



SEPA Direct Debit

PAIN.008.001.08
XML File Structure

This document is published by Bank of Ireland, and both it, and its contents, are the property of Bank of Ireland.'

'This document may not be reproduced or further distributed, in whole or in part, without the express written permission of Bank of Ireland.

Contents

1. Document Overview	2
2. The Character Set	3
3. Field Types	4
4. Usage Rules	4
5. Unused Optional Tags	4
6. Batching	4
7. Tag Depth Structure	5
8. File Name	5
9. Postal Address Options	6
10. File Format Table	7
11. PAIN.008.001.08 Sample File	35
12. Appendix	40

1. Document Overview

This document details the PAIN.008.001.08 file format that will be accepted by Bank of Ireland for SEPA Direct Debit Collections.

Bank of Ireland is implementing the industry PAIN formats as outlined by the European Payment Council (EPC)

1.1. Background

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.008.001.08 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.008.001.08 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.008, 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 (NB: This must be unique within the Batch)
- ▶ Mandate Identification
- ▶ Message Identification
- ▶ Payment Information Identification (NB: This must be unique within the File)

Optional Fields

- ▶ Instruction Identification
- ▶ Creditor and Debtor Identification
- ▶ Ultimate Debtor/Creditor Identification
- ▶ Original mandate 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
-  Conditional Fields – The PAIN.008.001.08 file allows the creditor to amend mandate details. Where amendments are made particular fields become mandatory, these fields have been marked as conditional.
-  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

Note: There are a number of fields that may be populated at payment information level or at transaction level.

The Creditor Scheme Identification must be populated, and Bank of Ireland recommends populating at payment information (batch) level.

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

- ▶ Ultimate Creditor
- ▶ Charge Bearer

4. Usage Rules

For a number of fields usage rules must be followed. There 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. Batching

Your SEPA Direct Debit file may contain multiple payment batches. It is important to note that the maximum number of batches per file is 50.

Please see the SEPA Direct Debit Creditor Guide Section 5.2.1 for more information

7. 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
+	<>
++	<> <>
+++	<> <> <>

8. File Name

The following rules apply to the file name:

1. The file name must contain the following reference 'PAIN008'. 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: 20150628001PAIN008.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.

9. Postal Address Options

The following options apply to postal addresses <PstAdr> 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.

10. File Format Table

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

Field Index - Field Name - Tag (Field Index 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.008.001.08" xmlns:xs="http://www.w3.org/2001/XMLSchemainstance">		Empty Tag	Mandatory	This tag must always be placed before the group header tag	
<CstmrDrctDbtInitn>		Empty Tag	Mandatory	This tag must always be placed before the group header tag	

Group Header Block - this can only occur once per file					
Field Index - Field Name - Tag	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
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

10. File Format Table

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

Group Header Block – this can only occur once per file						
Field Index - Field Name – Tag		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		
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 Min length: 1
1.10	Proprietary <Prtry>	+++++	Yes	Optional (see usage rule above)		Data Type: Text Format: Max length: 35 Min length: 1
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 Creditor Scheme Identification - SEPA equivalent of OIN Number	Data Type: Text Format: Max length: 35

10. File Format Table

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

Group Header Block – this can only occur once per file					
Field Index - Field Name – Tag	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 Min length: 1
1.11 Proprietary <Prtry>	++++++	Yes	Optional (see usage rule above)		Data Type: Text Format: Max length: 35 Min length: 1
1.11 Issuer <Issr>	++++++	Yes	Optional		Data Type: Text Format: Max length: 35 Min length: 1

10. File Format Table

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

Payments Information (Batch) Block – this can occur multiple times within a file						
Field Index - Field Name – Tag		Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
2.0	Payment Information <PmtInf>	+	Empty Tag	Mandatory		
2.1	Payment Information Identification <PmtInfId>	++	Yes	Mandatory	Creditor’s unique identifier of this batch of transactions within this file PLEASE NOTE – THIS MUST BE UNIQUE WITHIN THE FILE	Data Type: Text Format: Max length: 35 Min length: 1
2.2	Payment Method <PmtMtd>	++	Yes	Mandatory	Specifies the means of payment that will be used to move the amount of money	Only ‘DD’ is allowed
Batch Booking Usage Rule: May be populated with true or false however payments will always be batch. Creditors are permitted to omit field						
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	Data Type: Decimal Number Format: Fraction Digits: 2 Total Digits: 18
Payment Type Information Usage Rule: Payment Type Information must be specified at batch or transaction level. If specified at batch level (PmtInf), it should not be specified at transaction level (DrctDbtTxInf)						
2.6	Payment Type Information <PmtTpInf>	++	Empty Tag	Optional (see usage rule above)		
2.8	Service Level <SvcLvl>	+++	Empty Tag	Mandatory		
2.9	Code <Cd>	++++	Yes	Mandatory	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
2.11	Local Instrument <LclInstrm>	+++	Empty Tag	Mandatory		

