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# Multi- Currency Bulk Payments

XML File Format

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# 1. Overview

iBB is an internet based cash management system that provides balance and transaction information and single and bulk payment services. It can integrate with your Accounts Payable or Enterprise resource planning (ERP) system.

The Multicurrency (MCY) Bulk Payment Upload facility allows you to upload a single file via iBB with multiple transactions, containing payment instructions and remittance information for beneficiaries across the SEPA zone (including Ireland) and worldwide.

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

## 1.1 Payment Types

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

Product	SCT or Non-SCT	Definition	Debit Posting
SEPA Credit Transfers (SCT) from a EURO branch account	SCT	All non-urgent euro payments debiting an AIB Branch Account, going to a SEPA reachable bank in Ireland and the SEPA Zone *  Recipient IBAN is mandatory.	A single debit will be posted to the Branch Account for all payments within the same payment block in a file regardless of how many individual payments are contained in the block.  The two lines of debit narrative on the nominated account will be:  <b>Line 1</b> - First 18 characters of the reference populated by you in the Customer Reference field at the time of file upload.  <b>Note:</b> If you are submitting your file via SFTP or Connect Direct, the first 18 characters of the value populated in the Message Id field of the Group Header will appear as the first line narrative.  <b>Line 2</b> - PFXXXXXXXXXXXXXXXXXX where PF stands for Payment File and XXXXXXXXXXXXXXXX is the unique file reference generated by AIB when the file is uploaded.
SEPA Credit Transfers (SCT) from a EURO (NSC930067) currency account	SCT	All non-urgent euro payments debiting a euro-denominated AIB Currency Account, going to a SEPA reachable bank in Ireland and the SEPA Zone*.	These payments will be debited individually from your account. The two lines of the debit narrative on the nominated account will be:  <b>Line 1</b> - IXXXXXXXXXXXXXXXXX <b>Line 2</b> - First 16 characters of the 'End to End Id' reference provided by you.

Product	SCT or Non-SCT	Definition	Debit Posting
GBP Payments going to the UK debiting a 238590 account	Non-SCT	<p>Payments in GBP (Sterling) debiting an account with Sort Code 238590, going to a recipient bank in the UK.</p> <p>The recipient bank must be connected to the UK FPS and/or CHAPS clearing systems.</p>	<p>Debit entries for each payment are posted individually to the respective 238590 Account.</p> <p>The two lines of debit narrative on the nominated account will be:</p> <p><b>Line 1</b> - IEXXXXXXXXXXXXXX - a unique payment reference applied by AIB.</p> <p><b>Line 2</b> - First 18 characters of the 'End to End Id' reference provided by you.</p> <p>The two lines of the debit narrative for the payment charge will be:</p> <p><b>Line 1</b> - IEXXXXXXXXXXXXXX - a unique payment reference applied by AIB</p> <p><b>Line 2</b> - PYMT FEE GBP EXX (EXX represents the payment product code.)</p>
All other International Payments	Non-SCT	<ol style="list-style-type: none"> <li>1. Euro payments debiting an AIB Branch account or AIB currency account going to a recipient bank outside the SEPA zone.</li> <li>2. Non-euro payments, debiting an AIB Branch or AIB Currency Account going to a recipient bank in Republic of Ireland and worldwide.</li> </ol>	<p>A debit entry for each International Payment is posted individually to the respective debit account.</p> <p>The two lines of debit narrative on the nominated debit account will be:</p> <p><b>Line 1</b> - IEXXXXXXXXXXXXXX</p> <p><b>Line 2</b> - First 16 - 18 characters of the 'End to End Id' reference provided by you.</p> <p>The two lines of the debit narrative for the payment charge will be:</p> <p><b>Line 1</b> - IEXXXXXXXXXXXXXX - a unique payment reference applied by AIB</p> <p><b>Line 2</b> - AIB Payment Fee Oxx (Optional) - 'Oxx' represents the payment product code.</p>
Payments within AIB		<ol style="list-style-type: none"> <li>1. Euro and non-euro payments debiting an AIB Branch account and crediting an AIB Currency account.</li> <li>2. Euro and non-euro payments debiting an AIB Currency account and crediting an AIB Branch account or AIB currency account.</li> </ol>	<p>A debit entry for each payment is posted individually to the respective debit account.</p> <p>The two lines of the debit narrative on the nominated account will be:</p> <p><b>Line 1</b> - IEXXXXXXXXXXXXXX</p> <p><b>Line 2</b> - *First 16 - 18 characters of the 'End to End Id' reference provided by you.</p> <p>The two lines of the credit narrative will be:</p> <p><b>Line 1</b> - IEXXXXXXXXXXXXXX</p> <p><b>Line 2</b> - *First 16 - 18 characters of the 'End to End Id' reference provided by the debtor.</p> <p>*AIB Currency Accounts display 16 characters as the narrative. AIB Branch Accounts display 18 characters as the narrative.</p>

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

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

# 2. General Comments

The XML format of this file is based on the ISO20022 XML standard published by the ISO organisation. ISO 20022 defines the formats for files used in the financial area. The format of the file to be used to submit Payment Instructions is part of the Payment Initiation (PAIN) suite. For Credit Transfers, the specific format is called **PAIN.001**. The version that AIB has used for these formats is **pain.001.001.09**.

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

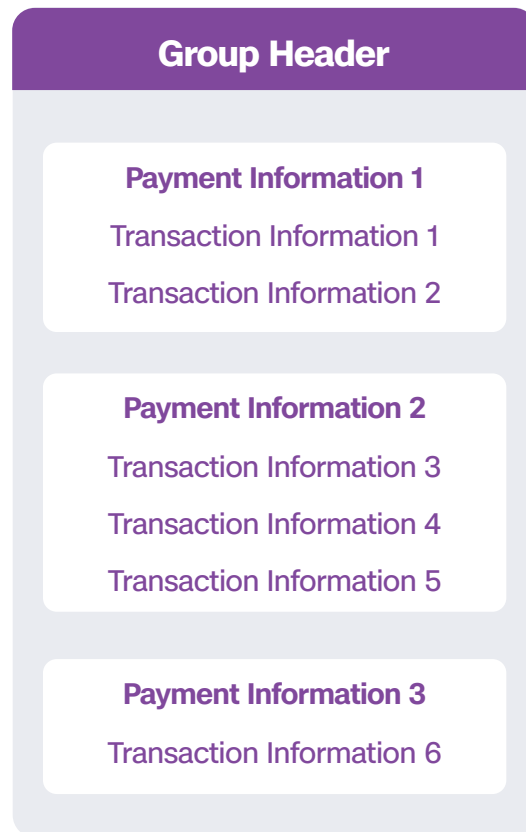
## 2.1 The XML file structure:

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

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



The 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 <CstmrCdtTrfInittn> is a subnode of <Document>, <GrpHdr> is a subnode of <CstmrCdtTrfInittn> 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:2002:tech:xsd:pain.001.001.09"
+ CstmrCdtTrfInittn	Only one per Document	
++ GrpHdr	Only one per CstmrCdtTrfInittn	The Group Header Block
++ PmtInf	One or more per CstmrCdtTrfInittn	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 and</li> <li>• The same Transaction Currency</li> </ul>
+++ CdtTrfTxInf	One or more per PmtInf	The Transaction Information Block: The actual Payment Instructions

## 2.2 The Character Set:

The MCY XML format can support 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 Transaction Information Block level. If it is populated in both levels, the file will be rejected. The table below will specify the tags that this restriction applies to.

## 2.4 Recipient/Creditor Account Details

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

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

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

OR

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

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

SWIFT BIC of the Recipient Bank and IBAN of the Recipient

OR

Recipient Bank National Sort Code and Recipient Account Number

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

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

OR

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

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

## 2.5 Charges Bearer:

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

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

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

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

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

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

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

(1) EU/EEA currencies include the following: EUR – euros, GBP – Pound Sterling, CHF – Swiss Franc, CZK – Czech Koruna, DKK- Danish Krone, HUF – Hungarian Forint, NOK – Norwegian Krone, PLN – Polish Zloty, SEK – Swedish Krona, ISK – Icelandic Krona and RON – Romanian Leu.

(2) The SEPA zone is a common Euro payments area that includes EU Member States and a number of other countries and jurisdictions.

Please refer to Appendix 2 - Country Codes. SEPA destinations are marked with an asterisk.

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

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

## 2.6 Postal Address Formatting:

AIB support Structured & Hybrid postal address <PstAdr> 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 MCY 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:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.09">`

## 3.2 Group Header

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
<b>GrpHdr Block</b>				
Message Id	Document + CstmrCdtTrfIntr ++ GrpHdr +++ MsgId	M	35	Customer reference. This field can contain your own reference to assist you in identifying the file.  If you are submitting your file using SFTP or Connect Direct, the first 18 characters of the value populated in this field will appear as a second line narrative on the debit account statement. Please note that this field cannot contain leading or trailing spaces.
Creation Date/Time	Document + CstmrCdtTrfIntr ++ 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 + CstmrCdtTrfIntr ++ GrpHdr +++ NbOfTx	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 + CstmrCdtTrfIntr ++ GrpHdr +++ CtrlSum	M	18	This value should be the total sum of all payments within the file (ignoring their currencies e.g. £123.45 + \$2456.78 + €2300.00 = 4880.23)  2 decimal places must be included where applicable.

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Initiating Party Organisation Id	Document + CstmrCdtTrflnitn ++ GrpHdr +++ InitgPty ++++ Id +++++ Orgld ++++++ Othr +++++++ Id	M	35	This is the Originator Identification Number (OIN).  It will be validated against the OIN agreed with AIB  Sample OIN – IE00MCY123456

### 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 + CstmrCdtTrflnitn ++ PmtInf +++ PmtInflId	M	35	An identification assigned by you to identify the Payment Information Block within the file e.g. USD Supplier Payments.  We recommend that you use a unique identification reference for each Payment Information Block within the file.  This information will also be quoted back to you in a PAIN.002 file in the event of payment rejects.
Payment Method	Document + CstmrCdtTrflnitn ++ PmtInf +++ PmtMtd	M	3	This field must contain the three letters "TRF".
Batch Booking	Document + CstmrCdtTrflnitn ++ PmtInf +++ BtchBookg	O	5	Value can be true or false.  Please note AIB will batch all SCT payments within each Payment Information Block, thereby resulting in one debit.
Block Number of Transactions	Document + CstmrCdtTrflnitn ++ PmtInf +++ NbOfTxs	M	15	This is a numeric field detailing the total number of transactions in the Payment Information Block.  Note: For single values, do not enter '0' e.g. 9 must not be entered as 09.
Block Control Sum	Document + CstmrCdtTrflnitn ++ PmtInf +++ CtrlSum	M	18	This value should be the total sum of all payments within the Payment Information Block.  2 decimal places must be included where applicable.

