Credit Transfer PAIN.001.001.03

XML File Structure V 1.3

Bank of Ireland

For small steps, for big steps, for life

Credit Transfer PAIN.001.001.03 XML File Structure – Contents

1.1. Document Overview

This document details the PAIN.001.001.03 ISO 20022 XML file format that will be accepted by Bank of Ireland for SEPA Credit Transfers. This document was compiled with information from:

▶ ISPO Customer File Formats V10

Failure to provide files that meet this specification may results in files and/or transactions being rejected, either by Bank of Ireland or by the beneficiary bank.

1.2. Background

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

Bank of Ireland has also published a Credit Transfer Readiness Checklist on the Bank of Ireland website. To ensure you are aware of the changes required within your business please visit: **http://bankofireland.com/SEPA**

1.3. Document Purpose

The purpose of this document is to outline the PAIN.001.001.03 XML file format that will be accepted by Bank of Ireland.

Knowledge of XML is recommended to interpret this document.

2. The Character Set

The PAIN.001.001.03 message format can support a range of characters; the following are the supported characters which are the basic Latin character set:

a b c d e f g h i j k l m n o p q r s t u v w x y z

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z 0 1 2 3 4 5 6 7 8 9
/ – ? : ( ) . , ' +

Space

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

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

e.g. AB & C Transport would populate their name in a PAIN.001, appearing as:

<Cdtr>

    <Nm>AB & C TRANSPORT **</Nm>**

</Cdtr>

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

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

These identifier fields include the following:

Mandatory Fields
▸ End-to-End Identification
▸ Message Identification
▸ Payment Information Identification

Optional Fields
▸ Instruction Identification
▸ Creditor and Debtor Identification
▸ Ultimate Debtor/Creditor Identification
▸ Remittance Information
▸ Proprietary Codes

Additionally, the content of Message Identification - Must not contain an apostrophe.

3. Field Types

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

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

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

Payment Information (Batch)/Transaction Level – There are a number of optional fields that may be populated at payment information level or at transaction level, however it is recommended They are populated at payment information level if being used.

The following fields are optional to populate and may be populated at payment information or transaction level

► Payment Type Information
► Charge Bearer

4. Usage Rules

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

Usage Rules – can be found in the Grey banners.

5. Unused Optional Tags

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

6.   Tag Depth Structure

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

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

For example:

'+' would represent a Parent Element

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

Tag Depth	Tag Structure
+	<>
++	<> <>
+++	<> <> <>

7.   File Name

The following rules apply to the file name:

1. The file name must contain the following reference 'PAIN001'. This may appear at the beginning or within the filename.
2. The file extension must be '.xml'
3. Filename must not exceed 50 characters.
4. Only alphanumeric characters and the underscore " _ " character can be used in the filename (preceding the file extension '.xml').
5. Must not contain spaces

Example: 20130628001PAIN001.xml

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

Credit Transfer PAIN.001.001.03 XML File Structure

8.   File Format Table

Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional	Description/Value	Data
<?xml version="1.0" encoding="UTF-8"?> <Document xmlns= "urn:iso:std:iso:20022:tech:xsd:PAIN.001.001.03" xmlns:xsi= "http://www.w3.org/2001/XMLSchema-instance">			Mandatory	This tag must always be placed before the group header tag	<?xml version="1.0" encoding="UTF-8"?> <Document xmlns="urn:iso:std:iso:20022:tech:xsd:PAIN.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
<CstmrCdtTrfInitn>			Mandatory	This tag must always be placed before the group header tag	<CstmrCdtTrfInitn> - XML tag for message

Group Header Block

Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional	Description	
1.1 Group Header **<GrpHdr>**	+	Empty Tag	Mandatory		
1.2 MessageIdentification **<MsgId>**	++	Yes	Mandatory	Originator's unique identifier of the submitted file. Note: This ID cannot be reused on future files	**Data Type:** Text **Format:** Max length: 35 Min length: 1
1.3 CreationDateTime **<CreDtTm>**	++	Yes	Mandatory	Date and time at which the message was created	**Data Type:** ISODateTime **Format:** YYYY-MM-DDTHH:MM:SS e.g. 2012-02-06T08:35:30
1.4 Number Of Transactions **<NbOfTxs>**	++	Yes	Mandatory	Number of individual transactions contained in the file	**Data Type:** Max15NumericText **Format:** [0-9] {1,15}
1.5 Control Sum **<CtrlSum>**	++	Yes	Mandatory	Total of all individual amounts included in the file	**Data Type:** Decimal Number **Format:** Fraction Digits: 2 Total Digits: 18

▰ Usage Rules	▰ Mandatory Fields	▰ Optional Fields	▰ Payment Information (Batch) / Transaction Level

Credit Transfer PAIN.001.001.03 XML File Structure

Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional	Description	Data
Group Header Block – this can only occur once per file					
Initiating Party Usage Rule: For Group Header BOI originators must populate either Private ID or Organisation ID					
1.6 Initiating Party **\<InitgPty>**	++	Empty Tag	Mandatory		
1.9 Identification **\<Id>**	+++	Empty Tag	Mandatory		
1.10 Organisation Identification **\<OrgId>**	++++	Empty Tag	Optional *see usage rule above*		
1.10 Other **\<Othr>**	+++++	Empty Tag	Mandatory		
1.10 Identification **\<Id>**	++++++	Yes	Mandatory	Populate with OIN Number	**Data Type:** Text **Format:** Max length: 35 Min length: 1
Scheme Name Usage Rule: Scheme Name is optional, if used either Code or Proprietary must be populated					
1.10 Scheme Name **\<SchmeNm>**	++++++	Empty Tag	Optional		
1.10 Code **\<Cd>**	+++++++	Yes	Optional *see usage rule above*		**Data Type:** Text **Format:** Max length: 4
1.10 Proprietary **\<Prtry>**	+++++++	Yes	Optional *see usage rule above*		**Data Type:** Text **Format: Max length:** 35
1.10 Issuer **\<Issr>**	++++++	Yes	Optional		**Data Type:** Text **Format: Max length:** 35 Min length: 1
1.11 Private Identification **\<PrvtId>**	++++	Empty Tag	Optional *see usage rule above*		
1.11 Other **\<Othr>**	+++++	Empty Tag	Mandatory		
1.11 Identification **\<Id>**	++++++	Mandatory	Mandatory	Populate with OIN Number	**Data Type:** Text **Format:** Max length: 35 Min length: 1

