SEPA Direct Debit PAIN.008.001.02 XML File Structure

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SEPA Direct Debit PAIN.008.001.02 XML File Structure – Contents

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SEPA Direct Debit PAIN.008.001.02 XML File Structure

1. Document Overview

This document details the PAIN.008.001.02 file format that will be accepted by Bank of Ireland for SEPA Direct Debit Collections.

Bank of Ireland is implementing the industry PAIN formats as outlined by the Irish Payments Service Organisation (IPSO). This document adheres to the following file specification available on the IPSO website:

- IPSO Customer File Formats V10

1.1 Background

SEPA aims to create a single, integrated and standardised payments market across the current 32 SEPA countries in Europe.

Direct debit originators must be SEPA compliant by 1st February 2014 in order to continue making electronic non-urgent euro payments (SEPA payments) in Ireland. Further background information is available on our website: http://bankofireland.com/SEPA

Bank of Ireland has also published a Direct Debit Readiness Checklist for direct debit originators on the Bank of Ireland website. To ensure you are aware of the changes required within your business please visit: http://bankofireland.com/SEPA

1.2 Document Purpose

The purpose of this document is to outline the PAIN008.001.02 XML file format that will be accepted by Bank of Ireland.

Knowledge of XML is recommended to interpret this document.

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2. The Character Set

The PAIN.008.001.02 message format can support a range of characters; the following are the supported characters which are the basic Latin character set:

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

If required, the following characters can also be used in text or information fields only, but must be provided using the XML representation shown.

Special XML Character	XML Representation
& (ampersand)	&
< (left brace)	<
> (right brace)	>
" (double quotation)	"
' (single quotation)	'

e.g. AB & C Transport would populate their name in a PAIN.008, appearing as:

```
<Cdtr>
        <Nm>AB &amp; C TRANSPORT </Nm>
</Cdtr>
```

Note: Senders must ensure that the content of Identifiers/reference data elements is restricted to the restricted basic Latin character set (across). If non supported characters are used in these fields they may lead to rejection of files or transactions in the payment chain.

Exceptionally, the content of Identifiers/reference data elements
▶ Must not start or end with a '/'
▶ Must not contain two consecutive '/'s anywhere in the data element

These identifier fields include the following:

Mandatory Fields
▶ End-to-End Identification (NB: This must be unique within the Batch).
▶ Mandate Identification
▶ Message Identification
▶ Payment Information Identification (NB: This must be unique within the File).

Optional Fields
▶ Instruction Identification
▶ Creditor and Debtor Identification
▶ Ultimate Debtor/Creditor Identification
▶ Original mandate identification
▶ Remittance Information
▶ Proprietary Codes

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3. Field Types

The following section details the type of fields that are contained in the specification document.

Mandatory Fields – Fields must be populated or the file/batch/collection will be rejected

Optional Fields – Originator to decide if this field needs to be populated

Conditional Fields – The PAIN.008.001.02 file allows the originator to amend mandate details. Where amendments are made particular fields become mandatory, these fields have been marked as conditional.

Payment Information (Batch)/Transaction Level – These fields must be populated at a payment information (batch) or transaction level. Bank of Ireland recommends populating these fields at a payment information (batch) level.

Note: There are a number of fields that may be populated at payment information level or at transaction level.

The Creditor Scheme Identification must be populated, and Bank of Ireland recommends populating at payment information (batch) level.

The following fields are optional and if used may be populated at payment information (batch) or transaction level;
► Ultimate Creditor
► Charge Bearer

4. Usage Rules

For a number of fields usage rules must be followed. There are outlined throughout the specification and failure to adhere to these usage rules will result in failed payments/batches/files.

5. Unused Optional Tags

Where optional tags have not been populated, the tag should be omitted from the file along with its parent tag.

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6. Tag Depth Structure

In the 'TAG DEPTH' column within the file format table below, each of the 'field name' tags are represented by a '+'.

These '+' icons represent the depth of the field name tag within the document.

For example:

'+' would represent a Parent Element
'++' would represent the Child Element of the previous Parent Element

TAG DEPTH	TAG STRUCTURE
+	<>
++	<> <>
+++	<> <> <>

7. File Name

The following rules apply to the file name:

1. The file name must contain the following reference 'PAIN008'. This may appear at the beginning or within the filename.
2. The file extension must be '.xml'
3. Filename must not exceed 50 characters.
4. Only alphanumeric characters must be used in the filename (preceding the file extension '.xml').
5. Filename must contain no spaces

Example: 20130628001PAIN008.xml

It is recommended that a unique file name is used for each file. For example, this can be achieved by incorporating a date or sequence number of your own choosing.

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SEPA Direct Debit PAIN.008.001.02 XML File Structure

8.   File Format Table

Field Index - Field Name – Tag (Field Index as referenced in EPC Implementation Guide)	Tag Depth	Content	Mandatory/ Optional/ Conditional	Description	Data
<?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">		Empty Tag	Mandatory	This tag must always be placed before the group header tag	
<CstmrDrctDbtInitn>		Empty Tag	Mandatory	This tag must always be placed before the group header tag	

Group Header Block – this can only occur once per file

Field Index - Field Name – Tag	Tag Depth	Content	Mandatory/ Optional/ Conditional	Description	
1.0 Group Header **<GrpHdr>**	+	Empty Tag	Mandatory		
1.1 Message Identification **<MsgId>**	++	Yes	Mandatory	Originator's unique identifier of the submitted file/bulk. *Note: This ID cannot be reused on future files*	**Data Type:** Text **Format:** Max length: 35 Min length: 1
1.2 Creation Date Time **<CreDtTm>**	++	Yes	Mandatory	Date and time that the file was created	**Data Type:** ISODateTime **Format:** YYYY-MM-DDTHH:MM:SS **e.g.** 2012-02-06T08:35:30
1.6 Number Of Transactions **<NbOfTxs>**	++	Yes	Mandatory	Number of individual transactions contained in the file	**Data Type:** Max15NumericText **Format:** [0-9] {1,15}

