



SEPA Direct Debit

PAIN.008.001.02
XML File Structure

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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. File Format Table | 6 |
| 10. PAIN.008.001.02 Sample File | 30 |
| 11. Appendix | 40 |
| 12. Change Control | 41 |

1. Document Overview

This document details the PAIN.008.001.02 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 Irish Payments Service Organisation (IPSO). This document adheres to the following file specification available on the IPSO website:

- ▶ IPSO Customer File Formats V10

1.1. Background

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

Bank of Ireland has also published a Direct Debit Readiness Checklist for (direct debit) creditors on the Group website. To ensure you are aware of the changes required within your business please visit: bankofireland.com/SEPA

1.2. Document Purpose

The purpose of this document is to outline the PAIN008.001.02 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.008.001.02 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:

<Ctr>

<Nm>AB & C TRANSPORT </Nm>

</Ctr>

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.008.001.02 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 Creditor Guide Section 3.1 for more information. SEPA Direct Debit Creditor Guide

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. 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.008.001.02" xmlns:xsi="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 | | |
| 1.2 Message Identification <MsgId> | ++ | Yes | Mandatory | Creditor's unique identifier of the submitted file/bulk Note: This ID cannot be reused on future files | Data Type: Text Format: Max length: 35 Min length: 1 |
| 1.2 Creation Date Time <CreDtTm> | ++ | Yes | Mandatory | Date and time that the file was created | Data Type: ISODatetime Format: YYYY-MM-DDTHH:MM:SS e.g. 2012-02-06T08:35:30 |
| 1.4 Number Of Transactions <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. 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) | | |
| 1.10 Proprietary <Prtry> | +++++ | Yes | Optional (see usage rule above) | | |
| 1.10 Issuer <Issr> | +++++ | Yes | Optional | | |
| 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 | |
| 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 | | |

9. 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 |
| 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 |

9. 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 <NbOfTxs> | ++ | Yes | Mandatory | Populate with number of transactions in batch | Data Type: Numeric Text Format: [0-9] {1,15} |
| 2.5 Control Sum <CtrlSum> | ++ | Yes | Mandatory | Total of all individual amounts included in the batch | Data Type: Decimal Number Format: Fraction Digits: 2 Total Digits: 18 |
| Payment Type Information Usage Rule: 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 | | |

9. 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 | | |
| 2.15 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 |
| 2.15 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 |
| 2.16 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 Cut off times also apply | Data Type: ISODate Format: YYYY-MM-DD e.g. 1998-03-30 |
| 2.17 Creditor <Cdtr> | ++ | Empty Tag | Mandatory | | |
| 2.18 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 |

9. 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 |
| 2.19 Postal Address <PstlAdr> | +++ | Empty Tag | Optional | | |
| 2.28 Country <Ctry> | ++++ | Yes | Optional | Country Code of creditor | Format: [A-Z]{2,2} ISO 3166, Alpha-2 code |
| 2.29 Address Line (2) <Adrline> | ++++ | Yes | Optional | Creditor postal address in free format text Note: Two occurrences of this tag are allowed | Data Type: Text Format: Max length: 70 Min length: 1 |
| 2.33 Creditor Account <CdtrAcct> | ++ | Empty Tag | Mandatory | | |
| 2.34 Identification <Id> | +++ | Empty Tag | Mandatory | | |
| 2.34 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} |
| 2.36 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 BIC or Other/Identification must be used. Only one occurrence is allowed. | | | | | |
| 2.38 Creditor Agent <CdtrAgt> | ++ | Empty Tag | Mandatory | | |
| 2.39 Financial Institution Identification <FinInstnId> | +++ | Empty Tag | Mandatory | | |

