

SEPA Direct Debit Unpaid Report File Format

PAIN.002.001.03

XML File Structure

Bank of Ireland 

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SEPA Direct Debit Unpaid Report File Format PAIN.002.001.03 XML File Structure – Contents

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1. Document Overview

This document details the PAIN.002.001.03 and Credit Settlement Report file formats that will be available to SEPA Direct Debit originators where a SEPA r-message has been received against a payment.

A SEPA 'r-message' is rejection of a direct debit transaction. There are 2 types of r-messages, pre-settlement and post-settlement r-messages. The following describes the types of r-messages generated by debtor banks in SEPA:

- Pre-settlement r-messages include rejections (e.g. invalid IBAN) and refusals (e.g. debtor refuses the direct debit)
- Post settlement r-messages include returns (e.g. insufficient funds) and refunds (i.e. when the debtor requests refund of a direct debit.)

When you submit a file to Bank of Ireland, if there are errors when processing the direct debit transactions these rejections will be reported in the PAIN.002.001.03 file as pre and post settlement rejections.

The postings associated with these r-messages are group together based on certain criteria and posted to the creditors account as Bulk Debit entries. The Creditor Settlement Report details the individual transactions that are included in the bulk entry.

2. Direct Debit Reconciliation

IRECC

Under IRECC originators are credited with the full value of the collection batch on settlement day. Bulk debits for any Unpays returned are posted to the originators account on settlement date + 2 (D+2).

For originators who are registered for Unpays information through ACREC, the unpaid bulks posted to the originators account are detailed to the originators in the ACREC report. The current ACREC report details the breakdown of the bulk debits to the originators account and allows for both message and account reconciliation.

SEPA

Under the SEPA scheme, originators are credited with the full value of the collection batch, within a file, on settlement date. Bulk debits for any pre-settled r-messages are posted on settlement date of the collection batch, and any post settlement r-messages are posted at the end of the day of receipt. Post settlement r-message can occur any day after the settlement date of the batch up to approximately 8 weeks after this date – this is to account for any refunds that occur during this period.

When an originator previously used a single report (ACREC) for reconciliation they will now need to use two reports, the PAIN.002 for transaction reconciliation and the Creditor Settlement Report for account reconciliation.

- 1. PAIN.002.001.03:** This is produced daily where an r-message has been received against the original PAIN.008.001.02 file. This report is available in two formats, an XML file and a reader friendly report, which can be used to automatically or manually reconcile direct debit transactions and represent direct debits where necessary.
- 2. Creditor Settlement Report:** This is produced daily where posting has been applied to the originator's account. This report is available in two formats a .csv file and a reader friendly report, that can be used to automatically or manually reconcile the originator's account at the end of each day.



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3. Document Purpose

The purpose of this document is to outline the:

- 1) PAIN.002.001.03 XML file format




Knowledge of XML is recommended to interpret this document.

4. Characteristics of PAIN.002.001.03

1. The PAIN.002.001.03 report will be available in XML and reader friendly HTML format.
2. The report will be available on Bank of Ireland's dedicated SEPA online channel, Business On Line Payments Plus. Bank of Ireland will communicate details of this channel and log on details to you.
3. R-messages (rejections, refusals, returns or refunds) received up to the end of the SEPA 8 week period following a direct debit, will be provided on the PAIN.002.001.03.
4. The PAIN.002.001.03 file is generated per PAIN.008.001.02 file, per day. It details any r-messages that have been created against the PAIN.008.001.02 file and will contain the reason code for the rejection.
5. A PAIN.002.001.03 file will only be available if an r-message has been created for the associated PAIN.008.001.02 on a given day.
6. The r-messages contained in a PAIN.002.001.03 can be matched to the original transactions using the end to end ID.
7. PAIN.002.001.03 generated by Bank of Ireland will detail r-messages at transaction level. Bank of Ireland will not generate PAIN.002.001.03 messages for failures at file (Group Header) or batch (Payment Information) level. File failures will be reported as a specific message on the online channel.

5. Field Types

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

-  **Always Present** – Fields that will always be present on the PAIN.002.001.03
-  **Optional Fields** – This field will be populated if the corresponding optional field on the PAIN.008.001.02 was populated
-  **Conditional Fields** – This field will be populated if the corresponding conditional field on the PAIN.008.001.02 was populated.

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
+	<>
++	<> <>
+++	<> <> <>



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7. Reason Codes

Originators may receive the following reasons codes as part of the PAIN.002.001.03 message to detail the reason for the rejection. This code will be populated in the code tag, field index 3.23, as outlined in the Transaction Information block in the file format section of this document.

Post-Settlement Returns/Refunds

Return codes

The following table lists the reason codes that could occur for a return message from a debtor bank:

ISO Code	SEPA Reason as specified in the Rulebook
AC01	Account identifier incorrect (i.e. invalid IBAN)
AC04	Account closed
AC06	Account blocked Account blocked for direct debit by the Debtor
AG01	Direct debit forbidden on this account for regulatory reasons
AG02	Operation/transaction code incorrect, invalid file format <i>Usage Rule:</i> To be used to indicate an incorrect 'operation/transaction' code
AM04	Insufficient funds
AM05	Duplicate collection
BE05	Identifier of the Creditor incorrect
FF05	Direct Debit type incorrect
MD01	No valid Mandate
MD07	Debtor deceased
MS02	Refusal by the Debtor
MS03	Reason not specified
RC01	Bank identifier incorrect (i.e. invalid BIC)
RR01	Missing Debtor Account Or Identification
RR02	Missing Debtors Name Or Address
RR03	Missing Creditors Name Or Address
RR04	Regulatory Reason
SL01	Specific Service offered by the Debtor Bank.

Refund codes

The following table lists the reason codes that could occur for a refund message from a debtor bank:

ISO Code	SEPA Core Reason as specified in the Rulebooks
MD01	Unauthorised transaction
MD06	Disputed authorised transaction

Note: MD01 may be used for both a Return and a Refund. To determine whether the transaction is a return or a refund:

- If it is a return, the Originator value in the Return Reason Information field will be populated with a BIC.
- If it is a refund, the Originator value in the Return Reason Information field will be populated with a Debtor Name.