- Mandatory Fields
- Optional Fields
- Conditional Fields
- Payment Information (Batch)/Transaction Level

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Group Header Block – this can only occur once per file					
Field Index - Field Name – Tag	**Tag Depth**	**Content**	**Mandatory/ Optional/ Conditional**	**Description**	
1.7 Control Sum **<CtrlSum>**	++	Yes	Mandatory	Total of all individual amounts included in the file	**Data Type:** Decimal Number **Format:** Fraction Digits: 2 Total Digits: 18
Initiating Party *Usage Rule: For Group Header BOI originators must populate Private ID field*					
1.8 Initiating Party **<InitgPty>**	++	Empty Tag	Mandatory		
1.8 Identification **<Id>**	+++	Empty Tag	Mandatory		
1.8 Private Identification **<PrvtId>**	++++	Empty Tag	Mandatory		
1.8 Other **<Othr>**	+++++	Empty Tag	Mandatory		
1.8 Identification **<Id>**	++++++	Yes	Mandatory	Populate with Creditor Scheme Identification - SEPA equivalent of OIN Number	**Data Type:** Text **Format:** Max length: 35 Min length: 1

- Mandatory Fields
- Optional Fields
- Conditional Fields
- Payment Information (Batch)/Transaction Level

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Payments Information (Batch) Block – this can occur multiple times within a file					
Field Index - Field Name – Tag	Tag Depth	Content	Mandatory/ Optional/ Conditional	Description	
2.0 Payment Information **<PmtInf>**	+	Empty Tag	Mandatory		
2.1 Payment Information Identification **<PmtInfId>**	++	Yes	Mandatory	Originator's unique identifier of this batch of transactions within this file. PLEASE NOTE – THIS MUST BE UNIQUE WITHIN THE FILE	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.2 Payment Method **<PmtMtd>**	++	Yes	Mandatory	Specifies the means of payment that will be used to move the amount of money.	*Only 'DD' is allowed*
Batch Booking *Usage Rule: May be populated with true or false however payments will always be batch. Originators are permitted to omit field*					
2.3 Batch Booking **<BtchBookg>**	++	Yes	Optional	Payments will always be batched regardless of what originator populates here	**Data Type:** Indicator **Format:** True, false
2.4 Number Of Transactions **<NbOfTxs>**	++	Yes	Mandatory	Populate with number of transactions in batch	**Data Type:** Numeric Text **Format:** [0-9] {1,15}
2.5 Control Sum **<CtrlSum>**	++	Yes	Mandatory	Total of all individual amounts included in the batch	**Data Type:** Decimal Number **Format:** Fraction Digits: 2 Total Digits: 18
2.6 Payment Type Information **<PmtTpInf>**	++	Empty Tag	Mandatory		
2.8 Service Level **<SvcLvl>**	+++	Empty Tag	Mandatory		
2.9 Code **<Cd>**	++++	Yes	Mandatory	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list	*Only 'SEPA' is allowed*
2.11 Local Instrument **<LclInstrm>**	+++	Empty Tag	Mandatory		
2.12 Code **<Cd>**	++++	Yes	Mandatory	Specifies the local instrument	*Only 'CORE' is allowed*

- Mandatory Fields
- Optional Fields
- Conditional Fields
- Payment Information (Batch)/Transaction Level

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Payments Information (Batch) Block – this can occur multiple times within a file					
Field Index - Field Name – Tag	**Tag Depth**	**Content**	**Mandatory/ Optional/ Conditional**	**Description**	
2.14 Sequence Type <SeqTp>	+++	Yes	Mandatory	Identifies the direct debit sequence, such as first, recurrent, final or one-off	**Code:** FRST, RCUR, OOFF, FNAL
2.15 Category Purpose <CtgyPurp>	+++	Empty Tag	Optional		
2.16 Code <Cd>	++++	Yes	Optional	This is used by the initiating party to provide information concerning the processing of the payment – code form	**Format:** Max length: 4 Min length: 1 *see code list in appendix*
2.17 Proprietary <Prtry>	++++	Yes	Optional	This is used by the initiating party to provide information concerning the processing of the payment – proprietary form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.18 Requested Collection Date <ReqdColltnDt>	++	Yes	Mandatory	Date on which the creditor requests that the amount of money is to be collected from the debtor. File must be submitted at least 6 days in advance of this date for first collections and at least 3 days in advance of this data for subsequent collections. Cut off times also apply.	**Data Type:** ISODate **Format:** YYYY-MM-DD e.g. 1998-03-30
2.19 Creditor <Cdtr>	++	Empty Tag	Mandatory		
2.19 Name <Nm>	+++	Yes	Mandatory	Name by which a creditor party is known and which is usually used to identify that party	**Data Type:** Text **Format:** Max length: 70 Min length: 1
2.19 Postal Address <PstlAdr>	+++	Empty Tag	Mandatory		
2.19 Country <Ctry>	++++	Yes	Optional	Country Code of creditor	**Format:** [A-Z]{2,2} ISO 3166, Alpha-2 code

■ Mandatory Fields
■ Optional Fields
■ Conditional Fields
■ Payment Information (Batch)/Transaction Level

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Payments Information (Batch) Block – this can occur multiple times within a file

