

Bankline SEPA Money Transfer pain.001.001.03 Guide

V4.0 09 December 2019

This guide provides details of the formats and standards needed to generate a valid Bankline SEPA Money Transfer file

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1 Introduction

What this document covers

This document contains the format description of the XML pain.001.001.03 format that can be used for SEPA Money Transfer messages (files) in Bankline. It is of interest to Ulster Bank clients who deliver SEPA Credit Transfers to Bankline in XML file format.

1.1 Purpose

This format description provides guidance on the use of the SEPA Money Transfer XML format in Bankline. They are based on the following guidelines.

- ISO20022 – Message Definition Report edition September 2009
- EPC – SEPA Credit Transfer Scheme Customer-to-Bank Implementation Guidelines
- BPG – SEPA Customer File Formats

As these documents are complementary to this document, they should be read alongside this document for a successful implementation/migration.

2 General

The SEPA Money Transfer pain.001.001.03 XML format must be used when a file is submitted in Bankline for SEPA Credit Transfer payments.

Note 2.7 Below: The Message ID tag (<MsgId>) must be unique for every file submitted into Ulster Bank. If a file is submitted where the message id is NOT unique it will not straight through process, which may result in payments being delayed.

2.1 Timescales

SEPA Money Transfer only operates on Bank working days. Batches dated for non-working days (Weekends and Bank holidays) will be re-dated to the next available Bank working day. In addition, files dated in the past will also be re-dated to the next available Bank working day.

The time at which a file is authorised combined with the Requested Execution date in the XML determine the timeline in which payments are executed.

Payment Type	When will beneficiary receive availability		Requested Execution Date of batch	Time file is fully authorised	Debit* date
Same Day Payments	Ulster Bank Republic of Ireland Beneficiary	Immediately today	Today	Between 00.00 and 14.00 today	Today
	Other Beneficiary:	By close of business today			
Next day & Future Dated Payments	Ulster Bank Republic of Ireland Beneficiary:	From 18:30 the day before the Requested Execution date	Any future working day	Any time up to the end of the day before the Requested Execution Date	Requested Execution Date
	Other Republic of Ireland Beneficiary:	From 21:00 the day before the Requested Execution date		Up to 19.15 the day before the Requested Execution Date	
	Beneficiary outside Republic of Ireland:	From 09:00 on Requested Execution Date.		Any time up to the end of the day before the Requested Execution Date	

Files can be submitted up to 1 year in advance of the requested execution date and will be warehoused (The Batch will be at "Future dated" status in Bankline) until the requested date.

Files with a Batch dated more than 5 days in the past cannot be authorised.

The timeframe above refers to working days only. Files dated for non-working day will be re-dated and executed in line with other payments.

Same day Payments can only be processed if fully authorised by the same day cut off 14.00 on that day. If you fully authorise your file today after the 14:00 cut off then it will be sent for processing in the next available cycle. Resulting in credits being later than expected.

For details on upcoming non processing dates (Bankline holidays) please refer to your Bankline broadcast message facility on Bankline.

Ulster Bank cannot guarantee when the beneficiary Bank will make funds available and the above is a guide only.

Requested Execution Date is the value date as requested by you in the batch.

SEPA Money Transfer allows you to submit euro payments to cross-border accounts as well as to domestic accounts.

2.2 Payment types supported

- Domestic SEPA payments – to any SEPA-reachable Republic of Ireland IBAN.
- International SEPA payments – to any SEPA-reachable IBAN anywhere in the EU, plus other SEPA countries: Switzerland, Norway, Iceland, Liechtenstein and Monaco.

Only EUR currency payments are supported in Bankline SEPA Money Transfer.

2.3 Character set

The SEPA Credit Transfer XML format can support a range of characters, as follows:

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] character is also acceptable.

Examples of invalid characters include ampersand (&) or 'Fadas over vowels'. These **will not be acceptable** in SEPA Money Transfer XML files submitted to Ulster Bank. Files containing invalid characters will be rejected. This includes usage of invalid characters as "XML escape characters".

Please note that some tags in XML have further restrictions on the characters that can be used, for example, no spaces allowed, or only numbers allowed. These are detailed in the SEPA Money Transfer file format – See section 3.

2.4 XML file size

Bankline SEPA Money Transfer can support XML files up to a maximum file size of 20 megabytes. Files greater than 20 megabytes will be rejected when importing.

This will support approximately 25,000 Credit Transfers. This will vary depending on how the optional tags are completed.

2.5 File name

The file name to be imported (including file extension) must not be greater than 50 characters. The file extension of the file being submitted must be **.xml or .XML**

2.6 Message structure of the file

The SEPA Money Transfer message structure in the file is as follows:

Message Root (1..1)	This is the container that packages the individual elements of the XML document. The details are described in Table 1: Message Root (A) on page 12.
Group Header (1..1)	This container is mandatory and present once. It contains general elements that apply to the whole message. The details of this block are described in table 2: Group Header (B) on pages 12-13.
Payment Information (1..n)	This container is mandatory and repetitive. It contains elements related to the debit side of the transaction. The details are described in table 3: Payment Information (C) on pages 14-17. It is known as the "Batch".
Credit Transfer Transaction Information (1..n)	This container is a part of the payment and it is mandatory and can be repeated (D). It contains for example, elements of the transaction. The details of are described in table 4: Credit Transfer Information (D) on pages 18-24. It is known as the "Transaction".

