



Credit Transfer

PAIN.001.001.03
XML File Structure

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1. Document Overview

This document details the PAIN.001.001.03 ISO 20022 XML file format that will be accepted by Bank of Ireland for SEPA Credit Transfers. This document was compiled with information from:

- ▶ IPSO Customer File Formats V10

Failure to provide files that meet this specification may result in files and/or transactions being rejected, either by Bank of Ireland or by the beneficiary bank.

1.1. Background

SEPA aims to create a single, integrated and standardised payments market across the current SEPA countries in Europe.

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: bankofireland.com/SEPA

1.2. Document Purpose

The purpose of this document is to outline the PAIN.001.001.03 XML file format that will be accepted by Bank of Ireland.

Knowledge of XML is recommended to interpret this document.

2. The Character Set

The PAIN.001.001.03 message format can support a range of characters; the following are the supported characters which are the basic Latin character set:

a b c d e f g h i j k l m n o p q r s t u v w x y z

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z 0 1 2 3 4 5 6 7 8 9

/ - ? : () . , ' +

Space

If required, the following characters can also be used in text or information fields only, but must be provided using the XML representation shown.

Special XML Character	XML Representation
& (ampersand)	&
< (left brace)	<
> (right brace)	>
" (double quotation)	"

e.g. AB & C Transport would populate their name in a PAIN.001, appearing as:

<Cdtr>

<Nm>AB & C TRANSPORT </Nm>

</Cdtr>

Note: Senders must ensure that the content of Identifiers/reference data elements is restricted to the restricted basic Latin character set (across). If non supported characters are used in these fields they may lead to rejection of files or transactions in the payment chain.

Exceptionally, the content of Identifiers/reference data elements

- ▶ Must not start or end with a '/'
- ▶ Must not contain two consecutive '/'s anywhere in the data element

These identifier fields include the following:

Mandatory Fields

- ▶ End-to-End Identification
- ▶ Message Identification
- ▶ Payment Information Identification

Optional Fields

- ▶ Instruction Identification
- ▶ Creditor and Debtor Identification
- ▶ Ultimate Debtor/Creditor Identification
- ▶ Remittance Information
- ▶ Proprietary Codes

Additionally, the content of Message Identification – Must not contain an apostrophe.

3. Field Types

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

 Mandatory Fields – Fields must be populated or the file/batch/collection will be rejected

 Optional Fields – Creditor to decide if this field needs to be populated

 Payment Information (Batch)/Transaction Level – These fields must be populated at a payment information (batch) or transaction level. Bank of Ireland recommends populating these fields at a payment information (batch) level

The following fields are optional and, if used, may be populated at payment information (batch) or transaction level;

- ▶ Payment Type Information
- ▶ Charge Bearer

4. Usage Rules

For a number of fields usage rules must be followed. These are outlined throughout the specification and failure to adhere to these usage rules will result in failed payments/ batches/files.

 Usage Rules – can be found in the Grey banners.

5. Unused Optional Tags

Where optional tags have not been populated, the tag should be omitted from the file along with its parent tag.

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. File Name

The following rules apply to the file name:

1. The file name must contain the following reference 'PAIN001'.
This may appear at the beginning or within the filename.
2. The file extension must be '.xml'.
3. Filename must not exceed 50 characters.
4. Only alphanumeric characters and the underscore "_" character can be used in the filename (preceding the file extension '.xml').
5. Filename must contain no spaces.

Example: 20130628001PAIN001.xml

It is recommended that a unique file name is used for each file. For example, this can be achieved by incorporating a date or sequence number of your own choosing.

8. File Format Table

Legend: Mandatory Fields Optional Fields Usage Rules
Payment Information (Batch) / Transaction Level

Field Name – Tag (No. as referenced in EPC Implementation Guide)	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
<?xml version="1.0" encoding="UTF-8"?> <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">			Mandatory	This tag must always be placed before the group header tag	<?xml version="1.0" encoding="UTF-8"?> <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
<CstmrCdtTrfInittn>			Mandatory	This tag must always be placed before the group header tag	<CstmrCdtTrfInittn> - XML tag for message

Group Header Block – this can only occur once per file					
Field Name – Tag (No. as referenced in EPC Implementation Guide)	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
1.1 Group Header <GrpHdr>	+	Empty Tag	Mandatory		
1.2 Message Identification <MsgId>	++	Yes	Mandatory	Creditor's unique identifier of the submitted file/bulk Note: This ID cannot be reused on future files	Data Type: Text Format: Max length: 35 Min length: 1
1.2 Creation Date Time <CreDtTm>	++	Yes	Mandatory	Date and time that the file was created	Data Type: ISODateTime Format: YYYY-MM-DDTHH:MM:SS e.g. 2012-02-06T08:35:30
1.4 Number Of Transactions <NbOfTxs>	++	Yes	Mandatory	Number of individual transactions contained in the file	Data Type: Max15NumericText Format: [0-9] {1,15}
1.5 Control Sum <CtrlSum>	++	Yes	Mandatory	Total of all individual amounts included in the file	Data Type: Decimal Number Format: Fraction Digits: 2 Total Digits: 18

8. File Format Table

Legend: Mandatory Fields Optional Fields Usage Rules
 Payment Information (Batch) / Transaction Level

