



SEPA Instant Credit Transfer Report File Format

PAIN.002.001.10
XML File Structure

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Contents





1. Document Overview & Purpose	3
2. Field Types	3
3. Tag Depth Structure	3
4. Characteristics of the PAIN.002.001.10	4
5. Reason Codes	4
6. File Specification	5
7. PAIN.002.001.10 Sample File	30

1. Document Overview

This document details the PAIN.002.001.10 file format that will be accepted by Bank of Ireland for SEPA Instant Credit Transfers and is based on the European Payments Council (EPC) Implementation guidelines. The purpose of this document is to outline the PAIN.002.001.10 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.002.001.10
-  Optional Fields – This field will be populated if the corresponding optional field on the PAIN.001.001.09 was populated
-  Conditional Fields – This field will be populated based on the criteria set out in the usage rules

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

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

4. Characteristics of PAIN.002.001.10

- 4.1. The SEPA Instant Credit Transfer 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. The SEPA Instant Credit Transfer PAIN.002.001.10 file is generated per PAIN.001.001.09 file. It details successful and unsuccessful transactions.
- 4.4. The PAIN.002.001.10 file will contain the reason code and description for any rejected transactions.
- 4.5. The messages contained in a SEPA Instant Credit Transfer PAIN.002.001.10 can be matched to the original transactions using the end to end ID.
- 4.6. A SEPA Instant Credit Transfer PAIN.002.001.10 generated by Bank of Ireland will detail 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. Reason Codes

Originators may receive the following reasons codes as part of the SEPA Instant Credit Transfer 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.

Return codes

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

ISO Code	SEPA Reason/Description
AB05	Transaction stopped due to timeout at the Creditor Agent.
AB06	Transaction stopped due to timeout at the Instructed Agent.
AB07	Agent of message is not online. Generic usage if it cannot be determined who exactly is not online
AB08	Creditor Agent is not online
AB09	Transaction stopped due to error at the Creditor Agent.
AB10	Transaction stopped due to error at the Instructed Agent
AG10	Agent of message is suspended from the Real Time Payment system
AG11	Creditor Agent of message is suspended from the Real Time Payment system.
AM23	Transaction amount exceeds settlement limit.
CNOR	Beneficiary PSP is not registered under this BIC in the CSM.
DNOR	Originator PSP is not registered under this BIC in the CSM.
AM04	Insufficient Funds
MS01	NotSpecifiedReason
FC0R	Positive Response to Recall
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	Maximum execution time has been exceeded

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:20022: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						
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	Data Type: Text format Format: Max length: 35 Min length: 1
1.2 CreationDateTime <CreDtTm>	++	Yes	Always Present	BOI	Date and time at which the message was created	Data Type: ISODateTime Format: YYYY-MM-DDTHH:MM:SS e.g. 2012-02-06T08:35:30
1.5 DebtorAgent <DbtrAgt>	++	Empty Tag	Always Present			
1.5 FinancialInstitutionIdentification <FinInstnId>	+++	Empty Tag	Always Present			
1.5 BICFI <BICFI>	+++	Yes	Always Present	BOI	BOFIE2DXXX	Format: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}[A-Z0-9]{3,3}{0,1}

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 <OrgnlGrpInfAndSts>	+	Empty Tag	Always Present			
2.1	Original Message Identification <OrgnlMsgId>	++	Yes	Always Present	PAIN.008	Point to point reference, as assigned by the original instructing party	Data Type: Text Format: Max length: 35 Min length: 1
2.2	Original Message Name Identification <OrgnlMsgNmId>	++	Yes	Always Present	Taken from file type that message is associated with	Specifies the original message name identifier to which the message refers. e.g. PAIN.001.001.09	Data Type: Text Format: Max length: 35 Min length: 1
2.4	Original Number Of Transactions <OrgnlNbOfTxs >	++	Yes	Always Present		Number of individual transactions contained in the original message.	Data Type: Max length: 15 Pattern [0-9]{1,15}
2.5	Original Control Sum <OrgnlCtrlSum>	++	Yes	Always Present		Total of all individual amounts included in the original message, irrespective of currencies	
2.6	Group Status <GrpSts>	++		Will be present at 'Transaction Status'		'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code "RJCT" in case of a negative confirmation or a reject, or "ACCP" in case of a positive confirmation.	Min length: 1 Max length: 4