Field Index - Field Name – Tag	Tag Depth	Content	Mandatory/ Optional/ Conditional	Description	
2.19 Address Line (2) **<Adrline>**	++++	Yes	Optional	Creditor Postal address in free format text. *Note: Two occurrences of this tag are allowed*	**Data Type:** Text **Format:** Max length: 70 Min length: 1
2.20 Creditor Account **<CdtrAcct>**	++	Empty Tag	Mandatory		
2.20 Identification **<Id>**	+++	Empty Tag	Mandatory		
2.20 IBAN **<IBAN>**	++++	Yes	Mandatory	International Bank Account Number (IBAN) of the creditor to which a credit entry will be posted as a result of the payment transaction.	**Data Type:** IBAN2007Identifier **Format:** [A-Z]{2,2}[0-9]{2,2} [a-zA-Z0-9]{1,30}
2.20 Currency **<Ccy>**	+++	Yes	Optional	Identification of the currency in which the account is held. Note: No processing or validation is completed on this field – for information purpose only	Currency Code **Format:** [A-Z]{3,3} Valid active or historic currency codes are registered with the ISO 4217
2.21 Creditor Agent **<CdtrAgt>**	++	Empty Tag	Mandatory		
2.21 Financial Institution Identification **<FinInstnId>**	+++	Empty Tag	Mandatory		
2.21 BIC **<BIC>**	++++	Yes	Mandatory	Bank Identifier Code of the creditor.	**Data Type:** BIC Identifier **Format:** [A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}. THIS MUST BE 'BOFIIE2D'.
Ultimate Creditor *Usage Rule – Ultimate Creditor is an optional field, if used the **Name** and **Identification** can be populated at either batch or transaction level*					
2.23 Ultimate Creditor **<UltmtCdtr>**	++	Empty Tag	Optional		
2.23 Name **<Nm>**	+++	Yes	Optional	Ultimate party to which an amount of money is due	**Data Type:** Text **Format:** Max length: 70 Min length: 1

- Mandatory Fields
- Optional Fields
- Conditional Fields
- Payment Information (Batch)/Transaction Level

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Payments Information (Batch) Block – this can occur multiple times within a file					
Field Index - Field Name – Tag	**Tag Depth**	**Content**	**Mandatory/ Optional/ Conditional**	**Description**	
Identification *Usage Rule – **Either** Organisation Identification **or** Private Identification to be populated*					
2.23 Identification **<Id>**	+++	Empty Tag	Optional		
Organisation Identification *Usage Rule: **Either** 'BIC or BEI' **or** one occurrence of 'Other' is allowed.*					
2.23 Organisation Identification **<OrgId>**	++++	Empty Tag	Optional		
2.23 BICOrBEI **<BICOrBEI>**	+++++	Yes	Optional	BIC Identifier	**Data Type:** Any BIC Identifier **Format:** [A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
2.23 Other **<Othr>**	+++++	Empty Tag	Optional		
2.23 Identification **<Id>**	++++++	Yes	Optional	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.23 Scheme Name **<SchmeNm>**	++++++	No	Optional		
2.23 Code **<Cd>**	+++++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalOrganisation Identification1Code **Format:** Max Length: 4 Min length: 1
2.23 Proprietary **<Prtry>**	+++++++	Yes	Optional	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
2.23 Issuer **<Issr>**	++++++	Yes	Optional	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length: 1
Private Identification *Usage Rule: **Either** 'Date and Place of Birth' **or** one occurrence of 'Other' is allowed*					
2.23 Private Identification **<PrvtId>**	++++	Empty Tag	Optional		

- Mandatory Fields
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- Conditional Fields
- Payment Information (Batch)/Transaction Level

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Payments Information (Batch) Block – this can occur multiple times within a file					
Field Index - Field Name – Tag	**Tag Depth**	**Content**	**Mandatory/ Optional/ Conditional**	**Description**	
2.23 Date And Place Of Birth <DtAndPlcOfBirth>	+++++	Empty Tag	Optional		
2.23 Birth Date <BirthDt>	++++++	Yes	Optional	Date on which a person is born	**Data Type:** ISODate **Format:** YYYY-MM-DD e.g. 1998-03-30
2.23 Province Of Birth <PrvcOfBirth>	++++++	Yes	Optional	Province where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.23 City Of Birth <CityOfBirth>	++++++	Yes	Optional	City where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.23 Country Of Birth <CtryOfBirth>	++++++	Yes	Optional	Country where a person was born	**Data Type:** Country Code **Format:** [A-Z]{2,2}
2.23 Other <Othr>	+++++	Empty Tag	Optional		
2.23 Identification <Id>	++++++	Yes	Optional	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.23 Scheme Name <SchmeNm>	++++++	No	Optional		
2.23 Code <Cd>	+++++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalOrganisation Identification1Code **Format:** Max length: 4 Min length: 1
2.23 Proprietary <Prtry>	+++++++	Yes	Optional	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1

- Mandatory Fields
- Optional Fields
- Conditional Fields
- Payment Information (Batch)/Transaction Level

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Payments Information (Batch) Block – this can occur multiple times within a file

Field Index - Field Name – Tag	Tag Depth	Content	Mandatory/ Optional/ Conditional	Description	
2.23 Issuer **<Issr>**	++++++	Yes	Optional	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1
Charge Bearer *Usage Rule: Charge Bearer is optional and may be populated at payment information or transaction level.* ***BOI recommend to populate at payment information level***					
2.24 Charge Bearer **<ChrgBr>**	++	Yes	Optional	Specifies which party/parties will bear the charges associated with the processing of the payment transaction	Only 'SLEV' is allowed
Creditor Scheme Identification *Usage Rule: CID must be populated at either payment information or transaction level.* ***BOI recommend to populate at payment information level***					
2.27 Creditor Scheme Identification **<CdtrSchmeId>**	++	Empty Tag	Advise to populate at Payment information (batch) level		
2.27 Identification **<Id>**	+++	Empty Tag	Advise to populate at pymt info (batch) level		
2.27 Private Identification **<PrvtId>**	++++	Empty Tag	Advise to populate at pymt info (batch) level		
2.27 Other **<Othr>**	+++++	Empty Tag	Advise to populate at pymt info (batch) level		
2.27 Identification **<Id>**	++++++	Yes	Advise to populate at pymt info (batch) level	This contains the Creditor Scheme identifier (CID) - formerly OIN	**Data:** Text **Format:** Max length: 35 Min length: 1
2.27 Scheme Name **<SchmeNm>**	++++++	Empty Tag	Advise to populate at pymt info (batch) level		
2.27 Proprietary **<Prtry>**	+++++++	Yes	Advise to populate at pymt info (batch) level	Name of the identification scheme, in a free text form.	Must contain 'SEPA'

