

Bankline SEPA Direct Debit Origination Guide

XML PAIN.008.001.02

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Contents

1.	Document Information.....	2
2.	Introduction	3
2.1	Purpose.....	3
3.	General	3
3.1.	Cycles and Submissions.....	3
3.2	Character Set.....	3
3.3	XML File Size.....	3
3.4	File Name.....	3
3.5	Message Structure	4
3.6	Message ID <MsgId>.....	4
3.7	Initiating Party <InitgPty>	4
3.8	Batch Identification <PmtInflD>	5
3.9	Batch Booking <BtchBookg >	5
3.10	Creditor Scheme ID <CdtrSchmId>	5
3.11	End to End Identification <EndToEndId>.....	5
3.12	Requested Collection Date <ReqdColltnDt>	5
3.13	Optional BIC.....	6
3.14	Example SEPA Direct Debit Origination File	6
4	SEPA Direct Debit Origination Message Format.....	11
4.1	Message Root.....	12
4.2	Group Header	13
4.3	Payment Information.....	13
4.4	Direct Debit Transaction information.....	16
5	Appendix A - XML Tag Details.....	21
5.1	Postal Address Tag <PslAdr>.....	21
5.2	Initiating Party, Ultimate Creditor, Ultimate Debtor, Original Creditor Scheme ID, Some structured remittance Tags.....	22
6	Appendix B – Abbreviations.....	23

Bankline SEPA Direct Debit Origination XML PAIN.008.001.02

This guide provides details of the formats and standards needed to generate a valid Bankline SEPA Direct Debit Origination file in PAIN.008.001.02 format.

1. Document Information

Issue Number	Dated	Reason for Revision
1.0	20130906	First Edition
1.1	20130930	Provide clarification of Creditor Scheme ID processing
1.2	20140227	Updated End to End reference in section 3.11 and 4.4 (Field 2.31)
1.3	20140906	
1.4		
1.5	20150604	Updated End to End reference in section 3.11 Amendment to section 4.3 field 2.19
1.6	20160415	Optional BIC, New Payments Platform and Tag updates on Section 4 and 5
1.7	20161020	Section 4.4 Direct Debit Transaction information ID 2.53 OrgnlCdtrSchmeld, change to description and usage Change to Section 5 Appendix 5.2 Heading
1.8	20161121	Changes to submission times and Payment Information Section 4.3 Index 2.14
1.9	20170320	Section 2.1 addition of SEPA Business to Business Scheme Section 3.10 addition of Creditor ID Information Section 4.3 Payment Information, amendment to index 2.12
2.0	20171121	Changes to BIC and Address sections in 2017 EPC Rulebook changes for non-EEA countries 3.13 Optional BIC For most SEPA countries it is no longer mandatory to provide BIC details for the debit or credit account when sending SEPA DD collection files. The Bank will accept and process files with IBAN only details. The exceptions are non-EU/EEA countries where BIC is still mandatory for both credit and debit account Note that if a Debtor's IBAN is from a non-EEA/EU country (such as Switzerland) then Debtor BIC is mandatory 4.3 Payment Information 2.19 Address is mandatory if any transaction in this batch contains the IBAN of a non-EEA country (e.g. Switzerland) 2.21 If this tag is not used, then Other must be used instead. Other is only permitted if the Batch contains purely EU/EEA Debtor IBANs 2.70 BIC is mandatory if the Debtor IBAN is a non-EEA country (e.g. Switzerland) 2.72 Address is mandatory if the Debtor IBAN is a non-EEA country (e.g. Switzerland) 5.1 Postal Address – This is made up of address and country. Optional except where debtor IBAN is a non-EU/EEA country.”
2.1	20190312	Cosmetic changes
2.2	20191111	3.13 Optional BIC BIC is now optional when at least one of the participants is in a non-EEA SEPA country.

2. Introduction

What this document covers

This document contains the format description of the XML PAIN.008.001.02 format that must be used for SEPA Direct Debit Origination messages in Bankline. It is of interest to Ulster Bank clients who deliver Direct Debit Origination files to Bankline in XML file format.

Do you need further help?

If you have a technical question on this file format or a technical question on SEPA contact your Transaction Sales Consultant or Relationship Manager.

Other websites you may find useful are:

<http://www.bpfi.ie/>

<http://www.europeanpaymentscouncil.eu/>

2.1 Purpose

This format description provides guidance on the use of the XML format in Bankline. This format is compliant with:

- ISO20022 – Message Definition Report edition September 2009
- EPC – SEPA Direct Debit Core Scheme Customer-to-Bank Implementation Guidelines
- EPC – SEPA Direct Debit Business to Business Scheme Customer-to-Bank Implementation Guidelines
- BPFI – SEPA Customer File Formats- Definition Proposals or the Republic of Ireland

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

3. General

The XML format must be used when a file is uploaded in Bankline for SEPA Direct Debit Originations.

