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Multi-Currency Bulk Payments XML File Format

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Multi-Currency Bulk Payments XML File Format

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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 Multicurrency (MCY) Bulk Payment Upload facility allows you to upload via iBB, in a single file, payment instructions and remittance data going to beneficiaries in the SEPA zone (including Ireland) and worldwide.

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

1.1 Payment Types

The table below details the types of payment that are supported in the file:

Product	SCT or Non-SCT	Definition	Debit Posting
SEPA Credit Transfers (SCT) from a EURO branch account	SCT	All non-urgent euro payments debiting an AIB Branch Account, going to a SEPA reachable bank in Ireland and the SEPA Zone * 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 contained in the block. The two lines of debit narrative on the nominated account will be: Line 1 – First 18 characters of the reference populated by you in the Customer Reference field at the time of file upload. Note: If you are 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. Line 2 – PFXXXXXXXXXXXXXXXXXX where PF stands for Payment File and XXXXXXXXXXXXXXXXXXXX is the unique file reference generated by AIB when the file is uploaded.
SEPA Credit Transfers (SCT) from a EURO (NSC930067) currency account	SCT	All non-urgent euro payments debiting a euro-denominated AIB Currency Account, going to a SEPA reachable bank in Ireland and the SEPA Zone*.	These payments will be debited individually from your account and the two lines of the debit narrative on the nominated account will be: Line 1 - IXXXXXXXXXXXXXXXXXX Line 2 - First 16 characters of the 'End to End Id' reference provided by you.
GBP Payments going to the UK debiting a 238590 account	Non-SCT	Payments in GBP (Sterling) debiting an account with Sort Code 238590, going to a recipient bank in the UK. The recipient bank must be connected to the UK FPS and/or CHAPS clearing systems.	Debit entries for each payment are posted individually to the respective 238590 Account. The two lines of debit narrative will be: Line 1 - IXXXXXXXXXXXXXXXXXX - a unique payment reference applied by AIB. Line 2 - First 18 characters of the 'End to End Id' reference provided by you. The two lines of the debit narrative for the payment charge will be: Line 1 - IXXXXXXXXXXXXXXXXXX - a unique payment reference applied by AIB Line 2 - PYMT FEE GBP EXX (EXX represents the payment product code.)

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Product	SCT or Non-SCT	Definition	Debit Posting
All other International Payments	Non-SCT	<ol style="list-style-type: none"> 1. Euro payments debiting an AIB Branch account or AIB currency account going to a recipient bank outside the SEPA zone. 2. Non-euro payments, debiting an AIB Branch or AIB Currency Account going to a recipient bank in Republic of Ireland and worldwide. 	<p>A debit entry for each International Payment is posted individually to the respective debit account.</p> <p>The two lines of debit narrative on the nominated debit account will be: Line 1 - IEXXXXXXXXXXXXXXXXXX Line 2 - First 16 - 18 characters of the 'End to End Id' reference provided by you.</p> <p>The two lines of the debit narrative for the payment charge will be: Line 1 - IEXXXXXXXXXXXXXXXXXX - a unique payment reference applied by AIB Line 2 - AIB Payment Fee Oxx (Optional) - 'Oxx' represents the payment product code.</p>
Payments within AIB		<ol style="list-style-type: none"> 1. Euro and non-euro payments debiting an AIB Branch account and crediting an AIB Currency account. 2. Euro and non-euro payments debiting an AIB Currency account and crediting an AIB Branch account or AIB currency account. 	<p>A debit entry for each payment is posted individually to the respective debit account.</p> <p>Debit Reference = Line 1 = IEXXXXXXXXXXXXXXXXXX Line 2 = *First 16 - 18 characters of the 'End to End Id' reference provided by you.</p> <p>Credit Reference = Line 1 = IEXXXXXXXXXXXXXXXXXX Line 2 = *First 16 - 18 characters of the 'End to End Id' reference provided by the debtor.</p> <p>*AIB Currency Accounts display 16 characters as the narrative. AIB Branch Accounts display 18 characters as the narrative.</p>

* SEPA Zone = See Appendix 2 – Country Codes for list of countries that are currently SEPA reachable.

Please note that iBB does not aggregate multiple payments to the one recipient into one single payment.

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 validations attaching to these formats can be downloaded from the ISO20022 web site at <https://www.iso20022.org/iso-20022-message-definitions?business-domain=1>

Payments that have the same requested execution date, debtor account and transaction currency should be grouped together in a block within a payment file. There is a limit of 25 payment blocks per file. AIB will not accept files containing more than 25 payment blocks.

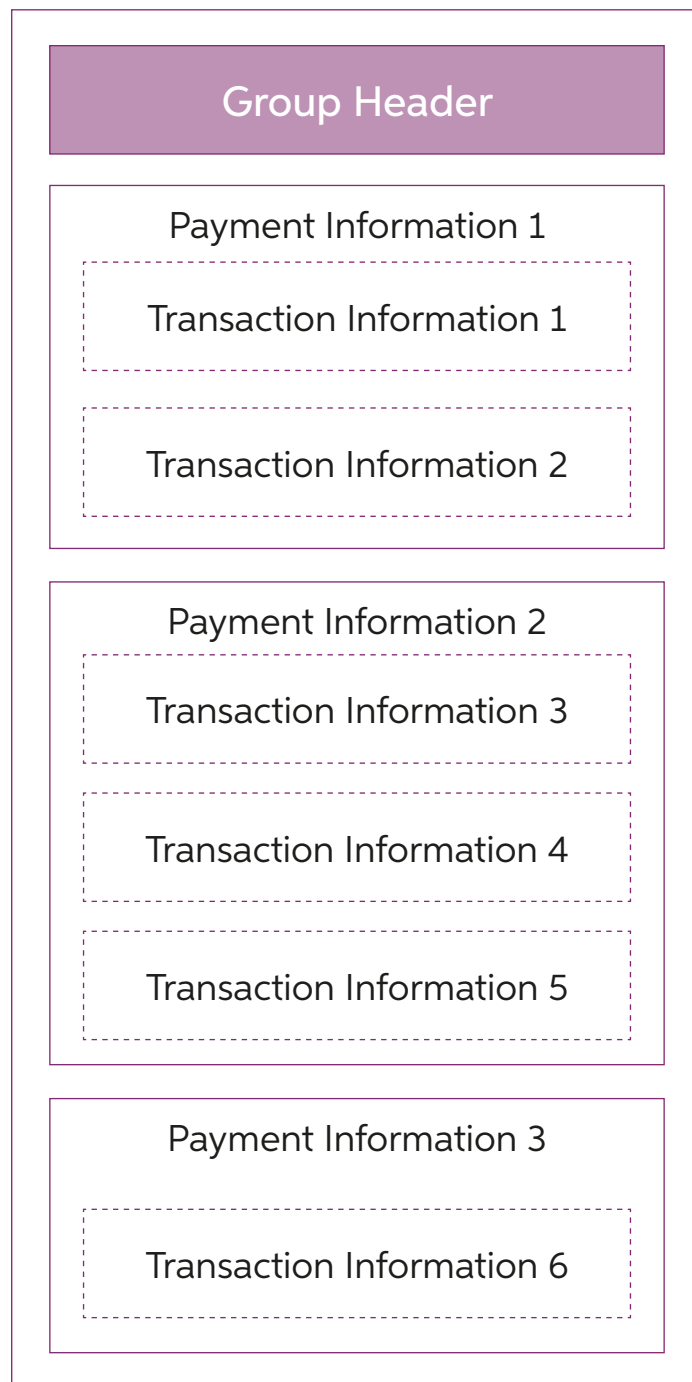
2.1 The XML file structure:

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. It's 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, Requested Execution Date and Currency 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.

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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 <CstmrCdtTrfInftn> is a subnode of <Document>, <GrpHdr> is a subnode of <CstmrCdtTrfInftn> etc.

XML Node	Cardinality	Comments
Document	Only one per file	Currently need to define the namespaces: <ul style="list-style-type: none"> xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09"
+CstmrCdtTrfInftn	Only one per Document	
++ GrpHdr (Group Header)	Only one per CstmrCdtTrfInftn	The Group Header Block
++ PmtInf	One or more per CstmrCdtTrfInftn	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: <ul style="list-style-type: none"> The same Debtor Account, The same Requested Execution Date and The same Transaction Currency
+++CdtTrfTxInf	One or more per PmtInf	The Transaction Information Block: The actual Payment Instructions

2.2 The Character Set:

The MCY 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 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, the Recipient's IBAN must be used to specify the recipient's account.

For all other payment types, the following information must be provided:

1. SWIFT BIC of the Recipient Bank
2. Recipient's IBAN number

OR

1. SWIFT BIC of the Recipient Bank
2. Recipient Bank Sort Code/Clearing Code
3. Recipient's Account Number

Exceptions:

For **GBP payments that debit a 238590 account and credit a bank connected to UK FPS and/or CHAPS clearing systems** the following recipient details can be used:

SWIFT BIC of the Recipient Bank and IBAN of the Recipient

OR

Recipient Bank National Sort Code and Recipient Account Number

For **USD payments going to the US**, the following recipient details must be used:

- SWIFT BIC of the Recipient Bank
- Recipient Account Number, and;
- 9 digit Recipient Bank Fedwire/ABA Code

OR

Where the recipient bank does not have a SWIFT BIC the following recipient details must be used

- 9 digit Recipient Bank Fedwire/ABA Code,
- Recipient Account Number, and;
- Country Code of the Recipient Bank

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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 (Service Level). AIB will default the value of SLEV for SCT payments.

Similarly, for most other payment types, where the charges are borne by the sender and the recipient of the payment respectively, the Charges Bearer value is SHAR. AIB will default a value of SHAR for these payment types.

In certain circumstances, for example, when sending payments outside the SEPA zone, you may elect to pay both the sender and recipient charges so that the recipient receives the full amount of the payment. In this case, DEBT must be used in the <ChrgBr> tag. Please see table below for further information on the DEBT charging option.

Charging Option	Impact on you	Comment
SLEV	You pay the AIB charge and the recipient/receiver pays the charges of all other intermediary and/or recipient banks.	Must be applied to all SCT payments.
SHAR	You pay the AIB charge and the recipient/receiver pays the charges of all other intermediary and/or recipient banks.	Used for non-SCT payments SHAR is mandatory for payments to any EU/EEA country. SHAR can be applied for payments to Non EU/EEA countries. Intermediary and/or receiver bank charges may, in some cases, be deducted from the payment amount, before it is credited to the recipient's account.
DEBT	You pay the AIB charge and the charges of all other intermediary and/or recipient banks.	DEBT can only be used for international Payments where the beneficiary bank is outside the EEA - if you select this charging option, your account will be debited with the AIB charges and with all other bank charges when the notification is received from the relevant bank (s). If you wish to use a value of DEBT, it must be populated in the Charges Bearer tag at Transaction Level only (ref pg. 16) to ensure this message travels with the payment. Note: Foreign bank charges may take some time before being sent to AIB and applied to your account. Our recommendation is that, as far as practical, AIB customers should exercise caution when using the 'DEBT' charging option as it may result in substantial charges being passed back to you.

(1) EU/EEA currencies include the following: EUR – euros, GBP – Pound Sterling, CHF – Swiss Franc, CZK – Czech Koruna, DKK- Danish Krone, HUF – Hungarian Forint, NOK – Norwegian Krone, PLN – Polish Zloty, SEK – Swedish Krona, ISK – Icelandic Krona and RON – Romanian Leu. The following EU/EEA currencies are not currently available for sending/receiving international payments: BGN – Bulgarian Lev.

(2) The SEPA zone is a common Euro payments area that includes EU Member States and a number of other countries and jurisdictions. As the list of destinations changes from time to time, an up to date list is available on www.aib.ie under the 'Help & Guidance' section and on the Paylink Euro application form.

Please see table on pages 35 - 41. SEPA destinations are marked with an asterisk.

(3) EEA = EU Member States and Norway, Iceland and Liechtenstein

Please note, Points 1 - 3 may change from time to time.

AIB endeavours to limit the amount of charges applied by intermediary (agent) banks, by routing payments through recognised clearing and settlement systems directly to the recipient's bank (e.g. STEP2 and Target2) or through preferred intermediary banks.

The extent of the intermediary network required to allow us send payments to most countries in the world means that it is practically impossible for us to provide details of other bank's charges prior to our customers making a payment.

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

3.2 Group Header

Generic Field Name	XPath	Mandatory/Optional/Conditional	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. If you are submitting your file using SFTP or Connect Direct, the first 18 characters of the value populated in this field will appear as a second line narrative on the debit account statement. 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 +++ NbOfTx	M	15	This is a numeric field detailing the total number of transactions in the file. [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 (ignoring their currencies e.g. £123.45 + \$2456.78 + €2300.00 = 4880.23) 2 decimal places must be included where applicable.

