SCT Bulk Payments
XML File Format

Contents

1. Overview

iBB is an internet based cash management system that provides balance and transaction information and single and bulk payment services. Linking with your Accounts Payable or ERP System, the Bulk Payment Upload facility allows you to upload, in a single file, payment instructions and remittance data going to beneficiaries in the SEPA zone (including Ireland)

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

1.1 Payment Types

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

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

2. General Comments

The XML format of this file is based on an XML standard published by the ISO organisation. **ISO 20022** defines the formats for files used in the financial area. The format of the file to be used to submit Payment Instructions is part of the Payment Initiation (PAIN) suite. For Credit Transfers, the specific format is called **PAIN.001**. The version that AIB has used for these formats is **pain.001.001.03**. The XSD (XML Schema Definition, the XSD defines the structure of an XML document it will validate which elements are allowed in the XML document , the mandatory or optional elements, the lengths and acceptable values) attaching to these formats can be downloaded from the ISO20022 web site at http://www.iso20022.org/message_archive.page#PaymentsInitiation3.

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

2.1 The XML file structure:

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

The message is composed of 3 building blocks:

1. Group Header Block: This building block is mandatory and present once. Its function is to identify the file. It contains elements such as Message Identification, Creation Date and Time, Grouping Indicator.

2. Payment Information Block: This building block is mandatory and repetitive. It represents a logical grouping of your payments. It contains elements relating to the debit side of the transaction, such as the Debtor Account and Requested Execution Date for the transactions contained in the block.

3. Transaction Information Block: This building block is mandatory and repetitive. It represents the actual payments that you wish to make. It contains, amongst others, elements relating to the credit side of the transaction, such as creditor/recipient account and remittance information.

The diagram below shows how the Document is composed:

Group Header
Payment Information 1
Transaction Information 1
Transaction Information 2
Payment Information 2
Transaction Information 3
Transaction Information 4
Transaction Information 5
Payment Information 3
Transaction Information 6
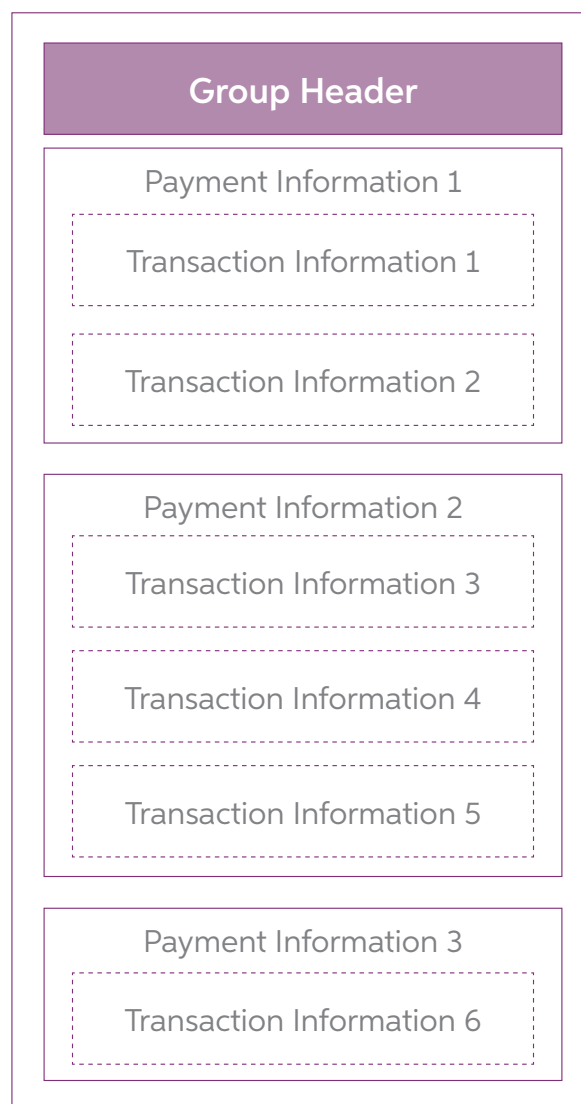
The table below shows how these blocks are to be coded within the actual XML file.

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

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

XML Node	Cardinality	Comments
Document	Only one per file	Currently need to define the namespaces: xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
+CstmrCdtTrfInitn	Only one per Document	
++ GrpHdr (Group Header)	Only one per **CstmrCdtTrfInitn**	The Group Header Block
++ PmtInf	One or more per **CstmrCdtTrfInitn**	A Payment Information Block. This is a logical grouping of Payment Instructions (CdtTrfTxInf blocks below) in a file. All the Payment Instructions within a Payment Information Block must be for: • The same Debtor Account, • The same Requested Execution Date..
+++CdtTrfTxInf	One or more per PmtInf	The Transaction Information Block: The actual Payment Instructions

2.2 The Character Set:

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

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

2. A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

3. 0 1 2 3 4 5 6 7 8 9

4. / – ? : ( ) . , ' +
These characters are also valid characters but they should not be inserted as the first or last character within any field. If invalid characters are included within the file, they may be substituted by a space or the file may be delayed and/or not processed by AIB. Examples of invalid characters include **ß Å and &**

