



For the life
you're after

SDD Bulk Payments

XML File Format

This document is the property of AIB Group. No official or other user of this document, may, without the prior written permission of the Bank, disseminate the contents in whole or in part to any person outside the AIB Group

Table of Contents

1. Overview	4
1.1 Payment Instructions	4
1.2 Payment Types	4
2. General Comments	5
2.1 XML File Structure	5
2.2 The Character Set	6
2.3 Multiple Occurrences of Data	7
2.4 Mandate Amendments	7
2.5 Postal Address Formatting	7
3. The SDD PAIN.008 File	8
3.1 Document	8
4. The PAIN.002 File	22
PAIN.002 Reject Codes and Reasons	37
Appendix 1 – File Format	38

This document was produced for information purposes only and is for the exclusive use of the recipient. No guarantee is made regarding the reliability or completeness of this document, nor will any liability be accepted for losses that may arise from its use.

1. Overview

The purpose of this document is to describe the XML file format that will be used in AIB's SDD Bulk File offering. AIB customers will need to submit files in this XML format in order to successfully process SEPA Direct Debit transactions.

The document describes the layout of the file and the validation that will be performed on a field basis.

This document should be read in conjunction with the various authoritative documents issued by the European Payments Council (EPC).

1.1 Payment Instructions:

To initiate SEPA Direct Debit payments, a corresponding XML file containing payment instructions must be submitted. The XML format of this file is based on an XML ISO 20022 standard published by the EPC.

All payment instructions must be in EUR and debtor and creditor accounts must be SEPA reachable. (SEPA reachability is defined as an account within the SEPA zone where the financial institution has migrated their infrastructure to SEPA).

1.2 Payment Types:

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

Product	→ SEPA Direct Debits (SDD)
Definition	→ A SEPA Direct Debit is a payment system that allows businesses to collect euro payments from customers across Ireland and the SEPA Zone using a single AIB Branch account.
Credit Posting	<ul style="list-style-type: none">→ The nominated account of the Creditor will be credited at approximately 5am on the specified 'due date' (D).→ The account statement will show a separate credit entry for each block (group of collections as determined by the Creditor) in a SDD file due for settlement that day.→ The statement will detail the Block Reference Number, the AIB generated file reference number, and the gross value of the collections for each block in that file.→ A two-line narrative will show on the Creditor's statement. It will be made up of the following contents:<ul style="list-style-type: none">Line 1 - DD and the first 15 characters of the Payment Information ID (this is the block reference from your PAIN.008 file).Line 2 - A reference number which is added by our payment systems.

2. General Comments

The XML format of this file is based on an XML ISO 20022 standard published by the European Payments Council (EPC). The format of the file to be used to submit Payment Instructions is part of the Payment Initiation (PAIN) suite. For Direct Debits, the specific format is called **PAIN.008**. The version that AIB has used for these formats is **pain.008.001.08**.

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.

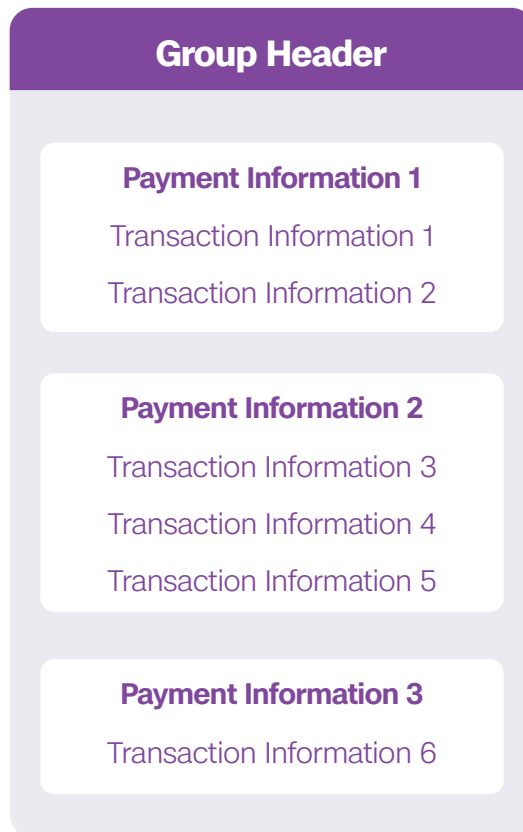
2.1 The XML file structure:

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

The diagram below shows how the Document is composed:

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, Number of Transactions, and Control Sum.
2. Payment Information Block: This building block is mandatory and repetitive. It represents a logical grouping of your collections. It contains elements relating to the creditor side of the transaction, such as the Creditor Account, Creditor Scheme Identification, Requested Collection Date, and Sequence Type (FRST, RCUR, OOFF, FNAL).
3. Transaction Information Block: This building block is mandatory and repetitive. It contains the actual direct debit collections you wish to make. It includes, among others, elements relating to the debtor account, such as Mandate ID, Date of Signature, Debtor Account, Debtor Agent, and Remittance Information.



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

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

XML Node	Cardinality	Comments
Document	Only one per file	Currently need to define the namespaces: xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:2002:tech:xsdpain.008.001.08"
+ CstmrDrctDbtInitn	Only one per document	
++ GrpHdr	Only one per CstmrDrctDbtInitn	The Group Header
++ PmtInf	Only one per CstmrDrctDbtInitn	A Payment Info Block. This is a logical grouping of Payment Instructions (DrctDbtTxInf blocks below) in a file. All the Payment Instructions within a Payment Info block are for the same Creditor.
+++ DrctDbtTxInf	One or more per PmtInf	The actual Payment Instructions

2.2 The Character Set:

The SDD XML format can support the Latin character set commonly used in international communication, as follows:

a b c d e f g h i j k l m n o p q r s t u v w x y z

A B C D E F G H I J K L M N O P Q R S T U

V W X Y Z

0 1 2 3 4 5 6 7 8 9

Special characters / - ? : () . , ' + Space

Do not use special characters as the first or last item(s) within any field. If invalid characters are included within the file, they may be replaced by a space or could result in the file being delayed and/or not processed by AIB.