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Pre-Settlement Rejects

The following table lists the reason codes that could occur for rejections or refusals from a debtor bank or rejections from Bank of Ireland:

ISO Code	SEPA Reason as specified in the Rulebook
AC01	Account identifier incorrect (i.e. invalid IBAN)
AC04	Account closed
AC06	Account blocked Account blocked for direct debit by the Debtor
AG01	Direct debit forbidden on this account for regulatory reasons
AG02	Operation/transaction code incorrect, invalid file format <i>Usage Rule:</i> To be used to indicate an incorrect 'operation/transaction' code
AM04	Insufficient funds
AM05	Duplicate collection
BE01	Debtor's name does not match with the account holder's name
BE05	Identifier of the Creditor Incorrect
FF01	Operation/transaction code incorrect, invalid file format <i>Usage Rule:</i> To be used to indicate an invalid file format.
FF05	Direct Debit type incorrect
MD01	No valid Mandate
MD02	Mandate data missing or incorrect
MD07	Debtor deceased
MS02	Refusal by the Debtor
MS03	Reason not specified
RC01	Bank identifier incorrect (i.e. invalid BIC)
RR01	Missing Debtor Account Or Identification
RR02	Missing Debtors Name Or Address
RR03	Missing Creditors Name Or Address
RR04	Regulatory Reason
SL01	Specific Service offered by the Debtor Bank.



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8. PAIN.002.001.03 File Format

Field Index -Field Name – Tag (Field Index references EPC Implementation Guide)	Tag Depth	Content	Mandatory/ Optional/ Conditional	Populated By/From	Description/Value	Data
<?xml version="1.0" encoding="utf-8"?> <Document xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:xsd="http://www.w3.org/2001/XMLSchema" xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03">			Always Present		Mandatory for all PAIN.002 XML files	
<CstmrPmtStsRpt>			Always Present		Mandatory for all PAIN.002 XML files	

Group Header – This will occur only once in the file

Field Index -Field Name – Tag (Field Index references EPC Implementation Guide)	Tag Depth	Content	Mandatory/ Optional/ Conditional	Populated By/From	Description/Value	Data
1.0 Group Header <GrpHdr>	+	Empty Tag	Always Present			
1.1 MessageIdentification <MsgId>	++	Yes	Always Present	BOI	The reference of the bank/CSM initiating the 'R' message	Data Type: Text Format: Max length: 35 Min length: 1
1.2 Creation Date Time <CreDtTm>	++	Yes	Always Present	BOI	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
1.6 Creditor Agent <DbtrAgt>	++	Empty Tag	Always Present			
1.6 Financial Institution Identification <FinInstnId>	+++	Empty Tag	Always Present			
1.6 BIC <BIC>	++++	Yes	Always Present	Field 2.21 on PAIN.008	BIC code of the creditor bank Field 2.21 on PAIN.008	Data Type: BICIdentifier Format: [A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

- Always Present
- Optional Fields
- Conditional Fields



Original Group Information and Status						
Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory/ Optional/ Conditional	Populated By/From	Description/Value	Data
<i>Original Group Information and Status will always be present and includes group header (file) level details from the submitted PAIN.008</i>						
2.0 Original Group Information And Status <OrgnlGrpInfAndSts>	+	Empty Tag	Always Present			
2.1 Original Message Identification <OrgnlMsgId>	++	Yes	Always Present	Field 1.1 on PAIN.008	Point to point reference, as assigned by the original instructing party	Data Type: Text Format: Max length: 35 Min length: 1
2.2 Original Message Name Identification <OrgnlMsgNmId>	++	Yes	Always Present	Taken from file type that r-message is associated with	Specifies the original message name identifier to which the message refers. i.e. PAIN.008.001.02	Data Type: Text Format: Max length: 35 Min length: 1
2.4 Original Number of Transactions <OrgnlNbOfTxs>	++	Yes	Always Present	Field 1.6 on PAIN.008	Number of individual transactions contained in the original message.	Data Type: Numeric Text Format: [0-9]{1,15}
2.5 Original Control Sum <OrgnlCtrlSum>	++	Yes	Always Present	Field 1.7 on PAIN.008	Total of all individual amounts included in the original message	Data Type: Decimal Number Format: Fraction Digits: 2 Total Digits: 18
<i>Original Payment Information and Status will be present for each Payment Information (batch) Block for which one or more transactions have been rejected and includes details from the submitted PAIN.008</i>						
3.0 Original Payment Information And Status <OrgnlPmtInfAndSts>	+	Empty Tag	Always Present			
3.1 Original Payment Information Identification <OrgnlPmtInfId>	++	Yes	Always Present	Field 2.1 on PAIN.008	Unique identification, as assigned by the original sending party, to unambiguously identify the original payment information group	Data Type: Text Format: Max length: 35 Min length: 1
3.2 Original Number Of Transactions <OrgnlNbOfTxs>	++	Yes	Always Present	Field 2.4 on PAIN.008	Number of individual transactions contained in the original payment information group	Data Type: Numeric Text Format: [0-9]{1,15}
3.3 Original Control Sum <OrgnlCtrlSum>	++	Yes	Always Present	Field 2.5 on PAIN.008	Total of all individual amounts included in the original payment information group	

