

**SEPA CREDIT TRANSFER RULEBOOK**  
**2018 CHANGE REQUEST PUBLIC CONSULTATION DOCUMENT**

**COVER PAGE**

The Single Euro Payments Area (SEPA) payment schemes, as set out in the SEPA Credit Transfer (SCT), the SEPA Instant Credit Transfer (SCT Inst), the SEPA Direct Debit Core (SDD Core) and the SEPA Direct Debit Business to Business (SDD B2B) rulebooks, evolve based on a transparent change management process adhered to by the European Payments Council (EPC). For details on the principles governing the EPC scheme change management process, we refer to sections 5, 6 and 7 in this document and the sources listed at the end of this page.

This SCT 2018 Change Request Public Consultation Document (document EPC005-18) details change requests for possible modifications to be introduced into the next version of the SCT rulebook. This public consultation document builds on change requests submitted by stakeholder representatives, banking communities and by EPC Working and Support Groups. The SCT 2018 Change Request Public Consultation Document offers the analyses and recommendations of the EPC Scheme Evolution and Maintenance Working Group (SEMWG) on the way forward with regard to individual change requests. A summary overview of the change requests and related recommendations by the SEMWG is provided in section 1 of this Change Request Public Consultation Document.

**The EPC submits the SCT 2018 Change Request Public Consultation Document for public consultation. The public consultation takes place between 13 March and 10 June 2018.**

**All scheme participants and stakeholders are encouraged to provide feedback on the possible changes to be introduced into the next version of the SCT rulebook by completing the response template EPC009-18 and send it to [change-request.EPC-scheme@epc-cep.eu](mailto:change-request.EPC-scheme@epc-cep.eu) by 10 June 2018 at 17h00 CET at the latest.**

Proposed changes detailed in this SCT 2018 Change Request Public Consultation Document, which are broadly accepted by all scheme participants and stakeholders, and that are technically and legally feasible, will be taken forward, after approval by the Scheme Management Board (the EPC decision-making body in charge of the schemes' administration and evolution). Others will not be retained. The updated version of the SCT rulebook will be published in November 2018 for implementation in November 2019. In accordance with industry best practice, payment service providers and their suppliers have a one-year lead time to address rulebook updates prior to such updates taking effect.

More information about the maintenance and the evolution of the SCT scheme is available in Chapter 4 of the [Scheme Management Internal Rules \(The Internal Rules\)](#) being a binding Annex to the current applicable SCT rulebook.

**It should be noted that the EPC is under the legal obligation to ensure compliance of the SCT rulebook with existing EU legislations or to any new EU legislation impacting the SCT rulebook.**



Therefore, the EPC reserves the right to make necessary changes to the SCT rulebook at all times in order to ensure that the SCT rulebook does comply with changes to existing EU legislation or with the entry into force of any new EU legislation.

Please refer to Annex 1 for the original detailed change requests. This document contains only a summary of each individual change request.



## TABLE OF CONTENTS

1.	Executive Summary: Major Change Requests to the SCT Rulebook	5
1.1.	EPC Approach .....	5
1.2.	Overview of Change Requests and Proposed Way Forward for Consideration by Respondents to the Public Consultation .....	7
1.3.	Overview of Changes to Align the Next Version of the SCT Rulebook with any Existing EU Legislation and with the Entry into Force of New EU Legislation ...	10
2.	Detailed Analysis of Major Change Requests to the SCT Rulebook	11
2.1.	# 1: Rulebook clarification to Mandatory Customer-to-Bank (C2B) Implementation Guidelines (IGs) .....	11
2.2.	# 2: Changes to the Recall procedure .....	12
2.3.	# 3: Changes to the 'Request for Recall by the Originator' (RFRO) procedure.	13
2.4.	# 7: Extra reasons for the response to a SCT Inquiry.....	14
2.5.	# 8: Editorial restructuring of the rulebook sections on SCT rulebook processing flows.....	15
2.6.	# 9: Inclusion of Extended Remittance Information (ERI) option .....	16
2.7.	# 10: Change request has been withdrawn.....	17
2.8.	# 11: Change request has been withdrawn.....	18
2.9.	# 15: Mandatory use of the acmt.022 message in the interbank space.....	19
2.10.	# 17: Addition of a Repayment service .....	20
2.11.	# 18: Extension response deadline for Beneficiary Banks to a Request for Recall by the Originator (RFRO) .....	21
2.12.	# 19: Possibility for the Originator to request Beneficiary details following a negative answer to a Request for Recall by the Originator .....	22
2.13.	# 25: SEPA transaction processing based on IBAN-Only also for non-EEA SEPA countries .....	23
2.14.	# 27: Inclusion of incoming One-Leg Out euro credit transfers.....	24
2.15.	# 28: Inclusion of R-transaction reason code ED05 .....	25
2.16.	# 29: Inclusion of R-transaction reason code CNOR.....	26
2.17.	# 32: Clear validation responsibilities to participants and CSMs to execute the SEPA Usage Rules in the interbank IGs.....	27
2.18.	# 35: Extension of the period for the Originator Bank to submit a Recall request	28
2.19.	# 37: Extended Remittance Information option to deliver extended structured remittance information to the Beneficiary .....	29
2.20.	# 38: Amendment in business requirements for Attribute AT-05 - The Remittance Information.....	30
2.21.	# 39: Option to allow contemporaneous presence of unstructured and structured remittance information.....	31
2.22.	# 40: Increase the space for the unstructured remittance information .....	32
2.23.	# 41: Increase the space for the structured remittance information.....	33
2.24.	# 42: Allow Originator Bank adhered to the Extended Remittance Information option to send both structured and unstructured information to the Beneficiary Bank adhered to the option.....	34
2.25.	# 43: Allow Beneficiary Bank adhered to the Extended Remittance Information option to send both structured and unstructured information to the Beneficiary	35
3.	Changes Pertaining to the Impact of the SEPA Regulation or any Other EU Legislation	36
4.	Detailed Analysis of Minor Changes to the SCT Rulebook	37



4.1. Change Requests.....	37
5. Principles Governing the Change Management Cycle	38
5.1. Change Request Public Consultation Document .....	38
5.2. Structure of the Change Request Public Consultation Document .....	38
6. Change Management Cycle in respect of Major Change Requests	39
6.1. Consideration of Change Requests .....	39
6.2. Change Request Public Consultation Document .....	39
6.3. SEMWG Recommendations .....	39
6.4. Public Consultation on the Change Requests .....	39
6.5. Next Steps.....	39
6.6. Further Information .....	40
7. Change Management Cycle in respect of Minor Change Requests	41
7.1. Publication of List of Minor Change Requests .....	41
7.2. Comments on the Minor Change Requests .....	41
7.3. Submission of the List of Minor Change Requests to the SMB .....	41
Annex 1 - Original Change Requests	42



## **1. EXECUTIVE SUMMARY: MAJOR CHANGE REQUESTS TO THE SCT RULEBOOK**

### **1.1. EPC Approach**

The principles governing the evolution of the Single Euro Payments Area (SEPA) payment schemes as set out in the SEPA Credit Transfer (SCT) and SEPA Direct Debit (SDD) rulebooks are detailed in the 'SEPA Scheme Management Internal Rules' (the Internal Rules). These Internal Rules are available for download on the European Payments Council ([EPC Website](#)). Sections 5, 6 and 7 in this SCT 2018 Change Request Public Consultation Document detail the application of the Internal Rules in the EPC scheme change management process.

The Internal Rules make a difference between so called major and minor changes to the EPC rulebooks. A major change is a change that affects or proposes to alter the substance of the rulebooks and the schemes. Any change to chapters 5 and 6 of the rulebooks are always considered a major change. A minor change is a change of an uncontroversial and usually technical nature that facilitates the comprehension and use of the rulebooks.

This executive summary of the SCT Change Request 2018 Public Consultation Document highlights change requests for major changes to the SCT rulebook received in this scheme change management cycle. Change requests for minor changes to the SCT rulebook are set out in section 4 of this Change Request Public Consultation Document. All change requests to the SCT rulebook are submitted for public consultation between 13 March and 10 June 2018. Information on how to share feedback with the EPC is included on the cover page of this Change Request Public Consultation Document.

The EPC received **25** change requests for major changes to be introduced into the SCT rulebook. The change requests submitted to the EPC are included in Annex 1 to this document.

A first change request is to clarify which SCT scheme participants must comply with the mandatory Customer-to-Bank (C2B) Implementation Guidelines (IGs) of the SCT rulebook.

Various change requests relate to the extension in characters of structured and unstructured remittance information and the combination of different types of such information. The SEMWG itself proposes a separate annex to the SCT rulebook supporting such extension in remittance information as an option to the SCT scheme.

Another suggested change to the SCT rulebook is to allow payments originated outside of SEPA to be allowed to be sent / processed as SCT transactions in SEPA (i.e. incoming one-leg out euro credit transfers).

A further proposal is to include an automated Repayment service in the SCT scheme to enable the Beneficiary to reimburse the Originator, either in full or in part. Only the Beneficiary would be able to initiate such repayment transaction.

Several change requests have been submitted to the existing Recall and the Request for Recall by the Originator (RFRO) procedures:

- Concrete changes to resolve several issues with respect to both procedures and to harmonize as best as possible the description between these two procedures;
- Foresee the possibility for a Request for Status Update for the Originator Bank in the Recall process. This feature is already included in the RFRO process.



- Extension of the period for the Originator Bank to submit a Recall from 10 to 30 banking business days;
- Extension of the response deadline for the Beneficiary Bank to a RFRO to 15 banking business days. With this change request submitted, the SEMWG itself proposes to apply this change request as well to the Recall procedure.
- Possibility for the Originator to request Beneficiary details following a negative answer to a RFRO.

Another change request covers the inclusion of ISO 20022 account management messages in the SCT scheme and their mandatory use in the interbank space.

A further contribution is that an SCT instruction containing an IBAN but not the related BIC, can be transmitted even if one of the two SCT Inst scheme participants covered by that SCT instruction is based in a non-EEA SEPA country.

The proposal has been made to include clear validation responsibilities to participants and CSMs to execute the SEPA Usage Rules in the interbank IGs. A further suggestion is to include clearing and settlement specific r-transaction reason codes in the SCT scheme.

Finally, the suggestion has been made to foresee extra reasons for the Beneficiary Bank to respond to a SCT Inquiry.

All change requests to the SCT rulebook received were reviewed by the EPC Scheme Evolution and Maintenance Working Group (SEMWG). These change requests include the recommendation of the SEMWG regarding each of these change requests. Each recommendation reflects one of the options detailed in items a) through f) below:

- a) The change request is **already provided for** in the scheme: no action is necessary for the EPC.
- b) The change request **should be incorporated into the scheme**: the change request would become part of the scheme and the rulebook would be amended accordingly.
- c) The change request **should be included in the scheme** as an **optional feature**:
  - The new feature is optional and the rulebook would be amended accordingly;
  - Each scheme participant<sup>1</sup> may decide to offer the feature to its customers, or not.
- d) The change request **is not considered fit for SEPA wide use** and could be **handled as an additional optional service (AOS)** by interested communities:
  - The proposed new feature would not be included in the rulebook or in the implementation guidelines released by the EPC with regard to the rulebooks;
  - The development of AOS is out of scope of the EPC. The EPC does however publish declared AOS arrangements on its website for information;
  - The EPC may consider the inclusion of AOS arrangements, if supported by enough communities, in a future version of the rulebook.
- e) The change request **cannot be part** of the existing scheme for one of the following reasons:
  - It is technically impossible;

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<sup>1</sup> A scheme participant is a payment service provider which has formally adhered to an EPC SEPA scheme.



- It is not feasible (explained on a case by case basis);
- It is out of scope of the EPC;
- It does not comply with the SEPA Regulation<sup>2</sup> or any other relevant EU legislation.

f) The change request may be considered for the development of a **new scheme**:

- The change request reflects major changes which cannot be integrated into an existing scheme;
- To develop the change request further, i.e. to develop a new scheme, the following requirements must be met:
  - The benefits of the new scheme for payment end users are demonstrated prior to the launch of the development phase;
  - It is demonstrated that enough stakeholders will make use of the new scheme;
  - A cost-benefit analysis is provided;
  - It complies with the SEPA Regulation or any other relevant Regulation.

## 1.2. Overview of Change Requests and Proposed Way Forward for Consideration by Respondents to the Public Consultation

The below table lists all the received change requests which are submitted for public consultation. The SEMWG has issued a recommendation on the way forward about each change request. The reasons underlying each recommendation are detailed in section 2. The final decision whether a change request will be incorporated into the rulebook is however subject to the outcome of the public consultation.

**The contributors to this public consultation are requested to indicate whether they agree with the recommendation of the SEMWG on the way forward.**

**In case the contributors do not agree with the SEMWG recommendation, they are requested to indicate in the comments section of the response template EPC009-18 their preferred way forward (e.g., support of the original change request, selecting another option).**

**Furthermore, any additional comments are welcome in the comments section.**

Change Request item	Topic	Contributor	Recommendation of the SEMWG on the proposed way forward.  The final decision is subject to the outcome of the public consultation.
1	Rulebook clarification to Mandatory Customer-to-Bank (C2B) Implementation Guidelines (IGs)	EPC SEMWG	Should be incorporated into the scheme - <b>option b</b>
2	Changes to the Recall procedure	EPC SEMWG	Should be incorporated into the scheme - <b>option b</b>

<sup>2</sup> Regulation (EU) No 260/2012 establishing technical and business requirements for credit transfers and direct debits in euro and amending Regulation (EC) No 924/2009



Change Request item	Topic	Contributor	Recommendation of the SEMWG on the proposed way forward. The final decision is subject to the outcome of the public consultation.
3	Changes to the 'Request for Recall by the Originator' (RFRO) procedure	EPC SEMWG	Should be incorporated into the scheme - <b>option b</b>
7	Extra reasons for the response to a SCT Inquiry	EPC SEMWG	Should be incorporated into the scheme - <b>option b</b>
8	Editorial restructuring of the rulebook sections on SCT rulebook processing flows	EPC SEMWG	Should be incorporated into the scheme - <b>option b</b>
9	Inclusion of Extended Remittance Information (ERI) option	EPC SEMWG	Should be incorporated as an option into the scheme - <b>option c</b>
10	Change request withdrawn	EPC SEMWG	
11	Change request withdrawn	EPC SEMWG	
15	Mandatory use of the acmt.022 message in the interbank space	Deutsche Bank	Cannot be part of the existing scheme – <b>option e</b>
17	Addition of a Repayment service	EuroCommerce	Should be incorporated into the scheme - <b>option b</b>
18	Extension response deadline for Beneficiary Banks to a Request for Recall by the Originator (RFRO)	Dutch Payments Association	Should be incorporated into the scheme - <b>option b</b>
19	Possibility for the Originator to request Beneficiary details following a negative answer to a Request for Recall by the Originator	Dutch Payments Association	Cannot be part of the existing scheme – <b>option e</b>
25	SEPA transaction processing based on IBAN-Only also for non-EEA SEPA countries	Payment Committee Switzerland	Should be incorporated into the scheme - <b>option b</b>
27	Inclusion of incoming One-Leg Out euro credit transfers	Bank of America Merrill Lynch	Cannot be part of the existing scheme – <b>option e</b>
28	Inclusion of R-transaction reason code ED05	equensWorldline	Should be incorporated into the scheme - <b>option b</b>
29	inclusion of R-transaction reason code CNOR	equensWorldline	Should be incorporated into the scheme - <b>option b</b>





