SDD Bulk Payments
XML File Format

Contents

1. Overview

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

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

This document should be read in conjunction with the various authoritative documents issued by the regulatory organisations, specifically those issued by ISO, EBA and EPC.

1.1 Payment Instructions:

To affect the SEPA Direct Debit payments listed above a file of payment instructions needs to be submitted. The file of payment instructions must be in ISO 20022 standard XML.as described below (see The XML Format below)

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

1.2 The Character Set:

The SDD message format can support a range of characters, the following are supported characters:

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

5. Space. Space should not be inserted as the first or last character within any field

Characters outside this character set will not be supported in the SEPA schema e.g. @, á, Ü.

1.3 Multiple Occurrences of Data:

The XML file allows certain information to be specified at either the Payment Info Block or Direct Debit Transaction Level. For example, the Ultimate Creditor Name for any given payment can be specified at Payment Info Block Level or at Direct Debit Transaction Level. If it is populated in both levels the file will be rejected.
The Comments section of the format below will specify the tags that this restriction applies to.

For SEPA Direct Debit Payment files, customers can submit multiple nominated accounts in separate blocks. Please note we can accept multiple collection dates in a SEPA Direct Debit File. Payments that have the same nominated account should be grouped together in one block within a file. There is a limit of 25 payment blocks per file. AIB will not accept files with greater than 25 payment blocks.

2. The XML Format:

The XML format of this file is based on an XML standard published by the ISO organisation. The number of the standard for this format is 20022. **ISO 20022** defines a number of 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 and for Direct Debits the specific format is called **PAIN.008.001.08.** ISO have published XSDs for these message formats which can be downloaded from their web site.

SEPA advocates the use of the **PAIN.008** message type for the submission of SDDs. **SEPA** has identified the fields within the **PAIN.008** message that should carry SDD information. This is a small subset of the full **PAIN.008** message.

SEPA have published some documents describing how these fields should be populated. An example of these documents is the **EPC C2B Core** which is a set of implementation guidelines and can be found on the EPC website www.europeanpaymentscouncil.eu . The guidelines separate the fields in the **PAIN.008** message into "Yellow" fields (which are fields that are permitted by **SEPA**) and "White" fields (which can only be used with mutual consent of the file creator and the file consumer).

The fields in the XML file are a combination of control fields (e.g. the date/time the file was created) and Payment Instructions.

The overall structure of the file is:

XML Node	Cardinality	Comments
Document	Only one per file	Currently need to define the name spaces to define the type of file. This is the document label on the first line of the file. • xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.08
++ GrpHdr (Group Header)	Only one per **CstmrDrctDbtInitn**	The Group Header
++ PmtInf	One or more per **CstmrDrctDbtInitn**	A Payment Info Block. This is a logical grouping of Payment Instructions (DrctDbtTxInf blocks below) in a file. All the Payment Instructions within a Payment Info block are for the same Creditor.
+++ DrctDbtTxInf	One or more per PmtInf	The actual Payment Instructions

2.1 Generic Field Names:

The Generic Field Names listed below are based very closely on the names used in the EPC Implementation Guidelines. For example, the section of the Guidelines around Debtor Account looks like:

2.72	[0..1]	++++ Contact Details	
2.73	[1..1]	+++ Debtor Account	(AT-07 Account Number of the Debtor) *Usage Rule*: Only IBAN is allowed.
2.74	[0..1]	+++ Ultimate Debtor	*Usage Rule:* Mandatory, if provided by the Debtor in the Mandate.

Thus Debtor Account in the Guidelines is a block that contains another block etc. until we get to the IBAN.

In the table below Debtor Account points directly to the IBAN.

So the Field Names below are an attempt to identify the field uniquely and at the same time succinctly.

2.2 Mandate Amendments:

The PAIN.008 format allows the Submitter to change some mandate details and inform the Debtor of the changes (by including the original details in the message). To use this, the submitter is requested to study the SDD rulebook on the EPC website and populate the appropriate XML fields. The XML fields in question are marked as Conditional(C) in the table below.

2.3 The PAIN.008 File:

The table below shows **ALL** the allowable XML fields, how they should be formatted and how they will be validated. The ISO/SEPA specifications frequently offer a choice of which fields should be populated (based on agreements between Debtors and Creditors). For Example, the SDD Guidelines for Debtor Identification specifies:

SEPA Usage Rule(s): "Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.

In the table below **all** applicable fields are listed but this Usage Rule must be honoured and therefore only some of the applicable fields should be populated. There are similar restrictions at the XML (ISO) level which need to be honoured. A review of their XSDs will be required.

The Format for all fields is Alpha Numeric unless otherwise stated.

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

Document

A file must be encoded in UTF-8 format and begin with;

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

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

Generic Field Name	XPath	Validation	Mandatory (M) Optional (O) Conditional (C)	Max	Format/Comments
Group Header Block					
Message Id	Document + CstmrDrctDbtInitn ++ GrpHdr +++ MsgId	Not Validated	M	35	The customer is encouraged to use a unique reference (in this field) for each file submitted. Any Reject files (PAIN.002) generated in response to this file will include this Reference. This field cannot contain any spaces.
Creation Date/Time	Document + CstmrDrctDbtInitn ++ GrpHdr +++ CreDtTm	The Date/Time that the file is created	M	19	YYYY-MM-DDTHH:mm:SS e.g. <CreDtTm>2013-01-28T08:35:30</CreDtTm>

Generic Field Name	XPath	Validation	Mandatory (M) Optional (O) Conditional (C)	Max	Format/Comments
Header No of Transactions	Document + CstmrDrctDbtInitn ++ GrpHdr +++ NbOfTxs	This value will be validated against the total number of Payment Instructions **within this file.**	M	15	[0-9]{1,15} Note: If single value do not enter 0 e.g. 7 must be entered as 7 not 07. Do not use thousand seperators.
Header Control Sum	Document + CstmrDrctDbtInitn ++ GrpHdr +++ CtrlSum	This value will be validated against the total sum of all **Instructed Amounts** within this file	M	18	Value must contain 2 decimal places.
Initiating Party	Document + CstmrDrctDbtInitn ++ GrpHdr +++ InitgPty ++++ Id +++++ OrgId ++++++ Othr +++++++ Id	This value will be validated against SEPA user id used to upload the file. This OIN must "own" the Creditor Accounts. This must match the Creditor Scheme Id on each payment instruction on the file.	M	35	Submitter's OIN must be populated here. Also referred to as the submitter's SEPA User ID this 13 digit code will be in the format: IEXXSDDZZZZZZ where XX is a check digit and ZZZZZZ is a 6 digit identification number. This OIN will be communicated to the customer by letter from AIB.
Payment Info Block					
Payment Information Id	Document + CstmrDrctDbtInitn ++ PmtInf +++ PmtInfId	Not Validated but Mandatory	M	35	The first 15 characters of the Payment Information Id will be posted as the first line of narrative on your statement with the Gross credit value of your file, as well as the first line of your unpaids. We encourage you to use unique references for the Payment Information Id.
Payment Method	Document + CstmrDrctDbtInitn ++ PmtInf +++ PmtMtd	Must be DD	M	2	"DD" must be populated here.
Batch Booking	Document + CstmrDrctDbtInitn ++ PmtInf +++ BtchBookg	Validated as true or false	O	5	true or false AIB will accept true or false however all payments will be batched.
Block No of Transactions	Document + CstmrDrctDbtInitn ++ PmtInf +++ NbOfTxs	This value will be validated against the number of Payment Instructions **within the Payment Info Block**	M	15	[0-9]{1,15} Note: If single value do not enter 0 e.g. 7 must be entered as 7 not 07. Do not use thousand seperators.

Generic Field Name	XPath	Validation	Mandatory (M) Optional (O) Conditional (C)	Max	Format/Comments
Block Control Sum	Document + CstmrDrctDbtInitn ++ PmtInf +++ CtrlSum	This value will be validated against the sum of all the Transaction AMOUNTS for the Payment Instructions **within the Payment Info Block.**	M	18	Value must contain 2 decimal places.
Service Level Code	Document + CstmrDrctDbtInitn ++ PmtInf +++ PmtTpInf ++++ SvcLvl +++++ Cd	Must be SEPA	M	4	"SEPA" must be populated.
Local Instrument Code	Document + CstmrDrctDbtInitn ++ PmtInf +++ PmtTpInf ++++ LclInstrm +++++ Cd	Must be CORE	M	4	"CORE" must be populated
Sequence Type	Document + CstmrDrctDbtInitn ++ PmtInf +++ PmtTpInf ++++ SeqTp	Mandatory sequence type for all payment instructions contained within the Payment info block.	M	4	Alpha characters only. Valid values are: **FRST** – for First presentation **RCUR** – for Recurrent presentation **OOFF** – for Once off presentation **FNAL** – for Final presentation Please note that the Debtor PSP can reject the payment in case of an invalid sequence type.Please refer to the SDD Rulebook for more information, this is available here: https://www. europeanpaymentscouncil.eu/ what-we-do/epc-payment-schemes/ sepa-direct-debit/sepa-direct-debit-core-rulebook-and-implementation
<u>**One of the following two fields**</u>					
<u>Category Purpose Code</u>	Document + CstmrDrctDbtInitn ++ PmtInf +++ PmtTpInf ++++ CtgyPurp +++++ Cd	Not Validated	O	4	If populated will be carried with the payment. This tag specifies the purpose of the payment. The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information;https://www. iso20022.org/catalogue-messages/ additional-content-messages/ external-code-sets
<u>Category Purpose Proprietary</u>	Document + CstmrDrctDbtInitn ++ PmtInf +++ PmtTpInf ++++ CtgyPurp +++++ Prtry	Not Validated	O	35	If populated will be carried with the payment. This can only be used if category purpose code is not populated.

