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# SEPA Instant (ICT) 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, as well as both single and bulk payment services. It can integrate with your Accounts Payable or Enterprise resource planning (ERP) system, enabling you to upload a single file with multiple transactions, containing payment instructions and remittance information for beneficiaries across the SEPA zone (including Ireland).

The purpose of this document is to describe the SEPA Instant (ICT) 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 Instant Credit Transfers (ICT)	<p>All Instant Euro payments debiting an AIB Branch Account and going to a SEPA Instant reachable bank in Ireland and the SEPA Zone.</p> <p>Recipient IBAN is mandatory.</p>	<p>A single debit will be posted to the Branch Account for all payments within the payment block in a file regardless of how many individual payments are made from the account.</p> <p>The narrative on the debit account entry will be</p> <p><b>Line 1</b> – First 18 characters of the reference populated by you in the Customer Reference field at the time of File Upload.</p> <p><b>NOTE:</b> 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.</p> <p><b>Line 2</b> – PFXXXXXXXXXXXXXXXXXX where PF stands for Payment File and XXXXXXXXXXXXXXXXXXXX is the unique file reference generated by AIB when the file is uploaded.</p> <p><b>Line 3</b> – Transaction Date. This will post on your ledger on a business day showing the actual payment execution date. For example, if a file is executed on Saturday, your ledger will be updated on Tuesday showing line 3 with the transaction date as Saturday.</p>

## 2. General Comments

The XML format of this file is based on the ISO20022 XML 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 SEPA Instant Credit Transfers, the specific format is called **PAIN.001**. The version that AIB has used for this format is **pain.001.001.09**.

Each file must contain only one payment block. All payments within that block must share the same execution date. Multiple nominated (debit) accounts will not be accepted within a single file; only one nominated debit account is allowed per file. AIB will not accept files containing more than one payment block.

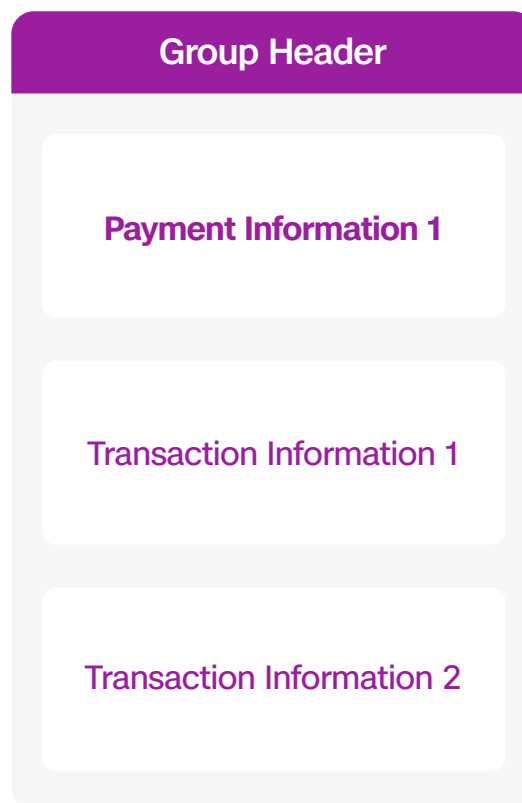
### 2.1 The XML file structure

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

XML Node	Cardinality	Comments
Document	Only one per file	Currently need to define the namespaces:  xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09"
+ CstmrCdtTrfNitin	Only one per Document	
++ GrpHdr	Only one per CstmrCdtTrfNitin	The Group Header Block
++ PmtInf	Only one per CstmrCdtTrfNitin	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"> <li>• The same Debtor Account,</li> <li>• The same Requested execution date</li> </ul>
+++ CdtTrfTxInf	One or more per PmtInf	The Transaction Information Block:  The actual Payment Instructions

## 2.2 The Character Set

The ICT 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 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 Instant Credit Transfer (ICT) 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 SEPA Instant 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 SEPA Instant payments.