2.3 Multiple Occurrences of Data:

The XML file allows certain information to be specified at either the Payment Info Block or Direct Debit Transaction Level. For example, the Ultimate Creditor Name for any given payment can be specified at Payment Info Block Level or at Direct Debit Transaction Level.

If it is populated in both levels the file will be rejected. The format/comments section of the format below will specify the tags that this restriction applies to.

For SEPA Direct Debit Payment files, customers can submit multiple nominated accounts in separate blocks. Please note we can accept multiple collection dates in a SEPA Direct Debit File. Payments that have the same 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.

2.4 Mandate Amendments:

The PAIN.008 format allows the submitter to change some mandate details and inform the Debtor of the changes (by including the original details in the message). Please refer to the Mandate Amendments Section contained under the Direct Debit Transaction Information (DrctDbtTxInf).

2.5 Postal Address Formatting

AIB support Structured & Hybrid postal address <PstlAdr> for our bulk files.

Structured format for postal address must have:

- Town name <TwnNm> and
- Country code <Ctry>

Hybrid format for postal address must have:

- Town name <TwnNm> and
- Country code <Ctry>
- At least one occurrence of address line <AdrLine>

For more information on structured address format, please see details within the file specification. Further information on Hybrid postal address structure can be found on our AIB website page <https://aib.ie/business/help/iso-faqs>

3. The SDD PAIN.008 File:

The Pain.008 shows the XML tags supported by AIB. It outlines how they should be formatted and validated.

The format is Alpha Numeric unless otherwise stated within the "Format/Comments".

The XPath outlines the location of each 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.008.001.08" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">`

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max	Format/Comments
Group Header Block				
Message Id	Document + CstmrDrctDbtInitn ++ GrpHdr +++ MsgId	M	35	The customer is encouraged to use a unique reference (in this field) for each file submitted. Any Reject files (PAIN.002) generated in response to this file will include this Reference. This field cannot contain any spaces.
Creation Date/Time	Document + CstmrDrctDbtInitn ++ 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 Number of Transactions	Document + CstmrDrctDbtInitn ++ GrpHdr +++ NbOfTxS	M	15	This is a numeric field detailing the total number of transactions in the file. Note: For single values, do not enter '0' e.g. 9 MUST NOT be entered as 09. [0-9]{1,15}
Header Control Sum	Document + CstmrDrctDbtInitn ++ GrpHdr +++ CtrlSum	M	18	This value will be validated against the total sum of all Instructed Amounts within this file. Value must contain 2 decimal places.
Initiating Party Organisation Id	Document + CstmrDrctDbtInitn ++ GrpHdr +++ InitgPty ++++ Id +++++ OrgId ++++++ Othr +++++++ Id	M	35	This is the Originator Identification Number (OIN). It will be validated against the OIN communicated with AIB. This must match the Creditor Scheme Id on each payment instruction on the file. Sample OIN – IE00SDD123456

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Payment Info Block				
Payment Information Id	Document + CstmrDrctDbtlnitn ++ PmtInf +++ PmtInfId	M	35	The first 15 characters of the Payment Information Id will be posted as the first line of narrative on your statement with the Gross credit value of your file, as well as the first line of your unpaids. We encourage you to use unique references for the Payment Information Id.
Payment Method	Document + CstmrDrctDbtlnitn ++ PmtInf +++ PmtMtd	M	2	"DD" must be populated here.
Batch Booking	Document + CstmrDrctDbtlnitn ++ 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 credit.
Block Number of Transactions	Document + CstmrDrctDbtlnitn ++ PmtInf +++ NbOfTxS	M	15	This is a numeric field detailing the total number of transactions in the Payment Information Block. Note: For single values, do not enter '0' e.g. 9 MUST NOT be entered as 09. [0-9]{1,15}
Block Control Sum	Document + CstmrDrctDbtlnitn ++ PmtInf +++ CtrlSum	M	18	This value should be the total sum of all payments within the Payment Information Block. Total value must contain 2 decimal places.
Service Level Code	Document + CstmrDrctDbtlnitn ++ PmtInf +++ PmtTplnf ++++ SvcLvl +++++ Cd	M	4	"SEPA" must be populated.
Local Instrument Code	Document + CstmrDrctDbtlnitn ++ PmtInf +++ PmtTplnf ++++ LclInstrm +++++ Cd	M	4	"CORE" must be populated

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Sequence Type	Document + CstmrDrctDbtInitr ++ PmtInf +++ PmtTplnf ++++ SeqTp	M	4	Alpha characters only. Valid values are: FRST – for First presentation RCUR – for Recurrent presentation OOFF – for Once off presentation FNAL – for Final presentation Please note that the Debtor PSP can reject the payment in case of an invalid sequence type. Please refer to the SDD Rulebook for more information, this is available here: https://www.europeanpaymentscouncil.eu/what-we-do/epc-payment-schemes/sepia-direct-debit/sepia-direct-debit-core-rulebook-and-implementation
Category Purpose Code	Document + CstmrDrctDbtInitr ++ PmtInf +++ PmtTplnf ++++ CtgPurp +++++ Cd	O	4	If populated this information will be carried with the payment. This can only be used if category purpose proprietary is not populated. This tag specifies the purpose of the payment. The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information; https://www.iso20022.org/catalogue%02messages/additional-content-messages/external-code-sets
Category Purpose Proprietary	Document + CstmrDrctDbtInitr ++ PmtInf +++ PmtTplnf ++++ CtgPurp +++++ Prtry	O	35	If populated this information will be carried with the payment. This can only be used if category purpose code is not populated.
Requested Collection Date	Document + CstmrDrctDbtInitr ++ PmtInf +++ ReqColltnDt	M	10	YYYY-MM-DD AIB will accept files with requested collection dates up to 30 Calendar days into the future. This date cannot be a date in the past. We accept files up to one business day before the due date (D - 1) of the file, subject to the cut off time of 11am. The value entered here is used as part of the duplication check. AIB will identify files as being potential duplicates if they have the same OIN, Header number of transactions, Header Control Sum and Debit Date (collection date).