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
2.7 Status Reason Information <StsRsnInf>	++	Empty Tag	Will be present at 'Transaction Information and Status'		Status Reason Information' must be present in 'Original Group Information And Status', 'Original Payment Information and Status' or 'Transaction Information and Status'.	
2.8 Originator <Orgtr>	+++	Empty Tag	Always Present			
2.8 Name <Nm>	++++	Yes	Optional		Name of the Originator	Max length :70
2.8 Identification <Id>	++++	Empty Tag	Optional			
2.8 Originator identification <OrgId>	+++++	Empty Tag	Always Present			
2.8 AnyBIC <AnyBIC>	++++++	Yes	Present if populated on PAIN.001		Data Type: 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>	+++	Empty Tag	Always Present			
2.10 Code <Cd>	++++	Yes	Always Present		Reason for the status, as published in an external reason code list	Max length: 4
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	Data Type: Text Format: Max length: 35 Min length: 1

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
3.2 Original Number Of Transactions <OrgnlNbOfTxs>	++	Yes	Always Present		Number of individual transactions contained in the original payment information group.	Type Max15 Numeric [0-9]{1,15}
3.3 Original Control Sum <OrgnlCtrlSum>	++	Yes	Always Present		Total of all individual amounts included in the original payment information group, irrespective of currencies.	Type Decimal Number Length 17
Original Payment Information and Status Note: 'Payment Information Status' will be omitted and present at Transaction Information and Status.						
3.4 Payment Information Status <PmtInfSts>	++	Yes	Will be present at 'Transaction Status'		Usage Rule: Either 'Group Status', 'Payment Information Status' or 'Transaction Status' must be present with the code "RJCT" in case of a negative confirmation or reject, or "ACCP" in case of a positive confirmation.	RJCT or ACCP
3.5 Status Reason Information <StsRsnInf>	++	Yes	Will be present at Transaction 'Information and Status'			
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						
3.6 Originator <Orgtr>	+++	Empty Tag	See Originator Usage Rule			
3.6 Name <Nm>	++++	Yes	See Originator Usage Rule	CSM	'Name' to indicate a CSM when it has no BIC	Data Type: Text format Format: Max length: 70 Min length: 1

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	
3.6 Identification <Id>	++++	Empty Tag	See Originator Usage Rule				
3.6 Organisation Identification <OrgId>	+++++	Empty Tag	See Originator Usage Rule				
3.6 AnyBIC <AnyBIC>	++++++	Yes	See Originator Usage Rule	Creditor Bank / CSM / BOI	BIC to identify the bank or CSM originating the status	Data Type: AnyBICIdentifier Format: [A-Z0-9]{4,4}[A-Z]{2,2} [A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}	
3.7 Reason <Rsn>	+++	Empty Tag	See Originator Usage Rule				
3.8 Code <Cd>	+++	Yes	See Originator Usage Rule	Creditor Bank / CSM / BOI	See reason codes	See section 5.0 for reason codes	

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
Transaction Information will be present and details original transaction level details from the submitted PAIN.001 as well as the Transaction Rejection Code and Description where a transaction has been rejected. Note: Transaction Information and Status will always be present.							
3.12	Transaction Information And Status <TxInfAndSts>	++	Empty Tag	Always Present			
3.13	Status Identification <StsId>	+++	Yes	Always Present	Creditor Bank	Specific reference of the bank that initiated the reject	Data Type: Text format Format: Max length: 35 Min length: 1
3.14	Original Instruction Identification <OrgnlInstrId>	+++	Yes	Always Present	PAIN.001	Unique identification, as assigned by the original instructing party for the original instructed party	Data Type: Text format Format: Max length: 35 Min length: 1
3.15	Original End To End Identification <OrgnlEndToEndId>	+++	Yes	Always Present	PAIN.001	Originators reference of the Credit Transfer Transaction	Data Type: Text format Format: Max length: 35 Min length: 1
Transaction Status Usage Rule: ‘Transaction Status’ must be present							
3.17	Transaction Status <TxSts>	+++	Yes	Always Present	Creditor Bank / CSM	Usage Rule: ‘Group Status’, Payment Information Status’ or ‘Transaction Status’ must be present with the code “RJCT” in case of a negative confirmation or reject, or “ACCP” in case of a positive confirmation.	RJCT or ACCP
3.18	Status Reason Information <StsRsnInf>	+++	Empty Tag	Mandatory if ‘Transaction Status’ is “RJCT”.			