2.7 Message ID <MsgId>

The Message ID tag (<MsgId>) must be unique for every file submitted into Ulster Bank. If a file is submitted where the message id is NOT unique it will not straight through process, which may result in payments being delayed.

In order to ensure uniqueness Ulster Bank recommends that the following concatenation rule be used when populating the MsgId tag;

OIN

Execution Date in YYYYMMDD format

File Number

e.g. A customer has an OIN of 234567 and is submitting a file for execution on 10th February 2014, and it is the 3rd file that the customer has submitted for execution on that day. The Message ID tag should appear as follows:

<234567-20140210-3>

Please note that spaces are not allowed in the Message ID tag.

2.8 Initiating Party <InitgPty>

The initiating Party must be populated when files are being submitted with the OIN. In the below example, the OIN is given as 234567:

```
<InitgPty>
  <Nm>ACME Limited</Nm>
  <Id>
    <OrgId>
      <Othr>
        <Id>234567</Id>
      </Othr>
    </OrgId>
  </Id>
</InitgPty>
```

2.9 Batch Identification <PmtInflId>

This should be unique for each batch in the file. This will appear in your statement narrative against the debit entry. Ulster Bank recommends that the customer limit the Batch Id to 18 characters or less as this will appear in the narrative of the debit on the originating account.

2.10 Batch Booking <Btchbookg>

This determines how debit entries are applied to your account.

A value of 'true' (or if this tag is omitted) represents batch booking is requested. This is the default method of processing files that is used in Ulster Bank. A value of 'false' is not supported by default. If you require the usage of 'false' please contact your Relationship Manager.

2.11 Execution Date <ReqdExctnDt>

This is the date on which the submitter is requesting that the payments in the file be executed. This will be the date on which the customers account is debited, subject to file being submitted in line with the required cut off times, see section 2.1 for more detail.

2.12 End to End Identification <EndToEndId>

This is the information used by all parties to identify the transaction.

Ulster Bank recommends that customers limit the End to End ID to 18 characters and that this be unique.

2.13 Example SEPA Money Transfer file

The following shows an example of a SEPA Credit Transfer to illustrate the message structure. The sections (A, B, C-a, C-b, D-a, D-b and D-c) are explained in details in the Tables 1 – 4 on pages 12–

24. C-a and C-b show different options for the payment information (Batch). D-a, D-b and D-c show different options for the transaction.

A

```
<?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>234567-20140210-3</MsgId>
      <CreDtTm>2013-05-27T12:31:53.00</CreDtTm>
      <NbOfTxs>4</NbOfTxs>
      <CtrlSum>200.00</CtrlSum>
      <InitgPty>
        <Nm>ACME LIMITED</Nm>
        <Id>
          <OrgId>
            <Othr>
```

C-a

```
    <PmtInf>
      <PmtInfId>270520130000001</PmtInfId>
      <PmtMtd>TRF</PmtMtd>
      <BtchBookg>true</BtchBookg>
      <NbOfTxs>2</NbOfTxs>
      <CtrlSum>100.00</CtrlSum>
      <PmtTpInf>
        <SvcLvl>
          <Cd>SEPA</Cd>
        </SvcLvl>
      </PmtTpInf>
      <ReqdExctnDt>2013-05-28</ReqdExctnDt>
      <Dbtr>
        <Nm>ACME LIMITED</Nm>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <IBAN>DEBTOR IBAN</IBAN>
        </Id>
```

```
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BIC>ULSBIE2DXXX</BIC>
  </FinInstnId>
</DbtrAgt>
```

C-b

```
<PmtInf>
  <PmtInfId>270520130000002</PmtInfId>
  <PmtMtd>TRF</PmtMtd>
  <BtchBookg>true</BtchBookg>
  <NbOfTxes>2</NbOfTxes>
  <CtrlSum>100.00</CtrlSum>
  <PmtTpInf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
  </PmtTpInf>
  <ReqdExctnDt>2013-05-29</ReqdExctnDt>
  <Dbtr>
    <Nm>ACME LIMITED</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>DEBTOR IBAN</IBAN>
    </Id>
  </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <Othr>
        <Id>NOTPROVIDED</Id>
      </Othr>
    </FinInstnId>
  </DbtrAgt>
```

D-a

```
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>123456</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">40.00</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>BOFFIE2DXXX</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Jane Bloggs</Nm>
```

```

</Cdtr>
<CdtrAcct>
  <Id>
    <IBAN>CREDITOR IBAN</IBAN>
  </Id>
</CdtrAcct>
<RmtInf>
  <Ustrd>CREDIT01</Ustrd>
</RmtInf>
</CdtrTrfTxInf>