9. 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 |
| 2.21 BIC <BIC> | ++++ | Yes | Optional | Bank Identifier Code. Cannot be used at the same time as the <Other><Id>. | Data Type: BIC Identifier Format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]{3,3}{0,1}. THIS MUST BE 'BOFIE2D or BOFIE2DXXX |
| 2.21 Other <Othr> | ++++ | Empty Tag | Optional | | |
| 2.21 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 | | | | | |
| 2.50 Ultimate Creditor <UltmtCdtr> | ++ | Empty Tag | Optional | | |
| 2.51 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 | | | | | |
| 2.53 Identification <Id> | +++ | Empty Tag | Optional | | |
| Organisation Identification Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed. | | | | | |
| 2.54 Organisation Identification <OrgId> | ++++ | Empty Tag | Optional | | |
| 2.54 BICorBEI <BICorBEI> | +++++ | Yes | Optional | BIC Identifier | Data Type: Any BIC Identifier Format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]{3,3}{0,1} |
| 2.54 Other <Othr> | +++++ | Empty Tag | Optional | | |
| 2.54 Identification <Id> | +++++ | Yes | Optional | Identification assigned by an institution | Data Type: Text Format: Max length: 35 Min length: 1 |
| 2.54 Scheme Name <SchmeNm> | +++++ | No | Optional | | |

9. 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 |
| 2.54 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 |
| 2.54 Proprietary <Prtry> | +++++++ | Yes | Optional | Name of the identification scheme, in a free text form | Data Type: Text Format: Max length: 35 Min length: 1 |
| 2.54 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 | | | | | |
| 2.55 Private Identification <PrvtId> | ++++ | Empty Tag | Optional | | |
| 2.55 Date And Place Of Birth <DtAndPlcOfBirth> | +++++ | Yes | Optional | | |
| 2.55 Birth Date <BirthDt> | +++++ | Yes | Optional | Date on which a person is born | Data Type: ISODate Format: YYYY-MM-DD e.g. 1998-03-30 |
| 2.55 Province Of Birth <PrvcOfBirth> | +++++ | Yes | Optional | Province where a person was born | Data Type: Text Format: Max length: 35 Min length: 1 |
| 2.55 City Of Birth <CityOfBirth> | +++++ | Yes | Optional | City where a person was born | Data Type: Text Format: Max length: 35 Min length: 1 |
| 2.55 Country Of Birth <CtrYOfBirth> | +++++ | Yes | Optional | Country where a person was born | Data Type: Country Code Format: [A-Z]{2,2} |
| 2.55 Other <Othr> | +++++ | Empty Tag | Optional | | |

9. 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 |
| 2.55 Identification <Id> | ++++++ | Yes | Optional | Identification assigned by an institution | Data Type: Text Format: Max length: 35 Min length: 1 |
| 2.55 Scheme Name <SchmeNm> | ++++++ | No | Optional | | |
| 2.55 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 |
| 2.55 Proprietary <Prtry> | +++++++ | Yes | Optional | Name of the identification scheme, in a free text form | Data Type: Text Format: Max length: 35 Min length: 1 |
| 2.55 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 | | | | | |
| 2.58 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 | | | | | |
| 2.64 Creditor Scheme Identification <CdtrSchmeId> | ++ | Empty Tag | Advise to populate at Payment information (batch) level | | |
| 2.64 Identification <Id> | +++ | Empty Tag | Advise to populate at pymt info (batch) level | | |
| 2.66 Private Identification <PrvtId> | ++++ | Empty Tag | Advise to populate at pymt info (batch) level | | |

9. File Format Table

Legend: Mandatory Fields (light blue), Optional Fields (light green), Conditional Fields (light orange), Payment Information (Batch) / Transaction Level (yellow), Usage Rules (grey)

| 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 | |
| 2.68 Other <Othr> | +++++ | Empty Tag | Advise to populate at pymt info (batch) level | | | |
| 2.68 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 | |
| 2.68 Scheme Name <SchmeNm> | ++++++ | Empty Tag | Advise to populate at pymt info (batch) level | | | |
| 2.68 Proprietary <Prtry> | ++++++ | Yes | Advise to populate at pymt info (batch) level | Name of the identification scheme, in a free text form | Must contain 'SEPA' | |
| 2.71 Direct Debit Transaction Information <DrctDbtTxInf> | ++ | Empty Tag | Mandatory | | | |
| 2.72 Payment Identification <PmtId> | +++ | Empty Tag | Mandatory | | | |
| 2.73 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 | |
| 2.74 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 | |

