Ulster Bank

Bankline SEPA Direct Debit Origination

XML PAIN.008.001.02

This guide provides details of the formats and standards needed to generate a valid Bankline SEPA Direct Debit Origination file in PAIN.008.001.02 format.

Version 1.1

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1 Document Information

Issue Number	Dated	Reason for Revision	
1.0	20130906	First Edition	
1.1	20130930	Provide clarification of Creditor Scheme ID processing	

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2 Introduction

What this document covers
This document contains the format description of the XML PAIN.008.001.02 format that must be used for SEPA Direct Debit Origination messages in Bankline. It is of interest to Ulster Bank clients who deliver Direct Debit Origination files to Bankline in XML file format.

Do you need further help?
If you have a technical question on this file format or a technical question on SEPA contact Ulster Bank's SEPA Helpdesk at sepainfo@ulsterbank.com.

Other websites you may find useful are:
www.readyforsepa.ie
www.ipso.ie
www.ulsterbank.com/sepa

2.1 Purpose

This format description provides guidance on the use of the XML format in Bankline. This format is compliant with:

- ISO20022 – Message Definition Report edition September 2009

- EPC - SEPA Direct Debit Core Scheme Customer-to-Bank Implementation Guidelines, version 6.0, issued 17 November 2011 (EPC130-08)

- IPSO – SEPA Customer File Formats- Definition Proposals or the Republic of Ireland v10 (March 2012)

As these documents are complementary to this document, they should be read alongside this document for a successful implementation / migration.

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3 General

The XML format must be used when a file is uploaded in Bankline for SEPA Direct Debit Originations.

3.1 Cycles and Submissions

A ' FRST' (First) or 'OOFF' (One Off) debit must be received by Ulster Bank, as the originating bank, on D-6 (working days) by 4pm for first presentations/one-off Direct Debits.

A 'RCUR' (Recurring) debit must be received by Ulster Bank, as the originating bank, on D-3 (working days) by 4pm for recurring Direct Debits.

3.2 Character Set

The SEPA Direct Debit Origination XML format can support a range of characters, as follows:

a b c d e f g h i j k l m n o p q r s t u v w x y z
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
0 1 2 3 4 5 6 7 8 9
 / – ? : ( ) . , ' +
[Space] character is also acceptable.

Examples of invalid characters include ampersand (**&**) or **'Fadas over vowels**' will not be acceptable in ISO20022 XML files submitted to Ulster Bank. Files containing invalid characters will be rejected.

3.3 XML File Size

The UB Bankline SEPA Direct Debit Origination product can support XML files up to a maximum file size of 20 Megabytes.

Files greater than 20 Megabytes will be rejected when importing.

This will support approximately 15,000 Direct Debit transactions. This will vary depending on how optional tags are completed.

3.4 File Name

The file name to be imported must not be greater than 50 characters.

The file extension of the file being submitted must be **.xml or .XML**

3.5 Message Structure

The SEPA Direct Debit Origination message structure is structured as followed:

Message Root (1..1)   This is the container that packages the individual elements of the XML document. The details are described in Table 1: Message Root on page 12-13.

Group Header (1..1)   This container is mandatory and present once. It contains general elements that apply to the whole message. The details of this block are described in table 2: Group Header on page 14.

Payment Information (1..n)   This container is mandatory and repetitive. It contains elements related to the debit side of the transaction. The details are described in table 3: Payment Information on pages 15-18.

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Direct Debit Collection Information (1..n)   This container is a part of the payment and it is mandatory and can be repeated. It contains for example, elements of the transaction. The details are described in table 4: Direct Debit collection Information on pages 19-22.

3.6   Message ID <MsgId>

The Message ID tag (<MsgId>) must be unique for every file submitted into Ulster Bank. If a file is submitted where the message id is NOT unique it will be rejected.

