



SEPA Credit Transfers Originators Guide



**Bank of
Ireland**

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Document Purpose

The document acts as a guide and provides information on the following key sections:

- ▶ Submission Timelines
- ▶ Non-Processing Days / Bank Holidays
- ▶ File Formats
- ▶ File Submission Process
- ▶ Rejections and Returned Payments
- ▶ Recalls and Cancellations

Detailed file specifications for Credit Transfer Payment les SEPA XML PAIN.001.001.03 File Format (referred to in this document as PAIN001) and Payment Status les SEPA XML PAIN.002.001.03 File Format (referred to in this document as a PAIN002) can be found at businessbanking.bankofireland.com/payments-and-cards/online-banking/sepa/sepa-business/download-supporting-documentation

Bank of Ireland has a dedicated Business On Line helpdesk to support your business. All queries should be submitted via the contact details below:

Republic of Ireland

Tel: 0818 818 265

Northern Ireland

Tel: 0345 309 8123

Great Britain

Tel: 0345 309 8124

Outside these locations

Tel: +353 1 460 6445

Fax: +353 1 285 1336

Email: business.online@boi.com

01 Credit Transfer Originators – Overview

File Formats

SEPA payment files must be transmitted in the SEPA XML PAIN.001.001.03 File Format (referred to in this document as PAIN001). The PAIN001 Bank of Ireland file specification document is available at: businessbanking.bankofireland.com/payments-and-cards/online-banking/sepa/sepa-business/download-supporting-documentation/

You will need to consider internal system changes or ensure your accounts software provider is capable of producing a SEPA XML file (See Section 2.1, 'SEPA XML – File Format' for more information).

BIC and IBAN

All debtor and creditor accounts must be identified by their BIC and IBAN rather than NSC and account number. BPI offers a BIC and IBAN conversion service, further information on how to convert is available at bpi.ie

Payment Cycles

Files received before 3.30PM on D-1 (where D represents the Requested Execution Date on the PAIN001 file) will be credited to the beneficiary account on D. The Originating Customer will also be debited on D.

Transmission Channel

You will submit your SEPA XML Credit Transfer files via 'Business On Line File Gateway' or 'Connect: Direct Secure Plus' and authorise this file on the Bank of Ireland SEPA online channel, known as 'Business On Line Payments Plus' (see Section 3 for more information).

SEPA Originator Identification Number

Under SEPA, the Credit Transfer OIN (Originator Identifier Number) will be known as the SEPA Originator ID. The SEPA Originator ID is your unique identifier number and must be used when submitting files for processing.

02 Credit Transfers Submission Timelines

Within the PAIN001, the Requested Execution Date is the date on which the Originator requires the funds to be credited to the Creditor Account. This is also the date on which the Debtor Account will be debited by the Originating Bank (i.e. Bank of Ireland).

Customers must submit the PAIN001 before 3:30pm one Business Banking Day before the Requested Execution Date.

2.1 Batching

A SEPA Credit Transfer file can be made up of multiple batches of payments. While batches can be created for any reason, the following rules apply to the mandatory batching of Credit Transfers in a file:

- ▶ For files with Credit Transfers that debit more than one Debtor Account, batches must be created for each Debtor Account.
- ▶ Files that incorporate multiple Requested Execution Dates must be batched according to Requested Execution Date.

Each batch within a file will have a single bulk debit (similar to the 'Contra' transaction used on EFT files) relating to the sum of all of the credits within that batch.

2.2 Processing Dates

The Requested Execution Date and each day in the Credit Transfer cycle must be a business banking or processing day for Irish SEPA payments. In this context, a processing day is any weekday that is not designated as a non-processing day by either the European Central Bank (ECB) or the Irish Banking community (i.e. Irish Bank Holidays).

Please note that ECB processing days are commonly referred to as 'TARGET' days.

The table below details the common non-processing dates for Bank of Ireland customers submitting Credit Transfer SEPA files. Depending on the year, additional dates may be designated as Bank Holidays by Ireland or the ECB.

