



# SEPA Credit Transfer Unpaid Report File Format

PAIN.002.001.03  
XML File Structure V 1.2

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# 1. Document Overview

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

## 1.1. Background





SEPA aims to create a single, integrated and standardised payments market across the current 32 SEPA countries in Europe. Credit Transfer originators must be SEPA compliant by 1st February 2014 in order to continue making electronic non-urgent euro payments (SEPA payments) in Ireland. Further background information is available on our website: <http://bankofireland.com/SEPA> Bank of Ireland has also published a Credit Transfer Readiness Checklist on the Bank of Ireland website. To ensure you are aware of the changes required within your business please visit: <http://bankofireland.com/SEPA>

## 1.2. Document Purpose

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

# 2. Field Types

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

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

### 3. Tag Depth Structure

In the 'TAG DEPTH' column within the file format table below, each of the 'field name' tags are represented by a '+'.  
These '+' icons represent the depth of the field name tag within the document.

For example:

'+' would represent a Parent Element

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

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

Tag Depth	Tag Structure
+	<>
++	<> <>
+++	<> <> <>

### 4. Characteristics of PAIN.002.001.03

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

## 5. Reason Codes

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

### Return codes

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

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

# 6. File Specification

Usage Rules	Always Present
Optional Fields	Conditional Fields

Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	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.002.001.03">			Always Present		Mandatory for all PAIN.002 XML files	
<CstmrPmtStsRpt>			Always Present		Mandatory for all PAIN.002 XML files	

Group Header						
Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional / Conditional	Populated By / From	Description / Value	Data
1.0 Group Header <GrpHdr>	+	Empty Tag	Always Present			
1.1 MessageIdentification <MsgId>	++	Yes	Always Present	BOI	Unique message identification of the pain.002 that is supplied	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
1.2 CreationDateTime <CreDtTm>	++	Yes	Always Present	BOI	Date and time at which the message was created	<b>Data Type:</b> ISODatetime <b>Format:</b> YYYY-MMDDTHH:MM:SS e.g. 2012-02-06T08:35:30
1.5 DebtorAgent <DbtrAgt>	++	Empty Tag	Always Present			
1.6 FinancialInstitutionIdentification <FinInstnId>	+++	Empty Tag	Always Present			
1.6 BIC <BIC>	++++	Yes	Always Present	BOI	BOFIE2DXXX	

# 6. File Specification

Usage Rules	Always Present
Optional Fields	Conditional Fields

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							
2.0	Original Group Information And Status	+	Empty Tag	Always Present			
2.1	Original Message Identification <OrgnlMsgId>	++	Yes	Always Present	PAIN.001	Point to point reference, as assigned by the original instructing party	<b>Data Type:</b> Text <b>Format:</b> 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. e.g. PAIN.001.001.03	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1

## 6. File Specification

Usage Rules	Always Present
Optional Fields	Conditional Fields

Original Payment Information and Status						
Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional / Conditional	Populated By / From	Description / Value	Data
3.0 Original Payment Information And Status <OrgnPmtInfAndSts>	+	Empty Tag	Always Present			
3.1 Original Payment Information Identification <OrgnPmtInfId>	++	Yes	Always Present	PAIN.001	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
Original Payment Information and Status will be present where a batch has failed and details original batch level details from the submitted PAIN.001 as well as the r-message reason codes Note: Where 'Payment Information Status' is present Transaction Information and Status will be omitted						
3.4 Payment Information Status <PmtInfSts>	++	Yes	See Payment Status Usage Rule	Creditor Bank/ CSM	Usage Rule: Either 'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code 'RJCT'	RJCT
3.5 Status Reason Information <StsRsnInf>	++	Yes	See Payment Status Usage Rule			
Originator Usage Rule: Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC						
3.21 Originator <Orgtr>	+++	Empty Tag	See Originator Usage Rule			
3.21 Name <Nm>	++++	Yes	See Originator Usage Rule	CSM	'Name' to indicate a CSM when it has no BIC	<b>Data Type:</b> Text <b>Format:</b> Max length: 70 Min length: 1
3.21 Identification <Id>	++++	Empty Tag	See Originator Usage Rule			
3.21 Organisation Identification <OrgId>	+++++	Empty Tag	See Originator Usage Rule			