In order to ensure uniqueness Ulster Bank recommends that the following concatenation rule be used when populating the MsgId tag;

> Creditor ID

> Execution Date in YYYYMMDD format

> File Number

e.g. A customer has a CID of IE19ZZZ300002 and is submitting a file for execution on 10th February 2014. It is the 3rd file that the customer has submitted for execution on that day. The message ID tag should appear as follows:

> < IE19ZZZ300002-20140210-3>

3.7   Initiating Party <InitgPty>

The initiating Party must be populated when files are being submitted. It can contain any combination of the Name tag, Private ID tag or the Orgid Tag.

```
<InitgPty>
        <Nm>Acme Limited</Nm>
        <Id>
                <PrvtId>
                        <Othr>
                                <Id>IE19ZZZ300002</Id>
                        </Othr>
                </PrvtId>
        </Id>
</InitgPty>
```

The Creditor ID (CID), supplied by Ulster Bank, Should be used to populate the <Id> tag.
The Creditor name is an optional tag.

3.8   Batch Identification <PmtInfId>

This should be unique for each batch in the file and must be delivered without spaces. This will appear in your statement narrative against the credit entry. Ulster Bank recommends that customers limit the Batch id to 16 characters or less as this will appear in the narrative of the credit on the originating account.

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3.9   Batch Booking <BtchBookg >

This determines credit entries on your account:

A value of 'true' (or if this tag is omitted) means that there will be one credit entry for the total of all transactions in the batch.

A value of 'false' will mean that each transaction in the batch will result in an individual credit entry.

3.10 Creditor Scheme ID <CdtrSchmeId>

TheCreditor Scheme ID must be populated when files are being submitted. It can contain any combination of the Name tag, Private ID tag or the Orgid Tag.

```
<CdtrSchmeId>
     <Id>
          <PrvtId>
               <Othr>
                    <Id>IE19ZZZ300002</Id>
                    <SchmeNm>
                         <Prtry>SEPA</Prtry>
                    </SchmeNm>
               </Othr>
          </PrvtId>
     </Id>
</CdtrSchmeId>
```

The Creditor ID (CID), supplied by Ulster Bank, must be used to populate the <Id> tag. Ulster Bank systems will pick up the Creditor ID from here when processing collection files.

3.11 End to End Identification <EndToEndId>

This is the information that will be used by all parties (Creditor and Debtor) to identify the transaction. It must be delivered without spaces, and must be unique for each transaction in the file. Ulster Bank recommends that customers limit the End to End Id to 16 characters or less. This will appear in the narrative of any debits to the originating accounts as a result of R Transactions.

3.12 Requested Collection Date < ReqdColltnDt>

Enter the date you expect your collection to execute, in the format YYYY-MM-DD e.g. 2014-02-01. This date can be up to 1 year in the future.

If an Originator submits the Direct Debit Collection request with a requested collection date of an Irish Bank Holiday the originator does not receive funds as this is a Bank Holiday on Ulster Bank systems. The Originator receives the credit on the next business day.

If an Originator submits the Direct Debit Collection request with a requested collection date of a Scheme Bank Holiday e.g. 01st May, settlement date shift will be applied and the collection will be processed on the next business day.

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3.13 Example SEPA Direct Debit Origination File

The following shows an example of a SEPA Direct Debit Origination file to illustrate the message structure. The sections (**A**, **B**, **C**, **D**) are explained in details in the Tables 1 – 4 on pages 12 – 22

A

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

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
 xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
<CstmrDrctDbtInitn>
```

B
```xml
    <GrpHdr>
        <MsgId> IE19ZZZ300002-20140210-3</MsgId>
        <CreDtTm>2013-05-21T12:31:53.0Z</CreDtTm>
        <NbOfTxs>4</NbOfTxs>
        <CtrlSum>200.00</CtrlSum>
        <InitgPty>
                <Nm>Acme Limited</Nm>
                <Id>
                    <PrvtId>
                        <Othr>
                            <Id>IE01ZZZ000000</Id>
                        </Othr>
                    </PrvtId>
                </Id>
        </InitgPty>
    </GrpHdr>
```

C
```xml
    <PmtInf>
        <PmtInfId>20052013000001</PmtInfId>
        <PmtMtd>DD</PmtMtd>
        <NbOfTxs>2</NbOfTxs>
        <CtrlSum>85.77</CtrlSum>
        <PmtTpInf>
          <SvcLvl>
              <Cd>SEPA</Cd>
          </SvcLvl>
          <LclInstrm>
              <Cd>CORE</Cd>
          </LclInstrm>
          <SeqTp>RCUR</SeqTp>
        </PmtTpInf>
        <ReqdColltnDt>2013-05-24</ReqdColltnDt>
        <Cdtr>
          <Nm>ACME LIMITED</Nm>
        </Cdtr>
        <CdtrAcct>
```

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```xml
            <Id>
                <IBAN>IE75ULSB98501011111111</IBAN>
            </Id>
        </CdtrAcct>
        <CdtrAgt>
            <FinInstnId>
                <BIC>ULSBIED2XXX</BIC>
            </FinInstnId>
        </CdtrAgt>
        <CdtrSchmeId>
            <Id>
                <PrvtId>
                    <Othr>
                        <Id>IE01ZZZ000000</Id>
                        <SchmeNm>
                            <Prtry>SEPA</Prtry>
                        </SchmeNm>
                    </Othr>
                </PrvtId>
            </Id>
        </CdtrSchmeId>
```

