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EPC CLARIFICATION PAPER ON THE USE OF SLASHES IN REFERENCES, IDENTIFICATIONS AND IDENTIFIERS

1 Background

In section 1.4 'Character Set' of the SEPA Implementation Guidelines (IGs) effective as from 22 November 2015, the following rule is stipulated:

References, identifications and identifiers must respect the following:

- Content is restricted to the Latin character set as defined above
- Content must not start or end with a '/'
- Content must not contain '//s

This rule was copied from document [EPC217-08 "SEPA Requirements for an Extended Character Set \(UN ICODE Subset\) Best Practices"](#) which is also published on the EPC Website.

2 Aim of the document

The purpose of this document is to clarify the impact of the aforementioned rule on 'references, identifications and identifiers' related ISO 20022 data elements used in pain.001, pain.007 and pain.008 messages of the SEPA Credit Transfer (SCT) and SEPA direct debit (SDD) IGs **effective as from 22 November 2015**.

Note: A recipient (of a payment message) who does not receive ISO 20022 messages might experience issues when information contains slashes. It is therefore advisable to avoid the use of slashes as much as possible.



3 SCT Core Customer-To-Bank IGs (EPC132-08 v8.0 Approved)

The table below provides an overview of 'references, identifications and identifiers' related data elements that are included in the Customer Credit Transfer Initiation message (pain.001.001.03). It furthermore indicates for each of these data elements if there is a link to a Rulebook Attribute and whether it is impacted by the slash rule:

#	Message element	Rulebook Attribute	Impacted by the 'slash' rule?
1.1	Customer Credit Transfer Initiation V03 +Group Header ++Message Identification	No Rulebook Attribute	YES
1.10	Customer Credit Transfer Initiation V03 +Group Header ++Initiating Party +++ Identification ++++Organisation Identification	No Rulebook Attribute	YES
1.11	Customer Credit Transfer Initiation V03 +Group Header ++Initiating Party +++ Identification ++++Private Identification	No Rulebook Attribute	YES
2.1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Information Identification	No Rulebook Attribute	YES



#	Message element	Rulebook Attribute	Impacted by the 'slash' rule?
2.31	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++ Identification ++++Organisation Identification	<i>AT-10 Originator Identification Code</i>	YES
2.32	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++ Identification ++++Private Identification	<i>AT-10 Originator Identification Code</i>	YES
2.47	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other +++++ Identification	<i>AT-06 BIC code of the Originator Bank</i>	NO , because of SEPA Usage Rule 'Only 'NOTPROVIDED' is allowed'
2.56	Customer Credit Transfer Initiation V03 +Payment Information ++Ultimate Debtor +++ Identification ++++Organisation Identification	<i>AT-09 Identification code of the Originator Reference Party</i>	YES



#	Message element	Rulebook Attribute	Impacted by the 'slash' rule?
2.57	Customer Credit Transfer Initiation V03 +Payment Information ++Ultimate Debtor +++ Identification ++++Private Identification	AT-09 Identification code of the Originator Reference Party	YES
2.65	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++Instruction Identification	No Rulebook Attribute	YES
2.66	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment Identification ++++End To End Identification	AT-41 Originator's Reference to the Credit Transfer	YES
2.86	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++ Identification +++++Organisation Identification	AT-09 Identification Code of the Originator Reference Party	YES



#	Message element	Rulebook Attribute	Impacted by the 'slash' rule?
2.87	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++ Identification +++++Private Identification	AT-09 Identification Code of the Originator Reference Party	YES
2.112	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++ Identification +++++Organisation Identification	AT-24 Beneficiary Identification Code	YES
2.113	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++ Identification +++++Private Identification	AT-24 Beneficiary Identification Code	YES



#	Message element	Rulebook Attribute	Impacted by the 'slash' rule?
2.121	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++ Identification +++++Organisation Identification	AT-29 Identification Code of the Beneficiary Reference Party	YES
2.122	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++ Identification +++++Private Identification	AT-29 Identification Code of the Beneficiary Reference Party	YES
2.144	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++ Reference	AT-05 Remittance Information	NO , because it is part of the remittance information.



4 SDD Core/B2B Customer-To-Bank IGs (EPC130-08 v8.0 Approved/EPC131-08v6.0)

4.1 Customer Direct Debit Initiation message (pain.008.001.02)

The table below provides an overview of 'references, identifications and identifiers' related data elements that are included in the Customer Direct Debit Initiation message (pain.008.001.02). It furthermore indicates for each of these data elements if there is a link to a Rulebook Attribute and whether it is impacted by the slash rule:

#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
1.1	Customer Direct Debit Initiation V02 +Group Header ++Message Identification	No Rulebook Attribute	YES
1.10	Customer Direct Debit Initiation V02 +Group Header ++Initiating Party +++ Identification ++++Organisation Identification	No Rulebook Attribute	YES
1.11	Customer Direct Debit Initiation V02 +Group Header ++Initiating Party +++ Identification ++++Private Identification	No Rulebook Attribute	YES
2.1	Customer Direct Debit Initiation V02 +Payment Information ++Payment Information Identification	No Rulebook Attribute	YES



