

Ulster Bank SEPA Direct Debit Origination Collection Processing Report CPR XML Guide

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Contents

Introduction	2
1. XML Guide – Ulster Bank Collection Processing Report (CPR).....	2
1.1 What is the CPR?.....	2
1.2 When is the CPR produced?	2
1.3 How do I download a CPR?	2
2. The CPR format specification	3
3. CPR XML Specification.....	3
Appendix A.....	6
Appendix B – CPR Text Files	9
B.1 File Accepted Report (corresponding to A.1).....	9
B.2 File Accepted with Errors Report (corresponding to A.2)	9
Appendix C – Exception reasons.....	10
Appendix D – Change history	11

Ulster Bank SEPA Direct Debit Origination Collection Processing Report CPR XML Guide

Introduction

1. XML Guide – Ulster Bank Collection Processing Report (CPR)

1.1 What is the CPR?

The Collection Processing Report (CPR) is available to SEPA Direct Debit origination customers and details the result of validation and processing performed by Ulster Bank (Creditor Bank) systems prior to submitting a file to the banking exchange for settlement. A CPR is produced for each file submitted & authorised by a Creditor (originator) and is available in either XML or TXT format for download via Bankline.

The CPR displays creditor details, file details and batch details for all accepted, accepted with error and rejected files. The report displays both the total number and total value of failed and successful collections by batch. For rejected transactions, collection details and an exception reason are also reported. Appendix A contains examples of the CPR as an XML file. Appendix B contains examples of the CPR in TXT format. Appendix C contains a list of potential failure reasons.

1.2 When is the CPR produced?

The report is produced and available through the Bankline SEPA Direct debit origination file download from 05:00 on the day after submitting and fully authorising any PAIN.008.001.02 file. The default file name is the Creditor ID of the PAIN.008.0001.02 file, but this can be changed to anything else upon downloading.

1.3 How do I download a CPR?

The CPR can only be downloaded via Bankline by a user who has a role assigned to them containing the SEPA DDO Download File privilege.

To download, the user logs on to Bankline and navigates to SEPA DD Origination on the left-hand menu. They then click the "Download file" link. This brings up the "Download report file" screen. From this screen the user selects the desired Creditor ID from the drop down box and the desired date range to search within. Then the user ensures that the "Download file type" radio button is on "collection processing report" (the Collection settlement report is the default option), and clicks "Search".

The "Download file enquiry search results" screen will list all CPRs found. If the user wishes

to download one, they click on the hyperlink link of the report required and then they must complete a Smartcard token challenge. They will then be given the option to download the CPR in either TXT or XML format.

The Download File screen is displayed

The screenshot shows the Ulster Bank Bankline interface. The top navigation bar includes the Ulster Bank logo and the word 'Bankline'. Below this, there are links for 'Terms & Conditions', 'Accessibility', and 'Log-Out'. The left-hand menu lists various options such as 'Administration', 'Set your preferences', 'Account information', 'Bank messages', 'Audit', 'Payments', 'View Notification', 'Money transfer', 'Statement download', and 'SEPA DD Origination'. Under 'SEPA DD Origination', there are sub-options: 'Submit file', 'Cancel file', 'File enquiry', and 'Download file'. The 'Download file' option is selected. The main content area shows the 'Download report file' screen. It includes a 'Broadcast' message: 'You have received new urgent message(s). Select Read Urgent Messages to view these. NB: The current page and any data selected/input will not be affected when viewing the message.' Below this, there is a 'Download report file' section with a 'Help' icon. A message states 'Files are available to download for 2 months'. The search form includes a 'Creditor ID' dropdown menu with 'IE67ZZZ' selected, a 'File date (DD/MM/YYYY)' section with 'From' and 'To' date pickers set to '26/06/2013' and '26/08/2013' respectively, and a 'Download file type' section with two radio buttons: 'Collection settlement report' (selected) and 'Collection processing report'. There are 'Back' and 'Search' buttons at the bottom of the form.

- By default the collection settlement report radio button is selected, if wanting to check collection processing reports click the radio button for this.