## 2.6 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 ICT PAIN.001 File

The Pain.001 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.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
<b>GrpHdr Block</b>				
Message Id	Document + CstmrCdtTrfNitin ++ 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 + CstmrCdtTrfNitin ++ GrpHdr +++ CreDtTm	M	19	This is the Date/Time that the file is created.  YYYY-MM-DDTHH:mm:ss  Example: <CreDtTm>2026-02-23T08:35:30<CreDtTm>
Header Number of Transactions	Document + CstmrCdtTrfNitin ++ 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 + CstmrCdtTrfNitin ++ 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 + CstmrCdtTrfNitin ++ 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 – IE11ICT831901

### 3.3 Payment Information Block

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
<b>PmtInf Block</b>				
Payment Information Id	Document + CstmrCdtTrfInItN ++ PmtInf +++ PmtInfId	M	35	An identification assigned by you to identify the Payment Information Block within the file.  This information will also be quoted back to you in a PAIN.002 file for both successful and unsuccessful payments. The customer is encouraged to use a unique reference (in this field) for payment info block within the submitted file.
Payment Method	Document + CstmrCdtTrfInItN ++ PmtInf +++ PmtMtd	M	3	This field must contain the three letters "TRF"
Batch Booking	Document + CstmrCdtTrfInItN ++ PmtInf +++ BtchBookg	O	5	Value can be true or false.  Please note AIB will batch all payments within the Payment Information Block, thereby resulting in one debit.
Block Number of Transactions	Document + CstmrCdtTrfInItN ++ PmtInf +++ NbOfTxs	M	15	This is a numeric field detailing the total number of transactions in the Payment Information Block.  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 + 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.
<p>The following six fields relate to Payment Type Information and can appear either in the <b>Payment Information Block</b> or <b>Transaction Information Block</b> <u>but not both</u>.</p> <p>If used, the European Payments Council (EPC) recommends that they are included at <b>Payment Information Block</b> level and not at <b>Transaction Information Block</b> level.</p>				
Instruction Priority	Document + CstmrCdtTrfInItN ++ PmtInf +++ PmtTplnf ++++ InstrPrty	O	4	NORM should be populated.  AIB will replace any other value submitted with NORM
Service Level Code	Document + CstmrCdtTrfInItN ++ PmtInf +++ PmtTplnf ++++ SvcLvl +++++ Cd	O	4	If you populate this tag, then the value entered must be SEPA

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Local Instrument Code	Document + CstmrCdtTrfInitt ++ PmtInfn +++ PmtTplnf ++++ LclInstrm +++++ Cd	O	35	This is an optional field. If you populate this field then the field must contain INST  If populated will travel with the payment to the recipient bank.  Only to be used if the Local Instrument Proprietary field is not used. If both fields are populated this file will fail.
Local Instrument Proprietary	Document + CstmrCdtTrfInitt ++ PmtInfn +++ PmtTplnf ++++ LclInstrm +++++ Prtry	O	35	If populated this information will not travel with the payment to the recipient bank.  Only to be used if the Local Instrument Code field is not used. If both fields are populated this file will fail.
Category Purpose Code	Document + CstmrCdtTrfInitt ++ PmtInfn +++ 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;  <a href="https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets">https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets</a>
Category Purpose Proprietary	Document + CstmrCdtTrfInitt ++ PmtInfn +++ 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 + CstmrCdtTrfInitt ++ PmtInfn +++ 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 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 + CstmrCdtTrfInitt ++ PmtInfn +++ 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.

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Debtor Postal Address Street Name	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ PstAdr +++++ StrtNm	O	70	AIB will replace this value with the debtor account address.
Debtor Postal Address Post Code	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ PstAdr +++++ PstCd	O	16	AIB will replace this value with the debtor account address.
Debtor Postal Address Town Name	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ PstAdr +++++ TwnNm	O	35	AIB will replace this value with the debtor account address.
Debtor Postal Address Country	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ PstAdr +++++ Ctry	O	2	AIB will replace this value with the debtor account address.

At this point the xml may include additional information regarding your Organisation or Private Identification.

This information is optional and is not required for the processing of payments. It is only necessary if you and the recipient have agreed that this will be used to identify you.

Please see Section 4 - Debtor Organisation or Private Identification.

Debtor Account	Document + CstmrCdtTrfInitn ++ PmtInf +++ DbtrAcct ++++ Id +++++ IBAN	M	34	Must be IBAN format e.g. IE93AIBK93123499999999  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 ICT Payments.

If you choose not to populate the 'Debtor Agent BIC' field for an ICT Payment then the 'Debtor Agent ID' field must be populated with a value of 'NOTPROVIDED'.

Debtor Agent BIC	Document + CstmrCdtTrfInitn ++ PmtInf +++ DbtrAgt ++++ FinInstnId +++++ BICFI	C	11	If this tag is used then it must read:  <b>1.</b> AIBKIE2D or <b>2.</b> 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

At this point the xml may include additional information regarding the Ultimate Debtor.