▇ Usage Rules	▇ Mandatory Fields	▇ Optional Fields	▇ Payment Information (Batch) / Transaction Level

Scheme Name Usage Rule: Scheme Name is optional, if used either Code or Proprietary must be populated				
1.11 Scheme Name **<SchmeNm>**	++++++		Optional	
1.11 Code **<Cd>**	+++++++		Optional *see usage rule above*	**Data Type:** Text **Format:** Max length: 4
1.11 Proprietary **<Prtry>**	+++++++		Optional *see usage rule above*	**Data Type:** Text **Format:** Max length: 35
1.11 Issuer **<Issr>**	++++++		Optional	**Format:** Max length: 35 Min length: 1

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

Credit Transfer PAIN.001.001.03 XML File Structure

Payments Information Block – this can occur multiple times					
Field Name – Tag (No. references EPC Implementation Guide)	**Tag Level**	**Content**	**Mandatory / Optional**	**Description / Value**	**Data**
2.0 Payment Information **<PmtInf>**	+	Empty Tag	Mandatory		
2.1 Payment Information Identification **<PmtInfId>**	++	Yes	Mandatory	Originator's unique identifier of the batch of transactions	**Data Type:** Text **Format:** Max length: 35
2.2 Payment Method **<PmtMtd>**	++	Yes	Mandatory		Only 'TRF' is allowed
2.3 Batch Booking **<BtchBookg>**	++	Yes	Optional	Payments will always be batched regardless of what originator populates here	**Data Type:** Indicator **Format:** True, false
2.4 Number Of Transactions **<NbOfTxs>**	++	Yes	Mandatory	Populate with number of transactions in batch	**Data Type:** Numeric Text **Format:** [0-9] {1,15}
2.5 Control Sum **<CtrlSum>**	++	Yes	Mandatory	Total of all individual amounts included in the batch	**Data Type:** Decimal Number **Format:** Fraction Digits: 2 Total Digits: 18
Payment Type Information Usage Rule: This is optional and if used, it is recommended to be used at Payment Information level and not at Credit Transfer Transaction Information level. However, if 'Instruction Priority' is populated this field group must be present at 'Payment Information' level and not at transaction information level.					
2.6 Payment Type Information **<PmtTpInf>**	++	Empty Tag	Optional		
2.7 Instruction Priority **<InstrPrty>**	+++	Yes	Optional		
2.8 Service Level **<SvcLvl>**	+++	Empty Tag	Optional		
2.9 Code **<Cd>**	++++	Yes	Optional		Only 'SEPA' is allowed
2.11 Local Instrument **<LclInstrm>**	+++	Empty Tag	Optional		
2.12 Code **<Cd>**	++++	Yes	Optional	Specifies the local instrument, as published in an external local instrument code list	**Data Type:** Text **Format:** Max length: 35 Min length: 1

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

Credit Transfer PAIN.001.001.03 XML File Structure

Payments Information Block – this can occur multiple times					
Field Name – Tag (No. references EPC Implementation Guide)	**Tag Level**	**Content**	**Mandatory / Optional**	**Description**	**Data**
2.13 Proprietary **\<Prtry>**	++++	Yes	Optional	Specifies the local instrument, as a proprietary code	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.14 Category Purpose **\<CtgyPurp>**	+++	Empty Tag	Optional		
2.14 Code **\<Cd>**	++++	Yes	Optional	Category purpose, as published in an external category purpose code list	**Format:** Max length: 4 Min length: 1 *see code list in appendix*
2.14 Proprietary **\<Prtry>**	++++	Yes	Optional	Category purpose, in a proprietary form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.15 Requested Execution Date **\<ReqdExctnDt>**	++	Yes	Mandatory	Date the payee/beneficiary is to receive the payment	**Data Type:** ISODate **Format:** YYYY-MM-DD e.g. 1998-03-30
2.17 Debtor **\<Dbtr>**	++	Empty Tag	Mandatory		
2.18 Name **\<Nm>**	+++	Yes	Mandatory	Name of the payer/originator	**Data Type:** Text **Format:** Max length: 70 Min length: 1
Postal Address Usage Rule: Postal Address is mandatory if Beneficiary bank is located in a non EEA country/territory. Non EEA countries/territories include: Switzerland, San Marino, Monaco, Mayotte, Jersey, Guernsey, Saint-Pierre-et-Miquelon and Isle of Man					
2.19 Postal Address **\<PstlAdr>**	+++	Empty Tag	Optional *see usage rule above*		
2.25 Country **\<Ctry>**	++++	Yes	Optional	Country Code Mandatory if Beneficiary bank is located in a Non EEA Country/territory	**Format:** [A-Z]{2,2} ISO 3166, Alpha-2 code
2.29 Address Line (2) **\<Adrline>**	++++	Yes	Optional	Mandatory if Beneficiary Bank is located in a Non EEA Country/territory Postal address in free format text. *Note: Two occurrences of this tag are allowed*	**Data Type:** Text **Format:** Max length: 70 Min length: 1

