



SEPA Instant Credit Transfer

PAIN.001.001.09
XML File Structure

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1. Document Overview

This document details the PAIN.001.001.09 ISO 20022 XML file format that will be accepted by Bank of Ireland for SEPA Instant Credit Transfers. This document was compiled with information from European Payment Council (EPC)

1.1. Background

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

1.2. Document Purpose

The purpose of this document is to outline the PAIN.001.001.09 XML file format that will be accepted by Bank of Ireland for SEPA Instant Credit Transfers.

Knowledge of XML is recommended to interpret this document.

1.3. SEPA Instant Credit Transfer Requirements

- ▶ When submitting a SEPA Instant payment file, the Local Instrument Code field for each batch of payments within the file must be set to 'INST'. If a single batch Local Instrument Code is not set to 'INST' the file will be rejected.
- ▶ The Instruction Id field must be unique for each payment within a batch of payments. If a SEPA Instant payment file is submitted and multiple payments within the same batch have the same instruction id, only the first payment will be processed, and the rest will be rejected. The Instruction ID is the Debit Narrative that will be shown on the customer account.

2. The Character Set

The PAIN.001.001.09 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
- ▶ Instruction Identification

Optional Fields

- ▶ 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 – Originator 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. Postal Address Options

The following options apply to postal addresses <PstlAdr> throughout the file

Structured Address

At a minimum, Town Name <TwnNm> and Country Code <Ctry> must be included. All sub-elements of postal address can be used except address lines <AdrLine>.

Available Tags for structured Address:

Department <Dept>, Sub Department <SubDept>, Street Name, <StrtNm>, Building Number <BldNb>, Building Name <BldNm>, Floor <Flr>, Post Box <PstBx>, Room <Room>, Post Code <PstCd>, Town Name <TwnNm>, Town Location Name <TwnLctnNm>, District Name <DstrctNm>, Country Sub Division <CtrySubDvsn>, Country (Code) <Ctry>

Hybrid Address

At a minimum, Town Name <TwnNm> and Country Code <Ctry> must be included. Some sub-elements of postal address can be used. If using address lines, a maximum of two occurrences can be present in each Postal address.

Available Tags for Hybrid Address:

Town Name <TwnNm>, Country (Code) <Ctry>, Address Line <AdrLine>

Note: It is mandatory for an Originator to provide a debtor address, as per usage rules above, for any payment where the Beneficiary bank is located in a non-EEA country/territory. Failure to do so will result in these payments rejecting.

9. SEPA Instant File Format

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"?>			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.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchemainstance">					<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
<CstmrCdtTrfInitn>			Mandatory	This tag must always be placed before the group header tag	<CstmrCdtTrfInitn> - 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
1.0 Group Header <GrpHdr>	+	Empty Tag	Mandatory		
1.1 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 <NbOfTx>	++	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

9. SEPA Instant File Format

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		
1.7	Name <Nm>	+++	Yes	Optional	Name by which a party is known and which is usually used to identify that party.	Data Type: Text Format: Max length: 70 Min length: 1
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

9. SEPA Instant File Format

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

9. SEPA Instant File Format

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 <NbOfTx>	++	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	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	Mandatory		
2.12 Code <Cd>	++++	Yes	Mandatory	Specifies the local instrument, as published in an external local instrument code list	Only 'INST' is allowed
2.14 Category Purpose <CtgyPurp>	+++	Empty Tag	Optional		
2.15 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

9. SEPA Instant File Format

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
2.16 Proprietary <Prtry>	++++	Yes	Optional	Category purpose, in a proprietary form	Data Type: Text Format: Max length: 35 Min length: 1
2.17 Requested Execution Date <ReqdExctnDt>	++	Empty Tag	Mandatory		
2.18 Date <Dt>	+++	Yes	Mandatory	Date the payee/beneficiary is to receive the payment	Data Type: ISODate Format: YYYY-MM-DD e.g. 1998-03-30
2.21 Debtor <Dbtr>	++	Empty Tag	Mandatory		
2.22 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, for example: Andorra, Switzerland, San Marino, Monaco, Mayotte, Jersey, Guernsey, UK, Saint-Pierre-et-Miquelon, Vatican City and Isle of Man Postal Address : Refer to section 8 - Postal Address Options					
2.23 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
2.29 Building Name <BldgNm>	++++	Yes	Optional	Name of the building or house	Format: Max length: 35
2.30 Floor <Flr>	++++	Yes	Optional	Floor or storey within a building.	Format: Max length: 70

