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Enterprise Payments Programme EU260

SDD Bulk Data Validation and Mapping

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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, EPA 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

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.

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)

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suite and for Direct Debits the specific format is called **PAIN.008**. 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 files should be populated. An example of these documents is called **EPC130-08 C2B Core DDIG V5 0 Approved November 2010.pdf** which is a set of Implementation Guidelines found on 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 the 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. <ul style="list-style-type: none">xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02" |
| +CstmrDrctDbtInitn | Only one per Document | The same OIN, Nominated account and requested collection date must be the used for all payments on the file. Otherwise the file will fail. |
| ++ 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:

Usage Rule: Either 'BIC or BEI' 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

Each file must begin with

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

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02">
```

| Generic Field Name | XPath | Validation | Mandatory (M) Optional (O) Conditional (C) | Max Length | 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. |
| 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> |
| Header No of Transactions | Document + CstmrDrctDbtInitn ++ GrpHdr +++ NbOfTx | 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 separators. |
| 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. |

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| Generic Field Name | XPath | Validation | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|----------------------------------|---|---|--|------------|--|
| Initiating Party Organisation Id | Document + CstmrDrctDbtInitn ++ GrpHdr +++ InitgPty ++++ Id +++++ Orgld ++++++ 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: IEXXSDDZZZZ where XX is a check digit and ZZZZZ 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 customer is encouraged to use a unique reference (in this field) for each payment info block within the submitted file. Any Reject files (PAIN.002) generated in response to this file will include this Reference. |
| 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 +++ NbOfTx | 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 separators. |
| 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. |

| Generic Field Name | XPath | Validation | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|-------------------------------------|---|---|--|------------|--|
| Scheme Name | 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 Correct usage of Transaction Codes is compulsory. Please refer to SDD Rulebook |
| One of the following two fields | | | | | |
| <u>Category Purpose Code</u> | Document + CstmrDrctDbtInitn ++ PmtInf +++ PmtTpInf ++++ CtgPurp +++++ Cd | Not Validated | O | 4 | If populated will be carried with the payment. This tag specifies the purpose of the payment. |
| <u>Category Purpose Proprietary</u> | Document + CstmrDrctDbtInitn ++ PmtInf +++ PmtTpInf ++++ CtgPurp +++++ 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. |

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| Generic Field Name | XPath | Validation | Mandatory (M) Optional (O) Conditional (C) | Max Length | 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. Files containing FRST or OOFF transactions must be submit a minimum of 6 working days prior to requested collection date. Files containing only RCUR or FNAL transactions can be submit a minimum of 3 working days prior to requested collection date. 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 | AIB will replace the value submitted with an AIB approved account Name on the outgoing payment | M | 70 | Name of submitter must be populated here. AIB will populate this field with the name stored on the creditor's 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. |

| Generic Field Name | XPath | Validation | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---------------------------|---|--|--|------------|---|
| 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. |
| Creditor Account Currency | Document + CstmrDrctDbtInitn ++ PmtInf +++ CdtrAcct ++++ Ccy | If populated must be EUR | O | 3 | Advise against use. If populated must be EUR |
| Creditor Agent BIC | Document + CstmrDrctDbtInitn ++ PmtInf +++ CdtrAgt ++++ FinInstnId +++++ BIC | Must be AIB BIC | M | 11 | [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} Must read 1. AIBKIE2D or 2. AIBKIE2DXXX |
| 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