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
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						
3.19 Originator <Orgtr>	++++	Empty Tag	See Originator Usage Rule			
3.19 Name <Nm>	+++++	Yes	See Originator Usage Rule	CSM	'Name' to indicate a CSM when it has no BIC	Data Type: Text format Format: Max length: 70 Min length: 1
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	Data Type: AnyBICIdentifier Format: [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			
Original Transaction Reference 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.						
3.29 Original Transaction Reference <OrgnITxRef>	+++	Empty Tag	Always Present			
3.31 Amount <Amt>	++++	Empty Tag	Always Present			

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
3.31 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>
3.34 Requested Execution Date <ReqdExctnDt>	++++	Empty Tag	Always Present			
3.34 Date <Dt>	+++++	Yes	Always Present	PAIN.001	The date the Originator requests the Credit Transfer to take place	AT-07 Requested execution date of the instruction Data Type: ISODate Format: YYYY-MM-DD
3.37 Payment Type Information <PmtTpInf>	++++	Empty Tag	Always Present			
3.37 Instruction Priority <InstrPrty>	+++++	Yes	Present if on PAIN.001			
3.37 Service Level <SvcLvl>	+++++	Empty Tag	Always Present			
3.37 Code <Cd>	+++++	Yes	Always Present	PAIN.001		Must contain 'SEPA'
3.37 Local Instrument <LclInstrm>	+++++	Empty Tag	Always Present			
3.37 Code <Cd>	+++++	Yes	Always Present	PAIN.001		Must contain 'INST'
3.37 Category Purpose <CtgyPurp>	+++++	Empty Tag	Present if on PAIN.001			
3.37 Code <Cd>	+++++	Yes	Present if on PAIN.001	PAIN.001	Category purpose in code form	Format: Max length: 4 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
3.37 Proprietary <Prtry>	++++++	Yes	Present if on PAIN.001	PAIN.001	Category purpose, in a proprietary form	Data Type: Text format Format: Max length: 35 Min length: 1
3.38 Payment Method <PmtMtd>	++++	Empty Tag	Optional			
3.40 Remittance Information <RmtInf>	++++	Empty Tag	Present if on PAIN.001			
3.40 Unstructured <Ustrd>	+++++	Yes	Present if on PAIN.001			Data Type: Text Format: Max length: 140
3.40 Structured <Strd>	+++++	Empty Tag	Present if on PAIN.001			
3.40 Creditor Reference Information <CdtrRefInf>	++++++	Empty Tag	Present if on PAIN.001			
3.40 Type <Tp>	+++++++	Empty Tag	Present if on PAIN.001			
3.40 Creditor Reference Type Choice <CdOrPrtry>	+++++++	Empty Tag	Present if on PAIN.001			
3.40 Type of creditor reference code <Cd>	+++++++	Yes	Present if on PAIN.001			
3.40 Reference <Ref>	+++++++	Yes	Present if on PAIN.001			Data Type: Text Format: Max length: 35
3.41 Ultimate Debtor <UltmtDbtr>	++++	Empty Tag	Present if on PAIN.001			
3.41 Party <Pty>	+++++	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
3.41 Name <Nm>	++++++	Yes	Present if on PAIN.001	PAIN.001	Ultimate debtor name	Data Type: Text format Format: Max length: 70 Min length: 1
3.41 Identification <Id>	++++++	Empty Tag	Present if on PAIN.001			
3.41 Organisation Identification <OrgId>	++++++	Empty Tag	Present if on PAIN.001			
3.41 Any BIC <AnyBIC>	++++++	Yes	Present if on PAIN.001	PAIN.001	BIC Identifier	Data Type: AnyBICIdentifier Format: [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	Present if on PAIN.001	PAIN.001	Legal entity identifier of the financial institution	Data Type: [A-Z0-9]{18,18}[0-9] {2,2} Max length: 20
3.41 Other <Othr>	++++++	Empty Tag	Present if on PAIN.001			
3.41 Identification <Id>	++++++	Yes	Present if on PAIN.001	PAIN.001	Identification assigned by an institution	Data Type: Text format Format: Max length: 35 Min length: 1
