# SCT Bulk Payments
## XML File Format

## Contents

# 1. Overview

iBB is an internet based cash management system that provides balance and transaction information and single and bulk payment services. Linking with your Accounts Payable or ERP System, the Bulk Payment Upload facility allows you to upload, in a single file, payment instructions and remittance data going to beneficiaries in the SEPA zone (including Ireland)

The purpose of this document is to describe the SCT file format requirements, the layout of the file and the validations that will be performed.

## 1.1 Payment Types

The table below details the type of payment that is supported in the file:

| Product | Definition | Debit Posting |
|---|---|---|
| SEPA Credit Transfers (SCT) | All non-urgent Euro payments debiting an AIB Branch Account going to an SCT reachable bank in Ireland and the SEPA Zone<br><br>Recipient IBAN is mandatory | A single debit will be posted to the Branch Account for **all** payments within the same payment block in a file regardless of how many individual payments are made from the account.<br><br>The narrative on the debit account entry will be Line 1 - First 18 characters of the reference populated by you in the Customer Reference field at the time of File Upload.<br>NOTE: If submitting your file via SFTP or Connect Direct, the first 18 characters of the value populated in the Message Id field of the Group Header will appear as the first line narrative .<br>Line 2 - PFXXXXXXXXXXXXXXXX where PF stands for Payment File and XXXXXXXXXXXXXXXX is the unique file reference generated by AIB when the file is uploaded. |

# 2. General Comments

The XML format of this file is based on an XML standard published by the ISO organisation. **ISO 20022** defines the formats for files used in the financial area. The format of the file to be used to submit Payment Instructions is part of the Payment Initiation (PAIN) suite. For Credit Transfers, the specific format is called **PAIN.001**. The version that AIB has used for these formats is **pain.001.001.09.** The XSD (XML Schema Definition, the XSD defines the structure of an XML document it will validate which elements are allowed in the XML document , the mandatory or optional elements, the lengths and acceptable values) attaching to these formats can be downloaded from the ISO20022 web site at https://www.iso20022.org/iso-20022-message-definitions?business-domain=1

Multiple execution dates and multiple nominated accounts will be accepted in separate payment blocks for SEPA Credit Transfer files. Payments that have the same execution date and nominated account should be grouped together in one block within a file. There is a limit of 25 payment blocks per file. AIB will not accept files with greater than 25 payment blocks.

## 2.1 The XML file structure:

A file must contain a single Document (Envelope), which contains one single XML message.

The message is composed of 3 building blocks:

1.  Group Header Block: This building block is mandatory and present once. Its function is to identify the file. It contains elements such as Message Identification, Creation Date and Time, Grouping Indicator.

2.  Payment Information Block: This building block is mandatory and repetitive. It represents a logical grouping of your payments. It contains elements relating to the debit side of the transaction, such as the Debtor Account and Requested Execution Date for the transactions contained in the block.

3.  Transaction Information Block: This building block is mandatory and repetitive. It represents the actual payments that you wish to make. It contains, amongst others, elements relating to the credit side of the transaction, such as creditor/recipient account and remittance information.

The diagram below shows how the Document is composed:
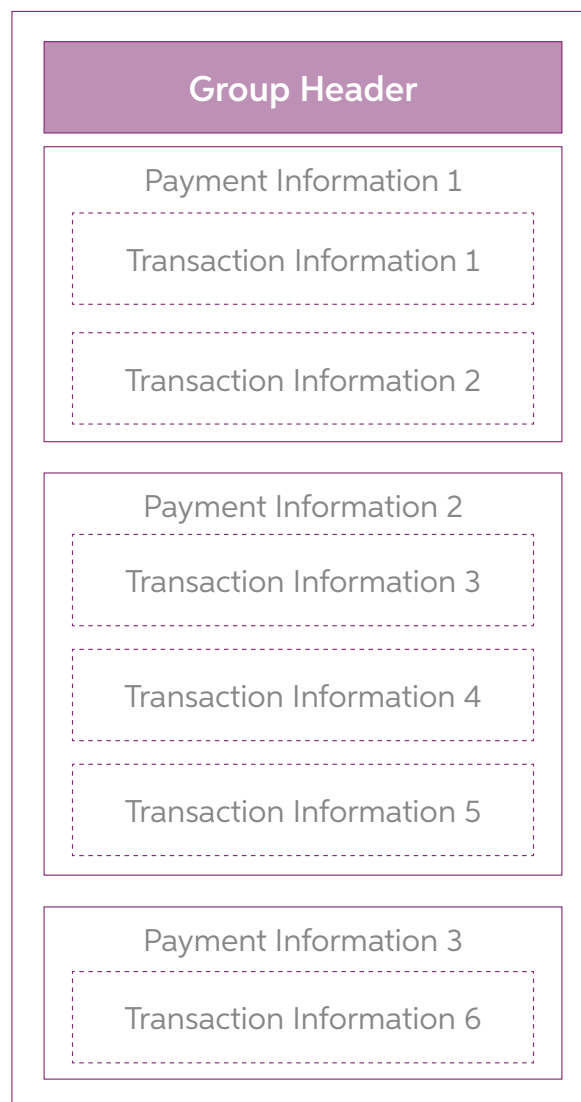
The table below shows how these blocks are to be coded within the actual XML file.

The XML Node column shows the xml "node name" used to describe the data (e.g. a <Document> node is used to start the file. The file will be ended with a </Document> node. All the xml within these nodes are part of the file.

The "+" signs in the XML Node column indicates the "depth" of the xml sub node e.g. the <CstmrCdtTrfInitn> is a subnode of <Document>, <GrpHdr> is a subnode of <CstmrCdtTrfInitn> etc.

| XML Node | Cardinality | Comments |
|---|---|---|
| Document | Only one per file | Currently need to define the namespaces: xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" |
| +CstmrCdtTrfInitn | Only one per Document | |
| ++ GrpHdr (Group Header) | Only one per **CstmrCdtTrfInitn** | The Group Header Block |
| ++ PmtInf | One or more per **CstmrCdtTrfInitn** | A Payment Information Block. This is a logical grouping of Payment Instructions (CdtTrfTxInf blocks below) in a file. All the Payment Instructions within a Payment Information Block must be for:<br>• The same Debtor Account,<br>• The same Requested Execution Date. |
| +++CdtTrfTxInf | One or more per PmtInf | The Transaction Information Block: The actual Payment Instructions |

## 2.2 The Character Set:

The SCT XML format can support a range of characters, as follows:

1.  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

2.  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

3.  0 1 2 3 4 5 6 7 8 9

4.  / – ? : ( ) . , ' +
These characters are also valid characters but they should not be inserted as the first or last character within any field. If invalid characters are included within the file, they may be substituted by a space or the file may be delayed and/or not processed by AIB. Examples of invalid characters include **ß Å and &**

5.  Space

## 2.3 Multiple Occurrences of Data:

The XML file allows certain information to be specified at either the Payment Information Block level or Transaction Information Block level. For example, the Ultimate Debtor information for any given payment can be specified at Payment Information Block Level or at Payments Transaction Information Block level. If it is populated in both levels the file will be rejected. The table below will specify the tags that this restriction applies to.

## 2.4 Recipient/Creditor Account Details

EU legislation states that for **SEPA Credit Transfer (SCT)** payments, an IBAN must be used to specify the recipient's account.

## 2.5 Charges Bearer:

This XML tag specifies which party will pay the charges associated with the processing of the payment instructions.

For SCT payments, EU legislation mandates that the respective charges are borne by the sender and the recipient of the payment i.e. SLEV. AIB will default the value of SLEV for SCT payments.

# 3. The SCT PAIN.001 File:

The table below shows **ALL** the allowable XML tags, how they should be formatted and how they will be validated by AIB.

The format for all tags is Alpha Numeric unless otherwise stated.

The XPATH listed below for each field is the location of the field within the file.

## 3.1 DOCUMENT

Each file must begin with

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

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

## 3.2 Group Header

| Generic Field Name | XPath | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---|---|---|---|---|
| GrpHdr Block | | | | |
| Message Id | Document + CstmrCdtTrfInitn ++ GrpHdr +++ MsgId | M | 35 | Customer reference. This field can contain your own reference to assist you in identifying the file. Please note that this field cannot contain leading or trailing spaces. |
| Creation Date/ Time | Document + CstmrCdtTrfInitn ++ GrpHdr +++ CreDtTm | M | 19 | This is the Date/Time that the file is created. YYYY-MM-DDTHH:mm:SS Example: <CreDtTm>2013-01-28T08:35:30</CreDtTm> |
| Header No of Transactions | Document + CstmrCdtTrfInitn ++ GrpHdr +++ NbOfTxs | M | 15 | This is a numeric field detailing the total number of transactions in the file. Note: If single value do not enter 0 e.g. 09 must be entered as 9 not 09. [0-9]{1,15} |
| Header Control Sum | Document + CstmrCdtTrfInitn ++ GrpHdr +++ CtrlSum | M | 18 | This value should be the total sum of all payments within the file. 2 decimal places must be included. |
| Initiating Party Organisation Id | Document + CstmrCdtTrfInitn ++ GrpHdr +++ InitgPty ++++ Id +++++ OrgId ++++++ Othr +++++++ Id | M | 35 | This is the Originator Identification Number (OIN). It will be validated against the OIN agreed with AIB Sample OIN – IEXXSCTZZZZZZ where XX is a check digit and ZZZZZZ is a 6 digit identification number. |

## 3.3 Payment Information Block

| Generic Field Name | XPath | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---|---|---|---|---|
| PmtInf Block | | | | |
| Payment Information Id | Document + CstmrCdtTrfInitn ++ PmtInf +++ PmtInfId | M | 35 | An identification assigned by you to identify the Payment Information Block within the file. e.g. Creditor Payments This information will also be quoted back to you in a PAIN.002 file in the event of Rejects. The customer is encouraged to use a unique reference (in this field) for each payment info block within the submitted file. |
| Payment Method | Document + CstmrCdtTrfInitn ++ PmtInf +++ PmtMtd | M | 3 | This field must contain the three letters "TRF" |

| Generic Field Name | XPath | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---|---|---|---|---|
| Batch Booking | Document + CstmrCdtTrfInitn ++ PmtInf +++ BtchBookg | O | 5 | Value can be true or false<br><br>Please note AIB will batch all payments within each Payment Information Block, thereby resulting in **one** debit. |
| Block Number of Transactions | Document + CstmrCdtTrfInitn ++ PmtInf +++ NbOfTxs | M | 15 | This is a numeric field detailing the total number of transactions in the Payment Information Block.<br><br>Note: If single value do not enter 0 e.g. 09 must be entered as 9 not 09.<br><br>[0-9]{1,15} |
| Block Control Sum | Document + CstmrCdtTrfInitn ++ PmtInf +++ CtrlSum | M | 18 | This value should be the total sum of all payments within the Payment Information Block<br><br>Decimal place must be included. |
| The following six fields relate to Payment Type Information and can appear either in the Payment Information Block or Transaction Information Block **but not both**.<br><br>If used, the European Payments Council (EPC) recommends that they are included at **Payment Information Block** level and not at **Transaction Information Block** level. | | | | |
| Instruction Priority | Document + CstmrCdtTrfInitn ++ PmtInf +++ PmtTpInf ++++ InstrPrty | O | 4 | Value can be HIGH or NORM<br><br>Please note AIB will treat payments received in a bulk payments file as normal priority(NORM) |
| Service Level Code | Document + CstmrCdtTrfInitn ++ PmtInf +++ PmtTpInf ++++ SvcLvl +++++ Cd | O | 4 | If you wish to use this tag, specify a value of **SEPA**. |
| Local Instrument Code | Document + CstmrCdtTrfInitn ++ PmtInf +++ PmtTpInf ++++ LclInstrm +++++ Cd | O | 35 | If populated will travel with the payment to the recipient bank.<br><br>See note in Local Instrument Proprietary field below<br><br>The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information; https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets |
| Local Instrument Proprietary | Document + CstmrCdtTrfInitn ++ PmtInf +++ PmtTpInf ++++ LclInstrm +++++ Prtry | O | 35 | If populated will travel with the payment to the recipient bank.<br><br>This tag can only be used if the Local Instrument Code above is not used otherwise the file will fail. |