10. File Format Table

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

Payments Information (Batch) Block – this can occur multiple times within a file						
Field Index - Field Name – Tag		Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
2.12	Code <Cd>	++++	Yes	Mandatory	Specifies the local instrument	Only ‘CORE’ is allowed
2.14	Sequence Type <SeqTp>	+++	Yes	Mandatory	Identifies the direct debit sequence, such as first, recurrent, final or one-off	Code: FRST, RCUR, OOFF, FNAL
Category Purpose Usage Rule: Category Purpose is optional. If specified Code or Proprietary must be populated						
2.15	Category Purpose <CtgyPurp>	+++	Empty Tag	Optional		
2.16	Code <Cd>	++++	Yes	Optional (see usage rule above)	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
2.17	Proprietary <Prtry>	++++	Yes	Optional (see usage rule above)	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
2.18	Requested Collection Date <ReqdColltnDt>	++	Yes	Mandatory	Date on which the creditor requests that the amount of money is to be collected from the debtor File must be submitted at least 6 days in advance of this date for first collections and at least 3 days in advance of this data for subsequent collections. Latest date to be able to submit all transaction types is 1 day in advance of this date Cut off times also apply	Data Type: ISODate Format: YYYY-MM-DD e.g. 1998-03-30
2.19	Creditor <Cdtr>	++	Empty Tag	Mandatory		

10. File Format Table

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

Payments Information (Batch) Block – this can occur multiple times within a file						
Field Index - Field Name – Tag		Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
2.20	Name <Nm>	+++	Yes	Mandatory	Name by which a creditor party is known and which is usually used to identify that party	Data Type: Text Format: Max length: 70 Min length: 1
Postal Address Usage Rule: refer section 9 - Postal Address Options.						
2.21	Postal Address <PstlAdr>	+++	Empty Tag	Optional (see usage rule above)		
2.23	Department <Dept>	++++	Yes	Optional	Identification of a division of a large organization or building	Max length: 70 Min length: 1
2.24	Sub Department <SubDept>	++++	Yes	Optional	A sub-division of a large organisation or building	Max length: 70 Min length: 1
2.25	Street Name <StrtNm>	++++	Yes	Optional	Name of a street	Max length: 70 Min length: 1
2.26	Building Number <BldgNb>	++++	Yes	Optional	Number that identifies the position of a building on a street.	Max length: 16 Min length: 1
2.27	Building Name <BldgNm>	++++	Yes	Optional	Name of the building or house	Max length: 35 Min length: 1
2.28	Floor <Flr>	++++	Yes	Optional	Floor or storey within a building	Max length: 70 Min length: 1
2.29	Post Box <PstBx>	++++	Yes	Optional	Numbered box in a post office, assigned to a person or organisation	Max length: 16 Min length: 1
2.30	Room <Room>	++++	Yes	Optional	Building room number	Max length: 70 Min length: 1
2.31	Post Code <PstCd>	++++	Yes	Optional	Identifier consisting of a group of letters and/or numbers that is added to a postal address	Max length: 16 Min length: 1

10. File Format Table

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

Payments Information (Batch) Block – this can occur multiple times within a file						
Field Index - Field Name – Tag	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data	
2.32 Town Name <TwnNm>	++++	Yes	Optional	Name of a built-up area, with defined boundaries, and a local government (See usage rule section 4 above)	Max length: 35 Min length: 1	
2.33 Town Location Name <TwnLctnNm>	++++	Yes	Optional	Town Location Name	Max length: 35 Min length: 1	
2.34 District Name <DstrctNm>	++++	Yes	Optional	Identifies a subdivision within a country sub-division	Max length: 35 Min length: 1	
2.35 Country Sub Division <CtrySubDvsn>	++++	Yes	Optional	Identifies a subdivision of a country such as state, region, county.	Max length: 35 Min length: 1	
2.36 Country <Ctry>	++++	Yes	Optional	Country Code of creditor (See usage rule section 4 above)	Format: [A-Z]{2,2} ISO 3166, Alpha-2 code	
2.37 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.	
2.41 Creditor Account <CdtrAcct>	++	Empty Tag	Mandatory			
2.42 Identification <Id>	+++	Empty Tag	Mandatory			
2.42 IBAN <IBAN>	++++	Yes	Mandatory	International Bank Account Number (IBAN) of the creditor to which a credit entry will be posted as a result of the payment transaction	Data Type: IBAN2007Identifier Format: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}	

10. File Format Table

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

Payments Information (Batch) Block – this can occur multiple times within a file					
Field Index - Field Name – Tag	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
2.44 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
Creditor Agent Usage Rule: Either BICFI or Other/Identification must be used. Only one occurrence is allowed.					
2.47 Creditor Agent <CdtrAgt>	++	Empty Tag	Mandatory		
2.48 Financial Institution Identification <FinInstnId>	+++	Empty Tag	Mandatory		
2.49 BICFI <BICFI>	++++	Yes	Optional	Bank Identifier/ Financial Institution Code. Cannot be used at the same time as the <Other><Id>.	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} THIS MUST BE 'BOFIE2D' or 'BOFIE2DXXX'
2.54 Other <Othr>	++++	Empty Tag	Optional		
2.55 Identification <Id>	+++++	Yes	Optional	See usage rule above	Only NOTPROVIDED is allowed.
Ultimate Creditor Usage Rule – Ultimate Creditor is an optional field, if used the Name and Identification can be populated at either batch or transaction level					
2.60 Ultimate Creditor <UltmtCdtr>	++	Empty Tag	Optional		
2.61 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 – Either Organisation Identification or Private Identification to be populated					
2.63 Identification <Id>	+++	Empty Tag	Optional		