Usage Rules	Mandatory Fields	Optional Fields	Payment Information (Batch) / Transaction Level

Credit Transfer PAIN.001.001.03 XML File Structure

Payments Information Block – this can occur multiple times					
Field Name – Tag (No. references EPC Implementation Guide)	**Tag Level**	**Content**	**Mandatory / Optional**	**Description**	**Data**
Identification Usage Rule – This is an optional field, if being used either Organisation Identification or Private Identification is to be populated					
2.30 Identification **<Id>**	+++	Empty Tag	Optional	Originator ID Code	
Organisation Identification Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.					
2.31 Organisation Identification **<OrgId>**	++++	Empty Tag	Optional	Unique and unambiguous way to identify an organisation	
2.31 BICOrBEI **<BICOrBEI>**	+++++	Yes	Optional	Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages – Business identifier code (BIC)"	**Data Type:** Any BIC Identifier **Format:** [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
2.31 Other **<Othr>**	+++++	Empty Tag	Optional	Unique identification of an organisation, as assigned by an institution, using an identification scheme	
2.31 Identification **<Id>**	++++++	Yes	Optional	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.31 Scheme Name **<SchmeNm>**	++++++	No	Optional	Name of the identification scheme	**Data Type:** ExternalOrganisation Identification1Code **Format:** Max Length: 4 Min length: 1
2.31 Code **<Cd>**	+++++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	
2.31 Proprietary **<Prtry>**	+++++++	Yes	Optional	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.31 Issuer **<Issr>**	++++++	Yes	Optional	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1

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

Credit Transfer PAIN.001.001.03 XML File Structure

Payments Information Block – this can occur multiple times					
Field Name – Tag (No. references EPC Implementation Guide)	**Tag Level**	**Content**	**Mandatory / Optional**	**Description**	**Data**
Private Identification Usage Rule: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed					
2.32 Private Identification **<PrvtId>**	+++++++	Empty Tag	Optional	Unique and unambiguous identification of a person, eg, passport	
2.32 Date And Place Of Birth **<DtAndPlcOfBirth>**	+++++	Empty Tag	Optional	Date and place of birth of a person	**Data Type:** ISODate **Format:** YYYY-MM-DD e.g. 1998-03-30
2.32 Birth Date **<BirthDt>**	++++++	Yes	Optional	Date on which a person is born	
2.32 Province Of Birth **<PrvcOfBirth>**	++++++	Yes	Optional	Province where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.32 City Of Birth **<CityOfBirth>**	++++++	Yes	Optional	City where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.32 Country Of Birth **<CtryOfBirth>**	++++++	Yes	Optional	Country where a person was born	**Data Type:** CountryCode **Format:** [A-Z]{2,2}
2.32 Other **<Othr>**	+++++	Empty Tag	Optional	Unique identification of a person, as assigned by an institution, using an identification scheme	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.32 Identification **<Id>**	++++++	Yes	Optional	Unique and unambiguous identification of a person	
2.32 Scheme Name **<SchmeNm>**	++++++	Yes	Optional	Name of the identification scheme	

▇ Usage Rules	▇ Mandatory Fields	▇ Optional Fields	▇ Payment Information (Batch) / Transaction Level

Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory / Optional	Description	Data
Payments Information Block – this can occur multiple times					
2.32 Code **\<Cd\>**	+++++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalOrganisation Identification1Code **Format:** Max Length: 4 Min length: 1
2.32 Proprietary **\<Prtry\>**	+++++++	Yes	Optional	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min Length: 1
2.32 Issuer **\<Issr\>**	++++++	Yes	Optional	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min Length: 1
2.35 Debtor Account **\<DbtrAcct\>**	++	Empty Tag	Mandatory	Account of the Payer/Originator that will be debited	N/A
2.36 Identification **\<Id\>**	+++	Empty Tag	Mandatory		
2.36 IBAN **\<IBAN\>**	++++	Yes	Mandatory	Only International Bank Account Number (IBAN) is allowed	**Data Type:** IBAN2007Identifier **Format:** [A-Z]{2,2}[0-9]{2,2} [a-zA-Z0-9]{1,30}
2.38 Currency **\<Ccy\>**	+++	Yes	Optional	Identification of the currency in which the account is held Note: No processing or validation is completed on this field – for information purpose only	Currency Code **Format:** [A-Z]{3,3} Valid active or historic currency codes are registered with the ISO 4217
Debtor Agent Usage Rule: Either BIC or Other/Identification must be populated. Only one occurrence is allowed.					
2.21 Debtor Agent **\<DbtrAgt\>**	++	Empty Tag	Mandatory		
2.21 Financial Institution Identification **\<FinInstnId\>**	+++	Empty Tag	Mandatory		
2.21 BIC **\<BIC\>**	++++	Yes	Optional	Bank Identifier Code. Cannot be used at the same time as the \<Other\>\<Id\>.	**Data Type:** BIC Identifier Format: [A-Z]{6,6}[A-Z2-9]
2..21 Other **\<Othr\>**	++++	Empty Tag	Optional		
2.21 Identification **\<Id\>**	+++++	Yes	Optional	See usage rule above	Only NOTPROVIDED is allowed.