3.1. Cycles and Submissions

All direct debits must be received by Ulster Bank, as the originating bank, on D-1 (working days) by 2pm.

3.2 Character Set

The SEPA Direct Debit Origination 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' will **not be acceptable** in ISO20022 XML files submitted to Ulster Bank. Files containing invalid characters will be rejected.

3.3 XML File Size

The UB Bankline SEPA Direct Debit Origination product can support XML files up to a maximum file size of 20 Megabytes.

Files greater than 20 Megabytes will be rejected when importing.

3.4 File Name

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

3.5 Message Structure

The SEPA Direct Debit Origination message structure is structured as followed:

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 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 on page 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 on pages 13–16.

Creditor name in your Pain 008 file will usually appear on your Debtor's Bank statement.

Direct Debit Collection Information (1..n) This container is a part of the payment and it is mandatory and can be repeated. It contains for example, elements of the transaction. The details are described in table 4: Direct Debit Transaction Information on pages 16-21.

3.6 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 be rejected.

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

Creditor ID

Execution Date in YYYYMMDD format File Number

E.g. A customer has a CID of IE19ZZZ300002 and is submitting a file for execution on 10th February 2014. It is the 3rd file that the customer has submitted for execution on that day. The message ID tag should appear as follows:

```
<MsgId>IE19ZZZ300002-20140210-3</MsgId>
```

3.7 Initiating Party <InitgPty>

The initiating Party must be populated when files are being submitted. It can contain any combination of the Name tag, Private ID tag or the Orgid Tag.

```
<InitgPty>
```

```
<Nm>Acme Limited</Nm>
```

```
<Id>
```

```
</Id>
```

```
</InitgPty>
```

```
<PrvtId>
```

```
<Othr>
```

```
<Id>IE19ZZZ300002</Id>
```

```
</Othr>
```

```
</PrvtId>
```

The Creditor ID (CID), supplied by Ulster Bank, Should be used to populate the <Id> tag. The Creditor name is an optional tag.

3.8 Batch Identification <PmtInfld>

This must be unique for each batch in the file and must be delivered without spaces. This will appear in your statement narrative against the credit entry. Ulster Bank recommends that customers limit the Batch id to 16 characters or less as this will appear in the narrative of the credit on the originating account.

3.9 Batch Booking <BtchBookg >

This determines how credit entries are applied to your collection account.

When submitting an XML file via bankline, a value of 'true' is permitted. A value of 'true' means that there will be one credit entry for the total value of all transactions in the batch.

A value of 'false' would indicate that a credit be applied to your collection file for each DD collection in the batch/file (i.e. multiple credits on the collection account) A value of 'false' is not supported by default. If you require the usage of 'false' please contact your Transaction Sales Consultant.

If this tag is not included in the PAIN008 file it defaults to 'true'.

3.10 Creditor Scheme ID <CdtrSchmeld>

The Creditor Scheme ID must be populated when files are being submitted.

<CdtrSchmeld>

<Id>

</Id>

<PrvtId>

<Othr>

<Id>IE19ZZZ300002</Id>

<SchmeNm>

<Prtry>SEPA</Prtry>

</SchmeNm>

</Othr>

</PrvtId>

</CdtrSchmeld>

The Creditor ID (CID), supplied by Ulster Bank, must be used to populate the <Id> tag. Ulster Bank systems will pick up the Creditor ID from here when processing collection files.

Creditor ID for Core Scheme must be used for files being submitted via Core Scheme
Creditor ID for B2B Scheme must be used for files being submitted via B2B Scheme

3.11 End to End Identification <EndToEndId>

This is the information that will be used by all parties (Creditor and Debtor) to identify the transaction. It must be delivered without spaces and it is recommended, but not mandatory, that customers limit the End to End Id to 16 characters or less. This will appear in the narrative of any debits to the originating accounts as a result of R Transactions.

The reference must be unique for the creditor, the debtor and for the time that the mandate is active.

Ulster Bank suggests a unique reference to identify the debtor and a date stamp to ensure uniqueness.

E.g.: Creditor who is an insurance company "Insure" are collecting from a debtor with a unique reference of "12345" in May 2015.

<Insure123451505>

3.12 Requested Collection Date <ReqdColltnDt>

Enter the date you expect your collection to execute, in the format YYYY-MM-DD e.g. 2014-02-01. This date can be up to 1 year in the future. If an Originator submits the Direct Debit Collection request with a requested collection date of an Irish

Bank Holiday the originator does not receive funds as this is a Bank Holiday on Ulster Bank systems. The Originator receives the credit on the next business day.

If an Originator submits the Direct Debit Collection request with a requested collection date of a Scheme Bank Holiday e.g. 01st May, settlement date shift will be applied and the collection will be processed on the next business day.

3.13 Optional BIC

For most SEPA countries it is no longer mandatory to provide BIC details for the debit or credit account when sending SEPA DD collection files. The Bank will accept and process files with IBAN only details. Note that BIC details are now optional when at least one of the participants is in a non-EEA SEPA country.