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Generic Field Name	XPath	Mandatory/Optional/Conditional	Max Length	Format/Comments
Initiating Party Organisation Id	Document + CstmrCdtTrflnitn ++ GrpHdr +++ InitgPty ++++ Id +++++ Orgld ++++++ Othr +++++++ Id	M	35	This is the Originator Identification Number (OIN). It will be validated against the OIN agreed with AIB. Sample OIN = IEXXMCYZZZZZZ where XX is a check digit and ZZZZZZ is a 6 digit identification number.

3.3 Payment Information Block

Generic Field Name	XPath	Mandatory/Optional/Conditional	Max Length	Format/Comments
PmtInf Block				
Payment Information Id	Document + CstmrCdtTrflnitn ++ PmtInf +++ PmtInfId	M	35	An identification assigned by you to identify the Payment Information Block within the file e.g. USD Supplier Payments. We recommend that you use a unique identification reference for each Payment Information Block within the file. This information will also be quoted back to you in a PAIN.002 file in the event of payment rejects.
Payment Method	Document + CstmrCdtTrflnitn ++ PmtInf +++ PmtMtd	M	3	This field must contain the three letters "TRF".
Batch Booking	Document + CstmrCdtTrflnitn ++ PmtInf +++ BtchBookg	O	5	Value can be true or false. Please note AIB will batch all SCT payments within each Payment Information Block, thereby resulting in one debit.
Block Number of Transactions	Document + CstmrCdtTrflnitn ++ PmtInf +++ NbOfTxS	M	15	This is a numeric field detailing the total number of transactions in the Payment Information Block. [0-9]{1,15}
Block Control Sum	Document + CstmrCdtTrflnitn ++ PmtInf +++ CtrlSum	M	18	This value should be the total sum of all payments within the Payment Information Block. Decimal place must be included where applicable.

The following six fields relate to Payment Type Information <PmtTpInf> and can appear either in the Payment Information Block or Transaction Information Block **but not both**.

If used, the European Payments Council (EPC) recommends that they are included at **Payment Information Block** level and not at **Transaction Information Block** level.

Generic Field Name	XPath	Mandatory/ Optional/ Conditional	Max Length	Format/Comments
Instruction Priority	Document + CstmrCdtTrfInitn ++ PmtInf +++ PmtTplnf ++++ InstrPrty	○	4	Value can be HIGH or NORM. Please note AIB will treat payments received in a bulk payments file as normal priority (NORM).
Service Level Code	Document + CstmrCdtTrfInitn ++ PmtInf +++ PmtTplnf ++++ SvcLvl +++++ Cd	○	4	If you wish to use this tag, specify a value of SEPA . AIB will route the payment via SEPA if appropriate.
Local Instrument Code	Document + CstmrCdtTrfInitn ++ PmtInf +++ PmtTplnf ++++ LclInstrm +++++ Cd	○	35	Applicable to all Payments (excluding payments from 238590 account) 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 See note in Local Instrument Proprietary field below.
Local Instrument Proprietary	Document + CstmrCdtTrfInitn ++ PmtInf +++ PmtTplnf ++++ LclInstrm +++++ Prtry	○	35	Applicable to all Payments (excluding payments from 238590 account) This tag can only be used if the Local Instrument Code above is not used otherwise the file will fail.
Category Purpose Code	Document + CstmrCdtTrfInitn ++ PmtInf +++ PmtTplnf ++++ CtgYPurp +++++ Cd	○	4	For SCT payments only – this tag specifies the purpose of the payment. 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 For non SCT payments, the information will not travel with the payment.
Category Purpose Proprietary	Document + CstmrCdtTrfInitn ++ PmtInf +++ PmtTplnf ++++ CtgYPurp +++++ Prtry	○	35	This tag can only be used if the Category Purpose Code above is not used. This must not be used for payments from 238590 accounts.

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Generic Field Name	XPath	Mandatory/Optional/Conditional	Max Length	Format/Comments
Requested Execution Date	Document + CstmrCdtTrflnitn ++ PmtInf +++ ReqdExctnDt ++++ Dt	M	10	YYYY-MM-DD AIB will accept files with requested execution dates up to 30 calendar days into the future. The value entered on the FIRST Payment Information Block should be the earliest debit date in the file. 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 + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Nm	M	70	This tag should contain the name of the account owning entity making the payment. AIB will replace this value with the debtor name of your account.
Debtor Postal Address Country	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ PstlAdr +++++ Ctry	O	2	AIB will replace this value with the country code of your account.
Debtor Postal Address Line 1	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ PstlAdr +++++ AdrLine[1]	O	70	AIB will replace this value with the first line of the debit account address.
Debtor Postal Address Line 2	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ PstlAdr +++++ AdrLine[2]	O	70	AIB will replace this value with the second line of the debit account address.

Generic Field Name	XPath	Mandatory/Optional/Conditional	Max Length	Format/Comments
<p>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). It only applies to payments transmitted through the SEPA scheme.</p> <p>See Section 4 – Debtor Organisation or Private Identification.</p>				
Debtor Account	Document + CstmrCdtTrflnitn ++ PmtInf +++ DbtrAcct ++++ Id +++++ IBAN	M	34	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}
				Must be in IBAN format.
				This is the account number from which the payments in this block will be debited.
Debtor Account Currency	Document + CstmrCdtTrflnitn ++ PmtInf +++ DbtrAcct ++++ Ccy	M	3	ISO Currency Code.
				This is the currency of the account that will be debited.
<p>It is mandatory to populate one of the following two fields. The 'Debtor Agent BIC' is optional for SCT Payments.</p> <p>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'.</p>				
Debtor Agent BIC	Document +CstmrCdtTrflnitn ++PmtInf +++DbtrAgt ++++FinInstnId +++++BICFI	C	11	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9][A-Z0-9]{3,3}) (0,1)
				Mandatory for non SCT Payments
				For payments debiting AIB Branch Accounts (EUR) or 930067 Currency Accounts, the value in this tag must be AIBKIE2D or AIBKIE2DXXX .
				For payments debiting 238590 accounts, the value in this tag must be AIBKGB41UND .
Debtor Agent ID	Document +CstmrCdtTrflnitn ++PmtInf +++DbtrAgt ++++FinInstnId +++++Othr +++++Id	C	11	The field must contain NOTPROVIDED
				Must not be used for non SCT Payments

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Generic Field Name	XPath	Mandatory/Optional/Conditional	Max Length	Format/Comments
<p>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.</p> <p>It only applies to payments transmitted through the SEPA scheme.</p> <p>See Section 5 –Ultimate Debtor Organisation or Private Identification</p> <p>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.</p>				
Charge Bearer	Document + CstmrCdtTrfInItN ++ PmtInf +++ ChrgBr	○	4	<p>DEBT or SHAR or SLEV.</p> <p>See notes on Charge Bearer in General Comment Section for further information.</p> <p>This information can appear either in the Payment Information Block (PmtInf) or Transaction Information (CdtTrfTxInf) Block but not both.</p> <p>If you wish to use a value of DEBT, it must be populated in the Charges Bearer tag at Transaction Level only (ref pg. 16) to ensure this message travels with the payment.</p>

3.4 Transaction Information

Generic Field Name	XPath	Mandatory/Optional/Conditional	Max Length	Format/Comments
CdtTrfTxInf Block				
Instruction Id	Document + CstmrCdtTrfIntr ++ PmtInf +++ CdtTrfTxInf ++++ PmtId +++++ InstrId	O	35	This is an identification assigned by you to identify the payment within the Payment Information block. Please note that this field cannot contain leading or trailing spaces.
End to End Id	Document + CstmrCdtTrfIntr ++ PmtInf +++ CdtTrfTxInf ++++ PmtId +++++ 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 (excluding payments from 238590 account) to the recipient bank. ROI banks may populate this information on beneficiary statements either directly or indirectly using their online banking services. The first 16-18* characters of the field will appear on the debit account statement as a second line narrative and may be useful for your internal reconciliation purposes non SCT outgoing payments will display a 2 line narrative on your account statement Line 1 -IE reference Line 2 -*First 16 - 18 characters of the 'End to End Id' reference provided by you. SCT outgoing payments are bulk debited from your account and will display a 2 line narrative on your account statement Line 1 -Customer reference Line 2 -File reference generated by AIB *AIB Currency Accounts display 16 characters as the narrative. AIB Branch Accounts display 18 characters as the narrative. Please note that this field cannot contain leading or trailing spaces.
Instructed Amount (includes the Payment Currency)	Document + CstmrCdtTrfIntr ++ PmtInf +++ CdtTrfTxInf ++++ Amt +++++ InstdAmt	M	18	For SCT payments the currency must be EUR and value must contain two decimal places. The maximum amount is 999999999.99 For all other payments the currency must be an AIB supported currency (See Appendix 1 – Eligible Currency Codes and Decimal Places). The number of decimal places must not exceed number allowed for currency (e.g. JPY cannot have decimal places).

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Generic Field Name	XPath	Mandatory/Optional/Conditional	Max Length	Format/Comments
Charge Bearer	Document + CstmrCdtTrfInitr ++ PmtInf +++ CdtTrfTxInf ++++ ChrgBr	O	4	<p>DEBT or SHAR or SLEV.</p> <p>See notes on Charge Bearer in General Comment Section for further information.</p> <p>This information can appear either in the Payment Information Block (PmtInf) or Transaction Information (CdtTrfTxInf) Block but not both.</p> <p>If you wish to use a value of DEBT, it must be populated in the Charges Bearer tag at Transaction Level only (ref pg. 16) to ensure this message travels with the payment.</p>
<p>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.</p> <p>It only applies to payments transmitted through the SEPA scheme.</p> <p>See Section 5– Ultimate Debtor Organisation or Private Identification.</p> <p>If you wish to use this information, you can specify it here, or in the Payment Information Block, but not both.</p>				
Creditor Agent BIC	Document +CstmrCdtTrfInitr ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId ++++++BICFI	C	11	<p>[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}</p> <p>This is the SWIFT BIC of the recipient's bank.</p> <p>Optional for SCT Payments Mandatory for non SCT Payments</p> <p>For payments to internal AIB Branch (EUR) Accounts or Currency Accounts domiciled in the Republic of Ireland, the SWIFT BIC of AIBKIE2DXXX must be populated. For internal payments to 238590 accounts, the SWIFT BIC of AIBKGB41UND must be populated.</p>

Generic Field Name	XPath	Mandatory/Optional/Conditional	Max Length	Format/Comments
Multicurrency Creditor Agent Clearing Code	Document + CstmrCdtTrflnitn ++ Pmtlnf +++ CdtTrfTxlnf ++++ CdtrAgt +++++ FinInstnld ++++++ ClrSysMmblld +++++++ Mmblld	C	28	This is the Recipient Bank Clearing Code/ Sorting Code/Bank Branch Code. See Appendix 3 – Clearing Code Table. This tag must not be used for SCT Payments. For USD to the US, where the recipient bank does not have a SWIFT BIC address, a valid 9 digit US ABA/Fedwire clearing code is mandatory. For GBP payments debiting a 238590 accounts going to a recipient bank that is connected to the UK FPS and/or CHAPS clearing systems, a valid UK Sort Code may be populated in this tag.
Multicurrency Creditor Agent Bank Country	Document + CstmrCdtTrflnitn ++ Pmtlnf +++ CdtTrfTxlnf ++++ CdtrAgt +++++ FinInstnld ++++++ PstlAdr +++++++ Ctry	C	2	This field must contain the two character country code of the recipient's bank. See Appendix 2 – List of Country Codes. This field is mandatory if the Creditor Agent BIC has not been supplied. Must not be used for SCT Payments.
Creditor Name	Document + CstmrCdtTrflnitn ++ Pmtlnf +++ CdtTrfTxlnf ++++ Cdtr +++++ Nm	M	70	This is the name of the recipient. For payments initiated from 238590 accounts, please note that only the first 35 characters will travel with the payment to the recipient bank.
Creditor Postal Address Street Name	Document + CstmrCdtTrflnitn ++ Pmtlnf +++ CdtTrfTxlnf ++++ Cdtr +++++ PstlAdr ++++++ StrtNm	O	70	This field should contain the street name of the recipient if you choose to populate a 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 + CstmrCdtTrflnitn ++ Pmtlnf +++ CdtTrfTxlnf ++++ Cdtr +++++ PstlAdr ++++++ PstCd	O	16	This field should contain the post code of the recipient if you choose to populate a 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.