9. SEPA Instant File Format

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	Post Box <PstBx >	++++	Yes	Optional	Numbered box in a post office, assigned to a person or organisation	Format: Max length: 16
2.32	Room <Room>	++++	Yes	Optional	Building room number	Format: Max length: 70
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
2.35	Town Location Name <TwnLctnNm>	++++	Yes	Optional	Town Location Name	Format: Max length: 35
2.36	District Name <DstrctNm>	++++	Yes	Optional	Identifies a subdivision within a country sub- division	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
2.38	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
2.39	Address Line <AdrLine>	++++	Yes	Optional	Creditor postal address in free format text (See usage rule section 4 above)	Data Type: Text Format: Max length: 70 Min length: 1 Note: Up to two occurrences of this tag are allowed.
Identification Usage Rule – This is an optional field, if being used either Organisation Identification or Private Identification is to be populated						
2.40	Identification <Id>	+++	Empty Tag	Optional		

9. SEPA Instant File Format

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
Organisation Identification Usage Rule: ‘AnyBIC’ or ‘LEI’ and / or one occurrence of ‘Other’ is allowed.						
2.41	Organisation Identification <OrgId>	++++	Empty Tag	Optional		
2.41	AnyBIC <AnyBIC>	+++++	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-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
2.41	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
2.41	Other <Othr>	+++++	Empty Tag	Optional		
2.41	Identification <Id>	++++++	Yes	Optional	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1
2.41	Scheme Name <SchmeNm>	++++++	Empty Tag	Optional	Name of the identification scheme	Data Type: External Organisation
2.41	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
2.41	Proprietary <Prtry>	++++++	Yes	Optional	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
2.41	Issuer <Issr>	++++++	Yes	Optional	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length: 1

9. SEPA Instant File Format

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						
2.42	Private Identification <PrvtId>	++++	Empty Tag	Optional		
2.42	Date And Place Of Birth <DtAndPlcOfBirth>	+++++	Empty Tag	Optional		
2.42	Birth Date <BirthDt>	++++++	Yes	Optional	Date on which a person is born	Data Type: ISODate Format: YYYY-MM-DD e.g. 1998-03-30
2.42	Province Of Birth <PrvcOfBirth>	++++++	Yes	Optional	Province where a person was born	
2.42	City Of Birth <CityOfBirth>	++++++	Yes	Optional	City where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
2.42	Country Of Birth <CtryOfBirth>	++++++	Yes	Optional	Country where a person was born	Data Type: CountryCode Format: [A-Z]{2,2}
2.42	Other <Othr>	+++++	Empty Tag	Optional		
2.42	Identification <Id>	++++++	Yes	Optional	Unique and unambiguous identification of a person	Data Type: Text Format: Max length: 35
2.42	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
2.42	Proprietary <Prtry>	++++++	Yes	Optional	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1

9. SEPA Instant File Format

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
2.42	Issuer <Issr>	+++++	Yes	Optional	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length: 1
2.45	Debtor Account <DbtrAcct>	++	Empty Tag	Mandatory		
2.46	Identification <Id>	+++	Empty Tag	Mandatory		
2.47	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}
2.50	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
If Proxy is used, Identification must be populated. If Type is used, either Code or Proprietary must be populated.						
2.52	Proxy <Prxy >	+++	Empty Tag	Optional		
2.52	Type <Tp>	++++	Yes	Optional	Proxy/alias of the account of the Beneficiary. Specifies an alternate assumed name/ identifier for the identification of the account	
2.52	Code <cd>	+++++	Yes	Optional (see usage rule above)		Format: Max length: 4
2.52	Proprietary <Prtry>	+++++	Yes	Optional (see usage rule above)		Format: Max length: 35
2.52	Identification <Id>	++++	Yes	Mandatory (see usage rule above)		Format: Max length: 320 Type: Characters