10. File Format Table

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

Payments Information (Batch) Block – this can occur multiple times within a file						
Field Index - Field Name – Tag		Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
Organisation Identification Usage Rule: Either ‘AnyBIC’, ‘LEI’ or one occurrence of ‘Other’ is allowed.						
2.64	Organisation Identification <OrgId>	++++	Empty Tag	Optional		
2.64	AnyBIC <AnyBIC>	+++++	Yes	Optional	BIC Identifier	Data Type: Any BIC Identifier Format: : [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z09]{3,3}){0,1}
2.64	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
2.64	Other <Othr>	+++++	Empty Tag	Optional		
2.64	Identification <Id>	++++++	Yes	Optional	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1
2.64	Scheme Name <SchmeNm>	++++++	Empty Tag	Optional		
2.64	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
2.64	Proprietary <Prtry>	+++++++	Yes	Optional	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
2.64	Issuer <Issr>	++++++	Yes	Optional	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length: 1

10. File Format Table

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

Payments Information (Batch) Block – this can occur multiple times within a file						
Field Index - Field Name – Tag		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						
2.65	Private Identification <PrvtId>	++++	Empty Tag	Optional		
2.65	Date And Place Of Birth <DtAndPlcOfBirth>	+++++	Empty Tag	Optional		
2.65	Birth Date <BirthDt>	++++++	Yes	Optional	Date on which a person is born	Data Type: ISODate Format: YYYY-MM-DD e.g. 1998-03-30
2.65	Province Of Birth <PrvcOfBirth>	++++++	Yes	Optional	Province where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
2.65	City Of Birth <CityOfBirth>	++++++	Yes	Optional	City where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
2.65	Country Of Birth <CtryOfBirth>	++++++	Yes	Optional	Country where a person was born	Data Type: Country Code Format: [A-Z]{2,2}
2.65	Other <Othr>	+++++	Empty Tag	Optional		
2.65	Identification <Id>	++++++	Yes	Optional	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1
2.65	Scheme Name <SchmeNm>	++++++	Empty Tag	Optional		
2.65	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
2.65	Proprietary <Prtry>	++++++	Yes	Optional	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1

10. File Format Table

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

Payments Information (Batch) Block – this can occur multiple times within a file					
Field Index - Field Name – Tag	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
2.65 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 may be populated at payment information or transaction level. BOI recommend to populate at payment information level					
2.68 Charge Bearer <ChrgBr>	++	Yes	Optional	Specifies which party/ parties will bear the charges associated with the processing of the payment transaction	Only 'SLEV' is allowed
Creditor Scheme Identification Usage Rule: CID must be populated at either payment information or transaction level. BOI recommend to populate at payment information level					
2.71 Creditor Scheme Identification <CdtrSchmeld>	++	Empty Tag	Advise to populate at Payment information (batch) level		
2.74 Identification <Id>	+++	Empty Tag	Advise to populate at pymt info (batch) level		
2.76 Private Identification <PrvtId>	++++	Empty Tag	Advise to populate at pymt info (batch) level		
2.78 Other <Othr>	+++++	Empty Tag	Advise to populate at pymt info (batch) level		
2.78 Identification <Id>	++++++	Yes	Advise to populate at pymt info (batch) level	This contains the Creditor Scheme identifier (CID) - formerly OIN	Data: Text Format: Max length: 35 Min length: 1
2.78 Scheme Name <SchmeNm>	++++++	Empty Tag	Advise to populate at pymt info (batch) level		
2.78 Proprietary <Prtry>	+++++++	Yes	Advise to populate at pymt info (batch) level	Name of the identification scheme, in a free text form	Must contain 'SEPA'

10. File Format Table

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

Payments Information (Batch) Block – this can occur multiple times within a file						
Field Index - Field Name – Tag		Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
2.81	Direct Debit Transaction Information <DrctDbtTxInf>	++	Empty Tag	Mandatory		
2.82	Payment Identification <PmtId>	+++	Empty Tag	Mandatory		
2.83	Payment Identification/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
2.84	Payment Identification/End to End Identification <EndToEndId>	++++	Yes	Mandatory	Creditor's unique reference on the transaction – THIS MUST BE UNIQUE WITHIN THE BATCH	Data Type: Text Format: Max length: 35 Min length: 1
Payment Type Information Usage Rule: Payment Type Information must be specified at batch or transaction level. If specified at transaction level (DrctDbtTxInf), it should not be specified at batch level (PmtInf)						
2.86	Payment Type Information <PmtTpInf>	+++	Empty Tag	Optional see usage rule above		
2.88	Service Level <SvcLvl>	++++	Empty Tag	Mandatory		
2.89	Code <Cd>	+++++	Yes	Mandatory	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
2.91	Local Instrument <LclInstrm>	++++	Empty Tag	Mandatory		
2.92	Code <Cd>	+++++	Yes	Mandatory	Specifies the local instrument	Only 'CORE' is allowed
2.94	Sequence Type <SeqTp>	++++	Yes	Mandatory	Identifies the direct debit sequence, such as first, recurrent, final or one-off	Code: FRST, RCUR, OOFF, FNAL