#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
2.12	Customer Direct Debit Initiation V02 +Payment Information ++Payment Type Information +++Local Instrument ++++Code	AT-20 The identification code of the Scheme	NO , because of SEPA usage rule 'Only 'CORE', 'COR1' or 'B2B' is allowed'
2.45	Customer Direct Debit Initiation V02 +Payment Information ++Creditor Agent +++Financial Institution Identification ++++Other +++++ Identification	AT-12 BIC of the Creditor bank	NO , because of SEPA usage rule 'Only 'NOTPROVIDED' is allowed'.
2.54	Customer Direct Debit Initiation V02 +Payment Information ++Ultimate Creditor +++ Identification ++++Organisation Identification	AT-39 Identification code of the Creditor Reference Party	YES
2.55	Customer Direct Debit Initiation V02 +Payment Information ++Ultimate Creditor +++ Identification ++++Private Identification	AT-39 Identification code of the Creditor Reference Party	YES



#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
2.68	Customer Direct Debit Initiation V02 +Payment Information ++Creditor Scheme Identification +++ Identification ++++Private Identification +++++Other	AT-02 Identifier of the Creditor	YES , (doc EPC262-08 'Creditor Identifier Overview v4.0': CI does not contain slashes.)
2.73	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Payment Identification ++++Instruction Identification	No Rulebook Attribute	YES
2.74	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Payment Identification ++++End To End Identification	AT-10 Creditor's reference of the direct debit Collection	YES
2.80	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Mandate Identification	AT-01 Unique Mandate Reference	NO (Note: See general note on use of slashes in section 2)



#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
2.84	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Mandate Identification	AT-19 Unique Mandate Reference as given by the Original Creditor who issued the Mandate	NO , this is out of scope because it might become part of the remittance information.
2.92	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Creditor Scheme Identification +++++++ Identification +++++++Private Identification +++++++Other	AT-18 Identifier of the original Creditor who issued the Mandate	YES



#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
2.103	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Electronic Signature	AT-60 Reference of the validation made by the Debtor Bank	NO <i>(Note: See general note on use of slashes in section 2)</i>
2.114	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Creditor Scheme Identification +++++ Identification +++++Private Identification +++++Other	AT-02 Identifier of the Creditor	YES
2.123	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor ++++ Identification +++++Organisation Identification	AT-39 Identification code of the Creditor Reference Party	YES



#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
2.124	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor ++++ Identification +++++Private Identification	<i>AT-39 Identification code of the Creditor</i> <i>Reference Party</i>	YES
2.134	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification +++++Other +++++ Identification	<i>AT-13 BIC of the Debtor Bank</i>	NO , because of SEPA usage rule 'Only 'NOTPROVIDED' is allowed'
2.153	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++ Identification +++++Organisation Identification	<i>AT-27 Debtor identification code</i>	YES



#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
2.154	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++ Identification +++++Private Identification	<i>AT-27 Debtor identification code</i>	YES
2.162	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Ultimate Debtor ++++ Identification +++++Organisation Identification	<i>AT-37 Identification code of the Debtor Reference Party</i>	YES
2.163	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Ultimate Debtor ++++ Identification +++++Private Identification	<i>AT-37 Identification code of the Debtor Reference Party</i>	YES



#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
2.184	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++ Reference	<i>AT-22 Remittance information from the Creditor</i>	NO , this is out of scope because it is part of the remittance information.

4.2 Customer to Bank Payment Reversal (pain.007.001.02)

The table below provides an overview of 'references, identifications and identifiers' related data elements that are included in the Customer to Bank Payment Reversal (pain.007.001.02). It furthermore indicates for each of these data elements if there is a link to a Rulebook Attribute and whether it is impacted by the slash rule:

#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
1.1	Customer Payment Reversal V02 +Group Header ++Message Identification	No Rulebook Attribute	YES
1.12	Customer Payment Reversal V02 +Group Header ++ Initiating Party +++ Identification ++++Organisation Identification	No Rulebook Attribute	YES



#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
1.13	Customer Payment Reversal V02 +Group Header ++Initiating Party +++ Identification ++++Private Identification	No Rulebook Attribute	YES
2.1	Customer Payment Reversal V02 +Original Group Information ++Original Message Identification	No Rulebook Attribute	YES , as it should be taken from the original message without alteration.
2.2	Customer Payment Reversal V02 +Original Group Information ++Original Message Name Identification	No Rulebook Attribute	YES , as it is supposed to be the ISO name of the original message.
3.1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Reversal Payment Information Identification	No Rulebook Attribute	YES
3.2	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Original Payment Information Identification	No Rulebook Attribute	YES , as it should be taken from the original message without alteration.
3.14	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Reversal Identification	No Rulebook Attribute	YES



#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
3.15	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Instruction Identification	No Rulebook Attribute	YES , as it should be taken from the original message without alteration.
3.16	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original End To End Identification	AT-10 Creditor reference of the direct debit Collection	YES , as it should be taken from the original message without alteration.
3.32	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Creditor Scheme Identification	AT-02 Identifier of the Creditor	YES , as it should be taken from the original message without alteration.
3.36	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Mandate Related Information	AT-18 Identifier of the original Creditor who issued the Mandate AT-60 Reference of the validation made by the Debtor Bank	YES , as it should be taken from the original message without alteration.
		AT-01 Unique Mandate reference AT-19 Unique Mandate reference as given by the original Creditor who issued the Mandate	NO (Note: See general note on use of slashes in section 2.) NO , out of scope as it might become part of the remittance information.



#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
3.38	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Ultimate Debtor	AT-37 Identification code of the Debtor	YES , as it should be taken from the original message without alteration.
3.39	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Debtor	AT-27 Debtor identification code	YES , as it should be taken from the original message without alteration.
3.47	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Ultimate Creditor	AT-39 Identification code of the Credit Reference Party	YES , as it should be taken from the original message without alteration.