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
<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> but not both.</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 + CstmrCdtTrfIntrn ++ PmtInf +++ PmtTplnf ++++ InstrPrty	O	4	NORM should be populated. AIB will replace any other value submitted with NORM.
Service Level Code	Document + CstmrCdtTrfIntrn ++ PmtInf +++ PmtTplnf ++++ SvcLvl +++++ Cd	O	4	If you wish to use this tag, specify a value of SEPA. AIB will route the payment via SEPA if appropriate.
Local Instrument Code	Document + CstmrCdtTrfIntrn ++ PmtInf +++ PmtTplnf ++++ LclInstrm +++++ Cd	O	35	Applicable to all Payments. Only to be used if the Local Instrument Proprietary field is not used. If both fields are populated this file will fail. 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>
Local Instrument Proprietary	Document + CstmrCdtTrfIntrn ++ PmtInf +++ PmtTplnf ++++ LclInstrm +++++ Prtry	O	35	Applicable to all Payments. 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 + CstmrCdtTrfIntrn ++ PmtInf +++ PmtTplnf ++++ CtgYPurp +++++ Cd	O	4	For all payments, 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; <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>

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Category Purpose Proprietary	Document + CstmrCdtTrflnitn ++ Pmtlnf +++ PmtTplnf ++++ CtgyPurp +++++ Prtry	O	35	This tag can only be used if the Category Purpose Code above is not used.
Requested Execution Date	Document + CstmrCdtTrflnitn ++ Pmtlnf +++ ReqdExctnDt ++++ Dt	M	10	YYYY-MM-DD  AIB will accept files with requested execution dates up to 30 calendar days into the future.  The value entered on the FIRST Payment Information Block should be the earliest debit date in the file.  The information contained in this tag will be used as part of the file duplication check. AIB will identify files as being potential duplicates if they have the same OIN number, Header Control Sum and Requested Execution Date.
Debtor Name	Document + CstmrCdtTrflnitn ++ Pmtlnf +++ Dbtr ++++ Nm	M	70	This tag should contain the name of the account owning entity making the payment.  The name populated in this field will travel with the payment to the recipient bank.
Debtor Postal Address Street Name	Document + CstmrCdtTrflnitn ++ Pmtlnf +++ Dbtr ++++ PstlAdr +++++ StrtNm	O	70	AIB will replace this value with the debtor address.
Debtor Postal Address Post Code	Document + CstmrCdtTrflnitn ++ Pmtlnf +++ Dbtr ++++ PstlAdr +++++ PstCd	O	16	AIB will replace this value with the debtor address.
Debtor Postal Address Town Name	Document + CstmrCdtTrflnitn ++ Pmtlnf +++ Dbtr ++++ PstlAdr +++++ TwnNm	O	35	AIB will replace this value with the debtor address.

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Debtor Postal Address Country	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ PstlAdr +++++ Ctry	O	2	AIB will replace this value with the debtor address.
<p>At this point the xml may include additional information regarding your Organisation or Private Identification.</p> <p>This information is optional and is not required for the processing of payments</p> <p>It is only necessary if you and the recipient have agreed that this will be used to identify you.</p> <p>Please see Section 4 - Debtor Organisation or Private Identification.</p>				
Debtor Account	Document + CstmrCdtTrflnitn ++ PmtInf +++ DbtrAcct ++++ Id +++++ IBAN	M	34	<p>Must be IBAN format e.g. IE93AIBK93123499999999</p> <p>This is the account number from which the payments in this block will be debited.</p> <p>This account must be assigned to the correct OIN provided by AIB.</p>
Debtor Account Currency	Document + CstmrCdtTrflnitn ++ PmtInf +++ DbtrAcct ++++ Ccy	M	3	<p>ISO Currency Code.</p> <p>This is the currency of the account that will be debited.</p>
<p>It is mandatory to populate one of the following two fields. The 'Debtor Agent BIC' is optional for SCT Payments. If you choose not to populate the 'Debtor Agent BIC' field for a SCT Payment then the 'Debtor Agent ID' field must be populated with a value of 'NOTPROVIDED'.</p>				
Debtor Agent BIC	Document + CstmrCdtTrflnitn ++ PmtInf +++ DbtrAgt ++++ FinInstnId +++++ BICFI	C	11	<p><b>Mandatory</b> for non SCT Payments</p> <p>For payments debiting AIB Branch Accounts (EUR) or 930067 Currency Accounts, the value in this tag must be <b>AIBKIE2D</b> or <b>AIBKIE2DXXX</b>.</p> <p>For payments debiting 238590 accounts, the value in this tag must be <b>AIBKGB41UND</b>.</p>
Debtor Agent ID	Document + CstmrCdtTrflnitn ++ PmtInf +++ DbtrAgt ++++ FinInstnId +++++ Othr +++++ Id	C	11	<p>The field must contain NOTPROVIDED</p> <p>Must not be used for non SCT Payments</p>

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
<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>Payment Information Block</b> or <b>Transaction Information Block</b>, but <u>not both</u>.</p> <p>Please see Section 5 - Ultimate Debtor Organisation or Private Identification.</p>				
Charge Bearer	Document + CstmrCdtTrfIntrn ++ PmtInf +++ ChrgBr	O	4	<p>DEBT or SHAR or SLEV.</p> <p>See notes on Charge Bearer in General Comment Section for further information.</p> <p>This information can appear either in the <b>Payment Information Block</b> (PmtInf) or <b>Transaction Information Block</b> (CdtTrfXlnf) but not both.</p> <p>If you wish to use a value of DEBT, it must be populated in the Charges Bearer tag at Transaction Level only to ensure this message travels with the payment.</p>

### 3.4 Transaction Information

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
<b>CdtTrfTxInf Block</b>				
Instruction Id	Document + CstmrCdtTrfIntr ++ PmtInf +++ CdtTrfTxInf ++++ PmtId +++++ InstrId	O	35	This is an identification assigned by you to identify the payment within the Payment Information block.  Please note that this field cannot contain leading or trailing spaces.
End to End Id	Document + CstmrCdtTrfIntr ++ PmtInf +++ CdtTrfTxInf ++++ PmtId +++++ EndToEndId	M	35	The end-to-end identification can be used for reconciliation or to link tasks relating to the transaction.  The contents of this field will be sent with the payment to the recipient bank. ROI banks may populate this information on beneficiary statements either directly or indirectly using their online banking services.  The first 16-18* characters of the field will appear on the debit account statement as a second line narrative and may be useful for your internal reconciliation purposes  Non SCT outgoing payments will display a 2 line narrative on your account statement <b>Line 1</b> - IE reference <b>Line 2</b> -*First 16 - 18 characters of the 'End to End Id' reference provided by you.  SCT outgoing payments are bulk debited from your account and will display a 2 line narrative on your account statement <b>Line 1</b> - Customer reference <b>Line 2</b> - File reference generated by AIB  *AIB Currency Accounts display 16 characters as the narrative. AIB Branch Accounts display 18 characters as the narrative. Please note that this field cannot contain leading or trailing spaces.

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Instructed Amount (includes the Payment Currency)	Document + CstmrCdtTrfInitr ++ PmtInf +++ CdtTrfTxInf ++++ Amt +++++ InstdAmt	M	18	For SCT payments the currency must be EUR and value must contain two decimal places.  The maximum amount is 999999999.99  For all other payments the currency must be an AIB supported currency (See Appendix 1 – Eligible Currency Codes and Decimal Places). The number of decimal places must not exceed number allowed for currency (e.g. JPY cannot have decimal places).
Charge Bearer	Document + CstmrCdtTrfInitr ++ PmtInf +++ CdtTrfTxInf ++++ ChrgBr	O	4	DEBT or SHAR or SLEV.  See notes on Charge Bearer in General Comment Section for further information.  This information can appear either in the <b>Payment Information Block</b> (PmtInf) or <b>Transaction Information Block</b> (CdtTrfxInf) but not both.  If you wish to use a value of DEBT, it must be populated in the Charges Bearer tag at Transaction Level only to ensure this message travels with the payment.
<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>, but not both.</p> <p>Please see Section 5 - Ultimate Debtor Organisation or Private Identification.</p>				
Creditor Agent BIC	Document + CstmrCdtTrfInitr ++ PmtInf +++ CdtTrfTxInf ++++ CdtrAgt +++++ FinInstnId ++++++ BICFI	C	11	This is the SWIFT BIC of the recipient's bank.  <b>Optional</b> for SCT Payments <b>Mandatory</b> for non SCT Payments  For payments to internal AIB Branch (EUR) Accounts or Currency Accounts domiciled in the Republic of Ireland, the SWIFT BIC of AIBKIE2DXXX must be populated. For internal payments to 238590 accounts, the SWIFT BIC of AIBKGB41UND must be populated.