| Generic Field Name | XPath | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---|---|---|---|---|
| Category Purpose Code | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ PmtTpInf<br>++++ CtgyPurp<br>+++++ Cd | O | 4 | If populated will travel with the payment to the recipient bank.<br><br>The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information; https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets |
| Category Purpose Proprietary | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ PmtTpInf<br>++++ CtgyPurp<br>+++++ Prtry | O | 35 | If populated will travel with the payment to the recipient bank.<br><br>This tag can only be used if the Category Purpose Code above is not used otherwise the file will fail. . |
| Requested Execution Date | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ ReqdExctnDt<br>++++ Dt | M | 10 | YYYY-MM-DD<br><br>AIB will accept files with requested execution dates up to 30 calendar days into the future. This date cannot be a date in the past.<br><br>The value entered **on the FIRST Payment Information Block should be the earliest debit date in the file.**<br><br>The information contained in this tag will be used as part of the file duplication check. AIB will identify files as being potential duplicates if they have the same OIN number, **Header Control Sum** and Requested Execution Date. |
| Debtor Name | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ Nm | M | 70 | This tag should contain the name of the account owning entity making the payment.<br><br>AIB will replace this value with the debtor name of your account. |
| Debtor Postal Address Country | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ PstlAdr<br>+++++ Ctry | O | 2 | AIB will replace this value with the country code of your account. |
| Debtor Postal Address Line 1 | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ PstlAdr<br>+++++ AdrLine | O | 70 | AIB will replace this value with the first line of the debit account address. |
| Debtor Postal Address Line 2 | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ PstlAdr<br>+++++ AdrLine | O | 70 | AIB will replace value entered with the second line of the address of the debit account. |

| Generic Field Name | XPath | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---|---|---|---|---|
| The xml at this point may include additional information regarding your **Organisation** or **Private Identification**. This information is optional and is not required for processing of the payments. Its purpose is to identify you to the recipient (provided you have agreed with them that that is how you should be identified).<br><br>See Section 4 – Debtor Organisation or Private Identification. | | | | |
| Debtor Account | Document + CstmrCdtTrfInitn ++ PmtInf +++ DbtrAcct ++++ Id +++++ IBAN | M | 34 | [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}<br><br>Must be IBAN format<br><br>This is the account number from which the payments in this block will be debited.<br><br>This account must be assigned to the correct OIN provided by AIB. |
| Debtor Account Currency | Document + CstmrCdtTrfInitn ++ PmtInf +++ DbtrAcct ++++ Ccy | M | 3 | Must be EUR. |
| It is mandatory to populate one of the following two fields.The 'Debtor Agent BIC' is optional for SCT Payments. If you choose not to populate the 'Debtor Agent BIC' field for an SCT Payment then the 'Debtor Agent ID' field must be populated with a value of 'NOTPROVIDED'. | | | | |
| Debtor Agent BIC | Document +CstmrCdtTrfInitn ++PmtInf +++DbtrAgt ++++FinInstnId +++++BICFI | C | 11 | [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}<br><br>If this tag is used then it must read:<br>1. AIBKIE2D or<br>2. AIBKIE2DXXX |
| Debtor Agent ID | Document +CstmrCdtTrfInitn ++PmtInf +++DbtrAgt ++++FinInstnId +++++Othr ++++++Id | C | 11 | The field must contain NOTPROVIDED |
| The xml at this point may include additional information regarding the Ultimate Debtor. This information is optional and is not required for processing of the payments. Its purpose is to identify a third party on whose behalf you are making payments.<br><br>See Section 5 –Ultimate Debtor Organisation or Private Identification<br><br>If you wish to use this information, you can specify it here in the Payment Information Block, or in the Transaction Information Block, **but not both**. | | | | |
| Charge Bearer | Document + CstmrCdtTrfInitn ++ PmtInf +++ ChrgBr | O | 4 | SLEV must be populated.<br><br>AIB will replace any other value submitted with SLEV.<br><br>This information can appear either in the **Payment Information Block** (PmtInf) or Transaction Information (CdtTrfTxInf) **Block** but not both |

## 3.4 Transaction Information

| Generic Field Name | XPath | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---|---|---|---|---|
| **CdtTrfTxInf Block** | | | | |
| Instruction Id | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ PmtId<br>+++++ InstrId | O | 35 | This is an identification assigned by you to identify the payment within the Payment Information block.<br><br>The information contained in this tag will be replaced with an AIB payment reference which will appear as follows IEXXXXXXXXXXXXX<br><br>Please note that this field cannot contain leading or trailing spaces. |
| End to End Id | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ PmtId<br>+++++ EndToEndId | M | 35 | The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. The contents of this field will be sent with the payment to the recipient bank. ROI banks may populate this information on beneficiary statements either directly or indirectly using their online banking service.<br><br>Please note that this field cannot contain leading or trailing spaces |
| Instructed Amount | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ Amt<br>+++++ InstdAmt | M | 18 | Currency must be EUR and value must contain 2 decimal places. |
| Charge Bearer | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ ChrgBr | O | 4 | SLEV must be populated.<br><br>AIB will replace any other value submitted with SLEV.<br><br>This information can appear either in the **Payment Information Block** (PmtInf) or Transaction Information (CdtTrfTxInf) **Block** but not both |

The xml at this point may include additional information regarding the Ultimate Debtor.
This information is optional and is not required for processing of the payments.
Its purpose is to identify a third party on whose behalf you are making payments.

See Section 5– Ultimate Debtor Organisation or Private Identification.

If you wish to use this information, you can specify it here, or in the
Payment Information Block, **but not both**.

The Creditor Postal Address fields below are optional.

If entering an address, we would advise following the structured format as the
unstructured format will no longer be accepted from November 2025.

| Generic Field Name | XPath | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---|---|---|---|---|
| Creditor Agent BIC | Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ CdtrAgt +++++ FinInstnId ++++++ BICFI | O | 11 | [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

If this tag is used then the Recipient BIC must be populated here. |
| Creditor Name | Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Nm | M | 70 | This is the name of the recipient.

The name of recipient must be entered. This must be the full name and accurate. Your payment is at risk of being stopped by the receiving financial institution if not accurate. |
| Creditor Postal Address Street Name | Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++PstlAdr ++++++StrtNm | O | 70 | This field can contain the street name of the recipient if you choose to populate an **structured** address.

**If entering an address, we would advise following the structured format as the unstructured format will no longer be accepted from November 2025.** |
| Creditor Postal Address Post Code | Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++PstlAdr ++++++PstCd | O | 16 | This field can contain the post code of the recipient if you choose to populate an **structured** address.

**If entering an address, we would advise following the structured format as the unstructured format will no longer be accepted from November 2025.** |
| Creditor Postal Address Town Name | Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++PstlAdr ++++++TwnNm | O | 35 | This field is mandatory if you choose to populate a **structured** address.

NB: If you choose the structured format, the underlined fields are mandatory

<u>Structured Format:</u>
Creditor Postal Address Street Name + Creditor Postal Address Post Code + <u>Creditor Postal Address Town Name</u> + <u>Creditor Postal Address Country</u>

Or

<u>Unstructured Format:</u>
Creditor Postal Address Country + Creditor Postal Address Line 1 + Creditor Postal Address Line 2.

**If entering an address, we would advise customers to follow the structured format as the unstructured format will no longer be accepted from November 2025.** |

| Generic Field Name | XPath | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---|---|---|---|---|
| Creditor Postal Address Country | Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ PstlAdr ++++++ Ctry | O | 2 | If you choose to populate the Creditor Postal Address, you can do so in either **structured** or **unstructured** format.<br><br>This field is mandatory if you choose to populate a **structured** address.<br><br>NB: If you choose the structured format, the underlined fields are mandatory.<br><br>__Structured Format:__<br>Creditor Postal Address Street Name +<br>Creditor Postal Address Post Code +<br><u>Creditor Postal Address Town Name +</u><br><u>Creditor Postal Address Country</u><br><br>Or<br><br>__Unstructured Format:__<br>Creditor Postal Address Country +<br>Creditor Postal Address Line 1 +<br>Creditor Postal Address Line 2.<br><br>**If entering an address, we would advise following the structured format as the unstructured format will no longer be accepted from November 2025.** |
| Creditor Postal Address Line 1 | Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ PstlAdr ++++++ AdrLine | O | 70 | This field can contain the address line 1 of the recipient if you choose to populate an **unstructured** address.<br><br>**If entering an address, we would advise following the structured format as the unstructured format will no longer be accepted from November 2025.** |
| Creditor Postal Address Line 2 | Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ PstlAdr ++++++ AdrLine | O | 70 | This field can contain the address line 2 of the recipient if you choose to populate an **unstructured** address.<br><br>**If entering an address, we would advise following the structured format as the unstructured format will no longer be accepted from November 2025.** |

The xml at this point may include additional information regarding the recipient's **Organisation** or **Private Identification**. This information is optional and is not required for processing of the payments. Its purpose is to identify the recipient (provided you have agreed with them that that is how they should be identified).

See Section 6 – Creditor Organisation or Private Identification.

| Generic Field Name | XPath | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---|---|---|---|---|
| Creditor Account | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ CdtrAcct<br>+++++ Id<br>++++++ IBAN | M | 34 | [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}<br><br>Mandatory Recipient IBAN must be populated here. |
| **The xml at this point may include additional information regarding the Ultimate Creditor. This information is optional and is not required for processing of the payments. Its purpose is to identify a third party on whose behalf the recipient is receiving the payment for.**<br><br>**See Section 7– Ultimate Creditor Organisation or Private Identification.** | | | | |
| Purpose Code | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ Purp<br>+++++ Cd | O | 4 | This information specifies the underlying reason for the payment transaction.<br><br>The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information;<br>https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets |
| **(AT-05 Remittance Information)**<br><br>Usage Rule: Either '<u>Structured</u>' or '**Unstructured**' may be present. | | | | |
| **Remittance Data (Unstructured)** | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ RmtInf<br>+++++ Ustrd | O | 140 | The information contained in this tag will travel with the payment to the recipient bank.* |
| <u>Remittance Data Proprietary Code</u> | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ RmtInf<br>+++++ Strd<br>++++++ CdtrRefInf<br>+++++++ Tp<br>++++++++ CdOrPrtry<br>+++++++++ Cd | O | 4 | SCOR<br><br>This information will travel with the payment to the recipient bank. Value must be SCOR |

\* Remittance Data (Unstructured) - If the commercial trade name of the payee is different from its legal name (The name of the Beneficiary), then the commercial trade name must be provided here. The location of where the transaction took place (if different from the address of the Beneficiary) as well as the transaction date and time can also be provided here.