A) Creditor BIC details

This tag cannot be completely removed from the XML file An Originator has 2 options:

- 1) Continue sending the XML file with the Creditor BIC provided and Ulster Bank will process as normal
- 2) Do not include the Creditor BIC in the file, however the CdtrAgt tag will need to be populated as per example below:

```
<CdtrAgt>
<FinInstnId>
<Othr>
<Id>NOTPROVIDED</Id>
</Othr>
</FinInstnId>
</CdtrAgt>
```

B) Debtor BIC details

An Originator has three options:

- 1) Don't make any changes and continue sending the xml file with the Debtor BIC provided and Ulster Bank will process as normal.
- 2) Remove the DbtrAgt tag entirely from the file
- 3) Retain the DbtrAgt tag, do not provide a BIC, however the DbtrAgt tag will need to be populated as per example below:

```
<DbtrAgt>
<FinInstnId>
<Othr>
<Id>NOTPROVIDED</Id>
</Othr>
</FinInstnId>
</DbtrAgt>
```

3.14 Example SEPA Direct Debit Origination File

The following shows an example of a SEPA Direct Debit Origination file to illustrate the message structure. The sections (A, B, C, D) are explained in details in the Tables 1 – 4 on pages 12-21.

A <?xml version="1.0" encoding="UTF-8" ?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.008.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
<CstmrDrctDbtInItn>

```
<GrpHdr>
  <MsgId> IE19ZZZ300002-20140210-3</MsgId>
  <CreDtTm>2013-05-21T12:31:53</CreDtTm>
  <NbOfTxes>4</NbOfTxes>
  <CtrlSum>200.00</CtrlSum>
  <InitgPty>
    <Nm>Acme Limited</Nm>
    <Id>
      <PrvtId>
        <Othr>
          <Id>IE01ZZZ000000</Id>
          </Othr>
        </PrvtId>
      </Id>
    </InitgPty>
  </GrpHdr>
```

C

```
<PmtInf>
  <PmtInfId>20052013000001</PmtInfId>
  <PmtMtd>DD</PmtMtd>
  <NbOfTxes>2</NbOfTxes>
  <CtrlSum>85.77</CtrlSum>
  <PmtTpInf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
    <LclInstrm>
      <Cd>CORE</Cd>
    </LclInstrm>
    <SeqTp>RCUR</SeqTp>
  </PmtTpInf>
  <ReqdColltnDt>2013-05-24</ReqdColltnDt>
  <Cdtr>
    <Nm>ACME LIMITED</Nm>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>IE75ULSB98501011111111</IBAN>
    </Id>
  </CdtrAcct>
  <CdtrAgt>
    <FinInstnId>
      <BIC>ULSBIE2DXXX</BIC>
    </FinInstnId>
  </CdtrAgt>
  <CdtrSchmd>
    <Id>
      <PrvtId>
        <Othr>
          <Id>IE01ZZZ000000</Id>
        </Othr>
      </PrvtId>
    </Id>
  </CdtrSchmd>
</PmtInf>
```

```
<SchmeNm>
  <Prtry>SEPA</Prtry>
</SchmeNm>
</Othr>
</PrvtId>
</Id>
</CdtrSchmeld>
```

D

```
<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>ACME00000100002</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">45.77</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>ACME1390001</MndtId>
      <DtOfSgntr>2009-11-01</DtOfSgntr>
    </MndtRltdInf>
  </DrctDbtTx>
  <DbtrAgt>
    <FinInstnId>
      <BIC>ULSBIE2DXXX</BIC>
    </FinInstnId>
  </DbtrAgt>
  <Dbtr>
    <Nm>Jane Bloggs</Nm>
    <PstlAdr>
      <Ctry>IE</Ctry>
      <AdrLine>45 Long Drive</AdrLine>
      <AdrLine>Co. Dublin</AdrLine>
    </PstlAdr>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>IE81ULSB98501056781234</IBAN>
    </Id>
  </DbtrAcct>
  <RmtInf>
    <Ustrd>TESTCLIEOPFILE1CONTRACT02</Ustrd>
  </RmtInf>
</DrctDbtTxInf>
```

```
<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>ACME0000020004</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">40.00</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>ACME000002</MndtId>
      <DtOfSgntr>2009-12-01</DtOfSgntr>
    </MndtRltdInf>
  </DrctDbtTx>
  <DbtrAgt>
    <FinInstnId>
```



```
<BIC>ULSBIE2DXXX</BIC>
</FinInstnId>
</DbtrAgt>
<Dbtr>
  <Nm>Joe Bloggs</Nm>
  <PstlAdr>
    <Ctry>IE</Ctry>
    <AdrLine>123 Fake St.</AdrLine>
    <AdrLine>Co. Dublin</AdrLine>
  </PstlAdr>
</Dbtr>
<DbtrAcct>
  <Id>
    <IBAN>IE81ULSB98501012345678</IBAN>
  </Id>
</DbtrAcct>
<RmtInf>
  <Ustrd>TESTCLIEOPFILE1CONTRACT02</Ustrd>
</RmtInf>
  </DrctDbtTxInf>
```

```
</PmtInf>
```

