



SEPA Customer File Formats-Definition Proposals

Purpose: The purpose of this document is to agree customer file formats for both direct debits (DDs) and credit transfers (CTs). The aim is to ensure all Originators of both CTs and DDs can continue to use the same file format if they choose to move between any of the Irish banks.

Introduction: This document describes the SEPA EPC definitions of the latest PAIN formats as per Rulebook 6.0 which is effective on Nov 1st 2012 for both CT & DD schemes. These formats are also valid for Rulebook 7.0 which will be effective on Feb 1st 2014.

This document should be used in conjunction with : SEPA DD Implementation Guidelines:

http://www.europeanpaymentscouncil.eu/knowledge_bank_detail.cfm?documents_id=544

SEPA CT Implementation Guidelines

http://www.europeanpaymentscouncil.eu/knowledge_bank_detail.cfm?documents_id=537

Legend

Blue & underlined denotes optional field as per EPC definition;

Black text denotes mandatory field as per EPC definition;

Fields in *italics* are pre-defined SEPA values for the fields

Fields greyed out are fields repeated at TX level for which recommendations exist that the batch level field is populated

PAIN.008.001.02 – Customer initiation of a SEPA Direct Debit

Grouping	Field Name	Attribute	Description/Value
Message Root			<CstmrDrctDbtInitn> - XML tag for message
Group Header	1.1 Message Identification		Originator's unique identifier of the submitted file/bulk
	1.2 Creation Date Time		
	1.6 Number of Transactions		
	1.7 Control Sum		Must populate with value of bulk
	1.8 Initiating Party/ Name and-or Identification/Organisation ID or Private ID		Populate the Private ID field with the submitter identifier supplied by your bank Please refer to table at the end of the document for populating this field with the file submitter ID provided by your bank.
Payment Information			Can occur multiple times
	2.1 Payment Information Identification		Originator's unique identifier of the batch of transactions
	2.2 Payment Method		<i>DD (ISO code)</i>
	2.3 Batch Booking		
	2.4 Number of Transactions		Must populate with number of transactions in batch
	2.5 Control Sum		Must populate with value of batch
	2.9 Payment Type Information/Service Level/Code	AT-20	<i>SEPA.</i>
	2.12 Payment Type Information/Local Instrument/Code	AT-20	<i>CORE or COR1</i>
	2.14 Payment Type Information/Sequence Type	AT-21	<i>FRST, RCUR, OOFF, FNAL</i>
	2.15 Payment Type Information/ Category Purpose	AT-59	
	2.18 Requested Collection Date	AT-11	
	2.19 Creditor/Name	AT-03	
	2.19 Creditor/Postal Address/Country	AT-05	
	2.19 Creditor/Postal Address/Address Line (2)	AT-05	
	2.20 Creditor Account/Identification	AT-04	IBAN only
	2.20 Creditor Account/Currency		
	2.21 Creditor Agent	AT-12	BIC only – Mandatory until 1 st Feb 2016
	2.23 Ultimate Creditor/Name	AT-38	Populated at batch or transaction level
	2.23 Ultimate Creditor/Identification/Organisation ID or Private ID	AT-39	Populated at batch or transaction level Org ID: BIC/BEI/Other Prv ID: "Date & Place of Birth"/Other
	2.24 Charge Bearer		<i>SLEV</i> Recommend populating at batch level if used
	2.27 Creditor Scheme Identification/Identification/Private ID/Other/Id	AT-02	This contains the Creditor Scheme identifier - formerly OIN. <i>SEPA.</i> Recommend populating at batch level
	2.27 Creditor Scheme Identification/Identification/Private ID/Other/Scheme Name/Proprietary		