3.41 Scheme Name <SchmeNm>	++++++	Empty Tag	Present if on PAIN.001			
3.41 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	Data Type: External Organisation Identification1Code Format: Max length: 4 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
3.41 Proprietary <Prtry>	+++++++ +	Yes	Present if on PAIN.001	PAIN.001	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
3.41 Issuer <Issr>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length: 1
3.41 Private Identification <PrvtId>	+++++++	Empty Tag	Present if on PAIN.001			
3.41 Date And Place Of Birth <DtAndPlcOfBirth>	+++++++	Empty Tag	Present if on PAIN.001			
3.41 Birth Date <BirthDt>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Date on which a person is born	Data Type: ISODate Format: YYYY-MM-DD e.g. 1998-03-30
3.41 Province Of Birth <PrvcOfBirth>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Province where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
3.41 City Of Birth <CityOfBirth>	+++++++	Yes	Present if on PAIN.001	PAIN.001	City where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
3.41 Country Of Birth <CtryOfBirth>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Country where a person was born	Data Type: CountryCode Format: [A-Z]{2,2}
3.41 Other <Othr>	+++++++	Empty Tag	Present if on PAIN.001			
3.41 Identification <Id>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Identification assigned by an institution	Data Type: Text Format: 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
3.41 Scheme Name <SchmeNm>	+++++++	Empty Tag	Present if on PAIN.001			
3.41 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	Data Type: ExternalPersonal Identification1Code Format: Max length: 4 Min length: 1
3.41 Proprietary <Prtry>	+++++++ +	Yes	Present if on PAIN.001	PAIN.001	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
3.41 Issuer <Issr>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Entity that assigns the identification	Data Type: Text Format: 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.001	Debtor name	Data Type: Text Format: Max length: 70 Min length: 1
3.42 Postal Address <PstlAdr>	+++++	Empty Tag	Present if on PAIN.001			
3.42 Department <Dept>	+++++	Yes	Present if on PAIN.001	PAIN.001	Identification of a division of a large organization or building	Max length: 70 Min length: 1
3.42 Sub Department <SubDept>	+++++	Yes	Present if on PAIN.001	PAIN.001	A sub-division of a large organisation or building	Max length: 70 Min length: 1
3.42 Street Name <StrtNm>	+++++	Yes	Present if on PAIN.001	PAIN.001	Name of a street	Max length: 70 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
3.42 Building Number <BldgNb>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Number that identifies the position of a building on a street.	Max length: 16 Min length: 1
3.42 Building Name <BldgNm>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Name of the building or house	Max length: 35 Min length: 1
3.42 Floor <Flr>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Floor or storey within a building	Max length: 70 Min length: 1
3.42 Post Box <PstBx>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Numbered box in a post office, assigned to a person or organisation	Max length: 16 Min length: 1
3.42 Room <Room>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Building room number	Max length: 70 Min length: 1
3.42 Post Code <PstCd>	+++++++	Yes	Present if on PAIN.001	PAIN.001	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	Present if on PAIN.001	PAIN.001	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	Present if on PAIN.001	PAIN.001	Town Location Name	Max length: 35 Min length: 1