Group Header Block – this can only occur once per file					
Field Name – Tag (No. as referenced in EPC Implementation Guide)	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
Initiating Party Usage Rule: For Group Header BOI originators must populate either Private ID or Organisation ID					
1.6 Initiating Party <InitgPty>	++	Empty Tag	Mandatory		
1.9 Identification <Id>	+++	Empty Tag	Mandatory		
1.10 Organisation Identification <OrgId>	++++	Empty Tag	Optional (see usage rule above)		
1.10 Other <Othr>	+++++	Empty Tag	Mandatory		
1.10 Identification <Id>	+++++	Yes	Mandatory	Populate with Creditor Scheme Identification - SEPA equivalent of OIN Number	Data Type: Text Format: Max length: 35 Min length: 1
Scheme Name Usage Rule: Scheme Name is optional, if used either Code or Proprietary must be populated					
1.10 Scheme Name <SchmeNm>	+++++	Empty Tag	Optional		
1.10 Code <Cd>	+++++	Yes	Optional (see usage rule above)		Data Type: Text Format: Max length: 4
1.10 Proprietary <Prtry>	+++++	Yes	Optional (see usage rule above)		Data Type: Text Format: Max length: 35
1.10 Issuer <Issr>	+++++	Yes	Optional		Data Type: Text Format: Max length: 35 Min length: 1
1.11 Private Identification <PrvtId>	++++	Empty Tag	Optional (see usage rule above)		
1.11 Other <Othr>	+++++	Empty Tag	Mandatory		
1.11 Identification <Id>	+++++	Yes	Mandatory	Populate with OIN Number	Data Type: Text Format: Max length: 35 Min length: 1

8. File Format Table

Legend: Mandatory Fields Optional Fields Usage Rules
 Payment Information (Batch) / Transaction Level

Group Header Block – this can only occur once per file					
Field Name – Tag (No. as referenced in EPC Implementation Guide)	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
Scheme Name Usage Rule: Scheme Name is optional, if used either Code or Proprietary must be populated					
1.11 Scheme Name <SchmeNm>	++++++	Empty Tag	Optional		
1.11 Code <Cd>	+++++++	Yes	Optional (see usage rule above)		Data Type: Text Format: Max length: 4
1.11 Proprietary <Prtry>	+++++++	Yes	Optional (see usage rule above)		Data Type: Text Format: Max length: 35
1.11 Issuer <Issr>	++++++	Yes	Optional		Format: Max length: 35 Min length: 1

8. File Format Table

Legend: Mandatory Fields Optional Fields Usage Rules
 Payment Information (Batch) / Transaction Level

Payments Information Block – this can occur multiple times within a file					
Field Name – Tag (No. as referenced in EPC Implementation Guide)	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
2.0 Payment Information <PmtInf>	+	Empty Tag	Mandatory		
2.1 Payment Information Identification <PmtInfId>	++	Yes	Mandatory	Originator's unique identifier of the batch of transactions	Data Type: Text Format: Max length: 35
2.2 Payment Method <PmtMtd>	++	Yes	Mandatory		Only 'TRF' is allowed
2.3 Batch Booking <BtchBookg>	++	Yes	Optional	Payments will always be batched regardless of what creditor populates here	Data Type: Indicator Format: true, false
2.4 Number Of Transactions <NbOfTxs>	++	Yes	Mandatory	Populate with number of transactions in batch	Data Type: Numeric Text Format: [0-9] {1,15}
2.5 Control Sum <CtrlSum>	++	Yes	Mandatory	Total of all individual amounts included in the batch	Data Type: Decimal Number Format: Fraction Digits: 2 Total Digits: 18
Payment Type Information Usage Rule: This is optional and if used, it is recommended to be used at Payment Information level and not at Credit Transfer Transaction Information level. However, if 'Instruction Priority' is populated this field group must be present at 'Payment Information' level and not at transaction information level.					
2.6 Payment Type Information <PmtTpInf>	++	Empty Tag	Optional		
2.7 Instruction Priority <InstrPrty>	+++	Yes	Optional		
2.8 Service Level <SvcLvl>	+++	Empty Tag	Optional		
2.9 Code <Cd>	++++	Yes	Optional		Only 'SEPA' is allowed
2.11 Local Instrument <LclInstrm>	+++	Empty Tag	Optional		
2.12 Code <Cd>	++++	Yes	Optional	Specifies the local instrument, as published in an external local instrument code list	Data Type: Text Format: Max length: 35 Min length: 1
2.13 Proprietary <Prtry>	++++	Yes	Optional	Specifies the local instrument, as a proprietary code	Data Type: Text Format: Max length: 35 Min length: 1

8. File Format Table

Legend: Mandatory Fields Optional Fields Usage Rules
 Payment Information (Batch) / Transaction Level

Payments Information Block – this can occur multiple times within a file					
Field Name – Tag (No. as referenced in EPC Implementation Guide)	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
2.14 Category Purpose <CtgyPurp>	+++	Empty Tag	Optional		
2.14 Code <Cd>	++++	Yes	Optional	Category purpose, as published in an external category purpose code list	Format: Max length: 4 Min length: 1 see code list in appendix
2.14 Proprietary <Prtry>	++++	Yes	Optional	Category purpose, in a proprietary form	Data Type: Text Format: Max length: 35 Min length: 1
2.15 Requested Execution Date <ReqdExctnDt>	++	Yes	Mandatory	Date the payee/beneficiary is to receive the payment	Data Type: ISODate Format: YYYY-MM-DD e.g. 1998-03-30
2.17 Debtor <Dbtr>	++	Empty Tag	Mandatory		
2.18 Name <Nm>	+++	Yes	Mandatory	Name of the payer/originator	Data Type: Text Format: Max length: 70 Min length: 1
Postal Address Usage Rule: Postal Address is mandatory if Beneficiary bank is located in a non EEA country/territory. Non EEA countries/territories include: Switzerland, San Marino, Monaco, Mayotte, Jersey, Guernsey, Saint-Pierre-et-Miquelon and Isle of Man					
2.19 Postal Address <PstlAdr>	+++	Empty Tag	Optional (see usage rule above)		
2.25 Department <Dept>	++++	Yes	Optional	Identification of a division of a large organisation or building	Format: Max length: 70
2.26 Sub Department <SubDept>	++++	Yes	Optional	A sub-division of a large organization or building	Format: Max length: 70
2.27 Street Name <StrtNm>	++++	Yes	Optional	Name of a street	Format: Max length: 70
2.28 Building Number <BldgNb>	++++	Yes	Optional	Number that identifies the position of a building on a street	Format: Max length: 16