▓ Usage Rules	▓ Mandatory Fields	▓ Optional Fields	▓ Payment Information (Batch) / Transaction Level

Payments Information Block – this can occur multiple times					
Field Name – Tag (No. references EPC Implementation Guide)	**Tag Level**	**Content**	**Mandatory / Optional**	**Description**	**Data**
Ultimate Debtor Usage Rule – Ultimate Debtor is an optional field, if used can be populated at either payment information (batch) or transaction level					
2.52 Ultimate Debtor **<UltmtDbtr>**	++	Empty Tag	Optional		
2.53 Name **<Nm>**	+++	Yes	Optional	Name of the Originator Reference Party	**Data Type:** Text **Format:** Max length: 70 Min length: 1
Identification Usage Rule – Either Organisation Identification or Private Identification to be populated					
2.55 Identification **<Id>**	+++	Empty Tag	Optional		
Organisation Identification Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.					
2.56 Organisation Identification **<OrgId>**	++++	Empty Tag	Optional		
2.56 BICOrBEI **<BICOrBEI>**	+++++	Yes	Optional	Code allocated to a financial institution or non-financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication	**Data Type:** Any BIC Identifier **Format:** [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
2.56 Other **<Othr>**	+++++	Empty Tag	Optional		
2.56 Identification **<Id>**	++++++	Yes	Optional	Unique and unambiguous identification of a party	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.56 Scheme Name **<SchmeNm>**	++++++	Empty Tag	Optional		
2.56 Code **<Cd>**	+++++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalOrganisation Identification1Code **Format:** Max Length: 4 Min length: 1
2.56 Private Identification **<PrvtId>**	++++	Empty Tag	Optional		
2.56 Proprietary **<Prtry>**	+++++++	Yes	Optional	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.56 Issuer **<Issr>**	++++++	Yes	Optional	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1

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

Credit Transfer PAIN.001.001.03 XML File Structure

Payments Information Block – this can occur multiple times					
Field Name – Tag (No. references EPC Implementation Guide)	**Tag Level**	**Content**	**Mandatory / Optional**	**Description**	**Data**
Private Identification Usage Rule: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed					
2.57 Private Identification **<PrvtId>**	++++	Empty Tag	Optional		
2.57 Date And Place Of Birth **<DtAndPlcOfBirth>**	+++++	Empty Tag	Optional		
2.57 Birth Date **<BirthDt>**	++++++	Yes	Optional	Date on which a person is born	**Data Type:** ISODate **Format:** YYYY-MM-DD e.g. 1998-03-30
2.57 Province Of Birth **<PrvcOfBirth>**	++++++	Yes	Optional	Province where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.57 City Of Birth **<CityOfBirth>**	++++++	Yes	Optional	City where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.57 Country Of Birth **<CtryOfBirth>**	++++++	Yes	Optional	Country where a person was born	**Data Type:** Country Code
2.57 Other **<Othr>**	+++++	Empty Tag	Optional		
2.57 Identification **<Id>**	++++++	Yes	Optional	Unique and unambiguous identification of a person	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.57 Scheme Name **<SchmeNm>**	++++++	No	Optional		
2.57 Code **<Cd>**	+++++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** External Personal Identification1Code **Format:** Max length: 4 Min length: 1
2.56 Proprietary **<Prtry>**	+++++++	Yes	Optional	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.56 Issuer **<Issr>**	++++++	Yes	Optional	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1
Charge Bearer Usage Rule: Charge Bearer is optional and if used can be populated at payment information (recommended) or transaction level					
2.60 Charge Bearer **<ChrgBr>**	++	Yes	Advise to populate at pymt info level	Specifies which party/parties will bear the charges associated with the processing of the payment transaction	Only 'SLEV' is allowed

▨	Usage Rules	▨	Mandatory Fields	▨	Optional Fields	▨	Payment Information (Batch) / Transaction Level

Credit Transfer PAIN.001.001.03 XML File Structure

Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message					
Field Name – Tag (No. references EPC Implementation Guide)	**Tag Level**	**Content**	**Mandatory / Optional**	**Description**	**Data**
2.63 Credit Transfer Transaction Information **<CdtTrfTxInf>**	++	Empty Tag	Mandatory		
2.64 Payment Identification **<PmtId>**	+++	Empty Tag	Mandatory		
2.65 Instruction Identification **<InstrId>**	++++	Yes	Optional	Secondary identification that the creditor may place on the payment Note: Many creditors will choose not to use this field unless there is a business reason to do so	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.66 End to End Identification **<EndToEndId>**	++++	Yes	Mandatory	Originator's Reference to the Credit Transfer	**Data Type:** Text **Format:** Max length: 35 Min length: 1
Payment Type Information Usage Rule: This is optional and if used, it is recommended to be used at Payment Information level and not at Credit Transfer Transaction Information level. However, if 'Instruction Priority' is populated this field group must be present at 'Payment Information' level and not at transaction information level.					
2.67 Payment Type Information **<PmtTpInf>**	++	Empty Tag	Advise to populate at pymt info level		
Organisation Identification Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.					
2.69 Service Level **<SvcLvl>**	+++	Empty Tag	Advise to populate at pymt info level		
2.70 Code **<Cd>**	++++	Yes	Advise to populate at pymt info level	Specifies a pre-agreed service or level of service between the parties, as published in an external service level code list	Only 'SEPA' is allowed
2.72 Local Instrument **<LclInstrm>**	+++	Empty Tag	Advise to populate at pymt info level		
2.73 Code **<Cd>**	++++	Yes	Advise to populate at pymt info level	Specifies the local instrument	
2.74 Proprietary **<Prtry>**	++++	Yes	Advise to populate at pymt info level	Specifies the local instrument, as a proprietary code	**Data Type:** Text **Format:** Max length: 35 Min length: 1