- Enter date search criteria
- Click **Search**
- The download file enquiry search results screen is displayed

2. The CPR format specification

The elements of the XML report are listed in format table below. The table has 5 columns, the purpose of each column is described below.

1. **ID** – The standard SEPA ID of the tag.
2. **Level** – The first level within the <CPRdata:CPRData> tag is indicated by a single “+” symbol. Tags with further “+” symbols are contained within the tags above them with fewer “+” symbols.
3. **Name** – This is the name of the tag in the XML file.
4. **Usage** – Occurrence on top and value below.
Occurrence: First number is the minimum number of times the tag must be present; second number is the maximum number of times the tag may be present. “n” indicates an unbounded tag with no limit on the number. Value: Indicates what the element should be populated with:
 - Tag – Indicates that this is an enclosing element, populated by other tags as detailed below it.
 - 35x – Indicates that the element can contain from 1 to 35 characters, using the SEPA character set.
 - n – Indicates that the element is a number.
 - Dt/Tm – Indicates that the element contains date (Dt) and Time (Tm). Dt indicates just the date.
 - Code – Indicates that the tag should contain a specific code or value detailed in the description.
 - BIC is a Bank BIC, such as ULSBIE2D.
 - IBAN is an IBAN delivered without spaces, such as
– IE99ULSB98501012345678. Note that IBANs can be up to 31 characters long.
5. **Description** – This will give information on what the tag is actually used for, and clarifications on content.

The entire XML file is contained within an outer <CPRdata:CPRData> tag like this:

```
<CPRdata:CPRData xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:CPRdata="urn:com:sepad:payments:messages:CPRdata"
xmlns:n1="http://www.w3.org/2001/XMLSchema-instance">
```

The file as specified below goes here

```
<CPRdata:CPRData>
```

3. CPR XML Specification

ID	Level	Name	Usage	Description
1	+	CrDtIs	1-1 Tag	This tag contains your creditor details.
1.1	++	RptCreDtTm	1-1 Date/time	Report creation date/time. In the format DD/MM/YYYY HH:MM e.g. 07/08/2013 05:01
1.2	++	CdtrNm	1-1 70x	Creditor Name from PAIN.008.001.02
1.3	++	CdtrId	1-1 35x	Creditor ID from PAIN.008.001.02

1.4	++	PrtpRef	1-1 BIC	Ulster BIC from PAIN.008.001.02
2	+	FIDtls	1-1 Tag	This tag contains your file details.
2.1	++	FIVaDtTm	1-1 Date/time	File Validation Date & Time, in the format DD/MM/YYYY - HH:MM e.g. 07/08/2013 - 05:01
2.2	++	FileId	1-1 35x	This is the Msgld tag data (the file ID) from your PAIN.008.001.02
2.3	++	FileTp	1-1 27x	This is the type of file, which will be PAIN.008.001.02
2.4	++	FileSt	1-1 30x	File Status possible values are: <ul style="list-style-type: none"> • ACCEPTED, • ACCEPTED WITH ERRORS • PARTIALLY PROCESSED • PROCESSED • REJECTED
2.5	++	FailureRsn	1-1 180x	Failure Reason.
3	+	SettlBtch	1 -n Tag	Validated Batch Summary
3.1	++	BtchDtls	1-1 Tag	This tag contains your batch details
3.1.1	+++	BtchId	1-1 35x	PmtInflId tag from the PAIN.008.001.02
3.1.2	+++	SbmOnBhlfOf	1-1 70x	If you have entered Ultimate Creditor details in your PAIN.008.001.02, the name will be entered here. Otherwise tag will be empty
3.1.3	+++	BtchSettDt	1-1 Date	This is the settlement date entered in ReqdcolltnDt tag of the batch in your PAIN.008.001.02 file
3.1.4	+++	RevBtchSettDt	1-1 Date	If the date could not be met, for example it was a bank holiday, then the new settlement date derived by the system will be in this tag. Otherwise this tag will be blank.
3.1.5	+++	TotalNbColltn	1-1 7n	Total Number of Collections. It will equal the batch NbOfTxs tag data from your PAIN.008.001.02 file
3.1.6	+++	TotalValColltn	1-1 21x	Total Value Of Collections prefixed by "EUR". It will equal the batch CtrlSum tag data from your PAIN.008.001.02 file.
3.1.7	+++	NbSuccessColltn	1-1 7n	Number of Successful Collections