8. File Format Table

Legend: Mandatory Fields Optional Fields Usage Rules
 Payment Information (Batch) / Transaction Level

Payments Information Block – this can occur multiple times within a file					
Field Name – Tag (No. as referenced in EPC Implementation Guide)	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
2.33 Post Code <PstCd>	++++	Yes	Optional	Identifier consisting of a group of letters and/or numbers that is added to a postal address	Format: Max length: 16
2.34 Town Name <TwnNm>	++++	Yes	Optional	Name of a built-up area, with defined boundaries, and a local government (See usage rule section 4 above)	Format: Max length: 35
2.37 Country Sub Division <CtrySubDvsn>	++++	Yes	Optional	Identifies a subdivision of a country such as state, region, county	Format: Max length: 35
2.28 Country <Ctry>	++++	Yes	Optional	Country Code – Mandatory if Beneficiary bank is located in a Non EEA Country/territory	Format: [A-Z]{2,2}, ISO 3166, Alpha-2 code
2.29 Address Line (2) <AdrLine>	++++	Yes	Optional	Mandatory if Beneficiary Bank is located in a Non EEA Country/territory Postal address in free format text. Note: Two occurrences of this tag are allowed	Data Type: Text Format: Max length: 70 Min length: 1
Identification Usage Rule – This is an optional field, if being used either Organisation Identification or Private Identification is to be populated					
2.30 Identification <Id>	+++	Empty Tag	Optional	Originator ID Code	
Organisation Identification Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.					
2.31 Organisation Identification <OrgId>	++++	Empty Tag	Optional	Unique and unambiguous way to identify an organisation	

8. File Format Table

Legend: Mandatory Fields Optional Fields Usage Rules
 Payment Information (Batch) / Transaction Level

Payments Information Block – this can occur multiple times within a file					
Field Name – Tag (No. as referenced in EPC Implementation Guide)	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
2.31 BICorBEI <BICorBEI>	+++++	Yes	Optional	Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 “Banking - Banking telecommunication messages – Business identifier code (BIC)”	Data Type: Any BIC Identifier Format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
2.31 Other <Othr>	+++++	Empty Tag	Optional	Unique identification of an organisation, as assigned by an institution, using an identification scheme	
2.31 Identification <Id>	+++++	Yes	Optional	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1
2.31 Scheme Name <SchmeNm>	+++++	No	Optional	Name of the identification scheme	Data Type: ExternalOrganisationIdentification1Code Format: Max Length: 4 Min length: 1
2.31 Code <Cd>	+++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	
2.31 Proprietary <Prtry>	+++++	Yes	Optional	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
2.31 Issuer <Issr>	+++++	Yes	Optional	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length: 1

8. File Format Table

Legend: Mandatory Fields Optional Fields Usage Rules
 Payment Information (Batch) / Transaction Level

Payments Information Block – this can occur multiple times within a file					
Field Name – Tag (No. as referenced in EPC Implementation Guide)	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
Private Identification Usage Rule: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed					
2.32 Private Identification <PrvtId>	++++++	Empty Tag	Optional	Unique and unambiguous identification of a person, eg, passport	
2.32 Date And Place Of Birth <DtAndPlcOfBirth>	+++++	Empty Tag	Optional	Date and place of birth of a person	Data Type: ISODate Format: YYYY-MM-DD e.g. 1998-03-30
2.32 Birth Date <BirthDt>	++++++	Yes	Optional	Date on which a person is born	
2.32 Province Of Birth <PrvcOfBirth>	++++++	Yes	Optional	Province where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
2.32 City Of Birth <CityOfBirth>	++++++	Yes	Optional	City where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
2.32 Country Of Birth <CtryOfBirth>	++++++	Yes	Optional	Country where a person was born	Data Type: CountryCode Format: [A-Z]{2,2}
2.32 Other <Othr>	+++++	Empty Tag	Optional	Unique identification of a person, as assigned by an institution, using an identification scheme	Data Type: Text Format: Max length: 35 Min length: 1
2.32 Identification <Id>	++++++	Yes	Optional	Unique and unambiguous identification of a person	
2.32 Scheme Name <SchmeNm>	++++++	Yes	Optional	Name of the identification scheme	
2.32 Code <Cd>	++++++	Yes	Optional	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

8. File Format Table

Legend: Mandatory Fields Optional Fields Usage Rules
 Payment Information (Batch) / Transaction Level

Payments Information Block – this can occur multiple times within a file					
Field Name – Tag (No. as referenced in EPC Implementation Guide)	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
2.32 Proprietary <Prtry>	++++++	Yes	Optional	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min Length: 1
2.32 Issuer <Issr>	+++++	Yes	Optional	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min Length: 1
2.35 Debtor Account <DbtrAcct>	++	Empty Tag	Mandatory	Account of the Payer/Originator that will be debited	N/A
2.36 Identification <Id>	+++	Empty Tag	Mandatory		
2.36 IBAN <IBAN>	++++	Yes	Mandatory	Only International Bank Account Number (IBAN) is allowed	Data Type: IBAN2007Identifier Format: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
2.38 Currency <Ccy>	+++	Yes	Optional	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 Format: [A-Z]{3,3} Valid active or historic currency codes are registered with the ISO 4217
Debtor Agent Usage Rule: Either BIC or Other/Identification must be populated. Only one occurrence is allowed.					
2.21 Debtor Agent <DbtrAgt>	++	Empty Tag	Mandatory		
2.21 Financial Institution Identification <FinInstnId>	+++	Empty Tag	Mandatory		
2.21 BIC <BIC>	++++	Yes	Optional	Bank Identifier Code. Cannot be used at the same time as the <Other><Id>.	Data Type: BIC Identifier Format: [A-Z]{6,6}[A-Z2-9]
2.21 Other <Othr>	++++	Empty Tag	Optional		
2.21 Identification <Id>	+++++	Yes	Optional	See usage rule above	Only NOTPROVIDED is allowed.