Organisation Identification

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

| | | | | | |
|---|---|---------------|---|----|--|
| Ultimate Creditor Organisation BIC | Document + CstmrDrctDbtInitn ++ PmtInf +++ UltmtCdtr ++++ Id +++++ OrgId +++++ BICorBEI | 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. |
|---|---|---------------|---|----|--|

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| Generic Field Name | XPath | Validation | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---|--|---------------|--|------------|--|
| <u>Ultimate Creditor Organisation Id</u> | Document + CstmrDrctDbtInitn ++ PmtInf +++ 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. |
| <u>Ultimate Creditor Organisation Scheme Code</u> | 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. |
| <u>Ultimate Creditor Organisation Scheme Proprietary</u> | 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. |
| <u>Ultimate Creditor Organisation Issuer</u> | 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 | | | | | |
| <i>Usage Rule: Either 'Date and Place of Birth' or one occurrence of '<u>Other</u>' is allowed</i> | | | | | |
| 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. |

| Generic Field Name | XPath | Validation | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|--|---|---------------|--|------------|--|
| 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. |
| <u>Ultimate Creditor Private Id</u> | 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. |
| <u>Ultimate Creditor Private Scheme Code</u> | 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. |

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| Generic Field Name | XPath | Validation | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---|---|--|--|------------|--|
| <u>Ultimate Creditor Private Scheme Proprietary</u> | 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. |
| <u>Ultimate Creditor Private Issuer</u> | 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 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. |
| 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> |

| Generic Field Name | XPath | Validation | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|-----------------------------|---|---|--|------------|---|
| 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"

| | | | | | |
|----------------------------|---|----------------|---|----|---|
| <u>Mandate Original Id</u> | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ AmdmntInfDtls ++++++ OrgnlMndtId | Not Validated. | C | 35 | See Mandate Amendments. Original UMR before mandate amendment. |
|----------------------------|---|----------------|---|----|---|

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| Generic Field Name | XPath | Validation | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|--|---|----------------|--|------------|------------------------|
| <u>Mandate</u> <u>Original</u> <u>Creditor</u> <u>Scheme Name</u> | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlCdtrSchmeld +++++++ Nm | Not Validated. | C | 70 | See Mandate Amendments |
| <u>Mandate</u> <u>Original</u> <u>Creditor</u> <u>Scheme Id</u> | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlCdtrSchmeld +++++++ Id +++++++ PrvtId +++++++ Othr +++++++ Id | Not Validated. | C | 35 | See Mandate Amendments |
| <u>Mandate</u> <u>Original</u> <u>Creditor</u> <u>Scheme</u> | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlCdtrSchmeld +++++++ Id +++++++ PrvtId +++++++ Othr +++++++ SchmeNm +++++++ Prtry | Not Validated. | C | 4 | See Mandate Amendments |

| Generic Field Name | XPath | Validation | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|--|--|--|--|------------|--|
| <u>Mandate Original Debtor Account</u> | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnldbtrAcct +++++++ Id +++++++ IBAN | Not Validated. | C | 34 | See Mandate Amendments |
| <u>Mandate Original Debtor Agent</u> | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnldbtrAgt +++++++ FinInstnId +++++++ Othr +++++++ Id | Not Validated. | C | | See Mandate Amendments |
| Mandate Electronic Signature | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ ElectrncSgntr | Not Validated. | O | | Advise against use. Will be carried with the payment if populated. |
| Creditor Scheme Id | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ CdtrSchmeld ++++++ 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: IEXXSDDZZZZ where XX is a check digit and ZZZZZ is a 6 digit identification number. |

SDD Bulk Data Validation and Mapping

| Generic Field Name | XPath | Validation | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---|--|---|--|------------|--|
| Creditor Scheme Name | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ CdtrSchmeld ++++++ 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 | | | | | |
| Organisation Identification | | | | | |
| <i>Usage Rule: Either 'BIC or 'BEI' or one occurrence of '<u>Other</u>' is allowed.</i> | | | | | |