C

```
<PmtInf>
  <PmtInflId>20052013000002</PmtInflId>
  <PmtMtd>DD</PmtMtd>
  <NbOfTxes>2</NbOfTxes>
  <CtrlSum>114.23</CtrlSum>
  <PmtTpInf>
    <SvcLvl>
      <Cd>SEPA</Cd>
    </SvcLvl>
    <LclInstrm>
      <Cd>CORE</Cd>
    </LclInstrm>
    <SeqTp>FRST</SeqTp>
  </PmtTpInf>
  <ReqdColltnDt>2013-05-27</ReqdColltnDt>
  <Cdtr>
    <Nm>ACME LIMITED</Nm>
  </Cdtr>
  <CdtrAcct>
    <Id>
      <IBAN>IE75ULSB98501011111111</IBAN>
    </Id>
  </CdtrAcct>
  <CdtrAgt>
    <FinInstnId>
      <BIC>ULSBIE2DXXX</BIC>
    </FinInstnId>
  </CdtrAgt>
  <CdtrSchmd>
    <Id>
      <PrvtId>
        <Othr>
```

```
<Id>IE01ZZZ000000</Id>
  <SchmeNm>
    <Prtry>SEPA</Prtry>
  </SchmeNm>
  </Othr>
</PrvtId>
</Id>
</CdtrSchmeld>
```

D

```
<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>ACME0000030001</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">54.23</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>ACME000003</MndtId>
      <DtOfSgntr>2010-11-05</DtOfSgntr>
    </MndtRltdInf>
  </DrctDbtTx>
  <DbtrAgt>
    <FinInstnId>
      <BIC>ULSBIE2DXXX</BIC>
    </FinInstnId>
  </DbtrAgt>
  <Dbtr>
    <Nm>Colonel Mustard</Nm>
    <PstlAdr>
      <Ctry>IE</Ctry>
      <AdrLine>Atlantas House</AdrLine>
      <AdrLine>Co Wicklow</AdrLine>
    </PstlAdr>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>IE81ULSB98501087654321</IBAN>
    </Id>
  </DbtrAcct>
  <RmtInf>
    <Ustrd>TESTCLIEOPFILE1CONTRACT02</Ustrd>
  </RmtInf>
</DrctDbtTxInf>
```

```
<DrctDbtTxInf>
  <PmtId>
    <EndToEndId>ACME0000040001</EndToEndId>
  </PmtId>
  <InstdAmt Ccy="EUR">60.00</InstdAmt>
  <DrctDbtTx>
    <MndtRltdInf>
      <MndtId>ACME000004</MndtId>
      <DtOfSgntr>2013-01-05</DtOfSgntr>
    </MndtRltdInf>
  </DrctDbtTx>
  <DbtrAgt>
```

```

    <FinInstnId>
      <BIC>ULSBIE2DXXX</BIC>
    </FinInstnId>
  </DbtrAgt>
  <Dbtr>
    <Nm>Myles Long</Nm>
    <PstlAdr>
      <Ctry>IE</Ctry>
      <AdrLine>57 Timberwood lane</AdrLine>
      <AdrLine>Co Dublin</AdrLine>
    </PstlAdr>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <IBAN>IE29ULSB98501022222222</IBAN>
    </Id>
  </DbtrAcct>
  <RmtInf>
    <Ustrd>TESTCLIEOPFILE1CONTRACT02</Ustrd>
  </RmtInf>
    </DrctDbtTxInf>
  </PmtInf>
</CstmrDrctDbtInitt>
</Document>

```

4 SEPA Direct Debit Origination Message Format

A description of the SEPA Direct Debit Origination message in Bankline is provided in the individual tables (Tables 1-4) on pages 12-21. 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: Group Header					
Index	Level	XML Tag	Occurrence	Length	Description
1.0	+	GrpHdr	[1..1]	Tag	This is the element or tag that encloses the header information
1.1	++	MsgId	[1..1]	35x	Message ID This is the unique ID for a file. It must be delivered without spaces. It must be unique from the value in other files that are submitted.

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 Direct Debit Origination 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.
Level	This column indicates whether the message element is a container element or a sub element.
XML Tags	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 forward slash after the first angle bracket (</...>)
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. 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. * indicates that the element can be present at either Batch or Transaction level, but not both. If only one of several elements may be present, this is indicated by c in the elements concerned.
Length/Content	Specifies the maximum field length of a message element and/or the permitted values and format.
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 file rejection if used.