3.42 District Name <DstrctNm>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Identifies a subdivision within a country sub-division.	Max length: 35 Min length: 1
3.42 Country Sub Division <CtySubDvsn>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Identifies a subdivision of a country such as state, region, county.	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
3.42 Country <Ctry>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Country code	Data Type: CountryCode Format: [A-Z]{2,2}
3.42 Address Line <AdrLine>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Debtor address	Data Type: Text Format: Max length: 70 Min length: 1
3.42 Identification <Id>	+++++	Empty Tag	Present if on PAIN.001			
3.42 Organisation Identification <OrgId>	+++++++	Empty Tag	Present if on PAIN.001			
3.42 AnyBIC <AnyBIC>	+++++++	Yes	Present if on PAIN.001	PAIN.001	BIC Identifier	Data Type: AnyBICIdentifier Format: [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	Present if on PAIN.001	PAIN.001	Legal entity identifier of the financial institution	Data Type: [A-Z0-9]{18,18}[0-9]{2,2} Max length: 20
3.42 Other <Othr>	+++++++	Empty Tag	Present if on PAIN.001			
3.42 Identification <Id>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1
3.42 Scheme Name <SchmeNm>	+++++++	No	Present if on PAIN.001			
3.42 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	Data Type: ExternalOrganisation Identification1Code Format: Max length: 4 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
3.42 Proprietary <Prtry>	+++++++ +	Yes	Present if on PAIN.001	PAIN.001	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
3.42 Issuer <Issr>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Entity that assigns the identification	Data Type: Text Format: YYYY-MM-DD e.g. 1998-03-30
3.42 Private Identification <PrvtId>	+++++++	Empty Tag	Present if on PAIN.001			
3.42 Date And Place Of Birth <DtAndPlcOfBirth>	+++++++	Empty Tag	Present if on PAIN.001			
3.42 Birth Date <BirthDt>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Date on which a person is born	Data Type: ISODate Format: YYYY-MM-DD e.g. 1998-03-30
3.42 Province Of Birth <PrvcOfBirth>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Province where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
3.42 City Of Birth <CityOfBirth>	+++++++	Yes	Present if on PAIN.001	PAIN.001	City where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
3.42 Country Of Birth <CtryOfBirth>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Country where a person was born	Data Type: CountryCode Format: [A-Z]{2,2}
3.42 Other <Othr>	+++++++	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
3.42 Identification <Id>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1
3.42 Scheme Name <SchmeNm>	+++++++	Empty Tag	Present if on PAIN.001			
3.42 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	Data Type: ExternalPersonal Identification1Code Format: Max length: 4 Min length: 1
3.42 Proprietary <Prtry>	+++++++ +	Yes	Present if on PAIN.001	PAIN.001	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
3.42 Issuer <Issr>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Entity that assigns the identification	Data Type: Text Format: 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.001	International Bank Account Number (IBAN)	
3.43 Currency <Ccy>	++++	Yes	Present if on PAIN.001	PAIN.001		
3.43 Proxy <Prxy>	++++	Empty Tag	Present if on PAIN.001	PAIN.001	Proxy/alias of the account of the Beneficiary. Specifies an alternate assumed name/identifier for the identification of the account	