D

```xml
    <DrctDbtTxInf>
        <PmtId>
            <EndToEndId>ACME00000100002</EndToEndId>
        </PmtId>
        <InstdAmt Ccy="EUR">45.77</InstdAmt>
        <DrctDbtTx>
        <MndtRltdInf>
            <MndtId>ACME1390001</MndtId>
            <DtOfSgntr>2009-11-01</DtOfSgntr>
        </MndtRltdInf>
        </DrctDbtTx>
        <DbtrAgt>
            <FinInstnId>
                <BIC>ULSBIED2XXX</BIC>
            </FinInstnId>
        </DbtrAgt>
        <Dbtr>
            <Nm>Jane Bloggs</Nm>
            <PstlAdr>
                <Ctry>IE</Ctry>
                <AdrLine>45 Long Drive</AdrLine>
                <AdrLine>Co. Dublin</AdrLine>
            </PstlAdr>
        </Dbtr>
        <DbtrAcct>
            <Id>
                <IBAN>IE81ULSB98501056781234</IBAN>
            </Id>
        </DbtrAcct>
        <RmtInf>
            <Ustrd>TESTCLIEOPFILE1CONTRACT02</Ustrd>
```

```xml
        </RmtInf>
      </DrctDbtTxInf>
```

D

```xml
      <DrctDbtTxInf>
        <PmtId>
          <EndToEndId>ACME0000020004</EndToEndId>
        </PmtId>
        <InstdAmt Ccy="EUR">40.00</InstdAmt>
        <DrctDbtTx>
          <MndtRltdInf>
            <MndtId>ACME000002</MndtId>
            <DtOfSgntr>2009-12-01</DtOfSgntr>
          </MndtRltdInf>
        </DrctDbtTx>
        <DbtrAgt>
          <FinInstnId>
            <BIC>ULSBIED2XXX</BIC>
          </FinInstnId>
        </DbtrAgt>
        <Dbtr>
          <Nm>Joe Bloggs</Nm>
          <PstlAdr>
            <Ctry>IE</Ctry>
            <AdrLine>123 Fake St.</AdrLine>
            <AdrLine>Co. Dublin</AdrLine>
          </PstlAdr>
        </Dbtr>
        <DbtrAcct>
          <Id>
            <IBAN>IE81ULSB98501012345678</IBAN>
          </Id>
        </DbtrAcct>
        <RmtInf>
          <Ustrd>TESTCLIEOPFILE1CONTRACT02</Ustrd>
        </RmtInf>
      </DrctDbtTxInf>
    </PmtInf>
```

C

```xml
  <PmtInf>
    <PmtInfId>20052013000002</PmtInfId>
    <PmtMtd>DD</PmtMtd>
    <NbOfTxs>2</NbOfTxs>
    <CtrlSum>114.23</CtrlSum>
    <PmtTpInf>
      <SvcLvl>
        <Cd>SEPA</Cd>
      </SvcLvl>
```

```xml
        <LclInstrm>
            <Cd>CORE</Cd>
        </LclInstrm>
        <SeqTp>FRST</SeqTp>
    </PmtTpInf>
    <ReqdColltnDt>2013-05-27</ReqdColltnDt>
    <Cdtr>
        <Nm>ACME LIMITED</Nm>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <IBAN>IE75ULSB98501011111111</IBAN>
        </Id>
    </CdtrAcct>
    <CdtrAgt>
        <FinInstnId>
            <BIC>ULSBIED2XXX</BIC>
        </FinInstnId>
    </CdtrAgt>
    <CdtrSchmeId>
        <Id>
            <PrvtId>
                <Othr>
                    <Id>IE01ZZZ000000</Id>
                    <SchmeNm>
                        <Prtry>SEPA</Prtry>
                    </SchmeNm>
                </Othr>
            </PrvtId>
        </Id>
    </CdtrSchmeId>
```