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Generic Field Name	XPath	Mandatory/Optional/Conditional	Max Length	Format/Comments
Creditor Postal Address Town Name	Document + CstmrCdtTrfIntr ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ PstlAdr +++++ TwNm	C	35	<p>Optional for SCT Payments Mandatory for non SCT Payments</p> <p>This field is mandatory if you choose to populate an structured address.</p> <p>Structured Format Creditor Postal Address Street Name + Creditor Postal Address Post Code + <u>Creditor Postal Address Town Name</u> + <u>Creditor Postal Address Country</u></p> <p>Or</p> <p>Unstructured Format Creditor Postal Address Country + <u>Creditor Postal Address Line 1</u> + Creditor Postal Address Line 2</p> <p>Depending on whether you choose unstructured or structured, the underlined fields above are mandatory.</p> <p>If entering an address, we would advise following the structured format as the unstructured format will no longer be accepted from November 2025.</p>
Creditor Postal Address Country	Document + CstmrCdtTrfIntr ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ PstlAdr +++++ Ctry	C	2	<p>Please see Appendix 2 – List of Country Codes.</p> <p>Optional for SCT Payments Mandatory for non SCT Payments</p> <p>This field is mandatory if you choose to populate an unstructured or structured address.</p> <p>You can choose to send the creditor address in either structured or unstructured format</p> <p>Structured Format Creditor Postal Address Street Name + Creditor Postal Address Post Code + <u>Creditor Postal Address Town Name</u> + <u>Creditor Postal Address Country</u></p> <p>Or</p> <p>Unstructured Format Creditor Postal Address Country + <u>Creditor Postal Address Line 1</u> + Creditor Postal Address Line 2</p> <p>Depending on whether you choose unstructured or structured, the underlined fields above are mandatory.</p> <p>If entering an address, we would advise following the structured format as the unstructured format will no longer be accepted from November 2025.</p>

Generic Field Name	XPath	Mandatory/ Optional/ Conditional	Max Length	Format/Comments
Creditor Postal Address Line 1	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ PstlAdr ++++++ AdrLine[1]	C	70	Optional for SCT Payments Mandatory for non SCT Payments This field is mandatory if you choose to populate an unstructured address. Structured Format Creditor Postal Address Street Name + Creditor Postal Address Post Code + <u>Creditor Postal Address Town Name</u> + <u>Creditor Postal Address Country</u> Or Unstructured Format Creditor Postal Address Country + <u>Creditor Postal Address Line 1</u> + Creditor Postal Address Line 2 Depending on whether you choose unstructured or structured, the underlined fields above are mandatory. For non SCT payments only 35 characters will travel with the payment. 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[2]	○	70	This field can contain the address of the recipient if you choose to populate an unstructured address. For non SCT payments only 35 characters will travel with the payment. 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). It only applies to payments transmitted through the SEPA scheme.

See Section 6 – Creditor Organisation or Private Identification.

Multi-Currency Bulk Payments XML File Format

Generic Field Name	XPath	Mandatory/Optional/Conditional	Max Length	Format/Comments
Creditor Account	Document + CstmrCdtTrfIntr ++ PmtInf +++ CdtTrfTxInf ++++ CdtrAcct +++++ Id ++++++ IBAN	C	34	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} This is the recipient account in IBAN format. IBAN is mandatory for SCT payments and for payments to any other countries that have adopted the IBAN standard. (see Appendix 2 for full listing) Where the IBAN is not available please use the Multicurrency Creditor Bank Account tag below.
Multi Currency Creditor Bank Account	Document + CstmrCdtTrfIntr ++ PmtInf +++ CdtTrfTxInf ++++ CdtrAcct +++++ Id ++++++ Othr +++++++ Id	C	34	Mandatory for non SCT payments if Creditor IBAN is not already supplied. Must not be used for SCT Payments.

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.

It only applies to payments transmitted through the SEPA scheme.

See Section 7– Ultimate Creditor Organisation or Private Identification.

Generic Field Name	XPath	Mandatory/Optional/Conditional	Max Length	Format/Comments
Purpose Code	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ Purp +++++ Cd	C	4	Either the Purpose Code or Purpose Proprietary is mandatory for non SCT payments (excluding payments from 238590 account) and one of these tags must be included in your file. The information in this tag specifies the underlying reason for the payment. 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
Purpose Proprietary	Document + CstmrCdtTrflnitn ++PmtInf +++ CdtTrfTxInf ++++ Purp +++++ Prtry	C	35	Advise against use. Either the Purpose Proprietary or Purpose Code is mandatory for non SCT payments and one of these tags must be included in your file. This field must contain a clear purpose of payment e.g. wages. For some countries there is a defined list of purpose codes which can be populated in the Puropse Proprietary tag. You can locate the purpose codes at our website address https://aib.ie/our-products/current-accounts/international-payments/purpose-of-payment-codes Failure to provide a clear payment purpose can result in the payment being delayed or rejected. This must not be used for SCT payments & payments from 238590 account

(AT-05 Remittance Information)

Usage Rule: Either '**Structured**' or '**Unstructured**' may be present.

Remittance Data (Unstructured)	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ RmtInf +++++ Ustrd	C	140	For all payments, this information will travel with the payment to the recipient bank. This field is mandatory for payments made from a 238590 account and must contain a purpose of payment e.g. wages. Failure to provide a clear payment purpose can result in the payment being delayed or rejected.*
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*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.]

Multi-Currency Bulk Payments XML File Format

Generic Field Name	XPath	Mandatory/Optional/Conditional	Max Length	Format/Comments
<u>Remittance Data Proprietary Code</u>	Document + CstmrCdtTrfIntr ++ PmtInf +++ CdtTrfTxInf ++++ RmtInf +++++ Strd ++++++ CdtrRefInf +++++++ Tp +++++++ CdOrPrtry +++++++ Cd	O	4	SCOR For SCT payments, this information will travel with the payment to the recipient bank. Value must be SCOR. For non SCT payments, the information will not travel with the payment.
<u>Remittance Data Issuer</u>	Document + CstmrCdtTrfIntr ++ PmtInf +++ CdtTrfTxInf ++++ RmtInf +++++ Strd ++++++ CdtrRefInf +++++++ Tp +++++++ Issr	C	35	For SCT payments, this information will travel with the payment to the recipient bank. 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). For non SCT payments, the information will not travel with the payment. This field becomes mandatory if SCOR is used in remittance data proprietary code field.
<u>Remittance Data Reference</u>	Document + CstmrCdtTrfIntr ++ PmtInf +++ CdtTrfTxInf ++++ RmtInf +++++ Strd ++++++ CdtrRefInf +++++++ Ref	C	35	For SCT payments, this information will travel with the payment to the recipient bank. Remittance Data Reference must be used (ISO 11649) in case "ISO" is mentioned under 'Issuer'. For non SCT payments, the information will not travel with the payment. This field becomes mandatory if SCOR is used in remittance data proprietary code field.

4. Debtor – Organisation or Private Identification

Generic Field Name	XPath	Mandatory/ Optional/ Conditional	Max Length	Format/Comments
(Start of AT-10 Originator Identification Code) Submitter can specify Organisation Identification or Private Identification . Values in both blocks are not permitted. This data is only required if you have an agreement with the recipient that this is how he will identify you.				
Organisation Identification Usage Rule: Either ' AnyBIC ', ' LEI ' or one occurrence of ' <u>Other</u> ' is allowed.				
Generic Field Name	XPath	Mandatory/ Optional/ Conditional	Max Length	Format/Comments
Debtor Organisation BIC	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ OrgId ++++++ AnyBIC	○	11	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} For all payments (excluding payments from 238590 account) this information will travel with the payment to the recipient bank.
Debtor Organisation LEI	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ OrgId ++++++ LEI	○	20	If populated, this information will travel with the payment to the recipient bank.
<u>Debtor Organisation Id</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ OrgId ++++++ Othr +++++++ Id	○	35	For all payments (excluding payments from 238590 account) this information will travel with the payment to the recipient bank. For non SCT payment this information will only travel with the payment if you provide Debtor Organisation Scheme Code.
<u>Debtor Organisation Scheme Code</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ OrgId ++++++ Othr +++++++ SchmeNm +++++++ Cd	○	4	For all payments (excluding payments from 238590 account) this information will travel with the payment to the recipient bank. 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

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Generic Field Name	XPath	Mandatory/ Optional/ Conditional	Max Length	Format/Comments
<u>Debtor Organisation Scheme Proprietary</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ Orgld ++++++ Othr +++++++ SchmeNm +++++++ Prtry	○	35	For SCT payments, this information will travel with the payment to the recipient bank. For non SCT payments, the information will not travel with the payment.
<u>Debtor Organisation Issuer</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ Orgld ++++++ Othr +++++++ Issr	○	35	For all payments, (excluding payments from 238590 account) this information will travel with the payment to the recipient bank. For non SCT payment this information will only travel with the payment if you provide Debtor Organisation Scheme Code.
Generic Field Name	XPath	Mandatory/ Optional/ Conditional	Max Length	Format/Comments
Private Identification				
Usage Rule: Either ' Date and Place of Birth ' or one occurrence of ' <u>Other</u> ' is allowed				
Debtor Private Date of Birth	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ Prvtld ++++++ DtAndPlcOfBirth +++++++ BirthDt	○	10	YYYY-MM-DD For all payments, (excluding payments from 238590 account) this information will only travel with the payment to the recipient bank if you provide Debtor Private City of Birth and Debtor Private Country of Birth.
Debtor Private Province of Birth	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ Prvtld ++++++ DtAndPlcOfBirth +++++++ PrvcOfBirth	○	35	For all payments, (excluding payments from 238590 account) this information will travel with the payment to the recipient bank.
Debtor Private City of Birth	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ Prvtld ++++++ DtAndPlcOfBirth +++++++ CityOfBirth	○	35	For all payments, (excluding payments from 238590 account) this information will only travel with the payment to the recipient bank if you provide Debtor Private Date of Birth and Debtor Private Country of Birth.

Generic Field Name	XPath	Mandatory/ Optional/ Conditional	Max Length	Format/Comments
Debtor Private Country of Birth	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ PrvtId ++++++ DtAndPlcOfBirth +++++++ CtryOfBirth	○	2	For all payments, (excluding payments from 238590 account) this information will only travel with the payment to the recipient bank if Debtor Date of Birth and Debtor Private City of Birth are provided.
<u>Debtor Private Id</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ Id	○	35	For all payments (exclucing payments from 238590 account), this information only will travel with the payment to the recipient bank if Debtor Private Scheme Code is provided.
<u>Debtor Private Scheme Code</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ SchmeNm +++++++ Cd	○	4	For all payments (excluding payments from 238590 account) this information will travel with the payment to the recipient bank. 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
<u>Debtor Private Scheme Proprietary</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ SchmeNm +++++++ Prtry	○	35	For SCT payments, this information will travel with the payment to the recipient bank. For non SCT payments, the information will not travel with the payment.
<u>Debtor Private Issuer</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ Issr	○	35	For all payments (excluding payments from 238590 account), this information will only travel with the payment to the recipient bank if Debtor Private Scheme code and Debtor Private ID are provided.

(End of AT-10 Originator Identification Code)

5. Ultimate Debtor – Organisation or Private Identification

Generic Field Name	XPath	Mandatory/Optional/Conditional	Max Length	Format/Comments
Start of Ultimate Debtor Information It can appear either in the Payment Information Block or Transaction Information Block but not both . You would use this information if making the payment “on behalf” of another.				
Ultimate Debtor Name	Document + CstmrCdtTrfInitr ++ PmtInf +++ UltmtDbtr ++++ Nm	○	70	For all payments (excluding payments from 238590 account) 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) Submitter can specify Organisation Identification or Private Identification . Values in both blocks are not permitted.				
Organisation Identification Usage Rule: Either ‘ AnyBIC ’, ‘ LEI ’ or one occurrence of ‘ <u>Other</u> ’ is allowed.				
Ultimate Debtor Organisation BIC	Document + CstmrCdtTrfInitr ++ PmtInf +++ UltmtDbtr ++++ Id +++++ OrgId ++++++ AnyBIC	○	11	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} For all payments (excluding payments from 238590 account) 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.
Ultimate Debtor Organisation LEI	Document + CstmrCdtTrfInitr ++ PmtInf +++ UltmtDbtr ++++ Id +++++ OrgId ++++++ LEI	○	20	If populated, this information will travel with the payment to the recipient bank.
<u>Ultimate Debtor Organisation Id</u>	Document + CstmrCdtTrfInitr ++ PmtInf +++ UltmtDbtr ++++ Id +++++ OrgId ++++++ Othr +++++++ Id	○	35	For all payments (excluding payments from 238590 account) this information will travel with the payment to the recipient bank.
<u>Ultimate Debtor Organisation Scheme Code</u>	Document + CstmrCdtTrfInitr ++ PmtInf +++ UltmtDbtr ++++ Id +++++ OrgId ++++++ Othr +++++++ SchmeNm +++++++ Cd	○	4	For all payments (excluding payments from 238590 account) this information will travel with the payment to the recipient bank. 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