# 6. File Specification

Usage Rules	Always Present
Optional Fields	Conditional Fields

Original Payment Information and Status						
Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional / Conditional	Populated By / From	Description / Value	Data
3.21 BICOrBEI <BICOrBEI>	++++++	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-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	Creditor Bank / CSM / BOI	See reason codes	See section 9.0 for reason codes

# 6. File Specification

Usage Rules	Always Present
Optional Fileds	Conditional Fields

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

# 6. File Specification

Usage Rules	Always Present
Optional Fields	Conditional Fields

Transaction Information						
Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional / Conditional	Populated By / From	Description / Value	Data
3.21 Name <Nm>	+++++	Yes	See Originator Usage Rule	CSM	'Name' to indicate a CSM when it has no BIC	<b>Data Type:</b> Text <b>Format:</b> Max length: 70 Min length: 1
3.21 Identification <Id>	+++++	Empty Tag	See Originator Usage Rule			
3.21 Organisation Identification <OrgId>	+++++	Empty Tag	See Originator Usage Rule			
3.21 BIC Or BEI <BICOrBEI>	+++++	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-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([AZ0-9]{3,3}){0,1}
3.22 Reason <Rsn>	++++	Empty Tag	See Originator Usage Rule			
3.23 Code <Cd>	++++	Yes	See Originator Usage Rule			
Original Transaction Reference Usage Rule: Usage Rule: The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction, as defined within the following elements.						
3.32 Original Transaction Reference <OrgnlTxRef>	+++	Empty Tag	Always Present			
3.34 Amount <Amt>	++++	Empty Tag	Always Present			
3.35 Instructed Amount <InstdAmt>	+++++	Yes	Always Present	PAIN.001	Amount of the Credit Transfer in Euro	AT-06 Amount of the Collection in Euro) Usage Rule: Only 'EUR' is allowed. Usage Rule: Amount must be 0.01 or more and 999999999.99 or less. Format Rule: The fractional part has a maximum of two digits e.g. <InstdAmtCcy="EUR">109400</InstdAmt>

# 6. File Specification

Usage Rules	Always Present
Optional Fileds	Conditional Fields

Transaction Information						
Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional / Conditional	Populated By / From	Description / Value	Data
3.41 Requested Execution Date <ReqdExctnDt>	++++	Yes	Always Present	PAIN.001	The date the Originator requests the Credit Transfer to take place	AT-07 Requested execution date of the instruction <b>Data Type:</b> ISODate <b>Format:</b> YYYY-MM-DD
3.55 Payment Type Information <PmtTpInf>	++++	Empty Tag	Always Present			
3.57 Instruction Priority <InstrPrty>	++++	Yes	Present if on PAIN.001			
3.58 Service Level <SvcLvl>	+++++	Empty Tag	Always Present			
3.59 Code <Cd>	+++++	Yes	Always Present	PAIN.001		Must contain 'SEPA'
3.61 Local Instrument <LclInstrm>	+++++	Empty Tag	Always Present			
3.62 Code <Cd>	+++++	Yes	Present if on PAIN.001	PAIN.001		<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.63 Proprietary <Prtry>	+++++	Yes	Present if on PAIN.001	PAIN.001		<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.65 Category Purpose <CtgyPurp>	+++++	Empty Tag	Present if on PAIN.001			
3.66 Code <Cd>	+++++	Yes	Present if on PAIN.001	PAIN.001	Category purpose in code form	<b>Format:</b> Max length: 4 Min length: 1 see code list on page11
3.67 Proprietary <Prtry>	+++++	Yes	Present if on PAIN.001	PAIN.001	Category purpose in code form	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1