Change Request item	Topic	Contributor	Recommendation of the SEMWG on the proposed way forward. The final decision is subject to the outcome of the public consultation.
32	Clear validation responsibilities to participants and CSMs to execute the SEPA Usage Rules in the interbank IGs	equensWorldline	Cannot be part of the existing scheme – <b>option e</b>
35	Extension of the period for the Originator Bank to submit a Recall request	Spanish banking community	Cannot be part of the existing scheme – <b>option e</b>
37	Extended Remittance Information option to deliver extended structured remittance information to the Beneficiary	European Association of Corporate Treasurers	No SEMWG recommendation – see change request # 09
38	Amendment in business requirements for Attribute AT-05 - The Remittance Information	European Association of Corporate Treasurers	No SEMWG recommendation – see change request # 09
39	Option to allow contemporaneous presence of unstructured and structured remittance information	European Association of Corporate Treasurers	No SEMWG recommendation – see change request # 09
40	Increase the space for the unstructured remittance information	European Association of Corporate Treasurers	Cannot be part of the existing scheme – <b>option e</b>
41	Increase the space for the structured remittance information	European Association of Corporate Treasurers	No SEMWG recommendation – see change request # 09
42	Allow Originator Bank adhered to the Extended Remittance Information option to send both structured and unstructured information to the Beneficiary Bank adhered to the option	European Association of Corporate Treasurers	No SEMWG recommendation – see change request # 09



<b>Change Request item</b>	<b>Topic</b>	<b>Contributor</b>	<b>Recommendation of the SEMWG on the proposed way forward. The final decision is subject to the outcome of the public consultation.</b>
43	Allow Beneficiary Bank adhered to the Extended Remittance Information option to send both structured and unstructured information to the Beneficiary	European Association of Corporate Treasurers	No SEMWG recommendation – see change request # 09

### 1.3. Overview of Changes to Align the Next Version of the SCT Rulebook with any Existing EU Legislation and with the Entry into Force of New EU Legislation

The contributors to this public consultation are welcome to comment on these changes.

<b>Ref.</b>	<b>Topic</b>	<b>Contributor</b>	<b>Way forward</b>
<b>At this point in time, no items have been identified that require a change to the SCT rulebook due to any EU legislation.</b>			



## **2. DETAILED ANALYSIS OF MAJOR CHANGE REQUESTS TO THE SCT RULEBOOK**

### **2.1. # 1: Rulebook clarification to Mandatory Customer-to-Bank (C2B) Implementation Guidelines (IGs)**

#### **2.1.1. Description**

This change request was made by the SEMWG.

As of the version 1.0 of the 2017 rulebooks, the SCT and SDD scheme participants are obliged to accept at least but not exclusively Customer-to-Bank (C2B) SEPA payment message files based on the EPC's C2B Implementation Guidelines (IGs) defined for all four schemes.

However, there are scheme participants in the role of Originator Bank or Creditor Bank that do not offer at all the service of accepting and processing ISO 20022 XML message– based electronic bulk files of SCT instructions/ SDD collections for their Originators and Creditors.

An example is consumer-only oriented SCT participants or SDD scheme participants handling small volumes of SDD collections. The concerned consumers and professionals enter the SCT instructions and SDD collections respectively directly in the online banking portals of these scheme participants.

The SEMWG believes these EPC scheme participants should not be obliged to invest in tools to handle ISO 20022 XML message– based electronic C2B bulk payment files if none of their customers will ever use such method of transmitting SCT instructions/ SDD collections.

The change request proposes rewording in some very specific rulebook sections to reflect this reality. It clarifies which Originator Banks and Creditor Banks must comply with the mandatory C2B IGs of the respective EPC schemes.

#### **2.1.2. SEMWG analysis and recommendation**

The SEMWG suggests incorporating the change request into the scheme (**option b**) entering into effect as of **November 2019**.

#### **2.1.3. Rulebook impact**

If this change request is supported, this will impact the rulebook and the C2B implementation guidelines.



## 2.2. # 2: Changes to the Recall procedure

### 2.2.1. Description

This change request was made by the SEMWG.

It highlights several issues which have been reported with respect to the SCT Recall procedure. Where applicable, these issues may also occur for Recalls made under the SCT Inst scheme.

It proposes concrete changes in both SCT rulebooks to resolve such issues and to harmonize as best as possible the Recall process description in both SCT rulebooks.

It further suggests including the possibility for a Request for Status Update in the Recall process of both SCT rulebooks. The feature is already included in the 'Request for a Recall by the Originator' (RFRO) process of both SCT rulebooks. It will be of further assistance to the Originator Bank to the benefit of the Originator in the exceptional case the Originator Bank has not received any response from the Beneficiary Bank after the Recall response deadline defined in both SCT rulebooks.

### 2.2.2. SEMWG analysis and recommendation

The SEMWG suggests incorporating the change request into the scheme (**option b**) entering into effect as of **November 2019**.

### 2.2.3. Rulebook impact

If this change request is supported, this will impact the rulebook and the interbank implementation guidelines.



## 2.3. # 3: Changes to the 'Request for Recall by the Originator' (RFRO) procedure

### 2.3.1. Description

This change request was made by the SEMWG.

In analogy with the change request item # 02, the SEMWG reviewed the 'Request for Recall by the Originator' (RFRO) procedure considering that the following issues may occur although the rulebook requires either a positive or a negative response (note: the RFRO procedure becomes effective as of November 2018 only under both SCT schemes):

- The Beneficiary Bank does not respond to the RFRO request from the Originator Bank within the deadline defined in the SCT rulebooks because the Beneficiary Bank may have contacted the Beneficiary but did not receive a reply from the Beneficiary.
- The Beneficiary Bank may not reply with the appropriate positive message (pacs.004) but with a "ordinary" transfer message (pacs.008) which can cause reconciliation problems on the side of the Originator Bank

The SEMWG proposes concrete changes in both SCT rulebooks to prevent such issues and to harmonize as best as possible the RFRO process description in both SCT rulebooks.

Another change is to adapt the 'Remarks' section of the DS-07 'Request for Recall by the Originator Dataset' (SCT rulebook) and the DS-08 'Request for Recall by the Originator Dataset' (SCT Inst rulebook).

The final part of the change request is to extend the list of reasons for non-acceptance of the Request for Recall by the Originator compared to the list of reasons possible under the standard Recall procedure.

### 2.3.2. SEMWG analysis and recommendation

The SEMWG suggests incorporating the change request into the scheme (**option b**) entering into effect as of **November 2019**.

### 2.3.3. Rulebook impact

If this change request is supported, this will impact the rulebook and the interbank implementation guidelines.



## 2.4. # 7: Extra reasons for the response to a SCT Inquiry

### 2.4.1. Description

This change request was made by the SEMWG.

The response-to-SCT Inquiry dataset in section 4.6.10 describes among others the attributes for the response to the inquiry "Claim of Non-Receipt". The dataset lists the attributes 42 (settlement date of the credit transfer) and 83 (non-receipt of the credit transfer) as possible responses.

However, it can happen that the Beneficiary Bank is not allowed to credit the Beneficiary due to a regulatory reason. Another scenario could be that the Beneficiary Bank has already sent a Reject or Return for this SCT transaction. The concerned dataset or the attribute AT-83 does not yet foresee the transmission of such reasons back to the Originator Bank.

The change request is to adapt the name and the description of the attribute AT-83 to cover such scenarios as well.

### 2.4.2. SEMWG analysis and recommendation

The SEMWG suggests incorporating the change request into the scheme (**option b**) entering into effect as of **November 2019**.

### 2.4.3. Rulebook impact

If this change request is supported, this will impact the rulebook and the interbank implementation guidelines.



## 2.5. # 8: Editorial restructuring of the rulebook sections on SCT rulebook processing flows

### 2.5.1. Description

This change request was made by the SEMWG.

With the publication of the SCT Inst rulebook in November 2016, the EPC tries to harmonise its two SCT rulebooks as much as possible.

To this end, the EPC proposes to restructure the sections 4.3 and 4.4 of the SCT rulebook in line with the set-up of these two sections under the SCT Inst rulebook.

The aim of this restructuring is to allow a better comparison of the processing flows between the two credit transfer-based EPC rulebooks. This specific change request does not contain any content changes.

### 2.5.2. SEMWG analysis and recommendation

The SEMWG suggests incorporating the change request into the scheme (**option b**) entering into effect as of **November 2019**.

### 2.5.3. Rulebook impact

If this change request is supported, this will impact only the rulebook.



## 2.6. # 9: Inclusion of Extended Remittance Information (ERI) option

### 2.6.1. Description

This change request was made by the SEMWG.

The current SCT scheme permits the end-to-end carrying of remittance information (RI) with a maximum of 140 characters of unstructured RI. During the last years different stakeholder groups submitted change requests asking for a possibility to transmit more than just 140 characters in RI per SCT Instruction/ SCT Transaction message. To meet these previous demands from stakeholder groups, the EPC proposes a formal SCT rulebook **option** for Extended Remittance Information (ERI option). This option proposal has been worked out as a separate rulebook annex.

If this change request is accepted, it will have only an impact to those SCT scheme participants that wish to implement this option. SCT scheme participants that do not support this option do not have to make any investment (apart of adding an additional reason in the attribute AT-R3).

The major elements of this ERI option are:

- The ERI option supports the transmission and the processing of the following combination of RI in Credit Transfer Instructions and Transactions:
  - One occurrence of 140 characters of unstructured RI and
  - Up to 999 occurrences of 280 characters of structured RI based on the ISO 20022 standard.
- SCT scheme participants wishing to offer the rulebook ERI option, formally must declare their participation to this option to the EPC. Major condition for the participation to the ERI option is that the SCT scheme participant must support this option at least in the role of Beneficiary Bank.
- The Originator Bank must verify if the Beneficiary Bank is an ERI Option Participant or not. The Originator Bank only sends SCT transaction messages with ERI to Beneficiary Banks that are participants to the SCT ERI option. Beneficiary Banks not participating to the ERI option will only get one occurrence of 140 characters of unstructured RI.
- By default, the Beneficiary Bank submits only the occurrences of structured RI to the Beneficiary, unless the Beneficiary Bank and the Beneficiary have made an arrangement whereby the Beneficiary Bank submits the combination of unstructured RI and the structured RI to the Beneficiary.
- The messages used for exception processing and inquiries for ERI-populated SCT transactions must only contain the occurrence of 140 characters of unstructured RI.

### 2.6.2. SEMWG analysis and recommendation

The SEMWG suggests incorporating the change request as an **option** within the scheme (**option c**) entering into effect as of **November 2019**.

### 2.6.3. Rulebook impact

If this change request is supported, this will impact the rulebook, the C2B and interbank implementation guidelines.





## **2.7. # 10: Change request has been withdrawn**

### **2.7.1. Description**

This change request has been withdrawn.



## **2.8. # 11: Change request has been withdrawn**

### **2.8.1. Description**

This change request has been withdrawn.



## 2.9. # 15: Mandatory use of the acmt.022 message in the interbank space

### 2.9.1. Description

This change request was made by Deutsche Bank.

It proposes that all scheme participants are obliged to support

- sending and receiving ISO IdentificationModificationAdviceV02 (acmt.022);
- forwarding electronically ISO IdentificationModificationAdviceV02 (acmt.022) to their (corporate) clients if requested by their clients.

The request would entail that an additional message must be sent from the creditor agent to the debtor agent in case of SCT to inform the transaction initiator about changes in the counterparty account details, e.g. new IBAN, new BIC or new bank relationship. In practice, it would be mandatory for

- the Beneficiary Bank to inform the Originator Bank in case Beneficiary account details have changed;
- the Originator Bank makes this information available to the Originator upon request of the Originator, i.e. if the Originator can process the acmt.022 message.

The contributor further reports that such change would respond to the “Directive 2014/92/EU of the European Parliament and of the Council of 23 July 2014 on the comparability of fees related to payment accounts, payment account switching and access to payment accounts with basic features”.

### 2.9.2. SEMWG analysis and recommendation

The SEMWG recommends not taking forward the change request (**option e**).

This change request is not related a specific type of EPC SEPA transaction. It applies to the customers’ general account administration management.

The SEMWG sees this change request outside the scope of the EPC SEPA schemes. Furthermore, the request has also personal data protection implications which have to be investigated as well.

### 2.9.3. Rulebook impact

If this change request is supported, this will impact the rulebook, the C2B and interbank implementation guidelines.



## 2.10.# 17: Addition of a Repayment service

### 2.10.1. Description

This change request was made by EuroCommerce.

*(note from the EPC: even though the change request itself exclusively refers to the SCT Inst scheme, the EPC has included this request also in the 2018 SCT rulebook change management cycle to harmonize as best as possible both SCT rulebooks in case this change request would be supported).*

Currently the SCT rulebooks define that when the Beneficiary's account has already been credited and the Beneficiary wishes to return the funds, it can only do this by initiating a new SCT (Inst) transaction.

The contributor points out that payers purchasing goods or services at merchant points of sale often change their mind, return the goods or refine their requirements post event. The contributor believes that payers should be entitled to obtain a refund through the original payment method seamlessly whilst ensuring a consistent user experience.

The contributor therefore proposes to include an automated refund service in the SCT Inst scheme to enable the Beneficiary to promptly reimburse/refund the Originator, either in full or in part. Only the Beneficiary would be able to initiate such refund transaction.

As the Beneficiary may not receive the information on the IBAN of the Originator in the bank-to-customer credit transfer data set, the refund transaction should refer to the payment reference of the initial SCT Inst transaction which the Beneficiary has received from the Beneficiary Bank. With this reference, the Beneficiary Bank can retrieve all necessary details of the initial SCT Inst transaction to reimburse the Originator.

### 2.10.2. SEMWG analysis and recommendation

The SEMWG suggests incorporating the change request into the scheme (**option b**).

The SEMWG proposal is to include clarifications in the IGs through new usage rules, and in the Clarification Paper of the SCT and SCT Inst rulebooks how to execute such repayment.

### 2.10.3. Rulebook impact

If this change request is supported, this will impact the rulebook, the C2B and interbank implementation guidelines.



## 2.11.# 18: Extension response deadline for Beneficiary Banks to a Request for Recall by the Originator (RFRO)

### 2.11.1. Description

This change request was made by the Dutch Payments Association.

The contributor suggests extending the period for Beneficiary Banks from 10 to 15 Banking Business Days after the receipt of the Request for Recall by the Originator (RFRO), for providing either a positive or negative answer to the Originator Bank.

Extending the period to respond increases the likelihood for Beneficiary Banks to receive, if needed, the proper authorization from the Beneficiaries for debiting their account in time.