```

```

<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>456789</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">60.00</InstdAmt>
  </Amt>
  <Cdtr>
    <Nm>Joe Bloggs</Nm>
    <PstlAdr>
      <Ctry>IE</Ctry>
      <AdrLine>123 Fake Street </AdrLine>
      <AdrLine>Co. Dublin</AdrLine>
    </PstlAdr>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>CREDITOR IBAN</IBAN>
    </Id>
  </CdtrAcct>
  <RmtInf>
    <Ustrd>CREDIT02</Ustrd>
  </RmtInf>
</CdtTrfTxInf>

```

D-c

```

<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>456789</EndToEndId>
  </PmtId>
  <Amt>
    <InstdAmt Ccy="EUR">60.00</InstdAmt>
  </Amt>
  <CdtrAgt>
    <FinInstnId>
      <Othr>
        <Id>NOTPROVIDED</Id>
      </Othr>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>
    <Nm>Joe Bloggs</Nm>
    <PstlAdr>
      <Ctry>IE</Ctry>

```



```
        <AdrLine>123 Fake Street </AdrLine>
        <AdrLine>Co. Dublin</AdrLine>
    </PstlAdr>
</Cdtr>
<CdtrAcct>
    <Id>
        <IBAN>CREDITOR IBAN</IBAN>
    </Id>
</CdtrAcct>
<RmtInf>
    <Ustrd>CREDIT02</Ustrd>
</RmtInf>
</CdtrTrfTxInf>
```

```
</PmtInf>
```

```
</CstmrCdtTrfInitn>
```

```
</Document>
```

3 SEPA Money Transfer file format

A description of the SEPA Credit Transfer message in Bankline is provided in the individual tables (Tables 1-4) on pages 10–19. The index included in the tables corresponds with the index in the UNIFI (ISO 20022) Message Definition Report for Payment Standards – Initiation. How the tables are organised and an explanation of the individual columns is provided below:

Example Table:

Index	XML Tags	Content	UB Usage	Occurrence	Level	Description
1.8	<InitgPty>	70	M	[1..1]	++	
			O	[0..1]	+++	

Column Heading Legend: The individual columns provide the following information.

Index	Number that refers to the corresponding description in the UNIFI (ISO 20022) Message Definition Report for Payment Standards – Initiation Components and subcomponents of message elements that are not allowed in SEPA Credit Transfers or where no specific SEPA requirements are defined, in which case ISO rules apply, are not represented in full and therefore the Index numbers will have gaps.
XML Tag	Short name that identifies an element within an XML message, that is put between brackets, e.g. <Nm>. The start tag only is shown. The syntax for the closing tag is the same as the starting tag starting with a backward slash after the first angle bracket (<\...>)
Content	Specifies the maximum field length of a message element and/or permitted values and formats. “Tag” indicates that the XML tag only contains other XML tags.
Usage	Provides additional info how this element must be used according to the Ulster Bank Bankline standards. The following legend is used in this column: M Mandatory O Optional C Conditional X Not allowed in Bankline SEPA Money Transfer file format
Occurrence	Indicates whether an element is optional or mandatory and how many times the element can be repeated. The number of occurrences is shown in square brackets, with the first number being the minimum number of times the tag must be present, and the second number being the maximum number of times the tag may be present. For example: [0..1] shows that the element can be present 0 times or 1 time. The element is optional [1..1] shows that the element can only be present 1 time. The element is mandatory [1..n] shows that the element is mandatory and can be present 1 to n times An element, that is part of a block of elements, is mandatory as far as the block it is part of, is present in the message. If only one of several elements may be present, this is indicated by c in the elements concerned. An element that that can be included in either Payment Information (Batch) or Credit Transfer Instruction (Transaction) level will be noted by an asterix (*)
Level	This column indicates whether the message element is a container element or a sub element.
Message Element	This column gives the name of the message element as defined in the ISO 20022 XML standard. When an element contains sub elements these are indented to the right and noted with a plus (+) sign per level.
Description	This column specifies the permitted values and format. This will give Information on what the tag is actually used for, and clarifications on usage, if required. Bold items are part of the bare minimum mandatory information that must be supplied. “Not used” means that Ulster Bank will not use the data, but it may be passed on to the beneficiary bank(s), and it is your responsibility to ensure that they will be able to act correctly on it. A tag marked “Not allowed” will cause a rejection if used.

3.1 Message Root

This table contains the introductory elements of an XML file and therefore does not contain any ISO Index.

Table 1: Message Root (see A in SEPA Credit Transfer example in section 2.5)						
Index	XML Tag	Content	Usage	Occurrence	Level	Description
	<CstmrCdtTrfInItn>	Tag	M	[1..1]	+	Mandatory container.

