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SCT 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 Bulk Payment Upload facility allows you to upload, in a single file, payment instructions and remittance data going to beneficiaries in the SEPA zone (including Ireland)

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

1.1 Payment Types

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

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

2. General Comments

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

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

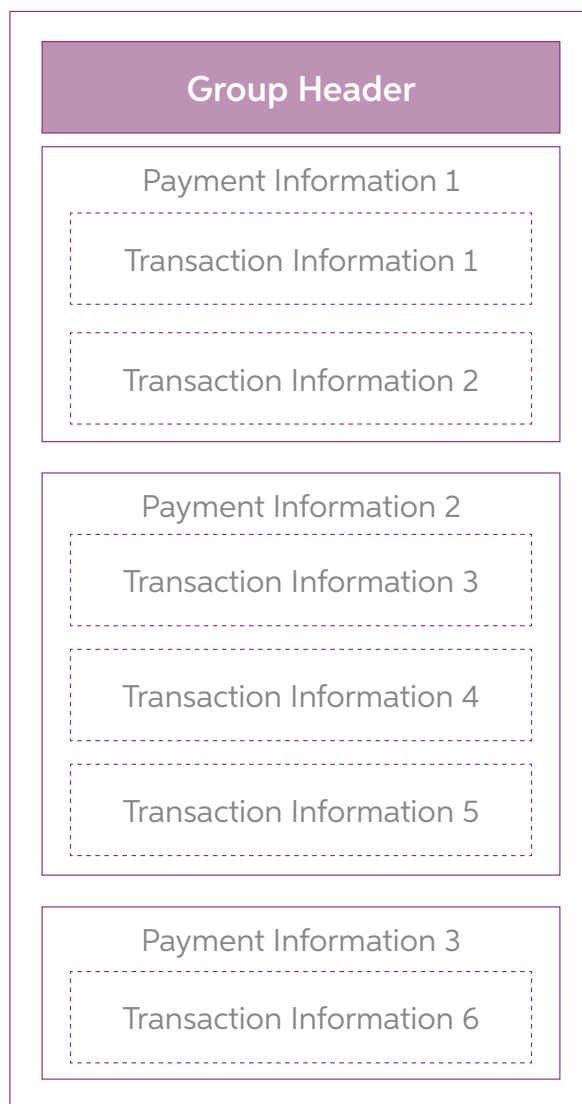
2.1 The XML file structure:

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

The message is composed of 3 building blocks:

1. **Group Header Block:** This building block is mandatory and present once. Its function is to identify the file. It contains elements such as Message Identification, Creation Date and Time, Grouping Indicator.
2. **Payment Information Block:** This building block is mandatory and repetitive. It represents a logical grouping of your payments. It contains elements relating to the debit side of the transaction, such as the Debtor Account and Requested Execution Date for the transactions contained in the block.
3. **Transaction Information Block:** This building block is mandatory and repetitive. It represents the actual payments that you wish to make. It contains, amongst others, elements relating to the credit side of the transaction, such as creditor/recipient account and remittance information.

The diagram below shows how the Document is composed:



The table below shows how these blocks are to be coded within the actual XML file.

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

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

XML Node	Cardinality	Comments
Document	Only one per file	Currently need to define the namespaces: xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"xml ns="urn:iso:std:iso:2002:tech:xsd:pain.001.001.09"
+CstmrCdtTrfInItN	Only one per Document	
++ GrpHdr (Group Header)	Only one per CstmrCdtTrfInItN	The Group Header Block
++ PmtInf	One or more per CstmrCdtTrfInItN	A Payment Information Block. This is a logical grouping of Payment Instructions (CdtTrfTxInf blocks below) in a file. All the Payment Instructions within a Payment Information Block must be for: <ul style="list-style-type: none"> • The same Debtor Account, • The same Requested Execution Date.
+++CdtTrfTxInf	One or more per PmtInf	The Transaction Information Block: The actual Payment Instructions

2.2 The Character Set:

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

1. a b c d e f g h i j k l m n o p q r s t u v w x y z
2. A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
3. 0 1 2 3 4 5 6 7 8 9
4. / - ? : () . , ' +

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

5. Space

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2.3 Multiple Occurrences of Data:

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

2.4 Recipient/Creditor Account Details

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

2.5 Charges Bearer:

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

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

3. The SCT PAIN.001 File:

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

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

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

3.1 DOCUMENT

Each file must begin with

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

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

3.2 Group Header

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

3.3 Payment Information Block

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

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Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Batch Booking	Document + CstmrCdtTrfInitn ++ PmtInf +++ BtchBookg	O	5	Value can be true or false Please note AIB will batch all payments within each Payment Information Block, thereby resulting in one debit.
Block Number of Transactions	Document + CstmrCdtTrfInitn ++ PmtInf +++ NbOfTx	M	15	This is a numeric field detailing the total number of transactions in the Payment Information Block. Note: If single value do not enter 0 e.g. 09 must be entered as 9 not 09. [0-9]{1,15}
Block Control Sum	Document + CstmrCdtTrfInitn ++ PmtInf +++ CtrlSum	M	18	This value should be the total sum of all payments within the Payment Information Block Decimal place must be included.

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

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

Instruction Priority	Document + CstmrCdtTrfInitn ++ PmtInf +++ PmtTpInf ++++ InstrPrty	O	4	Value can be HIGH or NORM Please note AIB will treat payments received in a bulk payments file as normal priority(NORM)
Service Level Code	Document + CstmrCdtTrfInitn ++ PmtInf +++ PmtTpInf ++++ SvcLvl +++++ Cd	O	4	If you wish to use this tag, specify a value of SEPA .
Local Instrument Code	Document + CstmrCdtTrfInitn ++ PmtInf +++ PmtTpInf ++++ LclInstrm +++++ Cd	O	35	If populated will travel with the payment to the recipient bank. See note in Local Instrument Proprietary field below The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information; https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets
Local Instrument Proprietary	Document + CstmrCdtTrfInitn ++ PmtInf +++ PmtTpInf ++++ LclInstrm +++++ Prtry	O	35	If populated will travel with the payment to the recipient bank. This tag can only be used if the Local Instrument Code above is not used otherwise the file will fail.

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Category Purpose Code	Document + CstmrCdtTrflnitr ++ PmtInf +++ PmtTplnf ++++ Ctgypurp +++++ Cd	O	4	If populated 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
Category Purpose Proprietary	Document + CstmrCdtTrflnitr ++ PmtInf +++ PmtTplnf ++++ Ctgypurp +++++ Prtry	O	35	If populated will travel with the payment to the recipient bank. This tag can only be used if the Category Purpose Code above is not used otherwise the file will fail. .
Requested Execution Date	Document + CstmrCdtTrflnitr ++ PmtInf +++ ReqdExctnDt ++++ Dt	M	10	YYYY-MM-DD AIB will accept files with requested execution dates up to 30 calendar days into the future. This date cannot be a date in the past. 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 + CstmrCdtTrflnitr ++ PmtInf +++ Dbtr ++++ Nm	M	70	This tag should contain the name of the account owning entity making the payment. The name populated in this field will travel with the payment to the recipient bank.
Debtor Postal Address Street Name	Document +CstmrCdtTrflnitr ++PmtInf +++Dbtr ++++PstlAdr +++++StrtNm	O	70	AIB will replace this value with the debit account address.
Debtor Postal Address Post Code	Document +CstmrCdtTrflnitr ++PmtInf +++Dbtr ++++PstlAdr +++++PstCd	O	16	AIB will replace this value with the debit account address.
Debtor Postal Address Town Name	Document +CstmrCdtTrflnitr ++PmtInf +++Dbtr ++++PstlAdr +++++TwnNm	O	35	AIB will replace this value with the debit account address.

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Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Debtor Postal Address Country	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ PstlAdr +++++ Ctry	O	2	AIB will replace this value with the debit account address.
Debtor Postal Address Line 1	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ PstlAdr +++++ AdrLine	O	70	AIB will replace this value with the debit account address. From November 2026, this field can no longer be accepted. Use of this field after November 2026 will cause your file to reject.
Debtor Postal Address Line 2	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ PstlAdr +++++ AdrLine	O	70	AIB will replace this value with the debit account address. From November 2026, this field can no longer be accepted. Use of this field after November 2026 will cause your file to reject.