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Multicurrency Creditor Agent Clearing Code	Document + CstmrCdtTrfInitr ++ PmtInf +++ CdtTrfTxInf ++++ CdtrAgt +++++ FinInstnId ++++++ ClrSysMmbld +++++++ Mmbld	C	28	<p>This is the Recipient Bank Clearing Code/Sorting Code/Bank Branch Code. See Appendix 3 – Clearing Code Table.</p> <p>This tag must not be used for SCT Payments.</p> <p>For USD to the US, where the recipient bank does not have a SWIFT BIC address, a valid 9 digit US ABA/Fedwire clearing code is mandatory.</p> <p>For GBP payments debiting a 238590 accounts going to a recipient bank that is connected to the UK FPS and/or CHAPS clearing systems, a valid UK Sort Code may be populated in this tag.</p>
Multicurrency Creditor Agent Bank Country	Document + CstmrCdtTrfInitr ++ PmtInf +++ CdtTrfTxInf ++++ CdtrAgt +++++ FinInstnId ++++++ PstlAdr +++++++ Ctry	C	2	<p>This field must contain the two character country code of the recipient's bank. See Appendix 2 – List of Country Codes.</p> <p>This field is mandatory if the Creditor Agent BIC has not been supplied.</p> <p>Must not be used for SCT Payments.</p>
Creditor Name	Document + CstmrCdtTrfInitr ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Nm	M	70	<p>This is the name of the recipient.</p> <p>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.</p>
Creditor Postal Address Street Name	Document + CstmrCdtTrfInitr ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ PstlAdr +++++++ StrtNm	O	70	<p>This field can contain the street name of the recipient.</p>
Creditor Postal Address Post Code	Document + CstmrCdtTrfInitr ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ PstlAdr +++++++ PstCd	O	16	<p>This field can contain the post code of the recipient.</p>

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Creditor Postal Address Town Name	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ PstlAdr ++++++ TwnNm	C	35	This field can contain the town name of the recipient.  <u>Mandatory for non SCT Payments.</u>  <u>This field becomes mandatory for SCT payments if any Creditor Postal Address tag is provided.</u>
Creditor Postal Address Country	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ PstlAdr ++++++ Ctry	C	2	This field can contain the country of the recipient.  <u>Mandatory for non SCT Payments.</u>  <u>This field becomes mandatory for SCT payments if any Creditor Postal Address tag is provided.</u>  Please see Appendix 2 – List of Country Codes.

At this point the xml may include additional information regarding the recipient's 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 for their identification.

Please see Section 6 - Creditor Organisation or Private Identification.

Creditor Account	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ CdtrAcct +++++ Id ++++++ IBAN	C	34	This is the recipient account in IBAN format.  IBAN is mandatory for SCT payments and for payments to any other countries that have adopted the IBAN standard. (see Appendix 2 for full listing)  Where the IBAN is not available please use the Multicurrency Creditor Bank Account tag below.
Multi Currency Creditor Bank Account	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ CdtrAcct +++++ Id ++++++ Othr ++++++ Id	C	34	Mandatory for non SCT payments if Creditor IBAN is not already supplied.  Must not be used for SCT Payments.

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

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.

See Section 7 - Ultimate Creditor Organisation or Private Identification

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Purpose Code	Document + CstmrCdtTrfIntr ++ PmtInf +++ CdtTrfTxInf ++++ Purp +++++ Cd	C	4	<p>Either the Purpose Code or Purpose Proprietary is mandatory for non SCT payments and one of these tags must be included in your file.</p> <p>The information in this tag specifies the underlying reason for the payment.</p> <p>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;</p> <p><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></p>
Purpose Proprietary	Document + CstmrCdtTrfIntr ++ PmtInf +++ CdtTrfTxInf ++++ Purp +++++ Prtry	C	35	<p>Advise against use.</p> <p>Either the Purpose Proprietary or Purpose Code is mandatory for non SCT payments and one of these tags must be included in your file.</p> <p>This field must contain a clear purpose of payment e.g. wages.</p> <p>For some countries there is a defined list of purpose codes which can be populated in the Purpose Proprietary tag.</p> <p>You can locate the purpose codes at our website address <a href="https://aib.ie/our-products/current-accounts/international-payments/purpose-of-payment-codes">https://aib.ie/our-products/current-accounts/international-payments/purpose-of-payment-codes</a></p> <p>Failure to provide a clear payment purpose can result in the payment being delayed or rejected.</p> <p>This must not be used for SCT payments.</p>
Usage Rule: Either ' <b>Unstructured</b> ' or ' <b>Structured</b> ' may be present.				
Remittance Data (Unstructured)	Document + CstmrCdtTrfIntr ++ PmtInf +++ CdtTrfTxInf ++++ RmtInf +++++ Ustrd	C	140	<p>For all payments, this information will travel with the payment to the recipient bank.</p> <p>This field is mandatory for payments made from a 238590 account and must contain a purpose of payment e.g. wages.</p> <p>Failure to provide a clear payment purpose can result in the payment being delayed or rejected.*</p>

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
<u>Remittance Data Proprietary Code</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ RmtInf +++++ Strd ++++++ CdtrRefInf +++++++ Tp +++++++ CdOrPrtry +++++++ Cd	O	4	SCOR  For SCT payments, this information will travel with the payment to the recipient bank. Value must be SCOR.  For non SCT payments, the information will not travel with the payment.
<u>Remittance Data Issuer</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ RmtInf +++++ Strd ++++++ CdtrRefInf +++++++ Tp +++++++ Issr	C	35	For SCT payments, this information will travel with the payment to the recipient bank.  If 'Remittance Data Reference' is populated with an identifier issued or governed by a known institution. E.g. "ISO" should be mentioned here if 'Reference' is populated with a RF Creditor Reference (ISO 11649).  For non SCT payments, the information will not travel with the payment.  This field becomes mandatory if SCOR is used in remittance data proprietary code field.
<u>Remittance Data Reference</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ RmtInf +++++ Strd ++++++ CdtrRefInf +++++++ Ref	C	35	For SCT payments, this information will travel with the payment to the recipient bank.  Remittance Data Reference must be used (ISO 11649) in case "ISO" is mentioned under 'Issuer'.  For non SCT payments, the information will not travel with the payment.  This field becomes mandatory if SCOR is used in remittance data proprietary code field.

\***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.

# 4. Debtor Organisation or Private Identification

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
<b>Start – Debtor Identification</b>				
<b>Organisation Identification</b>				
Usage Rule: Either 'AnyBIC', 'LEI' and/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 and is not required for the processing of payments.				
3. It is only necessary if you and the recipient have agreed that this will be used to identify you.				
<b>Debtor Organisation BIC</b>	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ Orgld ++++++ AnyBIC	O	11	This information will travel with the payment to the recipient bank.
<b>Debtor Organisation LEI</b>	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ Orgld ++++++ LEI	O	20	This information will travel with the payment to the recipient bank.
<u>Debtor Organisation Id</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ Orgld ++++++ Othr ++++++ Id	O	35	This information will travel with the payment to the recipient bank.
<u>Debtor Organisation Scheme Code</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ Orgld ++++++ Othr ++++++ SchmeNm +++++++ Cd	O	4	<p>This information will travel with the payment to the recipient bank.</p> <p>For SCT payments, this tag can only be used if the Debtor Organisation Scheme Proprietary is not used.</p> <p>The code entered here must be chosen from a defined list of ISO codes.</p> <p>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></p>

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
<u>Debtor Organisation Scheme Proprietary</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ Orgld +++++ Othr +++++ SchmeNm +++++ Prtry	O	35	For SCT payments, this information will travel with the payment to the recipient bank. This tag can only be used if the Debtor Organisation Scheme Code is not used.  For Non-SCT payments, the information will not travel with the payment.
<u>Debtor Organisation Issuer</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ Orgld +++++ Othr +++++ Issr	O	35	This information will only travel with the payment to the recipient bank if Debtor Organisation ID and Debtor Organisation Scheme code (or Proprietary – for SCT payments) are provided.
<b>Private Identification</b>				
Usage Rule: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed				
<b>Debtor Private Date of Birth</b>	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ Prvtld +++++ DtAndPlcOfBirth +++++ BirthDt	O	10	YYYY-MM-DD  This information will travel with the payment to the recipient bank.  This tag can only be used if you provide Debtor Private City of Birth and Debtor Private Country of Birth.
<b>Debtor Private Province of Birth</b>	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ Prvtld +++++ DtAndPlcOfBirth +++++ PrvcOfBirth	O	35	This information will only travel with the payment to the recipient bank if Debtor Private Date of Birth, Debtor Private City of Birth and Debtor Private Country of Birth are provided
<b>Debtor Private City of Birth</b>	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ Prvtld +++++ DtAndPlcOfBirth +++++ CityOfBirth	O	35	This information will travel with the payment to the recipient bank.  This tag can only be used if you provide Debtor Private Date of Birth and Debtor Private Country of Birth.
<b>Debtor Private Country of Birth</b>	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ Prvtld +++++ DtAndPlcOfBirth +++++ CtryOfBirth	O	2	This information will travel with the payment to the recipient bank.  This tag can only be used if you provide Debtor Private Date of Birth and Debtor Private City of Birth.

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
<u>Debtor Private Id</u>	Document + CstmrCdtTrfIntr ++ PmtInf +++ Dbtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ Id	O	35	This information will travel with the payment to the recipient bank.
<u>Debtor Private Scheme Code</u>	Document + CstmrCdtTrfIntr ++ PmtInf +++ Dbtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ SchmeNm +++++++ Cd	O	4	This information will travel with the payment to the recipient bank.  For SCT payments, this tag can only be used if the Debtor Private Scheme Proprietary is not used.  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>
<u>Debtor Private Scheme Proprietary</u>	Document + CstmrCdtTrfIntr ++ PmtInf +++ Dbtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ SchmeNm +++++++ Prtry	O	35	For SCT payments, this information will travel with the payment to the recipient bank. This tag can only be used if the Debtor Private Scheme Code is not used.  For Non-SCT payments, the information will not travel with the payment.
<u>Debtor Private Issuer</u>	Document + CstmrCdtTrfIntr ++ PmtInf +++ Dbtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ Issr	O	35	This information will only travel with the payment to the recipient bank if Debtor Private ID and Debtor Private Scheme code (or Proprietary – for SCT payments) are provided.
End - Debtor Identification				

# 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>1. This information is optional and is not required for the processing of payments.</li> <li>2. Its purpose is to identify a third party on whose behalf you are making payments.</li> <li>3. If you wish to populate this information, you can specify it in the <b>Payment Information Block</b> or <b>Transaction Information Block</b>, but not both.</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.
Ultimate Debtor Postal Address Street Name	Document + CstmrCdtTrfInItN ++ PmtInf +++ UltmtDbtr ++++ PstlAdr +++++ StrtNm  Or  Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf +++ UltmtDbtr ++++ PstlAdr +++++ StrtNm	O	70	For Non-SCT payments, this field can contain the street name of the recipient.  This field must not be used for SCT payments.