9. SEPA Instant File Format

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
Debtor Agent Usage Rule: Either BICFI or Other/Identification must be populated. Only one occurrence is allowed.						
2.53	Debtor Agent <DbtrAgt>	++	Empty Tag	Mandatory		
2.54	Financial Institution Identification <FinInstnId>	+++	Empty Tag	Mandatory		
2.55	BICFI <BICFI>	++++	Yes	Optional	Bank Identifier Code. Cannot be used at the same time as the <Other><Id>.	Data Type: BIC Identifier Format: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
2.60	Other <Othr>	++++	Empty Tag	Optional		
2.61	Identification <Id>	+++++	Yes	Optional	see usage rule above	Only NOTPROVIDED 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						
2.67	Ultimate Debtor <UltmtDbtr>	++	Empty Tag	Optional		
2.68	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						
2.70	Identification <Id>	+++	Empty Tag	Optional		
Organisation Identification Usage Rule ‘AnyBIC’ or ‘LEI’ and / or one occurrence of ‘Other’ is allowed.						
2.71	Organisation Identification <OrgId>	++++	Empty Tag	Optional		
2.71	AnyBIC <AnyBIC>	+++++	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-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
2.71	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

9. SEPA Instant File Format

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	
2.71 Other <Othr>	+++++	Empty Tag	Optional			
2.71 Identification <Id>	+++++	Yes	Optional	Unique and unambiguous identification of a party	Data Type: Text Format: Max length: 35 Min length: 1	
2.71 Scheme Name <SchmeNm>	+++++	Empty Tag	Optional			
2.71 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	
2.71 Proprietary <Prtry>	+++++	Yes	Optional	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1	
2.71 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						
2.72 Private Identification <PrvtId>	++++	Empty Tag	Optional			
2.72 Date And Place Of Birth <DtAndPlcOfBirth>	+++++	Empty Tag	Optional			
2.72 Birth Date <BirthDt>	+++++	Yes	Optional	Date on which a person is born	Data Type: ISODate Format: YYYY-MM-DD e.g. 1998-03-30	
2.72 Province Of Birth <PrvcOfBirth>	+++++	Yes	Optional	Province where a person was born	Data Type: Text Format: Max length: 35 Min length: 1	

9. SEPA Instant File Format

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
2.72 City Of Birth <CityOfBirth>	++++++	Yes	Optional	City where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
2.72 Country Of Birth <CtryOfBirth>	++++++	Yes	Optional	Country where a person was born	Data Type: Country Code
2.72 Other <Othr>	+++++	Empty Tag	Optional		
2.72 Identification <Id>	++++++	Yes	Optional	Unique and unambiguous identification of a person	Data Type: Text Format: Max length: 35 Min length: 1
2.72 Scheme Name <SchmeNm>	++++++	Empty Tag	Optional		
2.72 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
2.72 Proprietary <Prtry>	++++++	Yes	Optional	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
2.72 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					
2.75 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

9. SEPA Instant File Format

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
2.78 Credit Transfer Transaction Information <CdtTrfTxInf>	++	Empty Tag	Mandatory		
2.79 Payment Identification <PmtId>	+++	Empty Tag	Mandatory		
2.80 Instruction Identification <InstrId>	++++	Yes	Mandatory	Unique identification that the creditor must place on the payment Note: The Instruction Identification must be unique for each payment in the file or only the first payment will be processed.	Data Type: Text Format: Max length: 35 Min length: 1
2.81 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.					
2.83 Payment Type Information <PmtTpInf>	+++	Empty Tag	Advise to populate at pymt info level		
2.85 Service Level <SvcLvl>	+++	Empty Tag	Advise to populate at pymt info level		
2.86 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
2.88 Local Instrument <LclInstrm>	+++	Empty Tag	Advise to populate at pymt info level		
2.89 Code <Cd>	++++	Yes	Advise to populate at pymt info level	Specifies the local instrument	Only 'INST' is allowed