▢ Usage Rules	▢ Mandatory Fields	▢ Optional Fields	▢ Payment Information (Batch) / Transaction Level

Credit Transfer PAIN.001.001.03 XML File Structure

Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message					
Field Name – Tag (No. references EPC Implementation Guide)	**Tag Level**	**Content**	**Mandatory / Optional**	**Description**	**Data**
Category Purpose Usage Rule: Depending on the agreement between the Originator and the Originator Bank, 'Category Purpose' may be forwarded to the Beneficiary Bank					
2.75 Category Purpose **<CtgyPurp>**	+++	Empty Tag	Advise to populate at pymt info level		
2.75 Code **<Cd>**	++++	Yes	Advise to populate at pymt info level	This is used by the initiating party to provide information concerning the processing of the payment – code form	**Format:** Max length: 4 Min length: 1 see code list in appendix
2.75 Proprietary **<Prtry>**	++++	Yes	Advise to populate at pymt info level	This is used by the initiating party to provide information concerning the processing of the payment – proprietary form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.76 Amount **<Amt>**	+++	Empty Tag	Mandatory		
Instructed Amount Usage Rule: Only 'EUR' is allowed					
2.78 Instructed Amount **<InstdAmt>**	++++	Yes	Mandatory	The amount to be paid in full to the payee/beneficiary	**Usage Rule:** Only 'EUR' is allowed. e.g. <InstdAmt Ccy="EUR"> 3421.00</InstdAmt>Amount must be 0.01 or more and 999999999.99 or less.
Charge Bearer Usage Rule: Charge Bearer is optional and if used can be populated at payment information (recommended) or transaction level					
2.80 Charge Bearer **<ChrgBr>**	+++	Yes	Advise to populate at pymt info level	Specifies which party/parties will bear the charges associated with the processing of the payment transaction	Only 'SLEV' is allowed

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

Credit Transfer PAIN.001.001.03 XML File Structure

Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message					
Field Name – Tag (No. references EPC Implementation Guide)	**Tag Level**	**Content**	**Mandatory / Optional**	**Description**	**Data**
Ultimate Debtor Usage Rule – Ultimate Debtor is an optional field, if used can be populated at either payment information (batch) or transaction level					
2.82 Ultimate Debtor **<UltmtDbtr>**	+++	Empty Tag	Optional		
2.83 Name **<Nm>**	++++	Yes	Optional	Name of the Originator Reference Party	**Data Type:** Text **Format:** Max length: 70 Min length: 1
Payment Type Information Usage Rule: This is optional and if used, it is recommended to be used at Payment Information level and not at Credit Transfer Transaction Information level. However, if 'Instruction Priority' is populated this field group must be present at 'Payment Information' level and not at transaction information level.					
2.85 Identification **<Id>**	+++	Empty Tag	Optional		
Organisation Identification Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.					
2.86 Organisation Identification **<OrgId>**	++++	Empty Tag	Optional		
2.86 BICOrBEI **<BICOrBEI>**	+++++	Yes	Optional	Code allocated to a financial institution or non-financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages – Business identifier code (BIC)"	**Data Type:** Any BIC Identifier **Format:** [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
2.86 Other **<Othr>**	+++++	Empty Tag	Optional		
2.86 Identification **<Id>**	++++++	Yes	Optional	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.86 Scheme Name **<SchmeNm>**	++++++	No	Optional		
2.86 Code **<Cd>**	+++++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalOrganisation Identification1Code **Format:** Max length: 4 Min length: 1
2.86 Proprietary **<Prtry>**	+++++++	Yes	Optional	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.86 Issuer **<Issr>**	++++++	Yes	Optional	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1

◻ Usage Rules	◻ Mandatory Fields	◻ Optional Fields	◻ Payment Information (Batch) / Transaction Level

Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message					
Field Name – Tag (No. references EPC Implementation Guide)	**Tag Level**	**Content**	**Mandatory / Optional**	**Description**	**Data**
Private Identification Usage Rule: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed					
2.87 Private Identification **<PrvtId>**	++++	Empty Tag	Optional		
2.87 Date And Place Of Birth **<DtAndPlcOfBirth>**	+++++	Empty Tag	Optional		**Data Type:** ISODate
2.87 Birth Date **<BirthDt>**	++++++	Yes	Optional	Date on which a person is born	**Format:** YYYY-MM-DD e.g. 1998-03-30
2.87 Province Of Birth **<PrvcOfBirth>**	++++++	Yes	Optional	Province where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.87 City Of Birth **<CityOfBirth>**	++++++	Yes	Optional	City where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1
22.87 Country Of Birth **<CtryOfBirth>**	++++++	Yes	Optional	Country where a person was born	**Data Type:** CountryCode **Format**: [A-Z]{2,2}
2.87 Other **<Othr>**	+++++	Empty Tag	Optional		
2.87 Identification **<Id>**	++++++	Yes	Optional	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.87 Scheme Name **<SchmeNm>**	++++++	Yes	Optional		
2.87 Code **<Cd>**	+++++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalPersonal Identification1Code **Format:** Max length: 4 Min length: 1
2.87 Proprietary **<Prtry>**	+++++++	Yes	Optional	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.87 Issuer **<Issr>**	++++++	Yes	Optional	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1

▇ Usage Rules	▇ Mandatory Fields	▇ Optional Fields	▇ Payment Information (Batch) / Transaction Level