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).

See Section 4 – Debtor Organisation or Private Identification.

Debtor Account	Document + CstmrCdtTrfInitn ++ PmtInf +++ DbtrAcct ++++ Id +++++ IBAN	M	34	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} Must be IBAN format This is the account number from which the payments in this block will be debited. This account must be assigned to the correct OIN provided by AIB.
Debtor Account Currency	Document + CstmrCdtTrfInitn ++ PmtInf +++ DbtrAcct ++++ Ccy	M	3	Must be EUR.

It is mandatory to populate one of the following two fields. The 'Debtor Agent BIC' is optional for SCT Payments. If you choose not to populate the 'Debtor Agent BIC' field for an SCT Payment then the 'Debtor Agent ID' field must be populated with a value of 'NOTPROVIDED'.

Debtor Agent BIC	Document +CstmrCdtTrfInitn ++PmtInf +++DbtrAgt ++++FinInstnld +++++BICFI	C	11	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]{3,3}{0,1} If this tag is used then it must read: 1. AIBKIE2D or 2. AIBKIE2DXXX
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Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Debtor Agent ID	Document +CstmrCdtTrfInitn ++PmtInf +++DbtrAgt ++++FinInstnId +++++Othr +++++Id	C	11	The field must contain NOTPROVIDED
<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>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	O	4	<p>SLEV must be populated.</p> <p>AIB will replace any other value submitted with SLEV.</p> <p>This information can appear either in the Payment Information Block (PmtInf) or Transaction Information (CdtTrfTxInf) Block but not both</p>

3.4 Transaction Information

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
CdtTrfTxInf Block				
Instruction Id	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ PmtId +++++ InstrId	O	35	<p>This is an identification assigned by you to identify the payment within the Payment Information block.</p> <p>The information contained in this tag will be replaced with an AIB payment reference which will appear as follows IXXXXXXXXXXXXXX</p> <p>Please note that this field cannot contain leading or trailing spaces.</p>
End to End Id	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ PmtId +++++ EndToEndId	M	35	<p>The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction. The contents of this field will be sent with the payment to the recipient bank. ROI banks may populate this information on beneficiary statements either directly or indirectly using their online banking service.</p> <p>Please note that this field cannot contain leading or trailing spaces</p>

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Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Instructed Amount	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Amt +++++ InstdAmt	M	18	Currency must be EUR and value must contain 2 decimal places.
Charge Bearer	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ ChrgBr	O	4	SLEV must be populated. AIB will replace any other value submitted with SLEV. This information can appear either in the Payment Information Block (PmtInf) or Transaction Information (CdtTrfTxInf) Block but not both

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

See Section 5– Ultimate Debtor Organisation or Private Identification.

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

The Creditor Postal Address fields below are optional.

If entering an address, we would advise following the structured format as the unstructured format will no longer be accepted from November 2026.

Creditor Agent BIC	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ CdtrAgt +++++ FinInstnId ++++++ BICFI	O	11	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} If this tag is used then the Recipient BIC must be populated here.
Creditor Name	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Nm	M	70	This is the name of the recipient. The name of recipient must be entered. This must be the full name and accurate. Your payment is at risk of being stopped by the receiving financial institution if not accurate.
Creditor Postal Address Street Name	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++PstlAdr ++++++StrtNm	O	70	This field can contain the street name of the recipient if you choose to populate 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 2026.
Creditor Postal Address Post Code	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++PstlAdr ++++++PstCd	O	16	This field can contain the post code of the recipient if you choose to populate 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 2026.

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Creditor Postal Address Town Name	Document +CstmrCdtTrfInitn ++PmtInf +++CdtTrfTxInf ++++Cdtr +++++PstlAdr ++++++TwnNm	C	35	<p>This field is mandatory if you choose to populate a structured address.</p> <p>NB: If you choose the structured format, the underlined fields are mandatory</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 + Creditor Postal Address Line 1 + Creditor Postal Address Line 2</p> <p>If entering an address, we would advise customers to follow the structured format as the unstructured format will no longer be accepted from November 2026.</p>
Creditor Postal Address Country	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ PstlAdr ++++++ Ctry	C	2	<p>If you choose to populate the Creditor Postal Address, you can do so in either structured or unstructured format.</p> <p>This field is mandatory if you choose to populate a structured address.</p> <p>NB: If you choose the structured format, the underlined fields are mandatory.</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 + Creditor Postal Address Line 1 + Creditor Postal Address Line 2</p> <p>If entering an address, we would advise following the structured format as the unstructured format will no longer be accepted from November 2026.</p>
Creditor Postal Address Line 1	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ PstlAdr ++++++ AdrLine	O	70	<p>This field can contain the address line 1 of the recipient if you choose to populate an unstructured address.</p> <p>If entering an address, we would advise following the structured format as the unstructured format will no longer be accepted from November 2026.</p>

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Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Creditor Postal Address Line 2	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ PstlAdr +++++ AdrLine	O	70	This field can contain the address line 2 of the recipient if you choose to populate an unstructured address. If entering an address, we would advise following the structured format as the unstructured format will no longer be accepted from November 2026.
<p>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).</p> <p>See Section 6 – Creditor Organisation or Private Identification.</p>				
Creditor Account	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ CdtrAcct +++++ Id +++++ IBAN	M	34	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} Mandatory Recipient IBAN must be populated here.
<p>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.</p> <p>See Section 7– Ultimate Creditor Organisation or Private Identification.</p>				
Purpose Code	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Purp +++++ Cd	O	4	This information specifies the underlying reason for the payment transaction. 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
<p>(AT-05 Remittance Information)</p> <p>Usage Rule: Either 'Structured' or 'Unstructured' may be present.</p>				
Remittance Data (Unstructured)	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ RmtInf +++++ Ustrd	O	140	The information contained in this tag will travel with the payment to the recipient bank.*

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

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

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
<u>Remittance Data Proprietary Code</u>	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ RmtInf +++++ Strd ++++++ CdtrRefInf +++++++ Tp +++++++ CdOrPrtry +++++++ Cd	O	4	SCOR This information will travel with the payment to the recipient bank. Value must be SCOR
<u>Remittance Data Issuer</u>	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ RmtInf +++++ Strd ++++++ CdtrRefInf +++++++ Tp +++++++ Issr	C	35	This information will travel with the payment to the recipient bank. This field becomes mandatory if SCOR is used in remittance data proprietary code field. 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).
<u>Remittance Data Reference</u>	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ RmtInf +++++ Strd ++++++ CdtrRefInf +++++++ Ref	C	35	This information will travel with the payment to the recipient bank. This field becomes mandatory if SCOR is used in remittance data proprietary code field. Remittance Data Reference must be used (ISO 11649) in case "ISO" is mentioned under 'Issuer'.

4. Debtor Organisation or Private Identification

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

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Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Debtor Organisation LEI	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ Orgld ++++++ LEI	O	20	If populated, this information will travel with the payment to the recipient bank.
<u>Debtor Organisation Id</u>	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ Orgld ++++++ Othr +++++++ Id	O	35	If populated, this information will travel with the payment to the recipient bank.
<u>Debtor Organisation Scheme Code</u>	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ Orgld ++++++ Othr +++++++ SchmeNm +++++++ Cd	O	4	If populated, 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 Organisation Scheme Proprietary</u>	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ Orgld ++++++ Othr +++++++ SchmeNm +++++++ Prtry	O	35	If populated, this information will travel with the payment to the recipient bank.
<u>Debtor Organisation Issuer</u>	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ Orgld ++++++ Othr +++++++ Issr	O	35	If populated, this information will travel with the payment to the recipient bank.