9. SEPA Instant File Format

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
Category Purpose Usage Rule: Depending on the agreement between the Originator and the Originator Bank, 'Category Purpose' may be forwarded to the Beneficiary Bank					
2.91 Category Purpose <CtgyPurp>	+++	Empty Tag	Advise to populate at pymt info level		
2.92 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
2.93 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
2.94 Amount <Amt>	+++	Empty Tag	Mandatory		
Instructed Amount Usage Rule: Only 'EUR' is allowed					
2.95 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					
2.98 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

9. SEPA Instant File Format

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
Ultimate Debtor Usage Rule – Ultimate Debtor is an optional field, if used can be populated at either payment information (batch) or transaction level					
2.100 Ultimate Debtor <UltmtDbtr>	+++	Empty Tag	Optional		
2.101 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.					
2.103 Identification <Id>	++++	Empty Tag	Optional		
Organisation Identification Usage Rule: Either 'AnyBIC' or 'LEI' and / or one occurrence of 'Other' is allowed					
2.104 Organisation Identification <OrgId>	+++++	Empty Tag	Optional		
2.104 AnyBIC <AnyBIC>	++++++	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-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}[A-Z0-9]{3,3}{0,1}
2.104 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
2.104 Other <Othr>	++++++	Empty Tag	Optional		
2.104 Identification <Id>	++++++	Yes	Optional	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1
2.104 Scheme Name <SchmeNm>	++++++	Empty Tag	Optional		

9. SEPA Instant File Format

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
2.104 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
2.104 Proprietary <Prtry>	+++++++	Yes	Optional	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
2.104 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					
2.105 Private Identification <PrvtId>	++++	Empty Tag	Optional		
2.105 Date And Place Of Birth <DtAndPlcOfBirth>	+++++	Empty Tag	Optional		
2.105 Birth Date <BirthDt>	+++++	Yes	Optional	Date on which a person is born	Data Type: ISODate Format: YYYY-MM-DD e.g. 1998-03-30
2.105 Province Of Birth <PrvcOfBirth>	+++++	Yes	Optional	Province where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
2.105 City Of Birth <CityOfBirth>	+++++	Yes	Optional	City where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
2.105 Country Of Birth <CtryOfBirth>	+++++	Yes	Optional	Country where a person was born	Data Type: CountryCode Format: [A-Z]{2,2}
2.105 Other <Othr>	+++++	Empty Tag	Optional		

9. SEPA Instant File Format

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
2.105 Identification <Id>	+++++	Yes	Optional	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1
2.105 Scheme Name <SchmeNm>	+++++	Yes	Optional		
2.105 Code <Cd>	+++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	Data Type: Text Format: Max length: 35 Min length: 1
2.105 Proprietary <Prtry>	+++++	Yes	Optional	Name of the identification scheme, in a free text form	
2.105 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.					
2.114 Creditor Agent <CdtrAgt>	+++	Empty Tag			
2.114 Financial Institution Identification <FinInstnId>	++++	Empty Tag			
2.114 BICFI <BICFI>	+++++	Yes		Bank Identifier/ Financial Insti- tution Code. See Usage Rule i.e. If this tag is not populated <CdtrAgt>, <FinInstnId> & <BICFI> must be removed	Data Type: BICFI Identifier Format: A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}[A-Z0-9]{3,3}{0,1}
2.116 Creditor <Cdtr>	+++	Empty Tag	Mandatory		
2.117 Name <Nm>	++++	Yes	Mandatory	Name of the payee/beneficiary	Data Type: Text Format: Max length: 70 Min length: 1