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Creditor Name	Document + CstmrDrctDbtlnitn ++ Pmtlnf +++ Cdtr ++++ Nm	M	70	Name of submitter to be populated here. This name will appear on statements in ROI. This name must remain consistent throughout the lifetime of a mandate/ collection unless an amendment is included in your payment file
Creditor Postal Address Street Name	Document + CstmrDrctDbtlnitn ++ Pmtlnf +++ Cdtr ++++ PstlAdr +++++ StrtNm	O	70	AIB will replace this value with the creditor account address.
Creditor Postal Address Post Code	Document + CstmrDrctDbtlnitn ++ Pmtlnf +++ Cdtr +++++ PstlAdr +++++ PstCd	O	16	AIB will replace this value with the creditor account address.
Creditor Postal Address Town Name	Document + CstmrDrctDbtlnitn ++ Pmtlnf +++ Cdtr ++++ PstlAdr +++++ TwnNm	O	35	AIB will replace this value with the creditor account address.
Creditor Postal Address Country	Document + CstmrDrctDbtlnitn ++ Pmtlnf +++ Cdtr ++++ PstlAdr +++++ Ctry	O	2	AIB will replace this value with the creditor account address.
Creditor Account	Document + CstmrDrctDbtlnitn ++ Pmtlnf +++ CdtrAcct ++++ Id +++++ IBAN	M	34	Must be IBAN format e.g. IE93AIBK93123499999999 This is the account that will be credited with the funds. This account must be assigned to the correct OIN provided by AIB.
Creditor Account Currency	Document + CstmrDrctDbtlnitn ++ Pmtlnf +++ CdtrAcct ++++ Ccy	O	3	If populated must be EUR

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

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Creditor Agent BIC	Document + CstmrDrctDbtlnitn ++ PmtInf +++ CdtrAgt ++++ FinInstnId +++++ BICFI	C	11	If this tag is used then it must read 1. AIBKIE2D or 2. AIBKIE2DXXX
Creditor Agent Id	Document + CstmrDrctDbtlnitn ++ PmtInf +++ CdtrAgt ++++ FinInstnId +++++ Othr +++++ Id	C	11	The field must contain NOTPROVIDED
Ultimate Creditor Name	Document + CstmrDrctDbtlnitn ++ PmtInf +++ UltmtCdtr ++++ Nm	O	70	If populated this information will be carried with the payment. Note: Ultimate Creditor Name can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.

Organisation Identification

Usage Rule: : Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed

Please note the following:

1. Submitters can only choose between Organisation Identification or Private Identification, values in both blocks are not permitted.
2. This information is optional.
3. Its purpose is to identify a third party on whose behalf you are receiving payments.
4. AIB has chosen to outline a selection of the optional Organisation Identification fields below.

Ultimate Creditor Organisation BIC	Document + CstmrDrctDbtlnitn ++ PmtInf +++ UltmtCdtr ++++ Id +++++ OrgId +++++ AnyBIC	O	11	If populated this information will be carried with the payment. Note: Ultimate Creditor Organisation BIC can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.
Ultimate Creditor Organisation LEI	Document + CstmrDrctDbtlnitn ++ PmtInf +++ UltmtCdtr ++++ Id +++++ OrgId +++++ LEI	O	20	If populated this information will be carried with the payment. Note: Ultimate Creditor Organisation LEI can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
<u>Ultimate Creditor Organisation Id</u>	Document + CstmrDrctDbtIntrn ++ PmtInf +++ UltmtCdtr ++++ Id +++++ Orgld ++++++ Othr +++++++ Id	O	35	If populated this information will be carried with the payment. Note: Ultimate Creditor Organisation LEI can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.
Charge Bearer	Document + CstmrDrctDbtIntrn ++ PmtInf +++ 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 Block (DrctDbtTxInf) but not both.
DrctDbtTxInf				
Instruction Id	Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ PmtId +++++ InstrId	O	35	AIB will automatically populate this value to travel with the payment and will be returned on any PAIN.002 (reject files) returned.
End to End Id	Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ PmtId +++++ EndToEndId	M	35	The customer is encouraged to use a unique reference (in this field) for each payment submitted. Any Reject files (PAIN.002) generated in response to this file will include this Reference.
Instructed Amount	Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ InstdAmt	M	18	Currency must be EUR and value must contain 2 decimal places. e.g <InstdAmt Ccy = "EUR">35.80</InstdAmt>
Charge Bearer	Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ 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 Block (DrctDbtTxInf) but not both.
Mandate Id	Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRtdInf ++++++ MndtId	M	35	Unique Mandate Reference (UMR) must remain constant for the lifetime of the mandate. Following first presentation of a payment the UMR will be recorded and validated for all recurring payments submit for the same Debtor IBAN by the same OIN. If the UMR is not constant the payment will fail.

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Mandate Date of Signature	Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRtdInf ++++++ DtOfSgntr	M	10	YYYY-MM-DD This is the date on which the Mandate was signed by the Debtor, as registered by the Creditor in the dematerialisation of the Mandate document. For Mandates migrated from other direct debit schemes, this attribute might not be available. In such cases, it is recommended to use 2013-01-01 as a substitute for this date.
Mandate Amendment Indicator	Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRtdInf ++++++ AmdmntInd	O	5	See Mandate Amendments Valid entries are "true" or "false".
Mandate Amendments - The underlined fields below are conditional on the "Mandate Amendment indicator" being set to "true"				
<u>Mandate Original Id</u>	Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRtdInf ++++++ AmdmntInfDtls +++++++ OrgnlMndtId	C	35	Original UMR before mandate amendment.
<u>Mandate Original Creditor Scheme Name</u>	Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRtdInf ++++++ AmdmntInfDtls +++++++ OrgnlCdtrSchmeld +++++++ Nm	C	70	Name by which a party is known and which is used to identify that party.
<u>Mandate Original Creditor Scheme Id</u>	Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRtdInf ++++++ AmdmntInfDtls +++++++ OrgnlCdtrSchmeld +++++++ Id +++++++ PrvtId +++++++ Othr +++++++ Id	C	35	This is the assigned OIN communicated by AIB

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
<u>Mandate Original Creditor Scheme Proprietary</u>	Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRtdInf ++++++ AmdmntInfDtls +++++++ OrgnlCdtrSchmeld +++++++ Id +++++++ PrvtId +++++++ Othr +++++++ SchmeNm +++++++ Prtry	C	4	"SEPA" must be populated.
Mandate Original Debtor Account Usage Rule: Either 'IBAN' or one occurrence of 'Other' is allowed.				
<u>Mandate Original Debtor Account IBAN</u>	Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRtdInf ++++++ AmdmntInfDtls +++++++ OrgnlDbtrAcct +++++++ Id +++++++ IBAN	C	34	Debtor Account IBAN must be populated here
<u>Mandate Original Debtor Account Id</u>	Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRtdInf ++++++ AmdmntInfDtls +++++++ OrgnlDbtrAcct +++++++ Id +++++++ Othr +++++++ Id	C	35	The field must contain 'SMNDA'
<u>Mandate Original Debtor Agent BIC</u>	Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRtdInf ++++++ AmdmntInfDtls +++++++ OrgnlDbtrAgt +++++++ FinInstnId +++++++ BICFI	C	11	Not to be used if Mandate Original Debtor Account Id field is present with 'SMNDA' Only BIC value allowed.