Private Identification

Usage Rule: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Debtor Private Date of Birth	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ Prvtld ++++++ DtAndPlcOfBirth +++++++ BirthDt	O	10	YYYY-MM-DD If populated, this information will travel with the payment to the recipient bank.
Debtor Private Province of Birth	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ Prvtld ++++++ DtAndPlcOfBirth +++++++ PrvcOfBirth	O	35	If populated, this information will travel with the payment to the recipient bank.
Debtor Private City of Birth	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ Prvtld ++++++ DtAndPlcOfBirth +++++++ CityOfBirth	O	35	If populated, this information will travel with the payment to the recipient bank.
Debtor Private Country of Birth	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ Prvtld ++++++ DtAndPlcOfBirth +++++++ CtryOfBirth	O	2	If populated, this information will travel with the payment to the recipient bank.
<u>Debtor Private Id</u>	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ Prvtld ++++++ Othr +++++++ Id	O	35	If populated, this information will travel with the payment to the recipient bank.
<u>Debtor Private Scheme Code</u>	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ Prvtld ++++++ Othr +++++++ SchmeNm +++++++ Cd	O	4	If populated, 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

SCT Bulk Payments XML File Format

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

5. Ultimate Debtor Organisation or Private Identification

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Start of Ultimate Debtor Information				
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 a third party.				
Ultimate Debtor Name	Document + CstmrCdtTrflnitn ++ PmtInf +++ UltmtDbtr ++++ Nm	O	70	If populated, this information will travel with the payment to the recipient bank. The name populated in this tag can be used to identify a third party on whose behalf the payments are being made.
Ultimate Debtor Postal Address Street Name	Document + CstmrCdtTrflnitn ++ PmtInf +++ UltmtDbtr ++++ PstlAdr +++++ StrtNm	O	70	This field must contain the street name of a third party on whose behalf the payments are being made.
Ultimate Debtor Postal Address Post Code	Document + CstmrCdtTrflnitn ++ PmtInf +++ UltmtDbtr ++++ PstlAdr +++++ PstCd	O	16	This field must contain the post code of a third party on whose behalf the payments are being made.

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Ultimate Debtor Postal Address Town Name	Document + CstmrCdtTrflnitn ++ PmtInf +++ UltmtDbtr ++++ PstlAdr +++++ TwnNm	C	35	If Ultimate Debtor Name is populated, this becomes mandatory. This field must contain the town name of a third party on whose behalf the payments are being made. NB: The underlined fields are mandatory if you populate Ultimate Debtor Name. Structured Format: Ultimate Debtor Postal Address Street Name + Ultimate Debtor Postal Address Post Code + <u>Ultimate Debtor Postal Address Town Name</u> + <u>Ultimate Debtor Postal Address Country</u>
Ultimate Debtor Postal Address Country	Document + CstmrCdtTrflnitn ++ PmtInf +++ UltmtDbtr ++++ PstlAdr +++++ Ctry	C	2	If Ultimate Debtor Name is populated, this becomes mandatory. This field must contain the country of a third party on whose behalf the payments are being made. NB: The underlined fields are mandatory if you populate Ultimate Debtor Name. Structured Format: Ultimate Debtor Postal Address Street Name + Ultimate Debtor Postal Address Post Code + <u>Ultimate Debtor Postal Address Town Name</u> + <u>Ultimate Debtor Postal Address Country</u>

(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 'Other' is allowed.

Ultimate Debtor Organisation BIC	+ CstmrCdtTrflnitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ Orgld ++++++ AnyBIC	O	11	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} If populated, this information will travel with the payment to the recipient bank.
Ultimate Debtor Organisation LEI	Document + CstmrCdtTrflnitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ Orgld ++++++ LEI	O	20	If populated, this information will travel with the payment to the recipient bank.
<u>Ultimate Debtor Organisation Id</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ Orgld ++++++ Othr +++++++ Id	O	35	If populated, this information will travel with the payment to the recipient bank.
<u>Ultimate Debtor Organisation Scheme Code</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ Orgld ++++++ Othr +++++++ SchmeNm +++++++ Cd	O	4	If populated, 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

SCT Bulk Payments XML File Format

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

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
<u>Ultimate Debtor Private Id</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ Id	O	35	If populated, this information will travel with the payment to the recipient bank.
<u>Ultimate Debtor Private Scheme Code</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ SchmeNm +++++++ Cd	O	4	If populated, 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 + CstmrCdtTrflnitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ SchmeNm +++++++ Prtry	O	35	If populated, this information will travel with the payment to the recipient bank.
<u>Ultimate Debtor Private Issuer</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ Issr	O	35	If populated, this information will travel with the payment to the recipient bank.
End of Ultimate Debtor Information				

6. Creditor Organisation or Private Identification

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
(Start of AT-24 Beneficiary Identification Code)				
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 'Other' is allowed.				

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Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Creditor Organisation BIC	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ OrgId +++++++ AnyBIC	O	11	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} If populated, this information will travel with the payment to the recipient bank.
Creditor Organisation LEI	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ OrgId +++++++ LEI	O	20	If populated, this information will travel with the payment to the recipient bank.
<u>Creditor Organisation Id</u>	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ OrgId +++++++ Othr +++++++ Id	O	35	If populated, this information will travel with the payment to the recipient bank.
<u>Creditor Organisation Scheme Code</u>	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ OrgId +++++++ Othr +++++++ SchmeNm +++++++ Cd	O	4	If populated, this information will travel with the payment to the recipient bank. 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 Organisation Scheme Proprietary</u>	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ OrgId +++++++ Othr +++++++ SchmeNm +++++++ Prtry	O	35	If populated, this information will travel with the payment to the recipient bank.
<u>Creditor Organisation Issuer</u>	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ OrgId +++++++ Othr +++++++ Issr	O	35	If populated, this information will travel with the payment to the recipient bank.

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

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Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
<u>Creditor Private Id</u>	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ PrvtId +++++++ Othr +++++++ Id	O	35	If populated, this information will travel with the payment to the recipient bank.
<u>Creditor Private Scheme Code</u>	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ PrvtId +++++++ Othr +++++++ SchmeNm +++++++ Cd	O	4	If populated, this information will travel with the payment to the recipient bank. 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	O	35	If populated, 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	O	35	If populated, this information will travel with the payment to the recipient bank.

(End of AT-24 Beneficiary Identification Code)

7. Ultimate Creditor Organisation or Private Identification

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Start of Ultimate Creditor Information				
You would use this information if the recipient is receiving the payment “on behalf” of a third party.				
Ultimate Creditor Name	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Nm	O	70	This is the ultimate recipient to which the amount of money is being paid. If populated, this information will travel with the payment to the recipient bank.
Ultimate Creditor Postal Address Street Name	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ PstlAdr +++++ StrtNm	O	70	This field must contain the street name of the ultimate recipient to which the amount of money is being paid.
Ultimate Creditor Postal Address Post Code	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ PstlAdr +++++ PstCd	O	16	This field must contain the post code of the ultimate recipient to which the amount of money is being paid.
Ultimate Creditor Postal Address Town Name	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ PstlAdr +++++ TwnNm	C	35	If Ultimate Creditor Name is populated, this becomes mandatory. This field must contain the town name of the ultimate recipient to which the amount of money is being paid. NB: The underlined fields are mandatory if you populate Ultimate Creditor Name. Structured Format: <u>Ultimate Creditor Postal Address Street Name</u> + <u>Ultimate Creditor Postal Address Post Code</u> + <u>Ultimate Creditor Postal Address Town Name</u> + <u>Ultimate Creditor Postal Address Country</u>
Ultimate Creditor Postal Address Country	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ PstlAdr +++++ Ctry	C	2	If Ultimate Creditor Name is populated, this becomes mandatory. This field must contain the country of the ultimate recipient to which the amount of money is being paid. NB: The underlined fields are mandatory if you populate Ultimate Creditor Name. Structured Format: <u>Ultimate Creditor Postal Address Street Name</u> + <u>Ultimate Creditor Postal Address Post Code</u> + <u>Ultimate Creditor Postal Address Town Name</u> + <u>Ultimate Creditor Postal Address Country</u>
(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.				