- Always Present
- Optional Fields
- Conditional Fields



Transaction Information						
Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory/ Optional/ Conditional	Populated By/From	Description/Value	Data
<i>Transaction Information will always be present to detail the transaction which has failed, and will detail the original transaction level details from the submitted PAIN.008, as well as the r-message reason codes.</i>						
3.15 Transaction Information And Status <TxInfAndSts>	++	Empty Tag	Always Present			
3.16 Status Identification <StsId>	+++	Yes	Always Present	Debtor Bank	Specific reference of the bank that initiated the reject	Data Type: Text Format: Max length: 35 Min length: 1
3.17 Original Instruction Identification <OrgnlInstrId>	+++	Yes	Populate if on PAIN.008	Field 2.30 from the PAIN.008	Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.	Data Type: Text Format: Max length: 35 Min length: 1
3.18 Original End To End Identification <OrgnlEndToEndId>	+++	Yes	Always Present	Field 2.31 from the PAIN.008	Creditors reference of the Direct Debit Transaction	Data Type: Text Format: Max length: 35 Min length: 1
3.19 Transaction Status<TxSts>	+++	Yes	Always Present	Debtor Bank/ CSM	Will always be present with the code 'RJCT'.	RJCT
3.20 Status Reason Information <StsRsnInf>	+++	Empty Tag	Always Present			
<i>Originator Usage Rule: Limited to BIC to identify the bank or CSM originating the status or 'Name' to indicate a CSM when it has no BIC</i>						
3.21 Originator <Orgtr>	++++	Empty Tag	See Originator Usage Rule			
3.21 Name <Nm>	+++++	Yes	See Originator Usage Rule	CSM or Debtor Name	'Name' to indicate a CSM or debtor if they have initiated the rejection	Data Type: Text Format: Max length: 70 Min length: 1
3.21 Identification <Id>	+++++	Empty Tag	See Originator Usage Rule			

- Always Present
- Optional Fields
- Conditional Fields



Transaction Information						
Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory/ Optional/ Conditional	Populated By/From	Description/Value	Data
3.21 Organisation Identification <OrgId>	+++++	Empty Tag	See Originator Usage Rule			
3.21 BIC Or BEI <BICOrBEI>	+++++	Yes	See Originator Usage Rule	Debtor Bank/ CSM/BOI	BIC to identify the bank or CSM originating the status	Data Type: AnyBICIdentifier Format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]{3,3}{0,1}
3.22 Reason <Rsn>	++++	Empty Tag	See Originator Usage Rule			
3.23 Code <Cd>	++++	Yes	See Originator Usage Rule	Debtor Bank/ CSM/BOI	See reason codes	See appendix for reason codes
Original Transaction Reference Usage Rule: The message elements under 'Original Transaction Reference' will be populated with the same value as the message elements of the original instruction, as defined within the following elements.						
3.32 Original Transaction Reference <OrgnTxRef>	+++	Empty Tag	Always Present			
3.34 Amount <Amt>	++++	Empty Tag	Always Present			
3.35 Instructed Amount <InstdAmt>	+++++	Yes	Always Present	Field 2.44 on PAIN.008	Amount of the Collection in Euro	AT-06 Amount of the Collection in Euro) Usage Rule: Only 'EUR' is allowed. Usage Rule: Amount must be 0.01 or more and 999999999.99 or less. Format Rule: The fractional part has a maximum of two digits
3.40 Requested Collection Date <ReqdColltnDt>	++++	Yes	Always Present	Field 2.18 on PAIN.008	Date and time at which the creditor requests that the amount of money is to be collected from the debtor.	Data Type: ISODate Format: YYYY-MM-DD e.g.1998-03-30
3.42 Creditor Scheme Identification <CdtrSchmeld>	++++	Empty Tag	Always Present			
3.42 Identification <Id>	+++++	Empty Tag	Always Present			

- Always Present
- Optional Fields
- Conditional Fields



Transaction Information

Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory/ Optional/ Conditional	Populated By/From	Description/Value	Data
3.42 Private Identification <PrvtId>	++++++	Empty Tag	Always Present			
3.42 Other <Othr>	++++++	Empty Tag	Always Present			
3.42 Identification <Id>	++++++ +	Yes	Always Present	Field 2.27 or Field 2.66 from PAIN.008	This contains the Creditor Scheme identifier (CID) - formerly OIN.	Data Type: Text Format: Max length: 35 Min length: 1
3.42 Scheme Name <SchmeNm>	++++++ +	Empty Tag	Always Present			
3.42 Proprietary <Prtry>	++++++ ++	Yes	Always Present	Field 2.27 or Field 2.66 from PAIN.008	Name of the identification scheme, in a free text form.	Must contain 'SEPA'
3.55 Payment Type Information <PmtTplnf>	++++	Empty Tag	Always Present			
3.58 Service Level <SvcLvl>	++++	Empty Tag	Always Present			
3.59 Code <Cd>	++++++	Yes	Always Present	Field 2.9 on PAIN.008		Must contain 'SEPA'
3.61 Local Instrument <LclInstrm>	++++	Empty Tag	Always Present			
3.62 Code <Cd>	++++++	Yes	Always Present	Field 2.12 on PAIN.008	Only CORE allowed	
3.64 SequenceType <SeqTp>	++++	Yes	Always Present	Field 2.14 on PAIN.008	Identifies the direct debit sequence, such as first, recurrent, final or one-off	Code: FRST, RCUR, OOFF, FNAL
3.65 Category Purpose <CtgyPurp>	++++	Empty Tag	Populate if on PAIN.008			

Always Present

Optional Fields

Conditional Fields

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Transaction Information						
Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory/ Optional/ Conditional	Populated By/From	Description/Value	Data
3.66 Code <Cd>	++++++	Yes	Populate if on PAIN.008	Field 2.16 on PAIN.008	Category purpose in code form	Format: Max length: 4 Min length: 1 <i>see code list on page 11</i>
3.67 Proprietary <Prtry>	++++++	Yes	Populate if on PAIN.008	Field 2.17 on PAIN.008	Category purpose, in a proprietary form.	Data Type: Text Format: Max length: 35 Min length: 1
3.69 Mandate Related Information <MndtRitdInf>	++++	Empty Tag	Always Present			
3.70 Mandate Identification <MndtId>	+++++	Yes	Always Present	Field 2.48 on PAIN.008	UMR from PAIN.008	Data Type: Text Format: Max length: 35 Min length: 1
3.71 Date of Signature <DtOfSgntr>	+++++	Yes	Always Present	Field 2.49 on PAIN.008	Date of Signing from PAIN.008	Data Type: ISO Date Format: YYYY-MM-DD e.g. 1998-03-30
3.72 Amendment Indicator <AmdmntInd>	+++++	Yes	Populate if on PAIN.008	Field 2.50 on PAIN.008	Indicator if an amendment has been made to amendment	True when an amendment has been made; otherwise nothing present
3.74 Original Mandate Identification <OrgnlMndtId>	++++++	Yes	Populate if on PAIN.008	Field 2.52 on PAIN.008	Previous UMR is included here if an amendment has been made to the UMR	Data Type: Text Format: Max length: 35 Min length: 1
3.75 Original Creditor Scheme ID <OrgnlCdtrSchmeld>	++++++	Empty Tag	Populate if on PAIN.008			
3.75 Name <Nm>	+++++++	Yes	Populate if on PAIN.008	Field 2.53 on PAIN.008	Previous creditor name. If present the new 'Name' must be specified under Creditor	Data Type: Text Format: Max length: 70 Min length: 1
3.75 Identification <Id>	+++++++	Empty Tag	Populate if on PAIN.008			
3.75 Private Identification <PrvtId>	+++++++ +	Empty Tag	Populate if on PAIN.008			