PAIN.008.001.02 – Customer initiation of a SEPA Direct Debit - continued

Grouping	Field Name	Attribute	Description/Value
Payment Information /Direct Debit Transaction Information	2.30 Payment Identification/Instruction Identification		
	2.31 Payment Identification/End to End Identification	AT-10	Originator's unique reference on the transaction
	2.44 Instructed Amount	AT-06	
Transaction Information	2.45 Charge Bearer		SLEV Recommended at batch level therefore do not populate at TX level
	2.48 Direct Debit Transaction/Mandate Related Information/Mandate ID	AT-01	
Can occur multiple times	2.49 Direct Debit Transaction/Mandate Related Information/Date of Signature	AT-25	
	2.50 Direct Debit Transaction/Mandate Related Information/Amendment Indicator	AT-24	true/false
	2.52 Direct Debit Transaction/Mandate Related Information/Amendment Information Details/Original Mandate ID	AT-19	Previous mandate ID
	2.53 Direct Debit Transaction/Mandate Related Information/Amendment Information Details/Original Creditor Scheme ID/Name	AT-03	Previous name of Creditor
	2.53 Direct Debit Transaction/Mandate Related Information/Amendment Information Details/Original Creditor Scheme Identification/Identification/Private ID/Other	AT-18	Previous Creditor scheme identifier
	2.57 Direct Debit Transaction/Mandate Related Information/Amendment Information Details/Original Debtor Account		Used only if originator still with same bank but using a different account on the mandate
	2.58 Direct Debit Transaction/Mandate Related Information/Amendment Information Details/Original Debtor Agent		Used only if Debtor has moved to a new bank, this field must contain "SMNDA" and Sequence Type must be "FRST".
	2.62 Direct Debit Transaction/Mandate Related Information/Electronic Signature	AT-16/17/60	
	2.66 Creditor Scheme Identification/Identification/Private ID/Other/Id	AT-02	This contains the Creditor Scheme identifier - formerly OIN SEPA. Recommended at batch level, therefore do not populate at TX level
	2.66 Creditor Scheme Identification/Identification/Private ID/Other/Scheme Name/Proprietary	AT-02	
	2.69 Direct Debit Transaction/Ultimate Creditor/Name	AT-38	Populated at batch or transaction level
	2.69 Direct Debit Transaction/Ultimate Creditor/Identification/Organisation ID or Private ID	AT-39	Populated at batch or transaction level
	2.70 Direct Debit Transaction/Debtor Agent	AT-13	BIC only Mandatory until Feb2016
	2.72 Direct Debit Transaction/Debtor/Name	AT-14	
	2.72 Direct Debit Transaction/Debtor/Postal Address/Country	AT-09	
	2.72 Direct Debit Transaction/Debtor/Postal Address/Address Line (2)	AT-09	
	2.72 Direct Debit Transaction/Debtor/Identification/Organisation ID or Private ID	AT-27	
	2.73 Direct Debit Transaction/Debtor Account	AT-07	IBAN only
	2.74 Direct Debit Transaction/Ultimate Debtor/Name	AT-15	Mandatory if provided by Debtor on mandate
	2.74 Direct Debit Transaction/Ultimate Debtor/Identification/Organisation ID or Private ID	AT-37	
	2.77 Direct Debit Transaction/Purpose/Code	AT-58	
	2.81 Direct Debit Transaction/Remittance Information/Unstructured or Structured	AT-22	

PAIN.001.001.03 – Customer initiation of a SEPA Credit Transfer

Grouping	Field Name	Attribute	Description/Value
Message Root			<CstmrCdtTrfInitn> XML tag for message
Group Header	1.1 Message Identification		Originator's unique identifier of the submitted file/bulk
	1.2 Creation Date Time		
	1.6 Number of Transactions		
	1.7 Control Sum		Must populate with value of file
	1.8 Initiating Party/ Name and-or Identification/Organisation ID or Private ID		Populate the Private ID field with the submitter identifier supplied by your bank Please refer to table at the end of the document for populating this field with the file submitter ID provided by your bank
Payment Information	2.1 Payment Information Identification		Originator's unique identifier of the batch of transactions
Can occur multiple times	2.2 Payment Method		TRF
	2.3 Batch Booking		True = batch booking, false = individual booking
	2.4 Number of Transactions		Must populate with number of transactions in batch
	2.5 Control Sum		Must populate with value of batch
	2.7 Payment Type Information/Instruction Priority		Recommend populating at batch level
	2.9 Payment Type Information/Service Level/Code	AT-40	SEPA
	2.12/13 Payment Type Information/Local Instrument/Code or Proprietary		
	2.14 Payment Type Information/Local Instrument/Category Purpose	AT-45	
	2.17 Requested Execution Date		
	2.19 Debtor/Name	AT-02	
	2.19 Debtor/Postal Address/Country	AT-03	
	2.19 Debtor/Postal Address/Address Line (2)	AT-03	
	2.19 Debtor/Identification/Organisation ID or Private ID	AT-10	
	2.20 Debtor Account/Identification	AT-01	IBAN only
	2.20 Debtor Account/Currency		
	2.21 Debtor Agent	AT-06	BIC only Mandatory until Feb 2016
	2.23 Ultimate Debtor/Name	AT-08	Populated at batch or transaction level
	2.23 Ultimate Debtor/Identification/Organisation ID or Private ID	AT-09	Populated at batch or transaction level
	2.24 Charge Bearer		SLEV Recommend populating at batch level if used