Generic Field Name	XPath	Mandatory/ Optional/ Conditional	Max Length	Format/Comments
<u>Ultimate Debtor Organisation Scheme Proprietary</u>	Document + CstmrCdtTrflnitr ++ PmtInf +++ UltmtDbtr ++++ Id +++++ Orgld ++++++ Othr +++++++ SchmeNm +++++++ Prtry	○	35	For all payments (excluding payments from 238590 account) this information will travel with the payment to the recipient bank.
<u>Ultimate Debtor Organisation Issuer</u>	Document + CstmrCdtTrflnitr ++ PmtInf +++ UltmtDbtr ++++ Id +++++ Orgld ++++++ Othr +++++++ Issr	○	35	For all payments (excluding payments from 238590 account) 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				
Ultimate Debtor Private Date of Birth	Document + CstmrCdtTrflnitr ++ PmtInf +++ UltmtDbtr ++++ Id +++++ Prvtld ++++++ DtAndPlcOfBirth +++++++ BirthDt	○	10	YYY-MM-DD For all payments (excluding payments from 238590 account), this information will only travel with the payment to the recipient bank if the Ultimate Debtor Private City of Birth and Ultimate Debtor Private County of Birth are provided.
Ultimate Debtor Private Province of Birth	Document + CstmrCdtTrflnitr ++ PmtInf +++ UltmtDbtr ++++ Id +++++ Prvtld ++++++ DtAndPlcOfBirth +++++++ PrvcOfBirth	○	35	For all payments (excluding payments from 238590 account) this information will travel with the payment to the recipient bank..
Ultimate Debtor Private City of Birth	Document + CstmrCdtTrflnitr ++ PmtInf +++ UltmtDbtr ++++ Id +++++ Prvtld ++++++ DtAndPlcOfBirth +++++++ CityOfBirth	○	35	For all payments, (excluding payments from 238590 account) this information will only travel with the payment to the recipient bank if you provide Ultimate Debtor Private Date of Birth and Ultimate Debtor Private Country of Birth

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Generic Field Name	XPath	Mandatory/ Optional/ Conditional	Max Length	Format/Comments
Ultimate Debtor Private Country of Birth	Document + CstmrCdtTrfInitm ++ PmtInf +++ UltmtDbtr ++++ Id +++++ PrvtId ++++++ DtAndPlcOfBirth +++++++ CtryOfBirth	○	2	For all payments (excluding payments from 238590 account), this information will only travel with the payment to the recipient bank if the Ultimate Debtor Private Date of Birth and Ultimate Debtor Private County of Birth are provided.
<u>Ultimate Debtor Private Id</u>	Document + CstmrCdtTrfInitm ++ PmtInf +++ UltmtDbtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ Id	○	35	For all payments (excluding payments from 238590 account), this information will only travel with the payment to the recipient bank if Ultimate Debtor Private Scheme Code is provided.
<u>Ultimate Debtor Private Scheme Code</u>	Document + CstmrCdtTrfInitm ++ PmtInf +++ UltmtDbtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ SchmeNm +++++++ Cd	○	4	For all payments (excluding payments from 238590 account) this information will travel with the payment to the recipient bank. 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
<u>Ultimate Debtor Private Scheme Proprietary</u>	Document + CstmrCdtTrfInitm ++ PmtInf +++ UltmtDbtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ SchmeNm +++++++ Prtry	○	35	For all payments (excluding payments from 238590 account) this information will travel with the payment to the recipient bank.
<u>Ultimate Debtor Private Issuer</u>	Document + CstmrCdtTrfInitm ++ PmtInf +++ UltmtDbtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ Issr	○	35	For all payments (excluding payments from 238590 account), this information will only travel with the payment to the recipient bank if Ultimate Debtor Private ID is provided.
End of Ultimate Debtor Information				

6. Creditor – Organisation and Private Identification

Generic Field Name	XPath	Mandatory/ Optional/ Conditional	Max Length	Format/Comments
(Start of AT-24 Beneficiary Identification Code) Submitter can specify Organisation Identification or Private Identification . Values in both blocks are not permitted. This data is only required if you have an agreement with the recipient that this is how you identify him.				
Organisation Identification Usage Rule: Either ' AnyBIC ', ' LEI ' or one occurrence of ' <u>Other</u> ' is allowed.				
Creditor Organisation BIC	Document + CstmrCdtTrflnitr ++ Pmtlnf +++ CdtTrfTxlnf ++++ Cdtr +++++ Id ++++++ Orgld +++++++ AnyBIC	○	11	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]){3,3}{0,1} For all payments (excluding payments from 238590 account) this information will travel with the payment to the recipient bank.
Creditor Organisation LEI	Document + CstmrCdtTrflnitr ++ Pmtlnf +++ CdtTrfTxlnf ++++ Cdtr +++++ Id ++++++ Orgld +++++++ LEI	○	20	If populated, this information will travel with the payment to the recipient bank.
<u>Creditor Organisation Id</u>	Document + CstmrCdtTrflnitr ++ Pmtlnf +++ CdtTrfTxlnf ++++ Cdtr +++++ Id ++++++ Orgld +++++++ Othr +++++++ Id	○	35	For all payments (excluding payments from 238590 account) this information will travel with the payment to the recipient bank.
<u>Creditor Organisation Scheme Code</u>	Document + CstmrCdtTrflnitr ++ Pmtlnf +++ CdtTrfTxlnf ++++ Cdtr +++++ Id ++++++ Orgld +++++++ Othr +++++++ SchmeNm +++++++ Cd	○	4	For all payments (excluding payments from 238590 account) this information will travel with the payment to the recipient bank. 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

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Generic Field Name	XPath	Mandatory/ Optional/ Conditional	Max Length	Format/Comments
<u>Creditor Organisation Scheme Proprietary</u>	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ Orgld +++++++ Othr ++++++++ SchmeNm +++++++++ Prtry	○	35	For all payments (excluding payments from 238590 account) this information will travel with the payment to the recipient bank.
<u>Creditor Organisation Issuer</u>	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ Orgld +++++++ Othr ++++++++ Issr	○	35	For all payments (excluding payments from 238590 account) 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				
Creditor Private Date of Birth	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ Prvtld +++++++ DtAndPlcOfBirth +++++++++ BirthDt	○	10	YYYY-MM-DD For all payments (excluding payments from 238590 account), this information will only travel with the payment to the recipient bank if Creditor Private City of Birth and Creditor Private Country of Birth are provided.
Creditor Private Province of Birth	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ Prvtld +++++++ DtAndPlcOfBirth +++++++++ PrvcOfBirth	○	35	For all payments (excluding payments from 238590 account) this information will travel with the payment to the recipient bank.
Creditor Private City of Birth	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ Prvtld +++++++ DtAndPlcOfBirth +++++++++ CityOfBirth	○	35	For all payments (excluding payment from 238590 account), this information will only travel with the payment to the recipient bank if Creditor Date of Birth and Creditor Private Country of Birth are provided.

Generic Field Name	XPath	Mandatory/ Optional/ Conditional	Max Length	Format/Comments
Creditor Private Country of Birth	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ PrvtId +++++++ DtAndPlcOfBirth +++++++ CtryOfBirth	○	2	For all payments (excluding payments from 238590 account), this information will only travel with the payment to the recipient bank if Creditor Date of Birth and Creditor City of Birth are provided.
<u>Creditor Private Id</u>	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ PrvtId +++++++ Othr +++++++ Id	○	35	For all payments (excluding payments from 238590 account), this information will only travel with the payment to the recipient bank if Creditor Scheme Code is provided.
<u>Creditor Private Scheme Code</u>	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ PrvtId +++++++ Othr +++++++ SchmeNm +++++++ Cd	○	4	For all payments (excluding payments from 238590) this information will travel with the payment to the recipient bank. 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
<u>Creditor Private Scheme Proprietary</u>	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ PrvtId +++++++ Othr +++++++ SchmeNm +++++++ Prtry	○	35	For all payments (excluding payments from 238590 account) this information will travel with the payment to the recipient bank.
<u>Creditor Private Issuer</u>	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ PrvtId +++++++ Othr +++++++ Issr	○	35	For all payments (excluding payments from 238590 account), this information will only travel with the payment to the recipient bank if Credit Private ID is provided.

(End of AT-24 Beneficiary Identification Code)

7. Ultimate Creditor Organisation or Private Identification

Generic Field Name	XPath	Mandatory/ Optional/ Conditional	Max Length	Format/Comments
Start of Ultimate Creditor Information				
You would use this information if the recipient is receiving the payment “on behalf” of another.				
Ultimate Creditor Name	Document + CstmrCdtTrfIntrn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Nm	○	70	This is the ultimate recipient to which the amount of money is being paid. For all payments (excluding payments from 238590 account) this information will travel with the payment to the recipient bank.
(AT-29 Identification Code of the Beneficiary Reference Party)				
Submitter can specify Organisation Identification or Private Identification . Values in both blocks are not permitted.				
Organisation Identification				
Usage Rule: Either ' AnyBIC ', ' LEI ' or one occurrence of ' Other ' is allowed.				
Ultimate Creditor Organisation BIC	Document + CstmrCdtTrfIntrn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++ AnyBIC	○	11	A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} For all payments (excluding payments from 238590 account) this information will travel with the payment to the recipient bank.
Ultimate Creditor Organisation LEI	Document + CstmrCdtTrfIntrn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++ LEI	○	20	If populated, this information will travel with the payment to the recipient bank.

Generic Field Name	XPath	Mandatory/ Optional/ Conditional	Max Length	Format/Comments
<u>Ultimate Creditor Organisation Id</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++ Othr +++++++ Id	O	35	For all payments (excluding payments from 238590 account) this information will travel with the payment to the recipient bank.
<u>Ultimate Creditor Organisation Scheme Code</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++ Othr +++++++ SchmeNm +++++++ Cd	O	4	For all payments (excluding payments from 238590 account) this information will travel with the payment to the recipient bank. 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
<u>Ultimate Creditor Organisation Scheme Proprietary</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++ Othr +++++++ SchmeNm +++++++ Prtry	O	35	For all payments (excluding payments from 238590 account) this information will travel with the payment to the recipient bank.
<u>Ultimate Creditor Organisation Issuer</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++ Othr +++++++ Issr	O	35	For all payments (excluding payments from 238590 account) 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

Multi-Currency Bulk Payments XML File Format

Generic Field Name	XPath	Mandatory/ Optional/ Conditional	Max Length	Format/Comments
Ultimate Creditor Private Date of Birth	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ Prvtld +++++++ DtAndPlcOfBirth +++++++ BirthDt	○	10	YYYY-MM-DD For all payments (excluding payments from 238590 account), this information will only travel with the payment to the recipient bank if the Ultimate Creditor Private City of Birth and Ultimate Creditor Private Country of Birth are provided.
Ultimate Creditor Private Province of Birth	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ Prvtld +++++++ DtAndPlcOfBirth +++++++ PrvcOfBirth	○	35	For all payments (excluding payments from 238590 account) this information will travel with the payment to the recipient bank.
Ultimate Creditor Private City of Birth	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ Prvtld +++++++ DtAndPlcOfBirth +++++++ CityOfBirth	○	35	For all payments (excluding payments from 238590 account), this information will only travel with the payment to the recipient bank if the Ultimate Creditor Private Date of Birth and Ultimate Creditor Private Country of Birth are provided.
Ultimate Creditor Private Country of Birth	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ Prvtld +++++++ DtAndPlcOfBirth +++++++ CtryOfBirth	○	2	For all payments (excluding payments from 238590 account), this information will only travel with the payment to the recipient bank if the Ultimate Creditor Date of birth and Ultimate Creditor Private City of Birth are provided.
Ultimate Creditor Private Id	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ Prvtld +++++++ Othr +++++++ Id	○	35	For all payments (excluding payments from 238590 account), this information will only travel with the payment to the recipient bank if Ultimate Creditor Scheme Code is provided.