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
Ultimate Debtor Postal Address Post Code	Document + CstmrCdtTrflnitn ++ PmtInf +++ UltmtDbtr ++++ PstlAdr +++++ PstCd  Or Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf +++ UltmtDbtr ++++ PstlAdr +++++ PstCd	O	16	For Non-SCT payments, this field can contain the post code of the recipient.  This field must not be used for SCT payments.
Ultimate Debtor Postal Address Town Name	Document + CstmrCdtTrflnitn ++ PmtInf +++ UltmtDbtr ++++ PstlAdr +++++ TwnNm  Or Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf +++ UltmtDbtr ++++ PstlAdr +++++ TwnNm	C	35	For Non-SCT payments, this field can contain the town name of the recipient.  This field becomes mandatory if any Ultimate Debtor Postal Address tag is provided.  This field must not be used for SCT payments.
Ultimate Debtor Postal Address Country	Document + CstmrCdtTrflnitn ++ PmtInf +++ UltmtDbtr ++++ PstlAdr +++++ Ctry  Or Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf +++ UltmtDbtr ++++ PstlAdr +++++ Ctry	C	2	For Non-SCT payments, this field can contain the country of the recipient.  <u>This field becomes mandatory if any Ultimate Debtor Postal Address tag is provided.</u>  This field must not be used for SCT payments.

#### Start – Ultimate Debtor Identification

##### Organisation Identification

Usage Rule: Either 'AnyBIC', 'LEI' and/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.

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
<b>Ultimate Debtor Organisation BIC</b>	Document + CstmrCdtTrfIntrn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ Orgld ++++++ AnyBIC Or Document + CstmrCdtTrfIntrn ++ PmtInf +++ CdtTrfTxInf +++ UltmtDbtr ++++ Id +++++ Orgld ++++++ AnyBIC	O	11	This information will travel with the payment to the recipient bank.
<b>Ultimate Debtor Organisation LEI</b>	Document + CstmrCdtTrfIntrn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ Orgld ++++++ LEI Or Document + CstmrCdtTrfIntrn ++ PmtInf +++ CdtTrfTxInf +++ UltmtDbtr ++++ Id +++++ Orgld ++++++ LEI	O	20	This information will travel with the payment to the recipient bank.
<u>Ultimate Debtor Organisation ID</u>	Document + CstmrCdtTrfIntrn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ Orgld ++++++ Other ++++++ Id Or Document + CstmrCdtTrfIntrn ++ PmtInf +++ CdtTrfTxInf +++ UltmtDbtr ++++ Id +++++ Orgld ++++++ Other ++++++ Id	O	35	This information will travel with the payment to the recipient bank.

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
<u>Ultimate Debtor Organisation Scheme Code</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ Orgld ++++++ Othr +++++++ SchmeNm +++++++ Cd  Or Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf +++ UltmtDbtr ++++ Id +++++ Orgld ++++++ Other +++++++ SchmeNm +++++++ Cd	O	4	<p>This information will travel with the payment to the recipient bank.</p> <p>For SCT payments, this tag can only be used if the Ultimate Debtor Organisation Scheme Proprietary is not used.</p> <p>The code entered here must be chosen from a defined list of ISO codes.</p> <p>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></p>
<u>Ultimate Debtor Organisation Scheme Proprietary</u>	Document + CstmrCdtTrflnitn ++ PmtInf ++++ UltmtDbtr +++++ Id ++++++ Orgld +++++++ Othr +++++++ SchmeNm +++++++ Prtry  Or Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf +++ UltmtDbtr ++++ Id +++++ Orgld ++++++ Other +++++++ SchmeNm +++++++ Prtry	O	35	<p>For SCT payments, this information will travel with the payment to the recipient bank. This tag can only be used if the Ultimate Debtor Organisation Scheme Code is not used.</p> <p>For Non-SCT payments, the information will not travel with the payment.</p>

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
<u>Ultimate Debtor Organisation Issuer</u>	Document + CstmrCdtTrfIntr ++ PmtInf +++ UltmtDbtr ++++ Id +++++ Orgld +++++ Othr +++++ Issr  Or Document + CstmrCdtTrfIntr ++ PmtInf +++ CdtTrfTxInf +++ UltmtDbtr ++++ Id +++++ Orgld +++++ Other +++++ Issr	O	35	This information will only travel with the payment to the recipient bank if Ultimate Debtor Organisation ID and Ultimate Debtor Organisation Scheme code (or Proprietary – for SCT payments) are provided.
<b>Private Identification</b>				
Usage Rule: Either 'Date and Place of Birth' or one occurrence of ' <u>Other</u> ' is allowed				
<b>Ultimate Debtor Private Date of Birth</b>	Document + CstmrCdtTrfIntr ++ PmtInf +++ UltmtDbtr ++++ Id +++++ Prvtld +++++ DtAndPlcOfBirth +++++ BirthDt  Or Document + CstmrCdtTrfIntr ++ PmtInf +++ CdtTrfTxInf +++ UltmtDbtr ++++ Id +++++ Prvtld +++++ DtAndPlcOfBirth +++++ BirthDt	O	10	YYYY-MM-DD  This information will travel with the payment to the recipient bank.  This tag can only be used if you provide Ultimate Debtor Private City of Birth and Ultimate Debtor Private Country of Birth.

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
<b>Ultimate Debtor Private Province of Birth</b>	Document + CstmrCdtTrfIntr ++ PmtInf ++++ UltmtDbtr ++++ Id ++++ PrvtId +++++ DtAndPlcOfBirth +++++ PrvcOfBirth  Or  Document + CstmrCdtTrfIntr ++ PmtInf +++ CdtTrfTxInf +++ UltmtDbtr ++++ Id ++++ PrvtId +++++ DtAndPlcOfBirth +++++ PrvcOfBirth	O	35	This information will only travel with the payment to the recipient bank if Ultimate Debtor Private Date of Birth, Ultimate Debtor Private City of Birth and Ultimate Debtor Private Country of Birth are provided.
<b>Ultimate Debtor Private City of Birth</b>	Document + CstmrCdtTrfIntr ++ PmtInf +++ UltmtDbtr ++++ Id ++++ PrvtId +++++DtAndPlcOfBirth +++++ CityOfBirth  Or  Document + CstmrCdtTrfIntr ++ PmtInf +++ CdtTrfTxInf +++ UltmtDbtr ++++ Id ++++ PrvtId +++++ DtAndPlcOfBirth +++++ CityOfBirth	O	35	This information will travel with the payment to the recipient bank.  This tag can only be used if you provide Ultimate Debtor Private Date of Birth and Ultimate Debtor Private Country of Birth.
<b>Ultimate Debtor Private Country of Birth</b>	Document + CstmrCdtTrfIntr ++ PmtInf +++ UltmtDbtr ++++ Id ++++ PrvtId +++++ DtAndPlcOfBirth +++++ CtryOfBirth  Or  Document + CstmrCdtTrfIntr ++ PmtInf +++ CdtTrfTxInf +++ UltmtDbtr ++++ Id ++++ PrvtId +++++ DtAndPlcOfBirth +++++ CtryOfBirth	O	2	This information will travel with the payment to the recipient bank.  This tag can only be used if you provide Ultimate Debtor Private Date of Birth and Ultimate Debtor Private City of Birth.

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
<u>Ultimate Debtor Private Id</u>	Document + CstmrCdtTrfIntr ++ PmtInf +++ UltmtDbtr ++++ Id +++++ PrvtId +++++ Othr +++++ Id  Or Document + CstmrCdtTrfIntr ++ PmtInf +++ CdtTrfTxInf +++ UltmtDbtr ++++ Id +++++ PrvtId +++++ Othr +++++ Id	O	35	This information will travel with the payment to the recipient bank.
<u>Ultimate Debtor Private Scheme Code</u>	Document + CstmrCdtTrfIntr ++ PmtInf +++ UltmtDbtr ++++ Id +++++ PrvtId +++++ Othr +++++ SchmeNm +++++ Cd  Or Document + CstmrCdtTrfIntr ++ PmtInf +++ CdtTrfTxInf +++ UltmtDbtr ++++ Id +++++ PrvtId +++++ Othr +++++ SchmeNm +++++ Cd	O	4	This information will travel with the payment to the recipient bank.  For SCT payments, this tag can only be used if the Ultimate Debtor Private Scheme Proprietary is not used.  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>

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
<u>Ultimate Debtor Private Scheme Proprietary</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ Prvtld +++++ Othr +++++ SchmeNm +++++ Prtry  Or Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf +++ UltmtDbtr ++++ Id +++++ Prvtld +++++ Othr +++++ SchmeNm +++++ Prtry	O	35	For SCT payments, this information will travel with the payment to the recipient bank. This tag can only be used if the Ultimate Debtor Private Scheme Code is not used.  For Non-SCT payments, the information will not travel with the payment.
<u>Ultimate Debtor Private Issuer</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ Prvtld +++++ Othr +++++ Issr  Or Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf +++ UltmtDbtr ++++ Id +++++ Prvtld +++++ Othr +++++ Issr	O	35	This information will only travel with the payment to the recipient bank if Ultimate Debtor Private ID and Ultimate Debtor Private Scheme code (or Proprietary – for SCT payments) are provided.
End of Ultimate Debtor Information				

# 6. Creditor Organisation or Private Identification

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
<b>Start - Creditor Identification</b>				
<b>Start - Organisation Identification</b>				
<b>Usage Rule</b>				
SCT Payments: Either ' <b>AnyBIC</b> ', ' <b>LEI</b> ' or one occurrence of ' <u>Other</u> ' is allowed.				
Non-SCT Payments: Either ' <b>AnyBIC</b> ', ' <b>LEI</b> ' and/or one occurrence of ' <u>Other</u> ' 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 and is not required for the processing of payments.				
3. It is only necessary if you and the recipient have agreed that this will be used for their identification.				
<b>Creditor Organisation BIC</b>	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ OrgId +++++++ AnyBIC	O	11	This information will travel with the payment to the recipient bank.
<b>Creditor Organisation LEI</b>	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ OrgId +++++++ LEI	O	20	This information will travel with the payment to the recipient bank.
<u>Creditor Organisation Id</u>	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ OrgId +++++++ Othr +++++++ Id	O	35	This information will travel with the payment to the recipient bank.

