm>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	Name of a built-up area, with defined boundaries, and a local government	Max length: 35 Min length: 1
3.48 Town Location Name <TwnLctnNm>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	Town Location Name	Max length: 35 Min length: 1
3.48 District Name <DstrctNm>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	Identifies a subdivision within a country sub-division.	Max length: 35 Min length: 1
3.48 Country Sub Division <CtySubDvsn>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	Identifies a subdivision of a country such as state, region, county.	Max length: 35 Min length: 1
3.48 Country <Ctry>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	Country Code	<b>Format:</b> [A-Z]{2,2} ISO 3166, Alpha-2 Code
3.48 Address Line <Adrlne>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	Postal address in free format text. <b>Note:</b> Two occurrences of this tag are allowed	<b>Data Type:</b> Text <b>Format:</b> Max length: 70 Min length: 1
3.49 Creditor Account <CdtrAcct>	++++	Empty Tag	Always Present			
3.49 Identification <Id>	++++	Empty Tag	Always Present			
3.49 IBAN <IBAN>	+++++++	Yes	Always Present	PAIN.008	International Bank Account Number (IBAN)	<b>Data Type:</b> IBAN2007Identifier <b>Format:</b> [A-Z]{2,2}[0-9]{2,2} [a-zA-Z0-9]{1,30}

## 8. SEPA Direct Debit PAIN.002.001.10 Sample File

Usage Rules	Always Present
Optional Fields	Conditional Fields

Transaction Information						
Field Name – Tag (Field Index references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional / Conditional	Populated By / From	Description / Value	Data
3.49 Currency <Ccy>	+++++	Yes	Populated if on PAIN.008	PAIN.008	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 <b>Format:</b> [A-Z]{3,3} Valid active or historic currency codes are registered with the ISO 4217
3.50 Ultimate Creditor <UltmtCdtr>	++++	Empty Tag	Populated if on PAIN.008			
3.50 Party <Pty>	+++++	Empty tag	Populated if on PAIN.008			
3.50 Name <Nm>	+++++	Yes	Populated if on PAIN.008	PAIN.008	Ultimate party to which an amount of money is due	<b>Data Type:</b> Text <b>Format:</b> Max length: 70 Min length: 1
3.50 Identification <Id>	+++++	Empty Tag	Populated if on PAIN.008			
3.50 Organisation Identification <OrgId>	+++++	Empty Tag	Populated if on PAIN.008			
3.50 AnyBIC <AnyBIC>	+++++	Yes	Populated if on PAIN.008	PAIN.008	BIC Identifier	<b>Data Type:</b> AnyBICIdentifier <b>Format:</b> [A-Z0-9]{4,4}[A-Z]{2,2} [A-Z0-9]{2,2}{[A-Z0-9] {3,3}}{0,1}
3.50 Legal entity identifier <LEI>	+++++	Yes	Populated if on PAIN.008	PAIN.008	Legal entity identifier of the financial institution.	<b>Data Type:</b> [A-Z0-9]{18,18}[0-9] {2,2} Max length: 20
3.50 Other <Othr>	+++++	Empty Tag	Populated if on PAIN.008			

## 8. SEPA Direct Debit PAIN.002.001.10 Sample File

Usage Rules	Always Present
Optional Fields	Conditional Fields

Transaction Information						
Field Name – Tag (Field Index references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional / Conditional	Populated By / From	Description / Value	Data
3.50 Identification <Id>	+++++++	Yes	Populated if on PAIN.008	PAIN.008		
3.50 Scheme Name <SchmeNm>	+++++++	Empty Tag	Populated if on PAIN.008			
3.50 Code <Cd>	+++++++ +	Yes	Populated if on PAIN.008	PAIN.008	Name of the identification scheme, in a coded form as published in an external list	<b>Data Type:</b> ExternalOrganisation Identification1Code <b>Format:</b> Max length: 4 Min length: 1
3.50 Proprietary <Prtry>	+++++++ +	Yes	Populated if on PAIN.008	PAIN.008	Name of the identification scheme, in a free text form	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.50 Issuer <Issr>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	Entity that assigns the identification	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.50 Private Identification <PrvtId>	+++++++	Empty Tag	Populated if on PAIN.008			
3.50 Date And Place Of Birth <DtAndPlcOfBirth>	+++++++	Empty Tag	Populated if on PAIN.008			
3.50 Birth Date <BirthDt>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	Date on which a person is born	<b>Data Type:</b> ISODate <b>Format:</b> YYYY-MM-DD e.g. 1998-03-30
3.50 Province Of Birth <PrvcOfBirth>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	Province where a person was born	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1