8. File Format Table

Legend: Mandatory Fields Optional Fields Usage Rules
 Payment Information (Batch) / Transaction Level

Payments Information Block – this can occur multiple times within a file					
Field Name – Tag (No. as referenced in EPC Implementation Guide)	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
Ultimate Debtor Usage Rule – Ultimate Debtor is an optional field, if used can be populated at either payment information (batch) or transaction level					
2.52 Ultimate Debtor <UltmtDbtr>	++	Empty Tag	Optional		
2.53 Name <Nm>	+++	Yes	Optional	Name of the Originator Reference Party	Data Type: Text Format: Max length: 70 Min length: 1
Identification Usage Rule – Either Organisation Identification or Private Identification to be populated					
2.55 Identification <Id>	+++	Empty Tag	Optional		
Organisation Identification Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.					
2.56 Organisation Identification <OrgId>	++++	Empty Tag	Optional		
2.56 BICorBEI <BICorBEI>	+++++	Yes	Optional	Code allocated to a financial institution or non-financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication	Data Type: Any BIC Identifier Format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
2.56 Other <Othr>	+++++	Empty Tag	Optional		
2.56 Identification <Id>	+++++	Yes	Optional	Unique and unambiguous identification of a party	Data Type: Text Format: Max length: 35 Min length: 1
2.56 Scheme Name <SchmeNm>	+++++	Empty Tag	Optional		
2.56 Code <Cd>	+++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	Data Type: External Personal Identification1Code Format: Max length: 4 Min length: 1
2.56 Private Identification <PrvtId>	++++	Empty Tag	Optional		

8. File Format Table

Legend: ■ Mandatory Fields ■ Optional Fields ■ Usage Rules
■ Payment Information (Batch) / Transaction Level

Payments Information Block – this can occur multiple times within a file					
Field Name – Tag (No. as referenced in EPC Implementation Guide)	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
2.56 Proprietary <Prtry>	+++++++	Yes	Optional	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
2.56 Issuer <Issr>	++++++	Yes	Optional	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length: 1
Private Identification Usage Rule: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed					
2.57 Private Identification <PrvtId>	++++	Empty Tag	Optional		
2.57 Date And Place Of Birth <DtAndPlcOfBirth>	+++++	Empty Tag	Optional		
2.57 Birth Date <BirthDt>	++++++	Yes	Optional	Date on which a person is born	Data Type: ISODate Format: YYYY-MM-DD e.g. 1998-03-30
2.57 Province Of Birth <PrvcOfBirth>	++++++	Yes	Optional	Province where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
2.57 City Of Birth <CityOfBirth>	++++++	Yes	Optional	City where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
2.57 Country Of Birth <CtryOfBirth>	++++++	Yes	Optional	Country where a person was born	Data Type: Country Code
2.57 Other <Othr>	+++++	Empty Tag	Optional		
2.57 Identification <Id>	++++++	Yes	Optional	Unique and unambiguous identification of a person	Data Type: Text Format: Max length: 35 Min length: 1
2.57 Scheme Name <SchmeNm>	++++++	No	Optional		

8. File Format Table

Legend: Mandatory Fields Optional Fields Usage Rules
 Payment Information (Batch) / Transaction Level

Payments Information Block – this can occur multiple times within a file					
Field Name – Tag (No. as referenced in EPC Implementation Guide)	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
2.57 Code <Cd>	+++++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	Data Type: External Personal Identification1Code Format: Max length: 4 Min length: 1
2.56 Proprietary <Prtry>	+++++++	Yes	Optional	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
2.56 Issuer <Issr>	+++++++	Yes	Optional	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length: 1
Charge Bearer Usage Rule: Charge Bearer is optional and if used can be populated at payment information (recommended) or transaction level					
2.60 Charge Bearer <ChrgBr>	++	Yes	Advise to populate at pymt info level	Specifies which party/ parties will bear the charges associated with the processing of the payment transaction	Only 'SLEV' is allowed

8. File Format Table

Legend: Mandatory Fields Optional Fields Usage Rules
 Payment Information (Batch) / Transaction Level

Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message					
Field Name – Tag (No. as referenced in EPC Implementation Guide)	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
2.63 Credit Transfer Transaction Information <CdtTrfTxInf>	++	Empty Tag	Mandatory		
2.64 Payment Identification <PmtId>	+++	Empty Tag	Mandatory		
2.65 Instruction Identification <InstrId>	++++	Yes	Optional	Secondary identification that the creditor may place on the payment Note: Many creditors will choose not to use this field unless there is a business reason to do so	Data Type: Text Format: Max length: 35 Min length: 1
2.66 End to End Identification <EndToEndId>	++++	Yes	Mandatory	Originator's Reference to the Credit Transfer	Data Type: Text Format: Max length: 35 Min length: 1
Payment Type Information Usage Rule: This is optional and if used, it is recommended to be used at Payment Information level and not at Credit Transfer Transaction Information level. However, if 'Instruction Priority' is populated this field group must be present at 'Payment Information' level and not at transaction information level.					
2.67 Payment Type Information <PmtTpInf>	++	Empty Tag	Advise to populate at pymt info level		
Organisation Identification Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.					
2.69 Service Level <SvcLvl>	+++	Empty Tag	Advise to populate at pymt info level		
2.70 Code <Cd>	++++	Yes	Advise to populate at pymt info level	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list	Only 'SEPA' is allowed
2.72 Local Instrument <LclInstrm>	+++	Empty Tag	Advise to populate at pymt info level		