Credit Transfer PAIN.001.001.03 XML File Structure

Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message					
Field Name – Tag (No. references EPC Implementation Guide)	**Tag Level**	**Content**	**Mandatory / Optional**	**Description**	**Data**
Creditor Agent Usage Rule: If the BIC is not populated the parent "'Creditor Agent' tag must be removed.					
2.96 Creditor Agent **<CdtrAgt>**	+++	Empty Tag	Optional		
2.96 Financial Institution Identification **<FinInstnId>**	++++	Empty Tag	Optional		
2.96 BIC **<BIC>**	+++++	Yes	Optional	See Usage Rule i.e. If this tag is not populated <CdtrAgt>, <FinInstnId> & <BIC>must be removed	**Data Type:** BIC Identifier **Format:** [A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
2.98 Creditor **<Cdtr>**	+++	Empty Tag	Mandatory		
2.99 Name **<Nm>**	++++	Yes	Mandatory	Name of the payee/beneficiary	**Data Type:** Text **Format:** Max length: 70 Min length: 1
2.100 Postal Address **<PstlAdr>**	++++	Empty Tag	Optional		
2.109 Country **<Ctry>**	+++++	Yes	Optional	Country Code	**Format:** [A-Z]{2,2} ISO 3166, Alpha-2 code
2.110 Address Line (2) **<Adrline>**	+++++	Yes	Optional	Postal address in free format text. Note: Two occurrences of this tag are allowed	**Data Type:** Text **Format:** Max length: 70 Min length: 1
Identification Usage Rule – This is an optional field group, if being used either Organisation Identification or Private Identification is to be populated					
2.111 Identification **<Id>**	++++	Empty Tag	Optional		

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

Credit Transfer PAIN.001.001.03 XML File Structure

Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message					
Field Name – Tag (No. references EPC Implementation Guide)	**Tag Level**	**Content**	**Mandatory / Optional**	**Description**	**Data**
Organisation Identification Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.					
2.112 Organisation Identification **<OrgId>**	++++	Empty Tag	Optional		
2.112 BICOrBEI **<BICOrBEI>**	+++++	Yes	Optional	Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages – Business identifier code (BIC)"	**Data Type:** Any BIC Identifier **Format:** [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
2.112 Other **<Othr>**	+++++	Empty Tag	Optional		
2.112 Identification **<Id>**	++++++	Yes	Mandatory	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.112 Scheme Name **<SchmeNm>**	++++++	No	Mandatory		**Data Type:** External
2.112 Code **<Cd>**	+++++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	Organisation Identification1Code **Format:** Max length: 4 Min length: 1
2.112 Proprietary **<Prtry>**	+++++++	Yes	Optional	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.112 Issuer **<Issr>**	++++++	Yes	Optional	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1

Usage Rules	Mandatory Fields	Optional Fields	Payment Information (Batch) / Transaction Level

Credit Transfer PAIN.001.001.03 XML File Structure

Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message					
Field Name – Tag (No. references EPC Implementation Guide)	**Tag Level**	**Content**	**Mandatory / Optional**	**Description**	**Data**
Private Identification Usage Rule: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed					
2.113 Private Identification **<PrvtId>**	++++	Empty Tag	Optional		
2.113 Date And Place Of Birth **<DtAndPlcOfBirth>**	+++++	Empty Tag	Optional		
2.113 Birth Date **<BirthDt>**	++++++	Empty Tag	Optional	Date on which a person is born	**Data Type:** ISODate **Format:** YYYY-MM-DD e.g. 1998-03-30
2.113 Province Of Birth **<PrvcOfBirth>**	++++++	Yes	Optional	Province where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.113 City Of Birth **<CityOfBirth>**	++++++	Empty Tag	Optional	City where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.113 Country Of Birth **<CtryOfBirth>**	++++++	Yes	Optional	Country where a person was born	**Data Type:** CountryCode **Format**: [A-Z]{2,2}
2.113 Other **<Othr>**	+++++	No	Optional		
2.113 Identification **<Id>**	++++++	Yes	Optional	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.113 Scheme Name **<SchmeNm>**	++++++	Yes	Optional		
2.113 Code **<Cd>**	+++++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalPersonal Identification1Code **Format:** Max length: 4 Min length: 1
2.113 Proprietary **<Prtry>**	+++++++	Yes	Optional	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.113 Issuer **<Issr>**	++++++	Yes	Optional	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1

▨ Usage Rules	▨ Mandatory Fields	▨ Optional Fields	▨ Payment Information (Batch) / Transaction Level

Credit Transfer PAIN.001.001.03 XML File Structure

Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message					
Field Name – Tag (No. references EPC Implementation Guide)	**Tag Level**	**Content**	**Mandatory / Optional**	**Description**	**Data**
2.116 Creditor Account **<CdtrAcct>**	+++	Empty Tag	Mandatory	Account of the payee/beneficiary	
2.116 Identification **<Id>**	++++	Empty Tag	Mandatory		
2.116 IBAN **<IBAN>**	+++++	Yes	Mandatory	Only International Bank Account Number (IBAN) is allowed	**Data Type:** IBAN2007Identifier **Format:** [A-Z]{2,2}[0-9]{2,2} [a-zA-Z0-9]{1,30}
2.117 Ultimate Creditor **<UltmtCdtr>**	+++	Empty Tag	Optional		
2.118 Name **<Nm>**	++++	Yes	Optional	Ultimate party to which an amount of money is due	**Data Type:** Text **Format:** Max length: 70 Min length: 1
Identification Usage Rule – This field is optional, if being used either Organisation Identification or Private Identification is to be populated					
2.120 Identification **<Id>**	++++	Empty Tag	Optional		
Organisation Identification Usage Rule: Either 'BIC or BEI' or one occurrence of 'Other' is allowed.					
2.121 Organisation Identification **<OrgId>**	+++++	Empty Tag	Optional		
2.121 BICOrBEI **<BICOrBEI>**	++++++	Yes	Optional	Code allocated to a financial institution or non financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages – Business identifier code (BIC)"	**Data Type:** Any BIC Identifier **Format:** [A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
2.121 Other **<Othr>**	++++++	Empty Tag	Optional		
2.121 Identification **<Id>**	+++++++	Yes	Optional	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.121 Scheme Name **<SchmeNm>**	+++++++	No	Optional		
2.121 Code **<Cd>**	++++++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalOrganisation Identification1Code **Format:** Max length: 4 Min length: 1