Generic Field Name	XPath	Validation	Mandatory (M) Optional (O) Conditional (C)	Max	Format/Comments
Requested Collection Date	Document + CstmrDrctDbtInitn ++ PmtInf +++ ReqdColltnDt	ISO Date Format	M	10	YYYY-MM-DD AIB will accept files with requested collection dates up to 30 Calendar days into the future. This date cannot be a date in the past. We accept files up to one business day before the due date (D – 1) of the file, subject to the cut off time of 11am. The value entered here is used as part of the duplication check. AIB will identify files as being potential duplicates if they have the same OIN, **Header number of transactions, Header Control Sum** and Debit Date(collection date).
Creditor Name	Document + CstmrDrctDbtInitn ++ PmtInf +++ Cdtr ++++ Nm	This name must remain consistent throughout the lifetime of a mandate/collection unless an amendment is included in your payment file	M	70	Name of submitter to be populated here. This is the name of the submitter. If populated AIB will replace with the Creditor Name of the nominated account.
Creditor Postal Address Country	Document + CstmrDrctDbtInitn ++ PmtInf +++ Cdtr ++++ PstlAdr +++++ Ctry	AIB will replace the value submitted with an AIB approved account Country Code on the outgoing payment	O	2	Advise against use. If populated AIB will replace with the country code of the nominated account.
Creditor Postal Address Line 1	Document + CstmrDrctDbtInitn ++ PmtInf +++ Cdtr ++++ PstlAdr +++++ AdrLine	AIB will replace the value submitted with the account address from an AIB approved account on the outgoing payment	O	70	Advise against use. If populated AIB will replace with the address from the nominated account.
Creditor Postal Address Line 2	Document + CstmrDrctDbtInitn ++ PmtInf +++ Cdtr ++++ PstlAdr +++++ AdrLine	AIB will replace the value submitted with the account address from an AIB approved account on the outgoing payment	O	70	Advise against use. If populated AIB will replace with the address from the nominated account.
Creditor Account	Document + CstmrDrctDbtInitn ++ PmtInf +++ CdtrAcct ++++ Id +++++ IBAN	AIB IBAN required to identify Creditor account. The account must belong to the OIN.	M	34	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} AIB IBAN will be 22 characters long. This is the account that will be credited with the funds.

Generic Field Name	XPath	Validation	Mandatory (M) Optional (O) Conditional (C)	Max	Format/Comments
Creditor Account Currency	Document + CstmrDrctDbtInitn ++ PmtInf +++ CdtrAcct ++++ Ccy	If populated must be EUR	O	3	Advise against use. If populated must be EUR
It is mandatory to populate one of the following two fields. The 'Creditor Agent BIC' is optional for SDD Payments. If you choose not to populate the 'Creditor Agent BIC' field for an SDD Payment then the 'Creditor Agent ID' field must be populated with a value of 'NOT PROVIDED'					
Creditor Agent BIC	Document + CstmrDrctDbtInitn ++ PmtInf +++ CdtrAgt ++++ FinInstnId +++++ BICFI	Must be AIB BIC	C	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
Creditor Agent ID	Document + CstmrDrctDbtInitn ++ PmtInf +++ CdtrAgt ++++ FinInstnId +++++Othr ++++++Id	Must be NOTPROVIDED	C	11	The field must contain NOTPROVIDED
Ultimate Creditor Name	Document + CstmrDrctDbtInitn ++ PmtInf +++ UltmtCdtr ++++ Nm	Not Validated	O	70	If populated will be carried with payment. Note: Ultimate Creditor Name can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.
(AT-39 Identification code of the Creditor Reference Party) Submitter can specify Organisation Identification or Private Identification. Values in both blocks are not permitted.					
Organisation Identification Usage Rule(s): Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.					
Ultimate Creditor Organisation BIC	Document + CstmrDrctDbtInitn ++ PmtInf +++ UltmtCdtr ++++ Id +++++ OrgId ++++++ AnyBIC	Not Validated	O	11	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9] ([A-Z0-9]{3,3}){0,1} If populated will be carried with payment. Note: Ultimate Creditor Organisation BIC can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.

Generic Field Name	XPath	Validation	Mandatory (M) Optional (O) Conditional (C)	Max	Format/Comments
Ultimate Creditor Organisation LEI	Document + CstmrDrctDbtInitn ++ PmtInf +++ UltmtCdtr ++++ Id +++++ OrgId ++++++ LEI	Not Validated	O	20	If populated will be carried with payment. Note: Ultimate Creditor Organisation LEI can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.
Ultimate Creditor Organisation Id	Document + CstmrDrctDbtInitn ++ PmtInf +++ UltmtCdtr ++++ Id +++++ OrgId ++++++ Othr +++++++ Id	Not Validated	O	35	If populated will be carried with payment. Note: Ultimate Creditor Organisation LEI can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.
Ultimate Creditor Organisation Scheme Code	Document + CstmrDrctDbtInitn ++ PmtInf +++ UltmtCdtr ++++ Id +++++ OrgId ++++++ Othr +++++++ SchmeNm ++++++++ Cd	Not Validated	O	4	If populated will be carried with payment. Note: Ultimate Creditor Organisation Scheme Code can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected. The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information; https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets
Ultimate Creditor Organisation Scheme Proprietary	Document + CstmrDrctDbtInitn ++ PmtInf +++ UltmtCdtr ++++ Id +++++ OrgId ++++++ Othr +++++++ SchmeNm ++++++++ Prtry	Not Validated	O	35	If populated will be carried with payment. Note: Ultimate Creditor Organisation Scheme Proprietary can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.
Ultimate Creditor Organisation Issuer	Document + CstmrDrctDbtInitn ++ PmtInf +++ UltmtCdtr ++++ Id +++++ OrgId ++++++ Othr +++++++ Issr	Not Validated	O	35	If populated will be carried with payment. Note: Ultimate Creditor Organisation Issuer can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.
Private Identification					
Usage Rule: Either **'Date and Place of Birth'** or one occurrence of **'Other'** is allowed					

Generic Field Name	XPath	Validation	Mandatory (M) Optional (O) Conditional (C)	Max	Format/Comments
Ultimate Creditor Private Date of Birth	Document + CstmrDrctDbtInitn ++ PmtInf +++ UltmtCdtr ++++ Id +++++ PrvtId ++++++ DtAndPlcOfBirth +++++++ BirthDt	Not Validated	O	10	YYYY-MM-DD If populated will be carried with payment. Note: Ultimate Creditor Private Date of Birth can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.
Ultimate Creditor Private Province of Birth	Document + CstmrDrctDbtInitn ++ PmtInf +++ UltmtCdtr ++++ Id +++++ PrvtId ++++++ DtAndPlcOfBirth +++++++ PrvcOfBirth	Not Validated	O	35	If populated will be carried with payment. Note: Ultimate Creditor Private Province of Birth can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.
Ultimate Creditor Private City of Birth	Document + CstmrDrctDbtInitn ++ PmtInf +++ UltmtCdtr ++++ Id +++++ PrvtId ++++++ DtAndPlcOfBirth +++++++ CityOfBirth	Not Validated	O	35	If populated will be carried with payment. Note: Ultimate Creditor Private City of Birth can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.
Ultimate Creditor Private Country of Birth	Document + CstmrDrctDbtInitn ++ PmtInf +++ UltmtCdtr ++++ Id +++++ PrvtId ++++++ DtAndPlcOfBirth +++++++ CtryOfBirth	Not Validated	O	2	If populated will be carried with payment. Note: Ultimate Creditor Private Country of Birth can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.
Ultimate Creditor Private Id	Document + CstmrDrctDbtInitn ++ PmtInf +++ UltmtCdtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ Id	Not Validated	O	35	If populated will be carried with payment. Note: Ultimate Creditor Private Id can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.

Generic Field Name	XPath	Validation	Mandatory (M) Optional (O) Conditional (C)	Max	Format/Comments
Ultimate Creditor Private Scheme Code	Document + CstmrDrctDbtInitn ++ PmtInf +++ UltmtCdtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ SchmeNm ++++++++ Cd	Not Validated	O	4	If populated will be carried with payment. Note: Ultimate Creditor Private Scheme Code can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected. The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information; https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets
Ultimate Creditor Private Scheme Proprietary	Document + CstmrDrctDbtInitn ++ PmtInf +++ UltmtCdtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ SchmeNm ++++++++ Prtry	Not Validated	O	35	If populated will be carried with payment. Note: Ultimate Creditor Private Scheme Proprietary can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.
Ultimate Creditor Private Issuer	Document + CstmrDrctDbtInitn ++ PmtInf +++ UltmtCdtr ++++ Id +++++ PrvtId ++++++ Othr +++++++ Issr	Not Validated	O	35	If populated will be carried with payment. Note: Ultimate Creditor Private Issuer can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.
Charge Bearer	Document + CstmrDrctDbtInitn ++ PmtInf +++ ChrgBr	Will default to "SLEV" on submission to Scheme	O	4	Recommend use of "SLEV". AIB will replace any other value submitted with SLEV. Note: Charge Bearer can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.
DrctDbtTxInf					
Instruction Id	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ PmtId +++++ InstrId	Not Validated	O	35	Advise against use. AIB will automatically populate this value to travel with the payment and will be returned on any PAIN.002 (reject files) returned.

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Generic Field Name	XPath	Validation	Mandatory (M) Optional (O) Conditional (C)	Max	Format/Comments
End to End Id	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ PmtId +++++ EndToEndId	Not validated	M	35	The customer is encouraged to use a unique reference (in this field) for each payment submitted. Any Reject files (PAIN.002) generated in response to this file will include this Reference.
Instructed Amount	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ InstdAmt	Validated – Must be EUR	M	18	Currency must be EUR and value must contain 2 decimal places.

e.g <InstdAmt Ccy = "EUR">35.80</InstdAmt> |
| Charge Bearer | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ ChrgBr | Not Validated. Will default to "SLEV" on submission to Scheme | O | 4 | Advise against use as should have been populated in Payment Info Block.