8. File Format Table

Legend: Mandatory Fields Optional Fields Usage Rules
 Payment Information (Batch) / Transaction Level

Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message					
Field Name – Tag (No. as referenced in EPC Implementation Guide)	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
2.73 Code <Cd>	++++	Yes	Advise to populate at pymt info level	Specifies the local instrument	
2.74 Proprietary <Prtry>	++++	Yes	Advise to populate at pymt info level	Specifies the local instrument, as a proprietary code	Data Type: Text Format: Max length: 35 Min length: 1
Category Purpose Usage Rule: Depending on the agreement between the Originator and the Originator Bank, 'Category Purpose' may be forwarded to the Beneficiary Bank					
2.75 Category Purpose <CtgyPurp>	+++	Empty Tag	Advise to populate at pymt info level		
2.75 Code <Cd>	++++	Yes	Advise to populate at pymt info level	This is used by the initiating party to provide information concerning the processing of the payment – code form	Format: Max length: 4 Min length: 1 see code list in appendix
2.75 Proprietary <Prtry>	++++	Yes	Advise to populate at pymt info level	This is used by the initiating party to provide information concerning the processing of the payment – proprietary form	Data Type: Text Format: Max length: 35 Min length: 1
2.76 Amount <Amt>	+++	Empty Tag	Mandatory		
Instructed Amount Usage Rule: Only 'EUR' is allowed					
2.78 Instructed Amount <InstdAmt>	++++	Yes	Mandatory	The amount to be paid in full to the payee/beneficiary	Usage Rule: Only 'EUR' is allowed. e.g. <InstdAmt Ccy="EUR">3421.00</InstdAmt>Amount must be 0.01 or more and 999999999.99 or less.
Charge Bearer Usage Rule: Charge Bearer is optional and if used can be populated at payment information (recommended) or transaction level					

8. File Format Table

Legend: Mandatory Fields Optional Fields Usage Rules
Payment Information (Batch) / Transaction Level

Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message					
Field Name – Tag (No. as referenced in EPC Implementation Guide)	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
2.80 Charge Bearer <ChrgBr>	+++	Yes	Advise to populate at pymt info level	Specifies which party/ parties will bear the charges associated with the processing of the payment transaction	Only 'SLEV' is allowed
Ultimate Debtor Usage Rule – Ultimate Debtor is an optional field, if used can be populated at either payment information (batch) or transaction level					
2.82 Ultimate Debtor <UltmtDbtr>	+++	Empty Tag	Optional		
2.83 Name <Nm>	++++	Yes	Optional	Name of the Originator Reference Party	Data Type: Text Format: Max length: 70 Min length: 1
Payment Type Information Usage Rule: This is optional and if used, it is recommended to be used at Payment Information level and not at Credit Transfer Transaction Information level. However, if 'Instruction Priority' is populated this field group must be present at 'Payment Information' level and not at transaction information level.					
2.85 Identification <Id>	+++	Empty Tag	Optional		
Organisation Identification Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.					
2.86 Organisation Identification <OrgId>	++++	Empty Tag	Optional		
2.86 BICorBEI <BICorBEI>	+++++	Yes	Optional	Code allocated to a financial institution or non-financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages – Business identifier code (BIC)"	Data Type: Any BIC Identifier Format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
2.86 Other <Othr>	+++++	Empty Tag	Optional		
2.86 Identification <Id>	+++++	Yes	Optional	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1
2.86 Scheme Name <SchmeNm>	+++++	No	Optional		

8. File Format Table

Legend: Mandatory Fields Optional Fields Usage Rules
 Payment Information (Batch) / Transaction Level

Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message					
Field Name – Tag (No. as referenced in EPC Implementation Guide)	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
2.86 Code <Cd>	+++++++	Yes	Optional	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
2.86 Proprietary <Prtry>	+++++++	Yes	Optional	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
2.86 Issuer <Issr>	++++++	Yes	Optional	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length: 1
Private Identification Usage Rule: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed					
2.87 Private Identification <PrvtId>	++++	Empty Tag	Optional		
2.87 Date And Place Of Birth <DtAndPlcOfBirth>	+++++	Empty Tag	Optional		Data Type: ISODate
2.87 Birth Date <BirthDt>	++++++	Yes	Optional	Date on which a person is born	Format: YYYY-MM-DD e.g. 1998-03-30
2.87 Province Of Birth <PrvcOfBirth>	++++++	Yes	Optional	Province where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
2.87 City Of Birth <CityOfBirth>	++++++	Yes	Optional	City where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
22.87 Country Of Birth <CtryOfBirth>	++++++	Yes	Optional	Country where a person was born	Data Type: CountryCode Format: [A-Z]{2,2}
2.87 Other <Othr>	+++++	Empty Tag	Optional		

8. File Format Table

Legend: Mandatory Fields Optional Fields Usage Rules
 Payment Information (Batch) / Transaction Level

Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message					
Field Name – Tag (No. as referenced in EPC Implementation Guide)	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
2.87 Identification <Id>	++++++	Yes	Optional	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1
2.87 Scheme Name <SchmeNm>	++++++	Yes	Optional		
2.87 Code <Cd>	++++++	Yes	Optional	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
2.87 Proprietary <Prtry>	++++++	Yes	Optional	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
2.87 Issuer <Issr>	++++++	Yes	Optional	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length: 1
Creditor Agent Usage Rule: If the BIC is not populated the parent ‘‘Creditor Agent’ tag must be removed.					
2.96 Creditor Agent <CdtrAgt>	+++	Empty Tag	Optional		
2.96 Financial Institution Identification <FinInstnId>	++++	Empty Tag	Optional		
2.96 BIC <BIC>	+++++	Yes	Optional	See Usage Rule i.e. If this tag is not populated <CdtrAgt>, <FinInstnId> & <BIC> must be removed	Data Type: BIC Identifier Format: [A-Z]{6,6}[A-Z-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
2.98 Creditor <Cdtr>	+++	Empty Tag	Mandatory		
2.99 Name <Nm>	++++	Yes	Mandatory	Name of the payee/beneficiary	Data Type: Text Format: Max length: 70 Min length: 1
2.100 Postal Address <PstlAdr>	++++	Empty Tag	Optional		

8. File Format Table

Legend: Mandatory Fields Optional Fields Usage Rules
 Payment Information (Batch) / Transaction Level

Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message					
Field Name – Tag (No. as referenced in EPC Implementation Guide)	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
2.120 Department <Dept>	++++	Yes	Optional	Identification of a division of a large organisation or building	Format: Max length: 70
2.121 Sub Department <SubDept>	++++	Yes	Optional	A sub-division of a large organization or building	Format: Max length: 70
2.122 Street Name <StrtNm>	++++	Yes	Optional	Name of a street	Format: Max length: 70
2.123 Building Number <BldgNb>	++++	Yes	Optional	Number that identifies the position of a building on a street	Format: Max length: 16
2.128 Post Code <PstCd>	++++	Yes	Optional	Identifier consisting of a group of letters and/or numbers that is added to a postal address	Format: Max length: 16
2.129 Town Name <TwnNm>	++++	Yes	Optional	Name of a built-up area, with defined boundaries, and a local government (See usage rule section 4 above)	Format: Max length: 35
2.132 Country Sub Division <CtrySubDvsn>	++++	Yes	Optional	Identification of a division of a large organisation or building	Format: Max length: 35
2.133 Country <Ctry>	+++++	Yes	Optional	Country Code	Format: [A-Z]{2,2} ISO 3166, Alpha-2 code
2.134 Address Line (2) <AdrLine>	+++++	Yes	Optional	Postal address in free format text. Note: Two occurrences of this tag are allowed	Data Type: Text Format: Max length: 70 Min length: 1
Identification Usage Rule – This is an optional field group, if being used either Organisation Identification or Private Identification is to be populated					
2.111 Identification <Id>	++++	Empty Tag	Optional		

8. File Format Table

Legend: Mandatory Fields Optional Fields Usage Rules
 Payment Information (Batch) / Transaction Level

Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message					
Field Name – Tag (No. as referenced in EPC Implementation Guide)	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
Organisation Identification Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.					
2.112 Organisation Identification <OrgId>	++++	Empty Tag	Optional		
2.112 BICorBEI <BICorBEI>	+++++	Yes	Optional	Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages – Business identifier code (BIC)"	Data Type: Any BIC Identifier Format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
2.112 Other <Othr>	+++++	Empty Tag	Optional		
2.112 Identification <Id>	++++++	Yes	Mandatory	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1
2.112 Scheme Name <SchmeNm>	++++++	No	Mandatory		Data Type: External Organisation Identification1Code
2.112 Code <Cd>	+++++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	Format: Max length: 4 Min length: 1
2.112 Proprietary <Prtry>	+++++++	Yes	Optional	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
2.112 Issuer <Issr>	++++++	Yes	Optional	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length: 1

8. File Format Table

Legend: Mandatory Fields Optional Fields Usage Rules
 Payment Information (Batch) / Transaction Level

Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message					
Field Name – Tag (No. as referenced in EPC Implementation Guide)	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
Private Identification Usage Rule: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed					
2.113 Private Identification <PrvtId>	++++	Empty Tag	Optional		
2.113 Date And Place Of Birth <DtAndPlcOfBirth>	+++++	Empty Tag	Optional		
2.113 Birth Date <BirthDt>	++++++	Empty Tag	Optional	Date on which a person is born	Data Type: ISODate Format: YYYY-MM-DD e.g. 1998-03-30
2.113 Province Of Birth <PrvcOfBirth>	++++++	Yes	Optional	Province where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
2.113 City Of Birth <CityOfBirth>	++++++	Empty Tag	Optional	City where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
2.113 Country Of Birth <CtryOfBirth>	++++++	Yes	Optional	Country where a person was born	Data Type: CountryCode Format: [A-Z]{2,2}
2.113 Other <Othr>	+++++	No	Optional		
2.113 Identification <Id>	++++++	Yes	Optional	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1
2.113 Scheme Name <SchmeNm>	++++++	Yes	Optional		
2.113 Code <Cd>	++++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	Data Type: ExternalPersonalIdentification1Code Format: Max length: 4 Min length: 1
2.113 Proprietary <Prtry>	++++++	Yes	Optional	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1

8. File Format Table

Legend: Mandatory Fields Optional Fields Usage Rules
 Payment Information (Batch) / Transaction Level

Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message					
Field Name – Tag (No. as referenced in EPC Implementation Guide)	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
2.113 Issuer <Issr>	+++++	Yes	Optional	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length: 1
2.116 Creditor Account <CdtrAcct>	+++	Empty Tag	Mandatory	Account of the payee/ beneficiary	
2.116 Identification <Id>	++++	Empty Tag	Mandatory		
2.116 IBAN <IBAN>	+++++	Yes	Mandatory	Only International Bank Account Number (IBAN) is allowed	Data Type: IBAN2007Identifier Format: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
2.117 Ultimate Creditor <UltmtCdtr>	+++	Empty Tag	Optional		
2.118 Name <Nm>	++++	Yes	Optional	Ultimate party to which an amount of money is due	Data Type: Text Format: Max length: 70 Min length: 1
Identification Usage Rule – This field is optional, if being used either Organisation Identification or Private Identification is to be populated					
2.120 Identification <Id>	++++	Empty Tag	Optional		
Organisation Identification Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.					
2.121 Organisation Identification <OrgId>	+++++	Empty Tag	Optional		
2.121 BICOrBEI <BICOrBEI>	+++++	Yes	Optional	Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages – Business identifier code (BIC)"	Data Type: Any BIC Identifier Format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
2.121 Other <Othr>	+++++	Empty Tag	Optional		

8. File Format Table

Legend: Mandatory Fields Optional Fields Usage Rules
 Payment Information (Batch) / Transaction Level

Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message					
Field Name – Tag (No. as referenced in EPC Implementation Guide)	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
2.121 Identification <Id>	+++++++	Yes	Optional	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1
2.121 Scheme Name <SchmeNm>	+++++++	No	Optional		
2.121 Code <Cd>	+++++++	Yes	Optional	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
2.121 Proprietary <Prtry>	+++++++	Yes	Optional	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
2.121 Issuer <Issr>	+++++++	Yes	Optional	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length: 1
Private Identification Usage Rule: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed					
2.122 Private Identification <PrvtId>	+++++	Empty Tag	Optional		
2.122 Date And Place Of Birth <DtAndPlcOfBirth>	+++++	Empty Tag	Optional		
2.122 Birth Date <BirthDt>	+++++++	Yes	Optional	Date on which a person is born	Data Type: ISODate Format: YYYY-MM-DD e.g. 1998-03-30
2.122 Province Of Birth <PrvcOfBirth>	+++++++	Yes	Optional	Province where a person was born	Data Type: Text Format: Max length: 35 Min length: 1

8. File Format Table

Legend: Mandatory Fields Optional Fields Usage Rules
 Payment Information (Batch) / Transaction Level

Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message					
Field Name – Tag (No. as referenced in EPC Implementation Guide)	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
2.122 City Of Birth <CityOfBirth>	+++++++	Yes	Optional	City where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
2.122 Country Of Birth <CtryOfBirth>	+++++++	Yes	Optional	Country where a person was born	Data Type: CountryCode Format: [A-Z]{2,2}
2.122 Other <Othr>	+++++	Empty Tag	Optional		
2.122 Identification <Id>	+++++++	Yes	Optional	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1
2.122 Scheme Name <SchmeNm>	+++++++	No	Optional		
2.122 Code <Cd>	+++++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	Data Type: ExternalPersonalIdentification1Code Format: Max length: 4 Min length: 1
2.122 Proprietary <Prtry>	+++++++	Yes	Optional	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
2.122 Issuer <Issr>	+++++++	Yes	Optional	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length: 1
2.127 Purpose <Purp>	+++	Empty Tag	Optional		
2.128 Code <Cd>	++++	Yes	Optional	Underlying reason for the payment transaction, as published in an external purpose code list	Data Type: ExternalPurpose1Code Format: Max length: 4 Min length: 1

8. File Format Table

Legend: Mandatory Fields Optional Fields Usage Rules
 Payment Information (Batch) / Transaction Level

Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message					
Field Name – Tag (No. as referenced in EPC Implementation Guide)	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
Remittance Information Usage Rule: Optional field, either 1 instance of 'Structured' or 1 instance of 'Unstructured', may be used					
2.133 Remittance Information <RmtInf>	+++	Empty Tag	Optional		
2.134 Unstructured <Ustrd>	++++	Yes	Optional	Free text provided for information purposes. Only one occurrence of Unstructured is allowed	Data Type: Text Format: Max length: 140 Min length: 1
2.135 Structured <Strd>	++++	Yes	Optional	Free text provided for information purposes. Only one occurrence of Structured is allowed Please note: Structured remittance must be pre agreed with Bank of Ireland,	Data Type: Text Format: Max length: 140 Min length: 1
2.138 CreditorReferenceInformation <CdtrRefInf>	+++++	Empty Tag	Optional		
2.139 Type <Tp>	++++++	Empty Tag	Optional		
2.140 Code or Proprietary <CdOrPrtry>	+++++++	Empty Tag	Optional		
2.141 Code <Cd>	+++++++	Yes	Optional	Code used to signify that type of structured remittance to be used – only 'SCOR' is valid under SEPA	Only 'SCOR' is allowed.
2.143 Issuer <Issr>	+++++++	Yes	Optional	Issuer of the transaction	Data Type: Text Format: Max length: 35 Min length: 1
2.144 Reference <Ref>	+++++	Yes	Optional	Creditor Reference Information. RF Creditor Reference may be used (ISO 11649)	Data Type: Text Format: Max length: 35 Min length: 1

9. PAIN.001.001.03 Sample File

```
<?xml version="1.0" encoding="UTF-8" ?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId>MRBLOGS090301</MsgId>
      <CreDtTm>2013-08-28T17:12:44</CreDtTm>
      <NbOfTxs>5</NbOfTxs>
      <CtrlSum>43236.93</CtrlSum>
      <InitgPty><Id><PrvtId><Othr><Id>200001</Id></Othr></PrvtId></Id></InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>STAFF EXPENSES 001</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <NbOfTxs>3</NbOfTxs>
      <CtrlSum>8730.48</CtrlSum>
      <ReqdExctnDt>2013-09-03</ReqdExctnDt>
      <Dbtr><Nm>MR BLOGGS</Nm></Dbtr>
      <DbtrAcct><Id><IBAN>IE75BOFI90377959996017</IBAN></Id></DbtrAcct>
      <DbtrAgt><FinInstnId><BIC>BOFIE2DXXX</BIC></FinInstnId></DbtrAgt>
      <CdtTrfTxInf><PmtId>
        <EndToEndId>5678090300031</EndToEndId>
      </PmtId>
```