- Always Present
- Optional Fields
- Conditional Fields



Transaction Information

Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory/ Optional/ Conditional	Populated By/From	Description/Value	Data
3.75 Other <Othr>	+++++++ ++	Empty Tag	Populate if on PAIN.008			
3.75 Identification <Id>	+++++++ +++	Yes	Populate if on PAIN.008	Field 2.53 on PAIN.008	Previous creditor scheme identification	Data Type: Text Format: Max length: 35 Min length: 1
3.75 Scheme Name <SchmeNm>	+++++++ +++	Empty Tag	Populate if on PAIN.008			
3.75 Proprietary <Prtry>	+++++++ ++++	Yes	Populate if on PAIN.008	Field 2.53 on PAIN.008	Name of the identification scheme, in a free text form.	Must contain SEPA
3.79 Original Debtor Account <OrgnIDbtrAcct>	+++++++	Empty Tag	Populate if on PAIN.008			
3.79 Identification <Id>	+++++++	Empty Tag	Populate if on PAIN.008			
3.79 IBAN <IBAN>	+++++++ +	Yes	Populate if on PAIN.008	Field 2.57 on PAIN.008	Original debtor account that has been modified. Used only if originator still with same bankbut using a different account on the mandate	Data Type: IBAN2007Identifier Format: [A-Z]{2,2}[0-9]{2,2} [a-zA-Z0-9]{1,30}
3.80 Original Debtor Agent <OrgnIDbtrAgt>	+++++++	Empty Tag	Populate if on PAIN.008			
3.80 Financial Institution Identification <FinInstnId>	+++++++	Empty Tag	Populate if on PAIN.008			
3.80 Other <Othr>	+++++++ +	Empty Tag	Populate if on PAIN.008			
3.80 Identification <Id>	+++++++ ++	Yes	Populate if on PAIN.008	Field 2.58 on PAIN.008	Must be populated with 'SMNDA' to indicate same mandate with new debtor agent Note: To be used with the 'FRST' indicator in the 'Sequence Type'	SMNDA

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Transaction Information

Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory/ Optional/ Conditional	Populated By/From	Description/Value	Data
3.88 Remittance Information <RmtInf>	++++	Empty Tag	Populate if on PAIN.008			
3.89 Unstructured <Ustrd>	+++++	Yes	Populate if on PAIN.008	Field 2.90 on PAIN.008	Free text provided for matching reconciliation	Data Type: Text Format: Max length: 140 Min length: 1
3.90 Structured <Strd>	+++++	Empty Tag	Populate if on PAIN.008			
3.110 Creditor Reference Information <CdrRefInf>	+++++	Empty Tag	Populate if on PAIN.008			
3.111 Type <Tp>	+++++	Empty Tag	Populate if on PAIN.008			
3.112 Code or Proprietary <CdOrPrtry>	+++++	Empty Tag	Populate if on PAIN.008			
3.113 Code <Cd>	+++++ ++	Yes	Populate if on PAIN.008	Field 2.113 on PAIN.008	Type of creditor reference, in a coded form.	Usage Rule Only 'SCOR' is allowed
3.115 Issuer <Issr>	+++++ +	Yes	Populate if on PAIN.008	Field 2.115 on PAIN.008	Entity that assigns the credit reference type.	Data Type: Text Format: Max length: 35 Min length: 1
3.116 Reference <Ref>	+++++ +	Yes	Populate if on PAIN.008	Field 2.116 on PAIN.008	Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.	Data Type: Text Format: Max length: 35 Min length: 1
3.120 Ultimate Debtor <UltmtDbtr>	++++	Empty Tag	Populate if on PAIN.008			
3.120 Name <Nm>	+++++	Yes	Populate if on PAIN.008	Field 2.74 on PAIN.008	Ultimate debtor name	Data Type: Text Format: Max length: 70 Min length: 1
3.120 Identification <Id>	+++++	Empty Tag	Populate if on PAIN.008			

- Always Present
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Transaction Information						
Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory/ Optional/ Conditional	Populated By/From	Description/Value	Data
3.120 Organisation Identification <OrgId>	++++++	Empty Tag	Populate if on PAIN.008			
3.120 BIC Or BEI <BICOrBEI>	++++++	Yes	Populate if on PAIN.008	Field 2.74 on PAIN.008	BIC Identifier	Data Type: AnyBICIdentifier Format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
3.120 Other <Othr>	++++++	Empty Tag	Populate if on PAIN.008			
3.120 Identification <Id>	++++++ +	Yes	Populate if on PAIN.008	Field 2.74 on PAIN.008	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1
3.120 Scheme Name <SchmeNm>	++++++ +	No	Populate if on PAIN.008			
3.120 Code <Cd>	++++++ ++	Yes	Populate if on PAIN.008	Field 2.74 on PAIN.008	Name of the identification scheme, in a coded form as published in an external list	Data Type: ExternalOrganisationIdentification1Code Format: Max Length: 4 Min length: 1
3.120 Proprietary <Prtry>h	++++++ ++	Yes	Populate if on PAIN.008	Field 2.74 on PAIN.008	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
3.120 Issuer <Issr>	++++++ +	Yes	Populate if on PAIN.008	Field 2.74 on PAIN.008	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length: 1
3.120 Private Identification <PrvtId>	++++++	Empty Tag	Populate if on PAIN.008			
3.120 Date And Place Of Birth <DtAndPlcOfBirth>	++++++	Empty Tag	Populate if on PAIN.008			
3.120 Birth Date <BirthDt>	++++++ +	Yes	Populate if on PAIN.008	Field 2.74 on PAIN.008	Date on which a person is born	Data Type: ISODate Format: YYYY-MM-DD e.g. 1998-03-30