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Mandate Electronic Signature	Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRtdInf ++++++ ElctrncSgnt	O	1025	Will be carried with the payment if populated.
Creditor Scheme Id	Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ CdtrSchmeld ++++++ Id +++++++ PrvtId +++++++ Othr +++++++ Id	M	35	This is the Originator Identification Number (OIN). It will be validated against the OIN communicated with AIB. This must match the Initiating Party Id on each payment instruction on the file. Sample OIN – IE00SDD123456
Creditor Scheme Name Proprietary	Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ CdtrSchmeld ++++++ Id +++++++ PrvtId +++++++ Othr +++++++ SchmeNm +++++++ Prtry	M	4	AIB will replace any other value submitted with SEPA.
Ultimate Creditor Name	Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Nm	O	70	If populated this information will be carried with the payment. Note: Ultimate Creditor Name can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.

Start - Organisation Identification

Usage Rule: Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.

Please note the following:

1. Submitters can only choose between Organisation Identification or Private Identification, values in both blocks are not permitted.
2. This information is optional.
3. Its purpose is to identify a third party on whose behalf you are receiving payments.
4. AIB has chosen to outline a selection of the optional Organisation Identification fields below.

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Ultimate Creditor Organisation BIC	Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++ AnyBIC	O	11	If populated this information will be carried with the payment. Note: Ultimate Creditor Organisation BIC can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.
Ultimate Creditor Organisation LEI	Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++ LEI	O	20	If populated this information will be carried with the payment. Note: Ultimate Creditor Organisation LEI can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.
<u>Ultimate Creditor Organisation Id</u>	Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++ Othr +++++++ Id	O	35	If populated this information will be carried with the payment. Note: Ultimate Creditor Organisation Id can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.
It is mandatory to populate one of the following two fields. The 'Debtor Agent BIC' is optional for SDD Payments. If you choose not to populate the 'Debtor Agent BIC' field for an SDD Payment then the 'Debtor Agent ID' field must be populated with a value of 'NOTPROVIDED'				
Debtor Agent BIC	Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ DbtrAgt +++++ FinInstnId +++++++ BICFI	C	11	If this tag is used then Debtor BIC must be populated here.
Debtor Agent Id	Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ DbtrAgt +++++ FinInstnId +++++++ Othr +++++++ Id	C	35	The field must contain NOTPROVIDED
Debtor Name	Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Nm	M	70	The name of the debtor 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.

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Debtor Postal Address Street Name	Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ PstlAdr ++++++ StrtNm	O	70	This field can contain the street name of the debtor.
Debtor Postal Address Post Code	Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ PstlAdr ++++++ PstCd	O	16	This field can contain the post code of the debtor.
Debtor Postal Address Town Name	Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ PstlAdr ++++++ TwnNm	C	35	This field can contain the town name of the debtor. EEA Country Postal Address Usage rule: This field becomes mandatory if any Debtor Postal Address tag is provided. Non-EEA Country Postal Address Usage Rule: This field is mandatory if Debtor bank is located in a non-EEA country/territory. Non-EEA countries/ territories include: Albania, Andorra, Moldova, Monaco, Montenegro, North Macedonia, San Marino, Serbia, Switzerland, United Kingdom, Vatican City State, Saint-Pierre-et-Miquelon, Guernsey, Jersey, Isle of Man.
Debtor Postal Address Country	Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ PstlAdr ++++++ Ctry	C	2	This field can contain the country of the debtor. EEA Country Postal Address Usage rule: This field becomes mandatory if any Debtor Postal Address tag is provided. Non-EEA Country Postal Address Usage Rule: Please note this field is mandatory if Debtor bank is located in a non-EEA country/territory. Non-EEA countries/ territories include: Albania, Andorra, Moldova, Monaco, Montenegro, North Macedonia, San Marino, Serbia, Switzerland, United Kingdom, Vatican City State, Saint-Pierre-et-Miquelon, Guernsey, Jersey, Isle of Man.

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Start - Organisation Identification Usage Rule: Either 'AnyBIC', 'LEI' and/or one occurrence of 'Other' is allowed. Please note the following: <ol style="list-style-type: none"> 1. Submitters can only choose between Organisation Identification or Private Identification, values in both blocks are not permitted. 2. This information is optional. 3. It is only necessary if you and the debtor have agreed that this will be used for identification. 4. AIB has chosen to outline a selection of the optional Organisation Identification fields below. 				
Debtor Organisation BIC	Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ OrgId +++++++ AnyBIC	O	11	If populated this information will be carried with the payment.
Debtor Organisation LEI	Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ OrgId +++++++ LEI	O	20	If populated this information will be carried with the payment.
<u>Debtor Organisation Id</u>	Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ OrgId +++++++ Othr +++++++ Id	O	35	If populated this information will be carried with the payment.
Debtor Account	Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ DbtrAcct +++++ Id ++++++ IBAN	M	34	Mandatory Debtor IBAN must be populated here.
Ultimate Debtor Name	Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Nm	O	70	If populated this information will be carried with the payment. The name populated in this tag can be used to identify 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
Start – Organisation Identification Usage Rule: Either 'AnyBIC', 'LEI' and/or one occurrence of 'Other' is allowed. Please note the following: <ol style="list-style-type: none"> 1. Submitters can only choose between Organisation Identification or Private Identification, values in both blocks are not permitted. 2. This information is optional. 3. It is only necessary if you and the ultimate debtor have agreed that this will be used for identification. 4. AIB has chosen to outline a selection of the optional Organisation Identification fields below. 				
Ultimate Debtor Organisation BIC	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ OrgId +++++++ AnyBIC	O	11	If populated this information will be carried with the payment.
Ultimate Debtor Organisation LEI	Document +CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ OrgId +++++++ LEI	O	20	If populated this information will be carried with the payment.
<u>Ultimate Debtor Organisation Id</u>	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ OrgId +++++++ Othr +++++++ Id	O	35	If populated this information will be carried with the payment.
Purpose Code	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Purp +++++ Cd	O	4	This information specifies the underlying reason for the payment transaction. 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-sets-messages/external-code-sets