### 2.11.2. SEMWG analysis and recommendation

This change would prevent unnecessary negative answers to Originator Banks caused by Beneficiaries who are not able to provide their proper authorization for debiting their account to the Beneficiary Bank in time. The quality of the outcome of the RFRO procedure would improve substantially.

To achieve as much as possible consistency between similar types of exception handling, the SEMWG recommends extending the maximum period for Beneficiary Banks to respond to a **Recall** procedure from 10 to 15 Banking Business Days. This measure will increase the quality of the outcome of the Recall procedure.

The SEMWG suggests incorporating the change request **both for Recall and RFRO** into the scheme (**option b**) entering into effect as of **November 2019**.

Each stakeholder taking part in the public consultation of the 2018 SCT rulebook change management cycle, is invited to indicate if:

- a) It supports the change request related to the RFRO procedure
- b) It is in favour to extend the response deadline for Beneficiary Banks for a Recall procedure from 10 to 15 Banking Business Days

### 2.11.3. Rulebook impact

If this change request is supported, this will impact only the rulebook.



## 2.12.# 19: Possibility for the Originator to request Beneficiary details following a negative answer to a Request for Recall by the Originator

### 2.12.1. Description

This change request was made by the Dutch Payments Association and relates to the Request for Recall by the Originator (RFRO) procedure.

The contributor suggests expanding the possibility of appeal for the Originator if a negative answer to the Request for Recall is received from the Beneficiary Bank.

If the Beneficiary Bank is obliged to provide a negative answer, nowadays the communicated decision from the Beneficiary, regarding the concerned initial Credit Transfer, is final from the perspective of the Originator Bank as well as the Beneficiary Bank.

However, the Originator can (still) disagree with this communicated decision and might wish to contact the Beneficiary directly, to take legal action. Since the Originator has no access to the correct contact details of the Beneficiary, the Originator Bank can ask for the correct contact details (Name, Address, Place) of the Beneficiary via the Beneficiary Bank.

After this request the Beneficiary Bank can provide the Originator Bank with the requested contact details (Name, Address, Place). However, the (non-intended) Beneficiary always can submit a well-founded objection to this provision of the requested contact details (Name, Address, Place) to the Beneficiary Bank. The Beneficiary Bank will inform the Originator Bank as soon as possible about this objection.

### 2.12.2. SEMWG analysis and recommendation

The SEMWG recommends not taking forward the change request (**option e**). It sees national data protection obstacles in several countries to share such information about the Beneficiary.

With such national limitations in sharing personal data in mind and taking the assumption that such procedure would be based on ISO 20022 messages, the SEMWG is concerned about the uneven balance between the implementation costs of such procedure and the number of such requests filed by Originators.

Each stakeholder taking part in the public consultation of the 2018 SCT rulebook change management cycle, is invited to indicate if:

- a) It supports the change request related to the RFRO procedure
- b) It is in favour to apply this change request as well to the **Recall** procedure

### 2.12.3. Rulebook impact

If this change request is supported, this will impact the rulebook and the C2B implementation guidelines.



## **2.13.# 25: SEPA transaction processing based on IBAN-Only also for non-EEA SEPA countries**

### **2.13.1. Description**

This change request was made by the Payment Committee Switzerland.

The actual version of the rulebooks and implementation guidelines request that the BIC code is mandatory if a bank is located in a non-EEA SEPA country or territory.

The contributor proposes

- To allow bank customers in SEPA countries to use <<IBAN-only>> also for banks located in non-EEA SEPA countries or territories. The request is to delete the obligation that BIC is mandatory for non-EEA SEPA countries or territories in all EPC rulebooks and implementation guidelines.
- If (for any reason) it is not possible to allow bank customers in SEPA countries to use <<IBAN-only>> for all non-EEA SEPA countries or territories the change request should be interpreted to allow <<IBAN-Only>> for payments from/to Switzerland.

The change request explains in detail the arguments for dropping the EPC rulebook rule of IBAN+BIC for transactions to and from non-EEA SEPA countries.

### **2.13.2. SEMWG analysis and recommendation**

The SEMWG suggests incorporating the change request into the scheme (**option b**).

If a SCT scheme participant can support the acceptance and the processing of a SCT instruction from the Originator containing an IBAN but not the related BIC, even if one of the two SCT scheme participants covered by that SCT instruction is based in a non-EEA SEPA country, it is allowed to do so and to communicate this service to its customers.

### **2.13.3. Rulebook impact**

If this change request is supported, this will impact the rulebook and the C2B implementation guidelines.



## **2.14.# 27: Inclusion of incoming One-Leg Out euro credit transfers**

### **2.14.1. Description**

This change request was made by Bank of America Merrill Lynch.

The contributor proposes to allow payments originated outside of SEPA to be allowed to be sent / processed as SCT transactions in SEPA.

This will ensure comparable treatment for SEPA zone residents irrespective of the origination of these types of credit transfer. The change will ensure that a SEPA credit transfer will be able to be originated without the need for the originator payment account to be in the SEPA zone.

Currently, the only way in which these payments can be received are by way of cross-border wires or cheques / bank drafts which can incur significant bank fees in transit so meaning the beneficiaries receive less funds than originally expected.

### **2.14.2. SEMWG analysis and recommendation**

The SEMWG recommends not taking forward the change request (**option e**). The change request has too many possible implications requiring first a thorough operational and legal analysis before it can be included within the rulebook change management cycle.

### **2.14.3. Rulebook impact**

If this change request is supported, this will impact the rulebook, the SMIRs, the C2B and interbank implementation guidelines.





## **2.15.# 28: Inclusion of R-transaction reason code ED05**

### **2.15.1. Description**

This change request was made by equensWorldline.

As the rulebooks currently do not include many technical codes, every clearing institution or CSM defines its own error codes. The error codes are not included in the main interbank formats. Therefore, technical errors often can only be mapped to the reason code MS03 (= reason not specified) when forwarded to another participant. This leads to lack of clarity, misunderstandings, requests for clarification and repetition of the errors.

The contributor suggests implementing the R-transactions reason code ED05 (= "Settlement of the transaction has failed"). This code should be foreseen in the pacs.002 (SCT Reject) from the CSM to the Originator Bank. ED05 is more specific than MS03 (= Reason not specified), which is currently being used.

### **2.15.2. SEMWG analysis and recommendation**

The SEMWG suggests incorporating the change request into the scheme (**option b**).

This provides clarity on the concrete reason of an unsuccessfully executed SCT transaction to the Originator Bank.

### **2.15.3. Rulebook impact**

If this change request is supported, this will impact the rulebook and the interbank implementation guidelines.



## 2.16.# 29: Inclusion of R-transaction reason code CNOR

### 2.16.1. Description

This change request was made by equensWorldline.

As the rulebooks currently do not include many technical codes, every clearing institution or CSM defines its own error codes. The error codes are not included in the main interbank formats. Therefore, technical errors often can only be mapped to the reason code MS03 (= reason not specified) when forwarded to another participant. This leads to lack of clarity, misunderstandings, requests for clarification and repetition of the errors.

The contributor suggests implementing the R-transactions reason code CNOR (= "Creditor bank is not registered under this BIC in the CSM"). This code should be foreseen in the pacs.004 (SCT return). Currently CNOR is allowed only in the pacs.002 and pain.002.

CNOR is needed in the SCT Return (pacs.004) between the EACHA-CSMs, in the following scenario:

CSM1 sends a credit transfer to CSM2, but CSM2 has no route to the Beneficiary Bank ("no reach"). CSM2 then returns (pacs.004 with CNOR), not rejects (pacs.002), the credit transfer back to CSM1 because in the return process (pacs.004) also the funds are returned to CSM1 automatically (whereas in the reject process (pacs.002) the funds have to be booked back manually, which is more work than automatically).

If CSM1 forwards the pacs.004 to the Originator Bank it can use CNOR also in this case. CNOR then replaces the current code MS03 (= Reason not specified), MS03 is not specific enough.

### 2.16.2. SEMWG analysis and recommendation

The SEMWG suggests incorporating the change request into the scheme (**option b**).

This provides clarity on the concrete reason of an unsuccessfully executed SCT transaction to the Originator Bank.

### 2.16.3. Rulebook impact

If this change request is supported, this will impact the rulebook and the interbank implementation guidelines.



## **2.17.# 32: Clear validation responsibilities to participants and CSMs to execute the SEPA Usage Rules in the interbank IGs**

### **2.17.1. Description**

This change request was made by equensWorldline.

The EPC rulebooks currently define SEPA Usage Rules but not the responsibilities for executing these. All too often there is lack of clarity if a certain check/validation must be done, can be done or must not be done by a participant that is not the Creditor Agent or Debtor Agent. The contributor provides a number of examples to highlight the current situation.

The contributor states that it must be clear to all the parties involved in the processing chain who is responsible for which validation. EPC should define the responsibilities in general or for each SEPA Usage Rule in the implementation guidelines.

The in-depth checks and validation should be performed exclusively by the bank of the end users. The other involved interbank players should only reject a payment if it is not possible to forward (e.g. format validations fail, BIC is not reachable).

### **2.17.2. SEMWG analysis and recommendation**

The SEMWG recommends not taking forward the change request (**option e**).

The responsibilities defined in the rulebook remain assigned to the scheme participants even though the actual execution of the duties linked to these responsibilities is done by other parties. It is up to each scheme participant on how to enforce this delegation of responsibilities to these other parties.

### **2.17.3. Rulebook impact**

If this change request is supported, this will impact the rulebook and the interbank implementation guidelines.



## **2.18.# 35: Extension of the period for the Originator Bank to submit a Recall request**

### **2.18.1. Description**

This change request was made by the Spanish banking community.

The current SCT rulebook states that a Recall can only be executed as long as the credit transfer processed had been executed up to 10 banking business days ago.

The contributor suggests extending the period in which an Originator Bank could request a Recall from 10 to 30 banking business days. Nevertheless, the period during which an answer to the Recall from the Beneficiary Bank remains the same (i.e. within 10 banking business days).

The main aim of this proposal is to avoid manual actions for Recalls that occur when the period of 10 banking business days has passed. Currently, after this period, the actions of the Originator Bank to retrieve a credit transfer are sending an email, SWIFT message or a fax to the Beneficiary Bank, or contacting it by phone.

### **2.18.2. SEMWG analysis and recommendation**

The SEMWG recommends not taking forward the change request (**option e**).

The current 10 banking business days period is especially designed to handle technical reasons and duplicates even though it can also be used for fraud. Technical reasons and duplicates should be detected by the Originator Bank and be resolved as quickly as possible.

After these first ten banking business days, the Originator Bank or the Originator can fall back to the Request for Recall by the Originator (RFRO) process which gives up to 13 months to make such RFRO.

### **2.18.3. Rulebook impact**

If this change request is supported, this will impact the rulebook and the interbank implementation guidelines.



## **2.19.# 37: Extended Remittance Information option to deliver extended structured remittance information to the Beneficiary**

### **2.19.1. Description**

This change request was made by the European Association of Corporate Treasurers (EACT).

The contributor suggests inserting an option (“Extended Remittance Information” option) in the rulebook to properly manage the delivery to the Beneficiary of extended structured remittance information.

### **2.19.2. SEMWG analysis and recommendation**

The SEMWG itself proposes an Extended Remittance Information option under change request # 9 which takes in account the change requests # 37, 38, 39, 41, 42 and 43.

Therefore, the SEMWG does not propose a concrete recommendation for the change request # 37 for the public consultation.

The SEMWG looks forward to the comments on the general topic of extended remittance information from the stakeholders taking part in the public consultation.

### **2.19.3. Rulebook impact**

If this change request is supported, this will impact the rulebook, the C2B and interbank implementation guidelines.



## **2.20.# 38: Amendment in business requirements for Attribute AT-05 - The Remittance Information**

### **2.20.1. Description**

This change request was made by the European Association of Corporate Treasurers (EACT).

The contributor suggests amendments in the business requirements for the attribute AT-05 - The Remittance Information sent by the Originator to the Beneficiary in the Credit Transfer – when structured remittance information is used. Its proposal is that ‘Structured Remittance Information’ should be redefined in the rulebook as ‘Structured Machine to Machine Remittance Information’.

It further proposes that business requirements, implementation guidelines and clarification papers have a specific mention to automatic treatment of the information and an indication that such information should be transferred to the Beneficiary only when electronic means in the bank-to-customer space are used, such as in electronic account statements or other electronic formats using dataset DS-04 - Bank to customer credit transfer information (optional in other cases).

It further requests to evaluate the possibility to have a specific new attribute code for the renamed “Structured Machine to Machine Remittance Information”.

Considering the opportunity to use the available ISO 20022 standard for end to end straight-through-processing reconciliation, the contributor proposes that the Beneficiary Bank may drop received ‘Structured Machine to Machine Remittance Information’ and not make it available to a Beneficiary who is connected with an interface which does not comply with the ISO 20022 XML standard.

### **2.20.2. SEMWG analysis and recommendation**

The SEMWG itself proposes an Extended Remittance Information option under change request # 9 which takes in account the change requests # 37, 38, 39, 41, 42 and 43.

Therefore, the SEMWG does not propose a concrete recommendation for the change request # 38 for the public consultation.

The SEMWG looks forward to the comments on the general topic of extended remittance information from the stakeholders taking part in the public consultation.

### **2.20.3. Rulebook impact**

If this change request is supported, this will impact the rulebook, the C2B and interbank implementation guidelines.



## **2.21.# 39: Option to allow contemporaneous presence of unstructured and structured remittance information**

### **2.21.1. Description**

This change request was made by the European Association of Corporate Treasurers (EACT).

The contributor suggests introducing an option to allow contemporaneous presence of unstructured and structured remittance information in payment messages from Originator to Beneficiary.

### **2.21.2. SEMWG analysis and recommendation**

The SEMWG itself proposes an Extended Remittance Information option under change request # 9 which takes in account the change requests # 37, 38, 39, 41, 42 and 43.

Therefore, the SEMWG does not propose a concrete recommendation for the change request # 39 for the public consultation.

The SEMWG looks forward to the comments on the general topic of extended remittance information from the stakeholders taking part in the public consultation.

### **2.21.3. Rulebook impact**

If this change request is supported, this will impact the rulebook, the C2B and interbank implementation guidelines.



## **2.22.# 40: Increase the space for the unstructured remittance information**

### **2.22.1. Description**

This change request was made by the European Association of Corporate Treasurers (EACT).

The contributor suggests increasing the space in the payment messages for the unstructured remittance information to 280 characters (two recurrences of the xml ISO tag "Ustrd").

Currently both business requirements in the rulebook for Attribute AT-05 - The Remittance Information sent by the Originator to the Beneficiary in the Credit Transfer - and Implementation Guidelines indicate a maximum of 140 characters for unstructured remittance information.

The increased space will allow originators, especially consumers normally not using the structured remittance information, to insert more information for the Beneficiary to identify the items paid and increase the possibility of reconciliation of the payment.

### **2.22.2. SEMWG analysis and recommendation**

The SEMWG recommends not taking forward the change request (**option e**).