Each piece of information must be followed by a slash to clearly differentiate from the other information included under this data element (a special character other than a slash can be used instead (e.g., "+") in case the slash is used for other purposes). [Example: The Shopping Paradise/Boulevard des Marchands 123/2020-12-24T11:37/Purchase Nr 1234567890AZ - Merry Christmas.]

| Generic Field Name | XPath | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---|---|---|---|---|
| Remittance Data Issuer | Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ RmtInf +++++ Strd ++++++ CdtrRefInf +++++++ Tp ++++++++ Issr | C | 35 | This information will travel with the payment to the recipient bank.<br><br>This field becomes mandatory if SCOR is used in remittance data proprietary code field.<br><br>If 'Remittance Data Reference' is populated with an identifier issued or governed by a known institution. E.g. "ISO" should be mentioned here if 'Reference' is populated with a RF Creditor. Reference (ISO 11649). |
| Remittance Data Reference | Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ RmtInf +++++ Strd ++++++ CdtrRefInf +++++++ Ref | C | 35 | This information will travel with the payment to the recipient bank.<br><br>This field becomes mandatory if SCOR is used in remittance data proprietary code field. Remittance Data Reference must be used (ISO 11649) in case "ISO" is mentioned under 'Issuer'. |

# 4. Debtor Organisation or Private Identification

| Generic Field Name | XPath | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---|---|---|---|---|
| (Start of AT-10 Originator Identification Code)<br><br>Submitter can specify Organisation Identification or Private Identification. Values in both blocks are not permitted.<br><br>This data is only required if you have an agreement with the recipient that this is how he will identify you. | | | | |
| Organisation Identification<br><br>Usage Rule: Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. | | | | |
| Debtor Organisation BIC | Change to Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ OrgId ++++++ AnyBIC | O | 11 | [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}<br><br>If populated, this information will travel with the payment to the recipient bank. |

| Generic Field Name | XPath | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---|---|---|---|---|
| **Debtor Organisation LEI** | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ Id<br>+++++ OrgId<br>++++++ LEI | O | 20 | If populated, this information will travel with the payment to the recipient bank. |
| Debtor Organisation Id | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ Id<br>+++++ OrgId<br>++++++ Othr<br>+++++++ Id | O | 35 | If populated, this information will travel with the payment to the recipient bank. |
| Debtor Organisation Scheme Code | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ Id<br>+++++ OrgId<br>++++++ Othr<br>+++++++ SchmeNm<br>++++++++ Cd | O | 4 | If populated, this information will travel with the payment to the recipient bank.<br><br>The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information;<br>https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets |
| Debtor Organisation Scheme Proprietary | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ Id<br>+++++ OrgId<br>++++++ Othr<br>+++++++ SchmeNm<br>++++++++ Prtry | O | 35 | If populated, this information will travel with the payment to the recipient bank. |
| Debtor Organisation Issuer | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ Id<br>+++++ OrgId<br>++++++ Othr<br>+++++++ Issr | O | 35 | If populated, this information will travel with the payment to the recipient bank. |
| **Private Identification** | | | | |
| *Usage Rule:* Either '**Date and Place of Birth**' or one occurrence of '<u>Other</u>' is allowed | | | | |

| Generic Field Name | XPath | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---|---|---|---|---|
| **Debtor Private Date of Birth** | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ Id<br>+++++ PrvtId<br>++++++ DtAndPlcOfBirth<br>+++++++ BirthDt | O | 10 | YYYY-MM-DD<br><br>If populated, this information will travel with the payment to the recipient bank. |
| **Debtor Private Province of Birth** | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ Id<br>+++++ PrvtId<br>++++++ DtAndPlcOfBirth<br>+++++++ PrvcOfBirth | O | 35 | If populated, this information will travel with the payment to the recipient bank. |
| **Debtor Private City of Birth** | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ Id<br>+++++ PrvtId<br>++++++ DtAndPlcOfBirth<br>+++++++ CityOfBirth | O | 35 | If populated, this information will travel with the payment to the recipient bank. |
| **Debtor Private Country of Birth** | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ Id<br>+++++ PrvtId<br>++++++ DtAndPlcOfBirth<br>+++++++ CtryOfBirth | O | 2 | If populated, this information will travel with the payment to the recipient bank. |
| Debtor Private Id | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ Id<br>+++++ PrvtId<br>++++++ Othr<br>+++++++ Id | O | 35 | If populated, this information will travel with the payment to the recipient bank. |
| Debtor Private Scheme Code | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ Id<br>+++++ PrvtId<br>++++++ Othr<br>+++++++ SchmeNm<br>++++++++ Cd | O | 4 | If populated, this information will travel with the payment to the recipient bank.<br><br>The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information;<br>https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets |

| Generic Field Name | XPath | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---|---|---|---|---|
| Debtor Private Scheme Proprietary | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ Id<br>+++++ PrvtId<br>++++++ Othr<br>+++++++ SchmeNm<br>++++++++ Prtry | O | 35 | If populated, this information will travel with the payment to the recipient bank. |
| Debtor Private Issuer | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ Id<br>+++++ PrvtId<br>++++++ Othr<br>+++++++ Issr | O | 35 | If populated, this information will travel with the payment to the recipient bank. |
| **(End of AT-10 Originator Identification Code)** | | | | |

# 5. Ultimate Debtor Organisation or Private Identification

| Generic Field Name | XPath | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---|---|---|---|---|
| Start of Ultimate Debtor Information<br><br>It can appear either in the **Payment Information Block** or **Transaction Information Block** but not both.<br><br>You would use this information if making the payment "on behalf" of another. | | | | |
| Ultimate Debtor Name | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ UltmtDbtr<br>++++ Nm | O | 70 | If populated, this information will travel with the payment to the recipient bank.<br><br>The name populated in this tag can be used to identify a third party on whose behalf the payments in this block are being made. |
| (AT-09 Identification code of the Originator Reference Party)<br><br>Submitter can specify Organisation Identification or Private Identification.<br>Values in both blocks are not permitted. | | | | |
| **Organisation Identification**<br><br>Usage Rule: Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. | | | | |

| Generic Field Name | XPath | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---|---|---|---|---|
| **Ultimate Debtor Organisation BIC** | + CstmrCdtTrfInitn<br>++ PmtInf<br>+++ UltmtDbtr<br>++++ Id<br>+++++ OrgId<br>++++++ AnyBIC | O | 11 | [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}<br><br>If populated, this information will travel with the payment to the recipient bank. |
| **Ultimate Debtor Organisation LEI** | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ UltmtDbtr<br>++++ Id<br>+++++ OrgId<br>++++++ LEI | O | 20 | If populated, this information will travel with the payment to the recipient bank. |
| Ultimate Debtor Organisation Id | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ UltmtDbtr<br>++++ Id<br>+++++ OrgId<br>++++++ Othr<br>+++++++ Id | O | 35 | If populated, this information will travel with the payment to the recipient bank. |
| Ultimate Debtor Organisation Scheme Code | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ UltmtDbtr<br>++++ Id<br>+++++ OrgId<br>++++++ Othr<br>+++++++ SchmeNm<br>++++++++ Cd | O | 4 | If populated, this information will travel with the payment to the recipient bank.<br><br>The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information;<br>https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets |
| Ultimate Debtor Organisation Scheme Proprietary | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ UltmtDbtr<br>++++ Id<br>+++++ OrgId<br>++++++ Othr<br>+++++++ SchmeNm<br>++++++++ Prtry | O | 35 | If populated, this information will travel with the payment to the recipient bank. |
| Ultimate Debtor Organisation Issuer | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ UltmtDbtr<br>++++ Id<br>+++++ OrgId<br>++++++ Othr<br>+++++++ Issr | O | 35 | If populated, this information will travel with the payment to the recipient bank. |

| Generic Field Name | XPath | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---|---|---|---|---|
| **Private Identification** | | | | |
| Usage Rule: Either '**Date and Place of Birth**' or one occurrence of '<u>Other</u>' is allowed | | | | |
| **Ultimate Debtor Private Date of Birth** | Document + CstmrCdtTrfInitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ PrvtId ++++++ DtAndPlcOfBirth +++++++ BirthDt | O | 10 | YYYY-MM-DD<br><br>If populated, this information will travel with the payment to the recipient bank. |
| **Ultimate Debtor Private Province of Birth** | Document + CstmrCdtTrfInitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ PrvtId ++++++ DtAndPlcOfBirth +++++++ PrvcOfBirth | O | 35 | If populated, this information will travel with the payment to the recipient bank. |
| **Ultimate Debtor Private City of Birth** | Document + CstmrCdtTrfInitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ PrvtId ++++++ DtAndPlcOfBirth +++++++ CityOfBirth | O | 35 | If populated, this information will travel with the payment to the recipient bank. |
| **Ultimate Debtor Private Country of Birth** | Document + CstmrCdtTrfInitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ PrvtId ++++++ DtAndPlcOfBirth +++++++ CtryOfBirth | O | 2 | If populated, this information will travel with the payment to the recipient bank. |
| <u>Ultimate Debtor Private Id</u> | Document + CstmrCdtTrfInitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ Id | O | 35 | If populated, this information will travel with the payment to the recipient bank. |

| Generic Field Name | XPath | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---|---|---|---|---|
| Ultimate Debtor Private Scheme Code | Document + CstmrCdtTrfInitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ SchmeNm ++++++++ Cd | O | 4 | If populated, this information will travel with the payment to the recipient bank.<br><br>The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information; https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets |
| Ultimate Debtor Private Scheme Proprietary | Document + CstmrCdtTrfInitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ SchmeNm ++++++++ Prtry | O | 35 | If populated, this information will travel with the payment to the recipient bank. |
| Ultimate Debtor Private Issuer | Document + CstmrCdtTrfInitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ Issr | O | 35 | If populated, this information will travel with the payment to the recipient bank. |
| **End of Ultimate Debtor Information** | | | | |