## 8. SEPA Direct Debit PAIN.002.001.10 Sample File

Usage Rules	Always Present
Optional Fields	Conditional Fields

Transaction Information						
Field Name – Tag (Field Index references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional / Conditional	Populated By / From	Description / Value	Data
3.50 City Of Birth <CityOfBirth>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	City where a person was born	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.50 Country Of Birth <CtryOfBirth>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	Country where a person was born	<b>Data Type:</b> CountryCode <b>Format:</b> [A-Z]{2,2}
3.50 Other <Othr>	+++++++	Empty Tag	Populated if on PAIN.008			
3.50 Identification <Id>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	Identification assigned by an institution	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.50 Scheme Name <SchmeNm>	+++++++	Empty Tag	Populated if on PAIN.008			
3.50 Code <Cd>	+++++++ +	Yes	Populated if on PAIN.008	PAIN.008	Name of the identification scheme, in a coded form as published in an external list	<b>Data Type:</b> ExternalPersonal Identification1Code <b>Format:</b> Max length: 4 Min length: 1
3.50 Proprietary <Prtry>	+++++++ +	Yes	Populated if on PAIN.008	PAIN.008	Name of the identification scheme, in a free text form	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.50 Issuer <lssr>	+++++++	Yes	Populated if on PAIN.008	PAIN.008	Entity that assigns the identification	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1

## 8. SEPA Direct Debit PAIN.002.001.10 Sample File

Usage Rules	Always Present
Optional Fields	Conditional Fields

Transaction Information						
Field Name – Tag (Field Index references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional / Conditional	Populated By / From	Description / Value	Data
3.51 Purpose <Purp>	++++	Empty Tag	Populated if on PAIN.008	PAIN.008		
3.51 Code <Cd>	+++++	Yes	Populated if on PAIN.008	PAIN.008	Underlying reason for the payment	<b>Data Type:</b> Text <b>Format:</b> Max length: 4 Min length: 1

## 8. SEPA Direct Debit PAIN.002.001.10 Sample File

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:2002:tech:xsd:pain.002.001.10">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>MWSID210730NFTSS1</MsgId>
      <CreDtTm>1995-05-19T09:54:04.24</CreDtTm>
      <CdtrAgt>
        <FinInstnId>
          <BICFI>AIBKIE2D</BICFI>
        </FinInstnId>
      </CdtrAgt>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>TESTMsgID99</OrgnlMsgId>
      <OrgnlMsgNmId>OrigMSG1985858</OrgnlMsgNmId>
      <OrgnlNbOfTxes>1</OrgnlNbOfTxes>
      <OrgnlCtrlSum>390.23</OrgnlCtrlSum>
      <GrpSts>RJCT</GrpSts>
      <StsRsnInf>
        <Orgtr>
          <Nm>John Clinton</Nm>
          <Id>
            <OrgId>
              <AnyBIC>BOFIE2D</AnyBIC>
            </OrgId>
          </Id>
        </Orgtr>
        <Rsn>
          <Cd>AC01</Cd>
        </Rsn>
      </StsRsnInf>
    </OrgnlGrpInfAndSts>
    <OrgnlPmtInfAndSts>
      <OrgnlPmtInfId>DPM23019144849</OrgnlPmtInfId>
      <OrgnlNbOfTxes>1</OrgnlNbOfTxes>
      <OrgnlCtrlSum>390.23</OrgnlCtrlSum>
      <PmtInfSts>RJCT</PmtInfSts>
      <StsRsnInf>
    </Orgtr>
```

## 8. SEPA Direct Debit PAIN.002.001.10 Sample File

```
<Nm>John Clinton</Nm>
</Orgtr>
  <Rsn>
    <Cd>AC01</Cd>
  </Rsn>
</StsRsnInf>
<TxInfAndSts>
  <StsId>Test</StsId>
  <OrgnlInstrId>UniqueID123</OrgnlInstrId>
  <OrgnlEndToEndId>125946428846465</OrgnlEndToEndId>
  <TxSts>RJCT</TxSts>
  <StsRsnInf>
    <Orgtr>
      <Nm>John Clinton</Nm>
      </Orgtr>
        <Rsn>
          <Cd>AC01</Cd>
        </Rsn>
      </StsRsnInf>
      <OrgnlTxRef>
        <ReqdColltnDt>2003-09-27</ReqdColltnDt>
        <PmtTpInf>
          <SvcLvl>
            <Cd>SEPA</Cd>
          </SvcLvl>
          <LclInstrm>
            <Cd>COR1</Cd>
          </LclInstrm>
          <SeqTp>RCUR</SeqTp>
        </PmtTpInf>
        <PmtMtd>DD</PmtMtd>
      </MndtRltdInf>
      <MndtId>MandateNew1234</MndtId>
      <DtOfSgntr>2012-12-13</DtOfSgntr>
      <AmdmntInd>true</AmdmntInd>
      <AmdmntInfDtls>
        <OrgnlMndtId>MandateOrig11</OrgnlMndtId>
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## 8. SEPA Direct Debit PAIN.002.001.10 Sample File

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# 9. Change Control

Version:	Date	Section	Comments
1.0	June 2023	n/a	Initial Document

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