5. Space

2.3 Multiple Occurrences of Data:

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

2.4 Recipient/Creditor Account Details

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

2.5 Charges Bearer:

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

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

3. The SCT PAIN.001 File:

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

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

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

3.1 DOCUMENT

Each file must begin with

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

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

3.2 Group Header

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

3.3 Payment Information Block

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

Generic Field Name	XPath	Mandatory/ Optional	Max Length	Format/Comments
Payment Method	Document + CstmrCdtTrfInitn ++ PmtInf +++ PmtMtd	M	3	This field must contain the three letters "TRF"
Batch Booking	Document + CstmrCdtTrfInitn ++ PmtInf +++ BtchBookg	O	5	Value can be true or false Please note AIB will batch all payments within each Payment Information Block, thereby resulting in **one** debit.
Block Number of Transactions	Document + CstmrCdtTrfInitn ++ PmtInf +++ NbOfTxs	M	15	This is a numeric field detailing the total number of transactions in the Payment Information Block. Note: If single value do not enter 0 e.g. 09 must be entered as 9 not 09. [0-9]{1,15}
Block Control Sum	Document + CstmrCdtTrfInitn ++ PmtInf +++ CtrlSum	M	18	This value should be the total sum of all payments within the Payment Information Block Decimal place must be included.
The following six fields relate to Payment Type Information and can appear either in the Payment Information Block or Transaction Information Block **but not both**. If used, the European Payments Council (EPC) recommends that they are included at **Payment Information Block** level and not at **Transaction Information Block** level.				
Instruction Priority	Document + CstmrCdtTrfInitn ++ PmtInf +++ PmtTpInf ++++ InstrPrty	O	4	Value can be HIGH or NORM Please note AIB will treat payments received in a bulk payments file as normal priority(NORM)
Scheme Identification Code	Document + CstmrCdtTrfInitn ++ PmtInf +++ PmtTpInf ++++ SvcLvl +++++ Cd	O	4	If you wish to use this tag, specify a value of **SEPA**.
Local Instrument Code	Document + CstmrCdtTrfInitn ++ PmtInf +++ PmtTpInf ++++ LclInstrm +++++ Cd	O	35	If populated will travel with the payment to the recipient bank. See note in Local Instrument Proprietary field below The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information; http://www.iso20022.org/external_code_list.page

Generic Field Name	XPath	Mandatory/ Optional	Max Length	Format/Comments
Local Instrument Proprietary	Document + CstmrCdtTrfInitn ++ PmtInf +++ PmtTpInf ++++ LclInstrm +++++ Prtry	O	35	If populated will travel with the payment to the recipient bank. This tag can only be used if the Local Instrument Code above is not used otherwise the file will fail.
Category Purpose Code	Document + CstmrCdtTrfInitn ++ PmtInf +++ PmtTpInf ++++ CtgyPurp +++++ Cd	O	4	If populated will travel with the payment to the recipient bank. The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information; https://www.iso20022.org/external_code_list.page
Category Purpose Proprietary	Document + CstmrCdtTrfInitn ++ PmtInf +++ PmtTpInf ++++ CtgyPurp +++++ Prtry	O	35	If populated will travel with the payment to the recipient bank. This tag can only be used if the Category Purpose Code above is not used otherwise the file will fail. .
Requested Execution Date	Document + CstmrCdtTrfInitn ++ PmtInf +++ ReqdExctnDt	M	10	YYYY-MM-DD AIB will accept files with requested execution dates up to 30 calendar days into the future. This date cannot be a date in the past. The value entered **on the FIRST Payment Information Block should be the earliest debit date in the file.** The information contained in this tag will be used as part of the file duplication check. AIB will identify files as being potential duplicates if they have the same OIN number, **Header Control Sum** and Requested Execution Date.
Debtor Name	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Nm	M	70	This tag should contain the name of the account owning entity making the payment. The name populated in this field will travel with the payment to the recipient bank.
Debtor Postal Address Country	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ PstlAdr +++++ Ctry	O	2	AIB will substitute this value with the country code of your account.

Generic Field Name	XPath	Mandatory/ Optional	Max Length	Format/Comments
Debtor Postal Address Line 1	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ PstlAdr +++++ AdrLine[1]	O	70	AIB will substitute this value with the first line of the debit account address.
Debtor Postal Address Line 2	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ PstlAdr +++++ AdrLine[2]	O	70	AIB will substitute value entered with the second line of the address of the debit account.
The xml at this point may include additional information regarding your **Organisation** or **Private Identification**. This information is optional and is not required for processing of the payments. Its purpose is to identify you to the recipient (provided you have agreed with them that that is how you should be identified). See Section 4 – Debtor Organisation or Private Identification).				
Debtor Account	Document + CstmrCdtTrfInitn ++ PmtInf +++ DbtrAcct ++++ Id +++++ IBAN	M	34	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} Must be IBAN format This is the account number from which the payments in this block will be debited. This account must be assigned to the correct OIN provided by AIB.
Debtor Account Currency	Document + CstmrCdtTrfInitn ++ PmtInf +++ DbtrAcct ++++ Ccy	M	3	Must be EUR.
It is mandatory to populate one of the following two fields. The 'Debtor Agent BIC' is optional for SCT Payments. If you choose not to populate the 'Debtor Agent BIC' field for an SCT Payment then the 'Debtor Agent ID' field must be populated with a value of 'NOTPROVIDED'.				
Debtor Agent BIC	Document +CstmrCdtTrfInitn ++PmtInf +++DbtrAgt ++++FinInstnId +++++BIC	O	11	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} If this tag is used then it must read: 1. AIBKIE2D or 2. AIBKIE2DXXX
Debtor Agent ID	Document +CstmrCdtTrfInitn ++PmtInf +++DbtrAgt ++++FinInstnId +++++Othr ++++++Id	O	11	The field must contain NOTPROVIDED

Generic Field Name	XPath	Mandatory/ Optional	Max Length	Format/Comments
The xml at this point may include additional information regarding the Ultimate Debtor. This information is optional and is not required for processing of the payments. Its purpose is to identify a third party on whose behalf you are making payments. See Section 5 –Ultimate Debtor Organisation or Private Identification If you wish to use this information, you can specify it here in the Payment Information Block, or in the Transaction Information Block, **but not both**.				
Charge Bearer	Document + CstmrCdtTrfInitn ++ PmtInf +++ ChrgBr	O	4	SLEV must be populated. AIB will replace any other value submitted with SLEV. This information can appear either in the **Payment Information Block** (PmtInf) or Transaction Information (CdtTrfTxInf) **Block** but not both