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Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Ultimate Creditor Organisation BIC	Document + CstmrCdtTrfInitm ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++AnyBIC	O	11	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} If populated, this information will travel with the payment to the recipient bank.
Ultimate Creditor Organisation LEI	Document + CstmrCdtTrfInitm ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++ LEI	O	20	If populated, this information will travel with the payment to the recipient bank.
<u>Ultimate Creditor Organisation Id</u>	Document + CstmrCdtTrfInitm ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++ Othr +++++++ Id	O	35	If populated, this information will travel with the payment to the recipient bank.
<u>Ultimate Creditor Organisation Scheme Code</u>	Document + CstmrCdtTrfInitm ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++ Othr +++++++ SchmeNm +++++++ Cd	O	4	If populated, 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 + CstmrCdtTrfInitm ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++ Othr +++++++ SchmeNm +++++++ Prtry	O	35	If populated, this information will travel with the payment to the recipient bank.
<u>Ultimate Creditor Organisation Issuer</u>	Document + CstmrCdtTrfInitm ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++ Othr +++++++ Issr	O	35	If populated, this information will travel with the payment to the recipient bank.

Private Identification

Usage Rule: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Ultimate Creditor Private Date of Birth	Document + CstmrCdtTrfInitm ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ DtAndPlcOfBirth +++++++ BirthDt	O	10	YYYY-MM-DD If populated, this information will travel with the payment to the recipient bank.
Ultimate Creditor Private Province of Birth	Document + CstmrCdtTrfInitm ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ DtAndPlcOfBirth +++++++ PrvcOfBirth	O	35	If populated, this information will travel with the payment to the recipient bank.
Ultimate Creditor Private City of Birth	Document + CstmrCdtTrfInitm ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ DtAndPlcOfBirth +++++++ CityOfBirth	O	35	If populated, this information will travel with the payment to the recipient bank.
Ultimate Creditor Private Country of Birth	Document + CstmrCdtTrfInitm ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ DtAndPlcOfBirth +++++++ CtryOfBirth	O	2	If populated, this information will travel with the payment to the recipient bank.
<u>Ultimate Creditor Private Id</u>	Document + CstmrCdtTrfInitm ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ Othr +++++++ Id	O	35	If populated, this information will travel with the payment to the recipient bank.
<u>Ultimate Creditor Private Scheme Code</u>	Document + CstmrCdtTrfInitm ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ Othr +++++++ SchmeNm +++++++ Cd	O	4	If populated, 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

SCT Bulk Payments XML File Format

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

8. The PAIN.002 File:

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

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

The overall structure of a PAIN.002 file is:

Block Type	Cardinality	Comments
Group Header	Only one per file	This block will be present on all Reject files.
Payment Info Response Block	One or more per File	This block will be present if the file contains rejected Payment Instructions because: <ol style="list-style-type: none"> 1. The Payment Instruction failed initial validation or 2. A problem was encountered when attempting to process the Payment Instruction (in which case it will appear on a Reject File) There will be one of these blocks for each Payment Info block containing invalid/rejected Payment Instructions.
Transaction Response Block	One or more per Payment Info Response Block	There will be one of these for each Rejected Payment Instruction. The Transaction Status will be RJCT

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

8.1 Group Header

Generic Field Name	Xpath	Max Length	Format/Comment	PAIN.001 Source
GrpHdr Block				
Message Id	Document + CstmrPmtStsRpt ++ GrpHdr +++ MsgId	35	This reference will be applied by AIB. This is the unique ID for this file.	
Creation Date/ Time	Document + CstmrPmtStsRpt ++ GrpHdr +++ CreDtTm	19	YYYY-MM-DDTHH:mm:SS This is the Date/Time that the reject file is created.	
Debtor Agent BIC	Document + CstmrPmtStsRpt ++ GrpHdr +++ DbtrAgt ++++ FinInstnId +++++ BICFI	11	This information will be taken from your PAIN.001 file. 1.AIBKIE2D or 2.AIBKIE2DXXX	
Original Message Id	Document + CstmrPmtStsRpt ++ OrgnlGrplnfAndSts +++ OrgnlMsgId	35	This is the reference that was populated in the Message Id field in the original "pain.001.001.09" file"	Document + CstmrCdtTrflnitn ++ GrpHdr +++ MsgId
Message Name Id	Document + CstmrPmtStsRpt ++ OrgnlGrplnfAndSts +++ OrgnlMsgNmId	35	This reference will be applied by AIB. "pain.001.001.09"	
Original No of Transactions	Document + CstmrPmtStsRpt ++ OrgnlGrplnfAndSts +++ OrgnlNbOfTxs	15	This is a numeric field detailing the total number of transaction in the original file.	Document + CstmrCdtTrflnitn ++ GrpHdr +++ NbOfTxs
Original Control Sum	Document + CstmrPmtStsRpt ++ OrgnlGrplnfAndSts +++ OrgnlCtrlSum	18	This value should be the total sum of all payments in the original file.	Document + CstmrCdtTrflnitn ++ GrpHdr +++ CtrlSum

8.2 Payment Information Response Block

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

SCT Bulk Payments XML File Format

Generic Field Name	Xpath	Max Length	Format/Comment	PAIN.001 Source
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8.3 Transaction Response Block (corresponds to the original CdtTrfTxInf Block)

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

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

SCT Bulk Payments XML File Format

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

Generic Field Name	Xpath	Max Length	Format/Comment	PAIN.001 Source
Ultimate Debtor Postal Address Street Name	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++UltmtDbtr ++++++Pty +++++++PstlAdr +++++++StrtNm	70	This information will be taken from your PAIN.001 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ PstlAdr ++++++ StrtNm
Ultimate Debtor Postal Address Post Code	Document + CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++UltmtDbtr ++++++Pty +++++++PstlAdr +++++++PstCd	16	This information will be taken from your PAIN.001 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ PstlAdr ++++++ PstCd
Ultimate Debtor Postal Address Town Name	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++UltmtDbtr ++++++Pty +++++++PstlAdr +++++++TwnNm	35	This information will be taken from your PAIN.001 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ PstlAdr ++++++ TwnNm
Ultimate Debtor Postal Address Country	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++TxInfAndSts ++++OrgnlTxRef +++++UltmtDbtr ++++++Pty +++++++PstlAdr +++++++Ctry	2	This information will be taken from your PAIN.001 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ PstlAdr ++++++ Ctry
Ultimate Debtor Organisation BIC	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr ++++++ Id +++++++ Orgld +++++++ AnyBIC	11	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ Orgld ++++++ AnyBIC Or Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtDbtr +++++ Id +++++ Orgld ++++++ AnyBIC

SCT Bulk Payments XML File Format

Generic Field Name	Xpath	Max Length	Format/Comment	PAIN.001 Source
Ultimate Debtor Organisation LEI	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr +++++ Id +++++ Orgld +++++ LEI	20	This information will be taken from your PAIN.001 file	Document + CstmrCdtTrfInitt ++ PmtInf +++ UltmtDbtr ++++ Id +++++ Orgld +++++ LEI Or Document + CstmrCdtTrfInitt ++ PmtInf +++ CdtTrfTxInf ++++ UltmtDbtr +++++ Id +++++ Orgld +++++ LEI
Ultimate Debtor Organisation Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr +++++ Id +++++ Orgld +++++ Othr +++++ Id	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitt ++ PmtInf +++ UltmtDbtr ++++ Id +++++ Orgld +++++ Othr +++++ Id Or Document + CstmrCdtTrfInitt ++ PmtInf +++ CdtTrfTxInf ++++ UltmtDbtr +++++ Id +++++ Orgld +++++ Othr +++++ Id
Ultimate Debtor Organisation Scheme Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr +++++ Id +++++ Orgld +++++ Othr +++++ SchmeNm +++++ Cd	4	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitt ++ PmtInf +++ CdtTrfTxInf ++++ UltmtDbtr +++++ Id +++++ Orgld +++++ Othr +++++ SchmeNm +++++ Cd Or Document + CstmrCdtTrfInitt ++ PmtInf +++ UltmtDbtr ++++ Id +++++ Orgld +++++ Othr +++++ SchmeNm +++++ Cd