Generic Field Name	XPath	Mandatory/ Optional/ Conditional	Max Length	Format/Comments
<u>Ultimate Creditor Private Scheme Code</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ Othr +++++++ SchmeNm +++++++ Cd	○	4	For all payments (excluding payments from 238590 account) this information will travel with the payment to the recipient bank. 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
<u>Ultimate Creditor Private Scheme Proprietary</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ Othr +++++++ SchmeNm +++++++ Prtry	○	35	For all payments (excluding payments from 238590 account) this information will travel with the payment to the recipient bank.
<u>Ultimate Creditor Private Issuer</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ Othr +++++++ Issr	○	35	For all payments (excluding payments from 238590 account), this information will only travel with the payment to the recipient bank if Ultimate Creditor Private ID is provided.
End of Ultimate Creditor Information				

8. PAIN.002 Reject Codes and Reasons

Unpaid Error Codes

Code & Reason	Code & Reason
AC01-Incorrect Account Number	ARDT-Already Returned Transaction
AC03-Invalid Creditor Account Number	BE01-Inconsisten With End Customer
AC04-Closed Account Number	BE04-Creditor Address Missing
AC06-Account Blocked	BE05-Unrecognised Initiating Party
AC13-Invalid Debtor Account Type	BE06-Unknown End Customer
AC14-Invalid Agent	BE07-Missing Debtor Address
AC15-Account Details Changed	BE08-Bank Error
AC16-Account In Sequestration	CERI – CheckERI
AC17-Account In Liquidation	CN01-Authorisation Cancelled
AG01-Transaction Forbidden	CNOR-Creditor Bank Is Not Registered
AG02-Operation/Transaction Code Invalid	CNPC-Cash Not Picked Up
AM01-Zero Amount	CURR-Incorrect Currency
AM02-Not Allowed Amount	CUST-Cancellation requested by the Debtor
AM03-Not Allowed Currency	DNOR-Debtor Bank Is Not Registered
AM04-Insufficient Funds	DS28-Return For Technical Reason
AM05-Duplicate Payment	DT01-Invalid Date
AM06-Too Low Amount	DT02-Cheque Expired
AM07-Blocked Amount	ED01-Correspondent Bank Not Possible
AM09-Wrong Amount	ED03-Balance Info Request
AM10-Invalid Control Sum	ED05-Settlement Failed
ERIN-ERI Option Not Supported	EMVL-EMV Liability Shift

8. PAIN.002 Reject Codes and Reasons

Unpaid Error Codes

Code & Reason	Code & Reason
FF01 - Invalid File Format	RC01-Invalid BIC
FF05-Invalid Local Instrument Code	RC07-Invalid Creditor BIC Identifier
FOCR-Payment Recalled	RF01-Not Unique Transaction Reference
FR01-Unspecified Reason	RR01-Regulatory Reason (Missing Debtor Account or Identification)
FRTR-Final Response Mandate Cancelled	RR02- Regulatory Reason (Missing Debtor Name or Address)
MD01-No Mandate	RR03 - Regulatory Reason (Missing Creditor Name or Address)
MD02-Mandate data missing or incorrect	RR04-Regulatory Reason
MD06-Disputed authorised transaction	RUTA-Return Upon Unable To Apply
MD07-End Customer Deceased	SL01-Specific Service offered by the Debtor Bank
MS02-By order of the beneficiary - reason not specified	SL02-Specific Service Offered By Creditor Agent
MS03-Reason Not Specified	SL11-Creditor Not On Whitelist Of Debtor
NARR-Narrative	SL12-Creditor On Blacklist Of Debtor
NOAS -No Answer From Customer	SL13-Max Number Of Direct Debit Transactions Exceeded
NOCM-Not Compliant	SL14-Max Direct Debit Transaction Amount Exceeded
NOOR-No Original Transaction Received	SP01-Payment Stopped
PINL-PIN Liability Shift	SP02-Previously Stopped
Code & Reason	Code & Reason
SVNR-Service Not Rendered	UPAY-Undue Payment
TM01-CutOffTime	RC04 -InvalidCreditorBankIdentifier
TRAC-Removed From Tracking	Any other codes not mapped above will be mapped to Default code - AG01-Transaction Forbidden

Appendix 1 – Eligible Currency Codes and Decimal Places

Currency Name	Currency Code	Decimal Places (2 unless stated below)
Australian Dollar	AUD	
Canadian Dollar	CAD	
Chinese Yuan	CNY	
Czech Koruna	CZK	
Danish Krone	DKK	
Euro	EUR	
Hong Kong Dollar	HKD	
Hungarian Forint	HUF	
Icelandic Krona	ISK	0
Indian Rupee	INR	
Israeli New Shekel	ILS	
Japanese Yen	JPY	0
Mexican Peso	MXN	
New Zealand Dollar	NZD	
Norwegian Krone	NOK	
Philippine Peso	PHP	
Polish Zloty	PLN	
Qatari Rial	QAR	
Romanian Leu	RON	
Russian Ruble	RUB	
Saudi Riyal	SAR	
Singapore Dollar	SGD	
South African Rand	ZAR	
Swedish Krona	SEK	
Swiss Franc	CHF	
Thai Baht	THB	
Turkish Lira	TRY	
United Arab Emirates Dirham	AED	
Pound Sterling	GBP	
US Dollar	USD	

Appendix 2 – Country Codes

Country Code	Country Name
AD*	Andorra
AE	United Arab Emirates
AF	Afghanistan
AG	Antigua and Barbuda
AI	Anguilla
AL	Albania
AM	Armenia
AN	Netherlands Antilles
AO	Angola
AR	Argentina
AS	American Samoa
AT*	Austria
AU	Australia
AW	Aruba
AX*	Aland Islands
AZ	Azerbaijan
BA	Bosnia and Herzegovina
BB	Barbados
BD	Bangladesh
BE*	Belgium
BF	Burkina Faso
BG*	Bulgaria
BH	Bahrain
BI	Burundi
BJ	Benin
BL*	Saint Barthelem
BM	Bermuda
BN	Brunei Darussalam
BO	Bolivia
BR	Brazil
BS	Bahamas
BT	Bhutan
BV	Bouvet Island
BW	Botswana
BY	Belarus
BZ	Belize
CA	Canada

Multi-Currency Bulk Payments XML File Format

Country Code	Country Name
CC	Cocos (Keeling) Islands
CF	Central African Republic
CG	Congo
CH*	Switzerland
CI	Cote D'Ivoire
CK	Cook Islands
CL	Chile
CM	Cameroon
CN	China
CO	Colombia
CR	Costa Rica
CU	Cuba
CV	Cape Verde
CX	Christmas Island
CY*	Cyprus
CZ*	Czech Republic
DE*	Germany
DJ	Djibouti
DK*	Denmark
DM	Dominica
DO	Dominican Republic
DZ	Algeria
EC	Ecuador
EE*	Estonia
EG	Egypt
EH	Western Sahara
ER	Eritrea
ES*	Spain
ET	Ethiopia
FI*	Finland
FJ	Fiji
FK	Falkland Islands
FM	Micronesia
FO	Faroe Islands
FR*	France
GA	Gabon
GB*	United Kingdom
GD	Grenada
GE	Georgia

Country Code	Country Name
GF*	French Guyana
GG*	Guernsey, C.I.
GH	Ghana
GI*	Gibraltar
GL	Greenland
GM	Gambia
GN	Guinea
GP*	Guadeloupe
GQ	Equatorial Guinea
GR*	Greece
GS	South Georgia and Sandwich Islands
GT	Guatemala
GU	Guam
GW	Guinea-Bissau
GY	Guyana
HK	Hong Kong
HM	Heard and McDonald Islands
HN	Honduras
HR*	Croatia
HT	Haiti
HU*	Hungary
ID	Indonesia
IE*	Ireland
IL	Israel
IM*	Isle of Man
IN	India
IO	British Indian
IQ	Iraq
IS*	Iceland
IT*	Italy
JE*	Jersey, C.I.
JM	Jamaica
JO	Jordan
JP	Japan
KE	Kenya
KG	Kyrgyzstan
KH	Cambodia
KI	Kiribati
KM	Comoros

Multi-Currency Bulk Payments XML File Format

Country Code	Country Name
KN	Saint Kitts and Nevis Anguilla
KR	Korea, Republic
KW	Kuwait
KY	Cayman Islands
KZ	Kazakhstan
LA	Laos
LB	Lebanon
LC	Saint Lucia
LI*	Liechtenstein
LK	Sri Lanka
LR	Liberia
LS	Lesotho
LT*	Lithuania
LU*	Luxembourg
LV*	Latvia
LY	Libya
MA	Morocco
MC*	Monaco
MD	Moldova, Republic
ME	Montenegro
MF*	Saint Martin
MG	Madagascar
MH	Marshall Islands
MK	Macedonia
ML	Mali
MM	Myanmar
MN	Mongolia
MO	Macau
MP	Northern Mariana Islands
MQ*	Martinique
MR	Mauritania
MS	Montserrat
MT*	Malta
MU	Mauritius
MV	Maldives
MW	Malawi
MX	Mexico
MY	Malaysia
MZ	Mozambique

Country Code	Country Name
NA	Namibia
NC	New Caledonia
NE	Niger
NF	Norfolk Island
NG	Nigeria
NI	Nicaragua
NL*	Netherlands
NO*	Norway
NP	Nepal
NR	Nauru
NU	Niue
NZ	New Zealand
OM	Oman
PA	Panama
PE	Peru
PF	French Polynesia
PG	Papua New Guinea
PH	Philippines
PK	Pakistan
PL*	Poland
PM*	Saint Pierre and Miquelon
PN	Pitcairn
PR	Puerto Rico
PS	Palestinian Ter
PT*	Portugal
PW	Palau
PY	Paraguay
PZ	Panama Canal Zone
QA	Qatar
RE*	Reunion
RO*	Romania
RS	Serbia
RU	Russian Federation
RW	Rwanda
SA	Saudi Arabia
SB	Solomon Islands
SC	Seychelles
SE*	Sweden
SG	Singapore

Multi-Currency Bulk Payments XML File Format

Country Code	Country Name
SH	Saint Helena
SI*	Slovenia
SJ	Svalbard and Jan Mayen Islands
SK*	Slovakia
SL	Sierra Leone
SM*	San Marino
SN	Senegal
SO	Somalia
SR	Suriname
ST	Sao Tome and Principe
SV	El Salvador
SZ	Swaziland
TC	Turks and Caicos Islands
TD	Chad
TF	French Southern Territories
TG	Togo
TH	Thailand
TJ	Tajikstan
TK	Tokelau
TL	Timor-Leste
TM	Turkmenistan
TN	Tunisia
TO	Tonga
TR	Turkey
TT	Trinidad and Tobago
TV	Tuvalu
TW	Taiwan
TZ	Tanzania
UA	Ukraine
UG	Uganda
UM	United States Minor Outlying Islands
US	United States
UY	Uruguay
UZ	Uzbekistan
VA*	Holy See (Vatican City State)
VC	Saint Vincent and Grenadines
VE	Venezuela
VG	Virgin Islands (British)
VI	Virgin Islands (USA)
VN	Vietnam

Country Code	Country Name
VU	Vanuatu
WF	Wallis and Futuna Islands
WS	Samoa
YE	Yemen
YT*	Mayotte
YU	Yugoslavia
ZA	South Africa
ZM	Zambia
ZW	Zimbabwe

*SEPA Zone = Countries that are SEPA reachable

Appendix 3 – Clearing Code Table

Country	ISO20022 Payment System Prefix	Validation	National Clearing System Name – SWIFT Standards
USA	USABA	9n	Fedwire Routing Number
UK		6n	UK Domestic Sort Code
Australia	AUBSB	6n	Australian Bank State Branch (BSB) Code
Canada	CACPA	9n	Canadian Payments Association Payment Routing Number
Hong Kong	HKNCC	3n	Bank Code of Hong Kong
India	INFSC	11c	Indian Financial System Code (IFSC)
New Zealand	NZNCC	6n	New Zealand National Clearing Code
Russia	RUCBC	9n	Russian Central Bank Identifier code
Switzerland	CHBCC	3..5n	Swiss Clearing Code (BC code)
Switzerland	CHSIC	6n	Swiss clearing Code (SIC Code)
South Africa	ZANCC	6n	South African National Clearing Code
China	CNAPS	12n	CNAPS Identifier
Japan	JPZGN	7n	Japan Zengin Clearing Code
Thailand	THCBC	3n	Thailand Clearing House Co., Ltd
Singapore	SGIBG	7n	IBG Sort Code
Taiwan	TWNCC	7n	Financial Institution Code
All other countries		None	

Terms and conditions apply.

Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland.

Appendix 4 – Sample MCY XML File

This is a sample MCY XML file created by ABC Limited (Originator Identification Number = IE512MCY345678).

It contains three Payment Information Blocks as follows:

Block 1 contains 2 SCT payments - one to a beneficiary in Ireland and one to a beneficiary in Germany.

Block 2 contains a GBP payment to a beneficiary in the UK.

Block 3 contains a USD payment to a beneficiary in the US.