3.4 Transaction Information

Generic Field Name	XPath	Mandatory/ Optional	Max Length	Format/Comments
CdtTrfTxInf Block				
Instruction Id	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ PmtId +++++ InstrId	O	35	This is an identification assigned by you to identify the payment within the Payment Information block. The information contained in this tag will be replaced with an AIB payment reference which will appear as follows IEXXXXXXXXXXXX
End to End Id	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ PmtId +++++ EndToEndId	M	35	This field is intended to contain information relating to the purpose of the payment. The contents of this field will be sent with the payment to the recipient bank. ROI banks may populate this information on beneficiary statements either directly or indirectly using their online banking service.
Instructed Amount	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Amt +++++ InstdAmt	M	18	Currency must be EUR and value must contain 2 decimal places.
Charge Bearer	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ ChrgBr	O	4	SLEV must be populated. AIB will replace any other value submitted with SLEV. This information can appear either in the **Payment Information Block** (PmtInf) or Transaction Information (CdtTrfTxInf) **Block** but not both

Generic Field Name	XPath	Mandatory/ Optional	Max Length	Format/Comments
The xml at this point may include additional information regarding the Ultimate Debtor. This information is optional and is not required for processing of the payments. Its purpose is to identify a third party on whose behalf you are making payments. See Section 5– Ultimate Debtor Organisation or Private Identification. If you wish to use this information, you can specify it here, or in the Payment Information Block, **but not both**.				
Creditor Agent BIC	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ CdtrAgt +++++ FinInstnId ++++++ BIC	O	11	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} If this tag is used then the Recipient BIC must be populated here.
Creditor Name	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Nm	M	70	This is the name of the recipient. The name of recipient must be entered. This must be the full name and accurate. Your payment is at risk of being stopped by the receiving financial institution if not accurate.
Creditor Postal Address Country	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ PstlAdr ++++++ Ctry	O	2	If populated country code of the recipient should be populated here. – Appendix 1.
Creditor Postal Address Line 1	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ PstlAdr ++++++ AdrLine[1]	O	70	If populated, address line 1 of the recipient should be populated here.
Creditor Postal Address Line 2	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ PstlAdr ++++++ AdrLine[2]	O	70	If populated, address line 2 of the recipient should be populated here.
• The xml at this point may include additional information regarding the recipient's **Organisation** or **Private Identification**. This information is optional and is not required for processing of the payments. Its purpose is to identify the recipient (provided you have agreed with them that that is how they should be identified). See Section 6 – Creditor Organisation or Private Identification).				

Generic Field Name	XPath	Mandatory/ Optional	Max Length	Format/Comments
Creditor Account	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ CdtrAcct +++++ Id ++++++ IBAN	M	34	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} Mandatory Recipient IBAN must be populated here.
The xml at this point may include additional information regarding the Ultimate Creditor. This information is optional and is not required for processing of the payments. Its purpose is to identify a third party on whose behalf the recipient is receiving the payment for. See Section 7– Ultimate Creditor Organisation or Private Identification.				
Purpose Code	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Purp +++++ Cd	O	4	This information specifies the underlying reason for the payment transaction. The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information; http://www.iso20022.org/external_code_list.page
(AT-05 Remittance Information) *Usage Rule:* Either '<u>Structured</u>' or '**Unstructured**' may be present.				
Remittance Data (Unstructured)	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ RmtInf +++++ Ustrd	O	140	The information contained in this tag will travel with the payment to the recipient bank.
<u>Remittance Data Proprietary Code</u>	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ RmtInf +++++ Strd ++++++ CdtrRefInf +++++++ Tp ++++++++ CdOrPrtry +++++++++ Cd	O	4	SCOR This information will travel with the payment to the recipient bank. Value must be SCOR The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information; http://www.iso20022.org/external_code_list.page
<u>Remittance Data Issuer</u>	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ RmtInf +++++ Strd ++++++ CdtrRefInf +++++++ Tp ++++++++ Issr	C	35	This information will travel with the payment to the recipient bank. This field becomes mandatory if SCOR is used in remittance data proprietary code field.

Generic Field Name	XPath	Mandatory/ Optional	Max Length	Format/Comments
Remittance Data Reference	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ RmtInf +++++ Strd ++++++ CdtrRefInf +++++++ Ref	C	35	This information will travel with the payment to the recipient bank. This field becomes mandatory if SCOR is used in remittance data proprietary code field.

4. Debtor Organisation or Private Identification

Generic Field Name	XPath	Mandatory/ Optional	Max Length	Format/Comments
(Start of AT-10 Originator Identification Code) Submitter can specify **Organisation Identification** or **Private Identification** This data is only required if you have an agreement with the recipient that this is how he will identify you.				
Organisation Identification *Usage Rule:* Either '**BIC** or **BEI**' or one occurrence of '<u>Other</u>' is allowed.				
Debtor Organisation BIC	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ OrgId ++++++ BICOrBEI	O	11	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} If populated, this information will travel with the payment to the recipient bank.
Debtor Organisation Id	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ OrgId ++++++ Othr +++++++ Id	O	35	If populated, this information will travel with the payment to the recipient bank.
Debtor Organisation Scheme Code	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ OrgId ++++++ Othr +++++++ SchmeNm ++++++++ Cd	O	4	If populated, this information will travel with the payment to the recipient bank. The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information; http://www.iso20022.org/external_code_list.page

Generic Field Name	XPath	Mandatory/ Optional	Max Length	Format/Comments
Debtor Organisation Scheme Proprietary	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ OrgId ++++++ Othr +++++++ SchmeNm ++++++++ Prtry	O	35	If populated, this information will travel with the payment to the recipient bank.
Debtor Organisation Issuer	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ OrgId ++++++ Othr +++++++ Issr	O	35	If populated, this information will travel with the payment to the recipient bank.
Private Identification				
Usage Rule: Either **'Date and Place of Birth'** or one occurrence of **'**Other**'** is allowed				
Debtor Private Date of Birth	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ PrvtId ++++++ DtAndPlcOfBirth +++++++ BirthDt	O	10	YYYY-MM-DD If populated, this information will travel with the payment to the recipient bank.
Debtor Private Province of Birth	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ PrvtId ++++++ DtAndPlcOfBirth +++++++ PrvcOfBirth	O	35	If populated, this information will travel with the payment to the recipient bank.
Debtor Private City of Birth	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ PrvtId ++++++ DtAndPlcOfBirth +++++++ CityOfBirth	O	35	If populated, this information will travel with the payment to the recipient bank.