9. PAIN.001.001.03 Sample File

```
<Amt><InstdAmt Ccy="EUR">16.44</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>BOFIE2DXXX</BIC></FinInstnId></CdtrAgt>
<Cdtr><Nm>Scott, Tiger</Nm></Cdtr>
<CdtrAcct><Id><IBAN>IE82BOFI90393929352659</IBAN></Id></CdtrAcct>
<RmtInf><Ustrd>POSTAGE EXPENSE</Ustrd></RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf>
<PmtId><EndToEndId>5678090300032</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="EUR">8014.04</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>BOFIE2DXXX</BIC></FinInstnId></CdtrAgt>
<Cdtr><Nm>BOI Customer</Nm></Cdtr>
<CdtrAcct><Id><IBAN>IE19BOFI90529930903788</IBAN></Id></CdtrAcct>
</CdtTrfTxInf>
<CdtTrfTxInf>
<PmtId><EndToEndId>5678090300033</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="EUR">700</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>BOFIE2DXXX</BIC></FinInstnId></CdtrAgt>
<Cdtr><Nm>BOI Customer</Nm>
</Cdtr>
<CdtrAcct><Id><IBAN>IE59BOFI90565164751321</IBAN></Id></CdtrAcct>
<RmtInf><Ustrd>SALES TRAVEL USA</Ustrd></RmtInf>
</CdtTrfTxInf>
```

9. PAIN.001.001.03 Sample File

```
</PmtInf>
<PmtInf>
<PmtInfId>WAGES 012</PmtInfId>
<PmtMtd>TRF</PmtMtd>
<NbOfTx>2</NbOfTx>
<CtrlSum>4506.45</CtrlSum>
<ReqdExctnDt>2013-09-04</ReqdExctnDt>
<Dbtr><Nm>MR BLOGGS</Nm></Dbtr>
<DbtrAcct><Id><IBAN>IE11 BOFI90570714221998</IBAN></Id></DbtrAcct>
<DbtrAgt><FinInstnId><BIC>BOFIE2DXXX</BIC></FinInstnId></DbtrAgt>
<CdtTrfTxInf><PmtId>
<EndToEndId>432109030001</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="EUR">2006.45</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>BOFIE2DXXX</BIC></FinInstnId></CdtrAgt>
<Cdtr><Nm>Joe BLOGGS</Nm></Cdtr>
<CdtrAcct><Id><IBAN>IE31 BOFI90573146957000</IBAN></Id></CdtrAcct>
<RmtInf><Ustrd>WAGES - A N OTHER</Ustrd></RmtInf>
</CdtTrfTxInf>
<CdtTrfTxInf><PmtId>
<EndToEndId>432109030002</EndToEndId></PmtId>
<Amt><InstdAmt Ccy="EUR">2500</InstdAmt></Amt>
<CdtrAgt><FinInstnId><BIC>BOFIE2DXXX</BIC></FinInstnId></CdtrAgt>
```

9. PAIN.001.001.03 Sample File

<Cdtr><Nm>John Smith</Nm></Cdtr>

<CdtrAcct><Id><IBAN>IE22BOFI90573146641815</IBAN></Id></CdtrAcct>

</CdtTrfTxInf>

</PmtInf>

</CstmrCdtTrfInitn></Document>

10. Appendix

10.1. ISO Country Codes

The ISO Country Code list available on the ISO website: iso.org/iso/home/standards/country_codes/iso-3166-1_decoding_table.htm

10.2. Category Purpose Code List

ISO publish lists of codes allowed within ISO 20022 XML message schemes. Please see the Inventory of External Code Lists on the ISO website ISO20022.org

11. Change Control

Version:	Date	Section	Comments
1.0	July 2013	N/A	Initial Document
1.1	November 2013	Contents Page	Point 9 – New content element: PAIN.001.001.03 Sample File
			Point 10 – New content element: Appendix
1.1	November 2013	Section 2: The Character Set	Curly apostrophe (') has been changed to a compliant straight apostrophe (')
			Special XML Character: ' (single quotation) has been removed
			Message Identification: Must not contain an apostrophe
1.1	November 2013	Section 7: Filename	Point 4 has been extended to include the underscore (_) character
1.1	November 2013	Section 8 & Section 9	Table: Font used in fields has been changed to Verdana to differentiate between 'i' from 'l'
1.1	November 2013	Section 8: File Format	'Usage Rules' graphic has been added to the Legend
			<CstmrDrctDbtInitn> tag has been changed to <CstmrCdtTrfInitn> Field Name <Cdtr> has been changed to <Dbtr>
			2.65 Field Name <InstrId> Description has been updated. 2.116 Field Name <id> is now depicted as a Mandatory Tag
			Data Type:ExternalOrganisationIdentification1Code' updated to read InternalOrganisationIdentification1Code'
1.2	December 2015	Section 8: File Format	New Usage Rules to incorporate IBAN only legislation. Debtor Agent & Creditor Agent
1.3	August 2017	Changes throughout document for EPC Changes 2017	SEPA CT rulebook 2017 changes 1.10 Organisation Identification <OrgId> new tags at Group Header Level 1.11 Private Identification <PrvtId> tag changed from mandatory to optional 1.11 New tags added for <SchmeNm>, <Cd>, <Prtry> and <Issr> New usage rules applied for the above tags 2.19 Postage Address new usage rules apply for Non EEA payments

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