# 6. Creditor Organisation or Private Identification

| Generic Field Name | XPath | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---|---|---|---|---|
| (Start of AT-24 Beneficiary Identification Code)<br><br>Submitter can specify Organisation Identification or Private Identification. Values in both blocks are not permitted.<br><br>This data is only required if you have an agreement with the recipient that this is how you identify him. | | | | |
| **Organisation Identification**<br><br>Usage Rule: Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. | | | | |

| Generic Field Name | XPath | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---|---|---|---|---|
| **Creditor Organisation BIC** | Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ OrgId +++++++AnyBIC | O | 11 | [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}<br><br>If populated, this information will travel with the payment to the recipient bank. |
| **Creditor Organisation LEI** | Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ OrgId +++++++ LEI | O | 20 | If populated, this information will travel with the payment to the recipient bank. |
| Creditor Organisation Id | Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ OrgId +++++++ Othr ++++++++ Id | O | 35 | If populated, this information will travel with the payment to the recipient bank. |
| Creditor Organisation Scheme Code | Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ OrgId +++++++ Othr ++++++++ SchmeNm +++++++++ Cd | O | 4 | If populated, this information will travel with the payment to the recipient bank.<br><br>The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information;<br>https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets |
| Creditor Organisation Scheme Proprietary | Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ OrgId +++++++ Othr ++++++++ SchmeNm +++++++++ Prtry | O | 35 | If populated, this information will travel with the payment to the recipient bank. |
| Creditor Organisation Issuer | Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ OrgId +++++++ Othr ++++++++ Issr | O | 35 | If populated, this information will travel with the payment to the recipient bank. |

| Generic Field Name | XPath | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---|---|---|---|---|
| **Private Identification** | | | | |
| Usage Rule: Either '**Date and Place of Birth**' or one occurrence of '<u>Other</u>' is allowed | | | | |
| **Creditor Private Date of Birth** | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ Cdtr<br>+++++ Id<br>++++++ PrvtId<br>+++++++ DtAndPlcOfBirth<br>++++++++ BirthDt | O | 10 | YYYY-MM-DD<br><br>If populated, this information will travel with the payment to the recipient bank. |
| **Creditor Private Province of Birth** | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ Cdtr<br>+++++ Id<br>++++++ PrvtId<br>+++++++ DtAndPlcOfBirth<br>++++++++ PrvcOfBirth | O | 35 | If populated, this information will travel with the payment to the recipient bank. |
| **Creditor Private City of Birth** | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ Cdtr<br>+++++ Id<br>++++++ PrvtId<br>+++++++ DtAndPlcOfBirth<br>++++++++ CityOfBirth | O | 35 | If populated, this information will travel with the payment to the recipient bank. |
| **Creditor Private Country of Birth** | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ Cdtr<br>+++++ Id<br>++++++ PrvtId<br>+++++++ DtAndPlcOfBirth<br>++++++++ CtryOfBirth | O | 2 | If populated, this information will travel with the payment to the recipient bank. |

| Generic Field Name | XPath | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---|---|---|---|---|
| Creditor Private Id | Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ Id | O | 35 | If populated, this information will travel with the payment to the recipient bank. |
| Creditor Private Scheme Code | Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ SchmeNm +++++++++ Cd | O | 4 | If populated, this information will travel with the payment to the recipient bank.<br><br>The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information; https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets |
| Creditor Private Scheme Proprietary | Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ SchmeNm +++++++++ Prtry | O | 35 | If populated, this information will travel with the payment to the recipient bank.<br><br>. |
| Creditor Private Issuer | Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ Issr | O | 35 | If populated, this information will travel with the payment to the recipient bank. |
| **(End of AT-24 Beneficiary Identification Code)** | | | | |

# 7. Ultimate Creditor Organisation or Private Identification

| Generic Field Name | XPath | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---|---|---|---|---|
| Start of Ultimate Creditor Information<br><br>You would use this information if the recipient is receiving the payment "on behalf" of another. |
| Ultimate Creditor Name | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ UltmtCdtr<br>+++++ Nm | O | 70 | This is the ultimate recipient to which the amount of money is being paid.<br><br>If populated, this information will travel with the payment to the recipient bank. |
| (AT-29 Identification Code of the Beneficiary Reference Party)<br><br>Submitter can specify Organisation Identification or Private Identification.<br>Values in both blocks are not permitted. |
| **Organisation Identification**<br><br>Usage Rule: Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. |
| **Ultimate Creditor Organisation BIC** | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ UltmtCdtr<br>+++++ Id<br>++++++ OrgId<br>+++++++AnyBIC | O | 11 | [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}<br><br>If populated, this information will travel with the payment to the recipient bank. |
| **Ultimate Creditor Organisation LEI** | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ UltmtCdtr<br>+++++ Id<br>++++++ OrgId<br>+++++++ LEI | O | 20 | If populated, this information will travel with the payment to the recipient bank. |
| Ultimate Creditor Organisation Id | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ UltmtCdtr<br>+++++ Id<br>++++++ OrgId<br>+++++++ Othr<br>++++++++ Id | O | 35 | If populated, this information will travel with the payment to the recipient bank. |

| Generic Field Name | XPath | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---|---|---|---|---|
| Ultimate Creditor Organisation Scheme Code | Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++ Othr ++++++++ SchmeNm +++++++++ Cd | O | 4 | If populated, this information will travel with the payment to the recipient bank.<br><br>The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information; https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets |
| Ultimate Creditor Organisation Scheme Proprietary | Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++ Othr ++++++++ SchmeNm +++++++++ Prtry | O | 35 | If populated, this information will travel with the payment to the recipient bank. |
| Ultimate Creditor Organisation Issuer | Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++ Othr ++++++++ Issr | O | 35 | If populated, this information will travel with the payment to the recipient bank. |
| **Private Identification** | | | | |
| Usage Rule: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed | | | | |
| **Ultimate Creditor Private Date of Birth** | Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ DtAndPlcOfBirth ++++++++ BirthDt | O | 10 | YYYY-MM-DD<br><br>If populated, this information will travel with the payment to the recipient bank. |
| **Ultimate Creditor Private Province of Birth** | Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ DtAndPlcOfBirth ++++++++ PrvcOfBirth | O | 35 | If populated, this information will travel with the payment to the recipient bank. |

| Generic Field Name | XPath | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---|---|---|---|---|
| **Ultimate Creditor Private City of Birth** | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ UltmtCdtr<br>+++++ Id<br>++++++ PrvtId<br>+++++++ DtAndPlcOfBirth<br>++++++++ CityOfBirth | O | 35 | If populated, this information will travel with the payment to the recipient bank. |
| **Ultimate Creditor Private Country of Birth** | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ UltmtCdtr<br>+++++ Id<br>++++++ PrvtId<br>+++++++ DtAndPlcOfBirth<br>++++++++ CtryOfBirth | O | 2 | If populated, this information will travel with the payment to the recipient bank. |
| Ultimate Creditor Private Id | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ UltmtCdtr<br>+++++ Id<br>++++++ PrvtId<br>+++++++ Othr<br>++++++++ Id | O | 35 | If populated, this information will travel with the payment to the recipient bank. |
| Ultimate Creditor Private Scheme Code | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ UltmtCdtr<br>+++++ Id<br>++++++ PrvtId<br>+++++++ Othr<br>++++++++ SchmeNm<br>+++++++++ Cd | O | 4 | If populated, this information will travel with the payment to the recipient bank.<br><br>The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information;<br>https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets |
| Ultimate Creditor Private Scheme Proprietary | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ UltmtCdtr<br>+++++ Id<br>++++++ PrvtId<br>+++++++ Othr<br>++++++++ SchmeNm<br>+++++++++ Prtry | O | 35 | If populated, this information will travel with the payment to the recipient bank. |

| Generic Field Name | XPath | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---|---|---|---|---|
| Ultimate Creditor Private Issuer | Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ Issr | O | 35 | If populated, this information will travel with the payment to the recipient bank. |
| **End of Ultimate Creditor Information** | | | | |

# 8. The PAIN.002 File:

A Reject file will be returned to you and will be based on the PAIN.002 format for customers who submit a PAIN.001 file.

A Reject File is generated where a file has been validated successfully, but the processing of the Payment Instructions failed for some reason. The Reject File will always contain Payment Instructions.

The overall structure of a PAIN.002 file is:

| Block Type | Cardinality | Comments |
|---|---|---|
| Group Header | Only one per file | This block will be present on all Reject files. |
| Payment Info Response Block | One or more per File | This block will be present if the file contains rejected Payment Instructions because:<br>1. The Payment Instruction failed initial validation or<br>2. A problem was encountered when attempting to process the Payment Instruction (in which case it will appear on a Reject File)<br>There will be one of these blocks for each Payment Info block containing invalid/rejected Payment Instructions. |
| Transaction Response Block | One or more per **Payment Info Response Block** | There will be one of these for each Rejected Payment Instruction.<br>The **Transaction Status** will be RJCT |

The layout and population of the PAIN.002 file is as below:

## 8.1 Group Header

| Generic Field Name | Xpath | Max Length | Format/Comment | PAIN.001 Source |
|---|---|---|---|---|
| | | | **GrpHdr Block** | |
| Message Id | Document + CstmrPmtStsRpt ++ GrpHdr +++ MsgId | 35 | This reference will be applied by AIB. This is the unique ID for this file. | |
| Creation Date/ Time | Document + CstmrPmtStsRpt ++ GrpHdr +++ CreDtTm | 19 | YYYY-MM-DDTHH:mm:SS This is the Date/Time that the reject file is created. | |
| Debtor Agent BIC | Document + CstmrPmtStsRpt ++ GrpHdr +++ DbtrAgt ++++ FinInstnId +++++ BICFI | 11 | This information will be taken from your PAIN.001 file. 1.AIBKIE2D or 2.AIBKIE2DXXX | |
| Original Message Id | Document + CstmrPmtStsRpt ++ OrgnlGrpInfAndSts +++ OrgnlMsgId | 35 | This is the reference that was populated in the Message Id field in the original "pain.001.001.09" file" | Document + CstmrCdtTrfInitn ++ GrpHdr +++ MsgId |
| Message Name Id | Document + CstmrPmtStsRpt ++ OrgnlGrpInfAndSts +++ OrgnlMsgNmId | 35 | This reference will be applied by AIB. "pain.001.001.09" | |

## 8.2 Payment Information Response Block

| Generic Field Name | Xpath | Max Length | Format/Comment | PAIN.001 Source |
|---|---|---|---|---|
| | | | **PmtInf Response Block** | |
| Payment Information Id | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ OrgnlPmtInfId | 35 | This information will be taken from your PAIN.001 file. | Document + CstmrCdtTrfInitn ++ PmtInf +++ PmtInfId |

| Generic Field Name | Xpath | Max Length | Format/Comment | PAIN.001 Source |
|---|---|---|---|---|