- Always Present
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Transaction Information						
Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory/ Optional/ Conditional	Populated By/From	Description/Value	Data
3.120 Province Of Birth <PrvcOfBirth>	+++++++ +	Yes	Populate if on PAIN.008	Field 2.74 on PAIN.008	Province where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
3.120 City Of Birth <CityOfBirth>	+++++++ +	Yes	Populate if on PAIN.008	Field 2.74 on PAIN.008	City where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
3.120 Country Of Birth <CtrOfBirth>	+++++++ +	Yes	Populate if on PAIN.008	Field 2.74 on PAIN.008	Country where a person was born	Data Type: CountryCode Format: [A-Z]{2,2}
3.120 Other <Othr>	+++++++	Empty Tag	Populate if on PAIN.008			
3.120 Identification <Id>	+++++++ +	Yes	Populate if on PAIN.008	Field 2.74 on PAIN.008	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1
3.120 Scheme Name <SchmeNm>	+++++++ +	Empty Tag	Populate if on PAIN.008			
3.120 Code <Cd>	+++++++ ++	Yes	Populate if on PAIN.008	Field 2.74 on PAIN.008	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
3.120 Proprietary <Prtry>	+++++++ ++	Yes	Populate if on PAIN.008	Field 2.74 on PAIN.008	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
3.120 Issuer <Issr>	+++++++ +	Yes	Populate if on PAIN.008	Field 2.74 on PAIN.008	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length: 1
3.121 Debtor <Dbtr>	++++	Empty Tag	Always Present			

- Always Present
- Optional Fields
- Conditional Fields



Transaction Information						
Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory/ Optional/ Conditional	Populated By/From	Description/Value	Data
3.121 Name <Nm>	+++++	Yes	Always Present	Field 2.72 on PAIN.008	Debtor name	Data Type: Text Format: Max length: 70 Min length: 1
3.121 Postal Address <PstlAdr>	+++++	Empty Tag	Populate if on PAIN.008			
3.121 Country<Ctry>	+++++	Yes	Populate if on PAIN.008	Field 2.72 on PAIN.008	Country code	Data Type: CountryCode Format: [A-Z]{2,2} SO 3166, Alpha-2 code
3.121 Address Line<AdrLine> (2)	+++++	Yes	Populate if on PAIN.008	Field 2.72 on PAIN.008	Debtor address in freeformat text. <i>Note: Two occurrences of this tag are allowed</i>	Data Type: Text Format: Max length: 70 Min length: 1
3.121 Identification <Id>	+++++	Empty Tag	Populate if on PAIN.008			
3.121 Organisation Identification <OrgId>	+++++	Empty Tag	Populate if on PAIN.008			
3.121 BIC Or BEI <BICOrBEI>	+++++	Yes	Populate if on PAIN.008	Field 2.72 on PAIN.008	BIC Identifier	Data Type: AnyBICIdentifier Format: [A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]{3,3}{0,1}
3.121 Other <Othr>	+++++	Empty Tag	Populate if on PAIN.008			
3.121 Identification <Id>	+++++ +	Yes	Populate if on PAIN.008	Field 2.72 on PAIN.008	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1
3.121 Scheme Name <SchmeNm>	+++++ +	No	Populate if on PAIN.008			

- Always Present
- Optional Fields
- Conditional Fields



Transaction Information						
Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory/ Optional/ Conditional	Populated By/From	Description/Value	Data
3.121 Code <Cd>	+++++++ ++	Yes	Populate if on PAIN.008	Field 2.72 on PAIN.008	Name of the identification scheme, in a coded form as published in an external list	Data Type: ExternalOrganisation Identification1Code Format: MaxLength: 4 Min length: 1
3.121 Proprietary <Prtry>	+++++++ ++	Yes	Populate if on PAIN.008	Field 2.72 on PAIN.008	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
3.121 Issuer <Issr>	+++++++ +	Yes	Populate if on PAIN.008	Field 2.72 on PAIN.008	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length: 1
3.121 Private Identification <PrvtId>	+++++++	Empty Tag	Populate if on PAIN.008			
3.121 Date And Place Of Birth <DtAndPlcOfBirth>	+++++++	Empty Tag	Populate if on PAIN.008			
3.121 Birth Date <BirthDt>	+++++++ +	Yes	Populate if on PAIN.008	Field 2.72 on PAIN.008	Date on which a person is born	Data Type: ISODate Format: YYYY-MM-DD e.g. 1998-03-30
3.121 Province Of Birth <PrvcOfBirth>	+++++++ +	Yes	Populate if on PAIN.008	Field 2.72 on PAIN.008	Province where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
3.121 City Of Birth <CityOfBirth>	+++++++ +	Yes	Populate if on PAIN.008	Field 2.72 on PAIN.008	City where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
3.121 Country Of Birth <CtryOfBirth>	+++++++ +	Yes	Populate if on PAIN.008	Field 2.72 on PAIN.008	Country where a person was born	Data Type: CountryCode Format: [A-Z]{2,2}
3.121 Other <Oth>	+++++++	Empty Tag	Populate if on PAIN.008			