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Usage Rule: Either ' Unstructured ' or ' <u>Structured</u> ' may be present.				
Remittance Data (Unstructured)	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ RmtInf +++++ Ustrd	O	140	The information contained in this tag will travel with the payment.*
<u>Remittance Data Proprietary Code</u>	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ 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 + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ RmtInf +++++ Strd ++++++ CdtrRefInf +++++++ Tp +++++++ Issr	C	35	This information will travel with the payment. 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 + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ RmtInf +++++ Strd ++++++ CdtrRefInf +++++++ Ref	C	35	This information will travel with the payment. 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'.

***Remittance Data (Unstructured)** If the commercial trade name of the payee differs from the legal name (name of the creditor), the trade name must be included in this field.

Additionally, the following optional fields, may be provided: The location where the transaction occurred (if different from the creditors address). The date and time of the transaction. Each piece of information must be separated using a slash (/) to distinguish individual data elements. If the slash character is required within the actual content, a different separator such as a plus sign (+) may be used instead.

Example Format: The Shopping Paradise/Boulevard des Marchands 123/2020-12-24T11:37/Purchase Nr 1234567890AZ - Merry Christmas.

4. The PAIN.002 File:

A reject file will be returned to you in the PAIN.002 format if you submit a PAIN.008 file and it encounters errors.

A Reject File will be used to:

- Report Validation Problems
- Report where the Debit has not been secured.

A Reject file will only contain records for one PAIN.008 file.

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.
Original Group Information and Status	Only one per file	This block will be present on all Reject files.
Group Header Response	Only one per file	<p>This block will only be present on a Reject File if the file is rejected. The Group Status will be set to "RJCT" and the file will not list any transactions.</p> <p>If the file is essentially correct but contains some invalid Payment Instructions this block will not be present but the invalid/rejected transactions will be listed under the Payment Info Response block.</p>
Payment Info Response Block	One per payment info block on File	This block will be present if the file contains invalid/rejected Payment Instructions
Transaction Response Block	One or more per Payment Info Response Block	<p>There will be one of these for each Invalid/Rejected Payment Instruction.</p> <p>If optional fields on the original PAIN.008 were left blank there will be no information returned relating to those fields.</p> <p>The Transaction Status will be RJCT</p>

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

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.008 Source
Group Header Block				
Message Id	Document + CstmrPmtStsRpt ++ GrpHdr +++ MsgId	35		
Creation Date/Time	Document + CstmrPmtStsRpt ++ GrpHdr +++ CreDtTm	19	YYYY-MM-DDTHH:mm:SS This is the Date/Time that the reject file is created.	
Creditor Agent BIC	Document + CstmrPmtStsRpt ++ GrpHdr +++ CdrAgt ++++ FinInstnId +++++ BICFI	11	Creditor AIB BIC	
Original Group Information and Status Block				
Original Message Id	Document + CstmrPmtStsRpt ++ OrgnlGrplnfAndSts +++ OrgnlMsgId	35	Taken from original PAIN.008 file	Document + CstmrDrctDbtInitn ++ GrpHdr +++ MsgId
Original Message Name Id	Document + CstmrPmtStsRpt ++ OrgnlGrplnfAndSts +++ OrgnlMsgNmId	35	Taken from original PAIN.008 file	
Original Number of Transactions	Document + CstmrPmtStsRpt ++ OrgnlGrplnfAndSts +++ OrgnlNbOfTxS	15	Taken from original PAIN.008 file	Document + CstmrDrctDbtInitn ++ GrpHdr +++ NbOfTxS
Original Control Sum	Document + CstmrPmtStsRpt ++ OrgnlGrplnfAndSts +++ OrgnlCtrlSum	18	Taken from original PAIN.008 file	Document + CstmrDrctDbtInitn ++ GrpHdr +++ CtrlSum
Group Header Response Block				
Only populated if the file is rejected				
Group Status	Document + CstmrPmtStsRpt ++ OrgnlGrplnfAndSts +++ GrpSts	4	Set by AIB. Will be "RJCT" if file is rejected.	

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.008 Source
Group Rejecting Banks BIC	Document + CstmrPmtStsRpt ++ OrgnlGrpInfAndSts +++ StsRsnInf ++++ Orgtr +++++ Id ++++++ Orgld +++++++ AnyBIC	11	Set by AIB. This is the BIC of the bank that rejected the payment.	
Group Rejection Code	Document + CstmrPmtStsRpt ++ OrgnlGrpInfAndSts +++ StsRsnInf ++++ Rsn +++++ Cd	4	The rejection code relating to why the file failed.	

