

SCT

Case: Notification (informational) in validation report for **Debtor agent in pain.001**

Text: From September 2013 RBS will support pain.001 with IBAN only for SEPA payments, meaning that BIC is not required from then.

If you choose not to provide a BIC, then Debtor Agent tags must be provided with value 'NOTPROVIDED' as follows:

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

Case: Notification (informational) in validation report for **Creditor agent in pain.001**

Text: From September 2013 RBS will support pain.001 with IBAN only for SEPA payments, meaning that BIC is not required from then.

If you choose not to provide a BIC, then the Creditor Agent tags must be left out completely.