| Ultimate Creditor Organisation BIC | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ OrgId +++++++ BICOrBEI | 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. |
| <u>Ultimate Creditor Organisation Id</u> | 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 Length | Format/Comments |
|--|--|----------------|--|------------|--|
| <u>Ultimate Creditor Organisation Scheme Code</u> | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ Orgld +++++++ 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. |
| <u>Ultimate Creditor Organisation Scheme Proprietary</u> | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ Orgld +++++++ 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. |
| <u>Ultimate Creditor Organisation Issuer</u> | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ Orgld +++++++ 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

| | | | | | |
|--|---|----------------|---|----|--|
| Ultimate Creditor Private Date of Birth | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ Prvtld +++++++ 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. |
|--|---|----------------|---|----|--|

SDD Bulk Data Validation and Mapping

| Generic Field Name | XPath | Validation | Mandatory (M) Optional (O) Conditional (C) | Max Length | 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 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. |
| <u>Ultimate Creditor Private Id</u> | 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 Length | Format/Comments |
|---|--|---------------------------|--|------------|---|
| <u>Ultimate Creditor Private Scheme Code</u> | 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. |
| <u>Ultimate Creditor Private Scheme Proprietary</u> | 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. |
| <u>Ultimate Creditor Private Issuer</u> | 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. |
| Debtor Agent BIC | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DbtrAgt +++++ FinInstnId ++++++ BIC | Validated as BIC. | M | 11 | [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1} Mandatory Debtor BIC must be populated here. |
| 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. |

SDD Bulk Data Validation and Mapping

| Generic Field Name | XPath | Validation | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|--|---|----------------|--|------------|---|
| Debtor Postal Address Country | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ PstlAdr ++++++ Ctry | Not Validated. | O | 2 | If populated country code of the debtor should be populated here. |
| Debtor Postal Address Line 1 | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ PstlAdr ++++++ AdrLine | Not Validated. | O | 70 | If populated, address line 1 of the debtor should be populated here. |
| Debtor Postal Address Line 2 | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ PstlAdr ++++++ AdrLine | Not Validated. | O | 70 | If populated, address line 2 of the debtor should be populated here. |
| (AT-27 Debtor identification code) | | | | | |
| Submitter can specify Organisation Identification or Private Identification | | | | | |
| Organisation Identification | | | | | |
| <i>Usage Rule:</i> Either ' BIC or BEI ' or one occurrence of ' <u>Other</u> ' is allowed. | | | | | |
| Debtor Organisation BIC | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ OrgId +++++++ BICOrBEI | 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. |
| <u>Debtor Organisation Id</u> | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ OrgId +++++++ 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 Length | Format/Comments |
|--|---|----------------|--|------------|--|
| <u>Debtor Organisation Scheme Code</u> | Document + CstmrDrctDbtInItN ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ OrgId +++++++ Othr +++++++ SchmeNm +++++++ Cd | Not Validated. | O | 4 | If populated will be carried with the payment. |
| <u>Debtor Organisation Scheme Proprietary</u> | Document + CstmrDrctDbtInItN ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ OrgId +++++++ Othr +++++++ SchmeNm +++++++ Prtry | Not Validated. | O | 35 | If populated will be carried with the payment. |
| <u>Debtor Organisation Issuer</u> | 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 ' <u>Other</u> ' is allowed | | | | | |
| 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. |

SDD Bulk Data Validation and Mapping

| Generic Field Name | XPath | Validation | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---|--|----------------|--|------------|--|
| 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. |
| <u>Debtor Private Id</u> | 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 Length | Format/Comments |
|--|--|--------------------|--|------------|--|
| <u>Debtor Private Scheme Code</u> | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ PrvtId +++++++ Othr +++++++ SchmeNm +++++++ Cd | Not Validated. | O | 4 | If populated will be carried with the payment. |