9. 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 |
| 2.74 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> |
| 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) | | | | | |
| 2.75 Payment Type Information <PmtTpInf> | +++ | Empty Tag | Optional see usage rule above | | |
| 2.75 Service Level <SvcLvl> | ++++ | Empty Tag | Mandatory | | |
| 2.75 Code <Cd> | ++++ | Yes | Mandatory | Specifies a pre-agreed service or level of service between the parties, as published in an external service level level code list | Only 'SEPA' is allowed |
| 2.75 Local Instrument <LclInstrm> | ++++ | | Mandatory | | |
| 2.75 Code <Cd> | +++++ | Yes | Mandatory | Specifies the local instrument | Only 'CORE' is allowed |
| 2.75 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 | | | | | |
| 2.75 Category Purpose <CtgyPurp> | ++++ | Empty Tag | Optional | | |

9. 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 |
| 2.75 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 |
| 2.75 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 |
| 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 | | | | | |
| 2.77 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 |
| 2.78 Direct Debit Transaction <DrctDbtTx> | +++ | Empty Tag | Mandatory | | |
| 2.79 Mandate Related Information <MndtRltdInf> | ++++ | Empty Tag | Mandatory | | |
| 2.80 Mandate Identification <MndtId> | +++++ | Yes | Mandatory | Unique Mandate Reference | Data Type: Text Format: Max length: 35 Min length: 1 |

9. 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 |
| 2.81 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 | | | | | |
| 2.82 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 |
| 2.84 Amendment Information Details <AmdmntInfDtls> | +++++ | Empty Tag | Conditional | | |
| 2.84 Original Mandate Identification <OrgnlMndtId> | +++++ | Yes | Conditional | Previous UMR is included here if an amendment has been made to the UMR (see 2.48) | Data Type: Text Format: Max length: 35 Min length: 1 |
| 2.85 Original Creditor Scheme ID <OrgnlCdtrSchmeld> | +++++ | Empty Tag | Empty Tag | | |
| 2.86 Name <Nm> | +++++ | Yes | Conditional | Previous creditor name. If present the new 'Name' must be specified under Creditor – 2.19 | Data Type: Text Format: Max length: 70 Min length: 1 |
| 2.88 Identification <Id> | +++++ | Empty Tag | Conditional | | |
| 2.90 Private Identification <PrvtId> | +++++ | Empty Tag | Conditional | | |
| 2.92 Other <Othr> | +++++ | Empty Tag | Conditional | | |
| 2.92 Identification <Id> | +++++ +++ | Yes | Conditional | Previous creditor scheme identification | Data Type: Text Format: Max length: 35 Min length: 1 |
| 2.92 Scheme Name <SchmeNm> | +++++ +++ | Empty Tag | Conditional | | |

9. 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 | |
| 2.92 Proprietary <Prtry> | ++++++ ++++ | Empty Tag | Empty Tag | Name of the identification scheme, in a free text form | Must contain SEPA | |
| 2.98 Original Debtor Account <OrgnDbtrAcct> | ++++++ | ++++++ | Conditional | | | |
| 2.98 Identification <Id> | ++++++ | Empty Tag | Empty Tag | | | |
| 2.98 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} | |
| 2.98 Other <Othr> | +++++++ | Empty Tag | Conditional | | | |
| 2.98 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 FINAL' indicator in the 'Sequence Type' Field Index 2.14 in the Payment Information Block | | | | | | |
| 2.99 Original Debtor Agent <OrgnDbtrAgt> | ++++++ | Empty Tag | Conditional | | | |
| 2.99 Financial Institution Identification <FinInstnId> | +++++++ | Empty Tag | Conditional | | | |
| 2.99 BIC <BIC> | +++++++ | Yes | Conditional | | | |
| Electronic Signature Usage Rule: This data element is not to be used if the mandate is a paper mandate | | | | | | |
| 2.103 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 | |
| Creditor Scheme Identification Usage Rule: CID must be populated at either payment information or transaction level. BOI recommend to populate at payment information level | | | | | | |
| 2.107 Creditor Scheme Identification <CdtrSchmId> | ++++ | Empty Tag | Advise to populate at pymt info level | | | |