This information is optional and is not required for the processing of payments. Its purpose is to identify a third party on whose behalf you are making payments. If you wish to populate this information, you can specify it in the **Payment Information Block** or **Transaction Information Block**, but not both.

Please see Section 5 - Ultimate Debtor Organisation or Private Identification.

Charge Bearer	Document + CstmrCdtTrfInItN ++ 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 (CdtTrfXInf) but not both.
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### 3.4 Transaction Information

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
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#### CdtTrfTxInf Block

Instruction Id	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ PmtId +++++ InstrId	O	35	This is an identification assigned by you to identify the payment within the Payment Information block.  The information contained in this tag will be replaced with an AIB payment reference which will appear as follows IXXXXXXXXXXXXX  Please note that this field cannot contain leading or trailing spaces.
End to End Id	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ PmtId +++++ EndToEndId	M	35	The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction.  The contents of this field will be sent with the payment to the recipient bank. ROI banks may populate this information on beneficiary statements either directly or indirectly using their online banking service.  Please note that this field cannot contain leading or trailing spaces.

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Instructed Amount	Document + CstmrCdtTrfInittn ++ PmtInf +++ CdtTrfTxInf ++++ Amt +++++ InstdAmt	M	18	Currency must be EUR and value must contain 2 decimal places.
Charge Bearer	Document + CstmrCdtTrfInittn ++ 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 Block (CdtTrfTxInf) but not both.
<p>At this point the xml may include additional information regarding the Ultimate Debtor.</p> <p>This information is optional and is not required for the processing of payments. Its purpose is to identify a third party on whose behalf you are making payments. If you wish to populate this information, you can specify it in the <b>Transaction Information Block</b> or <b>Payment Information Block</b>, <u>but not both</u>.</p> <p>Please see Section 5 - Ultimate Debtor Organisation or Private Identification</p>				
Creditor Agent BIC	Document + CstmrCdtTrfInittn ++ PmtInf +++ CdtTrfTxInf ++++ CdtrAgt +++++ FinInstnId +++++ BICFI	O	11	If this tag is used then the Recipient BIC must be populated here.
Creditor Name	Document + CstmrCdtTrfInittn ++ 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 + CstmrCdtTrfInittn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ PstlAdr +++++ StrtNm	O	70	This field can contain the street name of the recipient.
Creditor Postal Address Post Code	Document + CstmrCdtTrfInittn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ PstlAdr +++++ PstCd	O	16	This field can contain the post code of the recipient.

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	This field can contain the town name of the recipient.  This field becomes mandatory if any Creditor Postal Address tag is provided.
Creditor Postal Address Country	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ PstlAdr +++++ Ctry	C	2	This field can contain the country of the recipient.  This field becomes mandatory if any Creditor Postal Address tag is provided.
<p>At this point the xml may include additional information regarding the recipient's Organisation or Private Identification.</p> <p>This information is optional and is not required for the processing of payments. It is only necessary if you and the recipient have agreed that this will be used for their identification.</p> <p>Please see Section 6 - Creditor Organisation or Private Identification.</p>				
Creditor Account	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ CdtrAcct +++++ Id +++++ IBAN	M	34	Mandatory Recipient IBAN must be populated here.
<p>At this point the xml may include additional information regarding the Ultimate Creditor.</p> <p>This information is optional and is not required for the processing of payments. Its purpose is to identify a third party on whose behalf the recipient is receiving payments 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; <a href="https://www.iso20022.org/catalogue-messages/additional-content-sets-messages/external-code-sets">https://www.iso20022.org/catalogue-messages/additional-content-sets-messages/external-code-sets</a>
Usage Rule: Either ' <b>Unstructured</b> ' or ' <b>Structured</b> ' may be present.				
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 differs from the legal name (name of the beneficiary), 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 beneficiary's 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.