10. File Format Table

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

Payments Information (Batch) Block – this can occur multiple times within a file						
Field Index - Field Name – Tag		Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
Category Purpose Usage Rule: Category Purpose is optional. If specified Code or Proprietary must be populated						
2.95	Category Purpose <CtgyPurp>	++++	Empty Tag	Optional		
2.96	Code <Cd>	+++++	Yes	Optional see usage rule above	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
2.97	Proprietary <Prtry>	+++++	Yes	Optional see usage rule above	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
2.98	Instructed Amount <InstdAmt>	+++	Yes	Mandatory	Amount of money to be moved between the debtor and creditor	Usage Rule: Only ‘EUR’ is allowed. Usage Rule: Amount must be 0.01 or more and 999999999.99 or less Format Rule: The fractional part has a maximum of two digits e.g. <InstdAmt Ccy=“EUR”>3421.00</InstdAmt>
Charge Bearer Usage Rule: Charge Bearer is optional and may be populated at payment information or transaction level. BOI recommend to populate at payment information level						
2.99	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

10. File Format Table

Legend:

Mandatory Fields

Optional Fields

Conditional Fields

Payment Information (Batch) / Transaction Level

Usage Rules

Payments Information (Batch) Block – this can occur multiple times within a file					
Field Index - Field Name – Tag	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
2.100 Direct Debit Transaction <DrctDbtTx>	+++	Empty Tag	Mandatory		
2.101 Mandate Related Information <MndtRltdInf>	++++	Empty Tag	Mandatory		
2.102 Mandate Identification <MndtId>	+++++	Yes	Mandatory	Unique Mandate Reference	Data Type: Text Format: Max length: 35 Min length: 1

10. File Format Table

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

Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
2.103 Date of Signature <DtOfSgntr>	+++++	Yes	Mandatory	Date on which the direct debit mandate has been signed by the debtor	Data Type: ISODate Format: YYYY-MM-DD e.g. 1998-03-30
Amendment Indicator Usage Rule: Amendment indicator must be set to true when an amendment has been made and the relevant details added to the amended field					
2.104 Amendment Indicator <AmdmntInd>	+++++	Yes	Optional	Indicator notifying whether the underlying mandate is amended or not	true when an amendment has been made; otherwise do not put this tag in the file
2.105 Amendment Information Details <AmdmntInfDtls>	+++++	Empty Tag	Conditional		
2.106 Original Mandate Identification <OrgnlMndtId>	++++++	Yes	Conditional	Previous UMR is included here if an amendment has been made to the UMR (see 2.102)	Data Type: Text Format: Max length: 35 Min length: 1
2.107 Original Creditor Scheme ID <OrgnlCdtrSchmeld>	++++++	Empty Tag	Conditional		
2.108 Name <Nm>	+++++++	Yes	Conditional	Previous creditor name. If present the new 'Name' must be specified under Creditor – 2.20	Data Type: Text Format: Max length: 70 Min length: 1
2.110 Identification <Id>	+++++++	Empty Tag	Conditional		
2.112 Private Identification <PrvtId>	+++++++	Empty Tag	Conditional		
2.114 Other <Othr>	+++++++	Empty Tag	Conditional		
2.114 Identification <Id>	+++++++ +++	Yes	Conditional	Previous creditor scheme identification	Data Type: Text Format: Max length: 35 Min length: 1
2.114 Scheme Name <SchmeNm>	+++++++ +++	Empty Tag	Conditional		

10. File Format Table

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

Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
2.114 Proprietary <Prtry>	++++++ ++++	Yes	Conditional	Name of the identification scheme, in a free text form	Must contain SEPA
2.120 Original Debtor Account <OrgnDbtrAcct>	++++++	Empty Tag	Conditional		
2.120 Identification <Id>	++++++	Empty Tag	Conditional		
2.120 IBAN <IBAN>	++++++	Yes	Conditional	Original debtor account that has been modified	Data Type: IBAN2007Identifier Format: : [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
2.120 Other <Othr>	++++++	Empty Tag	Conditional		
2.120 Identification <Id>	++++++	Yes	Conditional	Must be populated with 'SMNDA' to indicate same mandate with new debtor account	SMNDA Must not be used in conjunction with Original Debtor IBAN or Original Debtor BIC
Original Debtor Agent Usage Rule: Can be used with 'FRST, RCUR or FNAL' indicator in the 'Sequence Type' Field Index 2.14 in the Payment Information Block					
2.121 Original Debtor Agent <OrgnDbtrAgt>	++++++	Empty Tag	Conditional		
2.121 Financial Institution Identification <FinInstnId>	++++++	Empty Tag	Conditional		
2.121 BICFI <BICFI>	++++++	Yes	Conditional	Bank Identifier/ Financial Institution Code.	Format: : [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}[A-Z0-9]{3,3}{0,1} THIS MUST BE 'BOFIE2D' or 'BOFIE2DXXX'
Electronic Signature Usage Rule: This data element is not to be used if the mandate is a paper mandate					
2.127 Electronic Signature <ElctrncSgntr>	++++	Yes	Optional	Additional security provisions, such as a digital signature, as provided by the debtor	Data Type: Text Format: Max length: 1025 Min length: 1