Type of Holiday	Non-Processing Days - Target (ECB) Holiday
Weekend (Saturdays & Sundays)	All
New Year's Day	1st January (or when this is weekend, first weekday in January)
May Day	*1 May
Good Friday	Variable
Easter Monday	Variable
Christmas Day	25 December (or when this falls on a weekend, the next weekday)
St Stephen's Day	26 December (or when this falls on a weekend, the next available weekday)
Irish Bank Holiday	27 December (or when this falls on a weekend, the next available weekday)
Irish Bank Holidays	17 March (or when this falls on a weekend, the next weekday) First Mondays in May, June & August and last Monday in October

Important Information

Batches of Credit Transfers submitted with a Requested Execution Date that do not adhere to the required processing cycle (D-1) will be pushed forward (or 'rolled') by Bank of Ireland to the earliest available Requested Execution Date (D). For any transactions that are 'rolled' in this scenario, the Creditor and Debtor transactions will be settled on the new settlement date. Batches of Credit Transfers can be accepted by the Bank of Ireland up to 30 processing days before D (D-30).

03 Submitting Payment Files under SEPA

3.1 Overview

There are two Bank of Ireland applications that you will use for the transmission and authorisation of your Credit Transfer files:

Business On Line File Gateway

Business On Line File Gateway is used for the initial upload and transferring of your files to Bank of Ireland.

Business On Line Payments Plus

Following initial upload, the file must be authorised on Business On Line Payments Plus.

This section gives a brief introduction to these applications, including registering your Administrators and using the applications.

3.1.1 Business On Line File Gateway

Business On Line File Gateway is used to upload your SEPA Credit Transfer (PAIN001) files to Bank of Ireland. Once logged into the system, you will be able to upload your file by using a browse facility in Business Online File Gateway.

It is important to note that the filename must adhere to certain conventions, listed below.

The following rules apply to the filename:

1. The filename must contain the following reference 'PAIN001'. This may appear at the beginning or within the filename.
2. The file extension must be '.xml'
3. Filename must not exceed 50 characters.
4. Only alphanumeric characters and the underscore character '_' should be used in the filename (preceding the le extension '.xml').
5. Filename must contain no spaces
Example: 20130628001PAIN001.xml

Note: It is recommended that a unique filename is used for each file for ease of audit and reference. This can be achieved by incorporating a date or sequence number of your own choosing.

Business On Line File Gateway also allows you to download PAIN002 reports. These are available in both XML file format and a reader-friendly version.

3.1.2 Business On Line Payments Plus

File authorisation is conducted in the Business On Line Payments.

Business On Line Payments Plus also provides the following report: File Rejection Report, detailing reasons why a file was rejected.

For further information, please refer to the Business On Line Payments Plus Guide at businessbanking.bankofireland.com/business-online-payments/help-and-support/

3.2 Administrator Registration

In order to access Business On Line File Gateway and Business On Line Payments Plus you will need to assign certain Administrators as follows:

Administrator 1: Manages the submission of the file to Bank of Ireland via Business On Line File Gateway. This user also manages the retrieval of PAIN002 reports, the SEPA format for reporting rejected, refused, returned and refunded Credit Transfers.

Administrator 2: Responsible for the distribution and management of user login details for Business On Line Payments Plus.

If you are an existing Business On Line customer, your existing Administrators (also known as Customer User Administrator or CUA) will automatically be assigned as your Administrators for the submission and authorisation of files.

04 Submitting Payment Files under SEPA

▶ **If the file format is incorrect or incorrectly named:**

The file is invalid and cannot be uploaded and transferred to Business On Line Payments Plus. A message pointing to the invalid file will appear in your inbox on Business On Line File Gateway.

▶ **If a file fails pre-processing validation (e.g. number of transactions is incorrect):**

The file appears in the File Rejections Report area on Business On Line Payments Plus. The File Rejection Report is a report which is generated when a PAIN001 fails pre-processing validation checks.

The following table contains a list of pre-processing validation error messages on SEPA Credit Transfer files. If your file has failed any of these checks, the File Rejection Report will detail one or more of these messages:

Reason Text	Reason Description
File Error	You have exceeded your limit. Please review your file and resubmit or contact your Relationship Manager.
File Error	This is a duplicate file. Please review your file and resubmit.
File Error	You have included payments with a value date which is more than 60 days in the future or 30 days in the past. Please review your file and resubmit.
File Error	The nominated account number is not registered under this Originator ID or there are inconsistent Originator IDs present on this file.
File Error	The Batch ID on the file is not unique. Please review your file and resubmit.
File Error	The total number of transactions in the file does not match the accumulated number of transactions for the batch/batches. Please review your file and resubmit.
File Error	The accumulated number of transactions in a batch does not match the total number of transactions for that batch. Please review your file and resubmit.
File Error	The accumulated value of transactions in a batch does not match the total value of transactions for that batch. Please review your file and resubmit.
File Error	The accumulated value of transactions in a file does not match the total value of transactions for that file. Please review your file and resubmit.
File Error	An error has occurred with your file. Please review your file and resubmit.