Generic Field Name	Xpath	Max Length	Format/Comment	PAIN.001 Source
Ultimate Debtor Organisation Scheme Proprietary	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr +++++ Id +++++ Orgld +++++ Othr +++++ SchmeNm +++++ Prtry	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitt ++ PmtInf +++ UltmtDbtr ++++ Id +++++ Orgld +++++ Othr +++++ SchmeNm +++++ Prtry Or Document + CstmrCdtTrfInitt ++ PmtInf +++ CdtTrfTxInf ++++ UltmtDbtr +++++ Id +++++ Orgld +++++ Othr +++++ SchmeNm +++++ Prtry
Ultimate Debtor Organisation Issuer	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr +++++ Id +++++ Orgld +++++ Othr +++++ Issr	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitt ++ PmtInf +++ UltmtDbtr ++++ Id +++++ Orgld +++++ Othr +++++ Issr Or Document + CstmrCdtTrfInitt ++ PmtInf +++ CdtTrfTxInf ++++ UltmtDbtr +++++ Id +++++ Orgld +++++ Othr +++++ Issr
Ultimate Debtor Private Date of Birth	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr +++++ Id +++++ Prvtld +++++ DtAndPlcOfBirth +++++ BirthDt	10	YYYY-MM-DD This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitt ++ PmtInf +++ UltmtDbtr ++++ Id +++++ Prvtld +++++ DtAndPlcOfBirth +++++ BirthDt Or Document + CstmrCdtTrfInitt ++ PmtInf +++ CdtTrfTxInf ++++ UltmtDbtr +++++ Id +++++ Prvtld +++++ DtAndPlcOfBirth +++++ BirthDt

SCT Bulk Payments XML File Format

Generic Field Name	Xpath	Max Length	Format/Comment	PAIN.001 Source
Ultimate Debtor Private Province of Birth	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr ++++++ Id +++++++ PrvtId +++++++ DtAndPlcOfBirth +++++++ PrvcOfBirth	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInittn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ PrvtId ++++++ DtAndPlcOfBirth +++++++ PrvcOfBirth Or Document + CstmrCdtTrfInittn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtDbtr +++++ Id +++++ PrvtId ++++++ DtAndPlcOfBirth +++++++ PrvcOfBirth
Ultimate Debtor Private City of Birth	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr ++++++ Id +++++++ PrvtId +++++++ DtAndPlcOfBirth +++++++ CityOfBirth	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInittn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ PrvtId ++++++ DtAndPlcOfBirth +++++++ CityOfBirth Or Document + CstmrCdtTrfInittn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtDbtr +++++ Id +++++ PrvtId ++++++ DtAndPlcOfBirth +++++++ CityOfBirth
Ultimate Debtor Private Country of Birth	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr ++++++ Id +++++++ PrvtId +++++++ DtAndPlcOfBirth +++++++ CtryOfBirth	2	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInittn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ PrvtId ++++++ DtAndPlcOfBirth +++++++ CtryOfBirth Or Document + CstmrCdtTrfInittn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtDbtr +++++ Id +++++ PrvtId ++++++ DtAndPlcOfBirth +++++++ CtryOfBirth

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

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Generic Field Name	Xpath	Max Length	Format/Comment	PAIN.001 Source
Ultimate Debtor Private Issuer	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr +++++ Id +++++ PrvtId +++++ Othr +++++ Issr	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInittn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ PrvtId +++++ Othr +++++ Issr Or Document + CstmrCdtTrfInittn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtDbtr +++++ Id +++++ PrvtId +++++ Othr +++++ Issr
Debtor Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Pty +++++ Nm	70	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInittn ++ PmtInf +++ Dbtr ++++ Nm
Debtor Postal Address Street Name	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Pty +++++ PstlAdr +++++ StrtNm	70	This information will be taken from your PAIN.001 file.	Document + CstmrDrctDbtInittn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ PstlAdr +++++ StrtNm
Debtor Postal Address Post Code	Document + CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Pty +++++ PstlAdr +++++ PstCd	16	This information will be taken from your PAIN.001 file.	Document + CstmrDrctDbtInittn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ PstlAdr +++++ PstCd
Debtor Postal Address Town Name	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Pty +++++ PstlAdr +++++ TwnNm	35	This information will be taken from your PAIN.001 file.	Document + CstmrDrctDbtInittn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ PstlAdr +++++ TwnNm
Debtor Postal Address Country	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Pty +++++ PstlAdr +++++ Ctry	2	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInittn ++ PmtInf +++ Dbtr ++++ PstlAdr ++++ Ctry

Generic Field Name	Xpath	Max Length	Format/Comment	PAIN.001 Source
Debtor Postal Address Line 1	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Pty +++++ PstlAdr +++++ AdrLine	70	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitm ++ PmtInf +++ Dbtr ++++ PstlAdr +++++ AdrLine
Debtor Postal Address Line 2	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Pty +++++ PstlAdr +++++ AdrLine	70	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitm ++ PmtInf +++ Dbtr ++++ PstlAdr +++++ AdrLine
Debtor Organisation BIC	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Id +++++ Orgld +++++ AnyBIC	11	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9] ([A-Z0-9]{3,3}){0,1} This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitm ++ PmtInf +++ Dbtr ++++ Id +++++ Orgld +++++ AnyBIC
Debtor Organisation LEI	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Id +++++ Orgld +++++ LEI	20	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitm ++ PmtInf +++ Dbtr ++++ Id +++++ Orgld +++++ LEI
Debtor Organisation Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Id +++++ Orgld +++++ Othr +++++ Id	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitm ++ PmtInf +++ Dbtr ++++ Id +++++ Orgld +++++ Othr +++++ Id
Debtor Organisation Scheme Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Id +++++ Orgld +++++ Othr +++++ SchmeNm +++++ Cd	4	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitm ++ PmtInf +++ Dbtr ++++ Id +++++ Orgld +++++ Othr +++++ SchmeNm +++++ Cd

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Generic Field Name	Xpath	Max Length	Format/Comment	PAIN.001 Source
Debtor Organisation Scheme Proprietary	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Id +++++ Orgld +++++ Othr +++++ SchmeNm +++++ Prtry	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitt ++ PmtInf +++ Dbtr ++++ Id +++++ Orgld +++++ Othr +++++ SchmeNm +++++ Prtry
Debtor Organisation Issuer	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Id +++++ Orgld +++++ Othr +++++ Issr	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitt ++ PmtInf +++ Dbtr ++++ Id +++++ Orgld +++++ Othr +++++ Issr
Debtor Private Date of Birth	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Id +++++ Prvtld +++++ DtAndPlcOfBirth +++++ BirthDt	10	YYYY-MM-DD This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitt ++ PmtInf +++ Dbtr ++++ Id +++++ Prvtld +++++ DtAndPlcOfBirth +++++ BirthDt
Debtor Private Province of Birth	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Id +++++ Prvtld +++++ DtAndPlcOfBirth +++++ PrvcOfBirth	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitt ++ PmtInf +++ Dbtr ++++ Id +++++ Prvtld +++++ DtAndPlcOfBirth +++++ PrvcOfBirth
Debtor Private City of Birth	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Id +++++ Prvtld +++++ DtAndPlcOfBirth +++++ CityOfBirth	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitt ++ PmtInf +++ Dbtr ++++ Id +++++ Prvtld +++++ DtAndPlcOfBirth +++++ CityOfBirth

Generic Field Name	Xpath	Max Length	Format/Comment	PAIN.001 Source
Debtor Private Country of Birth	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Id +++++ PrvtId +++++ DtAndPlcOfBirth +++++ CtryOfBirth	2	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitt ++ PmtInf +++ Dbtr ++++ Id +++++ PrvtId +++++ DtAndPlcOfBirth +++++ CtryOfBirth
Debtor Private Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Id +++++ PrvtId +++++ Othr +++++ Id	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitt ++ PmtInf +++ Dbtr ++++ Id +++++ PrvtId +++++ Othr +++++ Id
Debtor Private Scheme Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Id +++++ PrvtId +++++ Othr +++++ SchmeNm +++++ Cd	4	This information will be taken from your PAIN.001 file. 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	Document + CstmrCdtTrfInitt ++ PmtInf +++ Dbtr ++++ Id +++++ PrvtId +++++ Othr +++++ SchmeNm +++++ Cd
Debtor Private Scheme Proprietary	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Id +++++ PrvtId +++++ Othr +++++ SchmeNm +++++ Prtry	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitt ++ PmtInf +++ Dbtr ++++ Id +++++ PrvtId +++++ Othr +++++ SchmeNm +++++ Prtry
Debtor Private Issuer	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Id +++++ PrvtId +++++ Othr +++++ Issr	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitt ++ PmtInf +++ Dbtr ++++ Id +++++ PrvtId +++++ Othr +++++ Issr