10. File Format Table

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

Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
Creditor Scheme Identification Usage Rule: CID must be populated at either payment information or transaction level. BOI recommend to populate at payment information level					
2.133 Creditor Scheme Identification <CdtrSchmId>	++++	Empty Tag	Advise to populate at pymt info level		
2.136 Identification <Id>	+++++	Empty Tag	Advise to populate at pymt info level		
2.138 Private Identification <PrvtId>	++++++	Empty Tag	Advise to populate at pymt info level		
2.140 Other <Othr>	+++++++	Empty Tag	Advise to populate at pymt info level		
2.140 Identification <Id>	+++++++	Yes	Advise to populate at pymt info level	This contains the Creditor Scheme identifier (CID) - formerly OIN	Data Type: Text Format: Max length: 35 Min length: 1
2.140 Scheme Name <SchmeNm>	+++++++	Empty Tag	Advise to populate at pymt info level		
2.140 Proprietary <Prtry>	+++++++	Yes	Advise to populate at pymt info level	Name of the identification scheme, in a free text form	Must contain 'SEPA'
Ultimate Creditor Usage Rule – Ultimate Creditor is optional, if used Name and Identification can be populated at batch or transaction level					
2.145 Ultimate Creditor <UltmtCdtr>	+++	Empty Tag	Optional		
2.146 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 – Either Organisation Identification or Private Identification to be populated					
2.148 Identification <Id>	++++	Empty Tag	Optional		

10. File Format Table

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

Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
Organisation Identification Usage Rule: Either 'AnyBIC' or 'LEI' or one occurrence of 'Other' is allowed.					
2.149 Organisation Identification <OrgId>	+++++	Empty Tag	Optional		
2.149 AnyBIC <AnyBIC>	++++++	Yes	Optional	BIC Identifier	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}
2.149 Legal entity identifier <LEI>	++++++	Yes	Optional	Legal entity identifier	Data Type: [A-Z0-9]{18,18}[0-9]{2,2} Max length: 20
2.149 Other <Othr>	++++++	Empty Tag	Optional		
2.149 Identification <Id>	++++++	Yes	Optional	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1
2.149 Scheme Name <SchmeNm>	++++++	Empty Tag	Optional		
2.149 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
2.149 Proprietary <Prtry>	+++++++	Yes	Optional	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
2.149 Issuer <Issr>	+++++++	Yes	Yes	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length: 1

10. File Format Table

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

Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	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					
2.150 Private Identification <PrvtId>	+++++	Empty Tag	Optional		
2.150 Date And Place Of Birth <DtAndPlcOfBirth>	++++++	Empty Tag	Optional		
2.150 Birth Date <BirthDt>	+++++++	Yes	Optional	Date on which a person is born	Data Type: ISODate Format: YYYY-MM-DD e.g. 1998-03-30
2.150 Province Of Birth <PrvcOfBirth>	+++++++	Yes	Optional	Province where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
2.150 City Of Birth <CityOfBirth>	+++++++	Yes	Optional	City where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
2.150 Country Of Birth <CtryOfBirth>	+++++++	Yes	Optional	Country where a person was born	Data Type: Country Code Format: [A-Z]{2,2}
2.150 Other <Othr>	++++++	Empty Tag	Optional		
2.150 Identification <Id>	+++++++	Yes	Optional	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1
2.150 Scheme Name <SchmeNm>	+++++++	Empty Tag	Optional		
2.150 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

10. File Format Table

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

Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
2.150 Proprietary <Prtry>	+++++++	Yes	Optional	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
2.150 Issuer <Issr>	+++++++	Yes	Optional	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length: 1
Debtor Agent Usage Rule: Either BICFI or Other/Identification must be used. Only one occurrence is allowed.					
2.153 Debtor Agent <DbtrAgt>	+++	Empty Tag	Mandatory		
2.154 Financial Institution Identification <FinInstnId>	++++	Empty Tag	Mandatory		
2.155 BICFI <BICFI>	+++++	Yes	Optional	Bank Identifier/ Financial Institution 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}
2.160 Other <Othr>	+++++	Empty Tag	Optional		
2.161 Identification <Id>	++++++	Yes	Optional	See usage rule above	Only NOTPROVIDED is allowed.
2.166 Debtor <Dbtr>	+++	Empty Tag	Mandatory		
2.167 Name <Nm>	++++	Yes	Mandatory	Debtor name	Data Type: Max70Text Format: Max length: 70 Min length: 1
Postal Address Usage Rule: Postal Address is mandatory if Debtor 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 section 4 Usage Rules					
2.168 Postal Address <PstlAdr>	++++	Empty Tag	Optional see usage rule above		