- Mandatory Fields
- Optional Fields
- Conditional Fields
- Payment Information (Batch)/Transaction Level

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Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	**Tag Depth**	**Content**	**Mandatory/ Optional/ Conditional**	**Description**	
2.28 Direct Debit Transaction Information **<DrctDbtTxInf>**	++	Empty Tag	Mandatory		
2.29 Payment Identification **<PmtId>**	+++	Empty Tag	Mandatory		
2.30 Payment Identification/Instruction Identification **<InstrId>**	++++	Yes	Optional	Secondary identification that the originator may place on the payment *Note: Many originators will choose not to use this field unless there is a business reason to do so*	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.31 Payment Identification/End to End Identification **<EndToEndId>**	++++	Yes	Mandatory	Originator's unique reference on the transaction – THIS MUST BE UNIQUE WITHIN THE BATCH.	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.44 Instructed Amount **<InstdAmt>**	+++	Yes	Mandatory	Amount of money to be moved between the debtor and creditor	**Usage Rule:** Only 'EUR' is allowed. **Usage Rule:** Amount must be 0.01 or more and 999999999.99 or less. **Format Rule:** The fractional part has a maximum of two digits. e.g. <InstdAmt Ccy="EUR">3421.00</InstdAmt>
Charge Bearer *Usage Rule: Charge Bearer is optional and may be populated at payment information or transaction level.* **BOI recommend to populate at payment information level**					
2.45 Charge Bearer **<ChrgBr>**	+++	Yes	Advise to populate at pymt info level	Specifies which party/parties will bear the charges associated with the processing of the payment transaction	Only 'SLEV' is allowed
2.46 Direct Debit Transaction **<DrctDbtTx>**	+++	Empty Tag	Mandatory		
2.47 Mandate Related Information **<MndtRltdInf>**	++++	Empty Tag	Mandatory		
2.48 Mandate Identification **<MndtId>**	+++++	Yes	Mandatory	Unique Mandate Reference	**Data Type:** Text **Format:** Max length: 35 Min length: 1

- Mandatory Fields
- Optional Fields
- Conditional Fields
- Payment Information (Batch)/Transaction Level

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Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	Tag Depth	Content	Mandatory/ Optional/ Conditional	Description	
2.49 Date of Signature **<DtOfSgntr>**	+++++	Yes	Mandatory	Date on which the direct debit mandate has been signed by the debtor.	**Data Type:** ISODate **Format:** YYYY-MM-DD e.g. 1998-03-30
Amendment Indicator *Usage Rule: Amendment indicator must be set to true when an amendment has been made and the relevant details added to the amended field*					
2.50 Amendment Indicator **<AmdmntInd>**	+++++	Yes	Optional	Indicator notifying whether the underlying mandate is amended or not.	**true** when an amendment has been made ;otherwise **do not put this tag in the file**
2.51 Amendment Information Details **<AmdmntInfDtls>**	+++++	Empty Tag	Conditional		
2.52 Original Mandate Identification **<OrgnlMndtId>**	++++++	Yes	Conditional	Previous UMR is included here if an amendment has been made to the UMR (see2.48)	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.53 Original Creditor Scheme ID **<OrgnlCdtrSchmeId>**	++++++	Empty Tag	Conditional		
2.53 Name **<Nm>**	+++++++	Yes	Conditional	Previous creditor name. If present the new 'Name' must be specified under Creditor – 2.19	**Data Type:** Text **Format:** Max length: 70 Min length: 1
2.53 Identification **<Id>**	+++++++	Empty Tag	Conditional		
2.53 Private Identification **<PrvtId>**	++++++++	Empty Tag	Conditional		
2.53 Other **<Othr>**	+++++++++	Empty Tag	Conditional		
2.53 Identification **<Id>**	++++++++++	Yes	Conditional	Previous creditor scheme identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1

■ Mandatory Fields

■ Optional Fields

■ Conditional Fields

■ Payment Information (Batch)/Transaction Level

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Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	**Tag Depth**	**Content**	**Mandatory/ Optional/ Conditional**	**Description**	
2.53 Scheme Name **<SchmeNm>**	+++++++ +++	Empty Tag	Conditional		
2.53 Proprietary **<Prtry>**	+++++++ ++++	Yes	Conditional	Name of the identification scheme, in a free text form.	Must contain SEPA
2.57 Original Debtor Account **<OrgnlDbtrAcct>**	++++++	Empty Tag	Conditional		
2.57 Identification **<Id>**	+++++++	Empty Tag	Conditional		
2.57 IBAN **<IBAN>**	+++++++ +	Yes	Conditional	Original debtor account that has been modified. Used only if originator still with same bank but using a different account on the mandate	**Data Type:** IBAN2007Identifier **Format:** [A-Z]{2,2}[0-9]{2,2} [a-zA-Z0-9]{1,30}
Original Debtor Agent *Usage Rule: To be used with the 'FRST' indicator in the 'Sequence Type' Field Index 2.14 in the Payment Information Block*					
2.58 Original Debtor Agent **<OrgnlDbtrAgt>**	++++++	Empty Tag	Conditional		
2.58 Financial Institution Identification **<FinInstnId>**	+++++++	Empty Tag	Conditional		
2.58 Other **<Othr>**	+++++++ +	Empty Tag	Conditional		
2.58 Identification **<Id>**	+++++++ ++	Yes	Conditional	Must be populated with 'SMNDA' to indicate same mandate with new debtor agent Note: To be used with the 'FRST' indicator in the 'Sequence Type' Field Index 2.14	SMNDA
Electronic Signature *Usage Rule: This data element is not to be used if the mandate is a paper mandate*					
2.62 Electronic Signature **<ElctrncSgntr>**	+++++	Yes	Optional	Additional security provisions, such as a digital signature, as provided by the debtor.	**Data Type:** Text **Format:** Max length: 1025 Min length: 1