The SEMWG members representing national banking communities reported that currently there is no other market demand to increase the number of characters for unstructured remittance information.

### **2.22.3. Rulebook impact**

If this change request is supported, this will impact the rulebook, the C2B and interbank implementation guidelines.





## **2.23.# 41: Increase the space for the structured remittance information**

### **2.23.1. Description**

This change request was made by the European Association of Corporate Treasurers (EACT).

The contributor suggests inserting an option to increase space in the payment messages for the structured remittance information from a minimum of 2.800 characters (20 occurrences of the xml ISO tag "Strd") to a maximum of 139.860 characters (999 occurrences of the xml ISO tag "Strd").

### **2.23.2. SEMWG analysis and recommendation**

The SEMWG itself proposes an Extended Remittance Information option under change request # 9 which takes in account the change requests # 37, 38, 39, 41, 42 and 43.

Therefore, the SEMWG does not propose a concrete recommendation for the change request # 41 for the public consultation.

The SEMWG looks forward to the comments on the general topic of extended remittance information from the stakeholders taking part in the public consultation.

### **2.23.3. Rulebook impact**

If this change request is supported, this will impact the rulebook, the C2B and interbank implementation guidelines.



## **2.24.# 42: Allow Originator Bank adhered to the Extended Remittance Information option to send both structured and unstructured information to the Beneficiary Bank adhered to the option**

### **2.24.1. Description**

This change request was made by the European Association of Corporate Treasurers (EACT).

The contributor suggests allowing the Originator Bank which has adhered to the "Extended Remittance Information" option to send to the Beneficiary Bank also adhered to the option, both structured and unstructured remittance information.

### **2.24.2. SEMWG analysis and recommendation**

The SEMWG itself proposes an Extended Remittance Information option under change request # 9 which takes in account the change requests # 37, 38, 39, 41, 42 and 43.

Therefore, the SEMWG does not propose a concrete recommendation for the change request # 42 for the public consultation.

The SEMWG looks forward to the comments on the general topic of extended remittance information from the stakeholders taking part in the public consultation.

### **2.24.3. Rulebook impact**

If this change request is supported, this will impact the rulebook, the C2B and interbank implementation guidelines.



## **2.25.# 43: Allow Beneficiary Bank adhered to the Extended Remittance Information option to send both structured and unstructured information to the Beneficiary**

### **2.25.1. Description**

This change request was made by the European Association of Corporate Treasurers (EACT).

The contributor suggests allowing the Beneficiary Bank that has adhered to the “Extended Remittance Information” option, to send to the Beneficiary both structured and unstructured remittance information.

### **2.25.2. SEMWG analysis and recommendation**

The SEMWG itself proposes an Extended Remittance Information option under change request # 9 which takes in account the change requests # 37, 38, 39, 41, 42 and 43.

Therefore, the SEMWG does not propose a concrete recommendation for the change request # 43 for the public consultation.

The SEMWG looks forward to the comments on the general topic of extended remittance information from the stakeholders taking part in the public consultation.

### **2.25.3. Rulebook impact**

If this change request is supported, this will impact the rulebook, the C2B and interbank implementation guidelines.



### **3. CHANGES PERTAINING TO THE IMPACT OF THE SEPA REGULATION OR ANY OTHER EU LEGISLATION**

As the EPC is under the legal obligation to ensure compliance of the rulebooks with the SEPA Regulation or of any other EU legislation, proposed changes to the rulebooks under this section are not subject to public consultation. They are included in this document for information but the contributors to this public consultation can comment on these changes.

For this release management cycle, no changes have been deemed required at this point in time.



#### 4. DETAILED ANALYSIS OF MINOR CHANGES TO THE SCT RULEBOOK

The SEMWG recommends supporting the following minor change requests:

##### 4.1. Change Requests

Section	Description	Reason for change	Type of Change
<b>Entire rulebook</b>	Replace the terms "Originator Bank" and "Beneficiary Bank" into "Originator PSP" and "Beneficiary PSP" throughout the entire rulebook	Participation to the EPC schemes is not limited to banks only.  The term Payment Services Provider (PSP) covers a wider range of actors.	CHAN
<b>Section 0.1</b>	The reference [10] should now refer to the document EPC012-17	Instead of a scheme adherence guide per scheme, a single adherence guide for all EPC schemes has been published	CLAR
<b>Section 2.4</b>	2 <sup>nd</sup> paragraph: extra wording:  The <b>payment</b> accounts of the Originator and of the Beneficiary may be in euro or any other currency.	To ensure alignment with the wording in the SCT Inst rulebook.	TYPO
<b>Chapter 7</b>	Include the definition for Payment Account and put this term in capital letters throughout the rulebook.	To ensure alignment with the wording in the SCT Inst rulebook.	TYPO & CLAR



## **5. PRINCIPLES GOVERNING THE CHANGE MANAGEMENT CYCLE**

### **5.1. Change Request Public Consultation Document**

This Change Request Public Consultation Document is submitted by the SEMWG in accordance with the procedures set out in the Internal Rules in respect of changes to the SCT rulebook.

### **5.2. Structure of the Change Request Public Consultation Document**

Sections 2, 2.13 and 4 describe the changes to the SCT rulebook which are proposed in this Change Request Public Consultation Document.

These change requests fall into three categories:

- Section 2 covers innovative change requests to technical operations in chapters 3 and 4 of the rulebook and other significant non-technical changes which fall within the definition of major changes;
- Section 2.13 covers change requests to align the SCT rulebook with the SEPA Regulation and any other EU legislation;
- Section 4 proposes changes to correct typing errors and provide additional clarification to the SCT rulebook. These changes consist of minor changes to the SCT rulebook which are uncontroversial in nature and do not affect technical operations.

Annex 1 contains all received original change requests for the 2018 SCT rulebook change management cycle.



## **6. CHANGE MANAGEMENT CYCLE IN RESPECT OF MAJOR CHANGE REQUESTS**

### **6.1. Consideration of Change Requests**

In accordance with chapter 4.1.4 of the Internal Rules, a number of change requests with respect to the rulebooks have been submitted for consideration to the SEMWG. 25 of these are applicable to the SCT scheme.

Following consideration of these change requests as required under chapter 4.1.6 of the Internal Rules, the SEMWG has determined: (a) that the change requests set out in section 2 and 2.13 meet the criteria for acceptance into the 2018 SCT rulebook change management cycle; and (b) that the change requests set out in section 4 constitute minor change requests invoking the procedures set out in Chapter 4.3 of the Internal Rules.

### **6.2. Change Request Public Consultation Document**

The SEMWG is responsible for the preparation and development of a Change Request Public Consultation Document in respect of the major change requests referred to in section 2 above, and guiding the change requests through the rulebook change management cycle.

The SEMWG has therefore formulated this Change Request Public Consultation Document under chapter 4.2 of the Internal Rules. This Change Request Public Consultation Document analyses the major changes which have been proposed, and contains in Annex 1 the original change requests.

### **6.3. SEMWG Recommendations**

The SEMWG is required under chapter 4.2.1 of the Internal Rules to issue a recommendation on the way forward with regard to each change request; the reasons underlying each recommendation are detailed in section 2. The final decision whether a change request will be incorporated into the SCT rulebook is however subject to the outcome of the public consultation.

The contributors to this public consultation are requested to indicate whether they agree with the recommendation of the SEMWG on the way forward. In case the contributors do not agree with the SEMWG recommendation, they are requested to indicate their preferred way forward.

### **6.4. Public Consultation on the Change Requests**

The EPC encourages all SEPA stakeholders to provide feedback during the public consultation. PSP communities are asked to consult all their members who are involved in the SCT scheme to ensure that the views of the payment services constituency are considered in the public consultation process. The SEMWG encourages the PSP communities to consult as wide a range of stakeholders as possible, including participants, end users and service suppliers. All stakeholders should provide feedback to the EPC on the Change Request Public Consultation Document by **10 June 2018 at 17h00 CET at the latest**.

### **6.5. Next Steps**

Considering the comments received during the public consultation, the SEMWG will produce a Change Proposal Submission Document to the EPC Scheme Management Board (SMB) for decision-making purposes in accordance with section 4.2.5 of the Internal Rules, and to the EPC Stakeholder Forums (see section 4.4 of the Internal Rules), i.e. the Scheme End-User Forum (SEUF) and the EPC Scheme Technical Forum (ESTF), for their respective positions on the SEMWG Change Proposals.



Approved change requests will be incorporated into the version 1.0 of the 2019 SCT rulebook and published in November 2018 with the intention that they become effective in November 2019.

#### **6.6. Further Information**

The above is a summary of the change management process. If you would like further information please refer to the Internal Rules or contact the EPC Secretariat.





## **7. CHANGE MANAGEMENT CYCLE IN RESPECT OF MINOR CHANGE REQUESTS**

### **7.1. Publication of List of Minor Change Requests**

The SEMWG has identified certain minor change requests which they consider necessary for the SCT rulebook.

The SEMWG is required under the Internal Rules to publish a list of minor change requests on the EPC website and to ensure that the list may be viewed by all stakeholders. This obligation shall be met by the publication of this Change Request Public Consultation Document, and in particular through the provision of section 4 noting certain change requests as 'minor'.

### **7.2. Comments on the Minor Change Requests**

All stakeholders may submit comments on the list of minor change requests in this Change Request Public Consultation Document.

### **7.3. Submission of the List of Minor Change Requests to the SMB**

The list of minor change requests shall be submitted to the SMB via the Change Proposal Submission Document in accordance with section 4.2.5 of the Internal Rules.



## ANNEX 1 - ORIGINAL CHANGE REQUESTS

[X] Public – [ ] Internal Use – [ ] Confidential – [ ] Strictest Confidence

Distribution: Publicly available

## TEMPLATE

for proposing a change request in a SEPA Payment Scheme

**Responses by e-mail to: [change-request.EPC-scheme@epc-cep.eu](mailto:change-request.EPC-scheme@epc-cep.eu)**

**by 31 December 2017**

<b>Name of contributor:</b>	<b>Scheme Evolution and Maintenance Working Group (SEMWG)</b>
<b>Organisation:</b>	<b>EPC</b>
<b>Address:</b>	
<b>Contact details:</b>	
<b>Your reference:</b>	<b>#01 - Rulebook clarification to the Mandatory Customer-to-Bank (C2B) Implementation Guidelines (IGs)</b>
<b>Scheme and document and version number:</b>	<u>Highlight which EPC SEPA Scheme Rulebook(s) this change request relates to:</u> <b>EPC125-05 2017 SEPA Credit Transfer Rulebook Version 1.1</b> <b>EPC004-16 2017 SEPA Instant Credit Transfer Rulebook Version 1.1</b> <b>EPC016-06 2017 SEPA Direct Debit Core Rulebook Version 1.1</b> <b>EPC222-07 2017 SEPA Direct Debit Business to Business Rulebook Version 1.1</b>
<b>Request Date:</b>	<b>14 December 2017</b>
<b>For information:</b>	This template is provided by EPC to allow any person or organisation to submit a change request for making a change to the SEPA Schemes in accordance with the rules set out in the document 'SEPA Scheme Management Internal Rules' (SMIRs) available on the EPC Website: <a href="http://www.europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/sepa-scheme-management-internal-rules-version-40/">http://www.europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/sepa-scheme-management-internal-rules-version-40/</a>



## 1 General Description of the Change Request

### 1.1 Suggested launch date (if any):

17 November 2019 – effectiveness date of the 2019 EPC SEPA scheme rulebooks.

### 1.2 Description of the change request:

As of the version 1.0 of the 2017 rulebooks, the SCT and SDD scheme participants are obliged to accept at least but not exclusively Customer-to-Bank (C2B) SEPA payment message files based on the EPC's C2B Implementation Guidelines (IGs) defined for all four schemes.

Originators and Creditors still have the choice either to continue using their previously chosen C2B file set-up or to opt for the C2B file based on EPC specifications. On the other hand, the scheme participants must be technically capable of supporting the EPC C2B SEPA payment file specifications.

However, there are scheme participants in the role of Originator Bank or Creditor Bank that do not offer at all the service of accepting and processing ISO 20022 XML message-based electronic bulk files of SCT instructions/ SDD collections for their Originators and Creditors.

An example is consumer-only oriented SCT participants or SDD scheme participants handling small volumes of SDD collections. The concerned consumers and professionals enter the SCT instructions and SDD collections respectively directly in the online banking portals of these scheme participants. There are even scheme participants which only accept paper-based C2B SEPA payment instructions.

The SEMWG believes these EPC scheme participants should not be obliged to invest in tools to handle ISO 20022 XML message-based electronic C2B bulk payment files if none of their customers will ever use such method of transmitting SCT instructions/ SDD collections.

The following concrete changes are proposed in the SCT, SCT Inst, SDD Core and SDD B2B rulebooks:

#### A. 2017 SCT Rulebook Version 1.0

##### Section 0.5.1 SEPA Credit Transfer Scheme Implementation Guidelines

(...)

The SEPA Credit Transfer Scheme Implementation Guidelines are available as two complementary documents:

- the ~~mandatory~~ guidelines regarding the inter-bank messages (SEPA Credit Transfer Scheme Inter-bank Implementation Guidelines)
- the guidelines regarding the customer-to-bank messages (SEPA Credit Transfer Scheme Customer-to-Bank Implementation Guidelines) which each participant is obliged to support at the request of the Originator.

The SEPA Credit Transfer Scheme Inter-Bank Implementation Guidelines (reference [1]) and the SEPA Credit Transfer Scheme Customer-to-Bank Implementation Guidelines (reference [12]) which set out the rules for implementing the credit transfer ISO 20022 XML standards, constitute **binding** supplements to the Rulebook.

Important specification to reference [12]: only when the Originator Bank offers to its Originators the service of accepting and processing electronically bundled Customer-



to-Bank Credit Transfer Instructions, the Originator Bank is obliged to accept at least but not exclusively Customer-to-Bank Credit Transfer Instructions which follow the specifications defined in [12] at the request of the Originator.

#### Section 4.5.1 DS-01 Customer to bank Credit Transfer Information

(...)

<b>Rules applied:</b>	<p><u>Only when the Originator Bank offers to its Originators the service of accepting and processing electronically bundled Customer-to-Bank Credit Transfer Instructions.</u> (The Originator Bank is obliged to accept <u>at least but not exclusively</u> customer-to-bank Credit Transfer Instructions <u>which follow the specifications defined in the SEPA Credit Transfer Scheme Customer-to-Bank Implementation Guidelines covered in Chapter 0.5</u> at the request of the Originator, <del>which are based on the credit transfer ISO 20022 XML initiation message standards in the SEPA Credit Transfer Scheme Customer-to-Bank Implementation Guidelines as defined in Chapter 0.5.</del></p> <p>Where any of the above attributes (except for AT-45, see rules applied in DS-02) are provided by the Originator within a payment instruction, they must be transported by the Originator Bank to the Beneficiary Bank in accordance with DS-02 subject to any overriding legal/regulatory requirements</p> <p>Information relating to an Originator Reference Party and/or Beneficiary Reference Party is included only for the purpose of assisting the Originator and/or Beneficiary in managing their payments and is not required by the Originator Bank and/or Beneficiary Bank for the purpose of the execution of the payment to which the information relates</p>
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#### Section 5.2 Compliance with the Rulebook

A Participant shall comply with:

- the Rulebook, including amendments as and when they are made and properly communicated to Participants
- the SEPA Credit Transfer Scheme Inter-Bank Implementation Guidelines
- the SEPA Credit Transfer Scheme Customer-to-Bank Implementation Guidelines when as Originator Bank it offers to its Originators the service of accepting and processing electronically bundled Customer-to-Bank Credit Transfer Instructions

#### **B. 2017 SCT Inst rulebook version 1.0**

##### Section 0.5.1 SEPA Instant Credit Transfer (SCT Inst) Scheme Implementation Guidelines

(...)