10. File Format Table

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

Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
2.170 Department <Dept>	+++++	Yes	Optional	Identification of a division of a large organisation or building	Max length: 70 Min length: 1
2.171 Sub Department <SubDept>	+++++	Yes	Optional	a sub-division of a large organisation or building	Max length: 70 Min length: 1
2.172 Street Name <StrtNm>	+++++	Yes	Optional	Name of a street	Max length: 70 Min length: 1
2.173 Building Number <BldgNb>	+++++	Yes	Optional	Number that identifies the position of a building	Max length: 16 Min length: 1
2.174 Building Name <BldgNm>	+++++	Yes	Optional	Floor or storey within a building	Max length: 35 Min length: 1
2.175 Floor <Flr>	+++++	Yes	Optional	Floor or storey within a building	Max length: 70 Min length: 1
2.176 Post Box <PstBx>	+++++	Yes	Optional	Numbered box in a post office, assigned to a person or organisation	Max length: 16 Min length: 1
2.177 Room <Room>	+++++	Yes	Optional	Building room number	Max length: 70 Min length: 1
2.178 Post Code <PstCd>	+++++	Yes	Optional	Identifier consisting of a group of letters and/or numbers that is added to a postal address	Max length: 16 Min length: 1
2.179 Town Name <TwnNm>	+++++	Yes	Optional	Name of a built-up area, with defined boundaries, and a local government (See usage rule section 4 above)	Max length: 35 Min length: 1
2.180 Town Location Name <TwnLctnNm>	+++++	Yes	Optional	Town Location Name	Max length: 35 Min length: 1

10. File Format Table

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

Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
2.181 District Name <DstrctNm>	+++++	Yes	Optional	Identifies a subdivision within a country sub-division	Max length: 35 Min length: 1
2.182 Country Sub Division <CtySubDvsn>	+++++	Yes	Optional	Identifies a subdivision of a country such as state, region, county.	Max length: 35 Min length: 1
2.183 Country <Ctry>	+++++	Yes	Optional	Country code Mandatory if Debtor bank is located in a non EEA country/territory.	Data Type: Country Code Format: [A-Z]{2,2} SO 3166, Alpha-2 code
2.184 Address Line <AdrLine>	+++++	Yes	Optional	(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 – Optional field, if used Either Organisation Identification or Private Identification to be populated					
2.185 Identification <Id>	++++	Empty Tag	Optional		
Organisation Identification Usage Rule: Either 'AnyBIC' or 'LEI' and / or one occurrence of 'Other' is allowed.					
2.186 Organisation Identification <OrgId>	+++++	Empty Tag	Optional		
2.186 AnyBIC <AnyBIC>	+++++	Yes	Optional	BIC Identifier	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}
2.186 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

10. File Format Table

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

Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
2.186 Other <Othr>	++++++	Empty Tag	Optional		
2.186 Identification <Id>	++++++	Yes	Optional	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1
2.186 Scheme Name <SchmeNm>	++++++	Empty Tag	Optional		
2.186 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
2.186 Proprietary <Prtry>	++++++	Yes	Optional	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
2.186 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					
2.187 Private Identification <PrvtId>	+++++	Empty Tag	Optional		
2.187 Date And Place Of Birth <DtAndPlcOfBirth>	++++++	Empty Tag	Optional		
2.187 Birth Date <BirthDt>	++++++	Yes	Optional	Date on which a person is born	Data Type: ISO Date Format: YYYY-MM-DD e.g. 1998-03-30
2.187 Province Of Birth <PrvcOfBirth>	++++++	Yes	Optional	Province where a person was born	Data Type: Text Format: Max length: 35 Min length: 1

10. File Format Table

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

Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
2.187 City Of Birth <CityOfBirth>	+++++++	Yes	Optional	City where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
2.187 Country Of Birth <CtryOfBirth>	+++++++	Yes	Optional	Country where a person was born	Data Type: Country Code Format: [A-Z]{2,2}
2.187 Other <Othr>	++++++	Empty Tag	Optional		
2.187 Identification <Id>	+++++++	Yes	Optional	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1
2.187 Scheme Name <SchmeNm>	+++++++	Empty Tag	Optional		
2.187 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
2.187 Proprietary <Prtry>	+++++++	Yes	Optional	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
2.187 Issuer <Issr>	+++++++	Yes	Optional	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length: 1
2.190 Debtor Account <DbtrAcct>	+++	Empty Tag	Mandatory		
2.190 Identification <Id>	++++	Empty Tag	Mandatory		
2.190 IBAN <IBAN>	+++++	Yes	Mandatory	International Bank Account Number (IBAN)	Data Type: IBAN2007Identifier Format: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