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Remittance Data Proprietary Code	Document + CstmrCdtTrfInitt ++ 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
Remittance Data Issuer	Document + CstmrCdtTrfInitt ++ 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).
Remittance Data Reference	Document + CstmrCdtTrfInitt ++ 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
<b>Start - Organisation Identification</b>				
<p>Usage Rule: Either 'AnyBIC', 'LEI' and/or one occurrence of 'Other' is allowed.</p> <p>Please note the following:</p> <ol style="list-style-type: none"> <li>1. Submitters can only choose between Organisation Identification or Private Identification, values in both blocks are not permitted.</li> <li>2. This information is optional and is not required for the processing of payments.</li> <li>3. It is only necessary if you and the recipient have agreed that this will be used to identify you.</li> <li>4. AIB has chosen to outline a selection of the optional Organisation Identification fields below</li> </ol>				
Debtor Organisation BIC	Document + CstmrCdtTrfInItN ++ PmtInf +++ Dbtr ++++ Id +++++ OrgId ++++++ AnyBIC	O	11	If populated, this information will travel with the payment to the recipient bank.
Debtor Organisation LEI	Document + CstmrCdtTrfInItN ++ PmtInf +++ Dbtr ++++ Id +++++ OrgId ++++++ LEI	O	20	If populated, this information will travel with the payment to the recipient bank.
Debtor Organisation ID	Document + CstmrCdtTrfInItN ++ PmtInf +++ Dbtr ++++ Id +++++ OrgId ++++++ Othr +++++++ Id	O	35	If populated, this information will travel with the payment to the recipient bank.
<b>End - Organisation Identification</b>				

# 5. Ultimate Debtor Organisation or Private Identification

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
<b>Start of Ultimate Debtor Information</b>				
Please note the following: <ol style="list-style-type: none"> <li>This information is optional and is not required for the processing of payments.</li> <li>Its purpose is to identify a third party on whose behalf you are making payments.</li> <li>If you wish to populate this information, you can specify it in the <b>Payment Information Block</b> or <b>Transaction Information Block</b>, <u>but not both</u>.</li> </ol>				
Ultimate Debtor Name	Document + CstmrCdtTrfInitn ++ PmtInf +++ UltmtDbtr ++++ Nm  Or Document  + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf +++ 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.
<b>Start - Organisation Identification</b>				
Usage Rule: Either 'AnyBIC', 'LEI' and/or one occurrence of ' <u>Other</u> ' is allowed. <p style="text-align: center;">Please note the following:</p> <ol style="list-style-type: none"> <li>Submitters can only choose between Organisation Identification or Private Identification, values in both blocks are not permitted.</li> <li>AIB has chosen to outline a selection of the optional Organisation Identification fields below.</li> </ol>				

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Ultimate Debtor Organisation BIC	Document + CstmrCdtTrfInitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ Orgld ++++++ AnyBIC  Or Document  + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf +++ UltmtDbtr ++++ Id +++++ Orgld ++++++ AnyBIC	O	11	If populated, this information will travel with the payment to the recipient bank.
Ultimate Debtor Organisation LEI	Document + CstmrCdtTrfInitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ Orgld ++++++ LEI  Or Document  + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf +++ UltmtDbtr ++++ Id +++++ Orgld ++++++ LEI	O	20	If populated, this information will travel with the payment to the recipient bank.
Ultimate Debtor Organisation Id	Document + CstmrCdtTrfInitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ Orgld ++++++ Other ++++++ Id  Or Document  + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf +++ UltmtDbtr ++++ Id +++++ Orgld ++++++ Other ++++++ Id	O	35	If populated, this information will travel with the payment to the recipient bank.
<b>End - Organisation Identification</b>				
<b>End of Ultimate Debtor Information</b>				

# 6. Creditor Organisation or Private Identification

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
<b>Start – Organisation Identification</b>				
<p>Usage Rule: Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.</p> <p>Please note the following:</p> <ol style="list-style-type: none"> <li>1. Submitters can only choose between Organisation Identification or Private Identification, values in both blocks are not permitted.</li> <li>2. This information is optional and is not required for the processing of payments.</li> <li>3. It is only necessary if you and the recipient have agreed that this will be used for their identification.</li> <li>4. AIB has chosen to outline a selection of the optional Organisation Identification fields below.</li> </ol>				
Creditor Organisation BIC	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ OrgId +++++++ AnyBIC	O	11	If populated, this information will travel with the payment to the recipient bank.
Creditor Organisation LEI	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ OrgId +++++++ LEI	O	20	If populated, this information will travel with the payment to the recipient bank.
Creditor Organisation ID	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ OrgId +++++++ Othr +++++++ Id	O	35	If populated, this information will travel with the payment to the recipient bank.
<b>End – Organisation Identification</b>				

# 7. Ultimate Creditor Organisation or Private Identification

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
<b>Start of Ultimate Creditor Information</b>				
Please note the following:				
1. This information is optional and is not required for the processing of payments. 2. Its purpose is to identify a third party on whose behalf the recipient is receiving payments for.				
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.
<b>Start - Organisation Identification</b>				
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. AIB has chosen to outline a selection of the optional Organisation Identification fields below.				
Ultimate Creditor Organisation BIC	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id +++++ OrgId +++++ AnyBIC	O	11	If populated, this information will travel with the payment to the recipient bank.
Ultimate Creditor Organisation LEI	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id +++++ OrgId +++++ LEI	O	20	If populated, this information will travel with the payment to the recipient bank.