Generic Field Name	XPath	Mandatory/ Optional	Max Length	Format/Comments
Debtor Private Country of Birth	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ PrvtId ++++++ DtAndPlcOfBirth +++++++ CtryOfBirth	O	2	If populated, this information will travel with the payment to the recipient bank.
Debtor Private Id	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ Id	O	35	If populated, this information will travel with the payment to the recipient bank.
Debtor Private Scheme Code	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ SchmeNm ++++++++ Cd	O	4	If populated, this information will travel with the payment to the recipient bank. The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information; http://www.iso20022.org/external_code_list.page
Debtor Private Scheme Proprietary	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ SchmeNm ++++++++ Prtry	O	35	If populated, this information will travel with the payment to the recipient bank.
Debtor Private Issuer	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ Issr	O	35	If populated, this information will travel with the payment to the recipient bank.
(End of AT-10 Originator Identification Code)				

5. Ultimate Debtor Organisation or Private Identification

Generic Field Name	XPath	Mandatory/ Optional	Max Length	Format/Comments
...				

Generic Field Name	XPath	Mandatory/ Optional	Max Length	Format/Comments

Start of Ultimate Debtor Information

It can appear either in the **Payment Information Block** or **Transaction Information Block** but not both.

You would use this information if making the payment "on behalf" of another.

Generic Field Name	XPath	Mandatory/ Optional	Max Length	Format/Comments
Ultimate Debtor Name	Document + CstmrCdtTrfInitn ++ PmtInf +++ UltmtDbtr ++++ Nm	O	70	If populated, this information will travel with the payment to the recipient bank. The name populated in this tag can be used to identify a third party on whose behalf the payments in this block are being made.

(AT-09 Identification code of the Originator Reference Party)

Submitter can specify **Organisation Identification** or **Private Identification**

Organisation Identification

Usage Rule: Either **'BIC or BEI'** or one occurrence of '<u>Other</u>' is allowed.

Generic Field Name	XPath	Mandatory/ Optional	Max Length	Format/Comments
Ultimate Debtor Organisation BIC	Document + CstmrCdtTrfInitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ OrgId ++++++ BICOrBEI	O	11	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} If populated, this information will travel with the payment to the recipient bank.
Ultimate Debtor Organisation Id	Document + CstmrCdtTrfInitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ OrgId ++++++ Othr +++++++ Id	O	35	If populated, this information will travel with the payment to the recipient bank.
Ultimate Debtor Organisation Scheme Code	Document + CstmrCdtTrfInitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ OrgId ++++++ Othr +++++++ SchmeNm ++++++++ Cd	O	4	If populated, this information will travel with the payment to the recipient bank. The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information; http://www.iso20022.org/external_code_list.page

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

Generic Field Name	XPath	Mandatory/ Optional	Max Length	Format/Comments
Ultimate Debtor Private Country of Birth	Document + CstmrCdtTrfInitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ PrvtId ++++++ DtAndPlcOfBirth +++++++ CtryOfBirth	O	2	If populated, this information will travel with the payment to the recipient bank.
Ultimate Debtor Private Id	Document + CstmrCdtTrfInitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ Id	O	35	If populated, this information will travel with the payment to the recipient bank.
Ultimate Debtor Private Scheme Code	Document + CstmrCdtTrfInitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ SchmeNm ++++++++ Cd	O	4	If populated, this information will travel with the payment to the recipient bank. The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information; http://www.iso20022.org/external_code_list.page
Ultimate Debtor Private Scheme Proprietary	Document + CstmrCdtTrfInitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ SchmeNm ++++++++ Prtry	O	35	If populated, this information will travel with the payment to the recipient bank.
Ultimate Debtor Private Issuer	Document + CstmrCdtTrfInitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ Issr	O	35	If populated, this information will travel with the payment to the recipient bank.
End of Ultimate Debtor Information				

6. Creditor Organisation or Private Identification

Generic Field Name	XPath	Mandatory/ Optional	Max Length	Format/Comments
	(Start of AT-24 Beneficiary Identification Code) Submitter can specify **Organisation Identification** or **Private Identification** This data is only required if you have an agreement with the recipient that this is how you identify him.			
	Organisation Identification *Usage Rule:* Either **'BIC** or **BEI'** or one occurrence of '<u>Other</u>' is allowed.			
Creditor Organisation BIC	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ OrgId +++++++ BICOrBEI	O	11	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} If populated, this information will travel with the payment to the recipient bank.
<u>Creditor Organisation Id</u>	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ OrgId +++++++ Othr ++++++++ Id	O	35	If populated, this information will travel with the payment to the recipient bank.
<u>Creditor Organisation Scheme Code</u>	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ OrgId +++++++ Othr ++++++++ SchmeNm +++++++++ Cd	O	4	If populated, this information will travel with the payment to the recipient bank. The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information; http://www.iso20022.org/external_code_list.page
<u>Creditor Organisation Scheme Proprietary</u>	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ OrgId +++++++ Othr ++++++++ SchmeNm +++++++++ Prtry	O	35	If populated, this information will travel with the payment to the recipient bank.