- Always Present
- Optional Fields
- Conditional Fields



Transaction Information

Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory/ Optional/ Conditional	Populated By/From	Description/Value	Data
3.121 Identification <Id>	+++++++ +	Yes	Populate if on PAIN.008	Field 2.72 on PAIN.008	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1
3.121 Scheme Name <SchmeNm>	+++++++ +	Empty Tag	Populate if on PAIN.008			
3.121 Code <Cd>	+++++++ ++	Yes	Populate if on PAIN.008	Field 2.72 on PAIN.008	Name of the identification scheme, in a coded form as published in an external list	Data Type: ExternalOrganisation Identification1 Code Format: Maxlength: 4 Min length: 1
3.121 Proprietary <Prtry>	+++++++ ++	Yes	Populate if on PAIN.008	Field 2.72 on PAIN.008	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
3.121 Issuer <Issr>	+++++++ +	Yes	Populate if on PAIN.008	Field 2.72 on PAIN.008	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length: 1
3.122 Debtor Account <DbtrAcct>	++++	Empty Tag	Always Present			
3.122 Identification <Id>	++++	Empty Tag	Always Present			
3.122 IBAN <IBAN>	+++++	Yes	Always Present	Field 2.73 on PAIN.008	International Bank Account Number (IBAN)	Data Type: IBAN2007Identifier Format: [A-Z]{2,2}[0-9]{2,2} [a-zA-Z0-9]{1,30}
3.123 Debtor Agent <DbtrAgt>	++++	Empty Tag	Always Present			
3.123 Financial Institution Identification <FinInstnId>	++++	Empty Tag	Always Present			
3.123 BIC <BIC>	+++++	Yes	Always Present	Field 2.70 on PAIN.008	Bank Identifier Code.	Data Type: BICIdentifier Format: [A-Z]{6,6}[A-Z2-9] [A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}

Always Present

Optional Fields

Conditional Fields

Bank of Ireland 

For small steps, for big steps, for life

Transaction Information

Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory/ Optional/ Conditional	Populated By/From	Description/Value	Data
3.125 Creditor Agent <CdtrAgt>	++++	Empty Tag	Always Present			
3.125 Financial Institution Identification <FinInstnId>	+++++	Empty Tag	Always Present			
3.125 BIC <BIC>	+++++	Yes	Always Present	Field 2.21 on PAIN.008	Bank Identifier Code	Data Type: BICIdentifier Format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
3.127 Creditor <Cdtr>	++++	Empty Tag	Always Present			
3.127 Name <Nm>	+++++	Yes	Always Present	Field 2.19 on PAIN.008	Name by which a party is known and which is usually used to identify that party.	Data Type: Text Format: Max length: 70 Min length: 1
3.127 Postal Address <PstlAdr>	+++++	Empty Tag	Populate if on PAIN.008			
3.127 Country <Ctry>	+++++	Yes	Populate if on PAIN.008	Field 2.19 on PAIN.008	CountryCode	Format: [A-Z]{2,2} ISO 3166, Alpha-2 Code
3.127 Address Line <Adrlne> (2)	+++++	Yes	Populate if on PAIN.008	Field 2.19 on PAIN.008	Postal address in freeformat text. <i>Note: Two occurrences of this tag are allowed</i>	Data Type: Text Format: Max length: 70 Min length: 1
3.128 Creditor Account <CdtrAcct>	++++	Empty Tag	Always Present			
3.128 Identification <Id>	+++++	Empty Tag	Always Present			
3.128 IBAN <IBAN>	+++++	Yes	Always Present	Field 2.20 on PAIN.008	International Bank Account Number (IBAN)	Data Type: IBAN2007Identifier Format: [A-Z]{2,2}[0-9]{2,2}[a-zA-Z0-9]{1,30}

- Always Present
- Optional Fields
- Conditional Fields



Transaction Information

Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory/ Optional/ Conditional	Populated By/From	Description/Value	Data
3.128 Currency <Ccy>	++++	Yes	Populate if on PAIN.008	Field 2.20 on PAIN.008	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
3.129 Ultimate Creditor <UltmtCdtr>	++++	Empty Tag	Populate if on PAIN.008			
3.129 Name <Nm>	+++++	Yes	Populate if on PAIN.008	Field 2.23 on PAIN.008	Ultimate party to which an amount of money is due	Data Type: Text Format: Max length: 70 Min length: 1
3.129 Identification <Id>	+++++	Empty Tag	Populate if on PAIN.008			
3.129 Organisation Identification <OrgId>	+++++	Empty Tag	Populate if on PAIN.008			
3.129 BIC Or BEI <BICOrBEI>	+++++	Yes	Populate if on PAIN.008	Field 2.23 on PAIN.008	BIC Identifier	Data Type: AnyBICIdentifier Format: [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
3.129 Other <Othr>	+++++	Empty Tag	Populate if on PAIN.008			
3.129 Identification <Id>	+++++ +	Yes	Populate if on PAIN.008	Field 2.23 on PAIN.008		
3.129 Scheme Name <SchmeNm>	+++++ +	Empty Tag	Populate if on PAIN.008			
3.129 Code <Cd>	+++++ ++	Yes	Populate if on PAIN.008	Field 2.23 on PAIN.008	Name of the identification scheme, in a coded form as published in an external list	Data Type: ExternalOrganisationIdentification1Code Format: Max Length: 4 Min length: 1
3.129 Proprietary <Prtry>	+++++ ++	Yes	Populate if on PAIN.008	Field 2.23 on PAIN.008	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1

- Always Present
- Optional Fields
- Conditional Fields



Transaction Information						
Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory/ Optional/ Conditional	Populated By/From	Description/Value	Data
3.129 Issuer <Issr>	+++++++ +	Yes	Populate if on PAIN.008	Field 2.23 on PAIN.008	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length: 1
3.129 Private Identification <PrvtId>	++++++	Empty Tag	Populate if on PAIN.008			
3.129 Date And Place Of Birth <DtAndPlcOfBirth>	+++++++	Empty Tag	Populate if on PAIN.008			
3.129 Birth Date <BirthDt>	+++++++ +	Yes	Populate if on PAIN.008	Field 2.23 on PAIN.008	Date on which a person is born	Data Type: ISODate Format: YYYY-MM-DD e.g. 1998-03-30
3.129 Province Of Birth <PrvcOfBirth>	+++++++ +	Yes	Populate if on PAIN.008	Field 2.23 on PAIN.008	Province where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
3.129 City Of Birth <CityOfBirth>	+++++++ +	Yes	Populate if on PAIN.008	Field 2.23 on PAIN.008	City where a person was born	Data Type: Text Format: Max length: 35 Min length: 1
3.129 Country Of Birth <CtryOfBirth>	+++++++ +	Yes	Populate if on PAIN.008	Field 2.23 on PAIN.008	Country where a person was born	Data Type: CountryCode Format: [A-Z]{2,2}
3.129 Other <Othr>	+++++++	Empty Tag	Populate if on PAIN.008			
3.129 Identification <Id>	+++++++ +	Yes	Populate if on PAIN.008	Field 2.23 on PAIN.008	Identification assigned by an institution	Data Type: Text Format: Max length: 35 Min length: 1
3.129 Scheme Name <SchmeNm>	+++++++ +	Empty Tag	Populate if on PAIN.008			
3.129 Code <Cd>	+++++++ ++	Yes	Populate if on PAIN.008	Field 2.23 on PAIN.008	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