10. File Format Table

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

Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
Ultimate Debtor Usage Rule - Optional field however must be populated if provided by the Debtor in the Mandate					
2.191 Ultimate Debtor <UltmtDbtr>	+++	Empty Tag	Optional		
2.192 Name <Nm>	++++	Yes	Optional	Debtor must be the party who signed the mandate. Ultimate debtor is a third party to the mandate who may ultimately hold the debt Note: This is for information purposes only	Data Type: Text Format: Max length: 70 Min length: 1
Identification Usage Rule – Either Organisation Identification or Private Identification to be populated					
2.194 Identification <Id>	++++	Empty Tag	Optional		
Organisation Identification Usage Rule: Either 'AnyBIC', 'LEI' and / or one occurrence of 'Other' is allowed.					
2.195 Organisation Identification <OrgId>	+++++	Empty Tag	Optional		
2.195 Any BIC <AnyBIC>	+++++	Yes	Optional	BIC Identifier	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}
2.195 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
2.195 Other <Othr>	+++++	Empty Tag	Optional		
2.195 Identification <Id>	+++++	Yes	Optional	Identification assigned by an institution	Data Type: Text Format: Max Length: 35 Min length: 1
2.195 Scheme Name <SchmeNm>	+++++	Empty Tag	Optional		

10. File Format Table

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

Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
2.195 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
2.195 Proprietary <Prtry>	+++++++	Yes	Optional	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
2.195 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					
2.196 Private Identification <PrvtId>	+++++	Empty Tag	Optional		
2.196 Date And Place Of Birth <DtAndPlcOfBirth>	+++++	Empty Tag	Optional		
2.196 Birth Date <BirthDt>	+++++++	Yes	Optional	Date on which a person is born	Data Type: ISODate Format: YYYY-MM-DD e.g. 1998-03-30
2.196 Province Of Birth <PrvcOfBirth>	+++++++	Yes	Optional	Province where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
2.196 City Of Birth <CityOfBirth>	+++++++	Yes	Optional	City where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
2.196 Country Of Birth <CtryOfBirth>	+++++++	Yes	Optional	Country where a person was born	Data Type: Country Code Format: [A-Z]{2,2}
2.196 Other <Othr>	+++++	Empty Tag	Optional		

10. File Format Table

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

Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
2.196 Identification <Id>	++++++	Yes	Optional	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1
2.196 Scheme Name <SchmeNm>	++++++	Empty Tag	Optional		
2.196 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
2.196 Proprietary <Prtry>	++++++	Yes	Optional	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
2.196 Issuer <Issr>	++++++	Yes	Optional	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length: 1
2.200 Purpose <Purp>	+++	Empty Tag	Optional		
2.201 Code <Cd>	++++	Yes	Optional	Underlying reason for the payment transaction	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 present					
2.206 Remittance Information <RmtInf>	+++	Empty Tag	Optional		
2.207 Unstructured <Ustrd>	++++	Yes	Optional	Free text provided for matching reconciliation	Data Type: Text Format: Max length: 140 Min length: 1
2.208 Structured <Strd>	++++	Yes	Optional		
Creditor Reference Information Usage Rule: When used, both 'Type' and 'Reference' must be present.					
2.211 Creditor Reference Information <CdtrRefInf>	+++++	Empty Tag	Optional		

10. File Format Table

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

Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	Tag Depth	Content	Mandatory / Optional / Conditional	Description	Data
2.212 Type <Tp>	++++++	Empty Tag	Optional		
2.213 Code or Proprietary <CdOrPrtry>	++++++	Empty Tag	Optional		
2.214 Code <Cd>	++++++	Yes	Optional	Type of creditor reference, in a coded form	Usage Rule Only 'SCOR' is allowed
2.216 Issuer <Issr>	++++++	Yes	Optional	Entity that assigns the credit reference type	Data Type: Text Format: Max length: 35 Min length: 1
2.217 Reference <Ref>	++++++	Yes	Optional	Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction	Data Type: Text Format: Max length: 35 Min length: 1

11. PAIN.008.001.08 Sample File

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.08">
  <CstmrDrctDbtInitn>
    <GrpHdr>
      <MsgId>REF2022-01-11T17:11:40</MsgId>
      <CreDtTm>2022-01-11T17:11:40</CreDtTm>
      <NbOfTxes>4</NbOfTxes>
      <CtrlSum>116275.36</CtrlSum>
      <InitgPty>
        <Id>
          <PrvtId>
            <Othr>
              <Id>IE18GOV305452</Id>
            </Othr>
          </PrvtId>
        </Id>
      </InitgPty>
    </GrpHdr>
    <PmtInf>
      <PmtInfId>PMT22110116320801</PmtInfId>
      <PmtMtd>DD</PmtMtd>
      <NbOfTxes>4</NbOfTxes>
      <CtrlSum>116275.36</CtrlSum>
      <PmtTpInf>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>CORE</Cd>
        </LclInstrm>
        <SeqTp>RCUR</SeqTp>
      </PmtTpInf>
      <ReqdColltnDt>2021-11-01</ReqdColltnDt>
      <Cdtr>
        <Nm>Creditor Nm1</Nm>
        <PstlAdr>
          <StrtNm>HOOGSRAT</StrtNm>
          <BldgNm>6</BldgNm>
          <TwnNm>Brussels</TwnNm>
          <Ctry>BE</Ctry>
```

11. PAIN.008.001.08 Sample File