3.1.8	+++	ValSuccessColltn	1-1 21x	Value of Successful Collections prefixed by "EUR "
3.1.9	+++	NbFailedColltn	1-1 7n	Number of Failed Collections
3.1.10	+++	ValFailedColltn	1-1 21x	Value of Failed Collections prefixed by "EUR "
3.2	++	FailGrp	0-1 Tag	Failed Transaction Group. Will only be present if there are failures
3.2.1	+++	FailTxDtl	1-1 Tag	Failed Transaction Detail
3.2.1.1	++++	ColltnId	1-1 35x	EndToEndId from PAIN.008.001.02
3.2.1.2	++++	MndtId	1-1 35x	Mandate Id from PAIN.008.001.02
3.2.1.3	++++	DbtrBIC	1-1 BIC	Debtor BIC from PAIN.008.001.02
3.2.1.4	++++	DbtrIBAN	1-1 IBAN	Debtor IBAN from PAIN.008.001.02 delivered without spaces
3.2.1.5	++++	CdtrBIC	1-1 BIC	Creditor BIC from PAIN.008.001.02
3.2.1.6	++++	CdtrIBAN	1-1 IBAN	Creditor IBAN from PAIN.008.001.02 delivered without spaces
3.2.1.7	++++	Val	1-1 21x	Instructed amount from PAIN.008.001.02 prefixed by "EUR "
3.2.1.8	++++	ExceptRSn	1-1 255x	Exception Reason – See Appendix X for possible Exception Reasons

Appendix A

Examples of Collection Processing Reports in XML format

A.1 File Accepted Report

```
CPRdata:CPRData xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:CPRdata="urn:com:sepadd:payments:messages:CPRdata"
xmlns:n1="http://www.w3.org/2001/XMLSchema-instance">
```

```
<CrDtIs>
  <RptCreDtTm>17/04/2016 05:01</RptCreDtTm>
  <CdtrNm>UB TEST CUSTOMER</CdtrNm>
  <CdtrId>IE99ZZZ123456</CdtrId>
  <PrtpRef>ULSBIE2DXXX</PrtpRef>
```

```
</CrDtIs>
<FIDtIs>
  <FIValDtTm>16/04/2016 - 07:46</FIValDtTm>
  <FileId>UBR-CPR-REPORT</FileId>
  <FileTp>pain.008.001.02</FileTp>
  <FileSt>Accepted</FileSt>
  <FailureRsn />
```

```
</FIDtIs>
<SettlBtch>
  <BtchDtIs>
    <BtchId>UBR-CPR-REPORT-B1</BtchId>
    <SbmOnBhlfOf />
    <BtchSettDt>22/04/2016</BtchSettDt>
    <RevBtchSettDt>25/04/2016</RevBtchSettDt>
    <TotalNbColltn>1</TotalNbColltn>
    <TotalValColltn>EUR 0.05</TotalValColltn>
    <NbSuccessColltn>1</NbSuccessColltn>
    <ValSuccessColltn>EUR 0.05</ValSuccessColltn>
    <NbFailedColltn>0</NbFailedColltn>
    <ValFailedColltn>EUR 0.00</ValFailedColltn>
  </BtchDtIs>
```

```
</SettlBtch>
<SettlBtch>
  <BtchDtIs>
    <BtchId>UBR-CPR-REPORT-B2</BtchId>
    <SbmOnBhlfOf />
    <BtchSettDt>22/04/2016</BtchSettDt>
    <RevBtchSettDt>25/04/2016</RevBtchSettDt>
    <TotalNbColltn>1</TotalNbColltn>
    <TotalValColltn>EUR 1.06</TotalValColltn>
    <NbSuccessColltn>1</NbSuccessColltn>
    <ValSuccessColltn>EUR 1.06</ValSuccessColltn>
    <NbFailedColltn>0</NbFailedColltn>
    <ValFailedColltn>EUR 0.00</ValFailedColltn>
  </BtchDtIs>
```