3.2 Group Header

Table 2: Group Header (B in SEPA Credit Transfer example in section 2.5)

Table 2: Group Header (B in SEPA Credit Transfer example in section 2.5)						
Index	XML Tag	Content	Usage	Occurrence	Level	Description
1.0	<GrpHdr>	Tag	M	[1..1]	+	This is the element that encloses the header information.
1.1	<MsgId>	35	M	[1..1]	++	Message ID (See Section 2.7) This is the unique ID for your file. It must be delivered without spaces. It must be unique from the value in other files you have submitted.
1.2	<CreDtTm>	Date/Time	M	[1..1]	++	Creation date and time. Enter the date and time of your file in the format YYYY-MM-DDTHH:MM:SS e.g. 2011-09-11T08:25:59
1.3	<Authstn>	Tag	O	[0..2]	++	Not used.
	<Cd>		X		+++	Not allowed.
	<Prtry>	128	O	[0..1]	+++	Not used.
1.6	<NbOfTx>	15	M	[1..1]	++	Number of transactions in the file.
1.7	<CtrlSum>	18	O	[0..1]	++	Total of the transactions' value in the File.
1.8	<InitgPty>	Tag	M	[1..1]	++	Initiating party. (see section 2.8).
1.8	<Nm>	70	O	[0..1]	+++	Not used.
1.8	<PstlAdr>	Tag	O	[0..1]	+++	Not used. See Appendix 2 for details of this tag.
	<Id>	Tag	M	[1..1]	+++	Identification assigned by an institution.
1.8	<OrgId>	Tag	M	[1..1]	++++	
1.8	<BICorBEI>	8 or 11	O	[0..1]	+++++	Must be a BIC or BEI.
1.8	<Othr>	Tag	M	[1..1]	+++++	
1.8	<Id>	6	M	[1..1]	+++++	Must contain OIN of the submitting customer, delivered with no spaces.
1.8	<SchmeNm>	Tag	O	[0..1]	+++++	Not used.
1.8	<Issr>	35	O	[0..1]	+++++	Not used.

Table 2: Group Header (B in SEPA Credit Transfer example in section 2.5)

1.8	<PrvtId>		X		++++	Not allowed.
1.8	<CtryOfRes>	2	O	[0..1]	+++	Not used. Must be valid ISO country code.
1.8	<CtctDtIs>	Tag	O	[0..1]	+++	Set of elements used to indicate how to contact the party. Not used.
1.9	<FwdgAgt>	Tag	O	[0..1]	++	Not used.

3.3 Payment Information

Table 3: Payment Information (see C-a and b in SEPA Credit Transfer example in section 2.5)

Index	XML Tag	Content	Usage	Occurrence	Level	Description
2.0	<PmtInf>	Tag	M	[1..n]	+	This is the element that encloses each batch.
2.1	<PmtInfId>	35	M	[1..1]	++	Batch ID (See Section 2.9) This should be unique for each batch in the file. This will appear in your statement narrative against the debit entry.
2.2	<PmtMtd>	3	M	[1..1]	++	Only 'TRF' is allowed.
2.3	<BtchBookg>	Code	O	[0..1]	++	Only valid values are 'true' and 'false' (See Section 2.10).
2.4	<NbOfTx>	15	M	[1..1]	++	Number of transactions in the batch.
2.5	<CtrlSum>	18	M	[1..1]	++	Total of the transactions' value in the batch.
2.6	<PmtTplnf>	Tag	O	[0..1]*	++	If used, it is recommended to be used only at Payment Information level and not at Credit Transfer Transaction Information level.
2.7	<InstrPrty>	Code	O	[0..1]	+++	Only permitted values are HIGH and NORM. Not used.
2.8	<SvcLvl>	Tag	O	[0..1]	+++	Agreement under which or rules under which the transaction should be processed. This element is mandatory if PmtTplnf tag is used.
2.9	<Cd>	4	M	[1..1]	++++	Only permitted value is 'SEPA'.
2.10	<Prtry>		X		++++	Not allowed.
2.11	<LclInstrm>	Tag	O	[0..1]	+++	
2.12	<Cd>	35	M	[1..1]	++++	.
2.13	<Prtry>		X		++++	Not allowed.
2.14	<CtgyPurp>	Tag	O	[0..1]	+++	

Table 3: Payment Information (see C-a and b in SEPA Credit Transfer example in section 2.5)

2.15	<Cd>	4	M	[1..1]	++++	Ensure that the tag data, if used, will be acceptable to the beneficiary's bank. Only the following values are accepted: CORT, SALA, TREA, CASH, DIVI, GOVT, INTE, LOAN, PENS, SECU, SSBE, SUPP, TAXS, TRAD, VATX, HEDG, INTC, WHLD
2.16	<Prtry>		X		++++	Not allowed.
2.17	<ReqdExctnDt>	Date	M	[1..1]	++	Execution date (See Section 2.11) Enter the date you expect your payment to execute, in the format YYYY-MM-DD e.g. 2014-02-01 Can be up to 365 days in the future.
2.18	<PoolgAdjstmnDt>	Date	O	[0..1]	++	Not used.
2.19	<Dbtr>	Tag	M	[1..1]	++	Debtor Customer Details.
2.19	<Nm>	70	M	[1..1]	+++	Debtor Name.
2.19	<PstlAdr>	Tag	O	[0..1]	+++	Not used. See Appendix 2 for details
2.19	<Id>	Tag	O	[0..1]	+++	Not used.
2.19	<CtryOfRes>	2	O	[0..1]	+++	ISO country code. Not used.
2.19	<CtctDtls>	Tag	O	[0..1]	+++	Set of elements used to indicate how to contact the party. Not used.
2.20	<DbtrAcct>	Tag	M	[1..1]	++	Contains details of your account you wish to be debited for this batch's transaction(s).
2.20	<Id>	Tag	M	[1..1]	+++	
2.20	<IBAN>	34	M	[1..1]	++++	Provide valid Ulster Bank IBAN of the account to be debited.
2.20	<Othr>		X		++++	Not allowed.
2.20	<Tp>	Tag	O	[0..1]	+++	Specifies the nature, or use of the account. Not used.
2.20	<Ccy>	3	O	[0..1]	+++	Must be valid ISO currency code.
2.20	<Nm>	70	O	[0..1]	+++	Name of account. Not used.
2.21	<DbtrAgt>	Tag	M	[1..1]	++	
2.21	<FinInstld>	Tag	M	[1..1]	+++	
2.21	<BIC>	8 or 11	O	[0..1]c	++++	This must be ULSBIE2DXXX or ULSBIE2D – See example C-a
2.21	<ClrSysMmbld>	Tag	O	[0..1]	++++	Not used.
2.21	<Nm>	70	O	[0..1]	++++	Not used.
2.21	<PstlAdr>	Tag	O	[0..1]	++++	Not used. See Appendix 2 for details