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

Generic Field Name	XPath	Mandatory/ Optional	Max Length	Format/Comments
Creditor Private Id	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ Id	O	35	If populated, this information will travel with the payment to the recipient bank.
Creditor Private Scheme Code	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ SchmeNm +++++++++ Cd	O	4	If populated, this information will travel with the payment to the recipient bank. The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information; http://www.iso20022.org/external_code_list.page
Creditor Private Scheme Proprietary	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ SchmeNm +++++++++ Prtry	O	35	If populated, this information will travel with the payment to the recipient bank. .
Creditor Private Issuer	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ Cdtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ Issr	O	35	If populated, this information will travel with the payment to the recipient bank.
(End of AT-24 Beneficiary Identification Code)				

7. Ultimate Creditor Organisation or Private Identification

Generic Field Name	XPath	Mandatory/ Optional	Max Length	Format/Comments
Start of Ultimate Creditor Information You would use this information if the recipient is receiving the payment "on behalf" of another.
Ultimate Creditor Name	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Nm	O	70	This is the ultimate recipient to which the amount of money is being paid. If populated, this information will travel with the payment to the recipient bank.
(AT-29 Identification Code of the Beneficiary Reference Party) Submitter can specify **Organisation Identification** or **Private Identification**
**Organisation Identification** *Usage Rule:* Either '**BIC** or **BEI**' or one occurrence of '<u>Other</u>' is allowed.
Ultimate Creditor Organisation BIC	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++ BICOrBEI	O	11	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} If populated, this information will travel with the payment to the recipient bank.
<u>Ultimate Creditor Organisation Id</u>	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++ Othr ++++++++ Id	O	35	If populated, this information will travel with the payment to the recipient bank.
<u>Ultimate Creditor Organisation Scheme Code</u>	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++ Othr ++++++++ SchmeNm +++++++++ Cd	O	4	If populated, this information will travel with the payment to the recipient bank. The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information; http://www.iso20022.org/external_code_list.page

Generic Field Name	XPath	Mandatory/ Optional	Max Length	Format/Comments
Ultimate Creditor Organisation Scheme Proprietary	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++ Othr ++++++++ SchmeNm +++++++++ Prtry	O	35	If populated, this information will travel with the payment to the recipient bank.
Ultimate Creditor Organisation Issuer	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++ Othr ++++++++ Issr	O	35	If populated, this information will travel with the payment to the recipient bank.
Private Identification				
Usage Rule: Either **'Date and Place of Birth'** or one occurrence of '<u>Other</u>' is allowed				
Ultimate Creditor Private Date of Birth	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ DtAndPlcOfBirth ++++++++ BirthDt	O	10	YYYY-MM-DD If populated, this information will travel with the payment to the recipient bank.
Ultimate Creditor Private Province of Birth	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ DtAndPlcOfBirth ++++++++ PrvcOfBirth	O	35	If populated, this information will travel with the payment to the recipient bank.
Ultimate Creditor Private City of Birth	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ DtAndPlcOfBirth ++++++++ CityOfBirth	O	35	If populated, this information will travel with the payment to the recipient bank.

Generic Field Name	XPath	Mandatory/ Optional	Max Length	Format/Comments
Ultimate Creditor Private Country of Birth	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ DtAndPlcOfBirth ++++++++ CtryOfBirth	O	2	If populated, this information will travel with the payment to the recipient bank.
Ultimate Creditor Private Id	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ Id	O	35	If populated, this information will travel with the payment to the recipient bank.
Ultimate Creditor Private Scheme Code	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ SchmeNm +++++++++ Cd	O	4	If populated, this information will travel with the payment to the recipient bank. The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information; http://www.iso20022.org/external_code_list.page
Ultimate Creditor Private Scheme Proprietary	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ SchmeNm +++++++++ Prtry	O	35	If populated, this information will travel with the payment to the recipient bank.
Ultimate Creditor Private Issuer	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ Issr	O	35	If populated, this information will travel with the payment to the recipient bank.
End of Ultimate Creditor Information				

8. The PAIN.002 File:

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

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

The overall structure of a PAIN.002 file is:

Block Type	Cardinality	Comments
Group Header	Only one per file	This block will be present on all Reject files.
Payment Info Response Block	One or more per File	This block will be present if the file contains rejected Payment Instructions because: 1. The Payment Instruction failed initial validation or 2. A problem was encountered when attempting to process the Payment Instruction (in which case it will appear on a Reject File) There will be one of these blocks for each Payment Info block containing invalid/rejected Payment Instructions.
Transaction Response Block	One or more per **Payment Info Response Block**	There will be one of these for each Rejected Payment Instruction. The **Transaction Status** will be RJCT

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

8.1 Group Header

Generic Field Name	Xpath	Max Length	Format/Comment	PAIN.001 Source
			GrpHdr Block	
Message Id	Document + CstmrPmtStsRpt ++ GrpHdr +++ MsgId	35	This reference will be applied by AIB. This is the unique ID for this file.	
Creation Date/Time	Document + CstmrPmtStsRpt ++ GrpHdr +++ CreDtTm	19	YYYY-MM-DDTHH:mm:SS This is the Date/Time that the reject file is created.	
Debtor Agent BIC	Document + CstmrPmtStsRpt ++ GrpHdr +++ DbtrAgt ++++ FinInstnId +++++ BIC	11	This information will be taken from your PAIN.001 file. 1.AIBKIE2D or 2.AIBKIE2DXXX	
Original Message Id	Document + CstmrPmtStsRpt ++ OrgnlGrpInfAndSts +++ OrgnlMsgId	35	This is the reference that was populated in the Message Id field in the original "pain.001.01.03" file"	Document + CstmrCdtTrfInitn ++ GrpHdr +++ MsgId
Message Name Id	Document + CstmrPmtStsRpt ++ OrgnlGrpInfAndSts +++ OrgnlMsgNmId	35	This reference will be applied by AIB. "pain.001.01.03"	

8.2 Payment Information Response Block

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

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

Generic Field Name	Xpath	Max Length	Format/Comment	PAIN.001 Source
Rejecting Banks Transaction Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ StsId	35	This ID will be applied by AIB.	