9. 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 |
| 2.110 Identification <Id> | +++++ | Empty Tag | Advise to populate at pymt info level | | |
| 2.112 Private Identification <PrvtId> | ++++++ | Empty Tag | Advise to populate at pymt info level | | |
| 2.114 Other <Othr> | +++++++ | Empty Tag | Advise to populate at pymt info level | | |
| 2.114 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 |
| 2.114 Scheme Name <SchmeNm> | +++++++ | Empty Tag | Advise to populate at pymt info level | | |
| 2.114 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 | | | | | |
| 2.119 Ultimate Creditor <UltmtCdtr> | +++ | Empty Tag | Optional | | |
| 2.120 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 | | | | | |
| 2.112 Identification <Id> | ++++ | Empty Tag | Optional | | |
| Organisation Identification Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed. | | | | | |
| 2.123 Organisation Identification <OrgId> | +++++ | Empty Tag | Optional | | |
| 2.123 BICOrBEI <BICOrBEI> | +++++ | Yes | Optional | BIC Identifier | Data Type: Any BIC Identifier Format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} |

9. 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 |
| 2.123 Other <Othr> | ++++++ | Empty Tag | Optional | | |
| 2.123 Identification <Id> | ++++++ | Yes | Optional | Identification assigned by an institution | Data Type: Text Format: Max length: 35 Min length: 1 |
| 2.123 Scheme Name <SchmeNm> | ++++++ | No | Optional | | |
| 2.123 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 |
| 2.123 Proprietary <Prtry> | ++++++ | Yes | Optional | Name of the identification scheme, in a free text form | Data Type: Text Format: Max length: 35 Min length: 1 |
| 2.123 Issuer <Issr> | ++++++ | Yes | Yes | 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 | | | | | |
| 2.124 Private Identification <PrvtId> | +++++ | Empty Tag | Optional | | |
| 2.124 Date And Place Of Birth <DtAndPlcOfBirth> | ++++++ | Empty Tag | Optional | | |
| 2.124 Birth Date <BirthDt> | ++++++ | Yes | Optional | Date on which a person is born | Data Type: ISODate Format: YYYY-MM-DD e.g. 1998-03-30 |
| 2.124 Province Of Birth <PrvcOfBirth> | ++++++ | Yes | Optional | Province where a person was born | Data Type: Text Format: Max length: 35 Min length: 1 |

9. 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 |
| 2.124 City Of Birth <CityOfBirth> | +++++++ | Yes | Optional | City where a person was born | Data Type: Text Format: Max length: 35 Min length: 1 |
| 2.124 Country Of Birth <CtryOfBirth> | +++++++ | Yes | Optional | Country where a person was born | Data Type: Country Code Format: [A-Z]{2,2} |
| 2.124 Other <Othr> | +++++ | Empty Tag | Optional | | |
| 2.124 Identification <Id> | +++++++ | Yes | Optional | Identification assigned by an institution | Data Type: Text Format: Max length: 35 Min length: 1 |
| 2.124 Scheme Name <SchmeNm> | +++++++ | No | Optional | | |
| 2.124 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 |
| 2.124 Proprietary <Prtry> | +++++++ | Yes | Optional | Name of the identification scheme, in a free text form | Data Type: Text Format: Max length: 35 Min length: 1 |
| 2.69 Issuer <lssr> | +++++++ | Yes | Optional | Entity that assigns the identification | Data Type: Text Format: Max length: 35 Min length: 1 |
| Debtor Agent Usage Rule: Either BIC or Other/Identification must be used. Only one occurrence is allowed. | | | | | |
| 2.127 Debtor Agent <DbtrAgt> | +++ | Empty Tag | Mandatory | | |
| 2.128 Financial Institution Identification <FinInstnId> | ++++ | Empty Tag | Mandatory | | |

9. 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 |
| 2.129 BIC <BIC> | ++++ | Yes | Optional | Bank Identifier Code. Cannot be used at the same time as the <Other><Id>. | Data Type: BIC Identifier Format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}. |
| 2.132 Other <Othr> | ++++ | Empty Tag | Optional | | |
| 2.134 Identification <Id> | +++++ | Yes | Optional | See usage rule above | Only NOTPROVIDED is allowed. |
| 2.139 Debtor <Dbtr> | +++ | Empty Tag | Mandatory | | |
| 2.140 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. Non EEA countries/territories include: Switzerland, San Marino, Monaco, Mayotte, Jersey, Guernsey, Saint-Pierre-et-Miquelon and Isle of Man | | | | | |
| 2.141 Postal Address <PstlAdr> | ++++ | Empty Tag | Optional see usage rule above | | |
| 2.150 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 |
| 2.151 Address Line (2) <AdrLine> | +++++ | Yes | Optional | Mandatory if Debtor bank is located in a non EEA country/territory. | Data Type: Text Format: Max length: 70 Min length: 1 |
| Identification Usage Rule – Optional field, if used Either Organisation Identification or Private Identification to be populated | | | | | |
| 2.153 Identification <Id> | ++++ | Empty Tag | Optional | | |
| Organisation Identification Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed. | | | | | |
| 2.153 Organisation Identification <OrgId> | +++++ | Empty Tag | Optional | | |