9. SEPA Instant File Format

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
2.118 Postal Address <PstlAdr>	++++	Empty Tag	Optional		
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
2.124 Building Name <BldgNm>	+++++	Yes	Optional	Name of the building or house.	Format: Max length: 35
2.125 Floor <Flr>	+++++	Yes	Optional	Floor or storey within a building.	Format: Max length: 70
2.126 Post Box <PstBx>	+++++	Yes	Optional	Numbered box in a post office, assigned to a person or organisation.	Format: Max length: 16
2.127 Room <Room>	+++++	Yes	Optional	Building room number.	Format: Max length: 70
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
2.130 Town Location Name <TwnLctnNm>	+++++	Yes	Optional	Town Location Name	Format: Max length: 35
2.131 District Name <DstrctNm>	+++++	Yes	Optional	Identifies a subdivision within a country sub- division.	Format: Max length: 35

9. SEPA Instant File Format

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
2.132 Country Sub Division <CtrySubDvsn>	+++++	Yes	Optional	Identifies a subdivision of a country such as state, region, county.	Format: Max length: 35
2.133 Country <Ctry>	+++++	Yes	Optional	Country Code (See usage rule section 4 above)	Format: [A-Z]{2,2} ISO 3166, Alpha-2 code
2.134 Address Line <AdrLine>	+++++	Yes	Optional	Postal address in free format text. (See usage rule section 4 above)	Data Type: Text Format: Max length: 70 Min length: 1 Note: Up to two occurrences of this tag are allowed
Identification Usage Rule – This is an optional field group, if being used either Organisation Identification or Private Identification is to be populated					
2.135 Identification <Id>	++++	Empty Tag	Optional		
Organisation Identification Usage Rule ‘AnyBIC’ or ‘LEI’ or one occurrence of ‘Other’ is allowed.					
2.136 Organisation Identification <OrgId>	+++++	Empty Tag	Optional		
2.136 AnyBIC <AnyBIC>	+++++	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-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}
2.136 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
2.136 Other <Othr>	+++++	Empty Tag	Optional		

9. SEPA Instant File Format

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
2.136 Identification <Id>	++++++	Yes	Mandatory	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1
2.136 Scheme Name <SchmeNm>	++++++	Empty Tag	Mandatory		
2.136 Code <Cd>	++++++	Yes	Optional	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
2.136 Proprietary <Prtry>	++++++	Yes	Optional	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
2.136 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					
2.137 Private Identification <PrvtId>	++++	Empty Tag	Optional		
2.137 Date And Place Of Birth <DtAndPlcOfBirth>	++++	Empty Tag	Optional		
2.137 Birth Date <BirthDt>	++++++	Yes	Optional	Date on which a person is born	Data Type: ISODate Format: YYYY-MM-DD e.g. 1998-03-30
2.137 Province Of Birth <PrvcOfBirth>	++++++	Yes	Optional	Province where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
2.137 City Of Birth <CityOfBirth>	++++++	Yes	Optional	City where a person was born	Data Type: Text Format: Max length: 35 Min length: 1

9. SEPA Instant File Format

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
2.137 Country Of Birth <CtryOfBirth>	++++++	Yes	Optional	Country where a person was born	Data Type: CountryCode Format: [A-Z]{2,2}
2.137 Other <Othr>	++++++	Empty Tag	Optional		
2.137 Identification <Id>	++++++	Yes	Optional	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1
2.137 Scheme Name <SchmeNm>	++++++	Yes	Optional		
2.137 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
2.137 Proprietary <Prtry>	++++++	Yes	Optional	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
2.137 Issuer <Issr>	++++++	Yes	Optional	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length: 1
2.140 Creditor Account <CdtrAcct>	+++	Empty Tag	Mandatory		
2.141 Identification <Id>	++++	Empty Tag	Mandatory		
2.142 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}