A summary of the payments is detailed in the table below:

Payment Block	Payment Type	Debit Account	Amount	Beneficiary	Requested Execution Date
1	SCT	IE38AIBK93129212345678	EUR 2,041.56	Office Supplies Ltd	13/07/2023
1	SCT	IE38AIBK93129212345678	EUR 165.88	CFD Translations	13/07/2023
2	Non-SCT	GB55AIBK23859012345678	GBP 15,658.75	UK Supplier Company	13/07/2023
3	Non-SCT	IE22AIBK93006712345678	USD 2000.00	Comms US Incorporated	13/07/2023
		Control Sum	19,866.19		

*Please note this is sample account and OIN info

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<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:2002:tech:xsd:pa
in.001.001.09">
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<CstmrCdtTrfInItN>
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```
<GrpHdr>
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</OrgId>
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</Id>
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</GrpHdr>
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<PmtMtd>TRF</PmtMtd>
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<AdrLine>22 Main St</AdrLine>
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<AdrLine>Bray</AdrLine>
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```
</PstlAdr>
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Multi-Currency Bulk Payments XML File Format

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  <Ccy>EUR</Ccy>
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</FinInstnId>
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</FinInstnId>
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  <PstlAdr>
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    <TwnNm>Cork</TwnNm>
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</CdtrAcct>
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    </PstlAdr>
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  </Purp>
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</CdtTrfTxInf>
</PmtInf>
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  <PmtInflId>Block2</PmtInflId>
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    <Nm>ABC Limited</Nm>
    <PstlAdr>
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      <AdrLine>22 Main St</AdrLine>
      <AdrLine>Bray</AdrLine>
    </PstlAdr>
  </Dbtr>
  <DbtrAcct>
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    </Id>
    <Ccy>GBP</Ccy>
  </DbtrAcct>
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      <BICFI>AIBKGB41UND</BICFI>
    </FinInstnId>
  </DbtrAgt>
  <CdtTrfTxInf>
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    </PmtId>
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Multi-Currency Bulk Payments XML File Format

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Appendix 5 – Revision History

Date	Section	Page	Update Description
Mar-13	Section 3	Page 10	“The XPATH listed below for each field is the location of the field within the file.”
Mar-13	Initiating Party Organisation Id	Page 11	Sample OIN = IEXXMCYZZZZZZ where XX is a check digit and ZZZZZZ is a 6 digit identification number.
Mar-13	Payment Information ID	Page 11	“We recommend that you use a unique identification reference for each Payment Information Block within the file”
Mar-13	Debtor Postal Address Line 1 and Debtor Postal Address Line 2	Page 13	Debtor Postal Address Line 1 and Debtor Postal Address Line 2 on page 13 M (Mandatory)
Mar-13	Instruction Id (Section 3.4)	Page 14	“Please note that this field cannot contain leading, trailing or internal spaces”
Mar-13	Instructed Amount (includes the Payment Currency)	Page 15	“The maximum amount is 999999999.99”
Mar-13	Remittance Data Issuer Remittance Data Reference	Page 18	1. Now a conditional field “C” 2 “This field becomes mandatory if SCOR is used in remittance data proprietary code field.”
Mar-13	Appendix 4	Page 40	Appendix 4 added.
Jul-13	Section 2. General Comments	Page 5	Payments that have the same requested execution date, debtor account and transaction currency should be grouped together in a block within a payment file. There is a limit of 25 payment blocks per file. AIB will not accept files containing more than 25 payment blocks.
Jul-13	Add Appendix 5 – Revision History	Page 45	Revision History Added.
Aug-13	Appendix 1	Page 31	Spelling of Lithuanian corrected.
Aug-13	Appendix 2 – Country Codes		Columns 3, 4, 5 and 6 removed.
Jan-14	Section 1.1 Payment Types	Page 4	“The two lines of debit narrative on the nominated debit account will be: Line 1 - PFXXXXXXXXXXXXXXXXX where PF stands for Payment File and XXXXXXXXXXXXXXXXXXXX is the unique file reference generated by AIB when the file is uploaded. Line 2 - First 18 characters of the reference populated by you in the Customer Reference field at the time of file upload.”
Jan-14	Message Id	Page 10	If you are submitting your file using SFTP or Connect Direct, the first 18 characters of the value populated in this field will appear as a second line narrative on the debit account statement.

Date	Section	Page	Update Description
Jan-14	Local Instrument Code	Page 12	"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; http://www.iso20022.org/external_code_list.page "
Jan-14	Category Purpose Code	Page 12	As above
Jan-14	Debtor Name	Page 13	Current text of second line in Format/Comments box : "AIB will substitute this value with the name on the debit account." Replace with: "The name populated in this field will travel with the payment to the recipient bank."
Jan-14	End to End ID	Page 14	"This field is intended to contain information relating to the purpose of the payment. For SCT payments, 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 services."
Jan-14	Purpose Code	Page 17	"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; http://www.iso20022.org/external_code_list.page "
Jan-14	Debtor Organisation Scheme Code	Page 19	As above
Jan-14	Debtor Private Scheme Code	Page 20	As above
Jan-14	Ultimate Debtor Organisation Scheme Code	Page 22	As above
Jan-14	Ultimate Debtor Private Scheme Code	Page 23	As above
Jan-14	Creditor Organisation Scheme Code	Page 24	As above
Jan-14	Creditor Private Scheme Code	Page 26	As above
Jan-14	Ultimate Creditor Organisation Scheme Code	Page 27	As above
Jan-14	Ultimate Creditor Private Scheme Code	Page 29	As above
Jan-14	Appendix 1 - Eligible Currency Codes and Decimal Places	Page 31	The following currencies are added to the table: Chinese Yuan CNY Kuwaiti Dinar KWD Omani Rial OMR Russian Ruble RUB
Jan-14	Version Number	Back Page	Version number amended from 1.0 to 1.2 08/02/2014
Nov-15	Section 1.1 Payment Types – Definition	Page 4	Text Amended to 'Recipient IBAN is mandatory.' Line 1 and Line 2 of the narrative swapped.
Nov-15	Section 2.4 Recipient/ Creditor Account Details	Page 8	Text Amended to 'EU legislation states that for SEPA Credit Transfer (SCT) payments, the Recipient's IBAN must be used to specify the recipient's account.'

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Date	Section	Page	Update Description
Nov-15	Footnote 1	Page 9	Removed LVL - Latvian Lat and LTL – Lithuanian Litas
Nov-15	Footnote 2	Page 9	Added to include San Marino
Nov-15	Section 3.3 Payment Information Block – Debtor Agent BIC	Page 14	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 14	1. Now a conditional field "C" 2. "Mandatory for non SCT Payments"
Nov-15	Section 3.3 Payment Information Block – Debtor Agent ID	Page 14	Added new field - Debtor Agent ID
Nov-15	Section 3.4 Transaction Information – Creditor Agent BIC	Page 16	1. Now a conditional field "C" 2. "Optional SCT Payments" 3. "Mandatory for non SCT Payments"
Nov-15	PAIN.002 Reject Codes and Reasons	Page 31	Added PAIN.002 Reject Codes and Reasons
Nov-15	Appendix 1	Page 32	Removed Lithuanian Litas - LTL
Nov-15	Version Number	Back Page	Version number amended from 1.2 08/02/2014 to 1.3 01/11/2015
July-16	Remittance Data (Unstructured)	Page 19	Added Comment "Field should contain a purpose of payment e.g. wages. Failure to provide a clear payment purpose will result in the payment being delayed or rejected." to "Field must contain a purpose of payment e.g. wages. Failure to provide a clear payment purpose can result in the payment being delayed or rejected."
Sept-16	Remittance Data (Unstructured)	Page 19	Amendment of Format/Comment from "Field must contain a purpose of payment e.g. wages. Failure to provide a clear payment purpose will result in the payment being delayed or rejected." to "Field must contain a purpose of payment e.g. wages. Failure to provide a clear payment purpose can result in the payment being delayed or rejected."
Feb-17		Page 38	Country Code MM Myanmar added to page 38. File spec updated with new branding also.
Nov-17	Section: 2.5 Charges Bearer	Page 9	Update Description:DEBT can only be used for international payments where the beneficiary bank is outside of the EEA.
Sept-18	Appendix 4- Sample MCY XML File	Page 46 & 47	Added in Remittance Data into the sample file for a GBP and USD payment.
Nov-18	Appendix 2-Country Codes	Page 35-41	Amendment of Appendix 2- Country Code Table to reflect SEPA reachable countries.
Jan-19	1.1 Payment Types	Page 4	Product added: SEPA Credit Transfers (SCT) from a EURO (NSC930067) Currency Account.
Jan-19	1.1 Payment Types	Page 5	Outgoing Payment Reference changed from SPXXXXXXXXXXXXXXXXX to IEXXXXXXXXXXXXXXXXXX.
Jan-19	2.5 Charges Bearer	Page 9	Charging Option SHAR reworded. Point 3 below, EEA description added.

Date	Section	Page	Update Description
Jan-19	3.4 Transaction Information	Page 16	Instruction ID - Removed section stating information contained in the tag will travel with the payment.
Jan-19	PAIN.002 Reject Codes and Reasons	Page 33	Error Code AG02 amended to AG01.
Feb-19	2.5 Charges Bearer	Page 9, 15, 16	DEBT updated to ensure it's included at Transaction Level. SEPA Zone amendment.
Jan-20	Section: 1.1 Payment Types	Page: 5	Update Description: For payments within AIB the Credit Narrative will be mapped to the End to End ID
Oct-20	Section: 1.1 Payment Types	Page: 4	Update Description - GBP Payments going to the UK debiting 238590, reference changing from GT to IE and fee posting separately to payment amount
Oct-20	Section: Appendix 1 - Eligible currency codes & Decimal Places	Page: 34	Update Description - Additional currencies added ISK, HRK and RON
Oct-20	Section: Appendix 1 - Eligible currency codes & Decimal Places	Page: 34	Update Description - Additional currencies added ISK, HRK and RON
Sep-23	1.1 Payment Types - SEPA Credit Transfer (SCT) from a Euro (930067) currency account	Page 4	Amendment of Format/Comments Field. Text amended to expand "L1 = IEXXXXXXXXXXXXXXXXXX" to read "Line 1 = IEXXXXXXXXXXXXXXXXXX"
Sep-23	1.1 Payment Types - GBP Payments going to the UK debiting a 238590 account	Page 4	Amendment of Format/Comments Field. Text amended to add the wording "Line 1"
Sep-23	2.4 Recipient / Creditor Account Details	Page 8	Amendment of Format / Comments Field. Text amended in the line "Where the recipient bank does not have a SWIFT BIC the following recipient details can be used" to replace the word can be used to the word must be used.
Sep-23	Group Headers	Page 10 - 33	Amendment of Mandatory / Optional Field. Text amended to add Conditional as an option
Sep-23	3.3 Payment Information Block - Local Instrument Code	Page 12	Amendment of Format / Comments Field. Text amended to remove the wording "For non SCT payments this information will not travel with the payment"
Sep-23	3.3 Payment Information Block - Local Instrument Proprietary	Page 12	Amendment of Format / Comments Field. Text amended to add the wording "Applicable to all Payments (excluding payments from 238590 account) This tag can only be used if the Local Instrument Code above is not used otherwise the file will fail"
Sep-23	3.3 Payment Information Block - Category Purpose Code	Page 12	Amendment of Format / Comments Field. Text amended to replace the wording "For SCT payments only" to "For SCT payments only – this tag specifies the purpose of the payment."
Sep-23	3.3 Payment Information Block - Category Purpose Proprietary	Page 12	Amendment of Format / Comments Field. Text amended to remove the line "otherwise the file will fail." Text amended to "This tag can only be used if the Category Purpose Code above is not used. This must not be used for payments from 238590 accounts"

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Date	Section	Page	Update Description
Sep-23	3.3 Payment Information Block - Debtor Name	Page 13	Amendment of Format / Comments Field. Text amended to remove the line “ The name proposed in this field will travel with the payment to the recipient bank.”
Sep-23	3.3 Payment Information Block - Debtor Postal Address Country	Page 13	1. Amendment of Format / Comment Field. Text amended to replace the wording from “AIB will substitute this value with the country code of your account” to “AIB will replace this value with the country code of your account” 2. Now an Optional Field
Sep-23	3.3 Payment Information Block - Debtor Postal Address Line 1	Page 13	1. Amendment of Format / Comment Field. Text amended to replace the wording from “AIB will substitute this value with the first line of the debit account address” to “AIB will replace this value with the first line of the debit account address” 2. Now an Optional Field
Sep-23	3.3 Payment Information Block - Debtor Postal Address Line 2	Page 13	1. Amendment of Format / Comment Field. Text amended to replace the wording from “AIB will substitute this value with the second line of the debit account address” to “AIB will replace this value with the second line of the debit account address” 2. Now an Optional field
Sep-23	3.4 Transformation Information - Multicurrency creditor agent code	Page 18	Amendment of Max Length Field. Text amended from 35 to 28 characters
Sep-23	3.4 Transaction Information - Instruction ID	Page 16	Amendment of Format / Comments Field. Text amended to replace the wording from “Please note that this field cannot contain leading, trailing and internal spaces” to read “Please note that this field cannot contain leading or trailing spaces”.
Sep-23	3.4 Transaction Information - End to End ID	Page 16	Amendment of Format / Comments Field. Text amended to remove the wording "For SCT payments the contents of this field will be sent with the payment" Text amended to add wording "This field is intended to contain information relating to the payment. 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 services. Non SCT outgoing payments will display a 2 line narrative on your account statement 1 line: IE reference 2 line: *First 16-18 characters of the 'End to End Id' reference provided by you. SCT outgoing payments are bulk debited from your account and will display a 2 line narrative on your account statement 1 line: IE reference 2 line: File reference generated by AIB *AIB Currency Accounts display 16 characters as the narrative. AIB Branch Accounts display 18 characters as the narrative. Please note that this field cannot contain leading or trailing spaces.