4.1 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 Direct Debit example in section 3.14)

Index	Level	XML Tag	Occurance	Length/Conten	Description
		CstmrDrctDbtInitn	[1..1]		Message Root

4.2 Group Header

Table 2: Group Header (see B in SEPA Direct Debit example in section 3.14)

Index	Level	XML Tag	Occurrence	Length/Content	Description
1.0	+	GrpHdr	[1..1]	Tag	This is the element that encloses the header information
1.1	++	MsgId	[1..1]	35x	Message ID (See Section 3.6) 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	[1..1]	Dt/Tm	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	[0..1]	Tag	Not used
1.6	++	NbOfTxS	[1..1]	n	Number of transactions in the file
1.7	++	CtrlSum	[0..1]	n	Total of the transactions' value in the file
1.8	++	InitgPty	[1..1]	Tag	Initiating party. (See Section 3.7) See Appendix A for Tag details
1.9	++	FwdgAgt	[0..1]	Tag	Not used

4.3 Payment Information

Table 3: Payment Originator Information (see C in SEPA Direct Debit example in section 3.14)

Index	Level	Tag Name	Occurrence	Length/Content	Description
2.0	+	PmtInf	[1..n]	Tag	This is the element that encloses each batch
2.1	++	PmtInfId	[1..1]	35x	Batch ID (See Section 3.8) This must be unique for each batch in the file. This will appear in your statement narrative against the credit entry. Must be delivered without spaces
2.2	++	PmtMtd	[1..1]	Code	Only permitted value is DD
2.3	++	BtchBookg	[0..1]	Bool	(See Section 3.9) This determines credit entries on your account: A value of true, or if this tag is omitted means that there will be one credit entry for the total of all transactions in the batch. A value of false will mean that each transaction in the batch will result in an individual credit entry
2.4	++	NbOfTxS	[0..1]	5n	Number of transactions in the batch

2.5	++	CtrlSum	[0..1]	n	Total of the transactions' value in the batch
2.6	++	PmtTplnf	[1..1]	Tag	Mandatory
2.7	+++	InstrPrty			Not allowed
2.8	+++	SvcLvl	[1..1]	Tag	Mandatory
2.9	++++	Cd	[1..1]	Code	Only permitted value is SEPA
2.10	++++	Prtry			Not allowed
2.11	+++	LclInstrm	[1..1]	Tag	Mandatory
2.12	++++	Cd	[1..1]	35x	Permitted values are: CORE (for Core DD Scheme) or B2B (for Business to Business Scheme)
2.13	++++	Prtry			Not allowed
2.14	+++	SeqTp	[1..1]	Code	Mandatory. Must be one of FRST for the first presentation of a DD sequence RCUR for subsequent presentations on an existing mandate FNAL for the final presentation OOFF for a one-off direct debit Note that FRST is not required as RCUR can be used for the first presentation of a DD sequence
2.15	+++	CtgyPurp	[0..1]	Tag	
2.16	++++	Cd	[1..1]c	4x	Ensure that the tag data, if used, will be acceptable to the beneficiary's bank. Cannot be used if Prtry is used. Only the following values are accepted: CORT, SALA, TREA, CASH, DIVI, GOVT, INTE, LOAN, PENS, SECU, SSBE, SUPP, TAXS, TRAD, VATX, HEDG, INTC, WHLD
2.17	++++	Prtry	[1..1]c	35x	Ensure that the tag data, if used, will be acceptable to the beneficiary's bank. Cannot be used if Cd is used
2.18	++	ReqdColltnDt	[1..1]	Dt	Requested Collection Date (See Section 3.12) Enter the date you expect your payment to execute, in the format YYYY-MM-DD e.g. 2014-02-01 Can be up to 1 year in the future.
2.19	++	Cdtr	[1..1]	Tag	Your creditor details Please note information from this field will usually appear on the Debtor's Bank Statement.

	+++	Nm	[1..1]	70x	Your creditor name
	+++	PstlAdr	[0..1]	Tag	See Appendix A for tag details Address is mandatory if any transaction in this batch contains the IBAN of a non-EU/EEA country (e.g. Switzerland)
	+++	Id	[0..1]	Tag	Not used
	+++	CtryOfRes	[0..1]	Code	Not used. Must be valid ISO country code
	+++	CtctDtIs	[0..1]	Tag	Not used
2.20	++	CdtrAcct	[1..1]	Tag	Contains details of your account you wish to be credited for this batch's transaction(s)
	+++	Id	[1..1]	Tag	Mandatory
	++++	IBAN	[1..1]	Code	This must contain your debit IBAN for the CID specified
	++++	Othr			Not allowed
	+++	Tp	[0..1]	Tag	Not used
	+++	Ccy	[0..1]	Code	Must be valid ISO currency code
	+++	Nm	[0..1]	70x	Not used
2.21	++	CdtrAgt	[1..1]	Tag	Mandatory. See section 3.13 for details on ways to use this tag.
	+++	FinInstnId	[1..1]	Tag	Mandatory
	++++	BIC	[0..1]	Code	Must contain either ULSBIE2D or ULSBIE2DXXX If this tag is not used, then Othr must be used instead . Othr is only permitted if the Batch contains purely EU/EEA Debtor IBANs
	++++	ClrSysMmbld	[0..1]	Tag	Not used
	++++	Nm	[0..1]	140x	Not used
	++++	PstlAdr	[0..1]	Tag	Not used – See Appendix A for details
	++++	Othr	[0..1]	Tag	Only use this tag if BIC is not used
	+++++	Id	[1..1]	Code	Must contain NOTPROVIDED
	+++++	SchmeNm	[0..1]	Tag	Not used
	+++++	Issr	[0..1]	35x	Not used
	+++	BrnchId	[0..1]	Tag	Not used
2.22	++	CdtrAgtAcct			Not allowed
2.23	++	UltmtCdtr	[0..1]*	Tag	Can be present either at batch or