# 6. File Specification

Usage Rules	Always Present
Optional Fields	Conditional Fields

Transaction Information						
Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional / Conditional	Populated By / From	Description / Value	Data
3.68 Payment Method <PmtMtd>	++++	Empty Tag	Optional			
3.88 Remittance Information <RmtInf>	++++	Empty Tag	Mandatory if on PAIN.001			
3.89 Unstructured <Ustrd>	+++++	Yes	Mandatory if on PAIN.001	PAIN.001	Free text provided for matching reconciliation	<b>Data Type:</b> Text <b>Format:</b> Max length: 140 Min length: 1
3.120 Ultimate Debtor <UltmtDbtr>	++++	Empty Tag	Present if on PAIN.001			
3.120 Name <Nm>	+++++	Yes	Present if on PAIN.001	PAIN.001	Ultimate debtor name	<b>Data Type:</b> Text <b>Format:</b> Max length: 70 Min length: 1
3.120 Identification <Id>	+++++	Empty Tag	Present if on PAIN.001			
3.120 Organisation Identification <OrgId>	+++++	Empty Tag	Present if on PAIN.001			
3.120 BICOrBEI <BICOrBEI>	+++++	Yes	Present if on PAIN.001	PAIN.001	BIC Identifier	<b>Data Type:</b> AnyBICIdentifier <b>Format:</b> [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
3.120 Other <Othr>	+++++	Empty Tag	Present if on PAIN.001			
3.120 Identification <Id>	+++++	Yes	Present if on PAIN.001	PAIN.001	Identification assigned by an institution	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.120 Scheme Name <SchmeNm>	+++++	No	Present if on PAIN.001			

# 6. File Specification

Usage Rules	Always Present
Optional Fields	Conditional Fields

Transaction Information						
Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional / Conditional	Populated By / From	Description / Value	Data
3.120 Code <Cd>	+++++++	Yes	Present if on PAIN.001		Name of the identification scheme, in a coded form as published in an external list	<b>Data Type:</b> External Organisation Identification1Code <b>Format:</b> Max length: 4 Min length: 1
3.120 Proprietary <Prtry>	+++++++	Yes	Present if on PAIN.001		Name of the identification scheme, in a free text form	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.120 Issuer <Issr>	+++++++	Yes	Present if on PAIN.001		Entity that assigns the identification	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.120 Private Identification <PrvtId>	+++++	Empty Tag	Present if on PAIN.001			
3.120 Date And Place Of Birth <DtAndPlcOfBirth>	+++++	Empty Tag	Present if on PAIN.001			
3.120 Birth Date <BirthDt>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Date on which a person is born	<b>Data Type:</b> ISODate <b>Format:</b> YYYY-MM-DD e.g. 1998-03-30
3.120 Province Of Birth <PrvcOfBirth>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Province where a person was born	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.120 City Of Birth <CityOfBirth>	+++++++	Yes	Present if on PAIN.001	PAIN.001	City where a person was born	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.120 Country Of Birth <CtryOfBirth>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Country where a person was born	<b>Data Type:</b> CountryCode <b>Format:</b> [A-Z]{2,2}

# 6. File Specification

Usage Rules	Always Present
Optional Fields	Conditional Fields

Transaction Information						
Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional / Conditional	Populated By / From	Description / Value	Data
3.120 Other <Othr>	+++++++	Empty Tag	Present if on PAIN.001			
3.120 Identification <Id>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Identification assigned by an institution	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.120 Scheme Name <SchmeNm>	+++++++	Empty Tag	Present if on PAIN.001			
3.120 Code <Cd>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Name of the identification scheme, in a coded form as published in an external list	<b>Data Type:</b> ExternalPersonalIdentification1Code <b>Format:</b> Max length: 4 Min length: 1
3.120 Proprietary <Prtry>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Name of the identification scheme, in a free text form	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.120 Issuer <Issr>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Entity that assigns the identification	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.121 Debtor <Dbtr>	++++	Empty Tag	Always Present			
3.121 Name <Nm>	++++	Yes	Always Present	PAIN.001	Debtor name	<b>Data Type:</b> Text <b>Format:</b> Max length: 70 Min length: 1
3.121 Postal Address <PstlAdr>	++++	Empty Tag	Present if on PAIN.001			
3.121 Country <Ctry>	++++	Yes	Present if on PAIN.001	PAIN.001	Country code	<b>Data Type:</b> CountryCode <b>Format:</b> [A-Z]{2,2} SO 3166, Alpha-2 code

