IPSO SEPA Services Application

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IPSO SEPA Services

This product meets the requirements of Irish Payment Services Organisation (IPSO) to provide BIC/IBAN conversion and validation services to Corporates within the Irish marketplace.
This document describes the functionality required to meet the needs of IPSO in delivering an account conversion and validation service to Irish Consumers, Micro Enterprises and Businesses.

The System is available in English.
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**Getting Started**

IPSO SEPA Service is a web-based service providing the User with access to four functions:
1. Convert a single Irish bank account number & sort code to BIC and IBAN.
2. Validation of an IBAN from any country.
3. Conversion of a bulk file of Irish accounts to BIC and IBAN.
4. Validation of XML File.

This document is a step by step guide to using the key functions in the product.

- Select the IPSO SEPA Services link from the IPSO Website [www.ipso.ie](http://www.ipso.ie) or via the link below:

  [https://ipsosepaservice.sentenial.com/ipso/](https://ipsosepaservice.sentenial.com/ipso/)

- The IPSO SEPA Services Home Page will be displayed.

- For system support at any point in the process, click the ‘envelope’ icon or email [ibanqueries@ipso.ie](mailto:ibanqueries@ipso.ie)
1. How to generate BIC and IBAN for Irish Bank Account

This service allows the users to convert an individual NSC & Account number into a BIC & IBAN

Select:

- In the NSC field enter the National Sort Code to be generated. This must be a valid 6 digit Irish bank sort code.

- In the ‘Customer Account Number’ field, enter the Bank Account Number to be generated. This must be a valid 8 digit Irish bank account number.

- A valid captcha must be entered to proceed. The captcha can be refreshed to generate a more legible option.

- The BIC & IBAN will be displayed.

Note: ‘Copy’ and ‘Paste’ may be selected, if you wish to copy the IBAN to another application.
2. **Validate a Single IBAN from any Country**

This service allows a user to validate a single IBAN from any country.

1. Select:

![Validate a single IBAN from any country](image)

2. In the IBAN field enter the IBAN number from any SEPA country to be validated.

3. A valid Captcha must be entered to proceed. The captcha can be refreshed to generate a more legible option.

4. The result is displayed.

![Validate an IBAN for any country](image)
3. Bulk Upload Irish BIC and IBAN Conversion

This service allows a user to convert multiple NSC’s and account numbers to BIC & IBAN.

Users must register to use the service. Once registered a user can upload a file containing Irish NSC’s and account numbers (BBANs). The system will first check if the BBANs are valid - the corresponding BIC and IBAN will then be generated. The system returns a file containing the BIC & IBAN and provides an on-screen report summarising the results of the process.

A file limit of 100,000 BBAN’s for conversion is in place.

How to register for the Bulk Upload Service

Select: Bulk Generation of BIC/IBAN for Irish bank accounts

The following screen will be displayed

Click ‘register here’ in the top right corner of the screen

The following registration screen will be displayed

6 digit Creditor ID is provided by Users Bank

Company name must not be greater than 28 characters

User creates their own password – 8 characters, containing one numeric character and one capital letter.
Upon successful registration a user will receive a message confirming successful registration.

Note: Registration expires after 30 days – Users can re register as per the instructions above.

For support at any point in the process email ibanqueries@ipso.ie
How to do a Bulk Conversion of NSC’s & Account Numbers

Select:

- A login screen will be displayed. (First time users must register for the service by clicking ‘register here’ – more information on registering see Section 5.)
- Registered users enter:
  - creditor ID/OIN
  - bank password
  - captcha

Users will be presented with the following screen allowing for the upload of an excel or .csv file for conversion

- User selects the bulk file for uploading – the file must be presented as follows:
  - The bulk file for conversion must be in either excel or .csv format
  - Populate column A with National Sort Code
  - Populate Column B with account number
  - Do not include any non-numeric data – dashes, strokes or hidden values
  - Do not include any header or footer data
  - NSC and account number only.

Sample File format

```
<table>
<thead>
<tr>
<th>NSC</th>
<th>Account Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>1234</td>
<td>567890123456</td>
</tr>
<tr>
<td>5678</td>
<td>123456789012</td>
</tr>
<tr>
<td>9012</td>
<td>234567890123</td>
</tr>
</tbody>
</table>
```

IPSO SEPA Services User Guide
• Users submits the file
• System will convert the file and the following screen will be presented
• The system will provide a file for download with the converted details for each record.

1. The converted file is now available for download – select the download button to save file:

2. Your converted file will be populated with the following data:

- NSC in Column A
- Account Number in Column B
- BIC in Column C
- IBAN in Column D
- A note advising of SEPA reachability in Column E
4. XML Validation

This service allows users to upload a file for XML Validation. This is a 2-step process in which the user must firstly register.

Register for XMLDation

1. Select and click ‘Register for XMLDation’.

2. Users will be presented with the following screen.

- 6 digit Creditor ID is provided by your Bank

- A valid captcha must be entered to proceed. The captcha can be refreshed to generate a more legible option.

- Click ‘Register’.

- Users will receive an email within 24 hours containing a username and password for logging in.
Login for XMLDation

1. Select and click ‘Login to XMLDation’. Users will be brought to the following screen.

1. Enter the Username and password provided to you.

2. Review the Terms & Conditions and click on ‘I accept’.

3. The ‘Change Password’ screen now displays, as you now need to change your password. At the time of your first log in, your password is known to a person other than you, so you must change it in order to proceed.

4. In the ‘Old Password’ field, enter the password that was given to you by system administrator.

5. In the ‘New Password’ field, enter your new password. The password must contain the following:
   - Password must be at least 8 characters long
   - Password must contain at least 1 numeric character
   - Password must contain at least 1 lower case letter
   - Password must contain at least 1 upper case letter

6. In the ‘Confirm Password’ field, re-enter your new password, exactly as you entered it in the New Password field.

7. A password that was previously used may not be re-used

8. Click Submit.

You will now be directed to your homepage.

** If you encounter any problems during the login process and are unable to login, contact your system administrator **

9. Now you can upload the Pain.008 file.

10. Select a file for submission
5. Glossary

<table>
<thead>
<tr>
<th>BIC</th>
<th>Also known as <strong>SWIFT-BIC, BIC code, SWIFT ID</strong> or <strong>SWIFT code</strong>. It is a standard format of Bank Identifier Code.</th>
</tr>
</thead>
<tbody>
<tr>
<td>BBAN</td>
<td>Basic Bank Account Number (BBAN). Its format is decided independently by national banking communities. It is a fixed length string of case-insensitive alphanumeric characters. The BBAN is taken to include both the National Sort Code and bank account number.</td>
</tr>
<tr>
<td>IBAN</td>
<td>The <strong>International Bank Account Number (IBAN)</strong> is an internationally agreed means of identifying bank accounts across national borders.</td>
</tr>
<tr>
<td>CAPTCHA</td>
<td>A type of challenge-response test used as an attempt to ensure that the response is generated by a person rather than a machine/software.</td>
</tr>
<tr>
<td>Role</td>
<td>A pre-defined set of access rights that can be linked to any User of Origix Corporate.</td>
</tr>
<tr>
<td>User</td>
<td>Any individual either from IPSO or a customer who has been granted access to the Origix IPSO system.</td>
</tr>
<tr>
<td>NSC</td>
<td>National Sort Code. Irish Bank code regulated by IPSO.</td>
</tr>
</tbody>
</table>