Table 3: Payment Information (see C-a and b in SEPA Credit Transfer example in section 2.5)						
2.21	<Othr>	Tag	O	[0..1]c	++++	Must be present if <BIC> is not used. See example C-b
2.21	<Id>	35	M	[1..1]	+++++	Must contain NOTPROVIDED
2.21	SchmeNm	Tag	O	[0..1]	+++++	Not used.
2.21	Issr	35	O	[0..1]	+++++	Not used.
2.21	<BrnchId>	Tag	O	[0..1]	+++	Not used.
2.22	<DbtrAgtAcct>	Tag	O	[0..1]	++	Not used.
2.23	<UltmtDbtr>	Tag	O	[0..1]*	++	Ultimate Debtor is supported for Non-UB SEPA Credit Transfers only
2.24	<ChrgBr>	Code	O	[0..1]*	++	Only permitted value is 'SLEV'.
2.25	<ChrgsAcct>		X		++	Not allowed: You will be charged through Bankline.
2.26	<ChrgsAcctAgt>		X		++	Not allowed: You will be charged through Bankline.

3.4 Credit Transfer Transaction information

Table 4: Credit Transfer Transaction Information (see D-a, b and c in SEPA Credit Transfer example in section 2.5)						
Index	XML Tag	Content	Usage	Occurrence	Level	Description
2.27	<CdtTrfTxInf>	Tag	M	[1..n]	++	This is the element that encloses the transaction.
2.28	<PmtId>	Tag	M	[1..1]	+++	Set of elements used to reference a payment instruction.
2.29	<InstrId>	35	O	[0..1]	++++	Not used. Must be delivered without spaces.
2.30	<EndToEndId>	35	M	[1..1]	++++	(See Section 2.12) This is the information that will be used by all parties to identify the transaction. Should be unique for each transaction in the file.
2.31	<PmtTplInf>	Tag	O	[0..1]*	+++	Usage Rule: If used, it is recommended to be used at 'Payment Information' level and not at 'Credit Transfer Transaction Information' level See index 2.6 for details
2.42	<Amt>	Tag	M	[1..1]	+++	Container tag for amount to be credited

Table 4: Credit Transfer Transaction Information (see D-a, b and c in SEPA Credit Transfer example in section 2.5)

2.43	<InstdAmt>	18	M	[1..1]	++++	Amount to be credited. The attributed Ccy = "EUR" must be included. Please refer to example for more details. Amount must be 0.01 or more and 99999999.99 or less. Format Rule: The fractional part has a maximum of two digits.
2.44	<EqvtAmt>		X		++++	Not allowed.
2.47	<XchgRateInf>	Tag	O	[0..1]	+++	Not used.
2.51	<ChrgBr>	Code	O	[0..1]*	+++	Not used. Only permitted value is 'SLEV'
2.52	<ChqInstr>	Tag	O	[0..1]	+++	Not used.
2.70	<UltmtDbtr>	Tag	O	[0..1]*	+++	Not used: Ultimate debtor is not supported in Bankline SEPA Money Transfer.
2.71	<IntrmyAgt1>		X		+++	Not allowed.
2.72	<IntrmyAgt1Acct>		X		+++	Not allowed.
2.73	<IntrmyAgt2>		X		+++	Not allowed.
2.74	<IntrmyAgt2Acct>		X		+++	Not allowed.
2.75	<IntrmyAgt3>		X		+++	Not allowed.
2.76	<IntrmyAgt3Acct>		X		+++	Not allowed.
2.77	<CdtrAgt>	Tag	O	[0..1]	+++	BIC of the Beneficiary Bank <i>See example D-b if you wish to omit this tag</i> Note that BIC is optional when one of the participants is in a non-EEA SEPA country
2.77	<FinInstnId>	Tag	M	[1..1]	++++	Unique identification of a financial institution.
2.77	<BIC>	8 or 11	M	[0..1]c	+++++	Must contain either 8 or 11 digit BIC for the creditor bank , valid for IBAN in CdtrAcct. See example D-a
2.77	<ClrSysMmbld>	Tag	O	[0..1]	+++++	Not used.
2.77	<Nm>	70	O	[0..1]	+++++	Not used.
2.77	<PstlAdr>	Tag	O	[0..1]	+++++	Not used. See Appendix 2 for details
2.77	<Othr>	Tag	O	[0..1]c	+++++	Must be present if <BIC> is not used. See example D-c
2.77	<Id>	35	M	[1..1]	+++++	Must contain NOTPROVIDED