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Ultimate Creditor Organisation ID	Document + CstmrCdtTrfInitt ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++ Othr +++++++ Id	O	35	If populated, this information will travel with the payment to the recipient bank.
<b>End - Organisation Identification</b>				
<b>End of Ultimate Creditor Information</b>				

# 8. The PAIN.002 File

The PAIN.002 file will be made available to provide the status of successful and rejected payments submitted in the PAIN.001 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 files.
Payment Info Response Block	One per File	This block will be present on all files.
Transaction Response Block	One or more per Payment Info Response Block	This block will be present for each Successful and Rejected payment Instruction

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

## 8.1 Group Header

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.001 Source
<b>GrpHdr Block</b>				
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 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." file.	Document + CstmrCdtTrfInItN ++ GrpHdr +++ MsgId
Original Message Name Id	Document + CstmrPmtStsRpt ++ OrgnlGrplnfAndSts +++ OrgnlMsgNmId	35	This reference will be applied by AIB.	

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.001 Source
Original Number of Transactions	Document + CstmrPmtStsRpt ++ OrgnlGrpInfAndSts +++ OrgnlNbOfTxs	15	This is a numeric field detailing the total number of transactions in the original file.	Document + CstmrCdtTrfInItN ++ GrpHdr +++ NbOfTxs
Original Control Sum	Document + CstmrPmtStsRpt ++ OrgnlGrpInfAndSts +++ OrgnlCtrlSum	18	This value should be the total sum of all payments in the original file.	Document + CstmrCdtTrfInItN ++ GrpHdr +++ CtrlSum

## 8.2 Payment Information Response Block

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.001 Source
<b>PmtInf Response Block</b>				
Original Payment Information Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ OrgnlPmtInfId	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInItN ++ PmtInf +++ PmtInfId
Original Number of Transactions	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ OrgnlNbOfTxs	15	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInItN ++ PmtInf +++ NbOfTxs
Original Control Sum	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ OrgnlCtrlSum	18	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInItN ++ PmtInf +++ CtrlSum

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

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.001 Source
<b>PmtInf Response Block</b>				
Transaction Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ StsId	35	This ID will be applied by AIB.	
Original Instruction Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlInstrId	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ PmtId +++++ InstrId

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.001 Source
Original End to End Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlEndToEndId	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ PmtId +++++ EndToEndId
Transaction Status	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ TxSts	4	This Status will be applied by AIB.  Examples include ACCP, CANC, RJCT, PDNG	
Transaction Rejecting Banks BIC	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ StsRsnInf +++++ Orgtr +++++ Id +++++ OrgId +++++ AnyBIC	11	This is the BIC of the bank/CSM that rejected the payment.  The tag will not be present if the transaction is successful.	
Transaction Rejection Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ StsRsnInf +++++ Rsn +++++ Cd	4	The applicable Rejection Code will be populated here.	
Transaction Rejection Reason	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ StsRsnInf +++++ AddtlInf	105	This is additional information on the rejection code.	
Instructed Amount	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Amt +++++ InstdAmt	18	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Amt +++++ InstdAmt
Requested Execution Date	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ ReqdExctnDt +++++ Dt	10	YYYY-MM-DD  This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInItN ++ PmtInf +++ ReqdExctnDt ++++ Dt

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.001 Source
Service Level Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ PmtTplnf +++++ SvcLvl +++++ Cd	4	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ Pmtlnf +++ 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 + CstmrCdtTrflnitn ++ Pmtlnf +++ 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 + CstmrCdtTrflnitn ++ Pmtlnf +++ PmtTplnf ++++ Ctgypurp +++++ Prtry
Payment Method	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ PmtMtd	3	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ Pmtlnf +++ PmtMtd
Remittance Data (Unstructured)	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Rmtlnf +++++ Ustrd	140	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ Pmtlnf +++ CdtTrfTxlnf ++++ Rmtlnf +++++ Ustrd
Remittance Data Proprietary Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Rmtlnf +++++ Strd +++++ CdtrReflnf +++++ Tp +++++ CdOrPrtry +++++ Cd	4	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ Pmtlnf +++ CdtTrfTxlnf ++++ Rmtlnf +++++ Strd +++++ CdtrReflnf +++++ Tp +++++ CdOrPrtry +++++ Cd