SCT Bulk Payments XML File Format

Generic Field Name	Xpath	Max Length	Format/Comment	PAIN.001 Source
Debtor Account	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ DbtrAcct +++++ Id +++++ IBAN	34	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ DbtrAcct ++++ Id +++++ IBAN
One of the below two fields - 'Debtor Agent BIC' or 'Debtor Agent Id' populated in the Pain.001 file submitted to AIB, will be populated in the PAIN.002 file.				
Debtor Agent BIC	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ DbtrAgt +++++ FinInstnId +++++ BICFI	11	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} AIB BIC taken from original PAIN.001 file if provided.	Document +CstmrCdtTrfInitn ++PmtInf +++DbtrAgt ++++FinInstnId +++++BICFI
Debtor Agent Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ DbtrAgt +++++ FinInstnId +++++ Other +++++ Id	11	Value taken from original PAIN.001 file if provided.	Document +CstmrCdtTrfInitn ++PmtInf +++DbtrAgt ++++FinInstnId +++++Other +++++ID
The below fields are optional fields and will only be populated if previously provided in the original PAIN.001 file.				
Creditor Agent BIC	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ CdtrAgt +++++ FinInstnId +++++ BICFI	11	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} BIC of Creditor taken from original PAIN.001 file if provided.	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ CdtrAgt +++++ FinInstnId +++++ BICFI
Creditor Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Cdtr +++++ Pty +++++ Nm	70	This is the name of the recipient. The name of recipient must be entered. This must be the full name and accurate. Your payment is at risk of being stopped by the receiving financial institution if not accurate.	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Nm

Generic Field Name	Xpath	Max Length	Format/Comment	PAIN.001 Source
Creditor Postal Address Street Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Cdtr ++++++ Pty +++++++ PstlAdr +++++++ StrtNm	70	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ PstlAdr +++++ StrtNm
Creditor Postal Address Post Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Cdtr ++++++ Pty +++++++ PstlAdr +++++++ PstCd	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ PstlAdr +++++ PstCd
Creditor Postal Address Town Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Cdtr ++++++ Pty +++++++ PstlAdr +++++++ TwnNm	16	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ PstlAdr +++++ TwnNm
Creditor Postal Address Country	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Cdtr ++++++ Pty +++++++ PstlAdr +++++++ Ctry	2	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ PstlAdr +++++ Ctry
Creditor Postal Address Line 1	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Cdtr ++++++ Pty +++++++ PstlAdr +++++++ AdrLine	70	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ PstlAdr +++++ AdrLine
Creditor Postal Address Line 2	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Cdtr ++++++ Pty +++++++ PstlAdr +++++++ AdrLine	70	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ PstlAdr +++++ AdrLine
Creditor Account	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ CdtrAcct +++++ IBAN	34	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ CdtrAcct +++++ Id +++++ IBAN

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Generic Field Name	Xpath	Max Length	Format/Comment	PAIN.001 Source
Ultimate Creditor Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr +++++ Pty +++++ Nm	70	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInittn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Nm
Ultimate Creditor Postal Address Street Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr +++++ Pty +++++ PstlAdr +++++ StrtNm	70	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInittn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ PstlAdr +++++ StrtNm
Ultimate Creditor Postal Address Post Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr +++++ Pty +++++ PstlAdr +++++ PstCd	16	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInittn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ PstlAdr +++++ PstCd
Ultimate Creditor Postal Address Town Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr +++++ Pty +++++ PstlAdr +++++ TwnNm	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInittn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ PstlAdr +++++ TwnNm
Ultimate Creditor Postal Address Country	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr +++++ Pty +++++ PstlAdr +++++ Ctry	2	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInittn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ PstlAdr +++++ Ctry
Ultimate Creditor Organisation BIC	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr +++++ Id +++++ Orgid +++++ AnyBIC	11	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInittn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id +++++ Orgld +++++ AnyBIC
Ultimate Creditor Organisation LEI	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr +++++ Id +++++ Orgid +++++ LEI	20	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInittn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id +++++ Orgld +++++ LEI

Generic Field Name	Xpath	Max Length	Format/Comment	PAIN.001 Source
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PAIN.002 Reject Codes and Reasons

SEPA Credit Transfer Unpaid Error Codes

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

Appendix 1 – File Format

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

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

```
<CstmrCdtTrfInitn>
```

```
  <GrpHdr>
```

```
    <MsgId>SEPA</MsgId>
```

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

```
    <NbOfTx>1</NbOfTx>
```

```
    <CtrlSum>500.00</CtrlSum>
```

```
    <InitgPty>
```

```
      <Id>
```

```
        <OrgId>
```

```
          <Othr>
```

```
            <Id>IE12SCT345678</Id>
```

```
          </Othr>
```

```
        </OrgId>
```

```
      </Id>
```

```
    </InitgPty>
```

```
  </GrpHdr>
```

```
  <PmtInf>
```

```
    <PmtInflId>Payment1</PmtInflId>
```

```
    <PmtMtd>TRF</PmtMtd>
```

```
    <BtchBookg>>true</BtchBookg>
```

<NbOfTx>1</NbOfTx>
<CtrlSum>500.00</CtrlSum>
<PmtTplnf>
 <SvcLvl>
 <Cd>SEPA</Cd>
 </SvcLvl>
</PmtTplnf>
<ReqdExctnDt>
 <Dt>2023-05-02</Dt>
</ReqdExctnDt>
<Dbtr>
 <Nm>ABC Limited</Nm>
 <PstlAdr>
 <TwnNm>Bray</TwnNm>
 <Ctry>IE</Ctry>
 </PstlAdr>
 <Id>
 <Orgld>
 <AnyBIC>AIBKIE2DXXX</AnyBIC>
 </Orgld>
 </Id>
</Dbtr>
<DbtrAcct>

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<Id>

<IBAN>IE43AIBK93129212345678</IBAN>

</Id>

<Ccy>EUR</Ccy>

</DbtrAcct>

<DbtrAgt>

<FinInstnId>

<BICFI>AIBKIE2DXXX</BICFI>

</FinInstnId>

</DbtrAgt>

<CdtTrfTxInf>

<PmtId>

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

</PmtId>

<Amt>

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

</Amt>

<CdtrAgt>

<FinInstnId>

```
<BICFI>AGRIFRPP866</BICFI>
</FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>Global Farm Supplies</Nm>
  <PstlAdr>
    <TwnNm>Libourne</TwnNm>
    <Ctry>FR</Ctry>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>FR7616606100337062612345678</IBAN>
  </Id>
</CdtrAcct>
</UltmtCdtr>
<Purp>
  <Cd>RRCT</Cd>
</Purp>
</CdtTrfTxInf>
</PmtInf>
</CstmrCdtTrfInitn>
</Document>
```