</SettlBtch>

</CPRdata:CPRData>

A.2 File Accepted with Errors Report

<CPRdata:CPRData xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" xmlns:CPRdata="urn:com:sepadd:payments:messages:CPRdata" xmlns:n1="http://www.w3.org/2001/XMLSchema-instance">

<CrDtls>

<RptCreDtTm>17/04/2016 05:02</RptCreDtTm>

<CdtrNm>UBR SEPA 4-2</CdtrNm>

<CdtrId>IE99ZZZ123456</CdtrId>

<PrtpRef>ULSBIE2D</PrtpRef>

</CrDtls>

<FIDtls>

<FIVaIDtTm>16/04/2016 - 08:27</FIVaIDtTm>

<FileId>UBR-CPR-REPORT-FILE-ID</FileId>

<FileTp>pain.008.001.02</FileTp>

<FileSt>Accepted</FileSt>

<FailureRsn />

</FIDtls>

<SettlBtch>

<BtchDtls>

<BtchId>UBR-CPR-REPORT-BATCH1</BtchId>

<SbmOnBhlfOf />

<BtchSettDt>22/04/2016</BtchSettDt>

<RevBtchSettDt>25/04/2016</RevBtchSettDt>

<TotalNbColltn>2</TotalNbColltn>

<TotalValColltn>EUR 0.07</TotalValColltn>

<NbSuccessColltn>0</NbSuccessColltn>

<ValSuccessColltn>EUR 0.00</ValSuccessColltn>

<NbFailedColltn>2</NbFailedColltn>

<ValFailedColltn>EUR 0.07</ValFailedColltn>

</BtchDtls>

<FailGrp>

<FailTxDtI>

<ColltnId>UBR-PROVING-REJECT1-B1T1</ColltnId>

<MndtId>CUSTOMER.MANDATE.NAME1</MndtId>

<DbtrBIC>ULSBIE2D</DbtrBIC>

<DbtrIBAN>IE21ULSB98501012345678</DbtrIBAN>

<CdtrBIC>ULSBIE2D</CdtrBIC>

<CdtrIBAN>IE12ULSB98501012345678</CdtrIBAN>

<Val>EUR 0.03</Val>

<ExceptRsn>Regulatory Reason</ExceptRsn>

</FailTxDtI>

</FailTxDtI>

```

    <ColltnId>UBR-PROVING-REJECT2-B1T2</ColltnId>
    <MndtId>CUSTOMER.MANDATE.NAME2</MndtId>
    <DbtrBIC>ULSBIE2D</DbtrBIC>
    <DbtrIBAN>IE21ULSB98501012345678</DbtrIBAN>
    <CdtrBIC>ULSBIE2D</CdtrBIC>
    <CdtrIBAN>IE12ULSB98501012345678</CdtrIBAN>
    <Val>EUR 0.04</Val>
    <ExceptRsn>Regulatory Reason</ExceptRsn>
</FailTxDtl>
</FailGrp>
</SettlBtch>
    <SettlBtch>
      <BtchDtls>
        <BtchId>UBR-CPR-REPORT-BATCH2</BtchId>
        <SbmOnBhlfOf />
        <BtchSettDt>22/04/2016</BtchSettDt>
        <RevBtchSettDt>25/04/2016</RevBtchSettDt>
        <TotalNbColltn>2</TotalNbColltn>
        <TotalValColltn>EUR 0.04</TotalValColltn>
        <NbSuccessColltn>1</NbSuccessColltn>
        <ValSuccessColltn>EUR 0.01</ValSuccessColltn>
        <NbFailedColltn>1</NbFailedColltn>
        <ValFailedColltn>EUR 0.03</ValFailedColltn>
      </BtchDtls>
    </SettlBtch>
  </FailGrp>
  <FailTxDtl>
    <ColltnId>UBR-PROVING-REJECT3-B2T1</ColltnId>
    <MndtId> CUSTOMER.MANDATE.NAME3</MndtId>
    <DbtrBIC>ULSBIE2D</DbtrBIC>
    <DbtrIBAN>IE21ULSB98501012345678</DbtrIBAN>
    <CdtrBIC>ULSBIE2D</CdtrBIC>
    <CdtrIBAN>IE12ULSB98501012345678</CdtrIBAN>
    <Val>EUR 0.03</Val>
    <ExceptRsn>Regulatory Reason</ExceptRsn>
  </FailTxDtl>
</FailGrp>
  </SettlBtch>
</CPRdata:CPRData>