D

```xml
    <DrctDbtTxInf>
        <PmtId>
            <EndToEndId>ACME0000030001</EndToEndId>
        </PmtId>
        <InstdAmt Ccy="EUR">54.23</InstdAmt>
        <DrctDbtTx>
            <MndtRltdInf>
                <MndtId>ACME000003</MndtId>
                <DtOfSgntr>2010-11-05</DtOfSgntr>
            </MndtRltdInf>
        </DrctDbtTx>
        <DbtrAgt>
            <FinInstnId>
                <BIC>ULSBIED2XXX</BIC>
            </FinInstnId>
        </DbtrAgt>
        <Dbtr>
            <Nm>Colonel Mustard</Nm>
            <PstlAdr>
                <Ctry>IE</Ctry>
                <AdrLine>Atlantas House</AdrLine>
```

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```xml
                        <AdrLine>Co Wicklow</AdrLine>
                    </PstlAdr>
                </Dbtr>
                <DbtrAcct>
                    <Id>
                        <IBAN>IE81ULSB98501087654321</IBAN>
                    </Id>
                </DbtrAcct>
                <RmtInf>
                    <Ustrd>TESTCLIEOPFILE1CONTRACT02</Ustrd>
                </RmtInf>
            </DrctDbtTxInf>
```

D