Payment Info Response Block

Original Payment Information Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ OrgnlPmtInfld	35	The first 15 characters of the Payment Information Id will appear as the first line of narrative on your statement. This applies to both the Gross credit value of your file and any associated unpaid items. We recommend using unique references for the Payment Information Id. Taken from original PAIN.008 file	Document + CstmrDrctDbtInitr ++ PmtInf +++ PmtInfld
Original Number of Transactions	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ OrgnlNbOfTx	15	Taken from original PAIN.008 file	Document + CstmrDrctDbtInitr ++ PmtInf +++ NbOfTx
Original Control Sum	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ OrgnlCtrlSum	18	17 Fraction Digits Taken from original PAIN.008 file	Document + CstmrDrctDbtInitr ++ PmtInf +++ CtrlSum

Transaction Response Block (corresponds to the original DrctDbtTxInf Block)

Rejecting Banks Transaction Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ Stsld	35	This is a unique reference per transaction assigned by AIB.	
--------------------------------	---	----	---	--

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.008 Source
Original Instruction Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlInstrId	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ PmtId +++++ InstrId
Original End to End Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlEndToEndId	35	Taken from original PAIN.008 file	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ PmtId +++++ EndToEndId
Transaction Status	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ TxSts	4	Set by AIB. Always "RJCT"	
Transaction Rejecting Banks BIC	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ StsRsnInf +++++ Orgtr +++++ Id +++++ OrgId +++++ AnyBIC	11	This is the BIC of the bank that rejected the payment.	
Transaction Rejection Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ StsRsnInf +++++ Rsn +++++ Cd	4	The rejection code relating to why the file failed. For more information please refer to PAIN.002 Reject Codes and Reasons SEPA Direct Debit Unpaid Error Codes.	
Instructed Amount	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Amt +++++ InstdAmt	18	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ InstdAmt

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.008 Source
Requested Collection Date	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ ReqdColltnDt	10	YYYY-MM-DD Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ ReqdColltnDt
Creditor Scheme Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ CdtrSchmeld +++++ Id +++++ PrvtId +++++ Othr +++++ Id	34	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ CdtrSchmeld +++++ Id +++++ PrvtId +++++ Othr +++++ Id
Creditor Scheme Name Proprietary	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ CdtrSchmeld +++++ Id +++++ PrvtId +++++ Othr +++++ SchmeNm +++++ Prtry	4	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ CdtrSchmeld +++++ Id +++++ PrvtId +++++ Othr +++++ SchmeNm +++++ Prtry
Service Level Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ PmtTpInf +++++ SvcLvl +++++ Cd	4	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ PmtTpInf ++++ SvcLvl +++++ Cd
Local Instrument Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ PmtTpInf +++++ LclInstrm +++++ Cd	4	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ PmtTpInf ++++ LclInstrm +++++ Cd
Sequence Type	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ PmtTpInf +++++ SeqTp	4	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ PmtTpInf ++++ SeqTp

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.008 Source
Category Purpose Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ PmtTpInf +++++ CtgPurp +++++ Cd	4	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ PmtTpInf ++++ CtgPurp +++++ Cd
Category Purpose Proprietary	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ PmtTpInf +++++ CtgPurp +++++ Prtry	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ PmtTpInf ++++ CtgPurp +++++ Prtry
Payment Method	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ PmtMtd	2	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ PmtMtd
Mandate Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ MndtRltdInf +++++ MndtId	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf +++++ MndtId
Mandate Date of Signature	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ MndtRltdInf +++++ DtOfSgntr	10	YYYY-MM-DD Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf +++++ DtOfSgntr
Mandate Amendment Indicator	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ MndtRltdInf +++++ AmdmntInd	5	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf +++++ AmdmntInd
Mandate Original Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ MndtRltdInf +++++ AmdmntInfDtIs +++++ OrgnlMndtId	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf +++++ AmdmntInfDtIs +++++ OrgnlMndtId

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.008 Source
Mandate Original Creditor Scheme Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlCdtrSchmeld +++++++ Nm	70	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlCdtrSchmeld +++++++ Nm
Mandate Original Creditor Scheme Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlCdtrSchmeld +++++++ Id +++++++ PrvtId +++++++ Othr +++++++ Id	34	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlCdtrSchmeld +++++++ Id +++++++ PrvtId +++++++ Othr +++++++ Id
Mandate Original Creditor Scheme Proprietary	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlCdtrSchmeld +++++++ Id +++++++ PrvtId +++++++ Othr +++++++ SchmeNm +++++++ Prtry	4	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlCdtrSchmeld +++++++ Id +++++++ PrvtId +++++++ Othr +++++++ SchmeNm +++++++ Prtry
Mandate Original Debtor Account IBAN	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlDbtrAcct +++++++ Id +++++++ IBAN	34	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlDbtrAcct +++++++ Id +++++++ IBAN

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.008 Source
Mandate Original Debtor Account Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ MndtRltdInf +++++ AmdmntInfDtls +++++ OrgnlDbtrAcct +++++ Id +++++ Othr +++++ Id	11	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInItN ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf +++++ AmdmntInfDtls +++++ OrgnlDbtrAcct +++++ Id +++++ Othr +++++ Id
One of the below two fields - 'Mandate Original Debtor Agent Id' or 'Mandate Original Debtor Agent BIC' populated in the Pain.008 file submitted to AIB, will be populated in the PAIN.002 file.				
Mandate Original Debtor Agent Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ MndtRltdInf +++++ AmdmntInfDtls +++++ OrgnlDbtrAgt +++++ FinInstnId +++++ Othr +++++ Id	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInItN ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf +++++ AmdmntInfDtls +++++ OrgnlDbtrAgt +++++ FinInstnId +++++ Othr +++++ Id
Mandate Original Debtor Agent BIC	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ MndtRltdInf +++++ AmdmntInfDtls +++++ OrgnlDbtrAgt +++++ FinInstnId +++++ BICFI	11	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInItN ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf +++++ AmdmntInfDtls +++++ OrgnlDbtrAgt +++++ FinInstnId +++++ BICFI
Mandate Electronic Signature	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ MndtRltdInf +++++ ElectrncSgntr	1025	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInItN ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf +++++ ElectrncSgntr

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.008 Source
Remittance Data (Unstructured)	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ RmtInf +++++ Ustrd	140	Taken from original PAIN.008 file.	Document + CstmrDrctDbtIntr ++ PmtInf +++ DrctDbtTxInf ++++ RmtInf +++++ Ustrd
Remittance Data Proprietary Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ RmtInf +++++ Strd +++++ CdtrRefInf +++++ Tp +++++ CdOrPrtry +++++ Cd	4	SCOR Taken from original PAIN.008 file.	Document + CstmrDrctDbtIntr ++ PmtInf +++ DrctDbtTxInf ++++ RmtInf +++++ Strd +++++ CdtrRefInf +++++ Tp +++++ CdOrPrtry +++++ Cd
Remittance Data Issuer	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ RmtInf +++++ Strd +++++ CdtrRefInf +++++ Tp +++++ Issr	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtIntr ++ PmtInf +++ DrctDbtTxInf ++++ RmtInf +++++ Strd +++++ CdtrRefInf +++++ Tp +++++ Issr
Remittance Data Reference	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ RmtInf +++++ Strd +++++ CdtrRefInf +++++ Ref	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtIntr ++ PmtInf +++ DrctDbtTxInf ++++ RmtInf +++++ Strd +++++ CdtrRefInf +++++ Ref
Ultimate Debtor Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr +++++ Pty +++++ Nm	70	Taken from original PAIN.008 file.	Document + CstmrDrctDbtIntr ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Nm