9. SEPA Instant File Format

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
If Proxy is used, Identification must be populated. If Type is used, either Code or Proprietary must be populated.					
2.147 Proxy <Prxy>	++++	Empty Tag	Optional		
2.147 Type <Tp>	+++++	Empty Tag	Optional	Proxy/alias of the account of the Beneficiary. Specifies an alternate assumed name/identifier for the identification of the account	
2.147 Code <cd>	+++++	Yes	Optional (see usage rule above)		Format: Max length: 4
2.147 Proprietary <Prtry>	+++++	Yes	Optional (see usage rule above)		Format: Max length: 35
2.147 Identification <Id>	+++++	Yes	Mandatory (see usage rule above)		Format: Max length: 320
2.148 Ultimate Creditor <UltmtCdtr>	+++	Empty Tag	Optional		
2.149 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					
2.151 Identification <Id>	++++	Empty Tag	Optional		
Identification Usage Rule – This field is optional, if being used either Organisation Identification or Private Identification is to be populated					
2.152 Organisation Identification <OrgId>	+++++	Empty Tag	Optional		
2.152 AnyBIC <AnyBIC>	+++++	Yes	Optional	Code allocated to a financial institution or non-financial institution by the ISO 9362 Banking telecommunication messages – Business identifier code (BIC)	Data Type: Any BIC Identifier Format: [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}[A-Z0-9]{3,3}{0,1}

9. SEPA Instant File Format

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
2.152 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
2.152 Other <Othr>	++++++	Empty Tag	Optional		
2.152 Identification <Id>	+++++++	Yes	Optional	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1
2.152 Scheme Name <SchmeNm>	+++++++	Empty Tag	Optional		
2.152 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
2.152 Proprietary <Prtry>	+++++++	Yes	Optional	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
2.152 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					
2.153 Private Identification <PrvtId>	+++++	Empty Tag	Optional		
2.153 Date And Place Of Birth <DtAndPlcOfBirth>	+++++	Empty Tag	Optional		
2.153 Birth Date <BirthDt>	+++++++	Yes	Optional	Date on which a person is born	Data Type: ISODate Format: YYYY-MM-DD e.g. 1998-03-30

9. SEPA Instant File Format

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
2.153 Province Of Birth <PrvcOfBirth>	+++++++	Yes	Optional	Province where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
2.153 City Of Birth <CityOfBirth>	+++++++	Yes	Optional	City where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
2.153 Country Of Birth <CtryOfBirth>	+++++++	Yes	Optional	Country where a person was born	Data Type: CountryCode Format: [A-Z]{2,2}
2.153 Other <Othr>	++++++	Empty Tag	Optional		
2.153 Identification <Id>	+++++++	Yes	Optional	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1
2.153 Scheme Name <SchmeNm>	+++++++	Empty Tag	Optional		
2.153 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
2.153 Proprietary <Prtry>	+++++++	Yes	Optional	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
2.153 Issuer <Issr>	+++++++	Yes	Optional	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length: 1
2.158 Purpose <Purp>	+++	Empty Tag	Optional		

9. SEPA Instant File Format

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
2.159 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
Remittance Information Usage Rule: Optional field, either 1 instance of 'Structured' or 1 instance of 'Unstructured', may be used					
2.164 Remittance Information <RmtInf>	+++	Empty Tag	Optional		
2.165 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
2.166 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
2.169 CreditorReferenceInformation <CdtrRefInf>	+++++	Empty Tag	Optional		
2.170 Type <Tp>	++++++	Empty Tag	Optional		
2.171 Code or Proprietary <CdOrPrtry>	+++++++	Empty Tag	Optional		
2.172 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.
2.174 Issuer <Issr>	+++++++	Yes	Optional	Issuer of the transaction	Data Type: Text Format: Max length: 35 Min length: 1

9. SEPA Instant File Format

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
2.165 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