| <u>Debtor Private Scheme Proprietary</u> | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id ++++++ PrvtId +++++++ Othr +++++++ SchmeNm +++++++ Prtry | Not Validated. | O | 35 | If populated will be carried with the payment. |
| <u>Debtor Private Issuer</u> | 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

SDD Bulk Data Validation and Mapping

| Generic Field Name | XPath | Validation | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---|--|----------------|--|------------|---|
| Organisation Identification | | | | | |
| <i>Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.</i> | | | | | |
| Ultimate Debtor Organisation BIC | Document + CstmrDrctDbtInItN ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ OrgId +++++++ BICOrBEI | 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. |
| <u>Ultimate Debtor Organisation Id</u> | Document + CstmrDrctDbtInItN ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ OrgId +++++++ Othr +++++++ Id | Not Validated. | O | 35 | If populated will be carried with the payment. |
| <u>Ultimate Debtor Organisation Scheme Code</u> | Document + CstmrDrctDbtInItN ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ OrgId +++++++ Othr +++++++ SchmeNm +++++++ Cd | Not Validated. | O | 4 | If populated will be carried with the payment. |
| <u>Ultimate Debtor Organisation Scheme Proprietary</u> | Document + CstmrDrctDbtInItN ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ OrgId +++++++ Othr +++++++ SchmeNm +++++++ Prtry | Not Validated. | O | 35 | If populated will be carried with the payment. |

| Generic Field Name | XPath | Validation | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|--|---|----------------|--|------------|--|
| <u>Ultimate Debtor Organisation Issuer</u> | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ Orgld +++++++ 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 ' <u>Other</u> ' is allowed | | | | | |
| Ultimate Debtor Private Date of Birth | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ Prvtld +++++++ 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 ++++++ Prvtld +++++++ 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 ++++++ Prvtld +++++++ DtAndPlcOfBirth +++++++ CityOfBirth | Not Validated. | O | 35 | If populated will be carried with the payment. |

SDD Bulk Data Validation and Mapping

| Generic Field Name | XPath | Validation | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---|---|----------------|--|------------|--|
| 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. |
| <u>Ultimate Debtor Private Id</u> | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ PrvtId +++++++ Othr +++++++ Id | Not Validated. | O | 35 | If populated will be carried with the payment. |
| <u>Ultimate Debtor Private Scheme Code</u> | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ PrvtId +++++++ Othr +++++++ SchmeNm +++++++ Cd | Not Validated. | O | 4 | If populated will be carried with the payment. |
| <u>Ultimate Debtor Private Scheme Proprietary</u> | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id ++++++ PrvtId +++++++ Othr +++++++ SchmeNm +++++++ Prtry | Not Validated. | O | 35 | If populated will be carried with the payment. |

| Generic Field Name | XPath | Validation | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|---|---|----------------|--|------------|--|
| <u>Ultimate Debtor Private Issuer</u> | 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. |
| (AT-22 Remittance information from the Creditor) | | | | | |
| Usage Rule: Either ' Unstructured ' or ' <u>Structured</u> ' 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. |
| <u>Remittance Data Proprietary Code</u> | 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. |

SDD Bulk Data Validation and Mapping

| Generic Field Name | XPath | Validation | Mandatory (M) Optional (O) Conditional (C) | Max Length | Format/Comments |
|----------------------------------|--|----------------|--|------------|---|
| <u>Remittance Data Issuer</u> | 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. |
| <u>Remittance Data Reference</u> | 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. |
| 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 | <p>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.</p> <p>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.</p> |
| 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 | <p>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.</p> <p>The Transaction Status will be RJCT</p> |

SDD Bulk Data Validation and Mapping

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 | Set by AIB. The unique ID for this 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 +++++ BIC | 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 +++++ BIC |
| 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.008.001.02" | |