Mandatory Fields

Optional Fields

Conditional Fields

Payment Information (Batch)/Transaction Level

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Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	Tag Depth	Content	Mandatory/ Optional/ Conditional	Description	
Creditor Scheme Identification *Usage Rule: CID must be populated at either payment information or transaction level.* **BOI recommend to populate at payment information level**					
2.66 Creditor Scheme Identification **<CdtrSchmeId>**	++++	Empty Tag	Advise to populate at pymt info level		
2.66 Identification **<Id>**	+++++	Empty Tag	Advise to populate at pymt info level		
2.66 Private Identification **<PrvtId>**	++++++	Empty Tag	Advise to populate at pymt info level		
2.66 Other **<Othr>**	+++++++	Empty Tag	Advise to populate at pymt info level		
2.66 Identification **<Id>**	++++++++	Yes	Advise to populate at pymt info level	This contains the Creditor Scheme identifier (CID) - formerly OIN	**Data:** Text **Format:** Max length: 35 Min length: 1
2.66 Scheme Name **<SchmeNm>**	++++++++	Empty Tag	Advise to populate at pymt info level		
2.66 Proprietary **<Prtry>**	+++++++++	Yes	Advise to populate at pymt info level	Name of the identification scheme, in a free text form.	Must contain 'SEPA'
Ultimate Creditor *Usage Rule – Ultimate Creditor is optional, if used* **Name** *and* **Identification** *can be populated at batch or transaction level*					
2.69 Ultimate Creditor **<UltmtCdtr>**	+++	Empty Tag	Optional		
2.69 Name **<Nm>**	++++	Yes	Optional	Ultimate party to which an amount of money is due	**Data Type:** Text **Format:** Max length: 70 Min length: 1
Identification *Usage Rule – **Either** Organisation Identification **or** Private Identification to be populated*					
2.69 Identification **<Id>**	++++	Empty Tag	Optional		

Mandatory Fields

Optional Fields

Conditional Fields

Payment Information (Batch)/Transaction Level

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Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	**Tag Depth**	**Content**	**Mandatory/ Optional/ Conditional**	**Description**	
Organisation Identification *Usage Rule:* **Either** *'BIC or BEI'* **or** *one occurrence of 'Other' is allowed.*					
2.69 Organisation Identification **<OrgId>**	+++++	Empty Tag	Optional		
2.69 BICOrBEI **<BICOrBEI>**	++++++	Yes	Optional	BIC Identifier	**Data Type:** Any BIC Identifier **Format:** [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
2.69 Other **<Othr>**	++++++	Empty Tag	Optional		
2.69 Identification **<Id>**	+++++++	Yes	Optional	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.69 Scheme Name **<SchmeNm>**	+++++++	No	Optional		
2.69 Code **<Cd>**	++++++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalOrganisation Identification1Code **Format:** Max Length: 4 Min length: 1
2.69 Proprietary **<Prtry>**	++++++++	Yes	Optional	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.69 Issuer **<Issr>**	+++++++	Yes	Optional	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1
Private Identification *Usage Rule:* **Either** *'Date and Place of Birth'* **or** *one occurrence of 'Other' is allowed*					
2.69 Private Identification **<PrvtId>**	+++++	Empty Tag	Optional		
2.69 Date And Place Of Birth **<DtAndPlcOfBirth>**	++++++	Empty Tag	Optional		

Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	**Tag Depth**	**Content**	**Mandatory/ Optional/ Conditional**	**Description**	
2.69 Birth Date **<BirthDt>**	+++++++	Yes	Optional	Date on which a person is born	**Data Type:** ISODate **Format:** YYYY-MM-DD e.g. 1998-03-30
2.69 Province Of Birth **<PrvcOfBirth>**	+++++++	Yes	Optional	Province where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.69 City Of Birth **<CityOfBirth>**	+++++++	Yes	Optional	City where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.69 Country Of Birth **<CtryOfBirth>**	+++++++	Yes	Optional	Country where a person was born	**Data Type:** Country Code **Format:** [A-Z]{2,2}
2.69 Other <Othr>	++++++	Empty Tag	Optional		
2.69 Identification <Id>	+++++++	Yes	Optional	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.69 Scheme Name <SchmeNm>	+++++++	No	Optional		
2.69 Code <Cd>	+++++++ +	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalOrganisation Identification1Code **Format:** Max length: 4 Min length: 1
2.69 Proprietary <Prtry>	+++++++ +	Yes	Optional	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.69 Issuer <Issr>	+++++++	Yes	Optional	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1