```xml
            <DrctDbtTxInf>
              <PmtId>
                <EndToEndId>ACME0000040001</EndToEndId>
              </PmtId>
              <InstdAmt Ccy="EUR">60.00</InstdAmt>
              <DrctDbtTx>
                <MndtRltdInf>
                    <MndtId>ACME000004</MndtId>
                    <DtOfSgntr>2013-01-05</DtOfSgntr>
                </MndtRltdInf>
              </DrctDbtTx>
              <DbtrAgt>
                <FinInstnId>
                    <BIC>ULSBIED2XXX</BIC>
                </FinInstnId>
              </DbtrAgt>
              <Dbtr>
                <Nm>Myles Long</Nm>
                <PstlAdr>
                    <Ctry>IE</Ctry>
                    <AdrLine>57 Timberwood lane</AdrLine>
                    <AdrLine>Co Dublin</AdrLine>
                </PstlAdr>
              </Dbtr>
              <DbtrAcct>
                <Id>
                    <IBAN>IE29ULSB98501022222222</IBAN>
                </Id>
              </DbtrAcct>
              <RmtInf>
                    <Ustrd>TESTCLIEOPFILE1CONTRACT02</Ustrd>
              </RmtInf>
            </DrctDbtTxInf>
        </PmtInf>
    </ CstmrDrctDbtInitn>
</Document>
```

4 SEPA Direct Debit Origination Message Format

A description of the SEPA Direct Debit Origination message in Bankline is provided in the individual tables (Tables 1-4) on pages 12 - 22. The index included in the tables corresponds with the index in the UNIFI (ISO 20022) Message Definition Report for Payment Standards – Initiation. How the tables are organised and an explanation of the individual columns is provided below:

Example Table: Group Header					
Index	**Level**	**XML Tag**	**Occurrence**	**Length**	**Description**
1.0	+	GrpHdr	[1..1]	Tag	**This is the element or tag that encloses the header information**
1.1	++	MsgId	[1..1]	35x	**Message ID** This is the unique ID for a file. It must be delivered without spaces. It must be unique from the value in other files that are submitted.

Column Heading Legend: The individual columns provide the following information.	
Index	Number that refers to the corresponding description in the UNIFI (ISO 20022) Message Definition Report for Payment Standards – Initiation Components and subcomponents of message elements that are not allowed in SEPA Direct Debit Origination or where no specific SEPA requirements are defined, in which case ISO rules apply, are not represented in full and therefore the Index numbers will have gaps.
Level	This column indicates whether the message element is a container element or a sub element.
XML Tags	Short name that identifies an element within an XML message, that is put between brackets, e.g. <Nm>. The start tag only is shown. The syntax for the closing tag is the same as the starting tag starting with a forward slash after the first angle bracket (</...>)
Occurrence	Indicates whether an element is optional or mandatory and how many times the element can be repeated. The number of occurrences is shown in square brackets. For example: **[0..1]** shows that the element can be present 0 times or 1 time. The element is optional **[1..1]** shows that the element can only be present 1 time. The element is mandatory **[1..n]** shows that the element is mandatory and can be present 1 to n times An element, that is part of a block of elements, is mandatory as far as the

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	block it is part of, is present in the message. ***** indicates that the element can be present at either Batch or Transaction level, but not both. If only one of several elements may be present, this is indicated by **c** in the elements concerned.
Length/Content	Specifies the maximum field length of a message element and/or the permitted values and format.
Description	This column specifies the permitted values and format. This will give information on what the tag is actually used for, and clarifications on usage, if required. **Bold** items are part of the bare minimum mandatory information that must be supplied. "**Not used**" means that Ulster Bank will not use the data, but it may be passed on to the beneficiary bank(s), and it is your responsibility to ensure that they will be able to act correctly on it. A tag marked "**Not allowed**" will cause a rejection if used.

4.1   Message Root

This table contains the introductory elements of an XML file and therefore does not contain any ISO Index.

Table 1: Message Root (see A in SEPA Direct Debit example in section 3.13)					
Index	**Level**	**XML Tag**	**Occurance**	**Length/ Conten**	**Description**
		CstmrDrctDbtInitn	**[1..1]**		Message Root

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4.2 Group Header

Index	Level	XML Tag	Occurrence	Length/ Content	Description
Table 2: Group Header (see B in SEPA Direct Debit example in section 3.13)					
1.0	+	GrpHdr	[1..1]	Tag	**This is the element that encloses the header information**
1.1	++	MsgId	[1..1]	35x	**Message ID (See Section 3.6)** This is the unique ID for your file. It must be delivered without spaces.It must be unique from the value in other files you have submitted.