Generic Field Name	Xpath	Max Length	Format/Comment	PAIN.001 Source
Instruction Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlInstrId	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ PmtId +++++ InstrId
End to End Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlEndToEndId	35	This information will be taken from your PAIN.001 file.	Document + 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"	
Transaction Rejecting Banks BIC	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ StsRsnInf +++++ Orgtr ++++++ Id +++++++ OrgId ++++++++ BICOrBEI	11	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} This BIC will be applied by AIB. The BIC of the Organisation assigning the Status. Same as Debtor Agent BIC.	
Transaction 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		
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

Generic Field Name	Xpath	Max Length	Format/Comment	PAIN.001 Source
Requested Execution Date	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ ReqdExctnDt	10	YYYY-MM-DD This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ ReqdExctnDt
Scheme Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ PmtTpInf ++++++ SvcLvl +++++++ Cd	4	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ PmtTpInf ++++ SvcLvl +++++ Cd
Category Purpose Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ PmtTpInf ++++++ CtgyPurp +++++++ Cd	4	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ PmtTpInf ++++ CtgyPurp +++++ Cd
Category Purpose Proprietary	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ PmtTpInf ++++++ CtgyPurp +++++++ Prtry	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ PmtTpInf ++++ CtgyPurp +++++ Prtry
Payment Method	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ PmtMtd		This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ PmtMtd
Remittance Data (Unstructured)	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ RmtInf ++++++ Ustrd	140	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ RmtInf +++++ Ustrd

Generic Field Name	Xpath	Max Length	Format/Comment	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 ++++++ 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/Comment	PAIN.001 Source
Ultimate Debtor Organisation BIC	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr ++++++ Id +++++++ OrgId ++++++++ BICOrBEI	11	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ OrgId ++++++ BICOrBEI Or Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtDbtr +++++ Id ++++++ OrgId +++++++ BICOrBEI
Ultimate Debtor Organisation Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr ++++++ Id +++++++ OrgId ++++++++ Othr +++++++++ Id	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ OrgId ++++++ Othr +++++++ Id Or Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtDbtr +++++ Id ++++++ OrgId +++++++ Othr ++++++++ Id

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

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

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

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

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

Generic Field Name	Xpath	Max Length	Format/Comment	PAIN.001 Source
Ultimate Debtor Private Issuer	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr ++++++ Id +++++++ PrvtId ++++++++ Othr +++++++++ Issr	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ UltmtDbtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ Issr Or Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ UltmtDbtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ Issr
Debtor Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Nm	70	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Nm
Debtor Postal Address Country	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ PstlAdr +++++++ Ctry	2	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ PstlAdr +++++ Ctry
Debtor Postal Address Line 1	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ PstlAdr +++++++ AdrLine[1]	70	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ PstlAdr +++++ AdrLine[1]
Debtor Postal Address Line 2	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ PstlAdr +++++++ AdrLine[2]	70	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ PstlAdr +++++ AdrLine[2]

Generic Field Name	Xpath	Max Length	Format/Comment	PAIN.001 Source
Debtor Organisation BIC	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Id +++++++ OrgId ++++++++ BICOrBEI	11	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9] ([A-Z0-9]{3,3}){0,1} This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ OrgId ++++++ BICOrBEI
Debtor Organisation Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Id +++++++ OrgId ++++++++ Othr +++++++++ Id	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ OrgId ++++++ Othr +++++++ Id
Debtor Organisation Scheme Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Id +++++++ OrgId ++++++++ Othr +++++++++ SchmeNm ++++++++++ Cd	4	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ OrgId ++++++ Othr +++++++ SchmeNm ++++++++ Cd
Debtor Organisation Scheme Proprietary	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Id +++++++ OrgId ++++++++ Othr +++++++++ SchmeNm ++++++++++ Prtry	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ OrgId ++++++ Othr +++++++ SchmeNm ++++++++ Prtry
Debtor Organisation Issuer	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Id +++++++ OrgId ++++++++ Othr +++++++++ Issr	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ OrgId ++++++ Othr +++++++ Issr

Generic Field Name	Xpath	Max Length	Format/Comment	PAIN.001 Source
Debtor Private Date of Birth	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Id +++++++ PrvtId ++++++++ DtAndPlcOfBirth +++++++++ BirthDt	10	YYYY-MM-DD This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ PrvtId ++++++ DtAndPlcOfBirth +++++++ BirthDt
Debtor Private Province of Birth	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Id +++++++ PrvtId ++++++++ DtAndPlcOfBirth +++++++++ PrvcOfBirth	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ PrvtId ++++++ DtAndPlcOfBirth +++++++ PrvcOfBirth
Debtor Private City of Birth	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Id +++++++ PrvtId ++++++++ DtAndPlcOfBirth +++++++++ CityOfBirth	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ PrvtId ++++++ DtAndPlcOfBirth +++++++ CityOfBirth
Debtor Private Country of Birth	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Id +++++++ PrvtId ++++++++ DtAndPlcOfBirth +++++++++ CtryOfBirth	2	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ PrvtId ++++++ DtAndPlcOfBirth +++++++ CtryOfBirth