05 Rejections

This section describes the rejections to an originator's account following the submission of a PAIN001 file and subsequent rejections and returns arising from the submitted transactions.

Under the SEPA scheme, originators are debited with the full value of the batch on the Requested Execution Date.

5.1 Settlement

Under SEPA, it is possible to submit a single file with multiple settlement dates and credit account numbers. For this reason, files are grouped into batches based on the requested execution date or the debtor account.

The bulk debit applied to the originator account is applied **per batch on Requested Execution Date**. For example, if a file contains three batches, the originator account will receive three separate bulk debits.

Where a batch is submitted with a Requested Execution Date more than 60 days in the future or 30 days in the past, each batch will be rejected (and reported on the PAIN002).

5.2 Rejections / Returns

A SEPA "R-message" can refer to any one of a number of possible Credit Transfer rejection notifications under SEPA. R-messages (rejections and returns) can occur either pre-settlement (prior to or on D) or post-settlement (after D).

- ▶ **Rejections (pre-settlement)** include rejections where transactions have failed validation (e.g. invalid IBAN).
- ▶ **Returns (post-settlement)** include returns from another Bank (e.g. invalid account).

As an originator, you may receive rejections/returns up to three days after D. The value of each of the returned/rejected credits will be posted to your account individually.

The difference between the postings is that all pre-settlement R-messages only get posted on the Requested Execution Date of the original batch, whereas post-settlement r-messages get posted on the day on which they are received into Bank of Ireland.

All rejected/returned credit transfers that are credited back to the originating account will be reported on the PAIN002 report. Information relating to these rejections will be detailed on the PAIN002 report once they are received by Bank of Ireland.

06 Recalls and Cancellations

6.1 Recalls

Credit Transfer file originators can recall a file or a transaction under the SEPA scheme.

Customers must contact the BOI Helpdesk to arrange a recall. Please note a file or transaction recall can only be initiated from D up to D+10.

As recalls are initiated after D, the debit to the originator account will already have taken place. Recall requests will be sent to the creditor bank of each of the transactions being recalled. Each creditor bank must seek authorisation from the beneficiary to debit the beneficiary account and return the funds to the originator. This can take up to 10 business banking days, and return of funds is not guaranteed.

6.2 Cancellations

A customer can cancel a Credit Transfer file up to close of business on D-2. Transactions cannot be cancelled. Where a file cancellation has been instructed before close of business on D-2, the file is not processed and no debits/credits are made in relation to this file.

Customers must contact the Bank of Ireland Helpdesk to request a file cancellation.

07 Rejections Reporting

As part of the SEPA Credit Transfer scheme, you will have access to two different reports that relate to rejected Credit Transfers:

- ▶ PAIN002 XML File
- ▶ PAIN002 Readable Report

7.1 The PAIN002

PAIN002 is a SEPA-formatted file that provides detailed information relating to rejected and returned Credit Transfers for a single PAIN001 le. Each PAIN002 details all R-messages (rejections and returns) that have been created against a single PAIN001 file and will contain the reason code for R-messages. It is produced following the successful validation and processing of the PAIN001 file which contains rejections.

It can be used to manually or automatically reconcile collections and to represent payments. This is produced daily where an R-message has been received against the original PAIN001 file. R-messages can be received from time of submission of the PAIN001 collection file until 20 days following the settlement of the transaction (returns relating to a recall can be 20 days after the settlement of the transaction).

This report is available in two formats, an XML file and a reader-friendly report. The PAIN002 is available through the Business On Line File Gateway application.

7.1.1 PAIN002 XML File

- ▶ PAIN002 files are generated per PAIN001 le per day when a rejection or return has occurred.
- ▶ PAIN002 files will only be available on Business On Line File Gateway if an R-message has been created for the associated PAIN001 (for both pre-settlement and post-settlement R-messages). Where R-messages have been received, the PAIN002 will be created at 7pm each day.
- ▶ The R-messages contained in a PAIN002 can be reconciled to the original transactions using the end to end ID.
- ▶ The PAIN002 does not contain the settlement date of the R-message, but does include the Requested Execution Date of the original transaction.