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

Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message					
2.121 Proprietary **\<Prtry>**	++++++++	Yes	Optional	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.121 Issuer **\<Issr>**	+++++++	Yes	Optional	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1
Private Identification Usage Rule: Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed					
2.122 Private Identification **\<PrvtId>**	+++++	Empty Tag	Optional		
2.122 Date And Place Of Birth **\<DtAndPlcOfBirth>**	++++++	Empty Tag	Optional		
2.122 Birth Date **\<BirthDt>**	+++++++	Yes	Optional	Date on which a person is born	**Data Type**: ISODate **Format:** YYYY-MM-DD e.g. 1998-03-30
2.122 Province Of Birth **\<PrvcOfBirth>**	+++++++	Yes	Optional	Province where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.122 City Of Birth **\<CityOfBirth>**	+++++++	Yes	Optional	City where a person was born	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.122 Country Of Birth **\<CtryOfBirth>**	+++++++	Yes	Optional	Country where a person was born	**Data Type:** CountryCode Format: [A-Z]{2,2}
2.122 Other **\<Othr>**	++++++	Empty Tag	Optional		
2.122 Identification **\<Id>**	+++++++	Yes	Optional	Identification assigned by an institution	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.122 Scheme Name **\<SchmeNm>**	+++++++	No	Optional		
2.22 Code **\<Cd>**	++++++++	Yes	Optional	Name of the identification scheme, in a coded form as published in an external list	**Data Type:** ExternalPersonal Identification1Code **Format:** Max length: 4 Min length: 1

⬛	Usage Rules	🟦	Mandatory Fields	🟩	Optional Fields	🟧	Payment Information (Batch) / Transaction Level

Credit Transfer PAIN.001.001.03 XML File Structure

Credit Transfer Transaction Information Definition: Set of elements used to provide information on the individual transaction(s) included in the message					
2.122 Proprietary **\<Prtry>**	+++++++	Yes	Optional	Name of the identification scheme, in a free text form	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.122 Issuer **\<Issr>**	+++++++	Yes	Optional	Entity that assigns the identification	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.127 Purpose **\<Purp>**	+++	Empty Tag	Optional		
2.128 Code **\<Cd>**	++++	Yes	Optional	Underlying reason for the payment transaction, as published in an external purpose code list	**Data Type:** ExternalPurpose1Code **Format:** Max length: 4 Min length: 1
Remittance Information Usage Rule: Optional field, either 1 instance of 'Structured' or 1 instance of 'Unstructured', may be used					
2.133 Remittance Information **\<RmtInf>**	+++	Empty Tag	Optional		
2.134 Unstructured **\<Ustrd>**	++++	Yes	Optional	Free text provided for information purposes Only one occurrence of Unstructured is allowed	**Data Type:** Text **Format:** Max length: 140 Min length: 1
2.135 Structured **\<Strd>**	++++	Yes	Optional	Free text provided for information purposes Only one occurrence of Structured is allowed Please note: Structured remittance must be pre agreed with Bank of Ireland,	**Data Type:** Text **Format:** Max length: 140 Min length: 1
2.138 CreditorReferenceInformation **\<CdtrRefInf>**	+++++	Empty Tag	Optional		
2.139 Type **\<Tp>**	++++++	Empty Tag	Optional		
2.140 Code or Proprietary **\<CdOrPrtry>**	+++++++	Empty Tag	Optional		
2.141 Code **\<Cd>**	++++++++	Yes	Optional	Code used to signify that type of structured remittance to be used – only 'SCOR' is valid under SEPA	Only 'SCOR' is allowed.
2.143 Issuer **\<Issr>**	+++++++	Yes	Optional	Issuer of the transaction	**Data Type:** Text **Format:** Max length: 35 Min length: 1
2.144 Reference **\<Ref>**	++++++	Yes	Optional	Creditor Reference Information. RF Creditor Reference may be used (ISO 11649)	**Data Type:** Text **Format:** Max length: 35 Min length: 1

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

9.   PAIN.001.001.03 Sample File

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

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.001.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