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.001 Source
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 + CstmrCdtTrflnitn ++ 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 + CstmrCdtTrflnitn ++ 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 + CstmrCdtTrflnitn ++ PmtInf +++ UltmtDbtr ++++ Nm  Or Document  + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtDbtr +++++ Nm
Ultimate Debtor Organisation BIC	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr ++++++ Id +++++++ Orgld +++++++ AnyBIC	11	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ Orgld +++++++ AnyBIC  Or Document  + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtDbtr +++++ Id +++++++ Orgld +++++++ AnyBIC

Generic Field Name	XPath	Max Length	Format/Comments	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 + CstmrCdtTrflnitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ Orgld +++++ LEI  Or Document  + CstmrCdtTrflnitn ++ 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 + CstmrCdtTrflnitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ Orgld +++++ Othr +++++ Id  Or Document  + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtDbtr +++++ Id +++++ Orgld +++++ Othr +++++ Id
Debtor Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Pty +++++ Nm	70	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ 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 + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ PstlAdr +++++ StrtNm

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.001 Source
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 + CstmrDrctDbtInitn ++ 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 + CstmrDrctDbtInitn ++ 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 + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ PstlAdr +++++ Ctry
Debtor Organisation BIC	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Id +++++++ Orgld +++++++ AnyBIC	11	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ 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 + CstmrCdtTrfInitn ++ 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 + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ Orgld +++++ Othr +++++ Id

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.001 Source
Debtor Account	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ DbtrAcct +++++ Id +++++ IBAN	34	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ PmtInf +++ DbtrAcct ++++ Id +++++ IBAN
Debtor Agent BIC	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ DbtrAgt +++++ FinInstnld +++++ BICFI	11	AIB BIC taken from original PAIN.001 file if provided.	Document + CstmrCdtTrflnitn ++ PmtInf +++ DbtrAgt ++++ FinInstnld +++++ BICFI
Debtor Agent Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ DbtrAgt +++++ FinInstnld +++++ Other +++++ Id	11	Value taken from original PAIN.001 file if provided.	Document + CstmrCdtTrflnitn ++ PmtInf +++ DbtrAgt ++++ FinInstnld +++++ Other +++++ Id
Creditor Agent BIC	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ CdtrAgt +++++ FinInstnld +++++ BICFI	11	BIC of Creditor taken from original PAIN.001 file if provided.	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ CdtrAgt +++++ FinInstnld +++++ 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 + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Nm
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 + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ PstlAdr +++++ StrtNm

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.001 Source
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 + CstmrCdtTrflnitn ++ Pmtlnf +++ 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 + CstmrCdtTrflnitn ++ Pmtlnf +++ 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 + CstmrCdtTrflnitn ++ Pmtlnf +++ CdtTrfTxInf ++++ Cdtr +++++ PstlAdr +++++ Ctry
Creditor Organisation BIC	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Cdtr +++++ Id +++++ Orgid +++++ AnyBIC	11	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ Pmtlnf +++ CdtTrfTxInf ++++ Cdtr +++++ Id +++++ Orgld +++++ AnyBIC
Creditor Organisation LEI	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Cdtr +++++ Id +++++ Orgid +++++ LEI	20	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ Pmtlnf +++ CdtTrfTxInf ++++ Cdtr +++++ Id +++++ Orgld +++++ LEI
Creditor Organisation Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Cdtr +++++ Id +++++ Orgld +++++ Other +++++ Id	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ Pmtlnf +++ CdtTrfTxInf ++++ Cdtr +++++ Id +++++ Orgld +++++ Othr +++++ Id

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.001 Source
Creditor Account	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ CdtrAcct +++++ IBAN	34	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ CdtrAcct +++++ Id +++++ IBAN
Ultimate Creditor Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr +++++ Pty +++++ Nm	70	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Nm
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 + CstmrCdtTrflnitn ++ 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 + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id +++++ Orgld +++++ LEI
Ultimate Creditor Organisation Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr +++++ Id +++++ Orgid +++++ Other +++++ Id	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id +++++ Orgld +++++ Othr +++++ Id