## 8.3 Transaction Response Block (corresponds to the original CdtTrfTxInf Block)

| Generic Field Name | Xpath | Max Length | Format/Comment | PAIN.001 Source |
|---|---|---|---|---|
| Rejecting Banks Transaction Id | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ StsId | 35 | This ID will be applied by AIB. | |
| Instruction Id | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlInstrId | 35 | This information will be taken from your PAIN.001 file. | Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ PmtId +++++ InstrId |
| End to End Id | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlEndToEndId | 35 | This information will be taken from your PAIN.001 file. | Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ PmtId +++++ EndToEndId |
| Transaction Status | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ TxSts | 4 | This Status will be applied by AIB. This will always be "RJCT" | |
| Transaction Rejecting Banks BIC | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ StsRsnInf +++++ Orgtr ++++++ Id +++++++ OrgId ++++++++ AnyBIC | 11 | [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} This BIC will be applied by AIB. The BIC of the Organisation assigning the Status. Same as Debtor Agent BIC. | |
| Transaction Rejecting Banks LEI | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ StsRsnInf +++++ Orgtr ++++++ Id +++++++ OrgId ++++++++ LEI | 20 | The applicable Transaction Rejecting Bank's LEI will be populated here. | |
| Transaction Rejection Code | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ StsRsnInf +++++ Rsn ++++++ Cd | 4 | The applicable Rejection Code will be populated here. | |

| Generic Field Name | Xpath | Max Length | Format/Comment | PAIN.001 Source |
|---|---|---|---|---|
| Transaction Rejection Reason | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ StsRsnInf +++++ AddtlInf | 105 | | |
| Instructed Amount | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Amt ++++++ InstdAmt | 18 | This information will be taken from your PAIN.001 file. | Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Amt +++++ InstdAmt |
| Requested Execution Date | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ ReqdExctnDt ++++++Dt | 10 | YYYY-MM-DD  This information will be taken from your PAIN.001 file. | Document + CstmrCdtTrfInitn ++ PmtInf +++ ReqdExctnDt ++++ Dt |
| Service Level Code | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ PmtTpInf ++++++ SvcLvl +++++++ Cd | 4 | This information will be taken from your PAIN.001 file. | Document + CstmrCdtTrfInitn ++ PmtInf +++ PmtTpInf ++++ SvcLvl +++++ Cd |
| Category Purpose Code | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ PmtTpInf ++++++ CtgyPurp +++++++ Cd | 4 | This information will be taken from your PAIN.001 file. | Document + CstmrCdtTrfInitn ++ PmtInf +++ PmtTpInf ++++ CtgyPurp +++++ Cd |
| Category Purpose Proprietary | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ PmtTpInf ++++++ CtgyPurp +++++++ Prtry | 35 | This information will be taken from your PAIN.001 file. | Document + CstmrCdtTrfInitn ++ PmtInf +++ PmtTpInf ++++ CtgyPurp +++++ Prtry |
| Payment Method | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ PmtMtd | 3 | This information will be taken from your PAIN.001 file. | Document + CstmrCdtTrfInitn ++ PmtInf +++ PmtMtd |

| Generic Field Name | Xpath | Max Length | Format/Comment | PAIN.001 Source |
|---|---|---|---|---|
| Remittance Data (Unstructured) | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ RmtInf<br>++++++ Ustrd | 140 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ RmtInf<br>+++++ Ustrd |
| Remittance Data Proprietary Code | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ RmtInf<br>++++++ Strd<br>+++++++ CdtrRefInf<br>++++++++ Tp<br>+++++++++ CdOrPrtry<br>++++++++++ Cd | 4 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ RmtInf<br>+++++ Strd<br>++++++ CdtrRefInf<br>+++++++ Tp<br>++++++++ CdOrPrtry<br>+++++++++ Cd |
| Remittance Data Issuer | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ RmtInf<br>++++++ Strd<br>+++++++ CdtrRefInf<br>++++++++ Tp<br>+++++++++ Issr | 35 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ RmtInf<br>+++++ Strd<br>++++++ CdtrRefInf<br>+++++++ Tp<br>++++++++ Issr |
| Remittance Data Reference | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ RmtInf<br>++++++ Strd<br>+++++++ CdtrRefInf<br>++++++++ Ref | 35 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ RmtInf<br>+++++ Strd<br>++++++ CdtrRefInf<br>+++++++ Ref |
| Ultimate Debtor Name | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ UltmtDbtr<br>++++++ Nm | 70 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ UltmtDbtr<br>++++ Nm<br><br>Or<br><br>Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ UltmtDbtr<br>+++++ Nm |

| Generic Field Name | Xpath | Max Length | Format/Comment | PAIN.001 Source |
|---|---|---|---|---|
| Ultimate Debtor Organisation BIC | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ UltmtDbtr<br>++++++ Id<br>+++++++ OrgId<br>++++++++ AnyBIC | 11 | [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}<br><br>This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ UltmtDbtr<br>++++ Id<br>+++++ OrgId<br>++++++ AnyBIC<br><br>Or<br><br>Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ UltmtDbtr<br>+++++ Id<br>++++++ OrgId<br>+++++++ AnyBIC |
| Ultimate Debtor Organisation LEI | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ UltmtDbtr<br>++++++ Id<br>+++++++ OrgId<br>++++++++ LEI | 20 | This information will be taken from your PAIN.001 file | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ UltmtDbtr<br>++++ Id<br>+++++ OrgId<br>++++++ LEI<br><br>Or<br><br>Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ UltmtDbtr<br>+++++ Id<br>++++++ OrgId<br>+++++++ LEI |
| Ultimate Debtor Organisation Id | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ UltmtDbtr<br>++++++ Id<br>+++++++ OrgId<br>++++++++ Othr<br>+++++++++ Id | 35 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ UltmtDbtr<br>++++ Id<br>+++++ OrgId<br>++++++ Othr<br>+++++++ Id<br><br>Or<br><br>Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ UltmtDbtr<br>+++++ Id<br>++++++ OrgId<br>+++++++ Othr<br>++++++++ Id |

| Generic Field Name | Xpath | Max Length | Format/Comment | PAIN.001 Source |
|---|---|---|---|---|
| Ultimate Debtor Organisation Scheme Code | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ UltmtDbtr<br>++++++ Id<br>+++++++ OrgId<br>++++++++ Othr<br>+++++++++ SchmeNm<br>++++++++++ Cd | 4 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ UltmtDbtr<br>+++++ Id<br>++++++ OrgId<br>+++++++ Othr<br>++++++++ SchmeNm<br>+++++++++ Cd<br><br>Or<br><br>Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ UltmtDbtr<br>++++ Id<br>+++++ OrgId<br>++++++ Othr<br>+++++++ SchmeNm<br>++++++++ Cd |
| Ultimate Debtor Organisation Scheme Proprietary | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ UltmtDbtr<br>++++++ Id<br>+++++++ OrgId<br>++++++++ Othr<br>+++++++++ SchmeNm<br>++++++++++ Prtry | 35 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ UltmtDbtr<br>++++ Id<br>+++++ OrgId<br>++++++ Othr<br>+++++++ SchmeNm<br>++++++++ Prtry<br><br>Or<br><br>Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ UltmtDbtr<br>+++++ Id<br>++++++ OrgId<br>+++++++ Othr<br>++++++++ SchmeNm<br>+++++++++ Prtry |

| Generic Field Name | Xpath | Max Length | Format/Comment | PAIN.001 Source |
|---|---|---|---|---|
| Ultimate Debtor Organisation Issuer | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ UltmtDbtr<br>++++++ Id<br>+++++++ OrgId<br>++++++++ Othr<br>+++++++++ Issr | 35 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ UltmtDbtr<br>++++ Id<br>+++++ OrgId<br>++++++ Othr<br>+++++++ Issr<br><br>Or<br><br>Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ UltmtDbtr<br>+++++ Id<br>++++++ OrgId<br>+++++++ Othr<br>++++++++ Issr |
| Ultimate Debtor Private Date of Birth | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ UltmtDbtr<br>++++++ Id<br>+++++++ PrvtId<br>++++++++ DtAndPlcOfBirth<br>+++++++++ BirthDt | 10 | YYYY-MM-DD<br><br>This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ UltmtDbtr<br>++++ Id<br>+++++ PrvtId<br>++++++ DtAndPlcOfBirth<br>+++++++ BirthDt<br><br>Or<br><br>Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ UltmtDbtr<br>+++++ Id<br>++++++ PrvtId<br>+++++++ DtAndPlcOfBirth<br>++++++++ BirthDt |

| Generic Field Name | Xpath | Max Length | Format/Comment | PAIN.001 Source |
|---|---|---|---|---|
| Ultimate Debtor Private Province of Birth | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ UltmtDbtr<br>++++++ Id<br>+++++++ PrvtId<br>++++++++ DtAndPlcOfBirth<br>+++++++++ PrvcOfBirth | 35 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ UltmtDbtr<br>++++ Id<br>+++++ PrvtId<br>++++++ DtAndPlcOfBirth<br>+++++++ PrvcOfBirth<br><br>Or<br><br>Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ UltmtDbtr<br>+++++ Id<br>++++++ PrvtId<br>+++++++ DtAndPlcOfBirth<br>++++++++ PrvcOfBirth |
| Ultimate Debtor Private City of Birth | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ UltmtDbtr<br>++++++ Id<br>+++++++ PrvtId<br>++++++++ DtAndPlcOfBirth<br>+++++++++ CityOfBirth | 35 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ UltmtDbtr<br>++++ Id<br>+++++ PrvtId<br>++++++ DtAndPlcOfBirth<br>+++++++ CityOfBirth<br><br>Or<br><br>Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ UltmtDbtr<br>+++++ Id<br>++++++ PrvtId<br>+++++++ DtAndPlcOfBirth<br>++++++++ CityOfBirth |

| Generic Field Name | Xpath | Max Length | Format/Comment | PAIN.001 Source |
|---|---|---|---|---|
| Ultimate Debtor Private Country of Birth | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ UltmtDbtr<br>++++++ Id<br>+++++++ PrvtId<br>++++++++ DtAndPlcOfBirth<br>+++++++++ CtryOfBirth | 2 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ UltmtDbtr<br>++++ Id<br>+++++ PrvtId<br>++++++ DtAndPlcOfBirth<br>+++++++ CtryOfBirth<br><br>Or<br><br>Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ UltmtDbtr<br>+++++ Id<br>++++++ PrvtId<br>+++++++ DtAndPlcOfBirth<br>++++++++ CtryOfBirth |
| Ultimate Debtor Private Id | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ UltmtDbtr<br>++++++ Id<br>+++++++ PrvtId<br>++++++++ Othr<br>+++++++++ Id | 35 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ UltmtDbtr<br>++++ Id<br>+++++ PrvtId<br>++++++ Othr<br>+++++++ Id<br><br>Or<br><br>Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ UltmtDbtr<br>+++++ Id<br>++++++ PrvtId<br>+++++++ Othr<br>++++++++ Id |

| Generic Field Name | Xpath | Max Length | Format/Comment | PAIN.001 Source |
|---|---|---|---|---|
| Ultimate Debtor Private Scheme Code | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ UltmtDbtr<br>++++++ Id<br>+++++++ PrvtId<br>++++++++ Othr<br>+++++++++ SchmeNm<br>++++++++++ Cd | 4 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ UltmtDbtr<br>+++++ Id<br>++++++ PrvtId<br>+++++++ Othr<br>++++++++ SchmeNm<br>+++++++++ Cd<br><br>Or<br><br>Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ UltmtDbtr<br>++++ Id<br>+++++ PrvtId<br>++++++ Othr<br>+++++++ SchmeNm<br>++++++++ Cd |
| Ultimate Debtor Private Scheme Proprietary | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ UltmtDbtr<br>++++++ Id<br>+++++++ PrvtId<br>++++++++ Othr<br>+++++++++ SchmeNm<br>++++++++++ Prtry | 35 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ UltmtDbtr<br>++++ Id<br>+++++ PrvtId<br>++++++ Othr<br>+++++++ SchmeNm<br>++++++++ Prtry<br><br>Or<br><br>Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ UltmtDbtr<br>+++++ Id<br>++++++ PrvtId<br>+++++++ Othr<br>++++++++ SchmeNm<br>+++++++++ Prtry |