10. SEPA Instant PAIN.001.001.09 Sample File

```
<?xml version="1.0" encoding="utf-8"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09">
  <CstmrCdtTrfInitn>
    <GrpHdr>
      <MsgId> MWSID210730NFTSS1</MsgId>
      <CreDtTm>2001-12-17T09:30:47Z</CreDtTm>
      <NbOfTxes>4</NbOfTxes>
      <CtrlSum>0.4</CtrlSum>
    </GrpHdr>
    <InitgPty>
      <Nm> Bank of Ireland International Banking</Nm>
      <Id>
        <PrvtId>
          <Othr>
            <Id>229995</Id>
          </Othr>
        </PrvtId>
      </Id>
    </InitgPty>
  </CstmrCdtTrfInitn>
  <GrpHdr>
    <PmtInf>
      <PmtInfId>1284590030NFTSS1</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>false</BtchBookg>
      <NbOfTxes>4</NbOfTxes>
      <CtrlSum>0.4</CtrlSum>
      <PmtTpInf>
        <InstrPrty>NORM</InstrPrty>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>INST</Cd>
        </LclInstrm>
        <CtgyPurp>
          <Cd>EPAY</Cd>
        </CtgyPurp>
      </PmtTpInf>
      <ReqdExctnDt>
        <Dt>1957-08-13</Dt>
      </ReqdExctnDt>
    </PmtInf>
  </GrpHdr>

```

10. SEPA Instant PAIN.001.001.09 Sample File

```
<Dbtr>
  <Nm>John Smith</Nm>
  <PstlAdr>
    <Dept>Dept</Dept>
    <SubDept>ACME Dept</SubDept>
    <StrtNm>456 High St</StrtNm>
    <BldgNb>21</BldgNb>
    <BldgNm>The Oaklands</BldgNm>
    <Flr>4</Flr>
    <PstBx>12376</PstBx>
    <Room>2</Room>
    <PstCd>T12Y456</PstCd>
    <TwnNm>Okla</TwnNm>
    <TwnLctnNm>2</TwnLctnNm>
    <DstrctNm>ACME</DstrctNm>
    <CtrySubDvsn>Ireland</CtrySubDvsn>
    <Ctry>IE</Ctry>
  </PstlAdr>
    <Id>
      <OrgId>
        <LEI>635400C8EK6DRI12LJ39</LEI>
      <OrgId>
    <Id>
  </Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>IE65BOFI90001716311225</IBAN>
  </Id>
  <Ccy>EUR</Ccy>
  <Prxy>
    <Tp>
      <Cd>DRLC</Cd>
    </Tp>
    <Id>IE123456789</Id>
  </Prxy>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BICFI>BOFIIE2D</BICFI>
```

10. SEPA Instant PAIN.001.001.09 Sample File

```
</FinInstnId>
</DbtrAgt>
<UltmtDbtr>
  <Nm>Steve Smith</Nm>
  <Id>
    <OrgId>
      <LEI>456780Y14RZAIJNLPK50</LEI>
    </OrgId>
  </Id>
</UltmtDbtr>
<ChrgBr>SLEV</ChrgBr>
<CdtTrfTxInf>
  <PmtId>
    <InstrId>12845900300822T1</InstrId>
    <EndToEndId> E2EIDTC0300822T1</EndToEndId>
  </PmtId>
  <PmtTpInf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
    <LclInstrm>
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10. SEPA Instant PAIN.001.001.09 Sample File

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10. SEPA Instant PAIN.001.001.09 Sample File

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10. SEPA Instant PAIN.001.001.09 Sample File

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10. SEPA Instant PAIN.001.001.09 Sample File

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10. SEPA Instant PAIN.001.001.09 Sample File

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10. SEPA Instant PAIN.001.001.09 Sample File

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10. SEPA Instant PAIN.001.001.09 Sample File

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10. SEPA Instant PAIN.001.001.09 Sample File

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11. 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. 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

12. Change Control

Version:	Date	Section	Comments
1.0	August 2025	All	SEPA Instant Credit Rulebook 2025
2.0	March 2026	4- Usage rules (legacy information removed) 8 - Postal Address Options (New section) Updates to existing sections	SEPA Instant Credit Rulebook 2026

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