9. 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 |
| 2.153 BICOrBEI <BICOrBEI> | ++++++ | Yes | Optional | BIC Identifier | Data Type: Any BIC Identifier Format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9][A-Z0-9]{3,3}{0,1} |
| 2.153 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> | +++++++ | No | Optional | | |
| 2.153 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 |
| 2.153 Proprietary <Prtry> | +++++++ | Yes | Optional | Name of the identification scheme, in a free text form | Data Type: Text Format: Max length: 35 Min length: 1 |
| 2.7153 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 | | | | | |
| 2.154 Private Identification <PrvtId> | +++++ | Empty Tag | Optional | | |
| 2.154 Date And Place Of Birth <DtAndPlcOfBirth> | +++++ | Empty Tag | Optional | | |
| 2.154 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 |

9. 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 |
| 2.154 Province Of Birth <PrvcOfBirth> | +++++++ | Yes | Optional | Province where a person was born | Data Type: Text Format: Max length: 35 Min length: 1 |
| 2.154 City Of Birth <CityOfBirth> | +++++++ | Yes | Optional | City where a person was born | Data Type: Text Format: Max length: 35 Min length: 1 |
| 2.154 Country Of Birth <CtryOfBirth> | +++++++ | Yes | Optional | Country where a person was born | Data Type: Country Code Format: [A-Z]{2,2} |
| 2.154 Other <Othr> | +++++ | Empty Tag | Optional | | |
| 2.154 Identification <Id> | +++++++ | Yes | Optional | Identification assigned by an institution | Data Type: Text Format: Max length: 35 Min length: 1 |
| 2.154 Scheme Name <SchmeNm> | +++++++ | No | Optional | | |
| 2.154 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 |
| 2.154 Proprietary <Prtry> | +++++++ | Yes | Optional | Name of the identification scheme, in a free text form | Data Type: Text Format: Max length: 35 Min length: 1 |
| 2.154 Issuer <Issr> | +++++++ | Yes | Optional | Entity that assigns the identification | Data Type: Text Format: Max length: 35 Min length: 1 |
| 2.157 Debtor Account <DbtrAcct> | +++ | Empty Tag | Mandatory | | |
| 2.157 Identification <Id> | ++++ | Empty Tag | Mandatory | | |

9. 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 |
| 2.157 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} |
| Ultimate Debtor Usage Rule - Optional field however must be populated if provided by the Debtor in the Mandate | | | | | |
| 2.158 Ultimate Debtor <UltmtDbtr> | +++ | Empty Tag | Optional | | |
| 2.158 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 | | | | | |
| 2.162 Identification <Id> | ++++ | Empty Tag | Optional | | |
| Organisation Identification Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed. | | | | | |
| 2.162 Organisation Identification <OrgId> | +++++ | Empty Tag | Optional | | |
| 2.162 BICOrBEI <BICOrBEI> | +++++ | Yes | Optional | BIC Identifier | Data Type: Any BIC Identifier Format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} |
| 2.162 Other <Othr> | +++++ | Empty Tag | Optional | | |
| 2.162 Identification <Id> | +++++ | Yes | Optional | Identification assigned by an institution | Data Type: Text Format: Max length: 35 Min length: 1 |
| 2.162 Scheme Name <SchmeNm> | +++++ | No | Optional | | |