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
3.43 Type <Tp>	++++++	Empty Tag	Present if on PAIN.001			
3.43 Code <Cd>	++++++	Yes	Present if on PAIN.001	PAIN.001		Format: Max length: 4
3.43 Proprietary <Prtry>	++++++	Yes	Present if on PAIN.001	PAIN.001		Format: Max length: 35
3.43 Identification <ID>	++++++	Yes	Present if on PAIN.001	PAIN.001		Format: Max length: 320 Type : Characters
3.44 Debtor Agent <DbtrAgt>	++++	Empty Tag	Always Present			
3.44 Financial Institution Identification <FinInstnId>	++++	Empty Tag	Always Present			
3.44 BICFI <BICFI>	++++++	Yes	Always Present	BOFIE-2DXXX		Type : [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
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						
3.46 Creditor Agent <CdtrAgt>	++++	Empty Tag	See Usage Rule			
3.46 Financial Institution Identification <FinInstnId>	++++	Empty Tag	See Usage Rule			
3.46 BICFI <BICFI>	++++++	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.	BICFI Format :[A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
3.48 Creditor <Cdtr>	++++	Empty Tag	Always Present			
3.48 Party <Pty>	++++	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
3.48 Name <Nm>	+++++	Empty Tag	Present if on PAIN.001			
3.48 Postal Address <PstlAdr>	+++++	Empty Tag	Present if on PAIN.001			
3.48 Department <Dept>	+++++		Present if on PAIN.001	PAIN.001	Identification of a division of a large organization or building	Max length: 70 Min length: 1
3.48 Sub Department <SubDept>	+++++		Present if on PAIN.001	PAIN.001	A sub-division of a large organisation or building	Max length: 70 Min length: 1
3.48 Street Name <StrtNm>	+++++		Present if on PAIN.001	PAIN.001	Name of a street	Max length: 70 Min length: 1
3.48 Building Number <BldgNb>	+++++		Present if on PAIN.001	PAIN.001	Number that identifies the position of a building on a street.	Max length: 16 Min length: 1
3.48 Building Name <BldgNm>	+++++	Yes	Present if on PAIN.001	PAIN.001	Name of the building or house	Max length: 35 Min length: 1
3.48 Floor <Flr>	+++++	Yes	Present if on PAIN.001	PAIN.001	Floor or storey within a building	Max length: 70 Min length: 1
3.48 Post Box <PstBx>	+++++	Yes	Present if on PAIN.001	PAIN.001	Numbered box in a post office, assigned to a person	Max length: 16 Min length: 1
3.48 Room <Room>	+++++	Yes	Present if on PAIN.001	PAIN.001	Building room number	Max length: 70 Min length: 1
3.48 Post Code <PstCd>	+++++	Yes	Present if on PAIN.001	PAIN.001	Identifier consisting of a group of letters and/or numbers that is added to a postal address	Max length: 16 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
3.48 Town Name <TwnNm>	+++++++	Yes	Present if on PAIN.001	PAIN.001	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	Present if on PAIN.001	PAIN.001	Town Location Name	Max length: 35 Min length: 1
3.48 District Name <DstrctNm>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Identifies a subdivision within a country sub-division.	Max length: 35 Min length: 1
3.48 Country Sub Division <CtySubDvsn>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Identifies a subdivision of a country such as state,region, county.	Max length: 35 Min length: 1
3.48 Country <Ctry>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Country Code	Format: [A-Z]{2,2} ISO 3166, Alpha-2 code
3.48 Address Line <AdrLine>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Postal address in free format text.	Data Type: Text Format: Max length: 70 Min length: 1
3.48 Identification <Id>	+++++	Empty Tag	Present if on PAIN.001			
3.48 Organisation Identification <OrgId>	+++++	Empty Tag	Present if on PAIN.001			
3.48 Legal entity identifier <LEI>	+++++++	Yes	Optional		Legal entity identifier of the financial institution	Data Type: [A-Z0-9]{18,18}[0-9] {2,2} Max length: 20
3.48 AnyBIC <AnyBIC>	+++++++	Yes	Present if on PAIN.001	PAIN.001	BIC Identifier	BICFI Format :[A-Z0-9]{4,4}[A-Z] {2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}) {0,1}