Generic Field Name	Xpath	Max Length	Format/Comment	PAIN.001 Source
Debtor Private Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Id +++++++ PrvtId ++++++++ Othr +++++++++ Id	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ Id
Debtor Private Scheme Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Id +++++++ PrvtId ++++++++ Othr +++++++++ SchmeNm ++++++++++ Cd	4	This information will be taken from your PAIN.001 file. The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information; http://www.iso20022.org/external_code_list.page	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ SchmeNm ++++++++ Cd
Debtor Private Scheme Proprietary	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Id +++++++ PrvtId ++++++++ Othr +++++++++ SchmeNm ++++++++++ Prtry	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ SchmeNm ++++++++ Prtry
Debtor Private Issuer	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Id +++++++ PrvtId ++++++++ Othr +++++++++ Issr	35	This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ Dbtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ Issr
Debtor Account	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ DbtrAcct ++++++ Id +++++++ IBAN	34	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} This information will be taken from your PAIN.001 file.	Document + CstmrCdtTrfInitn ++ PmtInf +++ DbtrAcct ++++ Id +++++ IBAN

Generic Field Name	Xpath	Max Length	Format/Comment	PAIN.001 Source
One of the below two fields - 'Debtor Agent BIC' or 'Debtor Agent Id' populated in the Pain.001 file submitted to AIB, will be populated in the PAIN.002 file.				
Debtor Agent BIC	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ DbtrAgt ++++++ FinInstnId +++++++ BIC	11	[A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} AIB BIC taken from original PAIN.001 file if provided.	Document +CstmrCdtTrfInitn ++PmtInf +++DbtrAgt ++++FinInstnId +++++BIC
Debtor Agent Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ DbtrAgt ++++++ FinInstnId +++++++ Other ++++++++Id	11	Value taken from original PAIN.001 file if provided.	Document +CstmrCdtTrfInitn ++PmtInf +++DbtrAgt ++++FinInstnId +++++Other ++++++ID
Creditor Agent BIC is an optional field and will only be populated if previously provided in the original PAIN.001 file.				
Creditor Agent BIC	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ CdtrAgt ++++++ FinInstnId +++++++ BIC	11	[A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} BIC of Creditor taken from original PAIN.001 file if provided.	Document + CstmrCdtTrfInitn ++ PmtInf +++ CdtTrfTxInf ++++ CdtrAgt +++++ FinInstnId ++++++ BIC

PAIN.002 Reject Codes and Reasons

SEPA Credit Transfer Unpaid Error Codes

AC01 – Incorrect Account Number	AG02 – Invalid Bank Operation Code
AC04 – Closed Account	CNOR - Creditor bank is not registered
AC06 – Blocked – No transactions permitted	ED05 - Settlement Failed
AG01 – Transaction Forbidden	

Appendix 1 – File Format

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

- <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.
  w3.org/2001/ XMLSchema-instance">

- <CstmrCdtTrfInitn>

- <GrpHdr>

  <MsgId>SEPA</MsgId>

  <CreDtTm>2012-12-12T14:07:22</CreDtTm>

  <NbOfTxs>2</NbOfTxs>

  <CtrlSum>67.00</CtrlSum>

- <InitgPty>

- <Id>

- <OrgId>

- <Othr>

  <Id>IEXXSCTZZZZZZ</Id>

        </Othr>

        </OrgId>

        </Id>

        </InitgPty>

        </GrpHdr>

- <PmtInf>

  <PmtInfId>Payroll Block 1</PmtInfId>

  <PmtMtd>TRF</PmtMtd>

  <NbOfTxs>2</NbOfTxs>
```

```xml
  <CtrlSum>67.00</CtrlSum>
- <PmtTpInf>
- <SvcLvl>
  <Cd>SEPA</Cd>
        </SvcLvl>
        </PmtTpInf>
  <ReqdExctnDt>2012-12-12</ReqdExctnDt>
- <Dbtr>
  <Nm>Joe Bloggs</Nm>
        </Dbtr>
- <DbtrAcct>
- <Id>
  <IBAN>IEXXAIBK93123412345678</IBAN>
          </Id>
  <Ccy>EUR</Ccy>
        </DbtrAcct>
- <DbtrAgt>
- <FinInstnId>
  <BIC>AIBKIE2D</BIC>
        </FinInstnId>
        </DbtrAgt>
- <CdtTrfTxInf>
- <PmtId>
  <EndToEndId>Expenses</EndToEndId>
```