					transaction level, but not both. See Appendix A for details
2.24	++	ChrgBr	[0..1]*	Code	Only permitted value is SLEV
2.25	++	ChrgsAcct			Not allowed
2.26	++	ChrgsAcctAgt			Not allowed
2.27	++	CdtrSchmeld	[1..1]*	Tag	Mandatory – either here or at transaction. See section 2.10 for more detail. The file must contain the same CdtrSchmeld throughout
	+++	Nm	[0..1]	70x	Not used
	+++	PstlAdr	[0..1]	Tag	Not used – See Appendix A for details
	+++	Id	[1..1]	Tag	Mandatory
	++++	Orgld			Not allowed
	++++	Prvtld	[1..1]	Tag	Mandatory
	+++++	DtAndPlcOfBirth	[0..1]	Tag	Not used
	+++++	Othr	[1..1]	Tag	Mandatory
	+++++	Id	[1..1]	35x	Mandatory – This is where the Creditor ID must be located
	+++++	SchmeNm	[0..1]	Tag	
	+++++	Cd			Not allowed
	+++++	Prtry	[1..1]	Code	Only permitted value is SEPA
	+++	CtryOfRes	[0..1]	Code	Not used. Must be valid ISO country code
	+++	CtctDtls	[0..1]	Tag	Not used

4.4 Direct Debit Transaction information

Table 4: Direct Debit Transaction Information (see D in SEPA Direct Debit example in section 3.14)

ID	Level	Name	Usage	Length/Content	Description
2.28	++	DrctDbtTxInf	[1..n]	Tag	This is the element that encloses each transaction
2.29	+++	Pmtld	[1..1]	Tag	Mandatory
2.30	++++	Instrld	[0..1]	35x	Must be delivered without spaces, and must be unique for each transaction in the file
2.31	++++	EndToEndld	[1..1]	35x	Mandatory.

					(See Section 2.11) This is the information that will be used by all parties to identify the transaction. It must be delivered without spaces and must be unique for each transaction initiated by the Creditor.
2.32	+++	PmtTpInf			Not allowed This must be populated at batch level
2.44	+++	InstdAmt	[1..1]	n	Mandatory. This is the amount, in euro, that you wish to credit the beneficiary. The attribute Ccy="EUR" must be present in the opening tag.
2.45	+++	ChrgBr	[0..1]*	Code	Only permitted value is SLEV
2.46	+++	DrctDbtTx	[1..1]	Tag	Mandatory
2.47	++++	MndtRltdInf	[1..1]	Tag	Mandatory
2.48	+++++	MndtId	[1..1]	35x	Mandatory. This is the mandate ID for the direct debit sequence. Must be delivered without spaces
2.49	+++++	DtOfSgntr	[1..1]	Dt	Mandatory. This is the date of signing of the mandate. Format is YYYY-MM-DD e.g. 2014-02-01
2.50	+++++	AmdmntInd	[0..1]	Bool	A value of true means that the AmdmntInfDtIs tag must be populated
2.51	+++++	AmdmntInfDtIs	[0..1]	Tag	Contains details of the amendments to the mandate. AmdmntInd must be true
2.52	+++++	OrgnlMndtId	[0..1]	35x	Populate this with the original MndtId details
2.53	+++++	OrgnlCdtrSchmel d	[0..1]	Tag	Populate this to communicate change in creditor name and/or ID details. See appendix A
2.54	+++++	OrgnlCdtrAgt	[0..1]	Tag	Not used
2.55	+++++	OrgnlCdtrAgtAcc t	[0..1]	Tag	Not used
2.56	+++++	OrgnlDbtr	[0..1]	Tag	Not used
2.57	+++++	OrgnlDbtrAcct	[0..1]	Tag	Populate this with the original DbtrAcct tag details Where a debtor advises a change of account, SMNDA should be inputted to indicate this change
2.58	+++++	OrgnlDbtrAgt	[0..1]	Tag	Populate this with the original DbtrAgt tag details
2.59	+++++	OrgnlDbtrAgtAcc	[0..1]	Tag	Not used