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Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	**Tag Depth**	**Content**	**Mandatory/ Optional/ Conditional**	**Description**	
2.70 Debtor Agent **<DbtrAgt>**	+++	Empty Tag	Mandatory		
2.70 Financial Institution Identification **<FinInstnId>**	++++	Empty Tag	Mandatory		
2.70 BIC **<BIC>**	+++++	Yes	Mandatory	Bank Identifier Code	**Data Type:** BIC Identifier **Format:** [A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
2.72 Debtor **<Dbtr>**	+++	Empty Tag	Mandatory		
2.72 Name **<Nm>**	++++	Yes	Mandatory	Debtor name	**Data Type:** Max70Text **Format:** Max length: 70 Min length: 1
2.72 Postal Address **<PstlAdr>**	++++	Empty Tag	Optional		
2.72 Country **<Ctry>**	+++++	Yes	Optional	Country code	**Data Type:** Country Code **Format:** [A-Z]{2,2} SO 3166, Alpha-2 code
2.72 Address Line (2) **<AdrLine>**	+++++	Yes	Optional	Debtor address in free format text. *Note: Two occurrences of this tag are allowed*	**Data Type:** Text **Format:** Max length: 70 Min length: 1
Identification *Usage Rule – Optional field, if used* **Either** *Organisation Identification* **or** *Private Identification to be populated*					
2.72 Identification **<Id>**	++++	Empty Tag	Optional		
Organisation Identification *Usage Rule:* **Either** *'BIC or BEI'* **or** *one occurrence of 'Other' is allowed.*					
2.72 Organisation Identification **<OrgId>**	+++++	Empty Tag	Optional		
2.72 BICOrBEI **<BICOrBEI>**	++++++	Yes	Optional	BIC Identifier	**Data Type:** Any BIC Identifier **Format:** [A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

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Transaction Information Block – this can occur multiple times within a Payment Information Block						
Field Index - Field Name – Tag	**Tag Depth**	**Content**	**Mandatory/ Optional/ Conditional**	**Description**		
2.72 Other **<Othr>**	++++++	Empty Tag	Optional			
2.72 Identification **<Id>**	+++++++	Yes	Optional	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1	
2.72 Scheme Name **<SchmeNm>**	+++++++	No	Optional			
2.72 Code **<Cd>**	+++++++ +	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalOrganisation Identification1Code **Format:** Max Length: 4 Min length: 1	
2.72 Proprietary **<Prtry>**	+++++++ +	Yes	Optional	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1	
2.72 Issuer **<Issr>**	+++++++	Yes	Optional	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1	
Private Identification *Usage Rule: **Either** 'Date and Place of Birth' **or** one occurrence of 'Other' is allowed*						
2.72 Private Identification <PrvtId>	+++++	Empty Tag	Optional			
2.72 Date And Place Of Birth <DtAndPlcOfBirth>	++++++	Empty Tag	Optional			
2.72 Birth Date <BirthDt>	+++++++	Yes	Optional	Date on which a person is born	**Data Type:** ISO Date **Format:** YYYY-MM-DD e.g. 1998-03-30	
2.72 Province Of Birth <PrvcOfBirth>	+++++++	Yes	Optional	Province where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1	

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Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	**Tag Depth**	**Content**	**Mandatory/ Optional/ Conditional**	**Description**	
2.72 City Of Birth **<CityOfBirth>**	+++++++	Yes	Optional	City where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.72 Country Of Birth **<CtryOfBirth>**	+++++++	Yes	Optional	Country where a person was born	**Data Type:** Country Code **Format:** [A-Z]{2,2}
2.72 Other **<Othr>**	++++++	Empty Tag	Optional		
2.72 Identification **<Id>**	+++++++	Yes	Optional	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.72 Scheme Name **<SchmeNm>**	+++++++	No	Optional		
2.72 Code **<Cd>**	+++++++ +	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalOrganisation Identification1Code **Format:** Max length: 4 Min length: 1
2.72 Proprietary **<Prtry>**	+++++++ +	Yes	Optional	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.72 Issuer **<Issr>**	+++++++	Yes	Optional	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.73 Debtor Account **<DbtrAcct>**	+++	Empty Tag	Mandatory		
2.73 Identification **<Id>**	++++	Empty Tag	Mandatory		
2.73 IBAN **<IBAN>**	+++++	Yes	Mandatory	International Bank Account Number (IBAN)	**Data Type:** IBAN2007Identifier **Format:** [A-Z]{2,2}[0-9]{2,2} [a-zA-Z0-9]{1,30}

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Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	**Tag Depth**	**Content**	**Mandatory/ Optional/ Conditional**	**Description**	
Ultimate Debtor *Usage Rule - Optional field however must be populated if provided by the Debtor in the Mandate*					
2.74 Ultimate Debtor **<UltmtDbtr>**	+++	Empty Tag	Optional		
2.74 Name **<Nm>**	++++	Yes	Optional	Debtor must be the party who signed the mandate. Ultimate debtor is a third party to the mandate who may ultimately hold the debt *Note: This is for information purposes only*	**Data Type:** Text **Format:** Max length: 70 Min length: 1
Identification *Usage Rule – **Either** Organisation Identification **or** Private Identification to be populated*					
2.74 Identification **<Id>**	++++	Empty Tag	Optional		
Organisation Identification *Usage Rule: **Either** 'BIC or BEI' **or** one occurrence of 'Other' is allowed.*					
2.74 Organisation Identification **<OrgId>**	+++++	Empty Tag	Optional		
2.74 BICOrBEI **<BICOrBEI>**	++++++	Yes	Optional	BIC Identifier	**Data Type:** Any BIC Identifier **Format:** [A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
2.74 Other **<Othr>**	++++++	Empty Tag	Optional		
2.74 Identification **<Id>**	+++++++	Yes	Optional	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.74 Scheme Name **<SchmeNm>**	+++++++	No	Optional		
2.74 Code **<Cd>**	+++++++ +	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalOrganisation Identification1Code **Format:** Max Length: 4 Min length: 1