# 6. File Specification

Usage Rules	Always Present
Optional Fields	Conditional Fields

Transaction Information						
Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional / Conditional	Populated By / From	Description / Value	Data
3.121 Address Line <AdrLine> (2)	++++++	Yes	Present if on PAIN.001		Debtor address in freeformat text. Note: Two occurrences of this tag are allowed	<b>Data Type:</b> Text <b>Format:</b> Max length: 70 Min length: 1
3.121 Identification <Id>	+++++	Empty Tag	Present if on PAIN.001			
3.121 Organisation Identification <OrgId>	++++++	Empty Tag	Present if on PAIN.001			
3.121 BICOrBEI <BICOrBEI>	+++++++	Yes	Present if on PAIN.001	PAIN.001	BIC Identifier	<b>Data Type:</b> AnyBICIdentifier <b>Format:</b> [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
3.121 Other <Othr>	+++++++	Empty Tag	Present if on PAIN.001			
3.121 Identification <Id>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Identification assigned by an institution	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.121 Scheme Name <SchmeNm>	+++++++	No	Present if on PAIN.001			
3.121 Code <Cd>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Name of the identification scheme, in a coded form as published in an external list	<b>Data Type:</b> ExternalOrganisationIdentification1Code <b>Format:</b> Max length: 4 Min length: 1
3.121 Proprietary <Prtry>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Name of the identification scheme, in a free text form	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1



# 6. File Specification

Usage Rules	Always Present
Optional Fields	Conditional Fields

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

# 6. File Specification

Usage Rules	Always Present
Optional Fields	Conditional Fields

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	Present if on PAIN.001	PAIN.001	Name of the identification scheme, in a coded form as published in an external list	<b>Data Type:</b> ExternalPersonalIdentification1Code <b>Format:</b> Max length: 4 Min length: 1
3.121 Proprietary <Prtry>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Name of the identification scheme, in a free text form	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.121 Issuer <Issr>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Entity that assigns the identification	<b>Data Type:</b> Text <b>Format:</b> 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	PAIN.001	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}
3.123 Debtor Agent <DbtrAgt>	++++	Empty Tag	Always Present			
3.123 Financial Institution Identification <FinInstnId>	+++++	Empty Tag	Always Present			
3.123 BIC <BIC>	+++++	Yes	Always Present	BOFIE2DXXX		
Creditor Agent. Usage Rule: Will not be present if the Creditor BIC is not provided in the pain.001 and has not been derived from the Creditor IBAN provided						
3.125 Creditor Agent <CdtrAgt>	++++	Empty Tag	See Usage Rule			
3.125 Financial Institution Identification <FinInstnId>	+++++	Empty Tag	See Usage Rule			

# 6. File Specification

Usage Rules	Always Present
Optional Fields	Conditional Fields

Transaction Information						
Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional / Conditional	Populated By / From	Description / Value	Data
3.125 BIC <BIC>	+++++	Yes	See Usage Rule	PAIN.001 or BOI	Bank Identifier Code Will be present if provided on the pain.001 or has been successfully derived from the Creditor IBAN.	<b>Data Type:</b> BICIdentifier <b>Format:</b> [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
3.127 Creditor <Cdtr>	++++	Empty Tag	Always Present			
3.127 Name <Nm>	+++++	Yes	Always Present	PAIN.001	Name by which a party is known and which is usually used to identify that party	<b>Data Type:</b> Text <b>Format:</b> Max length: 70 Min length: 1
3.127 Postal Address <PstlAdr>	+++++	Empty Tag	Present if on PAIN.001			
3.127 Country <Ctry>	+++++	Yes	Present if on PAIN.001	PAIN.001	Country Code	<b>Format:</b> [A-Z]{2,2} ISO 3166, Alpha-2 code
3.127 Address Line <AdrLine> (2)	+++++	Yes	Present if on PAIN.001	Field 2.79 on PAIN.001	Postal address in freeformat text. Note: Two occurrences of this tag are allowed	<b>Data Type:</b> Text <b>Format:</b> 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	PAIN.001	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}
3.128 Currency <Ccy>	++++	Yes	If populated on PAIN.001	PAIN.001	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

# 6. File Specification

Usage Rules	Always Present
Optional Fields	Conditional Fields

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

# 6. File Specification

Usage Rules	Always Present
Optional Fields	Conditional Fields

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	Present if on PAIN.001	PAIN.001	Entity that assigns the identification	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.129 Private Identification <PrvtId>	+++++	Empty Tag	Present if on PAIN.001			
3.129 Date And Place Of Birth <DtAndPlcOfBirth>	+++++	Empty Tag	Present if on PAIN.001			
3.129 Birth Date <BirthDt>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Date on which a person is born	<b>Data Type:</b> ISODate <b>Format:</b> YYYY-MM-DD e.g. 1998-03-30
3.129 Province Of Birth <PrvcOfBirth>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Province where a person was born	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.129 City Of Birth <CityOfBirth>	+++++++	Yes	Present if on PAIN.001	PAIN.001	City where a person was born	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.129 Country Of Birth <CtryOfBirth>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Country where a person was born	<b>Data Type:</b> CountryCode <b>Format:</b> [A-Z]{2,2}
3.129 Other <Othr>	+++++	Empty Tag	Present if on PAIN.001			
3.129 Identification <Id>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Identification assigned by an institution	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.129 Scheme Name <SchmeNm>	+++++++	Empty Tag	Present if on PAIN.001			