7.1.2 PAIN002 Readable Report (SEPA CT Payments Summary Report)

- ▶ The PAIN002 readable report will always be available where a PAIN002 XML file has been generated.
- ▶ A Requested Execution Date for the R-message is included in the readable version of the PAIN002.
- ▶ For pre-settlement R-message, the settlement date is the settlement date of the original payment.
- ▶ For post-settlement return, the settlement date is the date that the R-message is sent by the debtor bank.

Appendices



Appendix 1: PAIN.002.001.02 XML File Structure

Please see the full file structure at the following link:

businessbanking.bankoireland.com/payments-and-cards/online-banking/sepa/sepa-business/download-supporting-documentation

Appendix 1.1: The Character Set

The PAIN.001.001.03 message format can support a range of characters from 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 PAIN001, appearing as:

```
<Cdtr>  
  <Nm>AB &amp; C TRANSPORT </Nm>  
</Cdtr>
```

Note: Senders must ensure that the content of identifiers/reference data elements contain only the restricted basic Latin character set (above). 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 must include the following:

Mandatory Fields

1. End-to-end identification (NB: This must be unique within the batch)
2. Mandate identification
3. Message identification
4. Payment information identification (NB: This must be unique within the file)

Additionally, the content of message identification must not contain an apostrophe.

Optional Fields

5. Instruction identification
6. Creditor and Debtor identification
7. Ultimate Debtor/Creditor identification
8. Original mandate identification
9. Remittance information
10. Proprietary codes

Appendix 1.2: Fields Types

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

- **Mandatory Fields** – Fields must be populated or the le/batch/collection will be rejected
- **Optional Fields** – Originator to decide if this field needs to be populated
- **Payment Information (Batch)/Transaction Level** – These fields must be populated at a payment information (batch) or transaction level. Bank of Ireland recommends populating these fields at a payment information (batch) level.

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

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

1. Ultimate creditor
2. Charge bearer

Appendix 1.3: Usage Rules

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

Appendix 1.4: Unused Optional Tags

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

Appendix 1.5: 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
+	<>
++	<> <>
+++	<> <> <>

Appendix 1.6: Filename

The following rules apply to the filename:

1. The filename must contain the following reference 'PAIN001'. This may appear at the beginning or within the filename.
2. The file extension must be '.xml'
3. Filename must not exceed 50 characters.
4. Only alphanumeric characters and the underscore "_" character can be used in the filename (preceding the file extension '.xml').

Example: 20130628001PAIN001.xml

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

Appendix 1.7: ISO Codes

1. ISO Country Codes:

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

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

Appendix 2: PAIN.002

Appendix 2.1: PAIN.002.001.03 Version 1.0 Overview

The following pages detail the PAIN.002.001.03 file formats that will be available to SEPA Credit Transfers where a SEPA R-message has been received against a payment. The following section is taken from the specification document available here:

businessbanking.bankofireland.com/fs/doc/wysiwyg/sepa-direct-debit-pain-002-001-03-unpaid-xml-le-structure-july-2013.pdf

A SEPA R-message is rejection of a transaction. There are two types of R-messages, pre-settlement and post-settlement R-messages. The following describes the types of R-messages generated by debtor banks in SEPA:

Pre-settlement R-messages include rejections (e.g. invalid IBAN) and refusals.

If, when you submit a file to Bank of Ireland, there are errors when processing the credit transfer transactions, these rejections will be reported in the PAIN.002.001.03 file as pre- and post-settlement rejections.

The postings associated with these R-messages are grouped together based on certain criteria and posted to the creditors account as bulk entries.

PAIN.002.001.03: This is produced daily where an R-message has been received against the original PAIN.001.001.03 file. This report is available in two formats, an XML file and a reader-friendly report, which can be used to automatically or manually reconcile credit transfer transactions.

Appendix 2.2: Purpose

The purpose of this section is to outline the PAIN.002.001.03 XML file format.

Knowledge of XML is recommended to interpret this document.