- Always Present
- Optional Fields
- Conditional Fields



Transaction Information						
Field Name – Tag (No. references EPC Implementation Guide)	Tag Level	Content	Mandatory/ Optional/ Conditional	Populated By/From	Description/Value	Data
3.129 Proprietary <Prtry>	+++++++ ++	Yes	Populate if on PAIN.008	Field 2.23 on PAIN.008	Name of the identification scheme, in a free text form	Data Type: Text Format: Max length: 35 Min length: 1
3.129 Issuer <Issr>	+++++++ +	Yes	Populate if on PAIN.008	Field 2.23 on PAIN.008	Entity that assigns the identification	Data Type: Text Format: Max length: 35 Min length: 1

- Always Present
- Optional Fields
- Conditional Fields



SEPA Direct Debit Unpaid Report File Format PAIN.002.001.03 XML File Structure – Sample File

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

Following submission of the PAIN.008.001.02 collection file, four transaction have been rejected for various reasons detailed below. These rejected transactions come from two separate batches within the original PAIN.008.001.02 file, batch PMTINFID1 and batch PMTINFID2

```
-->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.002.001.03" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
<CstmrPmtStsRpt>
<GrpHdr>
<MsgId>MSGID99345678912</MsgId>
```

```
<!--
```

Message ID of the PAIN.002 message - assigned by the Creditor Bank to uniquely identify the PAIN.002 message

```
-->
<CreDtTm>2013-10-08T20:49:00</CreDtTm>
<CdtrAgt>
    <FinInstnId>
<BIC>BOFIE2D</BIC>
<!--
    BIC of Financial Institution that created the message - always BOI BIC
-->
</FinInstnId>
    </CdtrAgt>
</GrpHdr>
<OrgnlGrpInfAndSts>
    <OrgnlMsgId>MSGID12345678912</OrgnlMsgId>
```



<!--

Unique file identification of the corresponding PAIN.008.001.02 file as assigned by the originator

-->

```
<OrgnlMsgNmId>PAIN.008.001.02</OrgnlMsgNmId>
<OrgnlNbOfTxs>4</OrgnlNbOfTxs>
<OrgnlCtrlSum>400</OrgnlCtrlSum>
</OrgnlGrplnfAndSts>
<OrgnlPmtlnfAndSts>
  <OrgnlPmtlnfid>PMTINFID1</OrgnlPmtlnfid>
```

<!--

Unique identification of batch in which two transactions have failed. The unique identifier is provided by the originator in the corresponding PAIN.008.001.02 file

-->

```
<OrgnlNbOfTxs>2</OrgnlNbOfTxs>
<OrgnlCtrlSum>200</OrgnlCtrlSum>
<TxlnfAndSts>
```

<!--

The following transaction has been rejected due to invalid IBAN (AC01)- all transaction level fields from the original PAIN.008.001.02 message will be contained in the rejected transaction information

-->

```
<StsId>IDREJ1</StsId>
```

<!--

Reference of the bank that initiated the payment rejection

-->

```
<OrgnlEndToEndId>E2EID1</OrgnlEndToEndId>
```



<!--

Unique End to End identifier for the transaction as assigned by the originator in the corresponding PAIN.008.001.02 message

-->

```
<TxSts>RJCT</TxSts>
<StsRsnInf>
  <Orgtr>
    <Id>
      <OrgId>
        <BICOrBEI>BOFIIIE2D</BICOrBEI>
      </OrgId>
    </Id>
  </Orgtr>
  <Rsn>
    <Cd>AC01</Cd>
  </Rsn>
</StsRsnInf>
<OrgnlTxRef>
  <Amt><InstdAmt Ccy="EUR">100</InstdAmt></Amt>
  <ReqdColltnDt>2013-10-09</ReqdColltnDt>
  <CdtrSchmeld>
    <Id>
      <PrvtId>
        <Othr>
          <Id>IE03ZZZ123456</Id>
          <SchmeNm>
            <Prtry>SEPA</Prtry>
          </SchmeNm>
        </Othr>
      </PrvtId>
    </Id>
  </CdtrSchmeld>
  <PmtTplnf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
```



```
<LclInstrm>
  <Cd>CORE</Cd>
</LclInstrm>
  <SeqTp>FRST</SeqTp>
</PmtTplnf>
<MndtRltdInf>
  <MndtId>MANDATEID1</MndtId>
  <DtOfSgntr>2013-09-01</DtOfSgntr>
</MndtRltdInf>
  <Dbtr>
    <Nm>DEBTOR1</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>IE98BOFI90393912121212</IBAN>
    </Id>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BIC>BOFIE2D</BIC>
    </FinInstnId>
  </DbtrAgt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>BOFIE2D</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>CREDITOR</Nm>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>IE98BOFI90393912345678</IBAN>
    </Id>
    <Ccy>EUR</Ccy>
  </CdtrAcct>
</OrgnITxRef>
```



```
</TxInfAndSts>
<TxInfAndSts>
```

```
<!--
```