PAIN.001.001.03 – Customer initiation of a SEPA Credit Transfer - continued

Grouping	Field Name	Attribute	Description/Value
Payment Information /Credit Transfer Transaction Information	2.29 Payment Identification/Instruction Identification		
	2.30 Payment Identification/End to End Identification	AT-41	Originator's unique reference on the transaction
	2.34 Payment Type Information/Service Level/Code	AT-40	SEPA Payment Type Information fields recommended at batch level, therefore do not populate at TX level
	2.37/38 Payment Type Information/Local Instrument/Code or Proprietary		
	2.39 Payment Type Information/Local Instrument/Category Purpose	AT-45	
	2.43 Amount/Instructed Amount	AT-04	
	2.51 Charge Bearer		SLEV Recommended at batch level, therefore do not populate at TX level
	2.70 Ultimate Debtor/Name	AT-08	Populated at batch or transaction level
	2.70 Ultimate Debtor/Identification/Organisation ID or Private ID	AT-09	Populated at batch or transaction level
	2.77 Creditor Agent	AT-23	BIC Only Mandatory until Feb 2016
	2.79 Creditor/Name	AT-21	
	2.79 Creditor/Postal Address/Country	AT-22	
	2.79 Creditor/Postal Address/Address Line (2)	AT-22	
	2.79 Creditor/Identification/Organisation ID or Private ID	AT-24	
	2.80 Creditor Account	AT-20	IBAN only
Can occur multiple times	2.81 Ultimate Creditor/Name	AT-28	
	2.81 Ultimate Creditor/Identification/Organisation ID or Private ID	AT-29	
	2.86 Purpose	AT-44	
	2.98 Remittance Information/Unstructured or Structured	AT-05	

Group Header - 1.8 Initiating Party/[Name](#) and-or [Identification/Organisation ID or Private ID](#)

Bank	Organisation ID	Private ID
AIB	√	
Bank of Ireland		√
BNP		√
Danske	√	
Permanent TSB		√
Ulster Bank	√	

Sample PAIN.001 Group Header

```

<?xml version="1.0" encoding="UTF-8" ?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03">
<CstmrCdtTrfInitn>
  <GrpHdr>
    <MsgId>ABC/090928/CCT001</MsgId>
    <CreDtTm>2009-09-28T14:07:00</CreDtTm>
    <NbOfTxs>3</NbOfTxs>
    <CtrlSum>11500000</CtrlSum>
    <InitgPty>
      <Id>
        < PrvtId >
          <Othr>
            <Id>IE02ZZZ123456</Id>
          </Othr>
        < /PrvtId >
      </Id>
    </InitgPty>
  </GrpHdr>

```

Sample PAIN.008 Group Header

```

<?xml version="1.0" encoding="UTF-8" ?>
<Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02">
<CstmrDrctDbtInitn>
  <GrpHdr>
    <MsgId>CAVAY1234</MsgId>
    <CreDtTm>2010-06-25T14:25:00</CreDtTm>
    <NbOfTxs>2</NbOfTxs>
    <CtrlSum>2010</CtrlSum>
    <InitgPty>
      <Id>
        < PrvtId >
          <Othr>
            <Id>IE02ZZZ123456</Id>
          </Othr>
        < /PrvtId >
      </Id>
    </InitgPty>
  </GrpHdr>

```