| Original Header No of Transactions | Document + CstmrPmtStsRpt ++ OrgnlGrpInfAndSts +++ OrgnlNbOfTx | 15 | Taken from original PAIN.008 file | Document + CstmrDrctDbtInitn ++ GrpHdr +++ NbOfTx |
| Original Header Control Sum | Document + CstmrPmtStsRpt ++ OrgnlGrpInfAndSts +++ OrgnlCtrlSum | 18 | Taken from original PAIN.008 file | Document + CstmrDrctDbtInitn ++ GrpHdr +++ CtrlSum |

| Generic Field Name | XPath | Max Length | Format/Comments | PAIN.008 Source |
|---|---|------------|--|--|
| 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. | |
| Group Rejecting Banks BIC | Document + CstmrPmtStsRpt ++ OrgnlGrpInfAndSts +++ StsRsnInf ++++ Orgtr +++++ Id ++++++ Orgld +++++++ BICOrBEI | 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 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 | Taken from original PAIN.008 file | Document + CstmrDrctDbtInitn ++ PmtInf +++ PmtInfId |
| Original Block No of Transactions | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ OrgnlNbOfTx | 15 | [0-9]{1,15} Taken from original PAIN.008 file | Document + CstmrDrctDbtInitn ++ PmtInf +++ NbOfTx |
| Original Block Control Sum | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ OrgnlCtrlSum | 18 | 17 Fraction Digits Taken from original PAIN.008 file | Document + CstmrDrctDbtInitn ++ PmtInf +++ CtrlSum |

SDD Bulk Data Validation and Mapping

| 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 Id for this message | 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 +++++++ BICOrBEI | 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. Same as original Debtor Agent BIC | |
| 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 |
| 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. | |

| Generic Field Name | XPath | Max Length | Format/Comments | PAIN.008 Source |
|---------------------------|--|------------|--|--|
| 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 +++++ CdtrSchmeld ++++++ 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 +++++ CdtrSchmeld ++++++ Id +++++++ PrvtId +++++++ Othr +++++++ Id |
| Creditor Scheme Name | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ CdtrSchmeld ++++++ Id +++++++ PrvtId +++++++ Othr +++++++ SchmeNm +++++++ Prtry | 4 | SEPA Taken from original PAIN.008 file. | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ CdtrSchmeld ++++++ Id +++++++ PrvtId +++++++ Othr +++++++ SchmeNm +++++++ Prtry |
| Scheme Name | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ PmtTpInf +++++ SvcLvl +++++ Cd | 4 | SEPA Taken from original PAIN.008 file. | Document + CstmrDrctDbtInitn ++ PmtInf +++ PmtTpInf ++++ SvcLvl +++++ Cd |
| Local Instrument Code | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ PmtTpInf +++++ LclInstrm +++++ Cd | | Taken from original PAIN.008 file. | Document + CstmrDrctDbtInitn ++ PmtInf +++ PmtTpInf ++++ LclInstrm +++++ Cd |

SDD Bulk Data Validation and Mapping

| Generic Field Name | XPath | Max Length | Format/Comments | PAIN.008 Source |
|------------------------------|---|------------|--|---|
| 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 ++++++ CtgPurp +++++++ Prtry | 35 | Taken from original PAIN.008 file. | Document + CstmrDrctDbtInitn ++ PmtInf +++ PmtTpInf ++++ CtgPurp +++++ Prtry |
| Category Purpose Code | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ PmtTpInf ++++++ CtgPurp +++++++ Cd | 4 | Taken from original PAIN.008 file. | Document + CstmrDrctDbtInitn ++ PmtInf +++ PmtTpInf ++++ CtgPurp +++++ 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 +++++++ OrgnlCdtrSchmeld +++++++ Nm | 70 | Taken from original PAIN.008 file. | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlCdtrSchmeld +++++++ Nm |
| Mandate Original Creditor Scheme Id | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlCdtrSchmeld +++++++ 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 +++++++ OrgnlCdtrSchmeld +++++++ Id +++++++ PrvtId +++++++ Othr +++++++ Id |
| Mandate Original Creditor Scheme | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlCdtrSchmeld +++++++ Id +++++++ PrvtId +++++++ Othr +++++++ SchmeNm +++++++ Prtry | 4 | SEPA Taken from original PAIN.008 file. | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlCdtrSchmeld +++++++ Id +++++++ PrvtId +++++++ Othr +++++++ SchmeNm +++++++ Prtry |

SDD Bulk Data Validation and Mapping

| Generic Field Name | XPath | Max Length | Format/Comments | PAIN.008 Source |
|----------------------------------|---|------------|---|---|
| Mandate Original Detor Account | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ MndtRltdInf ++++++ AmdmntInfDtls +++++++ OrgnlDbtrAcct +++++++ Id +++++++ IBAN | 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 +++++++ OrgnlDbtrAcct +++++++ Id +++++++ IBAN |
| Mandate Original Debtor Agent | 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 Electronic Signature | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ MndtRltdInf ++++++ ElctrncSgntr | | Taken from original PAIN.008 file. | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DrctDbtTx +++++ MndtRltdInf ++++++ ElctrncSgntr |