Date	Section	Page	Update Description
Sep-23	3.4 Transaction Information - Creditor Name	Page 18	<p>Amendment of Format / Comments Field.</p> <p>Text amended to remove the wording "For SCT payments you may populate up to 70 characters" & "For international payments, please note that only the first 35 characters will travel with the payment to the recipient bank"</p> <p>Text amended to include the wording "For payment initiated from 238590 accounts, please note that only the first 35 characters will travel with the payment to the recipient bank"</p>
Sep-23	3.4 Transaction Information - Creditor Postal Address Country	Page 19	<p>Amendment of Format / Comments Field.</p> <p>Text amended to add the wording "Optional for SCT Payments Mandatory for non SCT Payments This field is mandatory if you choose to populate an unstructured or structured address. You can choose to send the creditor address in either structured or unstructured format Structured Format <u>Creditor Postal Address Country</u> + <u>Creditor Postal Address Street Name</u> + <u>Creditor Postal Address Town Name</u> + Creditor Postal Address Post Code. Or Unstructured Format <u>Creditor Postal Address Country</u> + <u>Creditor Postal Address Line 1</u> + Creditor Postal Address Line 2 Depending on whether you choose unstructured or structured, the underlined fields above are mandatory. If entering an address, we would advise following the structured format as the unstructured format will no longer be accepted from November 2025."</p>
Sep-23	3.4 Transaction Information - Creditor Postal Address Line 1	Page 20	<p>Amendment of Mandatory / Optional Field. Text amended from Mandatory to Conditional</p>
Sep-23	3.4 Transaction Information - Creditor Postal Address Line 1	Page 20	<p>Amendment of Format / Comments Field.</p> <p>Text amended to add the wording "Optional for SCT Payments Mandatory for non SCT Payments This field is mandatory if you choose to populate an unstructured address. Structured Format <u>Creditor Postal Address Country</u> + <u>Creditor Postal Address Street Name</u> + <u>Creditor Postal Address Town Name</u> + Creditor Postal Address Post Code. Or Unstructured Format <u>Creditor Postal Address Country</u> + <u>Creditor Postal Address Line 1</u> + Creditor Postal Address Line 2 Depending on whether you choose unstructured or structured, the underlined fields above are mandatory. For non SCT payments only 35 characters will travel with the payment. If entering an address, we would advise following the structured format as the unstructured format will no longer be accepted from November 2025."</p>

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Date	Section	Page	Update Description
Sep-23	3.4 Transaction Information - Creditor Postal Address Line 2	Page 20	Amendment of Format/Comments Field. Text amended to remove the wording "For international payments, please note that only the first 35 characters will travel with the payment to the recipient bank." Text amended to add the wording "This field can contain the address of the recipient if you choose to populate an unstructured address." For non SCT payments only 35 characters will travel with the payment. 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	3.4 Transaction Information - Creditor Postal Address Street Name	Page 18	Addition of new field - new information for Creditor Postal Address Street Name includes: Generic Field Name Xpath Field Mandatory / Optional / Conditional Field Format / Comments Field
Sep-23	3.4 Transaction Information - Creditor Postal Address Town Name	Page 19	Addition of new field - new information for Creditor Postal Address Town Name includes: Generic Field Name Xpath Field Mandatory / Optional / Conditional Field Format / Comments Field
Sep-23	3.4 Transaction Information - Creditor Postal Address Post Code	Page 18	Addition of new field - new information for Creditor Postal Address Post Code includes: Generic Field Name Xpath Field Mandatory / Optional / Conditional Field Format / Comments Field
Sep-23	3.4 Transaction Information - Multicurrency Creditor Bank Account	Page 21	Amendment of Max Length Field. Text amended from 35 to 34 characters
Sep-23	3.4 Transaction Information - Purpose Code	Page 21	Amendment of Mandatory / Optional Field. Text amended from Optional to Conditional
Sep-23	3.4 Transaction Information - Purpose Code	Page 21	Amendment of Format / Comments Field. Text amended to remove the wording "For SCT payments, this information specifies the underlying reason for the payment transaction" Text amended to add the wording ""Either the Purpose Code or Purpose Proprietary is mandatory for non SCT payments (exlcuding payments from 238590 account) and one of these tags must be included in your file. The information in this tag specifies the underlying reason for the payment"
Sep-23	3.4 Transaction Information - Purpose Proprietary	Page 22	Addition of new field - new information for Purpose Proprietary includes: Generic Field Name Xpath Field Mandatory / Optional / Conditional Field Format / Comments Field

Date	Section	Page	Update Description
Sep-23	3.4 Transaction Information - Remittance Data (Unstructured)	Page 22	<p>Amendment of Format / Comments Field. Text amended to add the wording "This field is mandatory for payments made from 238590 account and must contain a purpose of payment e.g. wages. Failure to provide a clear payment purpose can result in the payments being delayed or rejected."</p> <p>Text amended to remove the wording "For SCT payments this field is optional, this information will travel with the payment to the recipient bank if populated. For Non SCT payments (International Payments outside of the SEPA Zone) this field is mandatory"</p>
Sep-23	4. Debtor, Organisation or Private Identification - Debtor Organisation BIC	Page 24	<p>Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all"</p> <p>Text amended to add the wording "(excluding payments from 238590 account)"</p> <p>Text amended to remove the wording "For non SCT Payments the information will not travel with the payment"</p>
Sep-23	4. Debtor, Organisation or Private Identification - Debtor Organisation ID	Page 24	<p>Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all"</p> <p>Text amended to add the wording "(excluding payments from 238590 account)"</p> <p>Text amended to add the wording "only travel with the payment if you provide Debtor Organisation Scheme Code"</p> <p>Text amended to remove the wording "For non SCT Payments the information will not travel with the payment"</p>
Sep-23	4. Debtor, Organisation or Private Identification - Debtor Organisation Scheme Code	Page 24	<p>Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all"</p> <p>Text amended to add the wording "(excluding payments from 238590 account)"</p> <p>Text amended to remove the wording "For non SCT Payments the information will not travel with the payment"</p>
Sep-23	4. Debtor, Organisation or Private Identification - Debtor Organisation Issuer	Page 25	As above

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Date	Section	Page	Update Description
Sep-23	4. Debtor, Organisation or Private Identification -Debtor Private Date of Birth	Page 25	<p>Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all"</p> <p>Text amended to add the wording "(excluding payments from 238590 account)"</p> <p>Text amended to remove the wording "For non SCT Payments the information will not travel with the payment"</p> <p>Text amended to add the wording "if you provide Debtor Private City of Birth and Debtor Private Country of Birth"</p>
Sep-23	4. Debtor, Organisation or Private Identification -Debtor Private Province of Birth	Page 25	<p>Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all"</p> <p>Text amended to add the wording "(excluding payments from 238590 account)"</p> <p>Text amended to remove the wording "For non SCT Payments the information will not travel with the payment"</p>
Sep-23	4. Debtor, Organisation or Private Identification -Debtor Private City of Birth	Page 25	<p>Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all"</p> <p>Text amended to add the wording "(excluding payments from 238590 account)"</p> <p>Text amended to remove the wording "For non SCT Payments the information will not travel with the payment"</p> <p>Text amended to add the wording "if you provide Debtor Private Date of Birth and Debtor Private Country of Birth"</p>
Sep-23	4. Debtor, Organisation or Private Identification -Debtor Private Country of Birth	Page 26	<p>Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all"</p> <p>Text amended to add the wording "(excluding payments from 238590 account)"</p> <p>Text amended to remove the wording "For non SCT Payments the information will not travel with the payment"</p> <p>Text amended to add the wording "if you provide Debtor Private Date of Birth and Debtor Private City of Birth"</p>
Sep-23	4. Debtor, Organisation or Private Identification -Debtor Private ID	Page 26	<p>Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all"</p> <p>Text amended to add the wording "(excluding payments from 238590 account)"</p> <p>Text amended to add the wording "only travel with the payment to the recipient bank if Debtor Private Scheme Code is provided"</p>

Date	Section	Page	Update Description
Sep-23	4. Debtor, Organisation or Private Identification -Debtor Private Scheme Code	Page 26	Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all" Text amended to add the wording "(excluding payments from 238590 account)" Text amended to remove the wording "For non SCT Payments the information will not travel with the payment"
Sep-23	4. Debtor, Organisation or Private Identification -Debtor Private Issuer	Page 26	Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all" Text amended to add the wording "(excluding payments from 238590 account)" Text amended to add the wording "only travel with the payment to the recipient bank if Debtor Private Scheme Code and Debtor Private ID are provided."
Sep-23	5. Ultimate Debtor, Organisation or Private Identification - Ultimate Debtor Name	Page 27	Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all" Text amended to add the wording "(excluding payments from 238590 account)" Text amended to remove the wording "For non SCT Payments the information will not travel with the payment"
Sep-23	5. Ultimate Debtor, Organisation or Private Identification - Ultimate Debtor Organisation BIC	Page 27	As above
Sep-23	5. Ultimate Debtor, Organisation or Private Identification - Ultimate Debtor Organisation ID	Page 27	As above
Sep-23	5. Ultimate Debtor, Organisation or Private Identification - Ultimate Debtor Organisation Scheme Code	Page 27	As above
Sep-23	5. Ultimate Debtor, Organisation or Private Identification - Ultimate Debtor Organisation Scheme Proprietary	Page 28	As above
Sep-23	5. Ultimate Debtor, Organisation or Private Identification - Ultimate Debtor Organisation Issuer	Page 28	As above

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Date	Section	Page	Update Description
Sep-23	5. Ultimate Debtor, Organisation or Private Identification - Ultimate Debtor Private Date of Birth	Page 28	<p>Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all"</p> <p>Text amended to add the wording "(excluding payments from 238590 account)"</p> <p>Text amended to remove the wording "For non SCT Payments the information will not travel with the payment"</p> <p>Text amended to add the wording "if the Ultimate Debtor Private City of Birth and Ultimate Debtor Private Country of Birth are provided"</p>
Sep-23	5. Ultimate Debtor, Organisation or Private Identification - Ultimate Debtor Private Province of Birth	Page 28	<p>Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all"</p> <p>Text amended to add the wording "(excluding payments from 238590 account)"</p> <p>Text amended to remove the wording "For non SCT Payments the information will not travel with the payment"</p>
Sep-23	5. Ultimate Debtor, Organisation or Private Identification - Ultimate Debtor Private City of Birth	Page 28	<p>Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all"</p> <p>Text amended to add the wording "(excluding payments from 238590 account)"</p> <p>Text amended to remove the wording "For non SCT Payments the information will not travel with the payment"</p> <p>Text amended to add the wording "if you provide Ultimate Debtor Private Date of Birth and Ultimate Debtor Private Country of Birth"</p>
Sep-23	5. Ultimate Debtor, Organisation or Private Identification - Ultimate Debtor Private Country of Birth	Page 29	<p>Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all"</p> <p>Text amended to add the wording "(excluding payments from 238590 account)"</p> <p>Text amended to remove the wording "For non SCT Payments the information will not travel with the payment"</p> <p>Text amended to add the wording "if you provide Debtor Private Date of Birth and Debtor Private City of Birth"</p>

Date	Section	Page	Update Description
Sep-23	5. Ultimate Debtor, Organisation or Private Identification - Ultimate Debtor Private id	Page 29	Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all" Text amended to add the wording "(excluding payments from 238590 account)" Text amended to remove the wording "For non SCT Payments the information will not travel with the payment" Text amended to add the wording "will only travel with the payment to the recipient bank if Ultimate Debtor Private Scheme Code is provided."
Sep-23	5. Ultimate Debtor, Organisation or Private Identification - Ultimate Debtor Private Scheme Code	Page 29	Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all" Text amended to add the wording "(excluding payments from 238590 account)" Text amended to remove the wording "For non SCT Payments the information will not travel with the payment"
Sep-23	5. Ultimate Debtor, Organisation or Private Identification - Ultimate Debtor Private Scheme Proprietary	Page 29	As above
Sep-23	5. Ultimate Debtor, Organisation or Private Identification - Ultimate Debtor Private Issuer	Page 29	Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all" Text amended to add the wording "(excluding payments from 238590 account)" Text amended to remove the wording "For non SCT Payments the information will not travel with the payment" Text amended to add the wording "will only travel with the payment to the recipient bank if Ultimate Debtor Private ID is provided".
Sep-23	6. Creditor - Organisation and Private Identification - Creditor Organisation BIC	Page 30	Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all" Text amended to add the wording "(excluding payments from 238590 account)" Text amended to remove the wording "For non SCT Payments the information will not travel with the payment"
Sep-23	6. Creditor - Organisation and Private Identification -Creditor Organisation ID	Page 30	As above
Sep-23	6. Creditor - Organisation and Private Identification -Creditor Organisation Scheme Code	Page 30	As above