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
<u>Creditor Organisation Scheme Code</u>	Document + CstmrCdtTrfIntrn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ Orgld +++++++ Othr +++++++ SchmeNm +++++++ Cd	O	4	This information will travel with the payment to the recipient bank.  For SCT payments, this tag can only be used if the Creditor Organisation Scheme Proprietary is not used.  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>
<u>Creditor Organisation Scheme Proprietary</u>	Document + CstmrCdtTrfIntrn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ Orgld +++++++ Othr +++++++ SchmeNm +++++++ Prtry	O	35	For SCT payments, this information will travel with the payment to the recipient bank. This tag can only be used if the Creditor Organisation Scheme Code is not used.  For Non-SCT payments, the information will not travel with the payment.
<u>Creditor Organisation Issuer</u>	Document + CstmrCdtTrfIntrn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ Orgld +++++++ Othr +++++++ Issr	O	35	This information will only travel with the payment to the recipient bank if Creditor Organisation ID and Creditor Organisation Scheme code (or Proprietary – for SCT payments) are provided.
<b>Private Identification</b>				
Usage Rule: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed				
<b>Creditor Private Date of Birth</b>	Document + CstmrCdtTrfIntrn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ Prvtld +++++++ DtAndPlcOfBirth +++++++ BirthDt	O	10	YYYY-MM-DD  This information will travel with the payment to the recipient bank.  This tag can only be used if you provide Creditor Private City of Birth and Creditor Private Country of Birth.

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
<b>Creditor Private Province of Birth</b>	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ PrvtId +++++++ DtAndPlcOfBirth +++++++ PrvcOfBirth	O	35	This information will only travel with the payment to the recipient bank if Creditor Private Date of Birth, Creditor Private City of Birth and Creditor Private Country of Birth are provided.
<b>Creditor Private City of Birth</b>	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ PrvtId +++++++ DtAndPlcOfBirth +++++++ CityOfBirth	O	35	This information will travel with the payment to the recipient bank.  This tag can only be used if you provide Creditor Private Date of Birth and Creditor Private Country of Birth.
<b>Creditor Private Country of Birth</b>	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ PrvtId +++++++ DtAndPlcOfBirth +++++++ CtryOfBirth	O	2	This information will travel with the payment to the recipient bank.  This tag can only be used if you provide Creditor Private Date of Birth and Creditor Private City of Birth.
<u>Creditor Private Id</u>	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ PrvtId +++++++ Othr +++++++ Id	O	35	This information will travel with the payment to the recipient bank.
<u>Creditor Private Scheme Code</u>	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ PrvtId +++++++ Othr +++++++ SchmeNm +++++++ Cd	O	4	This information will travel with the payment to the recipient bank.  For SCT payments, this tag can only be used if the Creditor Private Scheme Proprietary is not used.  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>

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
<u>Creditor Private Scheme Proprietary</u>	Document + CstmrCdtTrflnitr ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ PrvtId +++++++ Othr +++++++ SchmeNm +++++++ Prtry	O	35	For SCT payments, this information will travel with the payment to the recipient bank. This tag can only be used if the Creditor Private Scheme Code is not used.  For Non-SCT payments, the information will not travel with the payment
<u>Creditor Private Issuer</u>	Document + CstmrCdtTrflnitr ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ PrvtId +++++++ Othr +++++++ Issr	O	35	This information will only travel with the payment to the recipient bank if Creditor Private ID and Creditor Private Scheme code (or Proprietary – for SCT payments) are provided.
End – Creditor Identification				

# 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 + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Nm	O	70	If populated, this information will travel with the payment to the recipient bank.  This is the ultimate recipient to which the amount of money is being paid.
Ultimate Creditor Postal Address Street Name	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ PstlAdr +++++ StrtNm	O	70	For Non-SCT payments, this field can contain the street name of the recipient.  This field must not be used for SCT payments.
Ultimate Creditor Postal Address Post Code	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ PstlAdr +++++ PstCd	O	16	For Non-SCT payments, this field can contain the post code of the recipient.  This field must not be used for SCT payments.
Ultimate Creditor Postal Address Town Name	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ PstlAdr +++++ TwnNm	C	35	For Non-SCT payments, this field can contain the town name of the recipient.  <u>This field becomes mandatory if any Ultimate Creditor Postal Address tag is provided.</u>  This field must not be used for SCT payments.
Ultimate Creditor Postal Address Country	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ PstlAdr +++++ Ctry	C	2	For Non-SCT payments, this field can contain the country of the recipient.  <u>This field becomes mandatory if any Ultimate Creditor Postal Address tag is provided.</u>  This field must not be used for SCT payments.

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
<b>Start – Ultimate Creditor Identification</b>				
<b>Organisation Identification</b>				
Usage Rule				
SCT Payments: Either ' <b>AnyBIC</b> ', ' <b>LEI</b> ' or one occurrence of ' <u>Other</u> ' is allowed. Non-SCT Payments: Either ' <b>AnyBIC</b> ', ' <b>LEI</b> ' and/or one occurrence of ' <u>Other</u> ' is allowed.				
Please note the following:				
1.	Submitters can only choose between Organisation Identification or Private Identification, values in both blocks are not permitted.			
<b>Ultimate Creditor Organisation BIC</b>	Document + CstmrCdtTrfIntr ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ Orgld +++++++ AnyBIC	O	11	This information will travel with the payment to the recipient bank.
<b>Ultimate Creditor Organisation LEI</b>	Document + CstmrCdtTrfIntr ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ Orgld +++++++ LEI	O	20	This information will travel with the payment to the recipient bank.
<u>Ultimate Creditor Organisation Id</u>	Document + CstmrCdtTrfIntr ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ Orgld +++++++ Othr +++++++ Id	O	35	This information will travel with the payment to the recipient bank.
<u>Ultimate Creditor Organisation Scheme Code</u>	Document + CstmrCdtTrfIntr ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ Orgld +++++++ Othr +++++++ SchmeNm +++++++ Cd	O	4	This information will travel with the payment to the recipient bank.  For SCT payments, this tag can only be used if the Ultimate Creditor Organisation Scheme Proprietary is not used.  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>

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
<u>Ultimate Creditor Organisation Scheme Proprietary</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ Orgld +++++++ Othr +++++++ SchmeNm +++++++ Prtry	O	35	For SCT payments, this information will travel with the payment to the recipient bank. This tag can only be used if the Ultimate Creditor Organisation Scheme Code is not used.  For Non-SCT payments, the information will not travel with the payment.
<u>Ultimate Creditor Organisation Issuer</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ Orgld +++++++ Othr +++++++ Issr	O	35	This information will only travel with the payment to the recipient bank if Ultimate Creditor Organisation ID and Ultimate Creditor Organisation Scheme code (or Proprietary – for SCT payments) are provided.
<b>Private Identification</b>				
Usage Rule: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed				
<b>Ultimate Creditor Private Date of Birth</b>	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ Prvtld +++++++ DtAndPlcOfBirth +++++++ BirthDt	O	10	YYYY-MM-DD  For all payments, this information will only travel with the payment to the recipient bank if the Ultimate Creditor Private City of Birth and Ultimate Creditor Private Country of Birth are provided.
<b>Ultimate Creditor Private Province of Birth</b>	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ Prvtld +++++++ DtAndPlcOfBirth +++++++ PrvcOfBirth	O	35	This information will only travel with the payment to the recipient bank if Ultimate Creditor Private Date of Birth, Ultimate Creditor Private City of Birth and Ultimate Creditor Private Country of Birth are provided.
<b>Ultimate Creditor Private City of Birth</b>	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ Prvtld +++++++ DtAndPlcOfBirth +++++++ CityOfBirth	O	35	This information will travel with the payment to the recipient bank.  This tag can only be used if you provide Ultimate Creditor Private Date of Birth and Ultimate Creditor Private Country of Birth.

Generic Field Name	XPath	Mandatory (M) Optional (O) Conditional (C)	Max Length	Format/Comments
<b>Ultimate Creditor Private Country of Birth</b>	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ DtAndPlcOfBirth +++++++ CtryOfBirth	O	2	This information will travel with the payment to the recipient bank.  This tag can only be used if you provide Ultimate Creditor Private Date of Birth and Ultimate Creditor Private City of Birth.
<u>Ultimate Creditor Private Id</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ Othr +++++++ Id	O	35	This information will travel with the payment to the recipient bank.
<u>Ultimate Creditor Private Scheme Code</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ Othr +++++++ SchmeNm +++++++ Cd	O	4	This information will travel with the payment to the recipient bank.  For SCT payments, this tag can only be used if the Ultimate Creditor Private Scheme Proprietary is not used.  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>
<u>Ultimate Creditor Private Scheme Proprietary</u>	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ Othr +++++++ SchmeNm +++++++ Prtry	O	35	For SCT payments, this information will travel with the payment to the recipient bank. This tag can only be used if the Ultimate Creditor Private Scheme Code is not used.  For Non SCT payments, the information will not travel with the payment.
Ultimate Creditor Private Issuer	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ Othr +++++++ Issr	O	35	This information will only travel with the payment to the recipient bank if Ultimate Creditor Private ID and Ultimate Creditor Private Scheme code (or Proprietary – for SCT payments) are provided.
<b>End of Ultimate Creditor Information</b>				

# 8. The PAIN.002 File:

A reject file will be returned to you in the PAIN.002 format if you submit a PAIN.001 file and it encounters errors.