Note: Charge Bearer can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected. |
| Mandate Id | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ MndtId | Validated by Debtor Bank | M | 35 | Unique Mandate Reference (UMR) must remain constant for the lifetime of the mandate. Following first presentation of a payment the UMR will be recorded and validated for all recurring payments submit for the same Debtor IBAN by the same OIN. If the UMR is not constant the payment will fail. |
| Mandate Date of Signature | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ DtOfSgntr | Validated as not future dated. | M | 10 | YYYY-MM-DD

This is the date on which the Mandate was signed by the Debtor, as registered by the Creditor in the dematerialisation of the Mandate document. For Mandates migrated from other direct debit schemes, this attribute might not be available. In such cases, it is recommended to use 2013-01-01 as a substitute for this date. |
| Mandate Amendment Indicator | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ AmdmntInd | Validated as true or false or not populated. | O | 5 | See Mandate Amendments

Valid entries are "true" or "false". |
| The highlighted fields below are conditional on the "Mandate Amendment indicator" being set to "true" | | | | | |

Generic Field Name	XPath	Validation	Mandatory (M) Optional (O) Conditional (C)	Max	Format/Comments
Mandate Original Id	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlMndtId	Not Validated.	C	35	See Mandate Amendments. Original UMR before mandate amendment.
Mandate Original Creditor Scheme Name	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlCdtrSchmeId ++++++++ Nm	Not Validated.	C	70	See Mandate Amendments
Mandate Original Creditor Scheme Id	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlCdtrSchmeId ++++++++ Id +++++++++ PrvtId ++++++++++ Othr +++++++++++ Id	Not Validated.	C	35	See Mandate Amendments
Mandate Original Creditor Scheme	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlCdtrSchmeId ++++++++ Id +++++++++ PrvtId ++++++++++ Othr +++++++++++ SchmeNm ++++++++++++ Prtry	Not Validated.	C	4	See Mandate Amendments
Mandate Original Debtor Account Usage Rule: Either 'IBAN' or one occurrence of 'Other' is allowed					

Generic Field Name	XPath	Validation	Mandatory (M) Optional (O) Conditional (C)	Max	Format/Comments
Mandate Original Debtor Account	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlDbtrAcct ++++++++ Id +++++++++ IBAN	Not Validated.	C	34	See Mandate Amendments
Mandate Original Debtor Account Id	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlDbtrAcct ++++++++ Id +++++++++ Othr ++++++++++Id	Not Validated.	C		See Mandate Amendments

The field must contain 'SMNDA' |
| Mandate Original Debtor Agent | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++AmdmntInfDtls +++++++OrgnlDbtrAgt ++++++++ FinInstnId +++++++++BICFI | Not Validated. | C | 11 | Not to be used if Mandate Original Debtor Account Id field is present with 'SMNDA'

Only BIC value allowed. |
| Mandate Electronic Signature | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ ElctrncSgntr | Not Validated. | O | 1025 | Advise against use. Will be carried with the payment if populated. |
| Creditor Scheme Id | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ CdtrSchmeId ++++++ Id +++++++ PrvtId ++++++++ Othr +++++++++ Id | Must be the OIN of the submitter. This must be the same for every payment instruction on the file and must match the Initiating Party Organisation Id in the Group Header. | M | 35 | Submitter's OIN must be populated here. Also referred to as the submitter's SEPA User ID this 13 digit code will be in the format: IEXXSDDZZZZZZ where XX is a check digit and ZZZZZZ is a 6 digit identification number. |

Generic Field Name	XPath	Validation	Mandatory (M) Optional (O) Conditional (C)	Max	Format/Comments
Creditor Scheme Name	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ CdtrSchmeId ++++++ Id +++++++ PrvtId ++++++++ Othr +++++++++ SchmeNm ++++++++++ Prtry	Not Validated. Will default to "SEPA" on submission to Scheme	M	4	AIB will replace any other value submitted with SEPA.
Ultimate Creditor Name	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Nm	Not Validated.	O	70	If populated will be carried with payment. Note: Ultimate Creditor Name can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.
(AT-39 Identification code of the Creditor Reference Party) Submitter can specify Organisation Identification or Private Identification. Values in both blocks are not permitted.					
Organisation Identification Usage Rule(s): Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.					
Ultimate Creditor Organisation BIC	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++AnyBIC	Not Validated.	O	11	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} If populated will be carried with payment. Note: Ultimate Creditor Organisation BIC can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.
Ultimate Creditor Organisation LEI	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++ LEI	Not Validated	O	20	If populated will be carried with payment. Note: Ultimate Creditor Organisation LEI can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks fil will be rejected.
Ultimate Creditor Organisation Id	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++ Othr ++++++++ Id	Not Validated.	O	35	If populated will be carried with payment. Note: Ultimate Creditor Organisation Id can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.

Generic Field Name	XPath	Validation	Mandatory (M) Optional (O) Conditional (C)	Max	Format/Comments
Ultimate Creditor Organisation Scheme Code	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++ Othr ++++++++ SchmeNm +++++++++ Cd	Not Validated.	O	4	If populated will be carried with payment. Note: Ultimate Creditor Organisation Scheme Code can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected. The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information; https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets
Ultimate Creditor Organisation Scheme Proprietary	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++ Othr ++++++++ SchmeNm +++++++++ Prtry	Not Validated.	O	35	If populated will be carried with payment. Note: Ultimate Creditor Organisation Scheme Proprietary can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.
Ultimate Creditor Organisation Issuer	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++ Othr ++++++++ Issr	Not Validated.	O	35	If populated will be carried with payment. Note: Ultimate Creditor Organisation Issuer can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.
Ultimate Creditor Private Date of Birth	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ DtAndPlcOfBirth ++++++++ BirthDt	Not Validated.	O	10	YYYY-MM-DD If populated will be carried with payment. Note: Ultimate Creditor Private Date of Birth can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.

Generic Field Name	XPath	Validation	Mandatory (M) Optional (O) Conditional (C)	Max	Format/Comments
Ultimate Creditor Private Province of Birth	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId ++++++++ DtAndPlcOfBirth +++++++++ PrvcOfBirth	Not Validated.	O	35	If populated will be carried with payment. Note: Ultimate Creditor Private Province of Birth can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.
Ultimate Creditor Private Scheme Code	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ SchmeNm ++++++++++ Cd	Not Validated.	O	4	If populated will be carried with payment. Note: Ultimate Creditor Private Scheme Code can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected. The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information; https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets
Ultimate Creditor Private Scheme Proprietary	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ SchmeNm ++++++++++ Prtry	Not Validated.	O	35	If populated will be carried with payment. Note: Ultimate Creditor Private Scheme Proprietary can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.
Ultimate Creditor Private Issuer	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ Issr	Not Validated.	O	35	If populated will be carried with payment. Note: Ultimate Creditor Private Issuer can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.

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

The Debtor Postal Address fields below are optional for EEA countries only. The Debtor Postal Address fields are mandatory if Debtor bank is located in a non EEA country/territory.

If entering an address, we would advise following the structured format as the unstructured format will no longer be accepted from November 2025.

	Private Identification				
	Usage Rule: Either **'Date and Place of Birth'** or one occurrence of **'**Other**'** is allowed				
Generic Field Name	XPath	Validation	Mandatory (M) Optional (O) Conditional (C)	Max	Format/Comments
Ultimate Creditor Private City of Birth	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ DtAndPlcOfBirth ++++++++ CityOfBirth	Not Validated.	O	35	If populated will be carried with payment. Note: Ultimate Creditor Private City of Birth can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.
Ultimate Creditor Private Country of Birth	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ DtAndPlcOfBirth ++++++++ CtryOfBirth	Not Validated.	O	2	If populated will be carried with payment. Note: Ultimate Creditor Private Country of Birth can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.
Ultimate Creditor Private Id	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ Id	Not Validated.	O	35	If populated will be carried with payment. Note: Ultimate Creditor Private Id can only be populated in either the PmtInf block or DrctDbtTxInf block. If populated in both blocks file will be rejected.

Generic Field Name	XPath	Validation	Mandatory (M) Optional (O) Conditional (C)	Max	Format/Comments
Debtor Agent BIC	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DbtrAgt +++++ FinInstnId ++++++ BICFI	Validated as BIC.	C	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 Debtor BIC must be populated here.
Debtor Agent ID	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DbtrAgt +++++FinInstnId ++++++Othr +++++++Id	Must be NOTPROVIDED	C	35	The field must contain NOTPROVIDED
Debtor Name	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Nm	Validated by debtor bank.	M	70	The name of the debtor must be entered. This must be the full name and accurate. Your payment is at risk of being stopped by the receiving financial institution if not accurate.
Debtor Postal Address Street Name	Document +CstmrCdtTrfInitn ++PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++PstlAdr ++++++StrtNm	Not Validated.	O	70	This field can contain the street name of the debtor if you choose to populate a **structured** address. **If entering an address, we would advise following the structured format as the unstructured format will no longer be accepted from November 2025.**
Debtor Postal Address Post Code	Document +CstmrCdtTrfInitn ++PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++PstlAdr ++++++PstCd	Not Validated	O	16	This field can contain the post code of the debtor if you choose to populate a **structured** address. **If entering an address, we would advise following the structured format as the unstructured format will no longer be accepted from November 2025.**

Generic Field Name	XPath	Validation	Mandatory (M) Optional (O) Conditional (C)	Max	Format/Comments
Debtor Postal Address Town Name	Documemt +CstmrCdtTrfInitn ++PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++PstlAdr ++++++TwnNm	Not Validated.	C	35	Postal Address Usage Rule: Please note the Postal Address Usage Rule is mandatory if Debtor bank is located in a non EEA country/territory. This field is mandatory if you choose to populate a **structured** address. NB: If you choose the structured format, the underlined fields are mandatory. **Structured Format:** Debtor Postal Address Street Name + Debtor Postal Address Post Code + Debtor Postal Address Town Name + Debtor Postal Address Country Or **Unstructured Format:** Debtor Postal Address Country + Debtor Postal Address Line 1 + Debtor Postal Address Line 2 **If entering an address, we would advise following the structured format as the unstructured format will no longer be accepted from November 2025.**

Generic Field Name	XPath	Validation	Mandatory (M) Optional (O) Conditional (C)	Max	Format/Comments
Debtor Postal Address Country	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ PstlAdr ++++++ Ctry	Not Validated.	C	2	Postal Address Usage Rule: Please note the Postal Address Usage Rule is mandatory if Debtor bank is located in a non EEA country/territory. Non EEA countries/territories include: Andorra, Vatican City State, Switzerland, San Marino, Monaco, Jersey, Guernsey, Saint-Pierre-et-Miquelon, Isle of Man and United Kingdom. If you are populating the Debtor Postal Address, you can do so in either **structured** or **unstructured** format. This field is mandatory if you choose to populate a **structured** address. NB: If you choose the structured format, the underlined fields are mandatory. **Structured Format:** Debtor Postal Address Street Name + Debtor Postal Address Post Code + <u>Debtor Postal Address Town Name + Debtor Postal Address Country</u> Or **Unstructured Format:** Debtor Postal Address Country + Debtor Postal Address Line 1 + Debtor Postal Address Line 2 **If entering an address, we would advise following the structured format as the unstructured format will no longer be accepted from November 2025.**