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Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	Tag Depth	Content	Mandatory/ Optional/ Conditional	Description	
2.74 Proprietary **<Prtry>**	+++++++ +	Yes	Optional	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.74 Issuer **<Issr>**	+++++++	Yes	Optional	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1
Private Identification *Usage Rule:* **Either** *'Date and Place of Birth'* **or** *one occurrence of 'Other' is allowed*					
2.74 Private Identification **<PrvtId>**	+++++	Empty Tag	Optional		
2.74 Date And Place Of Birth **<DtAndPlcOfBirth>**	++++++	Empty Tag	Optional		
2.74 Birth Date **<BirthDt>**	+++++++	Yes	Optional	Date on which a person is born	**Data Type:** ISODate **Format:** YYYY-MM-DD e.g. 1998-03-30
2.74 Province Of Birth **<PrvcOfBirth>**	+++++++	Yes	Optional	Province where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.74 City Of Birth **<CityOfBirth>**	+++++++	Yes	Optional	City where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.74 Country Of Birth **<CtryOfBirth>**	+++++++	Yes	Optional	Country where a person was born	**Data Type:** Country Code **Format:** [A-Z]{2,2}
2.74 Other **<Othr>**	++++++	Empty Tag	Optional		
2.74 Identification **<Id>**	+++++++	Yes	Optional	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1

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Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	Tag Depth	Content	Mandatory/ Optional/ Conditional	Description	
2.74 Scheme Name **<SchmeNm>**	+++++++	No	Optional		
2.74 Code **<Cd>**	+++++++ +	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalOrganisation Identification1Code **Format:** Max length: 4 Min length: 1
2.74 Proprietary **<Prtry>**	+++++++ +	Yes	Optional	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.74 Issuer **<Issr>**	+++++++	Yes	Optional	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.77 Purpose **<Purp>**	+++	Empty Tag	Optional		
2.77 Code **<Cd>**	++++	Yes	Optional	Underlying reason for the payment transaction	**Format:** Max length: 4 Min length: 1 *see code list in appendix*
Remittance Information *Usage Rule: Optional field, either 1 instance of 'Structured' or 1 instance of 'Unstructured', may be present*					
2.88 Remittance Information **<RmtInf>**	+++	Empty Tag	Optional		
2.89 Unstructured **<Ustrd>**	++++	Yes	Optional	Free text provided for matching reconciliation	**Data Type:** Text **Format:** Max length: 140 Min length: 1
2.90 Structured **<Strd>**	++++	Empty Tag	Optional		
Creditor Reference Information *Usage Rule: When used, both 'Type' and 'Reference' must be present.*					
2.110 Creditor Reference Information **<CdtrRefInf>**	+++++	Empty Tag	Optional		
2.111 Type **<Tp>**	++++++	Empty Tag	Optional		

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Transaction Information Block – this can occur multiple times within a Payment Information Block					
Field Index - Field Name – Tag	**Tag Depth**	**Content**	**Mandatory/ Optional/ Conditional**	**Description**	
2.112 Code or Proprietary **<CdOrPrtry>**	+++++++	Empty Tag	Optional		
2.113 Code **<Cd>**	++++++++	Yes	Optional	Type of creditor reference, in a coded form.	*Usage Rule Only 'SCOR' is allowed*
2.115 Issuer **<Issr>**	+++++++	Yes	Optional	Entity that assigns the credit reference type.	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.116 Reference **<Ref>**	++++++	Yes	Optional	Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.	**Data Type:** Text **Format:** Max length: 35 Min length: 1

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```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>
		<GrpHdr>
			<MsgId>MSGID12345678912</MsgId>
			<CreDtTm>2013-10-01T09:30:48</CreDtTm>
			<NbOfTxs>4</NbOfTxs>
			<CtrlSum>400.4</CtrlSum>
			<InitgPty>
				<Id>
				  <PrvtId>
					<Othr>
						<Id>IE97ZZZ123456</Id>
					</Othr>
				  </PrvtId>
				</Id>
			</InitgPty>
		</GrpHdr>
		<PmtInf>
```

```
        <PmtInfId>PMTINFID1</PmtInfId>
        <PmtMtd>DD</PmtMtd>
<NbOfTxs>2</NbOfTxs>
        <CtrlSum>200.2</CtrlSum>
        <PmtTpInf>
            <SvcLvl>
                <Cd>SEPA</Cd>
            </SvcLvl>
            <LclInstrm>
                <Cd>CORE</Cd>
            </LclInstrm>
            <SeqTp>FRST</SeqTp>
        </PmtTpInf>
        <ReqdColltnDt>2013-10-09</ReqdColltnDt>
        <Cdtr>
            <Nm>CREDITOR</Nm>
        </Cdtr>
        <CdtrAcct>
            <Id>
                <IBAN>IE98BOFI90393912345678</IBAN>
            </Id>
        </CdtrAcct>
        <CdtrAgt>
```

```xml
<FinInstnId>
    <BIC>BOFIIE2D</BIC>
</FinInstnId>
</CdtrAgt>
<CdtrSchmeId>
    <Id>
        <PrvtId>
            <Othr>
                <Id>IE97ZZZ123456</Id>
                <SchmeNm>
                    <Prtry>SEPA</Prtry>
                </SchmeNm>
            </Othr>
        </PrvtId>
    </Id>
</CdtrSchmeId>
<DrctDbtTxInf>
    <PmtId>
        <EndToEndId>E2EID1</EndToEndId>
    </PmtId>
    <InstdAmt Ccy="EUR">100.1</InstdAmt>
    <DrctDbtTx>
        <MndtRltdInf>
```