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.008 Source
Ultimate Debtor Organisation BIC	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr ++++++ Id +++++++ Orgld +++++++ AnyBIC	11	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id +++++++ Orgld +++++++ AnyBIC
Ultimate Debtor Organisation LEI	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr ++++++ Id +++++++ Orgld +++++++ LEI	20	Taken from original PAIN.008 file.	Document +CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id +++++++ Orgld +++++++ LEI
Ultimate Debtor Organisation Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr ++++++ Id +++++++ Orgld +++++++ Othr +++++++ Id	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id +++++++ Orgld +++++++ Othr +++++++ Id
Debtor Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Pty ++++++ Nm	70	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Nm
Debtor Postal Address Street Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Pty +++++++ PstlAdr +++++++ StrtNm	70	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ PstlAdr +++++ StrtNm
Debtor Postal Address Post Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Pty +++++++ PstlAdr +++++++ StrtNm	16	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ PstlAdr +++++ PstCd

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.008 Source
Debtor Postal Address Town Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Pty +++++++ PstlAdr +++++++ TwNnm	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ PstlAdr +++++ TwNnm
Debtor Postal Address Country	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Pty +++++++ PstlAdr +++++++ Ctry	2	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ PstlAdr +++++ Ctry
Debtor Organisation BIC	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Id +++++++ Orgld +++++++ AnyBIC	11	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id +++++++ Orgld +++++++ AnyBIC
Debtor Organisation LEI	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Id +++++++ Orgld +++++++ LEI	20	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id +++++++ Orgld +++++++ LEI
Debtor Organisation Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Id +++++++ Orgld +++++++ Othr +++++++ Id	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id +++++++ Orgld +++++++ Othr +++++++ Id

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.008 Source
Debtor Account	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ DbtrAcct +++++ Id +++++ IBAN	34	IBAN of Debtor Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DbtrAcct +++++ Id +++++ IBAN
Debtor Agent BIC	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSt +++ TxInfAndSts ++++ OrgnlTxRef +++++ DbtrAgt +++++ FinInstnId +++++ BICFI	11	BIC of Debtor taken from original PAIN.008 file if provided.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DbtrAgt +++++ FinInstnId +++++ BICFI
Debtor Agent Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ DbtrAgt +++++ FinInstnId +++++ Other +++++ Id	11	Value taken from original PAIN.008 file if provided.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DbtrAgt +++++ FinInstnId +++++ Othr +++++ Id
Creditor Agent BIC	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ CdtrAgt +++++ FinInstnId +++++ BICFI	11	AIB BIC taken from original PAIN.008 file if provided.	Document + CstmrDrctDbtInitn ++ PmtInf +++ CdtrAgt ++++ FinInstnId +++++ BICFI
Creditor Agent Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ CdtrAgt +++++ FinInstnId +++++ Othr +++++ Id	11	Value taken from original PAIN.008 file if provided.	Document + CstmrDrctDbtInitn ++ PmtInf +++ CdtrAgt ++++ FinInstnId +++++ Othr +++++ Id
Creditor Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Cdtr +++++ Pty +++++ Nm	70	Taken from name populated by AIB on original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ Cdtr ++++ Nm

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.008 Source
Creditor Postal Address Street Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Cdtr ++++++ Pty +++++++ PstlAdr +++++++ StrtNm	70	Value taken from original PAIN.008 file if provided.	Document + CstmrDrctDbtIntr ++ PmtInf +++ Cdtr ++++ PstlAdr +++++ StrtNm
Creditor Postal Address Post Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Cdtr ++++++ Pty +++++++ PstlAdr +++++++ PstCd	16	Taken from Post Code populated by AIB on original PAIN.008 file.	Document + CstmrDrctDbtIntr ++ PmtInf +++ Cdtr ++++ PstlAdr +++++ PstCd
Creditor Postal Address Town Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Cdtr ++++++ Pty +++++++ PstlAdr +++++++ TwnNm	35	Taken from Town Name populated by AIB on original PAIN.008 file.	Document + CstmrDrctDbtIntr ++ PmtInf +++ Cdtr ++++ PstlAdr +++++ TwnNm
Creditor Postal Address Country	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Cdtr ++++++ Pty +++++++ PstlAdr +++++++ Ctry	2	Taken from Country populated by AIB on original PAIN.008 file.	Document + CstmrDrctDbtIntr ++ PmtInf +++ Cdtr ++++ PstlAdr +++++ Ctry
Creditor Account	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ CdtrAcct ++++++ Id +++++++ IBAN	34	AIB IBAN Taken from original PAIN.008 file.	Document + CstmrDrctDbtIntr ++ PmtInf +++ CdtrAcct ++++ Id +++++ IBAN

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.008 Source
Ultimate Creditor Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr ++++++ Pty +++++++ Nm	70	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ UltmtCdtr ++++ Nm Or Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Nm
Ultimate Creditor Organisation BIC	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr ++++++ Id +++++++ OrgId +++++++ AnyBIC	11	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ UltmtCdtr ++++ Id +++++ OrgId +++++++ AnyBIC Or Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id +++++++ OrgId +++++++ AnyBIC
Ultimate Creditor Organisation LEI	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr ++++++ Id +++++++ OrgId +++++++ LEI	20	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ UltmtCdtr ++++ Id +++++ OrgId +++++++ LEI Or Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id +++++++ OrgId +++++++ LEI

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.008 Source
Ultimate Creditor Organisation Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr ++++++ Id +++++++ OrgId +++++++ Othr +++++++ Id	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtIntrn ++ PmtInf +++ UltmtCdtr ++++ Id +++++ OrgId ++++++ Othr ++++++ Id Or Document + CstmrDrctDbtIntrn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++ Othr +++++++ Id