Generic Field Name	XPath	Validation	Mandatory (M) Optional (O) Conditional (C)	Max	Format/Comments
Debtor Postal Address Line 1	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ PstlAdr ++++++ AdrLine	Validated.	C	70	Postal Address Usage Rule: Please note the Postal Address Usage Rule is mandatory if Debtor bank is located in a non EEA country/ territory. This field can contain the address line 1 of the debtor if you choose to populate a **unstructured** address. **If entering an address, we would advise following the structured format as the unstructured format will no longer be accepted from November 2025.**
Debtor Postal Address Line 2	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ PstlAdr ++++++ AdrLine	Not Validated.	O	70	This field can contain the address line 2 of the debtor if you choose to populate a **unstructured** address. **If entering an address, we would advise following the structured format as the unstructured format will no longer be accepted from November 2025.**
(AT-27 Debtor identification code) Submitter can specify Organisation Identification or Private Identification. Values in both blocks are not permitted.					
Organisation Identification Usage Rule(s): Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.					
Debtor Organisation BIC	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ OrgId +++++++ AnyBIC	Not Validated.	O	11	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} If populated will be carried with the payment.
Debtor Organisation LEI	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ OrgId +++++++ LEI	Not Validated.	O	20	If populated will be carried with the payment

Generic Field Name	XPath	Validation	Mandatory (M) Optional (O) Conditional (C)	Max	Format/Comments
Debtor Organisation Id	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ OrgId +++++++ Othr ++++++++ Id	Not Validated.	O	35	If populated will be carried with the payment.
Debtor Organisation Scheme Code	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ OrgId +++++++ Othr ++++++++ SchmeNm +++++++++ Cd	Not Validated.	O	4	If populated will be carried with the payment. The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information; https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets
Debtor Organisation Scheme Proprietary	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ OrgId +++++++ Othr ++++++++ SchmeNm +++++++++ Prtry	Not Validated.	O	35	If populated will be carried with the payment.
Debtor Organisation Issuer	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ OrgId +++++++ Othr ++++++++ Issr	Not Validated.	O	35	If populated will be carried with the payment.
Private Identification					
Usage Rule: Either **'Date and Place of Birth'** or one occurrence of **'Other'** is allowed					

Generic Field Name	XPath	Validation	Mandatory (M) Optional (O) Conditional (C)	Max	Format/Comments
Debtor Private Date of Birth	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ PrvtId ++++++++ DtAndPlcOfBirth ++++++++ BirthDt	Not Validated.	O	10	YYYY-MM-DD

If populated will be carried with the payment. |
Debtor Private Province of Birth	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ PrvtId ++++++++ DtAndPlcOfBirth ++++++++ PrvcOfBirth	Not Validated.	O	35	If populated will be carried with the payment.
Debtor Private City of Birth	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ PrvtId ++++++++ DtAndPlcOfBirth ++++++++ CityOfBirth	Not Validated.	O	35	If populated will be carried with the payment.
Debtor Private Country of Birth	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ PrvtId ++++++++ DtAndPlcOfBirth ++++++++ CtryOfBirth	Not Validated.	O	2	If populated will be carried with the payment.
Debtor Private Id	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ PrvtId ++++++++ Othr ++++++++ Id	Not Validated.	O	35	If populated will be carried with the payment.

Generic Field Name	XPath	Validation	Mandatory (M) Optional (O) Conditional (C)	Max	Format/Comments
Debtor Private Scheme Code	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ SchmeNm +++++++++ Cd	Not Validated.	O	4	If populated will be carried with the payment. The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information; https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets
Debtor Private Scheme Proprietary	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ SchmeNm +++++++++ Prtry	Not Validated.	O	35	If populated will be carried with the payment.
Debtor Private Issuer	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ Issr	Not Validated.	O	35	If populated will be carried with the payment.
Debtor Account	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DbtrAcct +++++ Id ++++++ IBAN	Validated as IBAN.	M	34	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} Mandatory Debtor IBAN must be populated here.
Ultimate Debtor Name	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Nm	Not Validated.	O	70	If populated will be carried with the payment.

(AT-37 Identification code of the Debtor Reference Party)

Submitter can specify Organisation Identification or Private Identification.
Values in both blocks are not permitted.

Organisation Identification

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

Generic Field Name	XPath	Validation	Mandatory (M) Optional (O) Conditional (C)	Max	Format/Comments
Ultimate Debtor Organisation BIC	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ OrgId ++++++++ AnyBIC	Not Validated.	O	11	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9] ([A-Z0-9]{3,3}){0,1}

If populated will be carried with the payment. |
| **Ultimate Debtor Organisation LEI** | Document +CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ OrgId ++++++++ LEI | | O | 20 | If populated will be carried with the payment |
| Ultimate Debtor Organisation Id | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ OrgId ++++++++ Othr ++++++++++ Id | Not Validated. | O | 35 | If populated will be carried with the payment. |
| Ultimate Debtor Organisation Scheme Code | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ OrgId ++++++++ Othr ++++++++++ SchmeNm ++++++++++ Cd | Not Validated. | O | 4 | If populated will be carried with the payment.

The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information;https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets |
| Ultimate Debtor Organisation Scheme Proprietary | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ OrgId ++++++++ Othr ++++++++++ SchmeNm ++++++++++ Prtry | Not Validated. | O | 35 | If populated will be carried with the payment. |
| Ultimate Debtor Organisation Issuer | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ OrgId ++++++++ Othr ++++++++++ Issr | Not Validated. | O | 35 | If populated will be carried with the payment. |

Generic Field Name	XPath	Validation	Mandatory (M) Optional (O) Conditional (C)	Max	Format/Comments
		Private Identification			
		Usage Rule: Either **'Date and Place of Birth'** or one occurrence of **'Other'** is allowed			
Ultimate Debtor Private Date of Birth	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ PrvtId ++++++++ DtAndPlcOfBirth ++++++++ BirthDt	Not Validated.	O	10	YYYY-MM-DD If populated will be carried with the payment.
Ultimate Debtor Private Province of Birth	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ PrvtId ++++++++ DtAndPlcOfBirth ++++++++ PrvcOfBirth	Not Validated.	O	35	If populated will be carried with the payment.
Ultimate Debtor Private City of Birth	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ PrvtId ++++++++ DtAndPlcOfBirth ++++++++ CityOfBirth	Not Validated.	O	35	If populated will be carried with the payment.
Ultimate Debtor Private Country of Birth	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ PrvtId ++++++++ DtAndPlcOfBirth ++++++++ CtryOfBirth	Not Validated.	O	2	If populated will be carried with the payment.
Ultimate Debtor Private Id	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ Id	Not Validated.	O	35	If populated will be carried with the payment.

Generic Field Name	XPath	Validation	Mandatory (M) Optional (O) Conditional (C)	Max	Format/Comments
Ultimate Debtor Private Scheme Code	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ SchmeNm +++++++++ Cd	Not Validated.	O	4	If populated will be carried with the payment. The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information; https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets
Ultimate Debtor Private Scheme Proprietary	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ SchmeNm +++++++++ Prtry	Not Validated.	O	35	If populated will be carried with the payment.
Ultimate Debtor Private Issuer	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ Issr	Not Validated.	O	35	If populated will be carried with the payment.
Purpose Code	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Purp +++++ Cd	Not Validated.	O	4	This information specifies the underlying reason for the payment transaction. If populated will travel with the payment to the recipient bank. The code entered here must be chosen from a defined list of ISO codes. Please refer to the most recent ISO documentation for further information; https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets
(AT-22 Remittance information from the Creditor) Usage Rule: Either **'Unstructured'** or 'Structured' may be present.					
Remittance Data (Unstructured)	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ RmtInf +++++ Ustrd	Not Validated.	O	140	Encourage usage instead of Structured Remittance Data. If populated will be carried with the payment. This is free format text that can be added to a payment to add further detail.*

*   If the commercial trade name of the payee is different from its legal name (The name of the Creditor), then the commercial trade name must be provided here.

Generic Field Name	XPath	Validation	Mandatory (M) Optional (O) Conditional (C)	Max	Format/Comments
Remittance Data Proprietary Code	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ RmtInf +++++ Strd ++++++ CdtrRefInf +++++++ Tp ++++++++ CdOrPrtry +++++++++ Cd	Validated.	O	4	SCOR. If populated with anything else AIB will replace with "SCOR" If populated will be carried with the payment.
Remittance Data Issuer	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ RmtInf +++++ Strd ++++++ CdtrRefInf +++++++ Tp ++++++++ Issr	Not Validated.	C	35	If populated will be carried with the payment. This field becomes mandatory if SCOR is used in remittance data proprietary code field.
Remittance Data Reference	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ RmtInf +++++ Strd ++++++ CdtrRefInf +++++++ Ref	Not Validated.	C	35	If populated will be carried with the payment. This field becomes mandatory if SCOR is used in remittance data proprietary code field.

2.4 The PAIN.002 File:

A Reject file to be returned to customers will be based on the PAIN.002 format for those customers that submit a PAIN.008 file.

A Reject File will be used to:

• Report Validation Problems, and

• Report where the Debit has not been secured.

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

The overall structure of a PAIN.002 file is:

Block Type	Cardinality	Comments
Group Header	Only one per file	This block will be present on all Reject files.

The location of where the transaction took place (if different from the address of the Creditor) as well as the transaction date and time can also be provided here. Each piece of information must be followed by a slash to clearly differentiate from the other information included under this data element (a special character other than a slash can be used instead (e.g., "+") in case the slash is used for other purposes). [Example: The Shopping Paradise/Boulevard des Marchands 123/2020- 12-24T11:37/Purchase Nr 1234567890AZ - Merry Christmas.]