The SCT Inst Scheme Implementation Guidelines are available as two complementary documents:

- the ~~mandatory~~ guidelines regarding the Inter-Bank messages (SCT Inst Scheme Inter-Bank Implementation Guidelines (reference [1]))
- the guidelines regarding the Customer-to-Bank messages (SCT Inst Scheme Customer-to-Bank Implementation Guidelines (reference [10])) which each Participant is obliged to support at the request of the Originator.

The SCT Inst Scheme Inter-Bank Implementation Guidelines and the SCT Inst Scheme Customer-to-Bank Implementation Guidelines which set out the rules for implementing the credit transfer ISO 20022 XML standards, constitute **binding** supplements to the Rulebook.

Important specification to reference [10]: only when the Originator Bank offers to its Originators the service of accepting and processing electronically bundled Customer-



to-Bank SCT Inst Instructions, the Originator Bank is obliged to accept at least but not exclusively Customer-to-Bank SCT Inst Instructions which follow the specifications defined in [12] at the request of the Originator.

#### Section 4.5.1 DS-01 Customer to bank Credit Transfer Information

(...)

<b>Rules applied</b>	<p><u>Only when the Originator Bank offers to its Originators the service of accepting and processing electronically bundled Customer-to-Bank SCT Inst Instructions, t</u>The Originator Bank is obliged to accept <u>at least but not exclusively</u> Customer-to-Bank SCT Inst Instruction messages <u>which follow the specifications defined in the SCT Inst Scheme Customer-to-Bank Implementation Guidelines covered in Chapter 0.5</u> at the request of the Originator. <del>which are based on the credit transfer ISO 20022 XML initiation message standards in the SCT Inst Scheme Customer-to-Bank Implementation Guidelines as defined in Chapter 0.5.</del></p> <p>Where any of the above attributes (except for AT-45, see rules applied in DS-02) are provided by the Originator within a payment instruction, they must be transported by the Originator Bank to the Beneficiary Bank in accordance with DS-02 subject to any overriding legal/regulatory requirements.</p> <p>Information relating to an Originator Reference Party and/or Beneficiary Reference Party is included only for the purpose of assisting the Originator and/or Beneficiary in managing their payments and is not required by the Originator Bank and/or Beneficiary Bank for the purpose of the execution of the payment to which the information relates.</p>
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#### Section 5.2 Compliance with the Rulebook

A Participant shall comply with:

- the Rulebook, including amendments as and when they are made and properly communicated to Participants
- SCT Inst Scheme Inter-Bank Implementation Guidelines
- SCT Inst Scheme Customer-to-Bank Implementation Guidelines when as Originator Bank it offers to its Originators the service of accepting and processing electronically bundled Customer-to-Bank SCT Inst Instructions

#### **C. 2017 SDD Core Rulebook Version 1.0**

##### Section 0.5.1 SEPA Direct Debit Scheme Implementation Guidelines

(...)

The SEPA Core Direct Debit Scheme Implementation Guidelines are available as two complementary documents:

- the ~~mandatory~~ guidelines regarding the inter-bank Collection messages (SEPA Core Direct Debit Scheme inter-bank Implementation Guidelines) and
- the guidelines regarding the Customer-to-Bank Collection messages (SEPA Core Direct Debit Scheme Customer-to-Bank Implementation Guidelines) which each participant is obliged to support at the request of the Creditor.

The SEPA Core Direct Debit Scheme Inter-bank Implementation Guidelines (reference [9]) and the SEPA Core Direct Debit Scheme Customer-to-Bank Implementation



Guidelines (reference [12]) which set out the rules for implementing the direct debit ISO 20022 XML Standards; constitute **binding** supplements to the Rulebook.

Important specification to reference [12]: only when the Creditor Bank offers to its Creditors the service of accepting and processing electronically bundled Customer-to-Bank Collections, the Creditor Bank is obliged to accept at least but not exclusively Customer-to-Bank Collections which follow the specifications defined in [12] at the request of the Creditor.

#### Section 4.7.4 DS-03 – Customer to Bank Collection

**Description:** The Creditor must supply the following attributes. Attributes known by the Creditor Bank may be filled in by the Creditor Bank. This is a matter between the Creditor and the Creditor Bank. Attributes are mandatory unless otherwise indicated.

Only when the Creditor Bank offers to its Creditors the service of accepting and processing electronically bundled Customer-to-Bank Collections, the Creditor Bank is obliged to accept at least but not exclusively Customer-to-Bank Collections messages which follow the specifications defined at the request of the Creditor which are based on the direct debit ISO 20022 XML initiation message standards in the SEPA Core Direct Debit Scheme Customer-to-Bank Implementation Guidelines covered in as defined in Chapter 0.5 at the request of the Creditor.

#### Section 5.2 Compliance with the Rulebook

A Participant shall comply with:

- the Rulebook, including amendments as and when they are made and properly communicated to Participants
- the SEPA Core Direct Debit Scheme Inter-Bank Implementation Guidelines
- the SEPA Core Direct Debit Scheme Customer-to-Bank Implementation Guidelines when as Creditor Bank it offers to its Creditors the service of accepting and processing electronically bundled Customer-to-Bank Collections

#### **D. SDD B2B Rulebook Version 7.1**

##### Section 0.5.1 SEPA Business-to-Business Direct Debit Implementation Guidelines (...)

The SEPA Business-to-Business Direct Debit Scheme Implementation Guidelines are now available as two complementary documents:

- the ~~mandatory~~ guidelines regarding the inter-bank Collection messages (SEPA Business-to-Business Direct Debit Scheme Inter-bank Implementation Guidelines) and
- the guidelines regarding the Customer-to-Bank Collection messages (SEPA Business-to-Business Direct Debit Scheme Customer-to-Bank Implementation Guidelines) which each participant is obliged to support at the request of the Creditor.

The SEPA Business-to-Business Direct Debit Inter-bank Implementation Guidelines (reference [9]) and the SEPA Business-to-Business Direct Debit Scheme Customer-to-Bank Implementation Guidelines (reference [12]) which set out the rules for



implementing the direct debit ISO 20022 XML standards, constitute **binding** supplements to the Rulebook.

Important specification to reference [12]: only when the Creditor Bank offers to its Creditors the service of accepting and processing electronically bundled Customer-to-Bank Collections, the Creditor Bank is obliged to accept at least but not exclusively Customer-to-Bank Collections which follow the specifications in [12] at the request of the Creditor.

#### Section 4.7.4 DS-03 – The Business Customer to Bank Collection (☐ e-Mandates)

**Description:** The Creditor must supply the following attributes. Attributes known by the Creditor Bank may be filled in by the Creditor Bank. This is a matter between the Creditor and the Creditor Bank. Attributes are mandatory unless otherwise indicated.

Only when the Creditor Bank offers to its Creditors the service of accepting and processing electronically bundled Customer-to-Bank Collections, the Creditor Bank is obliged to accept at least but not exclusively Customer-to-Bank Collections messages at the request of the Creditor which follow the specifications defined are based on the direct debit ISO 20022 XML initiation message standards in the SEPA Business-to-Business Direct Debit Scheme Customer-to-Bank Implementation Guidelines covered as defined in Chapter 0.5 at the request of the Creditor.

#### Section 5.2 Compliance with the Rulebook

A Participant shall comply with:

- the Rulebook, including amendments as and when they are made and properly communicated to Participants
- the SEPA Business-to-Business Direct Debit Inter-Bank Implementation Guidelines
- the SEPA Business-to-Business Direct Debit Scheme Customer-to-Bank Implementation Guidelines when as Creditor Bank it offers to its Creditors the service of accepting and processing electronically bundled Customer-to-Bank Collections

#### **1.3 Wherever possible, please indicate:**

1. Impact on the Scheme in general:

Yes. This change clarifies which Originator Banks and Creditor Banks must comply with the mandatory C2B IGs of the respective EPC schemes.

2. Impact on the interbank space:

No impact.

3. Impact on the message standards (SEPA Scheme Implementation Guidelines and other standards):

No impact to the C2B messages themselves in the C2B IGs.

4. Impact on the legal rules as defined in chapter 5 of the EPC SEPA Scheme Rulebooks:





Yes. This change clarifies which Originator Banks and Creditor Banks now must comply with the C2B IGs of the respective EPC schemes.

5. The nature of the change request:

a. A change (deleting or replacing an existing Rulebook element by a new one)

Yes

b. A variant (adding an alternative – optional – rule alongside an existing Rulebook element)

No



## 2 Elements for evaluation

The submitting party is requested to give an appropriate answer to each of these questions with sufficient detail to allow the EPC to make an evaluation of the change request submitted.

Is the change request a case for SEPA wide acceptance?	YES, this change request provides clarity about which Originator Banks and Creditor Banks have to comply with the mandatory C2B IGs of the respective EPC schemes.
Is the change request underpinned by a cost-benefit analysis?	NO.
Does the change fit in the strategic objectives for SEPA?	YES. It supports the further harmonization whereby SDD Creditors and SCT Originators can submit their SEPA payment files based on just a single set of specifications which all Creditor Banks and Originator Banks in SEPA have to accept
Do you consider that the implementation of the change resulting from the acceptance of the change request is feasible?	YES.
Do you consider that the change request does not impede SEPA-wide interoperability?	YES.
Do you consider that the change request is in the scope of the scheme involved?	YES.

[X] Public – [ ] Internal Use – [ ] Confidential – [ ] Strictest Confidence

Distribution: Publicly available

## TEMPLATE

for proposing a change request in a SEPA Payment Scheme

**Responses by e-mail to: [change-request.EPC-scheme@epc-cep.eu](mailto:change-request.EPC-scheme@epc-cep.eu)**

**by 31 December 2017**

<b>Name of contributor:</b>	<b>Scheme Evolution and Maintenance Working Group (SEMWG)</b>
<b>Organisation:</b>	<b>EPC</b>
<b>Address:</b>	
<b>Contact details:</b>	
<b>Your reference:</b>	<b>#02 – Changes to the Recall procedure</b>
<b>Scheme and document and version number:</b>	<u>Highlight which EPC SEPA Scheme Rulebook(s) this change request relates to:</u> <b>EPC125-05 2017 SEPA Credit Transfer Rulebook Version 1.1</b> <b>EPC004-16 2017 SEPA Instant Credit Transfer Rulebook Version 1.1</b> <del>EPC016-06 2017 SEPA Direct Debit Core Rulebook Version 1.0</del> <del>EPC222-07 2017 SEPA Direct Debit Business to Business Rulebook Version 1.0</del>
<b>Request Date:</b>	<b>14 December 2017</b>
<b>For information:</b>	This template is provided by EPC to allow any person or organisation to submit a change request for making a change to the SEPA Schemes in accordance with the rules set out in the document 'SEPA Scheme Management Internal Rules' (SMIRs) available on the EPC Website: <a href="http://www.europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/sepa-scheme-management-internal-rules-version-40/">http://www.europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/sepa-scheme-management-internal-rules-version-40/</a>



## 1 General Description of the Change Request

### 1.1 Suggested launch date (if any):

17 November 2019 – effectiveness date of the 2019 EPC SEPA scheme rulebooks.

### 1.2 Description of the change request:

The following issues have been reported with respect to the SCT Recall procedure:

- Sometimes Recalls appear not to be issued for one of the three permitted Recall reasons (technical error, duplication or fraud).
- Scheme participants are receiving Recall messages after the deadline defined in the SCT rulebook. To manage these events, scheme participants are obliged to use a manual exception handling.
- The Beneficiary Bank does not respond to the Recall from the Originator Bank within the deadline defined in the SCT rulebook because the Beneficiary Bank may have contacted the Beneficiary but did not receive a reply from the Beneficiary.
- The Beneficiary Bank sometimes does not reply with the appropriate positive message (pacs.004) but with a "ordinary" transfer message (pacs.008) which can cause reconciliation problems on the side of the Originator Bank

Where applicable, upper-mentioned issues may also occur for Recalls made under the SCT Inst scheme.

In addition, it is proposed to include the possibility for a Request for Status Update in the Recall process of both SCT rulebooks. The feature is already included in the 'Request for a Recall by the Originator' (RFRO) process of both SCT rulebooks. The 2017 version of the pacs.028 message used under the RFRO process can be re-used. It will be of further assistance to the Originator Bank to the benefit of the Originator in the exceptional case the Originator Bank has not received any response from the Beneficiary Bank after the Recall response deadline defined in both SCT rulebooks.

The following concrete changes are proposed in the SCT rulebook **and** the SCT Inst rulebook to resolve such issues and to harmonize as best as possible the Recall process description in both SCT rulebooks.

#### Note:

*The 2018 change request #08 from the EPC proposes editorial changes among other in the structural presentation of the Recall description of the SCT rulebook. The purpose of item # 08 is to align the structure of the SCT Recall description with the one in the SCT Inst rulebook.*

*If the change request items # 03 and #08 are supported in the 2018 rulebook change management cycle, the current section numbering for the points A. and B. below will be adapted.*

#### **A. 2017 SCT rulebook version 1.1 - Section 4.4 Exception Processing Flow**

(...)

A **Recall** occurs when the Originator Bank requests to cancel a **SEPA-Credit Transfer Transaction**. ~~The Recall procedure must be initiated by the Originator Bank within 10 Banking Business Days after execution date of the SCT subject to the Recall.~~ The Recall procedure can be initiated only by the Originator Bank, which may do it on behalf of the Originator's customer.



Before initiating the Recall procedure, the Originator Bank has to check if the Credit Transfer Transaction~~SCT(s)~~ is are subject to one of the ~~reasons listed below~~

~~A bank may initiate a Recall procedure for~~ following reasons only:

- Duplicate sending
- Technical problems resulting in erroneous Credit Transfer Transaction(s)~~SCT(s)~~
- Fraudulent originated Credit Transfer Instruction

The step by step process flow for a Recall (PR02) is given in Section 4.3.2.