Table 4: Credit Transfer Transaction Information (see D-a, b and c in SEPA Credit Transfer example in section 2.5)

2.77	SchmeNm	Tag	O	[0..1]	+++++	Not used.
2.77	Issr	35	O	[0..1]	+++++	Not used.
2.77	<BrnchId>	Tag	O	[0..1]	++++	Not used.
2.78	<CdtrAgtAcct>	Tag	O	[0..1]	+++	Not used.
2.79	<Cdtr>	Tag	M	[1..1]	+++	The creditor (beneficiary).
2.79	<Nm>	70	M	[1..1]	++++	The creditors name.
2.79	<PstlAdr>	Tag	O	[0..1]	++++	Address of the beneficiary – See Appendix 2 for details. Note that Address is mandatory if the beneficiary IBAN is a non-EU/EEA country (e.g. Switzerland).
2.79	<Id>	Tag	O	[0..1]	++++	Not used.
2.79	<Orgld>	Tag	C	[0..1]	+++++	Not used: Optional – Must not be used if Prvtld tag is used.
2.79	<BICorBEI>	8 or 11	O	[0..1]	+++++	Not used: BIC or BEI
2.79	<Othr>	Tag	O	[0..n]	+++++	Not used.
2.79	<Id>	35	O	[1..1]	+++++	Not used.
2.79	<SchmeNm>	Tag	O	[0..1]	+++++	Not used.
2.79	<Cd>	4	C	[0..1]	+++++ +	Not used: Must not be used if Prtry is used.
2.79	<Prtry>	35	C	[0..1]	+++++ +	Not used: Must not be used if Cd is used.
2.79	<Issr>	35	O	[0..1]	+++++	Not used.
2.79	<Prvtld>	Tag	C	[0..1]	+++++	Not used: Optional – Must not be used if Orgld tag is used.
2.79	<CtryOfRes>	2	O	[0..1]	++++	Not used. Usage Rule: Only valid ISO country codes are accepted
2.79	<CtctDtls>	Tag	O	[0..1]	++++	Not used.
2.80	<CdtrAcct>	Tag	M	[1..1]	+++	Mandatory
2.80	<Id>	Tag	M	[1..1]	++++	Mandatory
2.80	<IBAN>	Code	M	[1..1]	+++++	Must contain the credit IBAN
2.80	<Othr>		X		+++++	Not allowed.
2.80	<Tp>	Tag	O	[0..1]	++++	Not used.
2.80	<Ccy>	3	O	[0..1]	++++	Not used.
2.80	<Nm>	70	O	[0..1]	++++	Not used.
2.81	<UltmtCdtr>	Tag	O	[0..1]	+++	Not used.

Table 4: Credit Transfer Transaction Information (see D-a, b and c in SEPA Credit Transfer example in section 2.5)

2.82	<InstrForCdtrAgt>	Tag	O	[0..n]	+++	Further information related to the processing of the payment instruction, provided by the initiating party, and intended for the creditor agent
2.83	<Cd>	Code	O	[0..1]	++++	Must be one of: CHQB, HOLD, PHOB, TELB
2.84	<InstrInf>	140	O	[0..1]	++++	
2.85	<InstrForDbtrAgt>	140	O	[0..1]	+++	Not used.
2.86	<Purp>	Tag	O	[0..1]	+++	Purpose of the Credit Transfer
2.87	<Cd>	4	M	[1..1]	++++	Ensure that the tag data, if used, will be acceptable to the beneficiary's bank. Must be a valid ISO purpose code.
2.88	<Prtry>		X		++++	Not allowed.
2.89	<RgltryRptg>	Tag	O	[0..10]	+++	Not used. See Appendix 2 for details
2.90	<Tax>	Tag		[0..1]	+++	Not used: Set of elements used to provide details on the tax. See Appendix 2 for details
2.91	<RltdRmtInf>	Tag		[0..10]	+++	Not used: Set of elements used to provide information related to the handling of the remittance information by any of the agents in the transaction processing chain
	<RmtId>		X		++++	Not allowed.
2.93	<RmtLctnMtd>		X		++++	Not allowed.
2.94	<RmtLctnElctncAdr>	2048	O	[0..1]	++++	
	<RmtLctnPstlAdr>		X		++++	Not allowed.
2.98	<RmtInf>	Tag	O	[0..1]	+++	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle, such as commercial invoices in an accounts' receivable system
2.99	<Ustrd>	140	O	[0..1]c	++++	Must not be present if <Strd> is used. Usage Rule: 'Unstructured' may carry remittance information, as agreed between the Originator and the Beneficiary.
2.100	<Strd>	Tag	O	[0..1]c	++++	Must not be present if <Ustrd> is used. Usage Rule: The total content within <Strd>, including tag names and chevrons, must not exceed 140 characters.