9. 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 |
|--|-----------|-----------|------------------------------------|---|--|
| 2.162 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 |
| 2.162 Proprietary <Prtry> | +++++++ | Yes | Optional | Name of the identification scheme, in a free text form | Data Type: Text Format: Max length: 35 Min length: 1 |
| 2.162 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 | | | | | |
| 2.163 Private Identification <PrvtId> | +++++ | Empty Tag | Optional | | |
| 2.163 Date And Place Of Birth <DtAndPlcOfBirth> | +++++ | Empty Tag | Optional | | |
| 2.163 Birth Date <BirthDt> | +++++++ | Yes | Optional | Date on which a person is born | Data Type: ISODate Format: YYYY-MM-DD e.g. 1998-03-30 |
| 2.163 Province Of Birth <PrvcOfBirth> | +++++++ | Yes | Optional | Province where a person was born | Data Type: Text Format: Max length: 35 Min length: 1 |
| 2.163 City Of Birth <CityOfBirth> | +++++++ | Yes | Optional | City where a person was born | Data Type: Text Format: Max length: 35 Min length: 1 |
| 2.163 Country Of Birth <CtryOfBirth> | +++++++ | Yes | Optional | Country where a person was born | Data Type: Country Code Format: [A-Z]{2,2} |
| 2.163 Other <Othr> | +++++ | Empty Tag | Optional | | |

9. 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 |
| 2.163 Identification <Id> | +++++++ | Yes | Optional | Identification assigned by an institution | Data Type: Text Format: Max length: 35 Min length: 1 |
| 2.163 Scheme Name <SchmeNm> | +++++++ | No | Optional | | |
| 2.163 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 |
| 2.163 Proprietary <Prtry> | +++++++ | Yes | Optional | Name of the identification scheme, in a free text form | Data Type: Text Format: Max length: 35 Min length: 1 |
| 2.163 Issuer <Issr> | +++++++ | Yes | Optional | Entity that assigns the identification | Data Type: Text Format: Max length: 35 Min length: 1 |
| 2.167 Purpose <Purp> | +++ | Empty Tag | Optional | | |
| 2.168 Code <Cd> | ++++ | Yes | Optional | Underlying reason for the payment transaction | Format: Max length: 4 Min length: 1 see code list in appendix |
| Remittance Information Usage Rule: Optional field, either 1 instance of 'Structured' or 1 instance of 'Unstructured', may be present | | | | | |
| 2.173 Remittance Information <RmtInf> | +++ | Empty Tag | Optional | | |
| 2.174 Unstructured <Ustrd> | ++++ | Yes | Optional | Free text provided for matching reconciliation | Data Type: Text Format: Max length: 140 Min length: 1 |
| 2.175 Structured <Strd> | ++++ | Empty Tag | Optional | | |
| Creditor Reference Information Usage Rule: When used, both 'Type' and 'Reference' must be present. | | | | | |
| 2.178 Creditor Reference Information <CdtrRefInf> | +++++ | Empty Tag | Optional | | |

9. 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 |
| 2.179 Type <Tp> | ++++++ | Empty Tag | Optional | | |
| 2.180 Code or Proprietary <CdOrPrtry> | ++++++ | Empty Tag | Optional | | |
| 2.810 Code <Cd> | +++++++ | Yes | Optional | Type of creditor reference, in a coded form | Usage Rule Only 'SCOR' is allowed |
| 2.183 Issuer <lssr> | ++++++ | Yes | Optional | Entity that assigns the credit reference type | Data Type: Text Format: Max length: 35 Min length: 1 |
| 2.184 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 |