| 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 |

| Generic Field Name | XPath | Max Length | Format/Comments | PAIN.008 Source |
|----------------------------------|---|------------|---|---|
| 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 |
| 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 Organisation BIC | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtDbtr ++++++ Id +++++++ OrgId +++++++ BICOrBEI | 11 | [A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1} Taken from original PAIN.008 file. | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtDbtr +++++ Id +++++++ OrgId +++++++ BICOrBEI |
| 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 |

SDD Bulk Data Validation and Mapping

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

| Generic Field Name | XPath | Max Length | Format/Comments | PAIN.008 Source |
|---|--|------------|---------------------------------------|--|
| 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 |
| 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 |

SDD Bulk Data Validation and Mapping

| Generic Field Name | XPath | Max Length | Format/Comments | PAIN.008 Source |
|--|--|------------|------------------------------------|--|
| 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 |
| 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 Country | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ PstlAdr +++++++ Ctry | 2 | Taken from original PAIN.008 file. | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ PstlAdr +++++++ Ctry |

| Generic Field Name | XPath | Max Length | Format/Comments | PAIN.008 Source |
|---------------------------------|---|------------|---|---|
| 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 |
| Debtor Organisation BIC | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr ++++++ Id +++++++ OrgId +++++++ BICOrBEI | 11 | [A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1} Taken from original PAIN.008 file. | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id +++++++ OrgId +++++++ BICOrBEI |
| 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 |

SDD Bulk Data Validation and Mapping

| Generic Field Name | XPath | Max Length | Format/Comments | PAIN.008 Source |
|--|--|------------|--|---|
| Debtor Organisation Scheme Proprietary | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Id +++++ Orgld +++++ Othr +++++ SchmeNm +++++ Prtry | 35 | Taken from original PAIN.008 file. | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id +++++ Orgld +++++ Othr +++++ SchmeNm +++++ Prtry |
| Debtor Organisation Issuer | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ Dbtr +++++ Id +++++ Orgld +++++ Othr +++++ Issr | 35 | Taken from original PAIN.008 file. | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ Dbtr +++++ Id +++++ Orgld +++++ 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 |

| Generic Field Name | XPath | Max Length | Format/Comments | PAIN.008 Source |
|---------------------------------|--|------------|------------------------------------|---|
| 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 |
| 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 |

SDD Bulk Data Validation and Mapping

| Generic Field Name | XPath | Max Length | Format/Comments | PAIN.008 Source |
|-----------------------------------|---|------------|---|---|
| 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 |
| 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 |
| Debtor Agent BIC | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ DbtrAgt +++++++ FinInstnId +++++++ BIC | 11 | [A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1} BIC of Debtor Taken from original PAIN.008 file. | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ DbtrAgt +++++ FinInstnId +++++++ BIC |
| Creditor Agent BIC | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ CdtrAgt +++++++ FinInstnId +++++++ BIC | 11 | [A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1} AIB BIC Taken from original PAIN.008 file. | Document + CstmrDrctDbtInitn ++ PmtInf +++ CdtrAgt ++++ FinInstnId +++++ BIC |

| Generic Field Name | XPath | Max Length | Format/Comments | PAIN.008 Source |
|---------------------------------|---|------------|--|---|
| 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 |
| 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 |

SDD Bulk Data Validation and Mapping

| Generic Field Name | XPath | Max Length | Format/Comments | PAIN.008 Source |
|------------------------------------|---|------------|---|--|
| Ultimate Creditor Name | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr ++++++ Nm | 70 | Taken from original PAIN.008 file. | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Nm |
| Ultimate Creditor Organisation BIC | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr ++++++ Id +++++++ Orgld +++++++ BICOrBEI | 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 +++++ Orgld ++++++ BICOrBEI |