1.2	++	CreDtTm	[1..1]	Dt/Tm	**Creation date and time** Enter the date and time of your file in the format YYYY-MM-DDTHH:MM:SS e.g. 2011-09-11T08:25:59
1.3	++	Authstn			Not allowed
1.6	++	NbOfTxs	[1..1]	n	**Number of transactions in the file**
1.7	++	CtrlSum	[0..1]	n	Total of the transactions' value in the file
1.8	++	InitgPty	[1..1]	Tag	**Initiating party. (See Section 3.7)** See Appendix A for Tag details
1.9	++	FwdgAgt			Not allowed

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4.3 Payment Information

Index	Level	Tag Name	Occurrence	Length/ Content	Description
Table 3: Payment Originator Information (see C in SEPA Direct Debit example in section 3.13)					
2.0	+	PmtInf	[1..n]	Tag	**This is the element that encloses each batch**
2.1	++	PmtInfId	[1..1]	35x	**Batch ID (See Section 3.8)** This should be unique for each batch in the file. This will appear in your statement narrative against the credit entry. Must be delivered without spaces
2.2	++	PmtMtd	[1..1]	Code	**Only permitted value is DD**
2.3	++	BtchBookg	[0..1]	Bool	**(See Section 3.9)**This determines credit entries on your account: A value of true, or if this tag is omitted means that there will be one credit entry for the total of all transactions in the batch. A value of false will mean that each transaction in the batch will result in an individual credit entry
2.4	++	NbOfTxs	[0..1]	5n	Number of transactions in the batch
2.5	++	CtrlSum	[0..1]	n	Total of the transactions' value in the batch
2.6	++	PmtTpInf	[1..1]	Tag	**Mandatory**
2.7	+++	InstrPrty			Not allowed
2.8	+++	SvcLvl	[1..1]	Tag	**Mandatory**
2.9	++++	Cd	[1..1]	Code	**Only permitted value is SEPA**
2.10	++++	Prtry			Not allowed
2.11	+++	LclInstrm	[1..1]	Tag	**Mandatory**
2.12	++++	Cd	[1..1]	35x	**Only permitted value is CORE**
2.13	++++	Prtry			Not allowed

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2.14	+++	SeqTp	[1..1]	Code	**Mandatory.** Must be one of
					FRST for the first presentation of a DD sequence
					RCUR for subsequent presentations on an existing mandate
					FNAL for the final presentation
					OOFF for a one-off direct debit
2.15	+++	CtgyPurp	[0..1]	Tag	
2.16	++++	Cd	[1..1]c	4x	Ensure that the tag data, if used, will be acceptable to the beneficiary's bank.
					Cannot be used if Prtry is used.
					Only the following values are accepted: CORT, SALA, TREA, CASH, DIVI, GOVT, INTE, LOAN, PENS, SECU, SSBE, SUPP, TAXS, TRAD, VATX, HEDG, INTC, WHLD
2.17	++++	Prtry	[1..1]c	35x	Ensure that the tag data, if used, will be acceptable to the beneficiary's bank.
					Cannot be used if Cd is used
2.18	++	ReqdColltnDt	[1..1]	Dt	**Requested Collection Date (See Section 3.12)**
					Enter the date you expect your payment to execute, in the format YYYY-MM-DD e.g. 2014-02-01
					Can be up to 1 year in the future.
2.19	++	Cdtr	[1..1]	Tag	**Your creditor details**
	+++	Nm	[1..1]	70x	**Your creditor name**
	+++	PstlAdr	[0..1]		See Appendix A for tag details
	+++	Id			Not allowed
	+++	CtryOfRes			Not allowed
	+++	CtctDtls			Not allowed
2.20	++	CdtrAcct	[1..1]	Tag	**Contains details of your account** you wish to be credited for this batch's transaction(s)

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	+++	Id	[1..1]	Tag	**Mandatory**
	++++	IBAN	[1..1]	Code	**This must contain your debit IBAN** for the CID specified
	++++	Othr			Not allowed
	+++	Tp			Not allowed
	+++	Ccy	[0..1]	Code	Must be valid ISO currency code
	+++	Nm			Not allowed
2.21	++	CdtrAgt	[1..1]	Tag	**Must contain the Ulster Bank BIC** for your account above
	+++	FinInstnId	[1..1]	Tag	**Mandatory**
	++++	BIC	[1..1]	Code	**Must contain either ULSBIE2D or ULSBIE2DXXX**
	++++	ClrSysMmbId	[0..1]	Tag	Not used
	++++	Nm	[0..1]	140x	Not used
	++++	PstlAdr	[0..1]	Tag	Not used – See Appendix A for details
	++++	Othr	[0..1]	Tag	Not used
	+++	BrnchId	[0..1]	Tag	Not used
2.22	++	CdtrAgtAcct			Not allowed
2.23	++	UltmtCdtr	[0..1]*	Tag	Can be present either at batch or transaction level, but not both. See Appendix A for details
2.24	++	ChrgBr	[0..1]*	Code	Only permitted value is SLEV
2.25	++	ChrgsAcct			Not allowed
2.26	++	ChrgsAcctAgt			Not allowed
2.27	++	CdtrSchmeId	[1..1]*	Tag	**Mandatory – either here or at transaction. See section 2.10 for more detail.** The file must contain the same CdtrSchmeId throughout
	+++	Nm			Not allowed
	+++	PstlAdr			Not allowed
	+++	Id	[1..1]	Tag	**Mandatory**

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	++++	OrgId			Not allowed
	++++	PrvtId	[1..1]	Tag	**Mandatory**
	+++++	DtAndPlcOfBirth			Not allowed
	+++++	Othr	[1..1]	Tag	**Mandatory**
	++++++	Id	[1..1]	35x	**Mandatory – This is where the Creditor ID must be located**
	++++++	SchmeNm	[0..1]	Tag	
	+++++++	Cd			Not allowed
	+++++++	Prtry	[1..1]	35x	Only permitted value is SEPA
	+++	CtryOfRes			Not allowed
	+++	CtctDtls			Not allowed

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4.4 Direct Debit Transaction information

ID	Level	Name	Usage	Length/ Content	Description
2.28	++	DrctDbtTxInf	[1..n]	Tag	**This is the element that encloses each transaction**
2.29	+++	PmtId	[1..1]	Tag	**Mandatory**
2.30	++++	InstrId	[0..1]	35x	Must be delivered without spaces, and must be unique for each transaction in the file