The following transaction has been rejected due to a refusal by the debtor (MS03)

```
-->
```

```
<StsId>IDREJ2</StsId>
<OrgnlEndToEndId>E2EID2</OrgnlEndToEndId>
<TxSts>RJCT</TxSts>
<StsRsnInf>
  <Orgtr>
    <Nm>DEBTOR2</Nm>
  </Orgtr>
  <Rsn>
    <Cd>MS02</Cd>
  </Rsn>
</StsRsnInf>
<OrgnlTxRef>
  <Amt><InstdAmt Ccy="EUR">100</InstdAmt></Amt>
  <ReqdColltnDt>2013-10-09</ReqdColltnDt>
  <CdtrSchmeld>
    <Id>
      <PrvtId>
        <Othr>
          <Id>IE03ZZZ123456</Id>
          <SchmeNm>
            <Prtry>SEPA</Prtry>
          </SchmeNm>
        </Othr>
      </PrvtId>
    </Id>
  </CdtrSchmeld>
  <PmtTplnf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
```



```
<LclInstrm>
<Cd>CORE</Cd>
</LclInstrm>
<SeqTp>FRST</SeqTp>
</PmtTplnf>
<MndtRltdInf>
  <MndtId>MANDATEID2</MndtId>
  <DtOfSgntr>2013-09-01</DtOfSgntr>
</MndtRltdInf>
<Dbtr>
<Nm>DEBTOR2</Nm>
</Dbtr>
<DbtrAcct>
<Id>
  <IBAN>IE16AIBK93110187654321</IBAN>
</Id>
</DbtrAcct>
<DbtrAgt>
<FinInstnId>
  <BIC>AIBKIE2D</BIC>
</FinInstnId>
</DbtrAgt>
<CdtrAgt>
  <FinInstnId>
    <BIC>BOFIE2D</BIC>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>CREDITOR</Nm>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>IE98BOFI90393912345678</IBAN>
  </Id>
  <Ccy>EUR</Ccy>
</CdtrAcct>
</OrgnlTxRef>
```



```
        </TxInfAndSts>
    </OrgnlPmtInfAndSts>
    <OrgnlPmtInfAndSts>
<!--
```

Second batch from the original PAIN.008.001.02 which also has two rejected transactions

```
-->
    <OrgnlPmtInflId>PMTINFID2</OrgnlPmtInflId>
    <OrgnlNbOfTxS>2</OrgnlNbOfTxS>
    <OrgnlCtrlSum>200</OrgnlCtrlSum>
    <TxInfAndSts>
<!--
```

The following transaction has been rejected since the debtor requested a refund for an authorised transaction (MD06)

```
-->
    <StsId>IDREJ3</StsId>
    <OrgnlEndToEndId>E2EID3</OrgnlEndToEndId>
    <TxSts>RJCT</TxSts>
    <StsRsnInf>
        <Orgtr>
            <Nm>DEBTOR3</Nm>
        </Orgtr>
        <Rsn>
            <Cd>MD06</Cd>
        </Rsn>
    </StsRsnInf>
    <OrgnlTxRef>
        <Amt><InstdAmt Ccy="EUR">100</InstdAmt></Amt>
        <ReqdColltnDt>2013-10-09</ReqdColltnDt>
        <CdtrSchmeld>
```



```
<Id>
  <PrvtId>
    <Othr>
      <Id>IE03ZZZ123456</Id>
      <SchmeNm>
        <Prtry>SEPA</Prtry>
      </SchmeNm>
    </Othr>
  </PrvtId>
</Id>
</CdtrSchmeld>
<PmtTplnf>
  <SvcLvl>
    <Cd>SEPA</Cd>
  </SvcLvl>
  <LclInstrm>
    <Cd>CORE</Cd>
  </LclInstrm>
  <SeqTp>RCUR</SeqTp>
</PmtTplnf>
<MndtRltdInf>
  <MndtId>MANDATEID3</MndtId>
  <DtOfSgntr>2013-09-01</DtOfSgntr>
</MndtRltdInf>
<Dbtr>
  <Nm>DEBTOR3</Nm>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>IE16AIBK93110112345678</IBAN>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>AIBKIE2D</BIC>
  </FinInstnId>
</DbtrAgt>
```



```

    <CdtrAgt>
      <FinInstnId>
        <BIC>BOFIE2D</BIC>
      </FinInstnId>
    </CdtrAgt>
    <Cdtr>
      <Nm>CREDITOR</Nm>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <IBAN>IE98BOFI90393987654321</IBAN>
      </Id>
      <Ccy>EUR</Ccy>
    </CdtrAcct>
  </OrgnTxRef>
</TxInfAndSts>
<TxInfAndSts>

```

<!--

The following transaction is rejected since there was insufficient funds in the debtor account to fund the transaction (AM04)

-->

```

  <StsId>IDREJ4</StsId>
  <OrgnEndToEndId>E2EID4</OrgnEndToEndId>
  <TxSts>RJCT</TxSts>
  <StsRsnInf>
    <Orgtr>
      <Id>
        <OrgId>
          <BICOrBEI>BOFIE2D</BICOrBEI>
        </OrgId>
      </Id>
    </Orgtr>
    <Rsn>
      <Cd>AM04</Cd>
    </Rsn>
  </StsRsnInf>

```




```
<OrgnlTxRef>
  <Amt><InstdAmt Ccy="EUR">100</InstdAmt></Amt>
  <ReqdColltnDt>2013-10-09</ReqdColltnDt>
  <CdtrSchmeld>
    <Id>
      <PrvtId>
        <Othr>
          <Id>IE03ZZZ123456</Id>
          <SchmeNm>
            <Prtry>SEPA</Prtry>
          </SchmeNm>
        </Othr>
      </PrvtId>
    </Id>
  </CdtrSchmeld>
  <PmtTplnf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
    <LclInstrm>
      <Cd>CORE</Cd>
    </LclInstrm>
    <SeqTp>RCUR</SeqTp>
  </PmtTplnf>
  <MndtRltdInf>
    <MndtId>MANDATEID4</MndtId>
    <DtOfSgntr>2013-09-01</DtOfSgntr>
  </MndtRltdInf>
  <Dbtr>
    <Nm>DEBTOR4</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>IE98BOFI90393912341234</IBAN>
    </Id>
  </DbtrAcct>
  <DbtrAgt>
```



```
<FinInstnId>
  <BIC>BOFIE2D</BIC>
</FinInstnId>
</DbtrAgt>
<CdtrAgt>
  <FinInstnId>
    <BIC>BOFIE2D</BIC>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>CREDITOR</Nm>
</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>IE98BOFI90393987654321</IBAN>
  </Id>
  <Ccy>EUR</Ccy>
</CdtrAcct>
</OrgnTxRef>
</TxInfAndSts>
</OrgnPmtInfAndSts>
</CstmrPmtStsRpt>
</Document>
```