```
          </PmtId>

-  <Amt>

   <InstdAmt Ccy="EUR">27.00</InstdAmt>

          </Amt>

-  <CdtrAgt>

-  <FinInstnId>

   <BIC>AIBKIE2D</BIC>

          </FinInstnId>

          </CdtrAgt>

-  <Cdtr>

   <Nm>Mary Bloggs</Nm>

          </Cdtr>

-  <CdtrAcct>

-  <Id>

   <IBAN>IEXXAIBK93987698765432</IBAN>

          </Id>

          </CdtrAcct>

          </CdtTrfTxInf>

-  <CdtTrfTxInf>

-  <PmtId>

   <EndToEndId>Expenses2</EndToEndId>

          </PmtId>

-  <Amt>

   <InstdAmt Ccy="EUR">40.00</InstdAmt>
```

```xml
        </Amt>
- <CdtrAgt>
- <FinInstnId>
  <BIC>AIBKIE2D</BIC>
        </FinInstnId>
        </CdtrAgt>
- <Cdtr>
  <Nm>Frank Blaggs</Nm>
        </Cdtr>
- <CdtrAcct>
- <Id>
  <IBAN>IEXXAIBK93555566667777</IBAN>
  </Id>
  </CdtrAcct>
  </CdtTrfTxInf>
  </PmtInf>
  </CstmrCdtTrfInitn>
  </Document>
```

Appendix 2 – Revision History

Date	Section	Page	Update Description
Mar-13		Page 6	xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03"
Mar-13	Section 3	Page 7	"The XPATH listed below for each field is the location of the field within the file."
Mar-13	Initiating Party Organisation Id	Page 8	This is the Originator Identification Number (OIN). It will be validated against the OIN agreed with AIB Sample OIN – IEXXSCTZZZZZZ where XX is a check digit and ZZZZZZ is a 6 digit identification number.
Mar-13	Payment Information ID	Page 8	"The customer is encouraged to use a unique reference (in this field) for each payment info block within the submitted file."
Mar-13	Requested Execution Date	Page 10	"This date cannot be a date in the past." after "AIB will accept files with requested execution dates up to 30 calendar days into the future"
Mar-13	Instruction Id	Page 12	This field cannot include any spaces. If populated will travel with the payment and will be returned on any PAIN.002 (reject) files returned.
Mar-13	Creditor Account	Page 13	M (Mandatory)
Mar-13	Remittance Data Issuer Remittance Data Reference	Page 14	1. Now a conditional field "C" 2. This field becomes mandatory if SCOR is used in remittance data proprietary code field."
Jul-13	Section 2. General Comments	Page 4	Multiple execution dates and multiple nominated accounts will be accepted in separate payment blocks for SEPA Credit Transfer files. Payments that have the same execution date and nominated account should be grouped together in one block within a file. There is a limit of 25 payment blocks per file. AIB will not accept files with greater than 25 payment blocks'.
Jul-13	Add Appendix 2 – Revision History	Page 46	Revision History Added.
Jan-14	Section 3.3 Payment Information Block:	Page 9	Added Local Instrument Code Comment re. ISO Codes/Documentation
Jan-14	Section 3.3 Payment Information Block:	Page 10	Updated Category Purpose Code Comment re. ISO Codes/Documentation
Jan-14	Section 3.3 Payment Information Block:	Page 10	Updated Debtor Name Comment re. ISO Codes/Documentation
Jan-14	Section 3.3 Payment Information Block:	Page 12	Updated EndToEndId Comment with latest information regarding use by other Irish Banks
Jan-14	Section 3.3 Payment Information Block:	Page 14	Added Purpose Code Comment re. ISO Codes/Documentation
Jan-14	Section 4. Debtor Organisation or Private Identification:	Page 15	Added Debtor Organisation Scheme Code Comment re. ISO Codes/Documentation
Jan-14	Section 4. Debtor Organisation or Private Identification:	Page 17	Added Debtor Private Scheme Code Comment re. ISO Codes/Documentation

Date	Section	Page	Update Description
Jan-14	Section 5. Ultimate Debtor Organisation or Private Identification:	Page 18	Added Ultimate Debtor Organisation Scheme Code Comment re. ISO Codes/Documentation
Jan-14	Section 5. Ultimate Debtor Organisation or Private Identification:	Page 20	Added Ultimate Debtor Private Scheme Code Comment re. ISO Codes/Documentation
Jan-14	Section 6. Creditor Organisation and Private Identification:	Page 21	Added Creditor Organisation Scheme Code Comment re. ISO Codes/Documentation
Jan-14	Section 6. Creditor Organisation and Private Identification:	Page 23	Added Creditor Private Scheme Code Comment re. ISO Codes/Documentation
Jan-14	Section 7. Ultimate Creditor Organisation or Private Identification:	Page 24	Added Ultimate Creditor Organisation Scheme Code Comment re. ISO Codes/Documentation
Jan-14	Section 7. Ultimate Creditor Organisation or Private Identification:	Page 26	Added Ultimate Creditor Private Scheme Code Comment re. ISO Codes/Documentation
Nov-15	Section 1.1. Payment Types – Definition	Page 4	Amended to 'Recipient IBAN is mandatory'
Nov-15	Section 2.4. Recipient/Creditor Account Details	Page 7	Amended to 'EU legislation states that for SEPA Credit Transfer (SCT) payments, an IBAN must be used to specify the recipient's account'
Nov-15	Section 3.3 Payment Information Block – Debtor Agent BIC	Page 11	Information added before Debtor Agent BIC field 'It is mandatory to populate one of the following two fields. The 'Debtor Agent BIC' is optional for SCT Payments. If you choose not to populate the 'Debtor Agent BIC' field for a SCT Payment then the 'Debtor Agent ID' field must be populated with a value of 'NOTPROVIDED'
Nov-15	Section 3.3 Payment Information Block – Debtor Agent BIC	Page 11	1. Now an optional field "O" 2. Comments amended to 'If this tag is used then it must read:'
Nov-15	Section 3.3 Payment Information Block – Debtor Agent ID	Page 11	Added new field - Debtor Agent Id
Nov-15	Section 3.4 Transaction Information – Creditor Agent BIC	Page 13	1. Now an optional field "O" 2. Comments amended to 'If this tag is used then Recipient BIC must be populated here'
Nov-15	Section 8.1 Group Header	Page 28	Removed Pain.001 source
Nov-15	Section 8.3 Transaction Response Block – Debtor Agent BIC	Page 42	Information added before Debtor Agent BIC field 'one of the below two fields - 'Debtor Agent BIC' or 'Debtor Agent ID' populated in the PAIN.001 file submitted to AIB, will be populated in the PAIN.002 file
Nov-15	Section 8.3 Transaction Response Block – Debtor Agent BIC	Page 42	Added new field

Date	Section	Page	Update Description
Nov-15	Section 8.3 Transaction Response Block – Debtor Agent Id	Page 42	Added new field
Nov-15	Section 8.3 Transaction Response Block – Creditor Agent BIC	Page 42	Information added before Creditor Agent BIC field 'Creditor Agent BIC will only be populated if previously provided in the original PAIN.001 file'
Nov-15	Section 8.3 Transaction Response Block – Creditor Agent BIC	Page 42	Added new field
Nov-15	Reject Codes and Reasons	Page 42	Added PAIN.002 Reject Codes and Reasons
Nov-15	Version Number	Back Page	Version number amended from 0.4 15/01/2014 to 0.5 01/11/2015

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