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

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

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.008 Source
Group Header Block				
Message Id	Document + CstmrPmtStsRpt ++ GrpHdr +++ MsgId	35	AIB file reference unique to your uploaded PAIN.008 file.	n/a
Creation Date/ Time	Document + CstmrPmtStsRpt ++ GrpHdr +++ CreDtTm	19	YYYY-MM-DDTHH:mm:SS	n/a
Creditor Agent BIC	Document + CstmrPmtStsRpt ++ GrpHdr +++ CdtrAgt ++++ FinInstnId +++++ BICFI	11	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} Creditor AIB BIC	Document + CstmrDrctDbtInitn ++ PmtInf +++ CdtrAgt ++++ FinInstnId +++++ BICFI
Original Group Information and Status Block				
Original Message Id	Document + CstmrPmtStsRpt ++ OrgnlGrpInfAndSts +++ OrgnlMsgId	35	Taken from original PAIN.008 file	Document + CstmrDrctDbtInitn ++ GrpHdr +++ MsgId
Message Name Id	Document + CstmrPmtStsRpt ++ OrgnlGrpInfAndSts +++ OrgnlMsgNmId	35	Taken from original file "pain.008.001.08"	
Original Header No of Transactions	Document + CstmrPmtStsRpt ++ OrgnlGrpInfAndSts +++ OrgnlNbOfTxs	15	Taken from original PAIN.008 file	Document + CstmrDrctDbtInitn ++ GrpHdr +++ NbOfTxs
Original Header Control Sum	Document + CstmrPmtStsRpt ++ OrgnlGrpInfAndSts +++ OrgnlCtrlSum	18	Taken from original PAIN.008 file	Document + CstmrDrctDbtInitn ++ GrpHdr +++ CtrlSum
Group Header Response Block				
Only populated if the file is fundamentally flawed				
Group Status	Document + CstmrPmtStsRpt ++ OrgnlGrpInfAndSts +++ GrpSts	4	Set by AIB. Will be "RJCT" if file is fundamentally flawed.	

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.008 Source
Group Rejecting Banks BIC	Document + CstmrPmtStsRpt ++ OrgnlGrpInfAndSts +++ StsRsnInf ++++ Orgtr +++++ Id ++++++ OrgId +++++++ AnyBIC	11	[A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} Set by AIB. The BIC of the Organisation assigning the Status. Same as Creditor Agent BIC. i.e. AIB BIC as AIB will reject the file.	
Group Rejecting Banks LEI	Document + CstmrPmtStsRpt ++ OrgnlGrpInfAndSts +++ StsRsnInf ++++ Orgtr +++++ Id ++++++ OrgId +++++++ LEI	20	The LEI of the Organisation assigning the Status.	
Group Rejection Code	Document + CstmrPmtStsRpt ++ OrgnlGrpInfAndSts +++ StsRsnInf ++++ Rsn +++++ Cd	4	The rejection code relating to why the file failed.	
Group Rejection Reason	Document + CstmrPmtStsRpt ++ OrgnlGrpInfAndSts +++ StsRsnInf ++++ AddtlInf	105	This is a White Field The reason why the file failed.	
Payment Info Response Block				
Payment Information Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ OrgnlPmtInfId	35	The first 15 characters of the Payment Information Id will be posted as the first line of narrative on your statement with the Gross credit value of your file, as well as the first line of your unpaids. We encourage you to use unique references for the Payment Information Id. Taken from original PAIN.008 file	Document + CstmrDrctDbtInitn ++ PmtInf +++ PmtInfId
Original Block No of Transactions	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ OrgnlNbOfTxs	15	[0-9]{1,15} Taken from original PAIN.008 file	Document + CstmrDrctDbtInitn ++ PmtInf +++ NbOfTxs
Original Block Control Sum	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ OrgnlCtrlSum	18	17 Fraction Digits Taken from original PAIN.008 file	Document + CstmrDrctDbtInitn ++ PmtInf +++ CtrlSum

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.008 Source
Transaction Response Block (corresponds to the original DrctDbtTxInf Block)				
Rejecting Banks Transaction Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ StsId	35	AIB transaction reference. Unique per transaction.	n/a
Instruction Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlInstrId	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ PmtId +++++ InstrId
End to End Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlEndToEndId	35	Taken from original PAIN.008 file	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ PmtId +++++ EndToEndId
Transaction Status	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ TxSts	4	Set by AIB. Always "RJCT"	n/a
Transaction Rejecting Banks BIC	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ StsRsnInf +++++ Orgtr ++++++ Id +++++++ OrgId ++++++++ AnyBIC	11	[A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1} The BIC of the Organisation assigning the Status.	
Transaction Rejecting Banks LEI	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ StsRsnInf +++++ Orgtr ++++++ Id +++++++ OrgId ++++++++ LEI	20	The LEI of the Organisation assigning the Status.	
Transaction Rejection Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ StsRsnInf +++++ Rsn ++++++ Cd	4	4 digit code generated by organisation that rejected the payment. See rejection code and reason table below.	n/a

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.008 Source
Transaction Rejection Reason	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ StsRsnInf +++++ AddtlInf	105	This is a White Field (White field will not be populated unless previously agreed) Reasons attached to rejection code. See rejection code and reason table below.	
Instructed Amount	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Amt ++++++ InstdAmt	18	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ InstdAmt
Requested Collection Date	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ ReqdColltnDt	10	YYYY-MM-DD Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ ReqdColltnDt
Creditor Scheme Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ CdtrSchmeId ++++++ Id +++++++ PrvtId ++++++++ Othr +++++++++ Id	34	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} OIN (SEPA User ID) Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ CdtrSchmeId ++++++ Id +++++++ PrvtId ++++++++ Othr +++++++++ Id
Creditor Scheme Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ CdtrSchmeId ++++++ Id +++++++ PrvtId ++++++++ Othr +++++++++ SchmeNm ++++++++++ Prtry	4	SEPA Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ CdtrSchmeId ++++++ Id +++++++ PrvtId ++++++++ Othr +++++++++ SchmeNm ++++++++++ Prtry
Service Level Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ PmtTpInf ++++++ SvcLvl +++++++ Cd	4	SEPA Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ PmtTpInf ++++ SvcLvl +++++ Cd

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.008 Source
Local Instrument Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ PmtTpInf ++++++ LclInstrm +++++++ Cd		Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ PmtTpInf ++++ LclInstrm +++++ Cd
Sequence Type	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ PmtTpInf ++++++ SeqTp		Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ PmtTpInf ++++ SeqTp
Category Purpose Proprietary	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ PmtTpInf ++++++ CtgyPurp +++++++ Prtry	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ PmtTpInf ++++ CtgyPurp +++++ Prtry
Category Purpose Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ PmtTpInf ++++++ CtgyPurp +++++++ Cd	4	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ PmtTpInf ++++ CtgyPurp +++++ Cd
Mandate Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ MndtRltdInf ++++++ MndtId	35	UMR Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ MndtId
Mandate Date of Signature	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ MndtRltdInf ++++++ DtOfSgntr	10	YYYY-MM-DD Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ DtOfSgntr
Mandate Amendment Indicator	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ MndtRltdInf ++++++ AmdmntInd		Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ AmdmntInd

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.008 Source
Mandate Original Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlMndtId	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlMndtId
Mandate Original Creditor Scheme Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlCdtrSchmeId ++++++++ Nm	70	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlCdtrSchmeId ++++++++ Nm
Mandate Original Creditor Scheme Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlCdtrSchmeId ++++++++ Id +++++++++ PrvtId ++++++++++ Othr +++++++++++ Id	34	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlCdtrSchmeId ++++++++ Id +++++++++ PrvtId ++++++++++ Othr +++++++++++ Id
Mandate Original Creditor Scheme	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlCdtrSchmeId ++++++++ Id +++++++++ PrvtId ++++++++++ Othr +++++++++++ SchmeNm ++++++++++++ Prtry	4	SEPA Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlCdtrSchmeId ++++++++ Id +++++++++ PrvtId ++++++++++ Othr +++++++++++ SchmeNm ++++++++++++ Prtry

As part of the SDD 2016 Rulebook changes, from 20th Nov 2016 Original Debtor Account and Original Debtor Agent tags can be populated as per the below rules.

One of the below two fields - 'Mandate Original Debtor Account Id' or 'Mandate Original Debtor Account IBAN' populated in the Pain.008 file submitted to AIB, will be populated in the PAIN.002 file.

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.008 Source
Mandate Original Debtor Account Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlDbtrAcct ++++++++ Id +++++++++ Othr ++++++++++ Id		Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlDbtrAcct ++++++++ Id +++++++++ Othr ++++++++++ Id
Mandate Original Debtor Account IBAN	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlDbtrAcct ++++++++ Id +++++++++ IBAN	34	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlDbtrAcct ++++++++ Id +++++++++ IBAN
One of the below two fields - 'Mandate Original Debtor Agent Id' or 'Mandate Original Debtor Agent BIC' populated in the Pain.008 file submitted to AIB, will be populated in the PAIN.002 file.				
Mandate Original Debtor Agent Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlDbtrAgt ++++++++ FinInstnId +++++++++ Othr ++++++++++Id		Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlDbtrAgt ++++++++ FinInstnId +++++++++ Othr ++++++++++ Id
Mandate Original Debtor Agent BIC	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlDbtrAgt ++++++++ FinInstnId +++++++++ BICFI	22	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlDbtrAgt ++++++++ FinInstnId +++++++++ BICFI
Mandate Electronic Signature	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ MndtRltdInf ++++++ ElctrncSgntr		Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ ElctrncSgntr

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

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.008 Source
Ultimate Debtor Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr ++++++ Nm	70	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Nm
Ultimate Debtor Postal Address	Document +CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr +++++++ PstlAdr ++++++++ Adrline	16	Unique AIB file and transaction reference for the uploaded PAIN.008 file	AIB generated
Ultimate Debtor Organisation BIC	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr ++++++ Id +++++++ OrgId ++++++++ AnyBIC	11	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ OrgId +++++++ AnyBIC
Ultimate Debtor Organisation LEI	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr ++++++ Id +++++++ OrgId ++++++++ LEI	20	Taken from original PAIN.008 file.	Document +CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ OrgId +++++++ LEI
Ultimate Debtor Organisation Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr ++++++ Id +++++++ OrgId ++++++++ Othr +++++++++ Id	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ OrgId +++++++ Othr ++++++++ Id
Ultimate Debtor Organisation Scheme Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr ++++++ Id +++++++ OrgId ++++++++ Othr +++++++++ SchmeNm ++++++++++ Cd	4	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ OrgId +++++++ Othr ++++++++ SchmeNm +++++++++ Cd

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.008 Source
Ultimate Debtor Organisation Scheme Proprietary	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr ++++++ Id +++++++ OrgId ++++++++ Othr +++++++++ SchmeNm ++++++++++ Prtry	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ OrgId +++++++ Othr ++++++++ SchmeNm +++++++++ Prtry
Ultimate Debtor Organisation Issuer	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr ++++++ Id +++++++ OrgId ++++++++ Othr +++++++++ Issr	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ 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 Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ PrvtId +++++++ DtAndPlcOfBirth ++++++++ BirthDt
Ultimate Debtor Private Province of Birth	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr ++++++ Id +++++++ PrvtId ++++++++ DtAndPlcOfBirth +++++++++ PrvcOfBirth	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ PrvtId +++++++ DtAndPlcOfBirth ++++++++ PrvcOfBirth
Ultimate Debtor Private City of Birth	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr ++++++ Id +++++++ PrvtId ++++++++ DtAndPlcOfBirth +++++++++ CityOfBirth	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ PrvtId +++++++ DtAndPlcOfBirth ++++++++ CityOfBirth