| Generic Field Name | Xpath | Max Length | Format/Comment | PAIN.001 Source |
|---|---|---|---|---|
| Ultimate Debtor Private Issuer | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ UltmtDbtr<br>++++++ Id<br>+++++++ PrvtId<br>++++++++ Othr<br>+++++++++ Issr | 35 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ UltmtDbtr<br>++++ Id<br>+++++ PrvtId<br>++++++ Othr<br>+++++++ Issr<br><br>Or<br><br>Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ UltmtDbtr<br>+++++ Id<br>++++++ PrvtId<br>+++++++ Othr<br>++++++++ Issr |
| Debtor Name | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ Dbtr<br>++++++ Nm | 70 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ Nm |
| Debtor Postal Address Country | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ Dbtr<br>++++++ PstlAdr<br>+++++++ Ctry | 2 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ PstlAdr<br>+++++ Ctry |
| Debtor Postal Address Line 1 | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ Dbtr<br>++++++ PstlAdr<br>+++++++ AdrLine | 70 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ PstlAdr<br>+++++ AdrLine |
| Debtor Postal Address Line 2 | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ Dbtr<br>++++++ PstlAdr<br>+++++++ AdrLine | 70 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ PstlAdr<br>+++++ AdrLine |

| Generic Field Name | Xpath | Max Length | Format/Comment | PAIN.001 Source |
|---|---|---|---|---|
| Debtor Organisation BIC | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ Dbtr<br>++++++ Id<br>+++++++ OrgId<br>++++++++ AnyBIC | 11 | [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]<br>([A-Z0-9]{3,3}){0,1}<br><br>This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ Id<br>+++++ OrgId<br>++++++ AnyBIC |
| Debtor Organisation LEI | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ Dbtr<br>++++++ Id<br>+++++++ OrgId<br>++++++++ LEI | 20 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ Id<br>+++++ OrgId<br>++++++ LEI |
| Debtor Organisation Id | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ Dbtr<br>++++++ Id<br>+++++++ OrgId<br>++++++++ Othr<br>+++++++++ Id | 35 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ Id<br>+++++ OrgId<br>++++++ Othr<br>+++++++ Id |
| Debtor Organisation Scheme Code | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ Dbtr<br>++++++ Id<br>+++++++ OrgId<br>++++++++ Othr<br>+++++++++ SchmeNm<br>++++++++++ Cd | 4 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ Id<br>+++++ OrgId<br>++++++ Othr<br>+++++++ SchmeNm<br>++++++++ Cd |
| Debtor Organisation Scheme Proprietary | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ Dbtr<br>++++++ Id<br>+++++++ OrgId<br>++++++++ Othr<br>+++++++++ SchmeNm<br>++++++++++ Prtry | 35 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ Id<br>+++++ OrgId<br>++++++ Othr<br>+++++++ SchmeNm<br>++++++++ Prtry |

| Generic Field Name | Xpath | Max Length | Format/Comment | PAIN.001 Source |
|---|---|---|---|---|
| Debtor Organisation Issuer | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ Dbtr<br>++++++ Id<br>+++++++ OrgId<br>++++++++ Othr<br>+++++++++ Issr | 35 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ Id<br>+++++ OrgId<br>++++++ Othr<br>+++++++ Issr |
| Debtor Private Date of Birth | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ Dbtr<br>++++++ Id<br>+++++++ PrvtId<br>++++++++ DtAndPlcOfBirth<br>+++++++++ BirthDt | 10 | YYYY-MM-DD<br><br>This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ Id<br>+++++ PrvtId<br>++++++ DtAndPlcOfBirth<br>+++++++ BirthDt |
| Debtor Private Province of Birth | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ Dbtr<br>++++++ Id<br>+++++++ PrvtId<br>++++++++ DtAndPlcOfBirth<br>+++++++++ PrvcOfBirth | 35 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ Id<br>+++++ PrvtId<br>++++++ DtAndPlcOfBirth<br>+++++++ PrvcOfBirth |
| Debtor Private City of Birth | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ Dbtr<br>++++++ Id<br>+++++++ PrvtId<br>++++++++ DtAndPlcOfBirth<br>+++++++++ CityOfBirth | 35 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ Id<br>+++++ PrvtId<br>++++++ DtAndPlcOfBirth<br>+++++++ CityOfBirth |
| Debtor Private Country of Birth | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ Dbtr<br>++++++ Id<br>+++++++ PrvtId<br>++++++++ DtAndPlcOfBirth<br>+++++++++ CtryOfBirth | 2 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ Id<br>+++++ PrvtId<br>++++++ DtAndPlcOfBirth<br>+++++++ CtryOfBirth |

| Generic Field Name | Xpath | Max Length | Format/Comment | PAIN.001 Source |
|---|---|---|---|---|
| Debtor Private Id | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ Dbtr<br>++++++ Id<br>+++++++ PrvtId<br>++++++++ Othr<br>+++++++++ Id | 35 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ Id<br>+++++ PrvtId<br>++++++ Othr<br>+++++++ Id |
| Debtor Private Scheme Code | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ Dbtr<br>++++++ Id<br>+++++++ PrvtId<br>++++++++ Othr<br>+++++++++ SchmeNm<br>++++++++++ Cd | 4 | This information will be taken from your PAIN.001 file.<br><br>The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information;<br>https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ Id<br>+++++ PrvtId<br>++++++ Othr<br>+++++++ SchmeNm<br>++++++++ Cd |
| Debtor Private Scheme Proprietary | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ Dbtr<br>++++++ Id<br>+++++++ PrvtId<br>++++++++ Othr<br>+++++++++ SchmeNm<br>++++++++++ Prtry | 35 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ Id<br>+++++ PrvtId<br>++++++ Othr<br>+++++++ SchmeNm<br>++++++++ Prtry |
| Debtor Private Issuer | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ Dbtr<br>++++++ Id<br>+++++++ PrvtId<br>++++++++ Othr<br>+++++++++ Issr | 35 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ Id<br>+++++ PrvtId<br>++++++ Othr<br>+++++++ Issr |
| Debtor Account | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ DbtrAcct<br>++++++ Id<br>+++++++ IBAN | 34 | [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}<br><br>This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ DbtrAcct<br>++++ Id<br>+++++ IBAN |

| Generic Field Name | Xpath | Max Length | Format/Comment | PAIN.001 Source |
|---|---|---|---|---|
| One of the below two fields - 'Debtor Agent BIC' or 'Debtor Agent Id' populated in the Pain.001 file submitted to AIB, will be populated in the PAIN.002 file. | | | | |
| Debtor Agent BIC | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ DbtrAgt ++++++ FinInstnId +++++++ BICFI | 11 | [A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}<br><br>AIB BIC taken from original PAIN.001 file if provided. | Document +CstmrCdtTrfInitn ++PmtInf +++DbtrAgt ++++FinInstnId +++++BICFI |
| Debtor Agent Id | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ DbtrAgt ++++++ FinInstnId +++++++ Other ++++++++Id | 11 | Value taken from original PAIN.001 file if provided. | Document +CstmrCdtTrfInitn ++PmtInf +++DbtrAgt ++++FinInstnId +++++Other ++++++ID |
| The below fields are optional fields and will only be populated if previously provided in the original PAIN.001 file. | | | | |
| Creditor Agent BIC | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ CdtrAgt ++++++ FinInstnId +++++++ BICFI | 11 | [A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}{0,1}<br><br>BIC of Creditor taken from original PAIN.001 file if provided. | Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ CdtrAgt +++++ FinInstnId ++++++ BICFI |
| Creditor Name | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Cdtr ++++++ Nm | 70 | This is the name of the recipient. The name of recipient must be entered. This must be the full name and accurate. Your payment is at risk of being stopped by the receiving financial institution if not accurate. | Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Nm |
| Creditor Postal Address Street Name | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Cdtr ++++++ PstlAdr +++++++ StrtNm | 70 | This information will be taken from your PAIN.001 file. | Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ PstlAdr ++++++ StrtNm |
| Creditor Postal Address Post Code | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Cdtr ++++++ PstlAdr +++++++ PstCd | 35 | This information will be taken from your PAIN.001 file. | Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++PstlAdr ++++++PstCd |

| Generic Field Name | Xpath | Max Length | Format/Comment | PAIN.001 Source |
|---|---|---|---|---|
| Creditor Postal Address Town Name | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ Cdtr<br>++++++ PstlAdr<br>+++++++ TwnNm | 16 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ Cdtr<br>+++++ PstlAdr<br>++++++ TwnNm |
| Creditor Postal Address Country | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ Cdtr<br>++++++ PstlAdr<br>+++++++ Ctry | 2 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ Cdtr<br>+++++ PstlAdr<br>++++++ Ctry |
| Creditor Postal Address Line 1 | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ Cdtr<br>++++++ PstlAdr<br>+++++++ AdrLine | 70 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ Cdtr<br>+++++ PstlAdr<br>++++++ AdrLine |
| Creditor Postal Address Line 2 | Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ Cdtr<br>++++++ PstlAdr<br>+++++++ AdrLine | 70 | This information will be taken from your PAIN.001 file. | Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ Cdtr<br>+++++ PstlAdr<br>++++++ AdrLine |

| Generic Field Name | Xpath | Max Length | Format/Comment | PAIN.001 Source |
|---|---|---|---|---|
| | | | | |

## PAIN.002 Reject Codes and Reasons

## SEPA Credit Transfer Unpaid Error Codes

| | |
|---|---|
| AC01 – Incorrect Account Number | ERIN - ERI Option Not Supported |
| AC04 – Closed Account | FF01 - Invalid File Format |
| AC06 – Blocked – No transactions permitted | MS03 - Not Specified Reason Agent Generated |
| AG01 – Transaction Forbidden | RC01 - Bank Identifier Incorrect |
| AG02 – Invalid Bank Operation Code | RR01 - Missing Debtor Account or Identification |
| AM05 - Duplication | RR02 - Missing Debtor Name or Address |
| CNOR - Creditor bank is not registered | RR03 - Missing Creditor Name or Address |
| DNOR - Debtor bank is not registered | RR04 - Regulatory Reason |
| ED05 - Settlement Failed | TM01 - Cut Off Time |