10. PAIN.008.001.02 Sample File

```
<?xml version="1.0" encoding="UTF-8"?>
```

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
```

```
<CstmrDrctDbtInitn>
```

```
<GrpHdr>
```

```
<MsgId>MSGID12345678912</MsgId>
```

```
<CreDtTm>2013-10-01T09:30:48</CreDtTm>
```

```
<NbOfTxes>4</NbOfTxes>
```

```
<CtrlSum>400.4</CtrlSum>
```

```
<InitgPty>
```

```
<Id>
```

```
<PrvtId>
```

```
<Othr>
```

```
<Id>IE97ZZZ123456</Id>
```

```
</Othr>
```

```
</PrvtId>
```

```
</Id>
```

```
</InitgPty>
```

```
</GrpHdr>
```

```
<PmtInf>
```

```
<PmtInfId>PMTINFID1</PmtInfId>
```

```
<PmtMtd>DD</PmtMtd>
```

10. PAIN.008.001.02 Sample File

```
<NbOfTx>2</NbOfTx>  
  <CtrlSum>200.2</CtrlSum>  
  <PmtTpInf>  
    <SvcLvl>  
      <Cd>SEPA</Cd>  
    </SvcLvl>  
    <LclInstrm>  
      <Cd>CORE</Cd>  
    </LclInstrm>  
    <SeqTp>FRST</SeqTp>  
  </PmtTpInf>  
  <ReqdColltnDt>2013-10-09</ReqdColltnDt>  
  <Cdtr>  
    <Nm>CREDITOR</Nm>  
  </Cdtr>  
  <CdtrAcct>  
    <Id>  
      <IBAN>IE75BOFI90377959996017</IBAN>  
    </Id>  
  </CdtrAcct>  
  <CdtrAgt>
```

10. PAIN.008.001.02 Sample File

```
<FinInstnId>
  <BIC>BOFIE2D</BIC>
</FinInstnId>
</CdtrAgt>
<CdtrSchmId>
  <Id>
    <PrvtId>
      <Othr>
        <Id>IE97ZZZ123456</Id>
        <SchmeNm>
          <Prtry>SEPA</Prtry>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</CdtrSchmId>
<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>E2EID1</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">100.1</InstdAmt>
```


10. PAIN.008.001.02 Sample File

```
<DrctDbtTx>
  <MndtRltdInf>
    <MndtId>MANDATEID1</MndtId>
    <DtOfSgntr>2013-09-01</DtOfSgntr>
  </MndtRltdInf>
</DrctDbtTx>
<DbtrAgt>
  <FinInstnId>
    <BIC>BOFIE2D</BIC>
  </FinInstnId>
</DbtrAgt>
<Dbtr>
  <Nm>DEBTOR1</Nm>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>IE82BOFI90393929352659</IBAN>
  </Id>
</DbtrAcct>
</DrctDbtTxInf>
<DrctDbtTxInf>
```

10. PAIN.008.001.02 Sample File

```
<PmtId>
  <EndToEndId>E2EID2</EndToEndId>
</PmtId>
<InstdAmt Ccy="EUR">100.1</InstdAmt>
<DrctDbtTx>
  <MndtRltdInf>
    <MndtId>MANDATEID2</MndtId>
    <DtOfSgntr>2013-09-01</DtOfSgntr>
    <AmdmntInd>true</AmdmntInd>
    <AmdmntInfDtls>
      <OrgnDbtrAcct>
        <Id>
          <Othr>
            <Id>SMNDA</Id>
          </Othr>
        </Id>
      </OrgnDbtrAcct>
    </AmdmntInfDtls>
  </MndtRltdInf>
</DrctDbtTx>
<DbtrAgt>
```

10. PAIN.008.001.02 Sample File

```
<FinInstnId>
  <BIC>BOFIIE2D</BIC>
</FinInstnId>
</DbtrAgt>
<Dbtr>
  <Nm>DEBTOR2</Nm>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN> IE19BOFI90529930903788</IBAN>
  </Id>
</DbtrAcct>
</DrctDbtTxInf>
</PmtInf>
<PmtInf>
  <PmtInfId>PMTINFID2</PmtInfId>
  <PmtMtd>DD</PmtMtd>
<NbOfTxS>2</NbOfTxS>
  <CtrlSum>200.2</CtrlSum>
<PmtTplInf>
  <SvcLvl>
```

10. PAIN.008.001.02 Sample File

```
<Cd>SEPA</Cd>
</SvcLvl>
<LclInstrm>
  <Cd>CORE</Cd>
</LclInstrm>
<SeqTp>RCUR</SeqTp>
</PmtTpInf>
<ReqdColltnDt>2013-10-04</ReqdColltnDt>
<Cdtr>
  <Nm>CREDITOR</Nm>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>IE59BOFI90565164751321</IBAN>
  </Id>
</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
    <BIC>BOFIE2D</BIC>
  </FinInstnId>
</CdtrAgt>
```

10. PAIN.008.001.02 Sample File

```
<CtrSchmeld>
  <Id>
    <PrvtId>
      <Othr>
        <Id>IE97ZZZ123456</Id>
        <SchmeNm>
          <Prtry>SEPA</Prtry>
        </SchmeNm>
      </Othr>
    </PrvtId>
  </Id>
</CtrSchmeld>
<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>E2EID3</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">100.1</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>MANDATEID3</MndtId>
      <DtOfSgntr>2013-09-01</DtOfSgntr>
```

10. PAIN.008.001.02 Sample File