		t			
2.60	+++++	OrgnlFnlColltnDt	[0..1]	Dt	Not used
2.61	+++++	OrgnlFrqcy	[0..1]	Code	Not used
2.62	+++++	ElctrcSgntr	[0..1]	1025 x	Must be delivered without spaces
2.63	+++++	FrstColltnDt	[0..1]	Dt	Not used
2.64	+++++	FnlColltnDt	[0..1]	Dt	Not used
2.65	+++++	Frqy	[0..1]	Code	Not used
2.66	++++	CdtrSchmeld	[1..1]*	Tag	Format is the same as per Batch level details of this tag
2.67	++++	PreNtfctnId			Not allowed
2.68	++++	PreNtfctnDt			Not allowed
2.69	+++	UltmtCdtr	[0..1]*	Tag	Can be present either at batch or transaction level, but not both. See Appendix A for details
2.70	+++	DbtrAgt	[0..1]	Tag	Optional The BIC of the Debtor's bank is located here See section 3.13 for details on ways to use this tag. BIC is optional when at least one participant is in a non-EEA SEPA country
	++++	FinInstnId	[1..1]	Tag	Mandatory
	+++++	BIC	[0..1]	Code	Optional. Must contain either 8 or 11 digit BIC, valid for the IBAN in DbtrAcct. If DbtrAgt tag is present and BIC is not used then Othr must be used instead.
	+++++	ClrSysMmbld	[0..1]	Tag	Not used
	+++++	Nm	[0..1]	70x	Not used
	+++++	PstlAdr	[0..1]	Tag	Not used – See Appendix A for details
	+++++	Othr	[0..1]	Tag	Only use this tag if BIC is not used
	+++++	Id	[1..1]	Code	Must contain NOTPROVIDED
	+++++	SchmeNm	[0..1]	Tag	Not used
	+++++	Issr	[0..1]	35x	Not used
	++++	BrnchId	[0..1]	Tag	Not used
2.71	+++	DbtrAgtAcct	[0..1]	Tag	Not used
2.72	+++	Dbtr	[1..1]	Tag	Mandatory. The Debtor's name and, if required, other details

	++++	Nm	[1..1]	70x	Mandatory. Debtor name
					name
	++++	PstlAdr	[0..1]	Tag	See Appendix A for details Address is mandatory if the Debtor IBAN is a non-EU/EEA country (e.g. Switzerland)
	++++	Id	[0..1]	Tag	
	+++++	Orgld	[1..1]c	Tag	If this element is used, Prvtld below cannot be used
	++++++	BICorBEI	[0..1]	BIC	
	++++++	Othr	[0..n]	Tag	
	+++++++	Id	[1..1]	35x	
	+++++++	SchmeNm	[0..1]	Tag	
	+++++++	Cd	[1..1]c	4x	If code is used, Prtry below cannot be used
	+++++++	Prtry	[1..1]c	35x	If Prtry is used, Cd above cannot be used
	+++++++	Issr	[0..1]	35x	
	+++++	Prvtld	[1..1]c	Tag	If this element is used, Orgld above cannot be used
	+++++	DtAndPlcOfBirth	[0..1]	Tag	Not used
	+++++	Othr	[0..n]	Tag	See definition above for details
	++++	CtryOfRes	[0..1]	Code	Not used. Must be valid ISO country code
	++++	CtctDtls	[0..1]	Tag	Not used
2.73	+++	DbtrAcct	[1..1]	Tag	Mandatory. The Debtor's IBAN is located here
	++++	Id	[1..1]	Tag	Mandatory
	+++++	IBAN	[1..1]	Code	Mandatory. This must contain The Debtor's IBAN
	+++++	Othr			Not allowed
	++++	Tp	[0..1]	Tag	Not used
	++++	Ccy	[0..1]	Code	Must be valid ISO currency code
	++++	Nm	[0..1]	70x	Not used
2.74	+++	UltmtDbtr	[0..1]	Tag	See Appendix A for details
2.75	+++	InstrForCdtrAgt	[0..1]	140x	Not used