```
                        <MndtId>MANDATEID1</MndtId>

                        <DtOfSgntr>2013-09-01</DtOfSgntr>

                </MndtRltdInf>

        </DrctDbtTx>

        <DbtrAgt>

                <FinInstnId>

                        <BIC>BOFIIE2D</BIC>

                </FinInstnId>

        </DbtrAgt>

        <Dbtr>

                <Nm>DEBTOR1</Nm>

        </Dbtr>

        <DbtrAcct>

                <Id>

                        <IBAN>IE98BOFI90393912121212</IBAN>

                </Id>

        </DbtrAcct>

</DrctDbtTxInf>

<DrctDbtTxInf>

        <PmtId>

                <EndToEndId>E2EID2</EndToEndId>

        </PmtId>

        <InstdAmt Ccy="EUR">100.1</InstdAmt>
```

```xml
<DrctDbtTx>
    <MndtRltdInf>
        <MndtId>MANDATEID2</MndtId>
        <DtOfSgntr>2013-09-01</DtOfSgntr>
        <AmdmntInd>true</AmdmntInd>
        <AmdmntInfDtls>
            <OrgnlDbtrAgt>
                <FinInstnId>
                    <Othr>
                        <Id>SMNDA</Id>
                    </Othr>
                </FinInstnId>
            </OrgnlDbtrAgt>
        </AmdmntInfDtls>
    </MndtRltdInf>
</DrctDbtTx>
<DbtrAgt>
    <FinInstnId>
        <BIC>AIBKIE2D</BIC>
    </FinInstnId>
</DbtrAgt>
<Dbtr>
    <Nm>DEBTOR2</Nm>
```

Code

```xml
				</Dbtr>
				<DbtrAcct>
					<Id>
						<IBAN>IE16AIBK93110187654321</IBAN>
					</Id>
				</DbtrAcct>
			</DrctDbtTxInf>
		</PmtInf>
		<PmtInf>
			<PmtInfId>PMTINFID2</PmtInfId>
			<PmtMtd>DD</PmtMtd>
<NbOfTxs>2</NbOfTxs>
			<CtrlSum>200.2</CtrlSum>
			<PmtTpInf>
				<SvcLvl>
					<Cd>SEPA</Cd>
				</SvcLvl>
				<LclInstrm>
					<Cd>CORE</Cd>
				</LclInstrm>
				<SeqTp>RCUR</SeqTp>
			</PmtTpInf>
			<ReqdColltnDt>2013-10-04</ReqdColltnDt>
```

```xml
<Cdtr>
	<Nm>CREDITOR</Nm>
</Cdtr>
<CdtrAcct>
	<Id>
		<IBAN>IE98BOFI90393987654321</IBAN>
	</Id>
</CdtrAcct>
<CdtrAgt>
	<FinInstnId>
		<BIC>BOFIIE2D</BIC>
	</FinInstnId>
</CdtrAgt>
<CdtrSchmeId>
	<Id>
		<PrvtId>
			<Othr>
				<Id>IE97ZZZ123456</Id>
				<SchmeNm>
					<Prtry>SEPA</Prtry>
				</SchmeNm>
			</Othr>
		</PrvtId>
```

```xml
				</Id>
		</CdtrSchmeId>
		<DrctDbtTxInf>
			<PmtId>
				<EndToEndId>E2EID3</EndToEndId>
			</PmtId>
			<InstdAmt Ccy="EUR">100.1</InstdAmt>
			<DrctDbtTx>
				<MndtRltdInf>
					<MndtId>MANDATEID3</MndtId>
					<DtOfSgntr>2013-09-01</DtOfSgntr>
				</MndtRltdInf>
			</DrctDbtTx>
			<DbtrAgt>
				<FinInstnId>
					<BIC>AIBKIE2D</BIC>
				</FinInstnId>
			</DbtrAgt>
			<Dbtr>
				<Nm>DEBTOR3</Nm>
			</Dbtr>
			<DbtrAcct>
				<Id>
```

```xml
                    <IBAN>IE16AIBK93110112345678</IBAN>
                </Id>
            </DbtrAcct>
    </DrctDbtTxInf>
    <DrctDbtTxInf>
        <PmtId>
                <EndToEndId>E2EID4</EndToEndId>
        </PmtId>
        <InstdAmt Ccy="EUR">100.1</InstdAmt>
        <DrctDbtTx>
            <MndtRltdInf>
                <MndtId>MANDATEID4</MndtId>
                <DtOfSgntr>2013-09-01</DtOfSgntr>
                <AmdmntInd>true</AmdmntInd>
                <AmdmntInfDtls>
                  <OrgnlDbtrAcct>
                        <Id>
                     <IBAN>IE98BOFI90393956785678</IBAN>
                </Id>
                    </OrgnlDbtrAcct>
                </AmdmntInfDtls>
            </MndtRltdInf>
        </DrctDbtTx>
```

```xml
                <DbtrAgt>
                        <FinInstnId>
                                <BIC>BOFIIE2D</BIC>
                        </FinInstnId>
                </DbtrAgt>
                <Dbtr>
                        <Nm>DEBTOR4</Nm>
                </Dbtr>
                <DbtrAcct>
                        <Id>
                                <IBAN>IE98BOFI90393912341234</IBAN>
                        </Id>
                </DbtrAcct>
        </DrctDbtTxInf>
    </PmtInf>
    </CstmrDrctDbtInitn>
</Document>
```

10. Appendix

1. **ISO Country Codes:**
   The ISO Country Code list available on the ISO website: http://www.iso.org/iso/home/standards/country_codes/iso-3166-1_decoding_table.htm

2. **Category Purpose Code List**
   ISO publish lists of codes allowed within ISO 20022 XML message schemes. Please see the Inventory of External Code Lists on the ISO website www.ISO20022.org

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