```


Appendix B – CPR Text Files

Examples of Collection Processing Reports in Text format

B.1 File Accepted Report (corresponding to A.1)

COLLECTION PROCESSING REPORT

REPORT CREATION 17/04/2016 - 05:01

CREDITOR DETAILS:

CREDITOR NAME UB TEST CUSTOMER
CREDITOR ID IE99ZZZ123456
PARTICIPANT REFERENCE ULSBIE2DXXX

FILE DETAILS:

FILE VALIDATED 16/04/2016 - 07:46
FILE ID UBR-CPR-REPORT
FILE TYPE pain.008.001.02 FILE STATUS Accepted
FILE PROCESSING FAILURE REASON

BATCH DETAILS - BATCH ID UBR-CPR-REPORT-B1

SUBMITTED ON BEHALF OF			
BATCH SETTLEMENT DATE	22/04/2016	REVISED BATCH SETTLEMENT DATE	25/04/2016
TOTAL NUMBER OF COLLECTIONS	1	TOTAL VALUE OF COLLECTIONS	EUR 0.05
NUMBER OF SUCCESSFUL COLLECTIONS	1	VALUE OF SUCCESSFUL COLLECTIONS	EUR 0.05
NUMBER OF FAILED COLLECTIONS	0	VALUE OF FAILED COLLECTIONS	EUR 0.00

BATCH DETAILS - BATCH ID UBR-CPR-REPORT-B2

SUBMITTED ON BEHALF OF			
BATCH SETTLEMENT DATE	22/04/2016	REVISED BATCH SETTLEMENT DATE	25/04/2016
TOTAL NUMBER OF COLLECTIONS	1	TOTAL VALUE OF COLLECTIONS	EUR 1.06
NUMBER OF SUCCESSFUL COLLECTIONS	1	VALUE OF SUCCESSFUL COLLECTIONS	EUR 1.06
NUMBER OF FAILED COLLECTIONS	0	VALUE OF FAILED COLLECTIONS	EUR 0.00

B.2 File Accepted with Errors Report (corresponding to A.2)

COLLECTION PROCESSING REPORT

REPORT CREATION 17/04/2016 - 05:02

CREDITOR DETAILS:

CREDITOR NAME UB TEST CUSTOMER
CREDITOR ID IE99ZZZ123456
PARTICIPANT REFERENCE ULSBIE2D

FILE DETAILS:

FILE VALIDATED 16/04/2016 - 08:27
FILE ID UBR-CPR-REPORT-FILE-ID
FILE TYPE pain.008.001.02 FILE STATUS Accepted
FILE PROCESSING FAILURE REASON

BATCH DETAILS - BATCH ID UBR-CPR-REPORT-BATCH1

SUBMITTED ON BEHALF OF			
BATCH SETTLEMENT DATE	22/04/2016	REVISED BATCH SETTLEMENT DATE	25/04/2016
TOTAL NUMBER OF COLLECTIONS	2	TOTAL VALUE OF COLLECTIONS	EUR 0.07
NUMBER OF SUCCESSFUL COLLECTIONS	0	VALUE OF SUCCESSFUL COLLECTIONS	EUR 0.00
NUMBER OF FAILED COLLECTIONS	2	VALUE OF FAILED COLLECTIONS	EUR 0.07

FAILED COLLECTION DETAILS FOR BATCH ID UBR-CPR-REPORT-BATCH1

COLLECTION ID	UBR-PROVING-REJECT1-B1T1	MANDATE ID	CUSTOMERMANDATENAME1
DEBTOR BIC	ULSBIE2D	DEBTOR IBAN	IE21ULSB98501012345678
CREDITOR BIC	ULSBIE2D	CREDITOR IBAN	IE12ULSB98501012345678
VALUE	EUR 0.03		
EXCEPTION REASON	Regulatory reason		