2.76	+++	Purp	[0..1]	Tag	Purpose of the collection
2.77	++++	Cd	[1..1]c	4x	Code must be valid ISO code. Cd cannot be used if Prtry is used
2.78	++++	Prtry	[1..1]c	35x	Prtry cannot be used if Cd is used
2.79	+++	RgltryRptg	[0..10]	Tag	Not used
2.80	+++	Tax	[0..1]	Tag	Not used
2.81	+++	RltdRmtInf	[0..1]	Tag	Not used
2.88	+++	RmtInf	[0..1]	Tag	Contains further information that can be communicated to the debtor.
2.89	++++	Ustrd	[0..1]c	140x	Do not use Ustrd if Strd is used
2.90	++++	Strd	[0..1]c	Tag	Do not use Strd if Ustrd is used The total content of data within <Strd></Strd> must not exceed 140 characters – note that this total includes the tag names and chevrons.
	+++++	RfrdDocInf	[0..n]	Tag	
	++++++	Tp	[0..1]	Tag	
	+++++++	CdOrPrtry	[1..1]	Tag	
	+++++++	Cd	[1..1]c	Code	
	+++++++	Prtry	[1..1]c	35x	
	+++++++	Issr	[1..1]	35x	
	+++++++	Nb	[0..1]	35x	
	+++++++	RltdDt	[0..1]	Dt	
	+++++	RfrdDocAmt	[0..1]	Tag	
	+++++	DuePyblAmt	[0..1]	n	
	+++++	DscntApldAmt	[0..1]	n	
	+++++	CdtNoteAmt	[0..1]	n	
	+++++	TaxAmt	[0..1]	n	
	+++++	AdjstmntAmtAndRsn	[0..n]	Tag	
	+++++++	Amt	[1..1]	n	
	+++++++	CdtDbtInd	[0..1]	Code	Only CRDT or DBIT allowed
	+++++++	Rsn	[0..1]	4x	

	+++++++	AddtlInf	[0..1]	140x	
	+++++++	RmtdAmt	[0..1]	n	
	+++++	CdtrRefInf	[0..1]	Tag	
	+++++++	Tp	[1..1]	Tag	
	+++++++	CdOrPrtry	[1..1]	Tag	
	+++++++	Cd	[1..1]	Code	Only SCOR allowed
	+++++++	Prtry			Not allowed.
	+++++++	Issr	[0..1]	35x	
	+++++++	Ref	[1..1]	35x	
	+++++	Invcr	[0..1]	Tag	See Appendix A for tag details
	+++++	Invcee	[0..1]	Tag	See Appendix A for tag details
	+++++	AddtlRmtInf	[0..3]	140	

5 Appendix A - XML Tag Details

5.1 Postal Address Tag <PslAdr>

When this tag is used for Dbtr note that Only Ctry and AdrLine are used. Other tags may be provided, but will not be used.

Postal Address – This is made up of address and country. Optional except where debtor IBAN is a non-EU/EEA country.”

Postal Address					
Index	Level	XML Tag	Occurrence	Length/Content	Description
	++	AdrTp	[0..1]	Code	Must be one of: ADDR, PBOX, HOME, BIZZ, MLTO, DLVY
	++	Dept	[0..1]	70x	
	++	SubDept	[0..1]	70x	
	++	StrtNm	[0..1]	70x	
	++	BldgNb	[0..1]	16x	
	++	PstCd	[0..1]	16x	
	++	TmnNm	[0..1]	35x	
	++	CtrySubDvsn	[0..1]	35x	
	++	Ctry	[0..1]	Code	Contains the ISO country code of the beneficiary address.
	++	AdrLine	[0..2]	70x	Up to two address lines may be provided.

Example address:

<PstlAdr>

<Ctry>IE</Ctry>

<AdrLine>Megacorp, 123 Main St.</AdrLine>

<AdrLine>Dublin</AdrLine>

</PstlAdr>

5.2 Initiating Party, Ultimate Creditor, Ultimate Debtor, Original Creditor Scheme ID, Some structured remittance Tags**Tag Details for Inltgpty, UltmtCdtr and UltmtDbtr**

Index	Level	XML Tag	Occurrence	Length	Description
	+++	Nm	[0..1]	140x	
	+++	PstlAdr	[0..1]	Tag	See 5.1 for details
	+++	Id	[0..1]	Tag	
	++++	OrgId	[1..1]c	Tag	If this element is used, PrvtId below cannot be used
	+++++	BICorBEI	[0..1]	BIC	
	+++++	Othr	[0..n]	Tag	
	+++++	Id	[1..1]	35x	
	+++++	SchmeNm	[0..1]	Tag	
	+++++	Cd	[1..1]c	4x	If code is used, Prtry below cannot be used
	+++++	Prtry	[1..1]c	35x	If Prtry is used, Cd above cannot be used
	+++++	Issr	[0..1]	35x	
	++++	PrvtId	[1..1]c	Tag	If this element is used, OrgId above cannot be used
	++++	DtAndPlcOfBirth	[0..1]	Tag	Not used
	++++	Othr	[0..n]	Tag	See definition above for details
	+++	CtryOfRes	[0..1]	Code	Not used. Must be valid ISO country code
	+++	CtctDtIs	[0..1]	Tag	Not used

6 Appendix B – Abbreviations

Single Euro Payment Area (SEPA) SEPA Credit Transfer (SCT)

SEPA Direct Debit Origination (SDDO)

European Payment Council (EPC)

R Messages – These are any Reversals, Rejections, Returns or Refunds that may result from a collection request.

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

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

Calls may be recorded.