The main characteristics of a Recall and the answer to a Recall (DS-05 and DS-06 in section 4.6) are:

- The Originator Bank must send out the Recall within the period of 10 Banking Business Days following the execution date of the initial Credit Transfer Transaction subject to the Recall.
- The ~~returned~~ amount sent back can differ from the Original Amount of the Credit Transfer Transaction~~Instruction~~. The Beneficiary Bank may decide to charge a fee to the Originator Bank.
- The Recall message is routed through the same path taken by the ~~initial/original~~ Credit Transfer Transaction~~credit transfer~~, with no alteration of the data contained in the ~~initial/original~~ Credit Transfer Transaction~~credit transfer~~.
- A record of the relevant data relating to the initial Credit Transfer Transaction~~credit transfer~~, sufficient to provide an audit trail, is included.
- Recall messages contain a reason code (attribute AT-48, see below).
- If initiated before settlement, the Recall will lead to a cancellation, according to the CSM's own procedures agreed with its participants. If initiated after settlement, the Recall will be forwarded by the CSM.

~~The step by step process flow for a Recall (PR02) is given in Section 4.3.2 and stipulates that~~

- The Beneficiary Bank ~~must has to~~ provide the Originator Bank with an answer to a Recall within 10 Banking Business Days following the receipt of the SCT Recall request from the Originator Bank.  
The Beneficiary Bank is in breach with the Rulebook if it has not responded to the Recall by the Originator Bank within this period of 10 Banking Business Days. If the Beneficiary Bank has received no response from the Beneficiary to this Recall within these 10 Banking Business Days, the Beneficiary Bank must send a negative answer with the reason "No response from the Beneficiary" to the Originator Bank.
- In case the Beneficiary Bank can report a positive answer to a Recall, the Beneficiary Bank needs to use the message prescribed in [1]. The Beneficiary Bank cannot transfer back the amount through a separate Credit Transfer Transaction message.

It is the decision of the Beneficiary Bank if it wants to charge a ~~return~~ fee to the Originator Bank. This practice is only allowed for a **positive** response to a Recall. For this purpose, a field is dedicated in the ~~answer~~return message. This practice is limited to ~~the Rrecalls procedure~~ only and has under no circumstances effect on the normal ~~Rreturn procedure~~ as defined in the SCT Rulebook. ~~It is purely limited and restricted for recalls only.~~



## B. 2017 SCT rulebook version 1.1 - Section 4.3.2 Recall Processing Flow (PRO2)

(...)

**CT-02.00 & CT-02.01** The Originator Bank realizes the need to recall an Credit Transfer TransactionSCTs.

It may also receive a request from the Originator (see CT-02.00).

Before initiating the Recall procedure, the Originator Bank must check if the initial Credit Transfer TransactionSCT(s) subject to the Recall:

- ~~H~~had an execution date ~~towards the CSM~~ of less than or equal to 10 Banking Business Days before the Recall.
- ~~H~~ads ~~(have)~~ really been wrongly executed for one of the reasons listed below:
  - Duplicate sending
  - Technical problems resulting in erroneous Credit Transfer Transaction SCT(s)
  - Fraudulent originated Credit Transfer Instruction

The path used for initiating the Recall should be identical to the one used for the initial Credit Transfer TransactionSCT subject to the Recall.

The Originator Bank must send out the Recall within the period of 10 Banking Business Days following the execution date of the initial Credit Transfer Transaction.

**CT-02.01R** The Originator Bank can reject the request of the Originator to make a Recall when it judges that the initial Credit Transfer TransactionSCT is not the subject of one of the foregoing reasons or if this request was submitted more than 10 Banking Business Days after the execution date of the initial SCT Transactions.

**CT-02.02** The CSM will check if the Credit Transfer TransactionSCT is already executed, if not it should handle the Recall before execution according to its own procedures agreed with its participants. If the Credit Transfer TransactionSCT is already executed the CSM will transfer the Recall to the Beneficiary Bank.

**CT-02.03** The Beneficiary Bank must always handle the Recall ~~upon receipt of such request~~ and must provide ~~either~~ a positive or negative answer within 10 Banking Business Days following the receipt of the Recall from the Originator Bank.

If the Credit Transfer TransactionSCT was already credited to the Beneficiary's account, there are sufficient funds on the account and the funds are not yet transferred back~~returned~~, the Beneficiary Bank may, depending on the legislation in its country and/or contractual agreement with the Beneficiary:

- Generate immediate positive answer by debiting the account
- Decide it is necessary to ask the Beneficiary for debit authorisation
- Be obliged to get the Beneficiary's authorization to debit its account

**CT-02.03A** If needed: the Beneficiary is asked for his authorization to let the Beneficiary Bank debit its payment account for a Recall.



**CT-02.03R** The Beneficiary Bank will generate a negative answer to the Originator Bank and give reason for it if:

- ~~T~~here are insufficient funds on the account
- ~~T~~he account is closed
- ~~T~~here is a legal reason: to be explained in a clear text
- Beneficiary's refusal
- ~~N~~o response from the Beneficiary
- ~~Initial Credit Transfer Transaction Original Credit Transfer~~ never received
- ~~The Funds of the initial Credit Transfer Transaction already transferred back~~ready returned transaction

~~**CT-02.04** If needed the Beneficiary is asked for his authorization for a Recall.~~

~~**CT-02.045** The Beneficiary Bank generates a positive answer to the Recall. The Beneficiary Bank ~~by~~ debiting the account of the Beneficiary (if needed, the Beneficiary Bank waits until it has received the authorisation from the Beneficiary for debiting his account).~~

~~**CT-02.056** The CSM receives the positive answer to the Recall from the Beneficiary Bank and settles this with the Originator Bank.~~

~~**CT-02.067** The Originator Bank credits the account of the Originator with the amount of the positive answer to the Recall.~~

~~**CT-02.07 (NEW)** In the exceptional case of no response from the Beneficiary Bank within the deadline of 10 Banking Business Days following the receipt of the Recall from the Originator Bank, the Originator Bank may send a Request for Status Update to the Beneficiary Bank.~~

~~**CT-02.08** The Beneficiary Bank receives a negative answer or no answer from the Beneficiary to process the Recall and generates therefore a negative answer message.~~

~~**CT-02.08R** The Beneficiary Bank received no debit authorisation or no answer at all from the Beneficiary and generates therefore a negative answer message in which it gives the reason for refusal.~~

### C. 2017 SCT rulebook version 1.1 – Section 4.6.5 DS-05 Recall of Credit Transfer Dataset

<b>Identification:</b>	<b>DS-05</b>
<b>Name:</b>	<b>The Recall of a Credit Transfer Dataset</b>
<b>Description:</b>	This dataset contains the messages for description of the minimum information that an Originator Bank needs to make available to the Beneficiary Bank
<b>Attributes contained:</b>	<del>Request for</del> Recall of Credit Transfer: <ul style="list-style-type: none"><li>• An exact copy of the original Interbank Payment dataset (DS-02) which is being recalled.</li></ul>



<b>Identification:</b>	<b>DS-05</b>
<b>Name:</b>	<b>The Recall of a Credit Transfer Dataset</b>
	<ul style="list-style-type: none"><li>• 04 The amount of the SEPA Credit Transfer in euro</li><li>• 48 The Recall reason code</li><li>• R2 Identification of the type of party initiating the "R" message</li><li>• R7 The specific reference of the Bank initiating the Recall</li><li>• 49 Additional Information to AT-48 The Recall reason code</li></ul>
<b>Remarks:</b>	<p>Except for AT-49, these attributes reflect business requirements and do not prescribe fields in the SEPA Credit Transfer Scheme Interbank Implementation Guidelines as defined in Chapter.</p> <p><u>In case the Request for Status Update is used, a clear reference to the original Recall of the Credit Transfer needs to be provided besides the copy of DS-02.</u></p>

#### **D. 2017 SCT rulebook version 1.1 – Section 4.7.1 Attribute Details**

<b>Identification:</b>	<b>AT-48</b>
<b>Name:</b>	<b>The Recall reason code</b>
<b>Description:</b>	<p>This code explains the reason for the Recall for a <u>SEPA Credit Transfer Collection</u>. It is defined by the Originator Bank who initiates the Recall. It can be used by the Beneficiary Bank to inform the Beneficiary about the reason for debit of the account of the Beneficiary.</p>
<b>Value range:</b>	<p>Codes are:</p> <ul style="list-style-type: none"><li>• Duplicate sending</li><li>• Technical problems resulting in erroneous SCTs</li><li>• <u>Fraudulent originated credit transfer</u></li><li>• <u>Request for Status Update</u></li></ul>





#### E. 2017 SCT Inst rulebook version 1.1 – Section 4.3.2.2 SCT Inst Recall processing

An **SCT Inst Recall** occurs when the Originator Bank requests to cancel an SCT Inst Transaction. The Recall procedure can be initiated only by the Originator Bank which may do it on behalf of the Originator.

Before initiating the Recall procedure, the Originator Bank has to check if the SCT Inst Transaction is subject to one of the following reasons only:

- Duplicate sending
- Technical problems resulting in erroneous SCT Inst Transaction(s)
- Fraudulent originated SCT Inst Instruction

The step-by-step process flow for a SCT Inst Recall (PR-02) is given below. ~~The Beneficiary Bank has to provide the Originator Bank with an answer to the SCT Inst Recall within 10 Banking Business Days following the SCT Inst Recall from the Originator Bank.~~

The main characteristics of a SCT Inst Recall and the answer to a SCT Inst Recall (DS-05 and DS-06 in section 4.5) are:

- ~~The Originator Bank has to~~ must send out the SCT Inst Recall within 10 Banking Business Days after the execution date of the initial SCT Inst Transaction.
- ~~The amount sent back can differ from the Original Amount~~ initial amount of the SCT Inst Transaction. ~~If the Beneficiary Bank may decides~~ to charge a fee to the Originator Bank.
- ~~The SCT Inst Recall message is routed through the same path taken by intermediaries used for~~ the initial SCT Inst Transaction, with no alteration of the data contained in the initial SCT Inst Transaction.
- ~~A~~ record of the relevant data relating to the initial SCT Inst Transaction, sufficient to provide an audit trail, is included.
- Recall messages contain a reason code (attribute AT-48).
- ~~The Originator Bank has to send out the SCT Inst Recall within 10 Banking Business Days after the execution date of the initial SCT Inst Transaction~~
- ~~The Beneficiary Bank must provide the Originator Bank with an~~ answer to ~~the~~ SCT Inst Recall within 10 Banking Business Days following the receipt of the SCT Inst Recall from the Originator Bank.  
The Beneficiary Bank is in breach with the Rulebook if it has not responded to the SCT Inst Recall by the Originator Bank within this period of 10 Banking Business Days. If the Beneficiary Bank has received no response from the Beneficiary to this SCT Inst Recall within these 10 Banking Business Days, the Beneficiary Bank must send a negative answer with the reason “No response from the Beneficiary” to the Originator Bank.
- In case the Beneficiary Bank can report a positive answer to a SCT Inst Recall, the Beneficiary Bank needs to use the message prescribed in [1]. The Beneficiary Bank cannot transfer back the amount through a separate SCT Inst Transaction message.
- Each party in the Interbank Space receiving the SCT Inst Recall from the Originator Bank or receiving the answer to the SCT Inst Recall from the Beneficiary Bank, has to send the concerned SCT Inst Recall and the answer to the SCT Inst Recall **Immediately** to the following party in the Interbank Space, the Beneficiary Bank or the Originator Bank.



It is the decision of the Beneficiary Bank if it wants to charge a ~~return~~-fee to the Originator Bank. This practice is only allowed for a **positive** response to a SCT Inst Recall. For this purpose, a field is dedicated in the answer message. ~~This practice is purely limited to Recalls only.~~

(...)

**CT-02.01** The Originator Bank realises the need to recall an SCT Inst Transaction. It may also receive a Recall request from the Originator (see CT-02.00).

Before initiating the Recall procedure, the Originator Bank must check if the initial SCT Inst Transaction:

- Had an execution date of less than or equal to 10 Banking Business Days before the Recall.
- Had been wrongly executed for one of the reasons listed below:
  - Duplicate sending
  - Technical problems resulting in an erroneous SCT Inst Transaction
  - Fraudulent originated SCT Inst Instruction

The path used for initiating the Recall should be identical to the one used through the same parties in the Interbank Space used for the initial SCT Inst Transaction.

The Originator Bank has to send out the SCT Inst Recall within the period of 10 Banking Business Days following the execution date of the SCT Inst Transaction.

**CT-02.01R** The Originator Bank can reject the request of the Originator to make a Recall when it judges that the initial SCT Inst Transaction is not the subject of one of the foregoing reasons or if this request was submitted more than 10 Banking Business Days after the execution date of the initial SCT Inst Transaction. -

**CT-02.02** The parties in the Interbank Space transmit Instantly the SCT Inst Recall to the Beneficiary Bank



**CT-02.03** The Beneficiary Bank must always handle the SCT Inst Recall and must provide a positive or negative answer within 10 Banking Business Days following the receipt of the SCT Inst Recall from the Originator Bank.

If there are sufficient Funds on the Payment Account and the Funds are not yet transferred back by the Beneficiary, the Beneficiary Bank may, depending on the legislation in its country and/or contractual agreement with the Beneficiary:

- Generate an immediate positive answer by debiting the Payment Account
- Decide whether it is necessary to ask the Beneficiary for debit authorisation
- Be obliged to get the Beneficiary's authorization to debit its Payment Account

**CT-02.03A** If needed: the Beneficiary is asked for his authorization to let the Beneficiary Bank debit its Payment Account for a SCT Inst Recall

**CT-02.03R** The Beneficiary Bank will generate a negative answer to the Originator Bank and give reason for it if:

- ~~T~~here are insufficient Funds on the Payment Account
- ~~T~~he Payment Account is closed
- ~~T~~here is a legal reason: to be explained in a clear text
- Beneficiary's refusal
- ~~N~~o response from the Beneficiary within the 10 Banking Business Days following the receipt of the SCT Inst Recall from the Originator Bank
- ~~I~~nitial SCT Inst Transaction never received
- ~~T~~he Funds of the initial SCT Inst Transaction already transferred back

The parties in the Interbank Space transmit Instantly the negative answer to the SCT Inst Recall to the Originator Bank.

**CT-02-04** The Beneficiary Bank generates a positive answer to the Recall request. The Beneficiary Bank ~~by debiting~~ the Payment Account of the Beneficiary (if needed, after the Beneficiary Bank has received authorisation from the Beneficiary to debit his Payment Account).

**CT-02.05** The parties in the Interbank Space transmit Instantly the positive answer to the SCT Inst Recall.

The CSM of the Originator Bank in the Interbank Space transmits the positive answer to the Recall from the Beneficiary Bank.

The CSMs of the Beneficiary Bank and of the Originator Bank make the necessary arrangements to establish a settlement position between the two Banks.

**CT-02.06** The Originator Bank credits the Payment Account of the Originator with the amount of the positive answer to the Recall.



**CT-02.07 (NEW)** In the exceptional case of no response from the Beneficiary Bank within the deadline of 10 Banking Business Days following the receipt of the SCT Inst Recall from the Originator Bank, the Originator Bank may send a Request for Status Update to the Beneficiary Bank.