COLLECTION ID	UBR-PROVING-REJECT2-B1T2	MANDATE ID	CUSTOMERMANDATENAME2
DEBTOR BIC	ULSBIE2D	DEBTOR IBAN	IE21ULSB98501012345678
CREDITOR BIC	ULSBIE2D	CREDITOR IBAN	IE12ULSB98501012345678
VALUE	EUR 0.04		
EXCEPTION REASON	Regulatory reason		

BATCH DETAILS - BATCH ID UBR-CPR-REPORT-BATCH2

SUBMITTED ON BEHALF OF			
BATCH SETTLEMENT DATE	22/04/2016	REVISED BATCH SETTLEMENT DATE	25/04/2016
TOTAL NUMBER OF COLLECTIONS	2	TOTAL VALUE OF COLLECTIONS	EUR 0.04
NUMBER OF SUCCESSFUL COLLECTIONS	1	VALUE OF SUCCESSFUL COLLECTIONS	EUR 0.01
NUMBER OF FAILED COLLECTIONS	1	VALUE OF FAILED COLLECTIONS	EUR 0.03

FAILED COLLECTION DETAILS FOR BATCH ID UBR-CPR-REPORT-BATCH2

COLLECTION ID	UBR-PROVING-REJECT3-B2T1	MANDATE ID	CUSTOMERMANDATENAME3
DEBTOR BIC	ULSBIE2D	DEBTOR IBAN	IE21ULSB98501012345678
CREDITOR BIC	ULSBIE2D	CREDITOR IBAN	IE12ULSB98501012345678
VALUE	EUR 0.03		
EXCEPTION REASON	Regulatory reason		

Appendix C – Exception reasons

The following exceptions reasons may appear in the Control Processing report (CPR):

SEPA Description Reason Code
Attribute or entity has invalid format or value
BankIdentifierIncorrect
BlockedAccount
ClosedAccountNumber
ControlSumMismatch
Debtor Bank Not Reachable
DebtorAgentNotAllowedToReceiveDirect
Duplication
Incorrect Currency
IncorrectAccountNumber
InsufficientFunds
Invalid Client/Account set-up
Invalid Country Code
Invalid IBAN
Invalid structured remittance information
Invalid usage of Mandate Amendment Flag
InvalidBankOperationCode
InvalidDebtorAccountType
InvalidSettlementDate
Mandate Does Not Exist
MissingCreditorNameOrAddress
MissingDebtorAccountOrIdentification
Invalid Category Purpose or Purpose Code
Credit limit breach
No Fields Populated in Amendment Details section even though AmendmentIndicator is true
NotAllowedAmount
NumberTransactionsMismatch
Regulatory reason
TooManyConsecutiveRejectedTransactions
TransactionForbidden
Unknown Debtor Agent

Appendix D – Change history

Changes made between Draft 1.4.2 and Version 1.0 are as

- **What is the CPR** – Report description amended
- **The CPR format specification, point no.2** – Level – tag change = <cprdata:CPRData>
- **Appendix A** – Header change for A.1, A.2 and A.3
- **Appendix B** – Addition of CPR text files for both CPR XML examples (Appendix A)
- **Appendix C** – Updated table of Exception reasons

Changes made on 13/07/2015 is as follow

- **Section 3. CPR XML Specification 3.1.2** added not available in UB

Changes made April 2016 are as follows

- Introduction. Bankline Screenshot added.
- Appendix A PAIN.008.001.01 replaced with PAIN.008.001.02
- Updated Examples of Collection Processing Reports in XML Format
- Appendix A: Removed A.3 File Rejected Report example
- Appendix B: Updated Examples of Collection Processing Reports in text format
- Appendix B: Removed B.3 File Reject Report example
- Appendix C: Updated Exception Reasons.

Changes made May 2016

- Addition of regulatory footer

Changes made June 2018

- Amendment of regulatory footer

Changes made March 2019

- Cosmetic only

Ulster Bank Ireland DAC. A private company limited by shares, trading as Ulster Bank, Ulster Bank Group, Banc Uladh, Lombard and Ulster Bank Invoice Finance.

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Ulster Bank Ireland DAC is regulated by the Central Bank of Ireland.

Calls may be recorded.