```
</PstlAdr>
</Cdtr>
<CdtrAcct>
  </Id>
  <IBAN>IE62BOFI90139413615080</IBAN>
  <Id>
  </CdtrAcct>
  <CdtrAgt>
    <FinInstnId>
      <BICFI>BOFIIE2D</BICFI>
    </FinInstnId>
  </CdtrAgt>
  <CdtrSchmeId>
    <Id>
      <PrvtId>
        <Othr>
          <Id>IE18GOV305452</Id>
          <SchmeNm>
            <Prtry>SEPA</Prtry>
          </SchmeNm>
        </Othr>
      </PrvtId>
    </Id>
  </CdtrSchmeId>
  <DrctDbtTxInf>
    <PmtId>
      <EndToEndId>VETDHRSELOOSFJUYROQOT</EndToEndId>
    </PmtId>
    <InstdAmt Ccy="EUR">49763.95</InstdAmt>
    <DrctDbtTx>
      <MndtRltdInf>
        <MndtId>231637/00001</MndtId>
        <DtOfSgntr>2013-10-10</DtOfSgntr>
      </MndtRltdInf>
    </DrctDbtTx>
    <DbtrAgt>
      <FinInstnId>
        <BICFI>BSABESBB</BICFI>
      </FinInstnId>
    </DbtrAgt>
```

11. PAIN.008.001.08 Sample File

```
<Dbtr>
  <Nm>Debtor1</Nm>
  <PstlAdr>
    <Ctry>FI</Ctry>
    <AdrLine>DUPLEX NUMERO OCHO ,A DERRIER, EDIFICO EL COLOSO</AdrLine>
    <AdrLine>Germany</AdrLine>
  </PstlAdr>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>ES3100810616140001324641</IBAN>
  </Id>
</DbtrAcct>
</DrctDbtTxInf>
<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>CXQOX</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">28471.5</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>5432-01-01</MndtId>
      <DtOfSgntr>2013-10-10</DtOfSgntr>
    </MndtRltdInf>
  </DrctDbtTx>
  <DbtrAgt>
    <FinInstnId>
      <BICFI>AAAADEXX</BICFI>
    </FinInstnId>
  </DbtrAgt>
</Dbtr>
  <Nm>Debtor2</Nm>
  <PstlAdr>
    <Ctry>IE</Ctry>
    <AdrLine>BERLINER STR 2</AdrLine>
    <AdrLine>FINLAND</AdrLine>
  </PstlAdr>
</Dbtr>
<DbtrAcct>
  <Id>
```

11. PAIN.008.001.08 Sample File

```
<IBAN>DE27501108006231605999</IBAN>
</Id>
</DbtrAcct>
</DrctDbtTxInf>
<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>HMHLGFMZHGHEFETINOUYFJXC</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">4601.26</InstdAmt>
</DrctDbtTx>
  <MndtRltdInf>
    <MndtId>5432-01-01</MndtId>
    <DtOfSgntr>2013-10-10</DtOfSgntr>
  </MndtRltdInf>
</DrctDbtTx>
<DbtrAgt>
  <FinInstnId>
    <BICFI>AAAADEXX</BICFI>
  </FinInstnId>
</DbtrAgt>
<Dbtr>
  <Nm>Debtor3</Nm>
  <PstlAdr>
    <Ctry>IE</Ctry>
    <AdrLine>BERLINER STR 2</AdrLine>
    <AdrLine>FINLAND</AdrLine>
  </PstlAdr>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>DE27501108006231605999</IBAN>
  </Id>
</DbtrAcct>
</DrctDbtTxInf>
<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>YKSLH</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">33438.65</InstdAmt>
</DrctDbtTx>
```

11. PAIN.008.001.08 Sample File

```
<MndtRltdInf>
  <MndtId>MNDOOHH999GR3JYOA</MndtId>
  <DtOfSgntr>2018-07-16</DtOfSgntr>
</MndtRltdInf>
</DrctDbtTx>
<DbtrAgt>
  <FinInstnId>
    <BICFI>AIBKIE2D</BICFI>
  </FinInstnId>
</DbtrAgt>
<Dbtr>
  <Nm>Debtor4</Nm>
  <PstlAdr>
    <StrtNm>HOOGSRAT</StrtNm>
    <BldgNm>6</BldgNm>
    <TwnNm>Brussels</TwnNm>
    <Ctry>BE</Ctry>
  </PstlAdr>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>IE52AIBK93129200320086</IBAN>
  </Id>
</DbtrAcct>
</DrctDbtTxInf>
</PmtInf>
</CstmrDrctDbtInitt>
</Document>
```

12. Appendix

11.1. 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

11.2. 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

Disclaimer: This document is for information purposes only and no guarantee or warranty is given in respect of the accuracy or completeness of this document, or its' content, which are subject to change. Bank of Ireland accepts no liability for any losses howsoever arising in reliance on this document or its content.

13. Change Control

Version:	Date	Section	Comments
1.0	June 2023	n/a	Initial Document
2.0	August 2025	All	RB 2025
3.0	March 2026	4 - Usage Rules (legacy information removed) 9 - Postal Address Options (New Sections) 10 - File Format Table (Updated typo in country sub division tab) Updates to existing sections	SEPA Direct Debit Rulebook 2026