Table 4: Credit Transfer Transaction Information (see D-a, b and c in SEPA Credit Transfer example in section 2.5)

<RfrdDocInf>	Tag	O	[0..n]	+++++	
<Tp>	Tag	O	[0..1]	+++++	
<CdOrPrtry>	Tag	M	[1..1]	+++++	
<Cd>	4	C	[0..1]c	+++++ +	Must not be present if <Prtry> is used.
<Prtry>	35	C	[0..1]c	+++++ +	Must not be present if <Cd> is used.
<Issr>	35	O	[1..1]	+++++	
<Nb>	35	O	[0..1]	+++++	
<RltdDt>	Date	O	[0..1]	+++++	
<RfrdDocAmt>	Tag	O	[0..1]	+++++	
<DuePyblAmt>	n	O	[0..1]	+++++	
<DscntApldAmt >	n	O	[0..1]	+++++	
<CdtNoteAmt>	n	O	[0..1]	+++++	
<TaxAmt>	n	O	[0..1]	+++++	
<AdjstmntAmtAndRsn>	Tag	O	[0..n]	+++++	
<Amt>	n	M	[1..1]	+++++	
<CdtDbtInd>	4	O	[0..1]	+++++	Only CRDT or DBIT allowed
<Rsn>	4	O	[0..1]	+++++	
<AddtlInf>	140	O	[0..1]	+++++	
<RmtdAmt>	n	O	[0..1]	+++++	
<CdtrRefInf>	Tag	O	[0..1]	+++++	
<Tp>	Tag	M	[1..1]	+++++	
<CdOrPrtry>	Tag	M	[1..1]	+++++	
<Cd>	4	M	[1..1]	+++++ +	Only SCOR allowed
<Prtry>		X		+++++ +	Not allowed.
<Issr>	35	O	[0..1]	+++++	
<Ref>	35	O	[0..1]	+++++	
<Invcr>	Tag	O	[0..1]	+++++	See Appendix 2, Table 4 for structure
<Invcee>	Tag	O	[0..1]	+++++	See Appendix 2, Table 4 for structure
<AddtlRmtInf>	140	O	[0..3]	+++++	

Appendix 1: Abbreviations

Single Euro Payment Area (SEPA)

SEPA Credit Transfer (SCT)

European Payment Council (EPC)

Appendix 2: Details of XML tags

These tables provide detail of Tags mentioned in the schema in section 3 and 4

XML Tag	Content	Usage	Occurrence	Level	Description
<PstlAdr>	Tag	O	[0..1]	+	Address container.
<AdrTp>	Code	O	[0..1]	++	Not used. Will not be passed on.
<Dept>	70	O	[0..1]	++	Not used. Will not be passed on.
<SubDept>	70	O	[0..1]	++	Not used. Will not be passed on.
<StrtNm>	70	O	[0..1]	++	Not used. Will not be passed on.
<BldgNb>	16	O	[0..1]	++	Not used. Will not be passed on.
<PstCd>	16	O	[0..1]	++	Not used. Will not be passed on.
<TmnNm>	35	O	[0..1]	++	Not used. Will not be passed on.
<CtrySubDvsn>	35	O	[0..1]	++	Not used. Will not be passed on.
<Ctry>	2	O	[0..1]	++	Must be a valid ISO country code.
<AdrLine>	70	O	[0..2]	++	Up to two address lines may be provided.

XML Tag	Content	Usage	Occurrence	Level	Description
<RgltryRptg>	Tag	O	[0..1]	+	Container
<DbtCdtRptgInd>	Code	O	[0..1]	++	Only valid values are CRED, DEBT, BOTH
<Authrty>	Tag	O	[0..1]	++	
<Nm>	140	O	[0..1]	+++	
<Ctry>	2	O	[0..1]	+++	Must be a valid ISO country code.
<Dtls>	Tag	O	[0..n]	++	
<Tp>	35	O	[0..1]	+++	
<Dt>	Date	O	[0..1]	+++	Must be in the format YYYY-MM-DD e.g. 2014-02-01
<Ctry>	2	O	[0..1]	+++	Must be a valid ISO country code.
<Cd>	10	O	[0..1]	+++	

Table 2: RgltryRptg

<Amt>	18	O	[0..1]	+++	The attributed Ccy = "EUR" must be included. Please refer to example for more details. Amount must be 0.01 or more and 999999999.99 or less. Format Rule: The fractional part has a maximum of two digits.
<Inf>	35	O	[0..n]	+++	