**F. 2017 SCT Inst rulebook version 1.1 – Section 4.5.5 DS-05 Recall of an SCT Inst Dataset**

<b>Identification</b>	<b>DS-05</b>
<b>Name</b>	<b>The Recall of an SCT Inst dataset</b>
<b>Description</b>	This dataset contains the messages for description of the minimum information that an Originator Bank needs to make available to the Beneficiary Bank
<b>Attributes contained</b>	<u>Request for Recall of an SCT Inst:</u> <ul style="list-style-type: none"><li>• An exact copy of the original Interbank payment dataset (DS-02) which is being recalled.</li><li>• 04 The amount of the SCT Inst in euro</li><li>• 48 The Recall reason code</li><li>• R2 Identification of the type of party initiating the “R” message</li><li>• R6 The specific reference of the bank initiating the Recall</li><li>• 49 Additional Information to AT-48 The Recall reason code</li></ul>
<b>Remarks</b>	Except for AT-49, these attributes reflect business requirements and do not prescribe fields in the SCT Inst Scheme Interbank Implementation Guidelines as defined in Chapter <b>Error! Reference source not found..</b> <u>In case the Request for Status Update is used, a clear reference to the original Recall of the SCT Inst needs to be provided besides the copy of DS-02.</u>

**G. 2017 SCT Inst rulebook version 1.1 – Section 4.6 Business Requirements for Attributes**

<b>Identification:</b>	<b>AT-48</b>
<b>Name:</b>	<b>The Recall reason code</b>
<b>Description:</b>	This code explains the reason for the Recall for a <u>SCT Inst TransactionCollection</u> . It is defined by the Originator Bank who initiates the <u>SCT Inst</u> Recall. It can be used by the Beneficiary Bank to inform the Beneficiary about the reason for debit of the Payment Account of the Beneficiary.
<b>Value range:</b>	Codes are: <ul style="list-style-type: none"><li>• Duplicate sending</li><li>• Technical problems resulting in an erroneous SCT Inst</li></ul>



- |  |  |
|--|--|
|  | <ul style="list-style-type: none"><li>• <u>Fraudulent originated SCT Inst</u></li><li>• <u>Request for Status Update</u></li></ul> |
|--|--|

### 1.3 Wherever possible, please indicate:

1. Impact on the Scheme in general:

Yes. This change further specifies the rules and deadlines that the SCT and SCT Inst scheme participants have to respect with regards to Recalls.

2. Impact on the interbank space:

Yes. Firmer specifications are given to SCT and SCT Inst scheme participants what they need to do and within a certain timespan when handling Recalls.

Implementation of the 2017 version of the pacs.028 message to support the possibility for a 'Request for Status Update' in the Recall process of both SCT rulebooks. This message is already selected for the 'Request for a Recall by the Originator' process in both SCT rulebooks going live in November 2018.

3. Impact on the message standards (SEPA Scheme Implementation Guidelines and other standards):

Implementation of the 2017 version of the pacs.028 message.

4. Impact on the legal rules as defined in chapter 5 of the EPC SEPA Scheme Rulebooks:

No.

5. The nature of the change request:

- a. A change (deleting or replacing an existing Rulebook element by a new one)

Yes

- b. A variant (adding an alternative – optional – rule alongside an existing Rulebook element)

No



## 2 Elements for evaluation

The submitting party is requested to give an appropriate answer to each of these questions with sufficient detail to allow the EPC to make an evaluation of the change request submitted.

Is the change request a case for SEPA wide acceptance?	YES, this change request emphasizes that Beneficiary Banks have to give a formal answer to a (SCT Inst) Recall within a well-defined period of time.
Is the change request underpinned by a cost-benefit analysis?	NO.
Does the change fit in the strategic objectives for SEPA?	YES. It sets clearly outspoken rules and deadlines for all SCT and SCT Inst scheme participants by when Recalls need to be concluded. Non-compliance of these rules and deadlines are a breach against the SCT rulebooks.
Do you consider that the implementation of the change resulting from the acceptance of the change request is feasible?	YES.
Do you consider that the change request does not impede SEPA-wide interoperability?	YES.
Do you consider that the change request is in the scope of the scheme involved?	YES.

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## TEMPLATE

for proposing a change request in a SEPA Payment Scheme

**Responses by e-mail to: [change-request.EPC-scheme@epc-cep.eu](mailto:change-request.EPC-scheme@epc-cep.eu)**

**by 31 December 2017**

<b>Name of contributor:</b>	<b>Scheme Evolution and Maintenance Working Group (SEMWG)</b>
<b>Organisation:</b>	<b>EPC</b>
<b>Address:</b>	
<b>Contact details:</b>	
<b>Your reference:</b>	<b>#03 – Changes to the 'Request for Recall by the Originator' procedure</b>
<b>Scheme and document and version number:</b>	<u>Highlight which EPC SEPA Scheme Rulebook(s) this change request relates to:</u> <b>EPC125-05 2017 SEPA Credit Transfer Rulebook Version 1.1</b> <b>EPC004-16 2017 SEPA Instant Credit Transfer Rulebook Version 1.1</b> <del>EPC016-06 2017 SEPA Direct Debit Core Rulebook Version 1.0</del> <del>EPC222-07 2017 SEPA Direct Debit Business to Business Rulebook Version 1.0</del>
<b>Request Date:</b>	<b>14 December 2017</b>
<b>For information:</b>	This template is provided by EPC to allow any person or organisation to submit a change request for making a change to the SEPA Schemes in accordance with the rules set out in the document 'SEPA Scheme Management Internal Rules' (SMIRs) available on the EPC Website: <a href="http://www.europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/sepa-scheme-management-internal-rules-version-40/">http://www.europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/sepa-scheme-management-internal-rules-version-40/</a>



## 1 General Description of the Change Request

### 1.1 Suggested launch date (if any):

17 November 2019 – effectiveness date of the 2019 EPC SEPA scheme rulebooks.

### 1.2 Description of the change request:

In analogy with the change request item # 02 (review of the Recall procedure in both SCT rulebooks), a review of the 'Request for Recall by the Originator' (RFRO) procedure has been done on following grounds:

- The Beneficiary Bank does not respond to the RFRO request from the Originator Bank within the deadline defined in the SCT rulebooks because the Beneficiary Bank may have contacted the Beneficiary but did not receive a reply from the Beneficiary.
- The Beneficiary Bank may not reply with the appropriate positive message (pacs.004) but with a "ordinary" transfer message (pacs.008) which can cause reconciliation problems on the side of the Originator Bank

Another change is to adapt the 'Remarks' section of the DS-07 'Request for Recall by the Originator Dataset' (SCT rulebook) and the DS-08 'Request for Recall by the Originator Dataset' (SCT Inst rulebook). The interbank Implementation Guidelines (IGs) specify the usage of a 'FI to FI Payment Status Request' message (pacs.028) to request for a status update for a RFRO.

There are no data elements in the pacs.028 that can accommodate attributes AT-50 (AT-52 for SCT Inst) 'Reason code for the Request for Recall by the Originator' and AT-52 (AT-54 for SCT Inst) 'Additional Information to AT-50 Reason code for the Request for Recall by the Originator'.

Pacs.028 however makes a reference to the Request for Recall by the Originator (camt.056) and includes AT-51 (AT-53 for SCT Inst) 'The specific reference of the Originator Bank for the Request for Recall by the Originator'.

The final proposal is to extend the list of reasons for non-acceptance of the Request for Recall by the Originator compared to the list of reasons possible under the standard Recall procedure.

The EPC proposes the following concrete changes in the SCT rulebook **and** the SCT Inst rulebook to a) resolve such issues and b) to harmonize as best as possible the RFRO process description in both SCT rulebooks.





## A. **2017 SCT rulebook version 1.1 - Section 4.4 Exception Processing Flow**

(...)

A **Request for Recall by the Originator** can be initiated by the Originator Bank after an Originator has requested the Originator Bank to reverse a settled Credit Transfer Transaction for a reason other than duplicate sending, technical problems resulting in erroneous Credit Transfer Transaction(s) and a fraudulently originated Credit Transfer Instruction.

The Originator Bank is obliged to inform the Originator that such Request for Recall does not guarantee that the Originator will effectively receive back the Funds of the initial Credit Transfer Transaction. It will depend on the consent of the Beneficiary whether to turn back the Funds to the Originator.

The main characteristics of a Request for Recall by the Originator (DS-07) are:

- The message for a Request for Recall by the Originator is routed through the same path which was used for the initial Credit Transfer Transaction.
- A record of the relevant data relating to the initial Credit Transfer Transaction message, sufficient to provide an audit trail, is included with no alteration of the data contained in the initial Credit Transfer Transaction.
- The message contains a reason code (attribute AT-50, see section 4.7) highlighting the reason for the Request for Recall by the Originator.
- The Beneficiary Bank must send its answer to a Request for Recall by the Originator within 10 Banking Business Days following the receipt of the Request for Recall by the Originator from the Originator Bank.

### Process steps for a Request for Recall by the Originator

**Step 1** The Originator Bank receives the Request for Recall by the Originator. Before initiating the procedure for a Request for Recall by the Originator, the Originator Bank must check if

- The Originator has provided a ~~comprehensible~~ reason for this request as this reason will be submitted to the Beneficiary for its consideration.
- The debit date of the original Credit Transfer Transaction forming the subject of the Request for Recall by the Originator falls within the period of 13 months preceding the date at which the Request for Recall by the Originator has been received by the Originator Bank.

If these conditions are not met, the Originator Bank is allowed to reject the Request for Recall by the Originator.

The Originator Bank communicates to the Originator that the Request for Recall by the Originator is no guarantee that the Originator will effectively get back the Funds of the initial Credit Transfer Transaction.

The path used for initiating the Request for Recall by the Originator must have to be identical to the one used for the initial Credit Transfer Transaction.

**Step 2** The CSM routes the Request for Recall by the Originator to the Beneficiary Bank.

**Step 3** ~~The Beneficiary Bank must always handle the Request for Recall by the Originator and provide either a positive or negative answer to the Originator Bank within 10 Banking Business Days after the receipt of the Request for Recall by the Originator.~~  
The Beneficiary Bank will present the Request for Recall by the Originator with the reason to the Beneficiary for its consideration.



~~The non response to a Request for Recall by the Originator will be considered as a breach against the Rulebook.~~

The Beneficiary Bank is in breach with the Rulebook if it has not responded to the Request for Recall by the Originator within this period of 10 Banking Business Days. If the Beneficiary Bank has received no response from the Beneficiary to this Request for Recall by the Originator within these 10 Banking Business Days, the Beneficiary Bank must send a negative answer with the reason “No response from the Beneficiary” to the Originator Bank.

**Step 4A** Upon receipt of a positive response from the Beneficiary (DS-08 in section 4.6): the Beneficiary Bank debits the account of the Beneficiary and transfers the funds back via the CSM to the Originator Bank. If needed, the Beneficiary Bank waits until it has received the authorisation from the Beneficiary for debiting his account. The Beneficiary Bank needs to use the message prescribed in [1]. The Beneficiary Bank cannot transfer back the Funds through a separate Credit Transfer Transaction message.

It is the decision of the Beneficiary Bank if it wants to charge a ~~return~~ fee to the Originator Bank. This practice is only allowed for a **positive** response to a Request for Recall by the Originator. For this purpose, a field is dedicated in the response message DS-08.

**Step 4B** Upon receipt of a negative response from the Beneficiary (DS-08): the Beneficiary Bank will route the Beneficiary’s refusal via the CSM back to the Originator Bank. The Originator Bank communicates the refusal to the Request for Recall by the Originator to the Originator.

The communicated decision by the Beneficiary on the concerned initial Credit Transfer Transaction finalises the fate of the initial Credit Transfer Transaction from the perspective of both the Originator Bank and the Beneficiary Bank.

**Step 4C** In an exceptional case of no response from the Beneficiary Bank after 10 Banking Business Days after the receipt of the Request for Recall by the Originator, the Originator Bank may send a Request for Status Update to the Beneficiary Bank.

**Step 5** The Originator Bank credits the account of the Originator with the amount reported in the positive response message.



## B. 2017 SCT rulebook version 1.1 - Section 4.6.7 Request for Recall by the Originator Dataset

<b>Identification:</b>	DS-07
<b>Name:</b>	<b>Request for Recall by the Originator dataset</b>
<b>Description:</b>	This dataset contains the attributes describing the minimum information that the Originator Bank needs to make available in a Request for Recall by the Originator
<b>Attributes contained:</b>	<ul style="list-style-type: none"><li>• 50 Reason code for the Request for Recall by the Originator</li><li>• 51 The specific reference of the Originator Bank for the Request for Recall by the Originator</li><li>• 52 Additional Information to AT-50 Reason code for the Request for Recall by the Originator</li><li>• An exact copy of the original Interbank Payment dataset (DS-02) which the Request for Recall by the Originator relates to</li></ul>
<b>Remarks:</b>	<p>These attributes reflect business requirements and do not prescribe fields in the SEPA Credit Transfer Scheme Interbank Implementation Guidelines as defined in Chapter 0.5.</p> <p>In case the <del>reason code</del> 'Request for Status Update' is used, <del>an exact copy of a clear reference to</del> the original Request for Recall by the Originator needs to be provided <del>instead of besides</del> the copy of DS-02.</p>

## C. 2017 SCT rulebook version 1.1 - Section 4.7 Business requirements for Attributes

<b>Identification:</b>	AT-55
<b>Name:</b>	<b>Reason code for non-acceptance of the Request for Recall by the Originator</b>
<b>Description:</b>	The codes define the reason for non-acceptance of the Request for Recall by the Originator
<b>Value range</b>	<p>Codes are:</p> <ul style="list-style-type: none"><li>• <u>Beneficiary's refusal</u></li><li>• <u>Legal reasons</u></li><li>• <u>Account closed</u></li><li>• Insufficient funds on the account</li><li>• <u>No response from Beneficiary</u></li><li>• <u>Initial SCT Transaction never received</u></li><li>• Already <del>recalled</del> <u>returned</u> transaction</li></ul>



D. 2017 SCT Inst rulebook version 1.1 – Section 4.3.2.3 Request for Recall by the Originator

A **Request for Recall by the Originator** can be initiated by the Originator Bank after an Originator has requested the Originator Bank to get the reimbursement of a settled SCT Inst Transaction for a reason **other than** duplicate sending, technical problems resulting in erroneous SCT Inst Transactions or a fraudulently originated SCT Inst Instruction (see section 4.3.2.2).

The Originator Bank is obliged to inform the Originator that such Request for Recall does not guarantee that the Originator will effectively receive back the **Funds** of the initial SCT Inst Transaction. It will depend on the consent of the Beneficiary whether to turn back the Funds to the Originator.