PAIN.002 Reject Codes and Reasons

SEPA Direct Debit Unpaid Error Codes

AC01 - Incorrect Account Number	MD02 - Mandate Data Missing or Incomplete
AC04 - Account Closed	MD06 - Return of Funds Requested by Customer
AC06 - Account Blocked	MD07 - Debtor Deceased
AC13 - Invalid Debtor Account	MS02 - Refusal by the Debtor
AG01 - Transaction Forbidden	MS03 - Reason Not Specified
AG02 - Transaction Code Invalid	PY01 - Unknown BIC
AM04 - Insufficient Funds	RC01 - Bank Identifier Incorrect
AM05 - Duplicate Collection	RR01 - Account Unique Identifier needed for Regulatory Reason
BE01 - Inconsistent With End Customer	RR02 - Debtor's Name and Address needed for Regulatory Reason
BE05 - Identifier of Creditor Incorrect	RR03 - Creditor's Name and Address needed for Regulatory Reason
CNOR - Creditor Bank is not Registered under given BIC	RR04 - Regulatory Reason
CUST - Cancellation requested by the customer	SL01 - Specific Service offered by Debtor Bank.
DNOR - Debtor Bank is not Registered under given BIC	XT33 - Invalid Data Format
ED05 - Settlement Failed	XT73 - Invalid Country Code
FF01 - File Format is Incomplete or Invalid	XT90 - Invalid Use of a Technical BIC
MD01 - No Mandate	

Appendix 1 – File Format

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

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.08" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
```

```
  <CstmrDrctDbtIntrn>
```

```
    <GrpHdr>
```

```
      <MsgId>SEPA Direct Debit</MsgId>
```

```
      <CreDtTm>2023-01-31T15:53:40</CreDtTm>
```

```
      <NbOfTx>2</NbOfTx>
```

```
      <CtrlSum>355.00</CtrlSum>
```

```
      <InitgPty>
```

```
        <Id>
```

```
          <OrgId>
```

```
            <Othr>
```

```
              <Id>IE12SDD345678</Id>
```

```
            </Othr>
```

```
          </OrgId>
```

```
        </Id>
```

```
      </InitgPty>
```

```
    </GrpHdr>
```

```
    <PmtInf>
```

```
      <PmtInfId>PMTID.IE71SDD214191.09052023.AJ04</PmtInfId>
```

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

```
      <NbOfTx>2</NbOfTx>
```

```
      <CtrlSum>355.00</CtrlSum>
```

```
      <PmtTplnf>
```

```
        <SvcLvl>
```

```
          <Cd>SEPA</Cd>
```

```
        </SvcLvl>
```

```
        <LclInstrm>
```

```
          <Cd>CORE</Cd>
```

```
        </LclInstrm>
```

```
        <SeqTp>RCUR</SeqTp>
```

```
      </PmtTplnf>
```

```

<ReqdColltnDt>2023-05-11</ReqdColltnDt>
<Cdtr>
  <Nm>CBA Translations</Nm>
  <PstlAdr>
    <TwnNm>Ardfield</TwnNm>
    <Ctry>IE</Ctry>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>IE08AIBK93101212345678</IBAN>
  </Id>
</CdtrAcct>
<CdtrAgt>
  <FinInstnId>
    <BICFI>AIBKIE2DXXX</BICFI>
  </FinInstnId>
</CdtrAgt>
<ChrgBr>SLEV</ChrgBr>
<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>E2EID.IE2DD09052023.AJ04.01</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">320.00</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>OGMND009052023AJ04</MndtId>
      <DtOfSgntr>2023-01-10</DtOfSgntr>
      <AmdmntInd>false</AmdmntInd>
    </MndtRltdInf>
  <CdtrSchmld>
    <Id>
      <PrvtId>

```

```

        <Othr>
            <Id>IE12SDD345678</Id>
            <SchmeNm>
                <Prtry>SEPA</Prtry>
            </SchmeNm>
        </Othr>
    </PrvtId>
</Id>
</CdtrSchmeld>
</DrctDbtTx>
    <DbtrAgt>
        <FinInstnId>
            <BICFI>AIBKIE2DXXX</BICFI>
        </FinInstnId>
    </DbtrAgt>
    <Dbtr>
        <Nm>Joe Bloggs</Nm>
        <PstlAdr>
            <TwnNm>22 Main Street</TwnNm>
            <Ctry>IE</Ctry>
        </PstlAdr>
        <Id>
            <OrgId>
                <Othr>
                    <Id>345689</Id>
                </Othr>
            </OrgId>
        </Id>
    </Dbtr>
    <DbtrAcct>
        <Id>
            <IBAN>IE12AIBK93101212345678</IBAN>
        </Id>
    </DbtrAcct>
</DrctDbtTxInf>

```

```

<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>E2EID.IE2DD09052023.AJ04.02</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">35.00</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>OGMND009052023AJ04</MndtId>
      <DtOfSgntr>2022-08-11</DtOfSgntr>
    </MndtRltdInf>
    <CdtrSchmeld>
      <Id>
        <PrvtId>
          <Othr>
            <Id>IE12SDD345678</Id>
            <SchmeNm>
              <Prtry>SEPA</Prtry>
            </SchmeNm>
          </Othr>
        </PrvtId>
      </Id>
    </CdtrSchmeld>
  </DrctDbtTx>
  <DbtrAgt>
    <FinInstnId>
      <BICFI>AIBKIE2DXXX</BICFI>
    </FinInstnId>
  </DbtrAgt>
  <Dbtr>
    <Nm>Mary Bloggs</Nm>
    <PstlAdr>
      <TwnNm>42 Main Street</TwnNm>
      <Ctry>IE</Ctry>
    </PstlAdr>
  </Dbtr>

```

```
<DbtrAcct>
  <Id>
    <IBAN>IE12AIBK93101212345678</IBAN>
  </Id>
</DbtrAcct>
<RmtInf>
  <Ustrd>Miscellaneous Charges</Ustrd>
</RmtInf>
</DrctDbtTxInf>
</PmtInf>
</CstmrDrctDbtInItm>
</Document>
```

**Drop in to
any branch, or visit
→ www.aib.ie/sepa**

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