2.31	++++	EndToEndId	[1..1]	35x	**Mandatory.** **(See Section 2.11) This is the information that will be used by all parties to identify the transaction**. Must be delivered without spaces, and must be unique for each transaction in the file
2.32	+++	PmtTpInf			Not allowed This must be populated at batch level
2.44	+++	InstdAmt	[1..1]	n	**Mandatory. This is the amount, in euro, that you wish to credit the beneficiary.** The attribute Ccy="EUR" must be present in the opening tag.
2.45	+++	ChrgBr	[0..1]*	Code	Only permitted value is SLEV
2.46	+++	DrctDbtTx	[1..1]	Tag	**Mandatory**
2.47	++++	MndtRltdInf	[1..1]	Tag	**Mandatory**
2.48	+++++	MndtId	[1..1]	35x	**Mandatory.** This is the mandate ID for the direct debit sequence. Must be delivered without spaces
2.49	+++++	DtOfSgntr	[1..1]	Dt	**Mandatory.** This is the date of signing of the mandate. Format is YYYY-MM-DD e.g. 2014-02-01
2.50	+++++	AmdmntInd	[0..1]	Bool	A value of true means that the AmdmntInfDtls tag must be populated

Table 4: Direct Debit Transaction Information (see D in SEPA Direct Debit example in section 3.13)

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2.51	+++++	AmdmntInfDtls	[0..1]	Tag	Contains details of the amendments to the mandate. AmdmntInd must be true
2.52	++++++	OrgnlMndtId	[0..1]	35x	Populate this with the original MndtId details
2.53	++++++	OrgnlCdtrSchmeId	[0..1]	Tag	Populate this with the original CdtrSchmeId tag details
2.54	++++++	OrgnlCdtrAgt			Not allowed
2.55	++++++	OrgnlCdtrAgtAcct			Not allowed
2.56	++++++	OrgnlDbtr			Not allowed
2.57	++++++	OrgnlDbtrAcct	[0..1]	Tag	Populate this with the original DbtrAcct tag details
2.58	++++++	OrgnlDbtrAgt	[0..1]	Tag	Populate this with the original DbtrAgt tag details Use SMDNA (Same Mandate Details New Account) for a re-presentation of a FRST
2.59	++++++	OrgnlDbtrAgtAcct			Not allowed
2.60	++++++	OrgnlFnlColltnDt			Not allowed
2.61	++++++	OrgnlFrqcy			Not allowed
2.62	+++++	ElctrncSgntr	[0..1]	1025x	Must be delivered without spaces
2.63	+++++	FrstColltnDt			Not allowed
2.64	+++++	FnlColltnDt			Not allowed
2.65	+++++	Frqy			Not allowed
2.66	++++	CdtrSchmeId	[1..1]*	Tag	Format is the same as per Batch level details of this tag
2.67	++++	PreNtfctnId			Not allowed
2.68	++++	PreNtfctnDt			Not allowed
2.69	+++	UltmtCdtr	[0..1]*	Tag	Can be present either at batch or transaction level, but not both. See Appendix A for details
2.70	+++	DbtrAgt	[1..1]	[1..1]	**Mandatory.** The BIC of the Debtor's bank is located here
	++++	FinInstnId	[1..1]	Tag	**Mandatory**
	+++++	BIC	[1..1]	Code	**Mandatory.** Must contain either 8 or 11 digit BIC, valid for the IBAN in

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					DbtrAcct
	+++++	ClrSysMmbId	[0..1]	Tag	Not used
	+++++	Nm	[0..1]	140x	Not used
	+++++	PstlAdr	[0..1]	Tag	Not used – See Appendix A for details
	+++++	Othr	[0..1]	Tag	Not used
	++++	BrnchId	[0..1]	Tag	Not used
2.71	+++	DbtrAgtAcct			Not allowed
2.72	+++	Dbtr	[1..1]	Tag	**Mandatory.** The Debtor's name and, if required, other details
	++++	Nm	[1..1]	70x	**Mandatory.** Debtor name
	++++	PstlAdr	[0..1]	Tag	See Appendix A for details
	++++	Id	[0..1]	Tag	
	+++++	OrgId	[1..1]c	Tag	**If this element is used, PrvtId below cannot be used**
	++++++	BICorBEI	[0..1]	BIC	
	++++++	Othr	[0..n]	Tag	
	+++++++	Id	[1..1]	35x	
	+++++++	SchmeNm	[0..1]	Tag	
	++++++++	Cd	[1..1]c	4x	If code is used, Prtry below cannot be used
	++++++++	Prtry	[1..1]c	35x	If Prtry is used, Cd above cannot be used
	+++++++	Issr	[0..1]	35x	
	+++++	PrvtId	[1..1]c	Tag	**If this element is used, OrgId above cannot be used**
	++++++	DtAndPlcOfBirth	[0..1]	Tag	Not used
	++++++	Othr	[0..n]	Tag	**See definition above for details**
	++++	CtryOfRes			Not allowed
	++++	CtctDtls			Not allowed
2.73	+++	DbtrAcct	[1..1]	Tag	**Mandatory.** The Debtor's IBAN is located here

		Id	[1..1]	Tag	**Mandatory**
	+++++	IBAN	[1..1]	Code	**Mandatory.** This must contain The Debtor's IBAN
	+++++	Othr			Not allowed
	++++	Tp			Not allowed
	++++	Ccy	[0..1]	Code	Must be valid ISO currency code
	++++	Nm			Not allowed
2.74	+++	UltmtDbtr	[0..1]	Tag	See Appendix A for details
2.75	+++	InstrForCdtrAgt			Not allowed
2.76	+++	Purp	[0..1]	Tag	Purpose of the collection
2.77	++++	Cd	[1..1]c	4x	Code must be valid ISO code. Cd cannot be used if Prtry is used
2.78	++++	Prtry	[1..1]c	35x	Prtry cannot be used if Cd is used
2.79	+++	RgltryRptg			Not allowed
2.80	+++	Tax			Not allowed
2.81	+++	RltdRmtInf			Not allowed
2.88	+++	RmtInf	[0..1]	Tag	Contains further information that can be communicated to the debtor.
2.89	++++	Ustrd	[0..1]	140x	
2.90	++++	Strd			Not allowed

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5 Appendix A - XML Tag Details

5.1 Postal Address Tag <PslAdr>

Postal Address					
Index	**Level**	**XML Tag**	**Occurrence**	**Length/ Content**	**Description**
	++	AdrTp			Not allowed
	++	Dept			Not allowed
	++	SubDept			Not allowed
	++	StrtNm			Not allowed
	++	BldgNb			Not allowed
	++	PstCd			Not allowed
	++	TmnNm			Not allowed
	++	CtrySubDvsn			Not allowed
	++	Ctry	[1..1]	Code	**Mandatory if PstlAdr element is used**. Contains the ISO country code of the beneficiary address.
	++	AdrLine	[0..2]	70x	Up to two address lines may be provided.

Example address:

```
<PstlAdr>

    <Ctry>IE</Ctry>

    <AdrLine>Megacorp, 123 Main St.</AdrLine>

    <AdrLine>Dublin</AdrLine>

</PstlAdr>
```

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5.2 Initiating Party, Ultimate Creditor, Ultimate Debtor Tags

Index	Level	XML Tag	Occurrence	Length	Description
	+++	Nm	[0..1]	140x	
	+++	PstlAdr			Not allowed
	+++	Id	[0..1]	Tag	
	++++	OrgId	[1..1]c	Tag	**If this element is used, PrvtId below cannot be used**
	+++++	BICorBEI	[0..1]	BIC	
	+++++	Othr	[0..n]	Tag	
	++++++	Id	[1..1]	35x	
	++++++	SchmeNm	[0..1]	Tag	
	+++++++	Cd	[1..1]c	4x	If code is used, Prtry below cannot be used
	+++++++	Prtry	[1..1]c	35x	If Prtry is used, Cd above cannot be used
	++++++	Issr	[0..1]	35x	
	++++	PrvtId	[1..1]c	Tag	**If this element is used, OrgId above cannot be used**
	+++++	DtAndPlcOfBirth	[0..1]	Tag	Not used
	+++++	Othr	[0..n]	Tag	**See definition above for details**
	+++	CtryOfRes			Not allowed
	+++	CtctDtls			Not allowed

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6 Appendix B - Abbreviations

Single Euro Payment Area (SEPA)

SEPA Credit Transfer (SCT)

SEPA Direct Debit Origination (SDDO)

European Payment Council (EPC)

R Messages – These are any Reversals, Rejections, Returns or Refunds that may result from a collection request.

The sample xml file is for illustration purposes only and for the full file specification the "IPSO SEPA Customer File Formats" xml guide should be referred to.