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
3.48 Other <Othr>	+++++++	Empty Tag	Present if on PAIN.001			
3.48 Identification <Id>	+++++++	Yes	Present if on PAIN.001	PAIN.001		
3.48 Scheme Name <SchmeNm>	+++++++	Empty Tag	Present if on PAIN.001			
3.48 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	Data Type: ExternalOrganisation Identification1Code Format: Max length: 4 Min length: 1
3.48 Proprietary <Prtry>	+++++++ +	Yes	Present if on PAIN.001	PAIN.001	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
3.48 Issuer <Issr>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length: 1
3.48 Private Identification <PrvtId>	+++++++	Empty Tag	Present if on PAIN.001			
3.48 Date And Place Of Birth <DtAndPlcOfBirth>	+++++++	Empty Tag	Present if on PAIN.001			
3.48 Birth Date <BirthDt>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Date on which a person is born	Data Type: ISODate Format: YYYY-MM-DD e.g. 1998-03-30

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
3.48 Province Of Birth <PrvcOfBirth>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Province where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
3.48 City Of Birth <CityOfBirth>	+++++++	Yes	Present if on PAIN.001	PAIN.001	City where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
3.48 Country Of Birth <CtryOfBirth>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Country where a person was born	Data Type: CountryCode Format: [A-Z]{2,2}
3.48 Other <Othr>	+++++++	Empty Tag	Present if on PAIN.001			
3.48 Identification <Id>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1
3.48 Scheme Name <SchmeNm>	+++++++	Empty Tag	Present if on PAIN.001			
3.48 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	Data Type: ExternalPersonal Identification1Code Format: Max length: 4 Min length: 1
3.48 Proprietary <Prtry>	+++++++	Yes	Present if on PAIN.001			
3.48 Issuer <Issr>	+++++++	Yes	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
3.49 Creditor Account <CdtrAcct>	++++	Empty Tag	Always Present			
3.49 Identification <Id>	+++++	Empty Tag	Always Present			
3.49 IBAN <IBAN>	++++++	Yes	Always Present	PAIN.001	International Bank Account Number (IBAN)	Data Type: IBAN2007Identifier Format: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
3.49 Proxy <Prxy>	+++++	Empty Tag	Optional		Proxy/alias of the account of the Beneficiary. Specifies an alternate assumed name/identifier for the identification of the account	
3.49 Type <TP>	++++++	Empty Tag	Optional			
3.49 Code <Cd>	+++++++	Yes	Present if on PAIN.001			Format: Max length: 4
3.49 Proprietary <Prtry>	+++++++	Yes	Present if on PAIN.001			Format: Max length: 35
3.49 Identification <ID>	+++++++	Yes	Present if on PAIN.001			Format: Max length: 320
3.50 Ultimate Creditor <UltmtCdtr>	++++	Empty Tag	Present if on PAIN.001			
3.50 Party <Pty>	+++++	Empty Tag	Present if on PAIN.001			
3.50 Name <Nm>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Ultimate party to which an amount of money is due	Data Type: Text Format: Max length: 70 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
3.50 Identification <Id>	++++++	Empty Tag	Present if on PAIN.001			
3.50 Organisation Identification <OrgId>	++++++	Empty Tag	Present if on PAIN.001			
3.50 AnyBIC <AnyBIC>	++++++	Yes	Present if on PAIN.001	PAIN.001	BIC Identifier	Data Type: AnyBICIdentifier Format: [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	Present if on PAIN.001	PAIN.001	Legal entity identifier of the financial institution	Data Type: [A-Z0-9]{18,18}[0-9]{2,2} Max length: 20
3.50 Other <Othr>	++++++	Empty Tag	Present if on PAIN.001			
3.50 Identification <Id>	++++++	Yes	Present if on PAIN.001	PAIN.001		
3.50 Scheme Name <SchmeNm>	++++++	Empty Tag	Present if on PAIN.001			
3.50 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	Data Type: ExternalOrganisationIdentification1Code Format: Max length: 4 Min length: 1
3.50 Proprietary <Prtry>	++++++ +	Yes	Present if on PAIN.001	PAIN.001	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
3.50 Issuer <Issr>	++++++	Yes	Present if on PAIN.001	PAIN.001	Entity that assigns the identification	Data Type: Text Format: 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
3.50 Private Identification <PrvtId>	+++++++	Empty Tag	Present if on PAIN.001			
3.50 Date And Place Of Birth <DtAndPlcOfBirth>	+++++++	Empty Tag	Present if on PAIN.001			
3.50 Birth Date <BirthDt>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Date on which a person is born	Data Type: ISODate Format: YYYY-MM-DD e.g. 1998-03-30
3.50 Province Of Birth <PrvcOfBirth>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Province where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
3.50 City Of Birth <CityOfBirth>	+++++++	Yes	Present if on PAIN.001	PAIN.001	City where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
3.50 Country Of Birth <CtryOfBirth>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Country where a person was born	Data Type: CountryCode Format: [A-Z]{2,2}
3.50 Other <Othr>	+++++++	Empty Tag	Present if on PAIN.001			
3.50 Identification <Id>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1
3.50 Scheme Name <SchmeNm>	+++++++	Empty Tag	Present if on PAIN.001			
3.50 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	Data Type: ExternalPersonal Identification1Code Format: Max length: 4 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
3.50 Proprietary <Prtry>	+++++++ +	Yes	Present if on PAIN.001	PAIN.001	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
3.50 Issuer <Issr>	+++++++	Yes	Present if on PAIN.001	PAIN.001	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length: 1
3.51 Purpose <Purp>	++++	Empty Field	Present if on PAIN.001			
3.51 Code <Cd>	+++++	Yes	Present if on PAIN.001	PAIN.001	Purpose of the Credit Transfer.	Max length: 4 Min length: 1

