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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This report provides details where a file has failed pre-processing validation.

SEPA Credit Transfer PAIN.002 XML Report

This is used to reconcile rejected items at file level. It highlights the individual transaction level failures.

SEPA Instant Credit Transfer PAIN.002 XML Report

This is used to reconcile all successful and rejected items at file level.

02   File Rejection Report

1. What is a File Rejection Report?

This report, available on Business On Line Payments Plus, is generated when a SEPA Credit Transfer PAIN.001 payment file or a SEPA Instant Credit Transfer PAIN.001 payment file fails pre-processing, giving the reasons why failure has occurred.

If your SEPA Credit Transfer payment file or SEPA Instant Credit Transfer payment file has failed any of the pre-processing validation checks, the File Rejection Report will detail one or more of these messages.

The following File Errors relate to pre-processing validation errors on both SEPA Credit Transfer files and SEPA Instant Credit Transfer files:

Reason Text	File Error Reason Description
File Error	You have exceeded your limit. Please review your file and resubmit or contact your Relationship Manager.
File Error	This is a duplicate file. Please review your file and resubmit.
File Error	You have included payments with a value date which is either 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/batches. 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 resubmit.

The following File Errors relate to pre-processing validation errors on SEPA Instant Credit Transfer files only:

Reason Text	File Error Reason Description
SEPA Instant File Error	The requested execution date is either in the past or is not equal to the authorisation date of this SEPA Instant file. Please review your file and resubmit.
SEPA Instant File Error	The local instrument code for this SEPA Instant file must equal 'INST'. Please review your file and resubmit.
SEPA Instant File Error	The allowed number of SEPA Instant files processed for today has been exceeded. Please review your file and resubmit on another date.
SEPA Instant File Error	The maximum number of transactions within this SEPA Instant file has been exceeded. Please review your file and resubmit.
SEPA Instant File Error	The SEPA Instant Daily Limit has been exceeded for this OIN. Please review your SEPA Instant limits or file, and resubmit.
SEPA Instant File Error	The SEPA Instant Transaction Limit has been exceeded for this OIN. Please review your SEPA Instant limits or file, and resubmit.
SEPA Instant File Error	The requested execution date must be the same for each batch within the SEPA Instant file. Please review your file and resubmit.

Once you have rectified the error, resubmit the file to Business On Line Payments Plus via Business On Line File Gateway or Connect Direct.

2. How do I view my File Rejection Report?

To see our online demo, visit bankofireland.com/paymentsplus

a. Logon to Business On Line Payments Plus using your logon credentials.

b. Click on 'File Rejection Reports' under the Reports tab.

c. Click on the file you wish to view. The most recent will be listed first.

Use the following fields to choose the appropriate file:

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

d. File failure reasons are displayed, with the option to print.

03 PAIN.002 Report

1. What is a PAIN.002 Report?

The SEPA Credit Transfer PAIN.002 report is used to reconcile rejected items at file level. Produced daily, where an R-message has been received against the original PAIN.001 file, it highlights the individual transaction level failures. If there are no R-messages generated for a PAIN.001 file, no PAIN.002 Report is generated.

The SEPA Instant Credit Transfer PAIN.002 report is generated per PAIN.001 payment file and details both successful and rejected transactions. SEPA Instant Credit Transfer PAIN.002 files are available immediately after processing on the Business On Line File Gateway.

All PAIN.002 reports are supplied in two formats, an XML file and a reader-friendly HTML format, which can be used to automatically or manually reconcile SEPA Credit Transfer transactions and re-present SEPA Credit Transfers, where necessary.

All PAIN.002 Reports 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, please 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 contains details on R-messages generated on that particular day and does not contain R-messages previously reported.

While the XML version does not include the settlement date of the R-message, this can, however, be viewed in the report's HTML format.

The messages contained in a SEPA Credit Transfer PAIN.002 XML or a SEPA Instant Credit Transfer 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.

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Note: If you wish to receive notifying by email when a PAIN.002 Report is available, have make sure you have 'opted in' for email notifications.
See Business On Line File Gateway for more details.

c.   Display of files within this tab will automatically default to the most recently received file. This can be changed by using the filters under mailbox. PAIN.002 Reports are 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 Reports 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 based 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 the cancellation of 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.

04   SEPA Reports Queries

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

Please contact the Business On Line Helpdesk.

Republic of Ireland: 0818 818 265

Northern Ireland: 0345 309 8123

UK: 0345 309 8124

International: +353 1 460 6445

E-mail: business.online@boi.com

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