Appendix 2 – Revision History

Date	Section	Page	Update Description
Mar-13		Page 6	xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09"
Mar-13	Section 3	Page 7	"The XPATH listed below for each field is the location of the field within the file."
Mar-13	Initiating Party Organisation Id	Page 8	This is the Originator Identification Number (OIN). It will be validated against the OIN agreed with AIB Sample OIN – IEXXCTZZZZZ where XX is a check digit and ZZZZZZ is a 6 digit identification number.
Mar-13	Payment Information ID	Page 8	"The customer is encouraged to use a unique reference (in this field) for each payment info block within the submitted file."
Mar-13	Requested Execution Date	Page 10	"This date cannot be a date in the past." after "AIB will accept files with requested execution dates up to 30 calendar days into the future"
Mar-13	Instruction Id	Page 12	This field cannot include any spaces. If populated will travel with the payment and will be returned on any PAIN.002 (reject) files returned.
Mar-13	Creditor Account	Page 15	M (Mandatory)
Mar-13	Remittance Data Issuer Remittance Data Reference	Page 16	1. Now a conditional field "C" 2. This field becomes mandatory if SCOR is used in remittance data proprietary code field."
Jul-13	Section 2. General Comments	Page 4	Multiple execution dates and multiple nominated accounts will be accepted in separate payment blocks for SEPA Credit Transfer files. Payments that have the same execution date and nominated account should be grouped together in one block within a file. There is a limit of 25 payment blocks per file. AIB will not accept files with greater than 25 payment blocks'.
Jul-13	Add Appendix 2 – Revision History	Page 51	Revision History Added.
Jan-14	Section 3.3 Payment Information Block:	Page 9	Added Local Instrument Code Comment re. ISO Codes/Documentation
Jan-14	Section 3.3 Payment Information Block:	Page 10	Updated Category Purpose Code Comment re. ISO Codes/Documentation
Jan-14	Section 3.3 Payment Information Block:	Page 10	Updated Debtor Name Comment re. ISO Codes/Documentation
Jan-14	Section 3.3 Payment Information Block:	Page 12	Updated EndToEndId Comment with latest information regarding use by other Irish Banks
Jan-14	Section 3.3 Payment Information Block:	Page 15	Added Purpose Code Comment re. ISO Codes/Documentation
Jan-14	Section 4. Debtor Organisation or Private Identification:	Page 17	Added Debtor Organisation Scheme Code Comment re. ISO Codes/Documentation
Jan-14	Section 4. Debtor Organisation or Private Identification:	Page 18	Added Debtor Private Scheme Code Comment re. ISO Codes/Documentation
Jan-14	Section 5. Ultimate Debtor Organisation or Private Identification:	Page 20	Added Ultimate Debtor Organisation Scheme Code Comment re. ISO Codes/Documentation

Date	Section	Page	Update Description
Jan-14	Section 5. Ultimate Debtor Organisation or Private Identification:	Page 22	Added Ultimate Debtor Private Scheme Code Comment re. ISO Codes/Documentation
Jan-14	Section 6. Creditor Organisation and Private Identification:	Page 23	Added Creditor Organisation Scheme Code Comment re. ISO Codes/Documentation
Jan-14	Section 6. Creditor Organisation and Private Identification:	Page 25	Added Creditor Private Scheme Code Comment re. ISO Codes/Documentation
Jan-14	Section 7. Ultimate Creditor Organisation or Private Identification:	Page 27	Added Ultimate Creditor Organisation Scheme Code Comment re. ISO Codes/Documentation
Jan-14	Section 7. Ultimate Creditor Organisation or Private Identification:	Page 28	Added Ultimate Creditor Private Scheme Code Comment re. ISO Codes/Documentation
Nov-15	Section 1.1. Payment Types – Definition	Page 4	Amended to 'Recipient IBAN is mandatory'
Nov-15	Section 2.4. Recipient/Creditor Account Details	Page 7	Amended to 'EU legislation states that for SEPA Credit Transfer (SCT) payments, an IBAN must be used to specify the recipient's account'
Nov-15	Section 3.3 Payment Information Block – Debtor Agent BIC	Page 11	Information added before Debtor Agent BIC field 'It is mandatory to populate one of the following two fields. The 'Debtor Agent BIC' is optional for SCT Payments. If you choose not to populate the 'Debtor Agent BIC' field for a SCT Payment then the 'Debtor Agent ID' field must be populated with a value of 'NOTPROVIDED'
Nov-15	Section 3.3 Payment Information Block – Debtor Agent BIC	Page 11	1. Now an optional field "O" 2. Comments amended to 'If this tag is used then it must read:'
Nov-15	Section 3.3 Payment Information Block – Debtor Agent ID	Page 12	Added new field - Debtor Agent Id
Nov-15	Section 3.4 Transaction Information – Creditor Agent BIC	Page 13	1. Now an optional field "O" 2. Comments amended to 'If this tag is used then Recipient BIC must be populated here'
Nov-15	Section 8.1 Group Header	Page 30	Removed Pain.001 source
Nov-15	Section 8.3 Transaction Response Block – Debtor Agent BIC	Page 43	Information added before Debtor Agent BIC field 'one of the below two fields - 'Debtor Agent BIC' or 'Debtor Agent ID' populated in the PAIN.001 file submitted to AIB, will be populated in the PAIN.002 file
Nov-15	Section 8.3 Transaction Response Block – Debtor Agent BIC	Page 43	Added new field
Nov-15	Section 8.3 Transaction Response Block – Debtor Agent Id	Page 43	Added new field
Nov-15	Section 8.3 Transaction Response Block – Creditor Agent BIC	Page 43	Information added before Creditor Agent BIC field 'Creditor Agent BIC will only be populated if previously provided in the original PAIN.001 file'
Nov-15	Section 8.3 Transaction Response Block – Creditor Agent BIC	Page 43	Added new field
Nov-15	Reject Codes and Reasons	Page 46	Added PAIN.002 Reject Codes and Reasons
Nov-15	Version Number	Back Page	Version number amended from 0.4 15/01/2014 to 0.5 01/11/2015
Sep-23	Section: 2. General Comments	Page 4	Amended "pain.001.001.03" to "pain.001.001.09"

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

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

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Date	Section	Page	Update Description
Sep-23	Section: 4. Debtor Organisation or Private Identification - Debtor Organisation BIC	Page 16	Xpath amended to: Document + CstmrCdtTrfInItN ++ PmtInf +++ Dbtr ++++ Id +++++ OrgId ++++++ AnyBIC
Sep-23	Section: 4. Debtor Organisation or Private Identification - Debtor Organisation LEI	Page 17	New field added for Debtor Organisation LEI
Sep-23	Section: 5. Ultimate Debtor Organisation or Private Identification	Page 19	Comments amended to "Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed." changed to "Usage Rule: Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed."
Sep-23	Section: 5. Ultimate Debtor Organisation or Private Identification - Ultimate Debtor Organisation BIC	Page 20	Xpath amended to: Document + CstmrCdtTrfInItN ++ PmtInf +++ UltmtDbtr ++++ Id +++++ OrgId ++++++ AnyBIC
Sep-23	Section: 5. Ultimate Debtor Organisation or Private Identification - Ultimate Debtor Organisation LEI	Page 20	New field for Ultimate Debtor Organisation LEI
Sep-23	Section: 6. Creditor Organisation or Private Identification	Page 22	Comments amended to "Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed." changed to "Usage Rule: Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed."
Sep-23	Section: 6. Creditor Organisation or Private Identification - Creditor Organisation BIC	Page 23	Xpath amended to: Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ OrgId +++++++ AnyBIC
Sep-23	Section: 6. Creditor Organisation or Private Identification - Creditor Organisation LEI	Page 23	New field for Creditor Organisation LEI
Sep-23	Section: 7. Ultimate Creditor Organisation or Private Identification	Page 26	Comments amended to "Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed." changed to "Usage Rule: Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed."
Sep-23	Section: 7. Creditor Organisation or Private Identification - Ultimate Creditor Organisation BIC	Page 26	Xpath amended to: Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++ AnyBIC

Date	Section	Page	Update Description
Sep-23	Section: 7. Creditor Organisation or Private Identification - Ultimate Creditor Organisation LEI	Page 27	New field added for Ultimate Creditor Organisation LEI.
Sep-23	Section: 8.1 Group Header - Debtor Agent BIC	Page 30	Xpath amended to: Document + CstmrPmtStsRpt ++ GrpHdr +++ DbtrAgt ++++ FinInstnId +++++ BICFI
Sep-23	Section: 8.1 Group Header - Original Message Id	Page 30	Format/Comments amended to: This is the reference that was populated in the Message Id field in the original "pain.001.001.09" file
Sep-23	Section: 8.1 Group Header - Message Name Id	Page 30	Format/Comments amended to: This reference will be applied by AIB. This is the unique ID for this file.
Sep-23	Section: 8.3 Transaction Response Block - Transaction Rejecting Banks BIC	Page 31	Xpath amended to: Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ StsRsnInf +++++ Orgtr ++++++ Id +++++++ OrgId +++++++ AnyBIC
Sep-23	8.3 Transaction Response Section: Block - Transaction Rejecting Banks LEI	Page 31	New field for Transaction Rejecting Banks LEI
Sep-23	Section: 8.3 Transaction Response Block - Requested Execution Date	Page 32	1. Xpath amended to: Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ ReqdExctnDt +++++Dt 2. PAIN.001 Source amended to: Document + CstmrCdtTrfInitn ++ PmtInf +++ ReqdExctnDt ++++ Dt
Sep-23	Section: 8.3 Transaction Response Block - Service Level Code	Page 32	Generic field name amended from "Scheme Name" to "Service Level Code"
Sep-23	Section: 8.3 Transaction Response Block - Payment Method	Page 32	Length amended to "3"