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

The overall structure of a PAIN.002 file is:

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

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 reject file is created.	
Debtor Agent BIC	Document + CstmrPmtStsRpt ++ GrpHdr +++ DbtrAgt ++++ FinInstnId +++++ BICFI	11	This information will be taken from your PAIN.001 file.  <b>1.</b> AIBKIE2D or <b>2.</b> 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 + CstmrCdtTrflnitn ++ GrpHdr +++ MsgId
Original Message Name Id	Document + CstmrPmtStsRpt ++ OrgnlGrplnfAndSts +++ OrgnlMsgNmId	35	This reference will be applied by AIB.	
Original Number of Transactions	Document + CstmrPmtStsRpt ++ OrgnlGrplnfAndSts +++ OrgnlNbOfTxS	15	This is a numeric field detailing the total number of transactions in the original file.	Document + CstmrCdtTrflnitn ++ GrpHdr +++ NbOfTxS
Original Control Sum	Document + CstmrPmtStsRpt ++ OrgnlGrplnfAndSts +++ OrgnlCtrlSum	18	This value should be the total sum of all payments in the original file.	Document + CstmrCdtTrflnitn ++ GrpHdr +++ CtrlSum

## 8.2 Payment Information Response Block

Generic Field Name	XPath	Max Length	Format/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
Rejecting Banks 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
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. This will always be "RJCT"	

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.001 Source
Transaction Rejecting Banks BIC	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ StsRsnInf +++++ Orgtr ++++++ Id +++++++ Orgld +++++++ AnyBIC	11	This BIC will be applied by AIB.  This is the BIC of the bank that rejected the payment.	
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
Charge Bearer	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ ChrgBr	4	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ ChrgBr
Requested Execution Date	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ ReqdExctnDt +++++Dt	10	YYYY-MM-DD  This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ ReqdExctnDt ++++ Dt
Service Level Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ PmtTplnf +++++ SvcLvl +++++ Cd	4	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ PmtTplnf ++++ SvcLvl +++++ Cd

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.001 Source
Local Instrument Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ PmtTplnf ++++++ LclInstrm +++++++ Cd	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInittn ++ PmtInf +++ PmtTplnf ++++ LclInstrm +++++ Cd
Local Instrument Proprietary	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ PmtTplnf ++++++ LclInstrm +++++++ Prtry	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInittn ++ PmtInf +++ PmtTplnf ++++ LclInstrm +++++ Prtry
Category Purpose Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ PmtTplnf ++++++ CtgyPurp +++++++ Cd	4	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInittn ++ PmtInf +++ PmtTplnf ++++ CtgyPurp +++++ Cd
Category Purpose Proprietary	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ PmtTplnf ++++++ CtgyPurp +++++++ Prtry	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInittn ++ PmtInf +++ PmtTplnf ++++ CtgyPurp +++++ Prtry
Payment Method	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ PmtMtd	3	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInittn ++ PmtInf +++ PmtMtd
Remittance Data (Unstructured)	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ RmtInf ++++++ Ustrd	140	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInittn ++ PmtInf +++ CdtTrfTxInf ++++ RmtInf +++++ Ustrd

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.001 Source
Remittance Data Proprietary Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ RmtInf +++++ Strd +++++ CdtrRefInf +++++ Tp +++++ CdOrPrtry +++++ Cd	4	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ RmtInf +++++ Strd +++++ CdtrRefInf +++++ Tp +++++ CdOrPrtry +++++ Cd
Remittance Data Issuer	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ RmtInf +++++ Strd +++++ CdtrRefInf +++++ Tp +++++ Issr	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInItN ++ 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 + CstmrCdtTrfInItN ++ 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 + CstmrCdtTrfInItN ++ PmtInf +++ UltmtDbtr ++++ Nm  Or Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ UltmtDbtr ++++ Nm

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.001 Source
Ultimate Debtor Postal Address Street Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr +++++++ Pty +++++++ PstlAdr +++++++ StrtNm	70	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ PmtInf +++ UltmtDbtr ++++ PstlAdr +++++ StrtNm  Or Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtDbtr +++++ PstlAdr +++++ StrtNm
Ultimate Debtor Postal Address Post Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr +++++++ Pty +++++++ PstlAdr +++++++ PstCd	16	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ PmtInf +++ UltmtDbtr ++++ PstlAdr +++++ PstCd  Or Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtDbtr +++++ PstlAdr +++++ PstCd
Ultimate Debtor Postal Address Town Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr +++++++ Pty +++++++ PstlAdr +++++++ TwnNm	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ PmtInf +++ UltmtDbtr ++++ PstlAdr +++++ TwnNm  Or Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtDbtr +++++ PstlAdr +++++ TwnNm

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.001 Source
Ultimate Debtor Postal Address Country	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr +++++++ Pty +++++++ PstlAdr +++++++ Ctry	2	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ UltmtDbtr ++++ PstlAdr +++++ Ctry  Or  Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtDbtr +++++ PstlAdr +++++ Ctry
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 + CstmrCdtTrfInitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ Orgld +++++ LEI  Or  Document + CstmrCdtTrfInitn ++ 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 + CstmrCdtTrfInitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ Orgld +++++ Othr +++++ Id  Or  Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtDbtr +++++ Id +++++ Orgld +++++ Othr +++++ Id

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

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

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

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

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.001 Source
Ultimate Debtor Private Scheme Proprietary	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr +++++ Id +++++ PrvtId +++++ Othr +++++ SchmeNm +++++ Prtry	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInittn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ PrvtId +++++ Othr +++++ SchmeNm +++++ Prtry  Or Document + CstmrCdtTrfInittn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtDbtr +++++ Id +++++ PrvtId +++++ Othr +++++ SchmeNm +++++ Prtry
Ultimate Debtor Private Issuer	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr +++++ Id +++++ PrvtId +++++ Othr +++++ Issr	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInittn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ PrvtId +++++ Othr +++++ Issr  Or Document + CstmrCdtTrfInittn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtDbtr +++++ Id +++++ PrvtId +++++ Othr +++++ Issr
Debtor Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Pty +++++ Nm	70	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInittn ++ PmtInf +++ Dbtr ++++ Nm
Debtor Postal Address Street Name	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Pty +++++ PstlAdr +++++ StrtNm	70	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInittn ++ 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 + CstmrCdtTrflnitn ++ PmtInf +++ 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 + CstmrCdtTrflnitn ++ PmtInf +++ 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 + CstmrCdtTrflnitn ++ 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 + CstmrCdtTrflnitn ++ 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 + CstmrCdtTrflnitn ++ 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 + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ Orgld +++++ Othr +++++ Id

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.001 Source
Debtor Organisation Scheme Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Id +++++ Orgld +++++ Othr +++++ SchmeNm +++++ Cd	4	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ Orgld +++++ Othr +++++ SchmeNm +++++ Cd
Debtor Organisation Scheme Proprietary	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Id +++++ Orgld +++++ Othr +++++ SchmeNm +++++ Prtry	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ Orgld +++++ Othr +++++ SchmeNm +++++ Prtry
Debtor Organisation Issuer	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Id +++++ Orgld +++++ Othr +++++ Issr	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ Orgld +++++ Othr +++++ Issr
Debtor Private Date of Birth	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Id +++++ Prvtld +++++ DtAndPlcOfBirth +++++ BirthDt	10	YYYY-MM-DD  This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ Prvtld +++++ DtAndPlcOfBirth +++++ BirthDt
Debtor Private Province of Birth	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Id +++++ Prvtld +++++ DtAndPlcOfBirth +++++ PrvcOfBirth	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ Prvtld +++++ DtAndPlcOfBirth +++++ PrvcOfBirth

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.001 Source
Debtor Private City of Birth	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Id +++++ Prvtld +++++ DtAndPlcOfBirth +++++ CityOfBirth	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ Prvtld +++++ DtAndPlcOfBirth +++++ CityOfBirth
Debtor Private Country of Birth	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Id +++++ Prvtld +++++ DtAndPlcOfBirth +++++ CtryOfBirth	2	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ Prvtld +++++ Othr +++++ Id
Debtor Private Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Id +++++ Prvtld +++++ Othr +++++ Id	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ Prvtld +++++ Othr +++++ Id
Debtor Private Scheme Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Id +++++ Prvtld +++++ Othr +++++ SchmeNm +++++ Cd	4	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ Prvtld +++++ Othr +++++ SchmeNm +++++ Cd
Debtor Private Scheme Proprietary	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Id +++++ Prvtld +++++ Othr +++++ SchmeNm +++++ Prtry	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ PmtInf +++ Dbtr ++++ Id +++++ Prvtld +++++ Othr +++++ SchmeNm +++++ Prtry

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.001 Source
Debtor Private Issuer	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Id +++++ Prvtld +++++ Othr +++++ Issr	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitm ++ PmtInf +++ Dbtr ++++ Id +++++ Prvtld +++++ Othr +++++ Issr
Debtor Account	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ DbtrAcct +++++ Id +++++ IBAN	34	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitm ++ PmtInf +++ DbtrAcct ++++ Id +++++ IBAN
Debtor Account Currency	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ DbtrAcct +++++ Ccy	3	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitm ++ PmtInf +++ DbtrAcct ++++ Ccy
Debtor Agent BIC	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ DbtrAgt +++++ FinInstnld +++++ BICFI	11	AIB BIC taken from original PAIN.001 file if provided.	Document + CstmrCdtTrfInitm ++ PmtInf +++ DbtrAgt ++++ FinInstnld +++++ BICFI
Debtor Agent Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ DbtrAgt +++++ FinInstnld +++++ Other +++++ Id	11	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitm ++ 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 + CstmrCdtTrfInitm ++ PmtInf +++ CdtTrfTxInf ++++ CdtrAgt +++++ FinInstnld +++++ BICFI