# Appendix 1 – File Format

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

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09">

<CstmrCdtTrfInitn>

        <GrpHdr>

                <MsgId>SEPA</MsgId>

                <CreDtTm>2023-05-02T14:07:22</CreDtTm>

                <NbOfTxs>1</NbOfTxs>

                <CtrlSum>500.00</CtrlSum>

                <InitgPty>

                        <Id>

                                <OrgId>

                                        <Othr>

                                                <Id>IE12SCT345678</Id>

                                        </Othr>

                                </OrgId>

                        </Id>

                </InitgPty>

        </GrpHdr>

        <PmtInf>

                <PmtInfId>Payment1</PmtInfId>

                <PmtMtd>TRF</PmtMtd>

                <BtchBookg>true</BtchBookg>
```

```xml
<NbOfTxs>1</NbOfTxs>

<CtrlSum>500.00</CtrlSum>

<PmtTpInf>

    <SvcLvl>

        <Cd>SEPA</Cd>

    </SvcLvl>

</PmtTpInf>

<ReqdExctnDt>

    <Dt>2023-05-02</Dt>

</ReqdExctnDt>

<Dbtr>

    <Nm>ABC Limited</Nm>

    <PstlAdr>

        <Ctry>IE</Ctry>

        <AdrLine>22 Main St</AdrLine>

        <AdrLine>Bray</AdrLine>

    </PstlAdr>

    <Id>

        <OrgId>

            <AnyBIC>AIBKIE2DXXX</AnyBIC>

        </OrgId>

    </Id>

</Dbtr>

<DbtrAcct>
```

```
<Id>

        <IBAN>IE43AIBK93129212345678</IBAN>

</Id>

<Ccy>EUR</Ccy>


</DbtrAcct>

<DbtrAgt>

    <FinInstnId>

        <BICFI>AIBKIE2DXXX</BICFI>

    </FinInstnId>

</DbtrAgt>

<UltmtDbtr>

    <Nm>IndividualOne</Nm>

</UltmtDbtr>

<CdtTrfTxInf>

    <PmtId>

        <EndToEndId>E2EID.AJ01.27042023</EndToEndId>

    </PmtId>

    <Amt>

        <InstdAmt Ccy="EUR">500.00</InstdAmt>

    </Amt>

    <CdtrAgt>

        <FinInstnId>
```

```xml
                <BICFI>AGRIFRPP866</BICFI>

        </FinInstnId>

</CdtrAgt>

<Cdtr>

        <Nm>Global Farm Supplies</Nm>

        <PstlAdr>

                <StrtNm>12 Rues des Fleurs</StrtNm>

                <PstCd>33500</PstCd>

                <TwnNm>Libourne</TwnNm>

                <Ctry>FR</Ctry>

        </PstlAdr>

</Cdtr>

<CdtrAcct>

        <Id>

                <IBAN>FR7616606100337062612345678</IBAN>

        </Id>


</CdtrAcct>

<UltmtCdtr>

        <Nm>IndividualTwo</Nm>

</UltmtCdtr>

<Purp>

        <Cd>RRCT</Cd>

</Purp>
```

```
            </CdtTrfTxInf>

        </PmtInf>

    </CstmrCdtTrfInitn>

</Document>
```

# Appendix 2 – Revision History

| Date | Section | Page | Update Description |
|------|---------|------|--------------------|
| Mar-13 | | Page 6 | xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" |
| Mar-13 | Section 3 | Page 7 | "The XPATH listed below for each field is the location of the field within the file." |
| Mar-13 | Initiating Party Organisation Id | Page 8 | This is the Originator Identification Number (OIN). It will be validated against the OIN agreed with AIB Sample OIN – IEXXSCTZZZZZZ where XX is a check digit and ZZZZZZ is a 6 digit identification number. |
| Mar-13 | Payment Information ID | Page 8 | "The customer is encouraged to use a unique reference (in this field) for each payment info block within the submitted file." |
| Mar-13 | Requested Execution Date | Page 10 | "This date cannot be a date in the past." after "AIB will accept files with requested execution dates up to 30 calendar days into the future" |
| Mar-13 | Instruction Id | Page 12 | This field cannot include any spaces. If populated will travel with the payment and will be returned on any PAIN.002 (reject) files returned. |
| Mar-13 | Creditor Account | Page 13 | M (Mandatory) |
| Mar-13 | Remittance Data Issuer Remittance Data Reference | Page 14 | 1. Now a conditional field "C" 2. This field becomes mandatory if SCOR is used in remittance data proprietary code field." |
| Jul-13 | Section 2. General Comments | Page 4 | Multiple execution dates and multiple nominated accounts will be accepted in separate payment blocks for SEPA Credit Transfer files. Payments that have the same execution date and nominated account should be grouped together in one block within a file. There is a limit of 25 payment blocks per file. AIB will not accept files with greater than 25 payment blocks'. |
| Jul-13 | Add Appendix 2 – Revision History | Page 46 | Revision History Added. |
| Jan-14 | Section 3.3 Payment Information Block: | Page 9 | Added Local Instrument Code Comment re. ISO Codes/Documentation |
| Jan-14 | Section 3.3 Payment Information Block: | Page 10 | Updated Category Purpose Code Comment re. ISO Codes/Documentation |
| Jan-14 | Section 3.3 Payment Information Block: | Page 10 | Updated Debtor Name Comment re. ISO Codes/Documentation |
| Jan-14 | Section 3.3 Payment Information Block: | Page 13 | Updated EndToEndId Comment with latest information regarding use by other Irish Banks |
| Jan-14 | Section 3.3 Payment Information Block: | Page 16 | Added Purpose Code Comment re. ISO Codes/Documentation |
| Jan-14 | Section 4. Debtor Organisation or Private Identification: | Page 15 | Added Debtor Organisation Scheme Code Comment re. ISO Codes/Documentation |
| Jan-14 | Section 4. Debtor Organisation or Private Identification: | Page 17 | Added Debtor Private Scheme Code Comment re. ISO Codes/Documentation |
| Jan-14 | Section 5. Ultimate Debtor Organisation or Private Identification: | Page 18 | Added Ultimate Debtor Organisation Scheme Code Comment re. ISO Codes/Documentation |

| Date | Section | Page | Update Description |
|------|---------|------|--------------------|
| Jan-14 | Section 5. Ultimate Debtor Organisation or Private Identification: | Page 20 | Added Ultimate Debtor Private Scheme Code Comment re. ISO Codes/Documentation |
| Jan-14 | Section 6. Creditor Organisation and Private Identification: | Page 21 | Added Creditor Organisation Scheme Code Comment re. ISO Codes/Documentation |
| Jan-14 | Section 6. Creditor Organisation and Private Identification: | Page 23 | Added Creditor Private Scheme Code Comment re. ISO Codes/ Documentation |
| Jan-14 | Section 7. Ultimate Creditor Organisation or Private Identification: | Page 24 | Added Ultimate Creditor Organisation Scheme Code Comment re. ISO Codes/Documentation |
| Jan-14 | Section 7. Ultimate Creditor Organisation or Private Identification: | Page 26 | Added Ultimate Creditor Private Scheme Code Comment re. ISO Codes/Documentation |
| Nov-15 | Section 1.1. Payment Types – Definition | Page 4 | Amended to 'Recipient IBAN is mandatory' |
| Nov-15 | Section 2.4. Recipient/Creditor Account Details | Page 7 | Amended to 'EU legislation states that for SEPA Credit Transfer (SCT) payments, an IBAN must be used to specify the recipient's account' |
| Nov-15 | Section 3.3 Payment Information Block – Debtor Agent BIC | Page 11 | Information added before Debtor Agent BIC field 'It is mandatory to populate one of the following two fields. The 'Debtor Agent BIC' is optional for SCT Payments. If you choose not to populate the 'Debtor Agent BIC' field for a SCT Payment then the 'Debtor Agent ID' field must be populated with a value of 'NOTPROVIDED' |
| Nov-15 | Section 3.3 Payment Information Block – Debtor Agent BIC | Page 11 | 1. Now an optional field "O"<br>2. Comments amended to 'If this tag is used then it must read:' |
| Nov-15 | Section 3.3 Payment Information Block – Debtor Agent ID | Page 11 | Added new field  - Debtor Agent Id |
| Nov-15 | Section 3.4 Transaction Information – Creditor Agent BIC | Page 13 | 1. Now an optional field "O"<br>2. Comments amended to 'If this tag is used then Recipient BIC must be populated here' |
| Nov-15 | Section 8.1 Group Header | Page 28 | Removed Pain.001 source |
| Nov-15 | Section 8.3 Transaction Response Block – Debtor Agent BIC | Page 42 | Information added before Debtor Agent BIC field 'one of the below two fields - 'Debtor Agent BIC' or 'Debtor Agent ID' populated in the PAIN.001 file submitted to AIB, will be populated in the PAIN.002 file |
| Nov-15 | Section 8.3 Transaction Response Block – Debtor Agent BIC | Page 42 | Added new field |
| Nov-15 | Section 8.3 Transaction Response Block – Debtor Agent Id | Page 42 | Added new field |
| Nov-15 | Section 8.3 Transaction Response Block – Creditor Agent BIC | Page 42 | Information added before Creditor Agent BIC field 'Creditor Agent BIC will only be populated if previously provided in the original PAIN.001 file' |
| Nov-15 | Section 8.3 Transaction Response Block – Creditor Agent BIC | Page 42 | Added new field |
| Nov-15 | Reject Codes and Reasons | Page 42 | Added PAIN.002 Reject Codes and Reasons |
| Nov-15 | Version Number | Back Page | Version number amended from 0.4 15/01/2014  to 0.5 01/11/2015 |
| Sep-23 | Section: 2. General Comments | Page 4 | Amended "pain.001.001.03" to "pain.001.001.09" |

| Date | Section | Page | Update Description |
|------|---------|------|--------------------|
| Sep-23 | Section: 2.1 The XML File Structure (table) | Page 6 | Amended comments in table from "pain.001.001.03" to "pain.001.001.09" |
| Sep-23 | Section: 3.1 Document | Page 7 | Amended to<br><br>Each file must begin with<br><br><?xml version="1.0" encoding="UTF-8"?><br><br><Document xmlns="urn:iso:std:iso:20022:tech:xsd:pa in.001.001.09" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"> |
| Sep-23 | Section: 3.2 Group Header Block - Message ID | Page 8 | Added comment:<br>"Please note that this field cannot contain  leading or trailing spaces." |
| Sep-23 | Section: 3.2 Group Header - Header Control Sum | Page 8 | Comments amended to<br>"2 decimal places must be included." |
| Sep-23 | Section: 3.3 Payment Information Block - Service Level Code | Page 9 | Generic field name amended from "Scheme Identification Code" to "Service Level Code" |
| Sep-23 | Section: 3.3 Payment Information Block - Requested Execution Date | Page 10 | Xpath amended to:<br>Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ ReqdExctnDt<br>++++ Dt |
| Sep-23 | Section: 3.3 Payment Information Block - Debtor Postal Address Country | Page 10 | Comments amended to "AIB will replace this value with the country code of your account" |
| Sep-23 | Section: 3.3 Payment Information Block - Debtor Postal Address Line 1 | Page 10 | Comments amended to "AIB will replace this value with the first line of the debit account address" |
| Sep-23 | Section: 3.3 Payment Information Block - Debtor Postal Address Line 2 | Page 10 | Comments amended to "AIB will replace value entered with the second line of the address of the debit account." |
| Sep-23 | Section: 3.3 Payment Information Block - Debtor Agent BIC | Page 11 | 1. Xpath amended to:<br>Document<br>+CstmrCdtTrfInitn<br>++PmtInf<br>+++DbtrAgt<br>++++FinInstnId<br>+++++BICFI<br><br>2. Now a Conditional field |
| Sep-23 | Section: 3.3 Payment Information Block - Debtor Agent ID | Page 11 | Now a Conditional field |
| Sep-23 | Section: 3.4 Transaction Information Block - Instruction Id | Page 12 | Added comment:<br>"Please note that this field cannot contain  leading or trailing spaces." |