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Date	Section	Page	Update Description
Sep-23	Section: 8.3 Transaction Response Block - Ultimate Debtor Organisation BIC	Page 34	<p>1. Xpath amended to: Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr ++++++ Id +++++++ Orgld +++++++ AnyBIC</p> <p>2. PAIN.001 Source amended to: Document + CstmrCdtTrfInitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ Orgld +++++ AnyBIC</p> <p>Or Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtDbtr +++++ Id +++++ Orgld +++++ AnyBIC</p>
Sep-23	Section: 8.3 Transaction Response Block - Ultimate Debtor Organisation LEI	Page 35	New field added for Ultimate Debtor Organisation LEI.
Sep-23	Section: 8.3 Transaction Response Block -Debtor Organisation BIC	Page 40	<p>1. Xpath amended to: Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Id +++++++ Orgld +++++++ AnyBIC</p> <p>2. PAIN.001 Source amended to: Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ Orgld +++++ AnyBIC</p>
Sep-23	Section: 8.3 Transaction Response Block -Debtor Organisation LEI	Page 40	New field added for Debtor Organisation LEI.

Date	Section	Page	Update Description
Sep-23	Section: 8.3 Transaction Response Block - Debtor Agent BIC	Page 43	<p>1. Xpath amended to: Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ DbtrAgt ++++++ FinInstnId +++++++ BICFI</p> <p>2. PAIN.001 Source amended to: Document +CstmrCdtTrfInitn ++PmtInf +++DbtrAgt ++++FinInstnId +++++BICFI</p>
Sep-23	Section: 8.3 Transaction Response Block - Creditor Agent BIC	Page 43	<p>1. Xpath amended to: Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ CdtrAgt ++++++ FinInstnId +++++++ BICFI</p> <p>2. PAIN.001 Source amended to: Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ CdtrAgt +++++ FinInstnId +++++++ BICFI</p>
Sep-23	PAIN.002 Reject Codes & Reasons	Page 46	<p>Added the following new codes:</p> <ul style="list-style-type: none"> • AM05 - Duplication Duplicate payment • DNOR - Debtor bank is not registered Debtor PSP is not registered under this BIC in the CSM • ERIN - ERI Option Not Supported The Extended Remittance (ERI) option is not supported • FF01 - Invalid File Format "Operation/transaction code incorrect, invalid file format Usage rule: To be used for invalid file format" • MS03 - Not Specified Reason Agent Generated Reason not specified • RC01 - Bank Identifier Incorrect PSP identifier incorrect (i.e. invalid BIC) • RR01 - Missing Debtor Account or Identification Regulatory Reason • RR02 - Missing Debtor Name or Address Regulatory Reason • RR03 - Missing Creditor Name or Address Regulatory Reason • RR04 - Regulatory Reason Regulatory Reason • TM01 - Cut Off Time File received after Cut-off Time

SCT Bulk Payments XML File Format

Date	Section	Page	Update Description
Sep-23	Section: 3.3 Payment Information Block - Local Instrument Code Section: 3.4 Transaction Information - Category Purpose Code & Purpose Code Section: 4. Debtor Organisation or Private Identification - Debtor Organisation Scheme Code & Debtor Private Scheme Code Section: 5. Ultimate Debtor Organisation or Private Identification - Ultimate Debtor Organisation Scheme Code & Ultimate Debtor Private Scheme Code, Section: 6. Creditor Organisation or Private Identification - Creditor Organisation Scheme Code & Creditor Private Scheme Code Section: 7. Ultimate Creditor Organisation or Private Identification - Ultimate Creditor Organisation Scheme Code & Ultimate Creditor Private Scheme Code Section: 8.3 Transaction Response Block- Debtor Private Scheme Code	Pages 9, 10, 15, 17, 18, 20, 22, 23, 25, 27, 28, 42	Web-link changed to https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets
May-24	Section: 3. The SCT Pain.001 File - Debtor Postal Address Street Name	Page 10	New field for Debtor Postal Address Street Name
May-24	Section: 3. The SCT Pain.001 File - Debtor Postal Address Town Name	Page 10	New field for Debtor Postal Address Town Name
May-24	Section: 3. The SCT Pain.001 File - Debtor Postal Address Post Code	Page 10	New field for Debtor Postal Address Post Code
May-24	Section: 5. Ultimate Debt Org or Priv ID - Information Block	Pages 19, 26	"You would use this information if making the payment "on behalf" of another." changed to "You would use this information if making the payment "on behalf" of a third party."
May-24	Section: 5. Ultimate Debt Org or Priv ID - Ultimate Debtor Postal Address Street Name	Page 19	New field for Ultimate Debtor Postal Address Street Name
May-24	Section: 5. Ultimate Debt Org or Priv ID - Ultimate Debtor Postal Address Post Code	Page 19	New field for Ultimate Debtor Postal Address Post Code
May-24	Section: 5. Ultimate Debt Org or Priv ID Ultimate Debtor Postal Address Town Name	Page 20	New field for Ultimate Debtor Postal Address Town Name
May-24	Section: 5. Ultimate Debt Org or Priv ID - Ultimate Debtor Postal Address Country	Page 20	New field for Ultimate Debtor Postal Address Country
May-24	Section: 7. Ultimate Cred Org or Priv ID - Ultimate Creditor Postal Address Street Name	Page 26	New field for Ultimate Creditor Postal Address Street Name

Date	Section	Page	Update Description
May-24	Section: 7. Ultimate Cred Org or Priv ID - Ultimate Creditor Postal Address Post Code	Page 26	New field for Ultimate Creditor Postal Address Post Code
May-24	Section: 7. Ultimate Cred Org or Priv ID - Ultimate Creditor Postal Address Town Name	Page 26	New field for Ultimate Creditor Postal Address Town Name
May-24	Section: 8. The PAIN.002 Reject File. - Ultimate Creditor Postal Address Country	Page 34	New field for Ultimate Debtor Postal Address Street Name
May-24	Section: 8. The PAIN.002 Reject File. - Ultimate Debtor Postal Address Street Name	Page 34	New field for Ultimate Debtor Postal Address Street Name
May-24	Section: 8. The PAIN.002 Reject File. - Ultimate Debtor Postal Address Post Code	Page 34	New field for Ultimate Debtor Postal Address Post Code
May-24	Section: 8. The PAIN.002 Reject File. - Ultimate Debtor Postal Address Town Name	Page 34	New field for Ultimate Debtor Postal Address Town Name
May-24	Section: 8. The PAIN.002 Reject File. - Creditor Account	Page 44	New field for Creditor Account
May-24	Section: 8. The PAIN.002 Reject File. - Ultimate Creditor Name	Page 45	New field for Ultimate Creditor Name
May-24	Section: 8. The PAIN.002 Reject File.- Ultimate Creditor Postal Address Street Name	Page 45	New field for Ultimate Creditor Postal Address Street Name
May-24	Section: 8. The PAIN.002 Reject File - Ultimate Creditor Postal Address Post Code	Page 45	New field for Ultimate Creditor Postal Address Post Code
May-24	Section: 8. The PAIN.002 Reject File - Ultimate Creditor Postal Address Town Name	Page 45	New field for Ultimate Creditor Postal Address Town Name
May-24	Section: 8. The PAIN.002 Reject File - Ultimate Creditor Postal Address Country	Page 45	New field for Ultimate Creditor Postal Address Country
May-24	Section: 8. The PAIN.002 Reject File - Ultimate Creditor Organisation BIC	Page 45	New field for Ultimate Creditor Organisation BIC
May-24	Section: 8. The PAIN.002 Reject File - Ultimate Creditor Organisation LEI	Page 45	New field for Ultimate Creditor Organisation LEI
May-24	Section: 3.4 Transaction Information	Pages 13, 14, 15	Commentary amended to advise that structured address will no longer be accepted from November 2026. Previously stated November 2025.



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