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Date	Section	Page	Update Description
Sep-23	6. Creditor - Organisation and Private Identification -Creditor Organisation Scheme Proprietary	Page 30	As above
Sep-23	6. Creditor - Organisation and Private Identification -Creditor Organisation Issuer	Page 31	As above
Sep-23	6. Creditor - Organisation and Private Identification -Creditor Private Date of Birth	Page 31	<p>Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all"</p> <p>Text amended to add the wording "(excluding payments from 238590 account)"</p> <p>Text amended to remove the wording "For non SCT Payments the information will not travel with the payment"</p> <p>Text amended to add the wording "if Creditor Private City of Birth and Creditor Private Country of Birth are provided"</p>
Sep-23	6. Creditor - Organisation and Private Identification -Creditor Private Province of Birth	Page 31	<p>Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all"</p> <p>Text amended to add the wording "(excluding payments from 238590 account)"</p> <p>Text amended to remove the wording "For non SCT Payments the information will not travel with the payment"</p>
Sep-23	6. Creditor - Organisation and Private Identification -Creditor Private City of Birth	Page 31	<p>Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all"</p> <p>Text amended to add the wording "(excluding payments from 238590 account)"</p> <p>Text amended to remove the wording "For non SCT Payments the information will not travel with the payment"</p> <p>Text amended to add the wording "if Creditor Date of Birth and Creditor Private Country of Birth are provided"</p>
Sep-23	6. Creditor - Organisation and Private Identification -Creditor Private Country of Birth	Page 32	<p>"Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all"</p> <p>Text amended to add the wording "(excluding payments from 238590 account)"</p> <p>Text amended to remove the wording "For non SCT Payments the information will not travel with the payment"</p> <p>Text amended to add the wording "if Creditor Date of Birth and Creditor City of Birth are provided"</p>

Date	Section	Page	Update Description
Sep-23	6. Creditor - Organisation and Private Identification -Creditor Private ID	Page 32	Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all" Text amended to add the wording "(excluding payments from 238590 account)" Text amended to remove the wording "For non SCT Payments the information will not travel with the payment" Text amended to add the wording "if Creditor Scheme Code is provided"
Sep-23	6. Creditor - Organisation and Private Identification -Creditor Private Scheme Code	Page 32	Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all" Text amended to add the wording "(excluding payments from 238590 account)" Text amended to remove the wording "For non SCT Payments the information will not travel with the payment"
Sep-23	6. Creditor - Organisation and Private Identification -Creditor Private Scheme Proprietary	Page 32	As above
Sep-23	6. Creditor - Organisation and Private Identification -Creditor Private Issuer	Page 32	Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all" Text amended to add the wording "(excluding payments from 238590 account)" Text amended to remove the wording "For non SCT Payments the information will not travel with the payment" Text amended to add the wording "if Credit Private ID is provided"
Sep-23	7. Ultimate Creditor Organisation or Private Identification - Ultimate Creditor Name	Page 33	Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all" Text amended to add the wording "(excluding payments from 238590 account)" Text amended to remove the wording "For non SCT Payments the information will not travel with the payment"
Sep-23	7. Ultimate Creditor Organisation or Private Identification - Ultimate Creditor Organisation BIC	Page 33	As above
Sep-23	7. Ultimate Creditor Organisation or Private Identification - Ultimate Creditor Organisation ID	Page 34	As above

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Date	Section	Page	Update Description
Sep-23	7. Ultimate Creditor Organisation or Private Identification - Ultimate Creditor Organisation Scheme Code	Page 34	As above
Sep-23	7. Ultimate Creditor Organisation or Private Identification - Ultimate Creditor Organisation Scheme Proprietary	Page 34	As above
Sep-23	7. Ultimate Creditor Organisation or Private Identification - Ultimate Creditor Organisation Issuer	Page 34	As above
Sep-23	7. Ultimate Creditor Organisation or Private Identification - Ultimate Creditor Private Date of Birth	Page 35	<p>Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all"</p> <p>Text amended to add the wording "(excluding payments from 238590 account)"</p> <p>Text amended to remove the wording "For non SCT Payments the information will not travel with the payment"</p> <p>Text amended to add the wording "if the Ultimate Creditor Private City of Birth and Ultimate Creditor Private Country of Birth are provided"</p>
Sep-23	7. Ultimate Creditor Organisation or Private Identification - Ultimate Creditor Private Province of Birth	Page 35	<p>Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all"</p> <p>Text amended to add the wording "(excluding payments from 238590 account)"</p> <p>Text amended to remove the wording "For non SCT Payments the information will not travel with the payment"</p>
Sep-23	7. Ultimate Creditor Organisation or Private Identification - Ultimate Creditor Private City of Birth	Page 35	<p>Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all"</p> <p>Text amended to add the wording "(excluding payments from 238590 account)"</p> <p>Text amended to remove the wording "For non SCT Payments the information will not travel with the payment"</p> <p>Text amended to add the wording "if the Ultimate Creditor Private Date of Birth and Ultimate Creditor Private Country of Birth are provided"</p>

Date	Section	Page	Update Description
Sep-23	7. Ultimate Creditor Organisation or Private Identification - Ultimate Creditor Private Country of Birth	Page 35	<p>Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all"</p> <p>Text amended to add the wording "(excluding payments from 238590 account)"</p> <p>Text amended to remove the wording "For non SCT Payments the information will not travel with the payment"</p> <p>Text amended to add the wording "if the Ultimate Creditor Date of birth and Ultimate Creditor Private City of Birth are provided"</p>
Sep-23	7. Ultimate Creditor Organisation or Private Identification - Ultimate Creditor Private ID	Page 35	<p>Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all"</p> <p>Text amended to add the wording "(excluding payments from 238590 account)"</p> <p>Text amended to remove the wording "For non SCT Payments the information will not travel with the payment"</p> <p>Text amended to add the wording "if Ultimate Creditor Scheme Code is provided"</p>
Sep-23	7. Ultimate Creditor Organisation or Private Identification - Ultimate Creditor Private Scheme Code	Page 36	<p>Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all"</p> <p>Text amended to add the wording "(excluding payments from 238590 account)"</p> <p>Text amended to remove the wording "For non SCT Payments the information will not travel with the payment"</p>
Sep-23	7. Ultimate Creditor Organisation or Private Identification - Ultimate Creditor Private Scheme Proprietary	Page 36	As above
Sep-23	7. Ultimate Creditor Organisation or Private Identification - Ultimate Creditor Private Issuer	Page 36	<p>Amendment of Format / Comment Field. Text amended to remove the word "SCT" and replace with the word "all"</p> <p>Text amended to add the wording "(excluding payments from 238590 account)"</p> <p>Text amended to remove the wording "For non SCT Payments the information will not travel with the payment"</p> <p>Text amended to add the wording "if Ultimate Creditor Private ID is provided"</p>
Sep-23	"PAIN.002 Reject Codes and Reasons. Unpaid Error Codes"	Page 37	Addition of unpaid error codes

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Date	Section	Page	Update Description
Sep-23	Section 2. General Comments	Page 5	Pain.001.001.03 amended to pain.001.001.09
Sep-23	Section 2.1 The XML file structure	Page 7	Pain.001.001.03 amended to pain.001.001.09
Sep-23	Section 3.1 Document	Page 10	Encoding amended to: “<?xml version=“1.0” encoding=“UTF-8”?> <Document xmlns:xsi=“http://www.w3.org/2001/ XMLSchema-instance” xmlns=“urn:iso:std:iso:20022:tech:xs d:pain.001.001.09”>”
Sep-23	Section 3.2 Group Header – Message ID	Page 10	Amendment of Format / Comments Field. The following text added to comments: “Please note that this field cannot contain leading or trailing spaces.”
Sep-23	Section 3.2 Group Header – Header Control Sum	Page 10	Amendment of Format / Comments Field. The following text added to comments: “2 decimal places must be included where applicable.”
Sep-23	Section 3.3 Payment Information Block – Service Level Code	Page 12	Field name amended from “Scheme Identification Code” to “Service Level Code”
Sep-23	Section 3.3 Payment Information Block – Requested Execution Date	Page 13	Xpath amended to: Document + CstmrCdtTrfInItN ++ PmtInf +++ ReqdExctnDt ++++ Dt
Sep-23	Section 3.3 Payment Information Block – Debtor Agent BIC	Page 14	Xpath amended to: Document +CstmrCdtTrfInItN ++PmtInf +++DbtrAgt ++++FinInstnId +++++BICFI
Sep-23	Section 3.4 Transaction Information – Creditor Agent BIC	Page 17	Xpath amended to: Document +CstmrCdtTrfInItN ++PmtInf +++CdtTrfTxInf ++++CdtrAgt +++++FinInstnId ++++++BICFI

Date	Section	Page	Update Description
Sep-23	Section 3.4 Transaction Information – Remittance Data (Unstructured)	Page 22	Footnote added: “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.]”
Sep-23	Section 4. Debtor – Organisation or Private Identification	Page 24	Commentary amended to “Usage Rule: Either ‘BIC or BEI’ or one occurrence of ‘Other’ is allowed.” amended to “Usage Rule: Either ‘AnyBIC’, ‘LEI’ or one occurrence of ‘Other’ is allowed.”
Sep-23	Section 4. Debtor – Organisation or Private Identification – Debtor Organisation BIC	Page 24	Xpath amended to: Document + CstmrCdtTrfInItN ++ PmtInf +++ Dbtr ++++ Id +++++ OrgId ++++++ AnyBIC
Sep-23	Section 4. Debtor – Organisation or Private Identification – Debtor Organisation LEI	Page 24	New field added for Debtor Organisation LEI
Sep-23	Section 5. Ultimate Debtor – Organisation or Private Identification	Page 27	Commentary amended to “Usage Rule: Either ‘BIC or BEI’ or one occurrence of ‘Other’ is allowed.” amended 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 27	Xpath amended to: Document + CstmrCdtTrfInItN ++ PmtInf +++ UltmtDbtr ++++ Id +++++ OrgId ++++++ AnyBIC
Sep-23	Section 5. Ultimate Debtor – Organisation or Private Identification - Ultimate Debtor Organisation LEI	Page 27	New field added for Ultimate Debtor Organisation LEI

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Date	Section	Page	Update Description
Sep-23	Section 6. Creditor – Organisation and Private Identification	Page 30	Commentary amended to “Usage Rule: Either ‘BIC or BEI’ or one occurrence of ‘Other’ is allowed.” amended to “Usage Rule: Either ‘AnyBIC’, ‘LEI’ or one occurrence of ‘Other’ is allowed.”
Sep-23	Section 6. Creditor – Organisation and Private Identification – Creditor Organisation BIC	Page 30	Xpath amended to: Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ OrgId +++++++ AnyBIC
Sep-23	Section 6. Creditor – Organisation and Private Identification – Creditor Organisation LEI	Page 30	New field added for Creditor Organisation LEI
Sep-23	Section 7. Ultimate Creditor Organisation or Private Identification	Page 33	Commentary amended to “Usage Rule: Either ‘BIC or BEI’ or one occurrence of ‘Other’ is allowed.” amended to “Usage Rule: Either ‘AnyBIC’, ‘LEI’ or one occurrence of ‘Other’ is allowed.”
Sep-23	Section 7. Ultimate Creditor Organisation or Private Identification - Ultimate Creditor Organisation BIC	Page 33	Xpath amended to: Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++ AnyBIC
Sep-23	Section 7. Ultimate Creditor Organisation or Private Identification - Ultimate Creditor Organisation LEI	Page 33	New field added for Ultimate Creditor Organisation LEI
Sep-23	Section 8. PAIN.002 Reject Codes and Reasons	Page 37	New Reject codes added: CERI – Check ERI FF01 – Invalid File Format
Sep-23	Appendix 4 – Sample MCY XML File	Page 48	New Sample File added
Sep-23	Appendix 1 - Eligible Currency Codes and Decimal Places	Page 39	Removal of: Croatian Kuna (HRK) Kuwaiti Dinar (KWD) Omani Rial (OMR)
Sep-23	Appendix 3 - Clearing Code Table	Page 47	Removal of ISO20022 Example Column
Sep-23	Appendix 3 - Clearing Code Table	Page 47	Addition of Thailand details



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