7. SEPA Instant Credit Transfer PAIN.002.001.10 Sample File

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.10">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <MsgId>MSGID59648</MsgId>
      <CreDtTm>2012-12-13T12:12:12</CreDtTm>
      <DbtrAgt>
        <FinInstnId>
          <BICFI>BOFIE2D</BICFI>
        </FinInstnId>
      </DbtrAgt>
    </GrpHdr>
    <OrgnlGrpInfAndSts>
      <OrgnlMsgId>MAGID123456</OrgnlMsgId>
      <OrgnlMsgNmId>PAIN.001.001.09</OrgnlMsgNmId>
      <OrgnlNbOfTxes>1</OrgnlNbOfTxes>
      <OrgnlCtrlSum>123.45</OrgnlCtrlSum>
      <GrpSts>RJCT</GrpSts>
      <StsRsnInf>
        <Orgtr>
          <Nm>John Doe</Nm>
          </Id>
          <OrgId>
            <AnyBIC>BOFIE2D</AnyBIC>
            <OrgId>
              </Id>
            </OrgId>
          </Id>
        </Orgtr>
        <Rsn>
          <Cd>AC01</Cd>
          <Rsn>
            </StsRsnInf>
          </OrgnlGrpInfAndSts>
        </OrgnlPmtInfAndSts>
        <OrgnlPmtInfId>STAFF EXPENSES 001</OrgnlPmtInfId>
        <OrgnlNbOfTxes>1</OrgnlNbOfTxes>
        <OrgnlCtrlSum>123.45</OrgnlCtrlSum>
        <PmtInfSts>RJCT</PmtInfSts>
        <StsRsnInf>
          <Orgtr>
            <Nm>John Doe</Nm>
```

7. SEPA Instant Credit Transfer PAIN.002.001.10 Sample File

```
<Id>
  <OrgId>
    <AnyBIC>BOFIIE2D</AnyBIC>
  </OrgId>
</Id>
</Orgtr>
<Rsn>

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

  <StsId>BOFIIE2DXXX</StsId>
  <OrgnlInstrId>INST012307ABCD</OrgnlInstrId>
  <OrgnlEndToEndId>E2EABCD17863</OrgnlEndToEndId>
  <TxSts>RJCT</TxSts>
  <StsRsnInf>
    <Orgtr>
      <Nm>John Doe</Nm>
      <Id>
        <OrgId>
          <AnyBIC>BOFIIE2DXXX</AnyBIC>
        </OrgId>
      </Id>
    </Orgtr>
    <Rsn>

      <Cd>AC01</Cd>
    </Rsn>
  </StsRsnInf>
  <OrgnlTxRef>
    <Amt>
      <InstdAmt Ccy="EUR">123.45</InstdAmt>
    </Amt>

    <ReqdExctnDt>
      <Dt>2023-10-17</Dt>
    </ReqdExctnDt>
    <PmtTpInf>
      <SvcLvl>
```

7. SEPA Instant Credit Transfer PAIN.002.001.10 Sample File

```

        <Cd>SEPA</Cd>
        <SvcLvl>
<LclInstrm>
        <Cd>INST</Cd>
</LclInstrm>
</PmtTpInf>
<RmtInf>
        <Ustrd>POSTAGE EXPENSE</Ustrd>
</RmtInf>
<Dbtr>
        <Pty>
                <Nm>Paul Smith</Nm>
        <Pty>
<Dbtr>
<DbtrAcct>
        <Id>
                <IBAN>IE75BOFI90377959996017</IBAN>
        </Id>
</DbtrAcct>
<DbtrAgt>

        <FinInstnId>
                <BICFI>BOFIIE2D</BICFI>
        </FinInstnId>
</DbtrAgt>
<CdtrAgt>
        <FinInstnId>
                <BICFI>BOFIIE2D</BICFI>
        </FinInstnId>
</CdtrAgt>
<Cdtr>
        <Pty>
                <Nm>Paul Smith</Nm>
        </Pty>
</Cdtr>
<CdtrAcct>
        <Id>
                <IBAN>IE89BOFI95692634106740</IBAN>
        </Id>

```


7. SEPA Instant Credit Transfer PAIN.002.001.10 Sample File

```
        </CdtrAcct>
        <Purp>
            <Cd>ABC</Cd>
        </Purp>
    </OrgnlTxRef>
</TxInfAndSts>
</OrgnlPmtInfAndSts>
```

8. Change Control

Version:	Date	Section	Comments
1.0	August 2025	n/a	Initial Document

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