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.008 Source
Ultimate Debtor Private Country of Birth	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr ++++++ Id +++++++ PrvtId ++++++++ DtAndPlcOfBirth +++++++++ CtryOfBirth	2	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ PrvtId +++++++ DtAndPlcOfBirth ++++++++ CtryOfBirth
Ultimate Debtor Private Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr ++++++ Id +++++++ PrvtId ++++++++ Othr +++++++++ Id	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ Id
Ultimate Debtor Private Scheme Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr ++++++ Id +++++++ PrvtId ++++++++ Othr +++++++++ SchmeNm ++++++++++ Cd	4	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ SchmeNm +++++++++ Cd
Ultimate Debtor Private Scheme Proprietary	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr ++++++ Id +++++++ PrvtId ++++++++ Othr +++++++++ SchmeNm ++++++++++ Prtry	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ SchmeNm +++++++++ Prtry
Ultimate Debtor Private Issuer	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr ++++++ Id +++++++ PrvtId ++++++++ Othr +++++++++ Issr	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ Issr

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.008 Source
Debtor Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Nm	70	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Nm
Debtor Postal Address Street Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ PstlAdr +++++++ StrtNm	70	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ PstlAdr ++++++ StrtNm
Debtor Postal Address Post Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ PstlAdr +++++++ PstCd	16	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ PstlAdr ++++++ PstCd
Debtor Postal Address Town Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ PstlAdr +++++++ TwnNm	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ PstlAdr ++++++ TwnNm
Debtor Postal Address Country	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ PstlAdr +++++++ Ctry	2	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ PstlAdr ++++++ Ctry
Debtor Postal Address Line 1	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ PstlAdr +++++++ AdrLine	70	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ PstlAdr ++++++ AdrLine
Debtor Postal Address Line 2	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ PstlAdr +++++++ AdrLine	70	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ PstlAdr ++++++ AdrLine

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.008 Source
Debtor Organisation BIC	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Id +++++++ OrgId ++++++++ AnyBIC	11	[A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1} Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ OrgId +++++++ AnyBIC
Debtor Organisation LEI	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Id +++++++ OrgId ++++++++ LEI	20	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ OrgId +++++++ LEI
Debtor Organisation Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Id +++++++ OrgId ++++++++ Othr +++++++++ Id	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ OrgId +++++++ Othr ++++++++ Id
Debtor Organisation Scheme Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Id +++++++ OrgId ++++++++ Othr +++++++++ SchmeNm ++++++++++ Cd	4	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ OrgId +++++++ Othr ++++++++ SchmeNm +++++++++ Cd
Debtor Organisation Scheme Proprietary	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Id +++++++ OrgId ++++++++ Othr +++++++++ SchmeNm ++++++++++ Prtry	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ OrgId +++++++ Othr ++++++++ SchmeNm +++++++++ Prtry

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.008 Source
Debtor Organisation Issuer	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Id +++++++ OrgId ++++++++ Othr +++++++++ Issr	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ OrgId +++++++ Othr ++++++++ Issr
Debtor Private Date of Birth	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Id +++++++ PrvtId ++++++++ DtAndPlcOfBirth +++++++++ BirthDt	10	YYYY-MM-DD Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ PrvtId +++++++ DtAndPlcOfBirth ++++++++ BirthDt
Debtor Private Province of Birth	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Id +++++++ PrvtId ++++++++ DtAndPlcOfBirth +++++++++ PrvcOfBirth	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ PrvtId +++++++ DtAndPlcOfBirth ++++++++ PrvcOfBirth
Debtor Private City of Birth	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Id +++++++ PrvtId ++++++++ DtAndPlcOfBirth +++++++++ CityOfBirth	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ PrvtId +++++++ DtAndPlcOfBirth ++++++++ CityOfBirth

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.008 Source
Debtor Private Country of Birth	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Id +++++++ PrvtId ++++++++ DtAndPlcOfBirth +++++++++ CtryOfBirth	2	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ PrvtId +++++++ DtAndPlcOfBirth ++++++++ CtryOfBirth
Debtor Private Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Id +++++++ PrvtId ++++++++ Othr +++++++++ Id	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ Id
Debtor Private Scheme Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Id +++++++ PrvtId ++++++++ Othr +++++++++ SchmeNm ++++++++++ Cd	4	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ SchmeNm +++++++++ Cd
Debtor Private Scheme Proprietary	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Id +++++++ PrvtId ++++++++ Othr +++++++++ SchmeNm ++++++++++ Prtry	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ SchmeNm +++++++++ Prtry
Debtor Private Issuer	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Id +++++++ PrvtId ++++++++ Othr +++++++++ Issr	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ Issr

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.008 Source
Debtor Account	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ DbtrAcct ++++++ Id +++++++ IBAN	34	[A-Z]{2,2}[0-9]{2,2} [a-zA-Z0-9]{1,30} IBAN of Debtor Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DbtrAcct +++++ Id ++++++ IBAN
One of the below two fields - 'Debtor Agent BIC' or 'Debtor Agent Id' populated in the Pain.008 file submitted to AIB, will be populated in the PAIN.002 file.				
Debtor Agent BIC	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ DbtrAgt ++++++ FinInstnId +++++++ BICFI	11	[A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} BIC of Debtor taken from original PAIN.008 file if provided.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DbtrAgt +++++ FinInstnId ++++++ BICFI
Debtor Agent Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ DbtrAgt ++++++ FinInstnId +++++++ Other ++++++++Id	11	Value taken from original PAIN.008 file if provided.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DbtrAgt +++++ FinInstnId ++++++ Othr +++++++Id
One of the below two fields - 'Creditor Agent BIC' or 'Creditor Agent ID' populated in the Pain.008 file submitted to AIB, will be populated in the PAIN.002 file.				
Creditor Agent BIC	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ CdtrAgt ++++++ FinInstnId +++++++ BICFI	11	[A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} AIB BIC taken from original PAIN.008 file if provided.	Document + CstmrDrctDbtInitn ++ PmtInf +++ CdtrAgt ++++ FinInstnId +++++ BICFI
Creditor Agent ID	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ CdtrAgt ++++++ FinInstnId +++++++Othr ++++++++Id	11	Value taken from original PAIN.008 file if provided.	Document + CstmrDrctDbtInitn ++ PmtInf +++ CdtrAgt ++++ FinInstnId +++++ Othr ++++++Id
Creditor Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Cdtr ++++++ Nm	70	Taken from name populated by AIB on original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ Cdtr ++++ Nm

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.008 Source
Creditor Postal Address Country	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Cdtr ++++++ PstlAdr +++++++ Ctry	2	Taken from Country populated by AIB on original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ Cdtr ++++ PstlAdr +++++ Ctry
Creditor Postal Address Line 1	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Cdtr ++++++ PstlAdr +++++++ AdrLine	70	Taken from Address populated by AIB on original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ Cdtr ++++ PstlAdr +++++ AdrLine
Creditor Postal Address Line 2	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Cdtr ++++++ PstlAdr +++++++ AdrLine	70	Taken from Address populated by AIB on original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ Cdtr ++++ PstlAdr +++++ AdrLine
Creditor Account	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ CdtrAcct ++++++ Id +++++++ IBAN	34	[A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30} AIB IBAN Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ CdtrAcct ++++ Id +++++ IBAN
Ultimate Creditor Name	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr ++++++ Nm	70	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ UltmtCdtr ++++ Nm
Ultimate Creditor Organisation BIC	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr ++++++ Id +++++++ OrgId ++++++++ AnyBIC	11	[A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ UltmtCdtr ++++ Id +++++ OrgId ++++++ AnyBIC

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.008 Source
Ultimate Creditor Organisation LEI	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr ++++++ Id +++++++ OrgId ++++++++ LEI	20	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ UltmtCdtr ++++ Id +++++ OrgId ++++++ LEI
Ultimate Creditor Organisation Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr ++++++ Id +++++++ OrgId ++++++++ Othr +++++++++ Id	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ UltmtCdtr ++++ Id +++++ OrgId ++++++ Othr +++++++ Id
Ultimate Creditor Organisation Scheme Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr ++++++ Id +++++++ OrgId ++++++++ Othr +++++++++ SchmeNm ++++++++++ Cd	4	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ UltmtCdtr ++++ Id +++++ OrgId ++++++ Othr +++++++ SchmeNm ++++++++ Cd
Ultimate Creditor Organisation Scheme Proprietary	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr ++++++ Id +++++++ OrgId ++++++++ Othr +++++++++ SchmeNm ++++++++++ Prtry	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++ Othr ++++++++ SchmeNm +++++++++ Prtry
Ultimate Creditor Organisation Issuer	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr ++++++ Id +++++++ OrgId ++++++++ Othr +++++++++ Issr	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ UltmtCdtr ++++ Id +++++ OrgId ++++++ Othr +++++++ Issr

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.008 Source
Ultimate Creditor Private Date of Birth	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr ++++++ Id +++++++ PrvtId ++++++++ DtAndPlcOfBirth +++++++++ BirthDt	10	YYYY-MM-DD Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ DtAndPlcOfBirth ++++++++ BirthDt
Ultimate Creditor Private Province of Birth	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr ++++++ Id +++++++ PrvtId ++++++++ DtAndPlcOfBirth +++++++++ PrvcOfBirth	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ DtAndPlcOfBirth ++++++++ PrvcOfBirth
Ultimate Creditor Private City of Birth	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr ++++++ Id +++++++ PrvtId ++++++++ DtAndPlcOfBirth +++++++++ CityOfBirth	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ DtAndPlcOfBirth ++++++++ CityOfBirth
Ultimate Creditor Private Country of Birth	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr ++++++ Id +++++++ PrvtId ++++++++ DtAndPlcOfBirth +++++++++ CtryOfBirth	2	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ DtAndPlcOfBirth ++++++++ CtryOfBirth
Ultimate Creditor Private Id	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr ++++++ Id +++++++ PrvtId ++++++++ Othr +++++++++ Id	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ Id