Appendix 2.3: Characteristics of PAIN.002.001.03

1. The PAIN.002.001.03 report will be available in XML and reader-friendly HTML formats.
2. The report will be available on Business On Line Payments Plus.
3. The PAIN.002.001.03 file is generated per PAIN.001.001.03 file, per day. It details any R-messages that have been created against the PAIN.001.001.03 file and will contain the reason code for the rejection.
4. A PAIN.002.001.03 file will only be available if an R-message has been created for the associated PAIN.001.001.03 on a given day.
5. The R-messages contained in a PAIN.002.001.03 can be matched to the original transactions using the end to end ID.
6. PAIN.002.001.03 generated by Bank of Ireland will detail R-messages at transaction level. Bank of Ireland will not generate PAIN.002.001.03 messages for failures at file (Group Header) or batch (Payment Information) level. File failures will be reported as a specific message on the online channel.

Appendix 2.4: Fields Types

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

-  **Always Present** – Fields that will always be present on the PAIN.002.001.03
-  **Optional Fields** – This field will be populated if the corresponding optional field on the PAIN.008.001.02 was populated

Appendix 2.5: 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 level 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
+	<>
++	<> <>
+++	<> <> <>
++++	<> <> <> <>

Appendix 2.6: Reason Codes

Originators may receive the following reasons codes as part of the PAIN.002.001.03 message to detail the reason for the rejection. This code will be populated in the code tag, field index 3.23, as outlined in the Transaction Information block in the file format section of this document.

Post-Settlement Returns/Refunds

Return codes

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

ISO Code	SEPA Reason as specified in the Rulebook
AC01	Account identifier incorrect (i.e. invalid IBAN)
AC04	Account closed
AC06	Account blocked Account blocked for direct debit by the Debtor
AG01	Direct debit forbidden on this account for regulatory reasons
AG02	Operation/transaction code incorrect, invalid file format Usage Rule: To be used to indicate an incorrect 'operation/transaction' code
AM04	Insufficient funds
AM05	Duplicate collection
BE05	Identifier of the creditor incorrect
FF05	Direct Debit type incorrect
MD01	No valid mandate
MD07	Debtor deceased
MS02	Refusal by the debtor
MS03	Reason not specified
RC01	Bank identifier incorrect (i.e. invalid BIC)
RR01	Missing debtor account or identification
RR02	Missing debtor's name or address
RR03	Missing creditor's name or address
RR04	Regulatory reason
SL01	Specific service (not) offered by the debtor bank ?????
DNOR	Debtor bank is not registered under this BIC in the CSM

Refund codes

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

ISO Code	SEPA Reason as specified in the Rulebook
MD01	Unauthorised transaction
MD06	Disputed authorised transaction

Note: MD01 may be used for both a return and a refund. Here's how to determine whether the transaction is a return or a refund:

- ▶ If it is a return, the Originator value in the Return Reason Information field will be populated with a BIC.
- ▶ If it is a refund, the Originator value in the Return Reason Information field will be populated with a Debtor Name.

Pre-Settlement Rejects

The following table lists the reason codes that could occur for rejections or refusals or rejections from Bank of Ireland:

ISO Code	SEPA Reason as specified in the Rulebook
AC01	Account identifier incorrect (i.e. invalid IBAN)
AC04	Account closed
AC06	Account blocked Account blocked for direct debit by the Debtor
AG01	Direct debit forbidden on this account for regulatory reasons
AG02	Operation/transaction code incorrect, invalid file format <i>Usage Rule:</i> To be used to indicate an incorrect 'operation/transaction' code
AM04	Insufficient funds
AM05	Duplicate collection
BE01	Debtor's name does not match with the account holder's name
BE05	Identifier of the creditor incorrect
FF01	Operation/transaction code incorrect, invalid file format <i>Usage Rule:</i> To be used to indicate an invalid file format
FF05	Direct Debit type incorrect
MD01	No valid mandate
MD02	Mandate data missing or incorrect
MD07	Debtor deceased
MS02	Refusal by the debtor
MS03	Reason not specified
RC01	Bank identifier incorrect (i.e. invalid BIC)
RR01	Missing debtor account or identification
RR02	Missing debtor's name or address
RR03	Missing creditor's name or address
RR04	Regulatory reason
SL01	Specific service (not) offered by the debtor bank ?????
DNOR	Debtor bank is not registered under this BIC in the CSM



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