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.001 Source
Multicurrency Creditor Agent Clearing Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ CdtrAgt +++++ FinInstnId +++++ ClrSysMmbld +++++ Mmbld	28	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ CdtrAgt +++++ FinInstnId +++++ ClrSysMmbld +++++ Mmbld
Multicurrency Creditor Agent Bank Country	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ CdtrAgt +++++ FinInstnId +++++ PstlAdr +++++ Ctry	2	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ CdtrAgt +++++ FinInstnId +++++ PstlAdr +++++ Ctry
Creditor Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Cdtr +++++ Pty +++++ Nm	70	This is the name of the recipient.  The name of recipient must be entered. This must be the full name and accurate. Your payment is at risk of being stopped by the receiving financial institution if not accurate.	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Nm
Creditor Postal Address Street Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Cdtr +++++ Pty +++++ PstlAdr +++++ StrtNm	70	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ PstlAdr +++++ StrtNm
Creditor Postal Address Post Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Cdtr +++++ Pty +++++ PstlAdr +++++ PstCd	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ PstlAdr +++++ PstCd
Creditor Postal Address Town Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Cdtr +++++ Pty +++++ PstlAdr +++++ TwnNm	16	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ PstlAdr +++++ TwnNm

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.001 Source
Creditor Postal Address Country	Document + CstmrPmtStsRpt ++ OrgnPmtInfAndSts +++ TxInfAndSts ++++ OrgnITxRef +++++ Cdtr +++++ Pty +++++ PstlAdr +++++ Ctry	2	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ PstlAdr +++++ Ctry
Creditor Organisation BIC	Document + CstmrPmtStsRpt ++ OrgnPmtInfAndSts +++ TxInfAndSts ++++ OrgnITxRef +++++ Cdtr +++++ Id +++++ OrgId +++++ AnyBIC	11	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id +++++ OrgId +++++ AnyBIC
Creditor Organisation LEI	Document + CstmrPmtStsRpt ++ OrgnPmtInfAndSts +++ TxInfAndSts ++++ OrgnITxRef +++++ Cdtr +++++ Id +++++ OrgId +++++ LEI	20	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id +++++ OrgId +++++ LEI
Creditor Organisation Id	Document + CstmrPmtStsRpt ++ OrgnPmtInfAndSts +++ TxInfAndSts ++++ OrgnITxRef +++++ Cdtr +++++ Id +++++ OrgId +++++ Other +++++ Id	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id +++++ OrgId +++++ Othr +++++ Id
Creditor Organisation Scheme Code	Document + CstmrPmtStsRpt ++ OrgnPmtInfAndSts +++ TxInfAndSts ++++ OrgnITxRef +++++ Cdtr +++++ Id +++++ OrgId +++++ Othr +++++ SchmeNm +++++ Cd	4	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id +++++ OrgId +++++ Othr +++++ SchmeNm +++++ Cd

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

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.001 Source
Creditor Private Country of Birth	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Cdtr +++++ Id +++++ Prvtld +++++ DtAndPlcOfBirth +++++ CtryOfBirth	2	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnItm ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id +++++ Prvtld +++++ DtAndPlcOfBirth +++++ CtryOfBirth
Creditor Private Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Cdtr +++++ Id +++++ Prvtld +++++ Othr +++++ Id	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnItm ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id +++++ Prvtld +++++ Othr +++++ Id
Creditor Private Scheme Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Cdtr +++++ Id +++++ Prvtld +++++ Othr +++++ SchmeNm +++++ Cd	4	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnItm ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id +++++ Prvtld +++++ Othr +++++ SchmeNm +++++ Cd
Creditor Private Scheme Proprietary	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Cdtr +++++ Id +++++ Prvtld +++++ Othr +++++ SchmeNm +++++ Prtry	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnItm ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id +++++ Prvtld +++++ Othr +++++ SchmeNm +++++ Prtry
Creditor Private Issuer	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Cdtr +++++ Id +++++ Prvtld +++++ Othr +++++ Issr	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnItm ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id +++++ Prvtld +++++ Othr +++++ Issr

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 + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ CdtrAcct +++++ Id +++++ IBAN
Multi-Currency Creditor Bank Account	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ CdtrAcct +++++ Id +++++ Other +++++ Id	34	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ CdtrAcct +++++ Id +++++ Othr +++++ Id
Ultimate Creditor Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr +++++ Pty +++++ Nm	70	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Nm
Ultimate Creditor Postal Address Street Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr +++++ Pty +++++ PstlAdr +++++ StrtNm	70	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ PstlAdr +++++ StrtNm
Ultimate Creditor Postal Address Post Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr +++++ Pty +++++ PstlAdr +++++ PstCd	16	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ PstlAdr +++++ PstCd
Ultimate Creditor Postal Address Town Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr +++++ Pty +++++ PstlAdr +++++ TwnNm	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ PstlAdr +++++ TwnNm

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.001 Source
Ultimate Creditor Postal Address Country	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr +++++ Pty +++++ PstlAdr +++++ Ctry	2	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ PstlAdr +++++ Ctry
Ultimate Creditor Organisation BIC	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr +++++ Id +++++ Orgid +++++ AnyBIC	11	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id +++++ Orgid +++++ 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 +++++ Orgid +++++ 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 +++++ Orgid +++++ Othr +++++ Id
Ultimate Creditor Organisation Scheme Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr +++++ Id +++++ Orgid +++++ Othr +++++ SchmeNm +++++ Cd	4	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id +++++ Orgid +++++ Othr +++++ SchmeNm +++++ Cd

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.001 Source
Ultimate Creditor Organisation Scheme Proprietary	Document + CstmrPmtStsRpt ++ OrgnPmtInfAndSts +++ TxInfAndSts ++++ OrgnITxRef +++++ UltmtCdtr +++++ Id +++++ Orgld +++++ Othr +++++ SchmeNm +++++ Prtry	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ Pmtlnf +++ CdtTrfTxInf ++++ UltntCdtr +++++ Id +++++ Orgld +++++ Othr +++++ SchmeNm +++++ Prtry
Ultimate Creditor Organisation Issuer	Document + CstmrPmtStsRpt ++ OrgnPmtInfAndSts +++ TxInfAndSts ++++ OrgnITxRef +++++ UltmtCdtr +++++ Id +++++ Orgld +++++ Othr +++++ Issr	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ Pmtlnf +++ CdtTrfTxInf ++++ UltntCdtr +++++ Id +++++ Orgld +++++ Othr +++++ Issr
Ultimate Creditor Private Date of Birth	Document + CstmrPmtStsRpt ++ OrgnPmtInfAndSts +++ TxInfAndSts ++++ OrgnITxRef +++++ UltmtCdtr +++++ Id +++++ Prvtld +++++ DtAndPlcOfBirth +++++ BirthDt	10	YYYY-MM-DD  This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ Pmtlnf +++ CdtTrfTxInf ++++ UltntCdtr +++++ Id +++++ Prvtld +++++ DtAndPlcOfBirth +++++ BirthDt
Ultimate Creditor Private Province of Birth	Document + CstmrPmtStsRpt ++ OrgnPmtInfAndSts +++ TxInfAndSts ++++ OrgnITxRef +++++ UltmtCdtr +++++ Id +++++ Prvtld +++++ DtAndPlcOfBirth +++++ PrvcOfBirth	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ Pmtlnf +++ CdtTrfTxInf ++++ UltntCdtr +++++ Id +++++ Prvtld +++++ DtAndPlcOfBirth +++++ PrvcOfBirth
Ultimate Creditor Private City of Birth	Document + CstmrPmtStsRpt ++ OrgnPmtInfAndSts +++ TxInfAndSts ++++ OrgnITxRef +++++ UltmtCdtr +++++ Id +++++ Prvtld +++++ DtAndPlcOfBirth +++++ CityOfBirth	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ Pmtlnf +++ CdtTrfTxInf ++++ UltntCdtr +++++ Id +++++ Prvtld +++++ DtAndPlcOfBirth +++++ CityOfBirth

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.001 Source
Ultimate Creditor Private Country of Birth	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr +++++ Id +++++ PrvtId +++++ DtAndPlcOfBirth +++++ CtryOfBirth	2	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltntCdtr +++++ Id +++++ PrvtId +++++ DtAndPlcOfBirth +++++ CtryOfBirth
Ultimate Creditor Private Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr +++++ Id +++++ PrvtId +++++ Othr +++++ Id	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltntCdtr +++++ Id +++++ PrvtId +++++ Othr +++++ Id
Ultimate Creditor Private Scheme Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr +++++ Id +++++ PrvtId +++++ Othr +++++ SchmeNm +++++ Cd	4	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltntCdtr +++++ Id +++++ PrvtId +++++ Othr +++++ SchmeNm +++++ Cd
Ultimate Creditor Private Scheme Proprietary	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr +++++ Id +++++ PrvtId +++++ Othr +++++ SchmeNm +++++ Prtry	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltntCdtr +++++ Id +++++ PrvtId +++++ Othr +++++ SchmeNm +++++ Prtry
Ultimate Creditor Private Issuer	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr +++++ Id +++++ PrvtId +++++ Othr +++++ Issr	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrflnitn ++ PmtInf +++ CdtTrfTxInf ++++ UltntCdtr +++++ Id +++++ PrvtId +++++ Othr +++++ Issr

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.001 Source
Purpose Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Purp +++++ Cd	4	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Purp +++++ Cd
Purpose Proprietary	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Purp +++++ Prtry	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInItN ++ PmtInf +++ CdtTrfTxInf ++++ Purp +++++ Prtry

# PAIN.002 Reject Codes and Reasons

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

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

The overall structure of a PAIN.002 file is:

## Unpaid Error Codes

Code & Reason	Code & Reason
AC01-Incorrect Account Number	AM06-Too Low Amount
AC03-Invalid Creditor Account Number	AM07-Blocked Amount
AC04-Closed Account Number	AM09-Wrong Amount
AC06-Account Blocked	AM10-Invalid Control Sum
AC13-Invalid Debtor Account Type	ARDT-Already Returned Transaction
AC14-Invalid Agent	BE01-Inconsisten With End Customer
AC15-Account Details Changed	BE04-Creditor Address Missing
AC16-Account In Sequestration	BE05-Unrecognised Initiating Party
AC17-Account In Liquidation	BE06-Unknown End Customer
AG01-Transaction Forbidden	BE07-Missing Debtor Address
AG02-Operation/Transaction Code Invalid	BE08-Bank Error
AM01-Zero Amount	BE11 - Invalid Creditor Country
AM03 - Currency Not Allowed	BE16 - Invalid Debtor Identification Code
AM04-Insufficient Funds	BE17 - Invalid Creditor Identification Code
AM05-Duplicate Payment	CERI - CheckERI