Generic Field Name	XPath	Max Length	Format/Comments	PAIN.008 Source
Ultimate Creditor Private Scheme Code	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr ++++++ Id +++++++ PrvtId ++++++++ Othr +++++++++ SchmeNm ++++++++++ Cd	4	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ SchmeNm +++++++++ Cd
Ultimate Creditor Private Scheme Proprietary	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr ++++++ Id +++++++ PrvtId ++++++++ Othr +++++++++ SchmeNm ++++++++++ Prtry	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ SchmeNm +++++++++ Prtry
Ultimate Creditor Private Issuer	Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr ++++++ Id +++++++ PrvtId ++++++++ Othr +++++++++ Issr	35	Taken from original PAIN.008 file.	Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ PrvtId +++++++ Othr ++++++++ Issr

PAIN.002 Reject Codes and Reasons
SEPA Direct Debit Unpaid Error Codes

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

Appendix 1 – File Format

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

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</DbtrAgt>

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Appendix 2 – Revision History

Date	Section	Page	Update Description
Mar-13	Section 2.3	Page 6	"The XPATH listed below for each field is the location of the field within the file."
Mar-13	Instruction Id	Page 14	Advise against use of this field in the file. 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	Field End to End ID	Page 14	now a mandatory "M" field
Mar-13	Requested Collection Date	Page 9	"This date cannot be a date in the past."
Mar-13	Mandate Amendment Indicator	Page 15	"Validated as true or false or not populated. Validation is case sensitive and must be all lower case." "Valid entries are "true" or "false". "
Mar-13	Remittance Data Issuer Remittance Data Reference	Page 32	1. Now a conditional field "C" 2. Comments changed to include " This field becomes mandatory if SCOR is used in remittance data proprietary code field."
Jul-13	Section 1.2 The Character Set:	Page 4	Characters outside this character set will not be supported in the SEPA schema e.g. @, á, Ü.
Jul-13	Section 1.3 Multiple Occurrences of Data:	Page 4	Added 'For SEPA Direct Debit Payment files, customers can submit multiple nominated accounts in separate blocks. Please note we cannot accept multiple execution dates in a SEPA Direct Debit Payment File. Payments that have the same collection 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	Section 2. The XML Format	Page 5	PAIN.008.001.002
Jul-13	Add Appendix 1 – Revision History	Page 62	Revision History Added.
Dec-13	Section 1.2 - The Character Set:	Page 4	Added Explanatory text after Space
Dec-13	Section 1.3 Multiple Occurrences of Data:	Page 4	Updated text to read "payments that have the same sequence type and nominated account".
Dec-13	Section 2. The XML Format:	Page 5.	Amended comments for "+CstmrDrctDbtInitn" to read "The same OIN and requested collection date must be used for all payments on the file. Otherwise the file will fail.".
Dec-13	Section 2.3 The PAIN.008 File:	Page 6	Amended declaration under "Document" to read "A file must be encoded with UTF-8 format and begin with…".
Dec-13	Section 2.3 The PAIN.008 File:	Page 6	Sentence should be added to the Message Id field comments. "This field cannot contain any spaces"
Dec-13	Section 2.3 The PAIN.008 File:	Page 9	"Creditor Name" field comments amended to read "Name of submitter to be populated here. This name will appear on statements in ROI.".
Dec-13	Section 2.3 The PAIN.008 File:	Page 8	Category Purpose Code - "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 "

Date	Section	Page	Update Description
Dec-13	Section 2.3 The PAIN.008 File:	Page 11	Ultimate Creditor Organisation Scheme Code - "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 "
Dec-13	Section 2.3 The PAIN.008 File:	Page 13	Ultimate Creditor Private Scheme Code - "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 "
Dec-13	Section 2.3 The PAIN.008 File:	Page 19	Ultimate Creditor Organisation Scheme Code - "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 "
Dec-13	Section 2.3 The PAIN.008 File:	Page 21	Ultimate Creditor Private Scheme Code - "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 "
Dec-13	Section 2.3 The PAIN.008 File:	Page 25	Debtor Organisation Scheme Code - "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 "
Dec-13	Section 2.3 The PAIN.008 File:	Page 27	Debtor Private Scheme Code - "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 "
Dec-13	Section 2.3 The PAIN.008 File:	Page 29	Ultimate Debtor Organisation Scheme Code - "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 "
Dec-13	Section 2.3 The PAIN.008 File:	Page 30	Ultimate Debtor Private Scheme Code - "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 "
Dec-13	Section 2.3 The PAIN.008 File:	Page 31	Purpose Code - "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 "
Dec-13	Section 2.4 The PAIN.002 File:	Page 34	"Message Id" field amended to read 'AIB file reference unique to your uploaded PAIN.008 file'.
Dec-13	Section 2.4 The PAIN.002 File:	Page 36	The "Rejecting Banks Transaction Id" field amended to read 'AIB transaction reference. Unique per transaction'.
Dec-13	Section 2.4 The PAIN.002 File:	Page 42	Detail added on Generic Field Name - Ultimate Debtor Postal Address
Dec-13	PAIN.002 reject codes and reasons	Page 54	Added code FF01 - Invalid file format.
Dec-13	PAIN.002 reject codes and reasons	Page 54	MS02 amended to read "Refusal by debtor".
Feb-14	Section 2.3 The PAIN.008 File	Page 9	Creditor Name Validation text amended
Nov-15	Section 2.3 The PAIN.008 File -Creditor Agent BIC	Page 10	Information added before Creditor Agent BIC field 'It is mandatory to populate one of the following two fields.The 'Creditor Agent BIC' is optional for SDD Payments. If you choose not to populate the 'Creditor Agent BIC' field for an SDD Payment then the 'Creditor Agent ID' field must be populated with a value of 'NOTPROVIDED'

Date	Section	Page	Update Description
Nov-15	Section 2.3 The PAIN.008 File -Creditor Agent BIC	Page 10	1. Now an optional field "O" 2. Comments amended to 'If this tag is used then it must read'
Nov-15	Section 2.3 The PAIN.008 File -Creditor Agent ID	Page 10	Added new field - Creditor Agent Id
Nov-15	Section 2.3 The PAIN.008 File -Debtor Agent BIC	Page 22	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 SDD Payments. If you choose not to populate the 'Debtor Agent BIC' field for an SDD Payment then the 'Debtor Agent ID' field must be populated with a value of 'NOTPROVIDED'
Nov-15	Section 2.3 The PAIN.008 File -Debtor Agent BIC	Page 22	1. Now an optional field "O" 2. Comments amended to 'If this tag is used then Debtor BIC must be populated here'
Nov-15	Section 2.3 The PAIN.008 File -Debtor Agent Id	Page 22	Added new field – Debtor Agent Id
Nov-15	Section 2.4 The PAIN.002 File -Creditor Agent BIC	Page 34	Removed Pain.008 Source
Nov-15	Section 2.4 The PAIN.002 File - Transaction Rejecting Banks BIC	Page 36	Removed from comments 'Same as original Debtor Agent BIC'
Nov-15	Section 2.4 The PAIN.002 File - Debtor Agent BIC	Page 49	Information added before Debtor Agent BIC field 'One of the below two fields - 'Debtor Agent BIC' or 'Debtor Agent Id' populated in the Pain.008 file submitted to AIB, will be populated in the PAIN.002 file.'
Nov-15	Section 2.4 The PAIN.002 File - Debtor Agent Id	Page 49	Added new field – Debtor Agent Id
Nov-15	Section 2.4 The PAIN.002 File - Creditor Agent BIC	Page 49	Information added before Creditor Agent BIC field ' One of the below two fields - 'Creditor Agent BIC' or 'Creditor Agent ID' populated in the Pain.008 file submitted to AIB, will be populated in the PAIN.002 file.'
Nov-15	Section 2.4 The PAIN.002 File -Creditor Agent Id	Page 49	Added new field – Creditor Agent Id
Nov-15	Version Number	Back Page	Version number amended from 0.5 15/01/2014 to 0.6 01/11/2015
Jan-16	2.3 Pain.008 File	Page 10	Creditor Agent BIC- Amended Other to Othr and ID to Id
Jan-16	2.3 Pain.008 File	Page 22	Debtor Agent ID- Amended Other to Othr and ID to Id
Aug- 16	Section 2.3 Pain.008	Page 17	Added Field and rules - Mandate Original Debtor Account Id

Date	Section	Page	Update Description
Aug-16	Section 2.3 Pain.008 File	Page 17	Updated Field and rules - Mandate Original Debtor Agent.
Aug-16	2.4 Pain.002 File	Page 40	Added Field and rules - Added information before Mandate Original Debtor Account Id on page 37. Added new field Mandate Original Debtor Account Id.
Aug-16	Sections 2.4 Pain.002 File	Page 41	Added Field and rules - Added information before Mandate Original Debtor Agent BIC on page 37. Added new field Mandate Original Debtor Agent BIC.
Nov-17	Section: 2.3 The PAIN.008 File	Page 23	Update Description: Debtor Address Line 1 is now mandatory when collecting from a non-EEA country.
Nov-17	Section: 2.4 The PAIN.002 File	Page 54	Update Description: Additional Fields to the Reject Codes.
May-19	Section: 1.3 Multiple Occurrences of Data	Page 4	Update Description: Update to inform we can now accept multiple execution dates. Removed reference to the need for particular sequence types to be grouped.
May-19	Section: 2. The XML Format	Page 5	Update Description: Replaced link to outdated EPC document with link to the EPC's website.
May-19	Section: 2.3 The PAIN.008 File	Page 7	Update Description: Added reference to the 15 character Payment Information Id reference which will form part of the narrative posted alongside the Gross Credit on your account.
May-19	Section: 2.3 The PAIN.008 File	Page 8	Update Description: Removed reference to compulsory usage of correct transaction codes and updated to highlight rulebook requirements have been relaxed.
May-19	Section: 2.3 The PAIN.008 File	Page 9	Update Description: Removed reference to compulsory usage of correct transaction codes and updated to highlight rulebook requirements have been relaxed.
May-19	Section: 2.3 The PAIN.008 File	Page 23	Update Description: Added more detail on requirement for Debtors Postal Address.
May-19	Section: 2.4 The PAIN.002 File	Page 35	Update Description: Added reference to the 15 character Payment Information Id reference which will form part of the narrative posted alongside the Gross Credit on your account.
Dec-20	Debtor Postal Address Country	Page 23	Updated to include United Kingdom as non EEA Country
Sep-23	1. Overview	Page 4	"EPA" amended to "EBA"
Sep-23	2. The XML Format:	Page 5	Amended comments from "PAIN.008.001.002." to " PAIN.008.001.08"
Sep-23	Section 2.3 The PAIN.008 File	Page 6	"Organisation Identification Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed." changed to "Organisation Identification Usage Rule(s): Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed."
Sep-23	Section: 2.3 The PAIN.008 File	Page 6	Encoding changed to <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.08" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
Sep-23	Section: 2.3 The PAIN.008 File - Document - Service Level Code	Page 8	Generic field name amended from "Scheme Name" to "Service Level Code".