| Sep-23 | Section: 33.4 Transaction Information Block - End to End ID | Page 12 | Added comment:<br>"Please note that this field cannot contain leading or trailing spaces." |

| Date | Section | Page | Update Description |
|------|---------|------|---------------------|
| Sep-23 | Section: 3.4 Transaction Information | Page 12 | Added comment: "The Creditor Postal Address fields below are optional.  If entering an address, we would advise  following the structured format as the unstructured format will no longer be accepted from November 2025." |
| Sep-23 | Section: 3.4 Transaction Information - Creditor Agent BIC | Page 13 | Xpath amended to: Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ CdtrAgt +++++ FinInstnId ++++++ BICFI |
| Sep-23 | Section: 3.4 Transaction Information - Creditor Postal Address Country | Page 14 | Added new commentary regarding structured and unstructured address |
| Sep-23 | Section: 3.4 Transaction Information - Creditor Postal Address Line 1 | Page 14 | Added new commentary regarding structured and unstructured address |
| Sep-23 | Section: 3.4 Transaction Information - Creditor Postal Address Line 2 | Page 14 | Added new commentary regarding structured and unstructured address |
| Sep-23 | Section: 3.4 Transaction Information - Creditor Postal Address Street Name | Page 13 | New field added for Creditor Postal Address Street Name |
| Sep-23 | Section: 3.4 Transaction Information - Creditor Postal Address Town Name | Page 13 | New field added for Creditor Postal Address Town Name |
| Sep-23 | Section: 3.4 Transaction Information - Creditor Postal Address Post Code | Page 13 | New field added for Creditor Postal Address Post Code |
| Sep-23 | Section: 3.4 Transaction Information - Remittance Data (Unstructured) | Page 15 | Amended commentary to refer to footnote |
| Sep-23 | Section: 3.4 Transaction Information - Remittance Data Issuer | Page 16 | Added comments: "If a Remittance Data Reference contains a check digit, the receiving PSP is not required to validate this. If the receiving PSP validates the check digit and if this validation fails, the PSP may continue its processing and send the transaction to the next party in the chain. Remittance Data Reference  must be used (ISO 11649)  in case "ISO" is mentioned under 'Issuer'." |
| Sep-23 | Section: 3.4 Transaction Information - Remittance Data Reference | Page 16 | Added comments: "If a Remittance Data Reference contains a check digit, the receiving PSP is not required to validate this. If the receiving PSP validates the check digit and if this validation fails, the PSP may continue its processing and send the transaction to the next party in the chain. Remittance Data Reference  must be used (ISO 11649)  in case "ISO" is mentioned under 'Issuer'." |
| Sep-23 | Section: 4. Debtor Organisation or Private Identification | Page 16 | Comments amended to "Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed." changed to "Usage Rule: Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed." |

| Date | Section | Page | Update Description |
|---|---|---|---|
| Sep-23 | Section: 4. Debtor Organisation or Private Identification - Debtor Organisation BIC | Page 17 | Xpath amended to:<br>Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ Id<br>+++++ OrgId<br>++++++ AnyBIC |
| Sep-23 | Section: 4. Debtor Organisation or Private Identification -  Debtor Organisation LEI | Page 17 | New field added for Debtor Organisation LEI |
| Sep-23 | Section: 5. Ultimate Debtor Organisation or Private Identification | Page 19 | Comments amended to<br>"Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed." changed to "Usage Rule: Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed." |
| Sep-23 | Section: 5. Ultimate Debtor Organisation or Private Identification - Ultimate Debtor Organisation BIC | Page 20 | Xpath amended to:<br>Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ UltmtDbtr<br>++++ Id<br>+++++ OrgId<br>++++++ AnyBIC |
| Sep-23 | Section: 5. Ultimate Debtor Organisation or Private Identification - Ultimate Debtor Organisation LEI | Page 20 | New field for Ultimate Debtor Organisation LEI |
| Sep-23 | Section: 6. Creditor Organisation or Private Identification | Page 22 | Comments amended to<br>"Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed." changed to "Usage Rule: Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed." |
| Sep-23 | Section: 6. Creditor Organisation or Private Identification - Creditor Organisation BIC | Page 23 | Xpath amended to:<br>Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ Cdtr<br>+++++ Id<br>++++++ OrgId<br>+++++++AnyBIC |
| Sep-23 | Section: 6. Creditor Organisation or Private Identification - Creditor Organisation LEI | Page 23 | New field for Creditor Organisation LEI |
| Sep-23 | Section: 7. Ultimate Creditor Organisation or Private Identification | Page 26 | Comments amended to<br>"Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed." changed to "Usage Rule: Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed." |
| Sep-23 | Section: 7. Creditor Organisation or Private Identification - Ultimate Creditor Organisation BIC | Page 26 | Xpath amended to:<br> Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ UltmtCdtr<br>+++++ Id<br>++++++ OrgId<br>+++++++AnyBIC |

| Date | Section | Page | Update Description |
|------|---------|------|--------------------|
| Sep-23 | Section: 7. Creditor Organisation or Private Identification - Ultimate Creditor Organisation LEI | Page 26 | New field added for Ultimate Creditor Organisation LEI. |
| Sep-23 | Section: 8.1 Group Header - Debtor Agent BIC | Page 30 | Xpath amended to:<br>Document<br>+ CstmrPmtStsRpt<br>++ GrpHdr<br>+++ DbtrAgt<br>++++ FinInstnId<br>+++++ BICFI |
| Sep-23 | Section: 8.1 Group Header - Original Message Id | Page 30 | Format/Comments amended to:<br>This is the reference that was populated in the Message Id field in the original "pain.001.001.09" file |
| Sep-23 | Section: 8.1 Group Header - Message Name Id | Page 30 | Format/Comments  amended to:<br>This reference will be applied by AIB.<br>This is the unique ID for this file. |
| Sep-23 | Section: 8.3 Transaction Response Block - Transaction Rejecting Banks BIC | Page 31 | Xpath amended to:<br>Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ StsRsnInf<br>+++++ Orgtr<br>++++++ Id<br>+++++++ OrgId<br>++++++++ AnyBIC |
| Sep-23 | 8.3 Transaction Response Section: Block - Transaction Rejecting Banks LEI | Page 31 | New field for Transaction Rejecting Banks LEI |
| Sep-23 | Section: 8.3 Transaction Response Block - Requested Execution Date | Page 32 | 1. Xpath amended to:<br>Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ ReqdExctnDt<br>++++++Dt<br><br>2. PAIN.001 Source amended to:<br>Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ ReqdExctnDt<br>++++ Dt |
| Sep-23 | Section: 8.3 Transaction Response Block - Service Level Code | Page 32 | Generic field name amended from "Scheme Name" to "Service Level Code" |
| Sep-23 | Section: 8.3 Transaction Response Block - Payment Method | Page 32 | Length amended to "3" |

| Date | Section | Page | Update Description |
|------|---------|------|--------------------|
| Sep-23 | Section: 8.3 Transaction Response Block - Ultimate Debtor Organisation BIC | Page 34 | 1. Xpath amended to:<br>Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ UltmtDbtr<br>++++++ Id<br>+++++++ OrgId<br>++++++++ AnyBIC<br>2. PAIN.001 Source amended to:<br>Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ UltmtDbtr<br>++++ Id<br>+++++ OrgId<br>++++++ AnyBIC<br>Or Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ UltmtDbtr<br>+++++ Id<br>++++++ OrgId<br>+++++++ AnyBIC |
| Sep-23 | Section: 8.3 Transaction Response Block - Ultimate Debtor Organisation LEI | Page 34 | New field added for Ultimate Debtor Organisation LEI. |
| Sep-23 | Section: 8.3 Transaction Response Block -Debtor Organisation BIC | Page 41 | 1. Xpath amended to:<br>Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ Dbtr<br>++++++ Id<br>+++++++ OrgId<br>++++++++ AnyBIC<br><br>2. PAIN.001 Source amended to:<br>Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ Dbtr<br>++++ Id<br>+++++ OrgId<br>++++++ AnyBIC |
| Sep-23 | Section: 8.3 Transaction Response Block -Debtor Organisation LEI | Page 41 | New field added for Debtor Organisation LEI. |

| Date | Section | Page | Update Description |
|------|---------|------|--------------------|
| Sep-23 | Section: 8.3 Transaction Response Block - Debtor Agent BIC | Page 44 | 1. Xpath amended to:<br>Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ DbtrAgt<br>++++++ FinInstnId<br>+++++++ BICFI<br><br>2. PAIN.001 Source amended to:<br>Document<br>+CstmrCdtTrfInitn<br>++PmtInf<br>+++DbtrAgt<br>++++FinInstnId<br>+++++BICFI |
| Sep-23 | Section: 8.3 Transaction Response Block - Creditor Agent BIC | Page 44 | 1. Xpath amended to:<br>Document<br>+ CstmrPmtStsRpt<br>++ OrgnlPmtInfAndSts<br>+++ TxInfAndSts<br>++++ OrgnlTxRef<br>+++++ CdtrAgt<br>++++++ FinInstnId<br>+++++++ BICFI<br><br>2. PAIN.001 Source amended to:<br>Document<br>+ CstmrCdtTrfInitn<br>++ PmtInf<br>+++ CdtTrfTxInf<br>++++ CdtrAgt<br>+++++ FinInstnId<br>++++++ BICFI |
| Sep-23 | PAIN.002 Reject Codes & Reasons | Page 46 | Added the following new codes:<br>• AM05 - Duplication  Duplicate payment<br>• DNOR - Debtor bank is not registered     Debtor PSP is not registered under this BIC in the CSM<br>• ERIN - ERI Option Not Supported The Extended Remitta ce (ERI) option is not supported<br>• FF01 - Invalid File Format "Operation/transaction code incorrect, invalid file format Usage rule: To be used for invalid file format"<br>• MS03 - Not Specified Reason Agent Generated Reason not specified<br>• RC01 - Bank Identifier Incorrect PSP identifier incorrect (I.e. invalid BIC)<br>• RR01 - Missing Debtor Account or Identification Regulatory Reason<br>• RR02 - Missing Debtor Name or Address Regulatory Reason<br>• RR03 - Missing Creditor Name or Address Regulatory Reason<br>• RR04 - Regulatory Reason Regulatory Reason<br>• TM01 - Cut Off Time File received after Cut-off Time |

| Date | Section | Page | Update Description |
|---|---|---|---|
| Sep-23 | Section: 3.3 Payment Information Block - Local Instrument Code Section: 3.4 Transaction Information - Category Purpose Code & Purpose Code Section: 4. Debtor Organisation or Private Identification - Debtor Organisation Scheme Code & Debtor Private Scheme Code Section: 5. Ultimate Debtor Organisation or Private Identification - Ultimate Debtor Organisation Scheme Code & Ultimate Debtor Private Scheme Code, Section: 6. Creditor Organisation or Private Identification - Creditor Organisation Scheme Code & Creditor Private Scheme Code Section: 7. Ultimate Creditor Organisation or Private Identification - Ultimate Creditor Organisation Scheme Code & Ultimate Creditor Private Scheme Code Section: 8.3 Transaction Response Block- Debtor Private Scheme Code | Pages 9, 10, 15, 17, 18, 20, 22, 23, 25, 27, 28 & 43 | Web-link changed to https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets |

www.aib.ie/sepa