## 8.4 PAIN.002- SEPA Instant Transfer Reject Codes, Cancel codes and Reasons\*

Code	Description
AC06, MD07	Account is blocked
AC04	Account is closed
AM14	Amount exceed agreed limit (SEPA instant limit or OIN limit)-Only for bulk
AB07, AB08, AB09, AB10	Beneficiary Bank is not reachable
AM05	Duplicate Payment
AM04	Insufficient funds
RC01	Invalid BIC
FF01	FF01 Invalid file format, refer to transaction rejection reason field for additional information
AG02	Invalid transaction code
AM23, BE04, MS01, MS02, MS03, MS05, RR01, RR02, RR03, RR04	Payment Error
AM02	Payment Over Limit
AG10, AG11, CNOR	That bank can't receive Instant Payments
AG01	The payee account can't receive Instant Payments
AB05, AB06	The payment timed out
AC01, AC03	Wrong account number
CUST	Cancelled payment
NARR	Narrative, refer to transaction rejection reason field for additional information

\*These codes are subject to change, for further details please refer EPC website.

## 8.5 PAIN.002- SEPA Instant Transaction Codes and Reasons

Code	Description
ACCP	Successful transaction/ Payment arrived
PDNG	Being processed
CANC	Cancelled
RJCT	Rejected
NARR	Narrative, refer to transaction rejection reason field for additional information

# Appendix 1 – PAIN.001 Sample 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.INST.123456789</MsgId>
      <CreDtTm>2026-02-17T00:34:57</CreDtTm>
      <NbOfTxes>2</NbOfTxes>
      <CtrlSum>40.06</CtrlSum>
      <InitgPty>
        <Id>
          <OrgId>
            <Othr>
              <Id>IE60ICT123456</Id>
            </Othr>
          </OrgId>
        </Id>
      </InitgPty>
    </GrpHdr>

    <PmtInf>
      <PmtInfId>PAYMENT123456789</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>true</BtchBookg>
      <NbOfTxes>2</NbOfTxes>
      <CtrlSum>40.06</CtrlSum>
      <PmtTpInf>
        <InstrPrty>NORM</InstrPrty>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
        <LclInstrm>
          <Cd>INST</Cd>
        </LclInstrm>
      </PmtTpInf>
    </PmtInf>
  </CstmrCdtTrfInitn>
</Document>
```

```

</LclInstrm>
  </PmtTplInf>
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    <Dt>2026-02-17</Dt>
  </ReqdExctnDt>
  <Dbtr>
    <Nm>ABC Limited</Nm>
    <PstlAdr>
      <Dept>Payments</Dept>
      <TwnNm>Dublin 18</TwnNm>
      <Ctry>IE</Ctry>
      <AdrLine >addressline 1</AdrLine>
      <AdrLine >addressline 2</AdrLine>
    </PstlAdr>
    <Id>
      <OrgId>
        <AnyBIC>AIBKIE2DXXX</AnyBIC>
        <LEI>LEIINITIATINGOATWI01</LEI>
      </OrgId>
    </Id>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>IE19AIBK93110123456789</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
    <Prxy>
      <Tp>
        <Cd>56</Cd>
      </Tp>
      <Id>ID</Id>
    </Prxy>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BICFI>AIBKIE2DXXX</BICFI>
    </FinInstnId>
  </DbtrAgt>

```

```

        <CdtTrfTxInf>
    <PmtId>
        <InstrId>PVC.INSTD.1702260034578381773</InstrId>
        <EndToEndId>PVC.E2E.1702260034578381773</EndToEndId>
    </PmtId>
    <Amt>
        <InstdAmt Ccy="EUR">20.01</InstdAmt>
    </Amt>
    <CdtrAgt>
        <FinInstnId>
            <BICFI>BOFIE2DXXX</BICFI>
        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm>PVC Creditor</Nm>
        <PstlAdr>
            <TwnNm>Dublin 18</TwnNm>
            <Ctry>IE</Ctry>
            <AdrLine>Line 1</AdrLine>
            <AdrLine>Line 1</AdrLine>
        </PstlAdr>
        <Id>
            <OrgId>
                <LEI>XXXXXXXXXXXXXXXXXXXX01</LEI>
            </OrgId>
        </Id>
    </Cdtr>
    <CdtrAcct>
        <Id>
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        </Id>
    </CdtrAcct>
        <RmtInf>
    <Strd>
        <CdtrRefInf>
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                    <Cd>SCOR</Cd>

```