<CstmrCdtTrfInitn>

<GrpHdr>

<MsgId>MRBLOGS090301</MsgId>

<CreDtTm>2013-08-28T17:12:44</CreDtTm>

<NbOfTxs>5</NbOfTxs>

<CtrlSum>43236.93</CtrlSum>

<InitgPty><Id><PrvtId><Othr><Id>200001</Id></Othr></PrvtId></Id></InitgPty>

</GrpHdr>

<PmtInf>

<PmtInfId>STAFF EXPENSES 001</PmtInfId>

<PmtMtd>TRF</PmtMtd>

<NbOfTxs>3</NbOfTxs>

<CtrlSum>8730.48</CtrlSum>

<ReqdExctnDt>2013-09-03</ReqdExctnDt>

<Dbtr><Nm>MR BLOGGS</Nm></Dbtr>

<DbtrAcct><Id><IBAN>IE75BOFI90377959996017</IBAN></Id></DbtrAcct>

<DbtrAgt><FinInstnId><BIC>BOFIIE2DXXX</BIC></FinInstnId></DbtrAgt>
```

```
<CdtTrfTxInf><PmtId>

<EndToEndId>5678090300031</EndToEndId>

</PmtId>

<Amt><InstdAmt Ccy="EUR">16.44</InstdAmt></Amt>

<CdtrAgt><FinInstnId><BIC>BOFIIE2DXXX</BIC></FinInstnId></CdtrAgt>

<Cdtr><Nm>Scott, Tiger</Nm></Cdtr>

<CdtrAcct><Id><IBAN>IE82BOFI90393929352659</IBAN></Id></CdtrAcct>

<RmtInf><Ustrd>POSTAGE EXPENSE</Ustrd></RmtInf>

</CdtTrfTxInf>

<CdtTrfTxInf>

<PmtId><EndToEndId>5678090300032</EndToEndId></PmtId>

<Amt><InstdAmt Ccy="EUR">8014.04</InstdAmt></Amt>

<CdtrAgt><FinInstnId><BIC>BOFIIE2DXXX</BIC></FinInstnId></CdtrAgt>

<Cdtr><Nm>BOI Customer</Nm></Cdtr>

<CdtrAcct><Id><IBAN>IE19BOFI90529930903788</IBAN></Id></CdtrAcct>

</CdtTrfTxInf>

<CdtTrfTxInf>

<PmtId><EndToEndId>5678090300033</EndToEndId></PmtId>

<Amt><InstdAmt Ccy="EUR">700</InstdAmt></Amt>

<CdtrAgt><FinInstnId><BIC>BOFIIE2DXXX</BIC></FinInstnId></CdtrAgt>
```

```
<Cdtr><Nm>BOI Customer</Nm>

</Cdtr>

<CdtrAcct><Id><IBAN>IE59BOFI90565164751321</IBAN></Id></CdtrAcct>

<RmtInf><Ustrd>SALES TRAVEL USA</Ustrd></RmtInf>

</CdtTrfTxInf>

</PmtInf>

<PmtInf>

<PmtInfId>WAGES 012</PmtInfId>

<PmtMtd>TRF</PmtMtd>

<NbOfTxs>2</NbOfTxs>

<CtrlSum>4506.45</CtrlSum>

<ReqdExctnDt>2013-09-04</ReqdExctnDt>

<Dbtr><Nm>MR BLOGGS</Nm></Dbtr>

<DbtrAcct><Id><IBAN>IE11BOFI90570714221998</IBAN></Id></DbtrAcct>

<DbtrAgt><FinInstnId><BIC>BOFIIE2DXXX</BIC></FinInstnId></DbtrAgt>

<CdtTrfTxInf><PmtId>

<EndToEndId>432109030001</EndToEndId></PmtId>

<Amt><InstdAmt Ccy="EUR">2006.45</InstdAmt></Amt>

<CdtrAgt><FinInstnId><BIC>BOFIIE2DXXX</BIC></FinInstnId></CdtrAgt>

<Cdtr><Nm>Joe BLOGGS</Nm></Cdtr>
```

```
<CdtrAcct><Id><IBAN>IE31BOFI90573146957000</IBAN></Id></CdtrAcct>

<RmtInf><Ustrd>WAGES - A N OTHER</Ustrd></RmtInf>

</CdtTrfTxInf>

<CdtTrfTxInf><PmtId>

<EndToEndId>432109030002</EndToEndId></PmtId>

<Amt><InstdAmt Ccy="EUR">2500</InstdAmt></Amt>

<CdtrAgt><FinInstnId><BIC>BOFIIE2DXXX</BIC></FinInstnId></CdtrAgt>

<Cdtr><Nm>John Smith</Nm></Cdtr>

<CdtrAcct><Id><IBAN>IE22BOFI90573146641815</IBAN></Id></CdtrAcct>

</CdtTrfTxInf>

</PmtInf>

</CstmrCdtTrfInitn></Document>
```

10.   Appendix

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

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

11. Change Control

Version:	Date	Section	Comments
1.0	July 2013	N/A	Initial Document
1.1	November 2013	Contents Page	Point 9 – New content element: PAIN.001.001.03 Sample File
			Point 10 – New content element: Appendix
1.1	November 2013	Section 2: The Character Set	Curly apostrophe (') has been changed to a compliant straight apostrophe (')
			Special XML Character: ' (single quotation) has been removed
			Message Identification: Must not contain an apostrophe
1.1	November 2013	Section 7: Filename	Point 4 has been extended to include the underscore (_) character
1.1	November 2013	Section 8 & Section 9	Table: Font used in fields has been changed to Verdana to differentiate between 'i' from 'l'
1.1	November 2013	Section 8: File Format	'Usage Rules' graphic has been added to the Legend
			<CstmrDrctDbtInitn> tag has been changed to <CstmrCdtTrfInitn> Field Name <Cdtr> has been changed to <Dbtr>
			2.65 Field Name <InstrId> Description has been updated. 2.116 Field Name <id> is now depicted as a Mandatory Tag
			Data Type:ExternalOrganisationIdentification1Code' updated to read InternalOrganisationIdentification1Code'
1.2	December 2015	Section 8: File Format	New Usage Rules to incorporate IBAN only legislation. Debtor Agent & Creditor Agent
1.3	August 2017	Changes throughout document for EPC Changes 2017	SEPA CT rulebook 2017 changes 1.10 Organisation Identification <OrgId> new tags at Group Header Level 1.11 Private Identification <PrvtId> tag changed from mandatory to optional 1.11 New tags added for <SchmeNm>, <Cd>, <Prtry> and <Issr> New usage rules applied for the above tags 2.19 Postage Address new usage rules apply for Non EEA payments