| Ultimate Creditor Organisation BIC | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr ++++++ Id +++++++ Orgld +++++++ BICOrBEI | 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 ++++ UltmtCdtr +++++ Id ++++++ Orgld +++++++ BICOrBEI |
| Ultimate Creditor Organisation Id | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr ++++++ Id +++++++ Orgld +++++++ Othr +++++++ Id | 35 | Taken from original PAIN.008 file. | Document + CstmrDrctDbtInitn ++ PmtInf +++ UltmtCdtr ++++ Id +++++ Orgld ++++++ Othr +++++++ Id |
| Ultimate Creditor Organisation Id | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr ++++++ Id +++++++ Orgld +++++++ Othr +++++++ Id | 35 | Taken from original PAIN.008 file. | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id ++++++ Orgld +++++++ Othr +++++++ Id |

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

SDD Bulk Data Validation and Mapping

| Generic Field Name | XPath | Max Length | Format/Comments | PAIN.008 Source |
|---|--|------------|--|--|
| Ultimate Creditor Organisation Issuer | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr ++++++ Id +++++++ Orgld +++++++ Othr +++++++ Issr | 35 | Taken from original PAIN.008 file. | Document + CstmrDrctDbtInitn ++ PmtInf +++ DrctDbtTxInf ++++ UltmtCdtr +++++ Id +++++++ Orgld +++++++ Othr +++++++ Issr |
| Ultimate Creditor Organisation Issuer | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr ++++++ Id +++++++ Orgld +++++++ Othr +++++++ Issr | 35 | Taken from original PAIN.008 file. | Document + CstmrDrctDbtInitn ++ PmtInf +++ UltmtCdtr ++++ Id +++++ Orgld +++++++ Othr +++++++ Issr |
| 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 +++ UltmtCdtr ++++ Id +++++ PrvtId +++++++ DtAndPlcOfBirth +++++++ BirthDt |
| 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 |

| Generic Field Name | XPath | Max Length | Format/Comments | PAIN.008 Source |
|--|--|------------|------------------------------------|---|
| 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 +++ UltmtCdtr ++++ Id +++++ PrvtId ++++++ DtAndPlcOfBirth +++++++ PrvcOfBirth |
| 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 +++ UltmtCdtr ++++ Id +++++ PrvtId ++++++ DtAndPlcOfBirth +++++++ CityOfBirth |
| 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 |

SDD Bulk Data Validation and Mapping

| Generic Field Name | XPath | Max Length | Format/Comments | PAIN.008 Source |
|--|--|------------|------------------------------------|--|
| 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 +++ UltmtCdtr ++++ Id +++++ PrvtId +++++ DtAndPlcOfBirth +++++ CtryOfBirth |
| 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 +++ UltmtCdtr ++++ Id +++++ PrvtId +++++ Othr +++++ Id |
| 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 +++ UltmtCdtr ++++ Id +++++ PrvtId +++++ Othr +++++ SchmeNm +++++ Cd |
| 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 +++ UltmtCdtr ++++ Id +++++ PrvtId +++++ Othr +++++ SchmeNm +++++ Prtry |
| 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 |

SDD Bulk Data Validation and Mapping

| Generic Field Name | XPath | Max Length | Format/Comments | PAIN.008 Source |
|-------------------------------------|--|------------|---------------------------------------|--|
| Ultimate Creditor Private Issuer | Document + CstmrPmtStsRpt ++ OrgnlPmtInfAndSts +++ TxInfAndSts ++++ OrgnlTxRef +++++ UltmtCdtr ++++++ Id +++++++ PrvtId +++++++ Othr +++++++ Issr | 35 | Taken from original PAIN.008 file. | Document + CstmrDrctDbtInitn ++ PmtInf +++ UltmtCdtr ++++ Id +++++ PrvtId +++++ Othr +++++ Issr |
| 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 | BE07 – Missing Debtor Address |
| AC04 – Closed Account Number | DT01 – Invalid Date |
| AC06 – Blocked Account | ED01 – Correspondent Bank Not Possible |
| AG01 – Transaction Forbidden | ED03 – Balance Info Requested |
| AG02 – Invalid Bank Operation Code | ED05 – Settlement Failed |
| AM01 – Zero Amount | MD01 – No Mandate |
| AM02 – Not Allowed Amount | MD02 – Missing Mandatory Information In Mandate |
| AM03 – Not Allowed Currency | MD03 – Invalid File Format For Other Reason Than Grouping Indicator |
| AM04 – Insufficient Funds | MD04 – Invalid File Format For Grouping Indicator |
| AM05 – Duplication | MD06 – Refund Request By End Customer |
| AM06 – Too Low Amount | MD07 – End Customer Deceased |
| AM07 – Blocked Amount | MS02 – Not Specified Reason Customer Generated |
| AM09 – Wrong Amount | MS03 – Not Specified Reason Agent Generated |
| AM10 – Invalid Control Sum | NARR – Narrative Reason is provided as narrative information in the additional reason information |
| BE01 – Inconsistent With End Customer | RC01 – Bank Identifier Incorrect |
| BE04 – Missing Creditor Address | RC01 – Bank Identifier Incorrect |
| BE05 – Unrecognised Initiating Party | RF01 – Not Unique Transaction Reference |
| BE06 – Unknown End Customer | TM01 – Cut Off Time |

Terms and conditions apply.

Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland.



www.aib.ie/sepa