```
</MndtRltdInf>
</DrctDbtTx>
<DbtrAgt>
  <FinInstnId>
    <BIC>BOFIE2D</BIC>
  </FinInstnId>
</DbtrAgt>
<Dbtr>
  <Nm>DEBTOR3</Nm>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>IE11BOFI90570714221998</IBAN>
  </Id>
</DbtrAcct>
</DrctDbtTxInf>
<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>E2EID4</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">100.1</InstdAmt>
```

10. PAIN.008.001.02 Sample File

```
<DrctDbtTx>
  <MndtRltdInf>
    <MndtId>MANDATEID4</MndtId>
    <DtOfSgntr>2013-09-01</DtOfSgntr>
  </MndtRltdInf>
</DrctDbtTx>
<DbtrAgt>
  <FinInstnId>
    <BIC>BOFIE2D</BIC>
  </FinInstnId>
</DbtrAgt>
<Dbtr>
  <Nm>DEBTOR4</Nm>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>IE22BOFI90573146641815</IBAN>
  </Id>
</DbtrAcct>
</DrctDbtTxInf>
</PmtInf>
</CstmrDrctDbtInitn>
</Document>
```

11. 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

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12. Change Control

| Version: | Date | Section | Comments |
|----------|-----------------|------------------------------|---|
| 1.0 | 15 July 2013 | n/a | Initial Document |
| 1.1 | 30 October 2013 | Contents Page | Point 6 – New Content element: Batching Point 11 – New content element: Document Control |
| 1.1 | 30 October 2013 | Section 2: The Character Set | Curly apostrophe (‘) has been changed to a compliant straight apostrophe (’) Special XML Character – ‘ (single quotation) has been removed Message Identification - Must not contain an apostrophe’ |
| 1.1 | 30 October 2013 | Section 7: Filename | Point 4 has been extended to include the underscore (_) character |
| 1.1 | 30 October 2013 | Section 8 & Section 9 | Font used in Fields & Sample File has been changed to Verdana to differentiate ‘i’ from ‘l’ |
| 1.1 | 30 October 2013 | Section 8: File Format | Usage Rules’ graphic has been added to the Legend 1.8: The new field Name <Nm> has been added to the Group Header Block under Usage Rule: Initiating Party 2.19: Postal Address <PstlAdr> was changed from ‘mandatory’ to ‘optional’ 2.21: BOFII2DXXX has now been added as a BIC Identifier 2.30 is an Optional Tag and therefore is now depicted in Green 2.57: Description text – ‘originator’ has been changed to ‘debtor’ |

12. Change Control

| Version: | Date | Section | Comments |
|----------|-----------------|--|---|
| | | | 2.23, 2.69, 2.72 & 2.74 Data Type: 'ExternalOrganisationIdentification1Code' has been changed to 'ExternalPersonalIdentification1Code' |
| 1.1 | 30 October 2013 | Section 9: PAIN.008.001.02 Sample File | Sample IBANs & BICs have been updated |
| 1.2 | 1 December 2015 | Section 9: PAIN.008.001.02 Sample File | New Usage Rules to incorporate IBAN only legislation. Pg.11 & 21. |
| 1.3 | 23 June 2016 | Section 9 & 10 : File Format & PAIN.008.001.02 Sample File | SEPA DD Rulebook 9.2 changes to amendment section – tags 2.98 and 2.99 |
| 1.4 | August 2017 | Changes throughout document for EPC Changes 2017 | <p>SEPA DD rulebook 2017 changes</p> <p>1.10 Organisation Identification <OrgId> new tags at Group Header Level</p> <p>1.11 Private Identification <PrvtId> tag changed from mandatory to optional</p> <p>1.11 New tags added for <SchmeNm>, <Cd>, <Prtry> and <Issr></p> <p>New usage rules applied for the above tags</p> <p>2.6 Payment Type Information <PmtTpInf> tag changed from mandatory to optional</p> <p>Included the usage rules associated with 2.15 <Cd> and <Prtry> tags</p> <p>2.75 Payment Type Information <PmtTpInf> new tags at transaction level with usage rules</p> <p>2.141 Postage Address new usage rules apply for Non EEA payments</p> |