# 6. File Specification

<span style="display: inline-block; width: 10px; height: 10px; background-color: black; margin-right: 5px;"></span> Usage Rules	<span style="display: inline-block; width: 10px; height: 10px; background-color: lightblue; margin-right: 5px;"></span> Always Present
<span style="display: inline-block; width: 10px; height: 10px; background-color: lightgreen; margin-right: 5px;"></span> Optional Fields	<span style="display: inline-block; width: 10px; height: 10px; background-color: yellow; margin-right: 5px;"></span> Conditional Fields

Transaction Information						
Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional / Conditional	Populated By / From	Description / Value	Data
3.129 Code <Cd>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Name of the identification scheme, in a coded form as published in an external list	<b>Data Type:</b> ExternalPersonalIdentification1Code <b>Format:</b> Max length: 4 Min length: 1
3.129 Proprietary <Prtry>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Name of the identification scheme, in a free text form	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1
3.129 Issuer <Issr>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Entity that assigns the identification	<b>Data Type:</b> Text <b>Format:</b> Max length: 35 Min length: 1

## 7. PAIN.002.001.03 Sample File

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

<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:2002:tech:xsd:pain.002.001.03">

<CstmrPmtStsRpt>

<GrpHdr><MsgId>MSGIDBOIPain002</MsgId>

<CreDtTm>2013-09-03T20:49:00</CreDtTm>

<DbtrAgt><FinInstnId><BIC>BOFIIIE2D</BIC></FinInstnId></DbtrAgt>

</GrpHdr>

<OrgnlGrpInfAndSts><OrgnlMsgId>MRBLOGS090301</OrgnlMsgId>

<OrgnlMsgNmId>PAIN.001.001.03</OrgnlMsgNmId>

</OrgnlGrpInfAndSts>

<OrgnlPmtInfAndSts><OrgnlPmtInfId>STAFF EXPENSES 001</OrgnlPmtInfId>

<TxInfAndSts>

<StsId>BOFIIIE2DXXX</StsId>

<OrgnlEndToEndId>5678090300031</OrgnlEndToEndId>

<TxSts>RJCT</TxSts>

<StsRsnInf><Orgtr><Id>

<OrgId><BICOrBEI>BOFIIIE2DXXX</BICOrBEI></OrgId></Id></Orgtr>

<Rsn> <Cd>AC01</Cd> </Rsn></StsRsnInf>

<OrgnlTxRef><Amt><InstdAmt Ccy="EUR">16.44</InstdAmt></Amt>
```

## 7. PAIN.002.001.10 Sample File

```
<ReqdExctnDt>2013-09-03</ReqdExctnDt>  
  
<PmtTpInf><SvcLvl><Cd>SEPA</Cd></SvcLvl></PmtTpInf>  
  
<RmtInf> <Ustrd>POSTAGE EXPENSE</Ustrd></RmtInf>  
  
<Dbtr><Nm>MR BLOGGS</Nm></Dbtr>  
  
<DbtrAcct><Id><IBAN>IE75BOFI90377959996017</IBAN></Id></DbtrAcct>  
  
<DbtrAgt><FinInstnId><BIC>BOFIIE2D</BIC></FinInstnId> </DbtrAgt>  
  
<CdtrAgt><FinInstnId><BIC>BOFIIE2D</BIC></FinInstnId></CdtrAgt>  
  
<Cdtr><Nm>Scott, Tiger</Nm></Cdtr>  
  
<CdtrAcct><Id><IBAN>IE82BOFI90393929352659</IBAN></Id></CdtrAcct>  
  
</OrgnlTxRef>  
  
</TxInfAndSts>  
  
</OrgnlPmtInfAndSts>  
  
</CstmrPmtStsRpt></Document>
```



## 8. Change Control

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

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