```

        </CdOrPrtry>
        <Issr>Issuer</Issr>
    </Tp>
    <Ref>PVC.RemInfo</Ref>
</CdtrRefInf>
</Strd>
</RmtInf>
</CdtTrfTxInf>
    <CdtTrfTxInf>
        <PmtId>
            <InstrId>PVC.INSTD.1702260034578391777</InstrId>
            <EndToEndId>PVC.E2E.1702260034578391777</EndToEndId>
        </PmtId>
        <Amt>
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        </Amt>
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        </CdtrAgt>
        <Cdtr>
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                <TwnNm>Dublin 18</TwnNm>
                <Ctry>IE</Ctry>
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                <AdrLine>Line 1</AdrLine>
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            <Id>
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                </OrgId>
            </Id>
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        </CdtrAcct>
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</CdtTrfTxInf>

```

```
        </ld>
    </CdtrAcct>
        <Strd>
            <CdtrRefInf>
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                    <CdOrPrtry>
                        <Cd>SCOR</Cd>
                    </CdOrPrtry>
                    <Issr>Issuer</Issr>
                </Tp>
                <Ref>PVC.RemInfo</Ref>
            </CdtrRefInf>
        </Strd>
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</CdtTrfTxInf>

</PmtInf>

</CstmrCdtTrfInitn>
</Document>
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# Appendix 2 – PAIN.002 Sample File Format

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<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.10" xmlns:xsi="http://www.w3.org/2001/
XMLSchema-instance">
  <CstmrPmtStsRpt>
    <GrpHdr>
      <Msgld>0N211ARR3L1234567</Msgld>
      <CreDtTm>2026-02-17T00:43:50</CreDtTm>
      <DbtrAgt>
        <FinInstnId>
          <BICFI>AIBKIE2D</BICFI>
        </FinInstnId>
      </DbtrAgt>
    </GrpHdr>
    <OrgnlGrplnfAndSts>
      <OrgnlMsgld>SEPA.INST.123456789</OrgnlMsgld>
      <OrgnlMsgNmId>pain.001.001.09</OrgnlMsgNmId>
      <OrgnlNbOfTx>2</OrgnlNbOfTx>
      <CtrlSum>40.06</CtrlSum>
    </OrgnlGrplnfAndSts>
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        <OrgnlTxRef>
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            <Dt>2026-02-17</Dt>
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```

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  <Cd>INST</Cd>
</LclInstrm>
</PmtTpInf>
<PmtMtd>TRF</PmtMtd>
<RmtInf>
  <Strd>
    <CdtrRefInf>
      <Tp>
        <CdOrPrtry>
          <Cd>SCOR</Cd>
        </CdOrPrtry>
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      </Tp>
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    </CdtrRefInf>
  </Strd>
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      <Ctry>IE</Ctry>
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      <AdrLine>addressline 2</AdrLine>
    </PstlAdr>
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      <OrgId>
        <AnyBIC>AIBKIE2DXXX</AnyBIC>
        <LEI>LEIINITIATINGOATWIO1</LEI>
      </OrgId>
      <Othr>
        <Id>Debtor Agent ID</Id>
        <SchmeNm>

```

```

        <Cd>CODE</Cd>
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    </Othr>
  </OrgId>
</Id>
</Pty>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>IE19AIBK93110123456789</IBAN>
  </Id>
  <Ccy>EUR</Ccy>
  <Prxy>
    <Tp>
      <Cd>56</Cd>
    </Tp>
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  </Prxy>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
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  </FinInstnId>
</DbtrAgt>
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  </FinInstnId>
</CdtrAgt>
<Cdtr>
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    <PstlAdr>
      <Ctry>IE</Ctry>
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```

```

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        </Rsn>
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    </StsRsnInf>
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  <Strd>
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        </CdOrPrtry>
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      <Ctry>IE</Ctry>
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    </PstlAdr>
    <Id>
      <OrgId>
        <AnyBIC>AIBKIE2DXXX</AnyBIC>
        <LEI>LEIINITIATINGOATWIO1</LEI>
      </OrgId>
      <Othr>
        <Id>Debtor Agent ID</Id>
        <SchmeNm>

```

```

        <Cd>CODE</Cd>
    </SchmeNm>
    <Issr>ss2 with 35X max limit</Issr>
    </Othr>
  </OrgId>
</Id>
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  </Id>
  <Ccy>EUR</Ccy>
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    </Tp>
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<DbtrAgt>
  <FinInstnId>
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</DbtrAgt>
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</CdtrAgt>
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    <PstlAdr>
      <Ctry>IE</Ctry>
      <AdrLine>Line 1</AdrLine>
      <AdrLine>Line 1</AdrLine>
    </PstlAdr>
  </Pty>
</Cdtr>
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```

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            </OrgId>
        </Id>
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</CdtrAcct>
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</OrgnlPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>

```



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