Table 3: Tax

XML Tag	Content	Usage	Occurrence	Level	Description
<Tax>	Tag	O	[0..1]	+	Container.
Cdtr	Tag	O	[0..1]	++	
TaxId	35	O	[0..1]	+++	
RegnId	35	O	[0..1]	+++	
TaxTp	35	O	[0..1]	+++	
Dbtr	Tag	O	[0..1]	++	
TaxId	35	O	[0..1]	+++	
RegnId	35	O	[0..1]	+++	
TaxTp	35	O	[0..1]	+++	
Authstn	Tag	O	[0..1]	+++	
Titl	35	O	[0..1]	++++	
Nm	140	O	[0..1]	++++	
Admstnzn	35	O	[0..1]	++	
RefNb	140	O	[0..1]	++	
Mtd	35	O	[0..1]	++	
TtlTaxBlBaseAmt	18	O	[0..1]	++	The attribute Ccy="EUR" must be present in the opening tag.
TtlTaxAmt	18	O	[0..1]	++	The attribute Ccy="EUR" must be present in the opening tag.
Dt	Date	O	[0..1]	++	Must be in the format YYYY-MM-DD e.g. 2014-02-01
SeqNb	18	O	[0..1]	++	
Rcrd	Tag	O	[0..n]	++	
Tp	35	O	[0..1]	+++	
Ctgy	35	O	[0..1]	+++	
CtgyDtIs	35	O	[0..1]	+++	
DbtrSts	35	O	[0..1]	+++	
CertId	35	O	[0..1]	+++	
FrmsCd	35	O	[0..1]	+++	

Table 3: Tax					
Prd	Tag	O	[0..1]	+++	
Yr	Date	O	[0..1]	++++	Must be in the format YYYY-MM-DD e.g. 2014-02-01
Tp	Code	O	[0..1]	++++	Valid values are: MM01, MM02, MM03, MM04, MM05, MM06, MM07, MM08, MM09, MM10, MM11, MM12, QTR1, QTR2, QTR3, QTR4, HLF1, HLF2
FrToDt	Tag	O	[0..1]	++++	
FrDt	Date	O	[0..1]	+++++	Mandatory if FrToDt used. Must be in the format YYYY-MM-DD e.g. 2014-02-01
ToDt	Date	O	[0..1]	+++++	Mandatory if FrToDt used. Must be in the format YYYY-MM-DD e.g. 2014-02-01
TaxAmt	Tag	O	[0..1]	+++	
Rate	18	O	[0..1]	++++	As a percentage
TaxblBaseAmt	18	O	[0..1]	++++	The attribute Ccy="EUR" must be present in the opening tag.
TtlAmt	18	O	[0..1]	++++	The attribute Ccy="EUR" must be present in the opening tag.
Dtls	Tag	O	[0..n]	++++	
Prd	Tag	O	[0..1]	+++++	As per Prd tag above.
Amt	18	O	[0..1]	+++++	Mandatory if Dtls tag used. The attribute Ccy="EUR" must be present in the opening tag.
AddtlInf	140	O	[0..1]	+++	

Table 4: PartyIdentification32 – as used in Invcr and Invcee					
XML Tag	Content	Usage	Occurrence	Level	Description
<xxxxx>	Tag	O	[0..1]	+	Container – replace xxxxx with the name of the tag.
<Nm>	140	O	[0..1]	++	
<PstlAdr>	Tag	O	[0..1]	++	See table 1 PstlAdr for details
<Id>	Tag	O	[0..1]	++	
<OrgId>	Tag	C	[1..1]c	+++	Must not be present if <PrvtId> is used
<BICOrBEI>	BIC	O	[0..1]	++++	Must match valid BIC pattern
<Othr>	Tag	O	[0..n]	++++	
<Id>	35	M	[1..1]	+++++	
<SchmeNm>	Tag	O	[0..1]	+++++	
<Cd>	4	C	[1..1]	+++++	Must not be present if <Prtry> is used.
<Prtry>	35	C	[1..1]	+++++	Must not be present if <Cd> is used.

Table 4: PartyIdentification32 – as used in Invcr and Invcee

<Issr>	35	O	[0..1]	+++++	
<PrvtId>	Tag	C	[1..1]c	+++	Must not be present if <OrgId> is used
<DtAndPlcOfBirth>	Tag	O	[0..1]	++++	
<BirthDt>	Date	M	[1..1]	+++++	
<PrvcOfBirth>	35	O	[0..1]	+++++	
<CityOfBirth>	35	M	[1..1]	+++++	
<CtryOfBirth>	2	M	[1..1]	+++++	Must be a valid ISO country code
<Othr>	Tag	O	[0..n]	++++	
<Id>	35	M	[1..1]	+++++	
<SchmeNm>	Tag	O	[0..1]	+++++	
<Cd>	4	C	[1..1]	+++++	Must not be present if <Prtry> is used.
<Prtry>	35	C	[1..1]	+++++	Must not be present if <Cd> is used.
<Issr>	35	O	[0..1]	+++++	
<CtryOfRes>	2	O	[0..1]	++	Must be a valid ISO country code.
<CtctDtls>	Tag	O	[0..1]	++	
<NmPrfx>	Tag	O	[0..1]	+++	
<Nm>	140	O	[0..1]	+++	
<PhneNb>	33	O	[0..1]	+++	
<MobNb>	33	O	[0..1]	+++	
<FaxNb>	33	O	[0..1]	+++	
<EmailAdr>	2048	O	[0..1]	+++	
<Othr>	35	O	[0..1]	+++	

The sample xml file is for illustration purposes only and for the full file specification the "BPFI SEPA Customer File Formats" xml guide should be referred to.

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