Date	Section	Page	Update Description
Sep-23	Section: 2.3 The PAIN.008 File Document - Creditor Agent BIC	Page 10	1. Xpath amended to: Document + CstmrDrctDbtInitn ++ PmtInf +++ CdtrAgt ++++ FinInstnId +++++ BICFI 2. Now a Conditional field
Sep-23	Section: 2.3 The PAIN.008 File Document - Creditor Agent ID	Page 10	Now a Conditional field
Sep-23	Section: 2.3 The PAIN.008 File Document	Page 10	"Organisation Identification Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed." changed to "Organisation Identification Usage Rule(s): Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed."
Sep-23	Section: 2.3 The PAIN.008 File Document - Ultimate Creditor Organisation BIC	Page 10	Xpath amended to: Document + CstmrDrctDbtInitn ++ PmtInf +++ UltmtCdtr ++++ Id +++++ OrgId ++++++ AnyBIC
Sep-23	Section: 2.3 The PAIN.008 File Document - Ultimate Creditor Organisation LEI	Page 11	New field for Ultimate Creditor Organisation LEI
Sep-23	Section: 2.3 The PAIN.008 File Document - Mandate Original Debtor Agent	Page 16	Xpath amended to: Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++AmdmntInfDtls +++++++OrgnlDbtrAgt ++++++++ FinInstnId +++++++++BICFI
Sep-23	Section: 2.3 The PAIN.008 File Document - Mandate Electronic Signature	Page 16	Length amended to "1025"
Sep-23	Section: 2.3 The PAIN.008 File Document	Page 17	"Organisation Identification Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed." changed to "Organisation Identification Usage Rule(s): Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed."

Date	Section	Page	Update Description
Sep-23	Section: 2.3 The PAIN.008 File Document - Ultimate Creditor Organisation BIC	Page 17	Xpath amended to: Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++AnyBIC
Sep-23	Section: 2.3 The PAIN.008 File Document - Ultimate Creditor Organisation LEI	Page 17	New field for Ultimate Creditor Organisation LEI
Sep-23	Section: 2.3 The PAIN.008 File Document	Page 19	"The Debtor Postal Address fields below are optional for EEA countries only. The Debtor Postal Address fields are mandatory if Debtor bank is located in a non EEA country/territory. If entering an address, we would advise following the structured format as the unstructured format will no longer be accepted from November 2025."
Sep-23	Section: 2.3 The PAIN.008 File Document - Debtor Agent BIC	Page 21	1. Xpath amended to: Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DbtrAgt +++++ FinInstnId ++++++ BICFI 2. Now a Conditional field
Sep-23	Section: 2.3 The PAIN.008 File Document - Debtor Agent ID	Page 21	1. Now a Conditional field 2. Length amended to "35"
Sep-23	Section: 2.3 The PAIN.008 File Document - Debtor Postal Address Country	Page 23	1. Now a Conditional field 2. Maylotte removed as a non EEA country/ territory example 3. Commentary included regarding structured and unstructured address.
Sep-23	Section: 2.3 The PAIN.008 File Document - Debtor Postal Address Line 1	Page 24	Commentary included regarding structured and unstructured address.
Sep-23	Section: 2.3 The PAIN.008 File Document - Debtor Postal Address Line 2	Page 24	Commentary included regarding structured and unstructured address.

Date	Section	Page	Update Description
Sep-23	Section: 2.3 The PAIN.008 File Document - Debtor Postal Address Street Name	Page 21	New field for Debtor Postal Address Street Name
Sep-23	Section: 2.3 The PAIN.008 File Document - Debtor Postal Address Town Name	Page 22	New field for Debtor Postal Address Town Name
Sep-23	Section: 2.3 The PAIN.008 File Document - Debtor Postal Address Post Code	Page 21	New field for Debtor Postal Address Post Code
Sep-23	Section: 2.3 The PAIN.008 File Document	Page 24	"Organisation Identification Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed." changed to "Organisation Identification Usage Rule(s): Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed."
Sep-23	Section: 2.3 The PAIN.008 File Document - Debtor Organisation BIC	Page 24	Xpath amended to: Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ OrgId +++++++ AnyBIC
Sep-23	Section: 2.3 The PAIN.008 File Document -Debtor Organisation LEI	Page 24	New field for Debtor Organisation LEI
Sep-23	Section: 2.3 The PAIN.008 File Document	Page 27	"Organisation Identification Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed." changed to "Organisation Identification Usage Rule(s): Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed."
Sep-23	Section: 2.3 The PAIN.008 File Document - Ultimate Debtor Organisation BIC	Page 27	Xpath amended to: Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ OrgId +++++++ AnyBIC
Sep-23	Section: 2.3 The PAIN.008 File Document - Ultimate Debtor Organisation LEI	Page 27	New field for Ultimate Debtor Organisation LEI

Date	Section	Page	Update Description
Sep-23	Section: 2.3 The PAIN.008 File Document - Remittance Data (Unstructured)	Page 30	Commentary added to refer to footnote
Sep-23	Section: 2.4 The PAIN.002 File - Creditor Agent BIC	Page 33	1. Xpath amended to Document + CstmrPmtStsRpt ++ GrpHdr +++ CdtrAgt ++++ FinInstnId +++++ BICFI 2. PAIN.008 Source amended to: Document + CstmrDrctDbtInitn ++ PmtInf +++ CdtrAgt ++++ FinInstnId +++++ BICFI
Sep-23	Section: 2.4 The PAIN.002 File - Group Rejecting Banks BIC	Page 34	Xpath amended to: Document + CstmrPmtStsRpt ++ OrgnlGrpInfAndSts +++ StsRsnInf ++++ Orgtr +++++ Id ++++++ OrgId +++++++ AnyBIC
Sep-23	Section: 2.4 The PAIN.002 File - Group Rejecting Banks LEI	Page 34	New field for Group Rejecting Banks LEI
Sep-23	Section: 2.4 The PAIN.002 File - Transaction Rejecting Banks BIC	Page 35	Xpath amended to: Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ StsRsnInf +++++ Orgtr ++++++ Id +++++++ OrgId ++++++++ AnyBIC
Sep-23	Section: 2.4 he PAIN.002 File -Transaction Rejecting Banks LEI	Page 35	New field for Group Rejecting Banks LEI
Sep-23	Section: 2.4 The PAIN.002 File - Service Level Code	Page 36	Generic field name amended from "Scheme Name" to "Service Level Code"

Date	Section	Page	Update Description
Sep-23	Section: 2.4 The PAIN.002 File - Mandate Original Debtor Agent BIC	Page 39	1. Xpath amended to Document + CstmrPmtStsRpt ++OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ MndtRltdInf ++++++AmdmntInfDtls +++++++OrgnlDbtrAgt ++++++++ FinInstnId +++++++++ BICFI 2. PAIN.008 Source amended to: Document + CstmrDrctDbtInitn ++ PmtInf +++DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlDbtrAgt ++++++++ FinInstnId +++++++++ BICFI
Sep-23	Section: 2.4 The PAIN.002 File - Ultimate Debtor Organisation BIC	Page 41	1. Xpath amended to Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr ++++++ Id +++++++ OrgId ++++++++ AnyBIC 2. PAIN.008 Source amended to: Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ OrgId +++++++ AnyBIC
Sep-23	Section: 2.4 The PAIN.002 File - Ultimate Debtor Organisation LEI	Page 41	New field for Ultimate Debtor Organisation LEI
Sep-23	Section: 2.4 The PAIN.002 File - Debtor Postal Address Street Name	Page 44	New field for Debtor Postal Address Street Name

Date	Section	Page	Update Description
Sep-23	Section: 2.4 The PAIN.002 File - Debtor Postal Address Town Name	Page 44	New field for Debtor Postal Address Town Name
Sep-23	Section: 2.4 The PAIN.002 File -Debtor Postal Address Post Code	Page 44	New field for Debtor Postal Address Post Code
Sep-23	Section: 2.4 The PAIN.002 File - Debtor Organisation BIC	Page 45	1. Xpath amended to Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Id +++++++ OrgId ++++++++ AnyBIC 2. PAIN.008 Source amended to: Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ OrgId +++++++ AnyBIC
Sep-23	Section: 2.4 The PAIN.002 File - Debtor Organisation LEI	Page 45	New field for Debtor Organisation LEI
Sep-23	Section: 2.4 The PAIN.002 File - Debtor Agent BIC	Page 48	1. Xpath amended to Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ DbtrAgt ++++++ FinInstnId +++++++ BICFI 2. PAIN.008 Source amended to: Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DbtrAgt +++++ FinInstnId ++++++ BICFI

Date	Section	Page	Update Description
Sep-23	Section: 2.4 The PAIN.002 File - Creditor Agent BIC	Page 48	1. Xpath amended to Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ CdtrAgt ++++++ FinInstnId +++++++ BICFI 2. PAIN.008 Source amended to: Document + CstmrDrctDbtInitn ++ PmtInf +++ CdtrAgt ++++ FinInstnId +++++ BICFI
Sep-23	Section: 2.4 The PAIN.002 File - Ultimate Creditor Organisation BIC	Page 49	1. Xpath amended to Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr ++++++ Id +++++++ OrgId ++++++++ AnyBIC 2. PAIN.008 Source amended to: Document + CstmrDrctDbtInitn ++ PmtInf +++ UltmtCdtr ++++ Id +++++ OrgId ++++++ AnyBIC
Sep-23	Section: 2.4 The PAIN.002 File -Ultimate Creditor Organisation LEI	Page 50	New field for Ultimate Creditor Organisation LEI
Sep-23	Section: 2.4 The PAIN.002 File - Reject Codes	Page 53	The following Reject Codes have been added: • BE01 - Inconsistent With End Customer • RR04 - Regulatory Reason
Sept-23	Appendix 1	Page 54	New Sample File added

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