Code & Reason	Code & Reason
CN01-Authorisation Cancelled	FR01-Unspecified Reason
CNOR-Creditor Bank Is Not Registered	FRTR-Final Response Mandate Cancelled
CNPC-Cash Not Picked Up	MD01-No Mandate
CURR-Incorrect Currency	MD02-Mandate data missing or incorrect
CUST-Cancellation requested by the Debtor	MD06-Disputed authorised transaction
DNOR-Debtor Bank Is Not Registered	MD07-End Customer Deceased
DS28-Return For Technical Reason	MS02-By order of the beneficiary - reason not specified
DT01-Invalid Date	MS03-Reason Not Specified
DT02-Cheque Expired	NARR-Narrative
ED01-Correspondent Bank Not Possible	NOAS -No Answer From Customer
ED03-Balance Info Request	NOCM-Not Compliant
ED05-Settlement Failed	NOOR-No Original Transaction Received
EMVL-EMV Liability Shift	PINL-PIN Liability Shift
ERIN-ERI Option Not Supported	PY01 - Unknown BIC
FF01 - Invalid File Format	RC01-Invalid BIC
FF03 - Invalid Payment Type Information	RC04 -InvalidCreditorBankIdentifier
FF04 - Invalid Service Level Code	RC07-Invalid Creditor BIC Identifier
FF05-Invalid Local Instrument Code	RC08 - Invalid Clearing System Member Identifier
FF06 - Invalid Category Purpose Code	RF01-Not Unique Transaction Reference
FF07 - Invalid Purpose	RR01-Regulatory Reason (Missing Debtor Account or Identification)
FOCR-Payment Recalled	RR02- Regulatory Reason (Missing Debtor Name or Address)

Code & Reason	Code & Reason
RR03 - Regulatory Reason ( Missing Creditor Name or Address)	SL14-Max Direct Debit Transaction Amount Exceeded
RR04-Regulatory Reason	SP01-Payment Stopped
RR05 - Regulatory Information Invalid	SP02-Previously Stopped
RR07 - Remittance Information Invalid	SVNR-Service Not Rendered
RR09 - Invalid Structured Creditor Reference	TM01-CutOffTime
RUTA-Return Upon Unable To Apply	TRAC-Removed From Tracking
SL01-Specific Service offered by the Debtor Bank	UPAY-Undue Payment
SL02-Specific Service Offered By Creditor Agent	XT33 - Invalid Data Format
SL11-Creditor Not On Whitelist Of Debtor	XT73 - Invalid Country Code
SL12-Creditor On Blacklist Of Debtor	XT90 - Invalid Use of a Technical BIC
SL13-Max Number Of Direct Debit Transactions Exceeded	Any other codes not mapped above will be mapped to Default code - AG01-Transaction Forbidden

# Appendix 1 – Eligible Currency Codes and Decimal Places

Country Code	Country Name	Decimal Places
Australian Dollar	AUD	
Canadian Dollar	CAD	
Chinese Yuan	CNY	
Czech Koruna	CZK	
Danish Krone	DKK	
Euro	EUR	
Hong Kong Dollar	HKD	
Hungarian Forint	HUF	
Icelandic Krona	ISK	0
Indian Rupee	INR	
Israeli New Shekel	ILS	
Japanese Yen	JPY	0
Mexican Peso	MXN	
New Zealand Dollar	NZD	
Norwegian Krone	NOK	
Philippine Peso	PHP	
Polish Zloty	PLN	
Qatari Rial	QAR	
Romanian Leu	RON	
Saudi Riyal	SAR	
Singapore Dollar	SGD	
South African Rand	ZAR	
Swedish Krona	SEK	

Country Code	Country Name	Decimal Places
Swiss Franc	CHF	
Thai Baht	THB	
Turkish Lira	TRY	
United Arab Emirates Dirham	AED	
Pound Sterling	GBP	
US Dollar	USD	

# Appendix 2 – Country Codes

Country Code	Country Name
AD*	Andorra
AE	United Arab Emirates
AF	Afghanistan
AG	Antigua and Barbuda
AI	Anguilla
AL*	Albania
AM	Armenia
AN	Netherlands Antilles
AO	Angola
AR	Argentina
AS	American Samoa
AT*	Austria
AU	Australia
AW	Aruba
AX*	Aland Islands
AZ	Azerbaijan
BA	Bosnia and Herzegovina
BB	Barbados
BD	Bangladesh
BE*	Belgium
BF	Burkina Faso
BG*	Bulgaria
BH	Bahrain
BI	Burundi
BJ	Benin
BL*	Saint Barthelemy

Country Code	Country Name
BM	Bermuda
BN	Brunei Darussalam
BO	Bolivia
BR	Brazil
BS	Bahamas
BT	Bhutan
BV	Bouvet Island
BW	Botswana
BY	Belarus
BZ	Belize
CA	Canada
CC	Cocos (Keeling) Islands
CF	Central African Republic
CD	Democratic Republic of the Congo
CG	Congo
CH*	Switzerland
CI	Cote D'Ivoire
CK	Cook Islands
CL	Chile
CM	Cameroon
CN	China
CO	Colombia
CR	Costa Rica
CU	Cuba
CV	Cape Verde
CX	Christmas Island

Country Code	Country Name
CY*	Cyprus
CZ*	Czech Republic
DE*	Germany
DJ	Djibouti
DK*	Denmark
DM	Dominica
DO	Dominican Republic
DZ	Algeria
EC	Ecuador
EE*	Estonia
EG	Egypt
EH	Western Sahara
ER	Eritrea
ES*	Spain
ET	Ethiopia
FI*	Finland
FJ	Fiji
FK	Falkland Islands
FM	Micronesia
FO	Faroe Islands
FR*	France
GA	Gabon
GB*	United Kingdom
GD	Grenada
GE	Georgia
GF*	French Guiana

Country Code	Country Name
GG*	Guernsey, C.I.
GH	Ghana
GI*	Gibraltar
GL	Greenland
GM	Gambia
GN	Guinea
GP*	Guadeloupe
GQ	Equatorial Guinea
GR*	Greece
GS	South Georgia and Sandwich Islands
GT	Guatemala
GU	Guam
GW	Guinea-Bissau
GY	Guyana
HK	Hong Kong
HM	Heard and McDonald Islands
HN	Honduras
HR*	Croatia
HT	Haiti
HU*	Hungary
ID	Indonesia
IE*	Ireland
IL	Israel
IM*	Isle of Man
IN	India
IO	British Indian

Country Code	Country Name
IQ	Iraq
IS*	Iceland
IT*	Italy
JE*	Jersey, C.I.
JM	Jamaica
JO	Jordan
JP	Japan
KE	Kenya
KG	Kyrgyzstan
KH	Cambodia
KI	Kiribati
KM	Comoros
KN	Saint Kitts and Nevis Anguilla
KR	Korea, Republic
KW	Kuwait
KY	Cayman Islands
KZ	Kazakhstan
LA	Laos
LB	Lebanon
LC	Saint Lucia
LI*	Liechtenstein
LK	Sri Lanka
LR	Liberia
LS	Lesotho
LT*	Lithuania
LU*	Luxembourg

Country Code	Country Name
LV*	Latvia
LY	Libya
MA	Morocco
MC*	Monaco
MD*	Moldova, Republic
ME*	Montenegro
MF*	Saint Martin
MG	Madagascar
MH	Marshall Islands
MK*	Republic of North Macedonia
ML	Mali
MM	Myanmar
MN	Mongolia
MO	Macao
MP	Northern Mariana Islands
MQ*	Martinique
MR	Mauritania
MS	Montserrat
MT*	Malta
MU	Mauritius
MV	Maldives
MW	Malawi
MX	Mexico
MY	Malaysia
MZ	Mozambique
NA	Namibia

Country Code	Country Name
NC	New Caledonia
NE	Niger
NF	Norfolk Island
NG	Nigeria
NI	Nicaragua
NL*	Netherlands
NO*	Norway
NP	Nepal
NR	Nauru
NU	Niue
NZ	New Zealand
OM	Oman
PA	Panama
PE	Peru
PF	French Polynesia
PG	Papua New Guinea
PH	Philippines
PK	Pakistan
PL*	Poland
PM*	Saint Pierre and Miquelon
PN	Pitcairn
PR	Puerto Rico
PS	Palestine
PT*	Portugal
PW	Palau
PY	Paraguay

Country Code	Country Name
PZ	Panama Canal Zone
QA	Qatar
RE*	Reunion
RO*	Romania
RS	Serbia
RU	Russia
RW	Rwanda
SA	Saudi Arabia
SB	Solomon Islands
SC	Seychelles
SE*	Sweden
SG	Singapore
SH	Saint Helena
SI*	Slovenia
SJ	Svalbard and Jan Mayen Islands
SK*	Slovakia
SL	Sierra Leone
SM*	San Marino
SN	Senegal
SO	Somalia
SR	Suriname
ST	Sao Tome and Principe
SV	El Salvador
SZ	Eswatini
TC	Turks and Caicos Islands
TD	Chad

Country Code	Country Name
TF	French Southern Territories
TG	Togo
TH	Thailand
TJ	Tajikistan
TK	Tokelau
TL	Timor-Leste
TM	Turkmenistan
TN	Tunisia
TO	Tonga
TR	Turkey
TT	Trinidad and Tobago
TV	Tuvalu
TW	Taiwan
TZ	Tanzania
UA	Ukraine
UG	Uganda
UM	United States Minor Outlying Islands
US	United States
UY	Uruguay
UZ	Uzbekistan
VA*	Vatican City State
VC	Saint Vincent and Grenadines
VE	Venezuela
VG	Virgin Islands (British)
VI	Virgin Islands (USA)
VN	Vietnam

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

\*SEPA Zone = Countries that are SEPA reachable

# Appendix 3 – Clearing Code Table

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

# Appendix 4 – Sample MCY XML File

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

It contains three Payment Information Blocks as follows:

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

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

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

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

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

\*Please note this is sample account and OIN info

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