The main characteristics of a Request for Recall by the Originator (see DS-08 in section 4.5) are:

- The message for a Request for Recall by the Originator is routed through the same path which was used for the initial SCT Inst Transaction.
- A record of the relevant data relating to the initial SCT Inst Transaction message, sufficient to provide an audit trail, is included with no alteration of the data contained in the initial SCT Inst Transaction.
- The message contains a reason code (attribute AT-52, see section 4.6-θ) highlighting the reason for the Request for Recall by the Originator.
- The Originator Bank has the choice to send out the Request for Recall by the Originator either Instantly or not.
- The Beneficiary Bank ~~has to~~must send ~~out its~~the answer to a Request for Recall by the Originator within 10 Banking Business Days following the receipt of the Request for Recall by the Originator from the Originator Bank.
- Each party in the Interbank Space receiving the Request for Recall by the Originator from the Originator Bank or receiving the answer to the Request for Recall by the Originator from the Beneficiary Bank, ~~has to~~must send the concerned Request for Recall by the Originator and the answer to the Request for Recall by the Originator **Immediately** to the following party in the Interbank Space, the Beneficiary Bank and the Originator Bank.



## Process steps for a Request for Recall by the Originator

**Step 1** The Originator Bank receives the Request for Recall by the Originator. Before initiating the procedure for a Request for Recall by the Originator, the Originator Bank must check if

- ~~The~~ Originator has provided a ~~comprehensible~~ reason for this request as this reason will be submitted to the Beneficiary for its consideration.
- ~~The~~ debit date of the original SCT Inst Transaction forming the subject of the Request for Recall by the Originator falls within the period of 13 months preceding the date at which the Request for Recall by the Originator has been received by the Originator Bank.

If these conditions are not met, the Originator Bank is allowed to reject the Request for Recall by the Originator.

The Originator Bank communicates to the Originator that the Request for Recall by the Originator is no guarantee that the Originator will effectively get back the ~~F~~unds of the initial SCT Inst Transaction.

The path used for initiating the Request for Recall by the Originator ~~has to~~must be identical to the one used for the initial SCT Inst Transaction.

**Step 2** The parties in the Interbank Space transmit Instantly the Request for Recall by the Originator to the Beneficiary Bank.

**Step 3** ~~The Beneficiary Bank must always handle the Request for Recall by the Originator and must provide either a positive or negative answer to the Originator Bank within 10 Banking Business Days after the receipt of the Request for Recall by the Originator.~~ The Beneficiary Bank will present the Request for Recall by the Originator with the reason to the Beneficiary for its consideration.

~~The non-response to a Request for Recall by the Originator will be considered as a breach of the Rulebook.~~

The Beneficiary Bank is in breach with the Rulebook if it has not responded to the Request for Recall by the Originator within this period of 10 Banking Business Days. If the Beneficiary Bank has received no response from the Beneficiary to this Request for Recall by the Originator within these 10 Banking Business Days, the Beneficiary Bank must send a negative answer with the reason “No response from the Beneficiary” to the Originator Bank.

**Step 4A** Upon receipt of a positive response from the Beneficiary (see DS-09 in section 4.5): the Beneficiary Bank debits the Payment Account of the Beneficiary and transfers the Funds back via the parties in the Interbank Space. If needed, the Beneficiary Bank waits until it has received authorisation from the Beneficiary to debit his Payment Account. The Beneficiary Bank needs to use the message prescribed in [1]. The Beneficiary Bank cannot transfer back the Funds through a separate SCT Inst Transaction message.

It is the decision of the Beneficiary Bank if it wants to charge a ~~return~~ fee to the Originator Bank. This practice is only allowed for a **positive** response to a Request for Recall by the Originator. For this purpose, a field is dedicated in the response message DS-09.



**Step 4B** Upon receipt of a negative response from the Beneficiary (DS-09): the Beneficiary Bank will route the Beneficiary's refusal via the parties in the Interbank Space back to the Originator Bank. The Originator Bank communicates the refusal to the Request for Recall by the Originator to the Originator.

The communicated decision by the Beneficiary on the concerned initial SCT Inst Transaction finalises the fate of the initial SCT Inst Transaction from the perspective of both the Originator Bank and the Beneficiary Bank.

**Step 4C** In an exceptional case of no response from the Beneficiary Bank after 10 Banking Business Days after the receipt of the Request for Recall by the Originator, the Originator Bank may send a Request for Status Update to the Beneficiary Bank.

**Step 5** The Originator Bank credits the Payment Account of the Originator with the amount reported in the positive response message.

**E. 2017 SCT Inst rulebook version 1.1 – Section 4.5.8 DS-08 Request for Recall by the Originator Dataset**

<b>Identification</b>	DS-08
<b>Name</b>	Request for Recall by the Originator dataset
<b>Description</b>	This dataset contains the attributes describing the minimum information that the Originator Bank needs to make available in a Request for Recall by the Originator
<b>Attributes contained</b>	<ul style="list-style-type: none"><li>• 52 Reason code for the Request for Recall by the Originator</li><li>• 53 The specific reference of the Originator Bank for the Request for Recall by the Originator</li><li>• 54 Additional Information to AT-52 Reason code for the Request for Recall by the Originator</li><li>• An exact copy of the original Interbank payment dataset (DS-02) which the Request for Recall by the Originator relates to</li></ul>
<b>Remarks</b>	<p>These attributes reflect business requirements and do not prescribe fields in the SCT Inst Scheme Interbank Implementation Guidelines as defined in Chapter 0.5.</p> <p>In case the <del>reason code</del> 'Request for Status Update' is used, <del>an exact copy of a clear reference to</del> the original Request for Recall by the Originator needs to be provided <del>besides instead of</del> the copy of DS-02.</p>



## F. 2017 SCT Inst rulebook version 1.1 – Section 4.6 Business Requirements for Attributes

<b>Identification:</b>	AT-57
<b>Name:</b>	<b>Reason code for non-acceptance of the Request for Recall by the Originator</b>
<b>Description:</b>	The codes define the reason for non-acceptance of the Request for Recall by the Originator
<b>Value range</b>	Codes are: <ul style="list-style-type: none"><li>• <u>Beneficiary's refusal</u></li><li>• <u>Legal reasons</u></li><li>• <u>Account closed</u></li><li>• Insufficient funds on the account</li><li>• <u>No response from Beneficiary</u></li><li>• <u>Initial SCT Transaction never received</u></li><li>• Already <del>returned</del><del>called</del> transaction</li></ul>

### 1.3 Wherever possible, please indicate:

1. Impact on the Scheme in general:

Yes. This change further specifies the rules and deadlines that the SCT and SCT Inst scheme participants must respect with regards to Request for Recall by the Originator.

2. Impact on the interbank space:

Yes. Firmer specifications are given to SCT and SCT Inst scheme participants what they need to do and within a certain timespan when handling Recalls.

3. Impact on the message standards (SEPA Scheme Implementation Guidelines and other standards):

Yes. Changes in the range of reasons for some specific attributes in the response message to the RFRO in the interbank IGs.

4. Impact on the legal rules as defined in chapter 5 of the EPC SEPA Scheme Rulebooks:

No.

5. The nature of the change request:

- a. A change (deleting or replacing an existing Rulebook element by a new one)

Yes

- b. A variant (adding an alternative – optional – rule alongside an existing Rulebook element)

No



## 2 Elements for evaluation

The submitting party is requested to give an appropriate answer to each of these questions with sufficient detail to allow the EPC to make an evaluation of the change request submitted.

Is the change request a case for SEPA wide acceptance?	YES, this change request emphasizes that Beneficiary Banks have to give a formal answer to a (SCT Inst) Request for Recall by the Originator within a well-defined period of time.
Is the change request underpinned by a cost-benefit analysis?	NO.
Does the change fit in the strategic objectives for SEPA?	YES. It sets clearly outspoken rules and deadlines for all SCT and SCT Inst scheme participants by when Requests for Recall by the Originator need to be concluded. Non-compliance of these rules and deadlines are a breach against the SCT rulebooks.
Do you consider that the implementation of the change resulting from the acceptance of the change request is feasible?	YES.
Do you consider that the change request does not impede SEPA-wide interoperability?	YES.
Do you consider that the change request is in the scope of the scheme involved?	YES.



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## TEMPLATE

for proposing a change request in a SEPA Payment Scheme

**Responses by e-mail to: [change-request.EPC-scheme@epc-cep.eu](mailto:change-request.EPC-scheme@epc-cep.eu)**

**by 31 December 2017**

<b>Name of contributor:</b>	<b>Scheme Evolution and Maintenance Working Group (SEMWG)</b>
<b>Organisation:</b>	<b>EPC</b>
<b>Address:</b>	
<b>Contact details:</b>	
<b>Your reference:</b>	<b>#07 – Extra reasons for the response to a SCT Inquiry</b>
<b>Scheme and document and version number:</b>	<u>Highlight which EPC SEPA Scheme Rulebook(s) this change request relates to:</u> <b>EPC125-05 2017 SEPA Credit Transfer Rulebook Version 1.1</b> <del>EPC004-16 2017 SEPA Instant Credit Transfer Rulebook Version 1.1</del> <del>EPC016-06 2017 SEPA Direct Debit Core Rulebook Version 1.1</del> <del>EPC222-07 2017 SEPA Direct Debit Business to Business Rulebook Version 1.1</del>
<b>Request Date:</b>	<b>14 December 2017</b>
<b>For information:</b>	This template is provided by EPC to allow any person or organisation to submit a change request for making a change to the SEPA Schemes in accordance with the rules set out in the document 'SEPA Scheme Management Internal Rules' (SMIRs) available on the EPC Website: <a href="http://www.europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/sepa-scheme-management-internal-rules-version-40/">http://www.europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/sepa-scheme-management-internal-rules-version-40/</a>



## 1 General Description of the Change Request

### 1.1 Suggested launch date (if any):

17 November 2019 – effectiveness date of the 2019 EPC SEPA scheme rulebooks.

### 1.2 Description of the change request:

The response-to-SCT Inquiry dataset in section 4.6.10 describes among others the attributes for the response to the inquiry “Claim of Non-Receipt”. The dataset lists the attributes 42 (settlement date of the credit transfer) and 83 (non-receipt of the credit transfer) as possible responses.

However, it can happen that the Beneficiary Bank is not allowed to credit the Beneficiary due to a regulatory reason. Another scenario could be that the Beneficiary Bank has already sent a Reject or Return for this SCT Transaction. The concerned dataset or the attribute AT-83 does not yet foresee the transmission of such reasons back to the Originator Bank.

The change request is to adapt the name and the description of the attribute AT-83 as follows:

<b>Identification:</b>	<b>AT-83</b>
<b>Name:</b>	<b>Non-receipt of the credit transfer <u>/ non-execution due to regulatory reason</u></b>
<b>Description:</b>	In response to the “Claim of Non-Receipt” SCT inquiry from the Originator Bank, the Beneficiary Bank reports that <ul style="list-style-type: none"><li>• <u>it has not received the original credit transfer <u>or</u></u></li><li>• <u>it could not credit the account of the Beneficiary due to regulatory reasons (if the Beneficiary Bank is allowed to communicate such reason under the applicable legislation).</u></li><li>• <u>The Beneficiary Bank has already sent a Reject or Return for this SCT Transaction</u></li></ul>

### 1.3 Wherever possible, please indicate:

1. Impact on the Scheme in general:

Yes. Extend the use of a specific rulebook attribute for more than one reason to respond negatively to a “Claim of Non-Receipt” inquiry.

2. Impact on the interbank space:

Yes. See point 1 above.

3. Impact on the message standards (SEPA Scheme Implementation Guidelines and other standards):

The message field used for attribute AT-83 will contain three reason codes: one for non-receipt and a second one for non-execution due to regulatory reasons.

4. Impact on the legal rules as defined in chapter 5 of the EPC SEPA Scheme Rulebooks:

No.



5. The nature of the change request:

- a. A change (deleting or replacing an existing Rulebook element by a new one)

Yes.

- b. A variant (adding an alternative – optional – rule alongside an existing Rulebook element) No.



## 2 Elements for evaluation

The submitting party is requested to give an appropriate answer to each of these questions with sufficient detail to allow the EPC to make an evaluation of the change request submitted.

Is the change request a case for SEPA wide acceptance?	Yes. It concerns the re-use of a specific rulebook attribute for more than one reason to respond negatively to a "Claim of Non-Receipt" inquiry.
Is the change request underpinned by a cost-benefit analysis?	No. The change concerns only the provision of an additional reason code to an existing rulebook attribute for such negative response.
Does the change fit in the strategic objectives for SEPA?	Yes. The Beneficiary Bank will be in the position to provide an additional and concrete reason about the non-execution of a SCT transaction following an inquiry message from the Originator Bank.
Do you consider that the implementation of the change resulting from the acceptance of the change request is feasible?	Yes. The change concerns only the provision of an additional reason code to an existing rulebook attribute.
Do you consider that the change request does not impede SEPA-wide interoperability?	Yes.
Do you consider that the change request is in the scope of the scheme involved?	Yes. The SCT inquiry procedure is a new feature of the SCT rulebook. Any improvement contributes to the added-value of this procedure.

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## TEMPLATE

for proposing a change request in a SEPA Payment Scheme

**Responses by e-mail to: [change-request.EPC-scheme@epc-cep.eu](mailto:change-request.EPC-scheme@epc-cep.eu)**

**by 31 December 2017**

<b>Name of contributor:</b>	<b>Scheme Evolution and Maintenance Working Group (SEMWG)</b>
<b>Organisation:</b>	<b>EPC</b>
<b>Address:</b>	
<b>Contact details:</b>	
<b>Your reference:</b>	<b>#08 – Editorial restructuring of the rulebook sections on SCT rulebook processing flows</b>
<b>Scheme and document and version number:</b>	<u>Highlight which EPC SEPA Scheme Rulebook(s) this change request relates to:</u> <b>EPC125-05 2017 SEPA Credit Transfer Rulebook Version 1.1</b> <del>EPC004-16 2017 SEPA Instant Credit Transfer Rulebook Version 1.1</del> <del>EPC016-06 2017 SEPA Direct Debit Core Rulebook Version 1.1</del> <del>EPC222-07 2017 SEPA Direct Debit Business to Business Rulebook Version 1.1</del>
<b>Request Date:</b>	<b>14 December 2017</b>
<b>For information:</b>	This template is provided by EPC to allow any person or organisation to submit a change request for making a change to the SEPA Schemes in accordance with the rules set out in the document 'SEPA Scheme Management Internal Rules' (SMIRs) available on the EPC Website: <a href="http://www.europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/sepa-scheme-management-internal-rules-version-40/">http://www.europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/sepa-scheme-management-internal-rules-version-40/</a>



## 1 General Description of the Change Request

### 1.1 Suggested launch date (if any):

17 November 2019 – effectiveness date of the 2019 EPC SEPA scheme rulebooks.

### 1.2 Description of the change request:

With the publication of the SCT Inst rulebook in November 2016, the EPC tries to harmonise its two SCT rulebooks as much as possible.

To this end, the EPC proposes to restructure the sections 4.3 and 4.4 of the SCT rulebook in line with the set-up of these two sections under the SCT Inst rulebook.

The aim of this restructuring is to allow a better comparison of the processing flows between the two credit transfer-based EPC rulebooks. This specific change request does **not** contain any content changes.



## 4.3 SEPA Credit Transfer Processing Flow

### 4.3.1 SEPA Credit Transfer Processing Flow ~~(PR-01)~~

The following diagram identifies a number of process steps, which are described below.

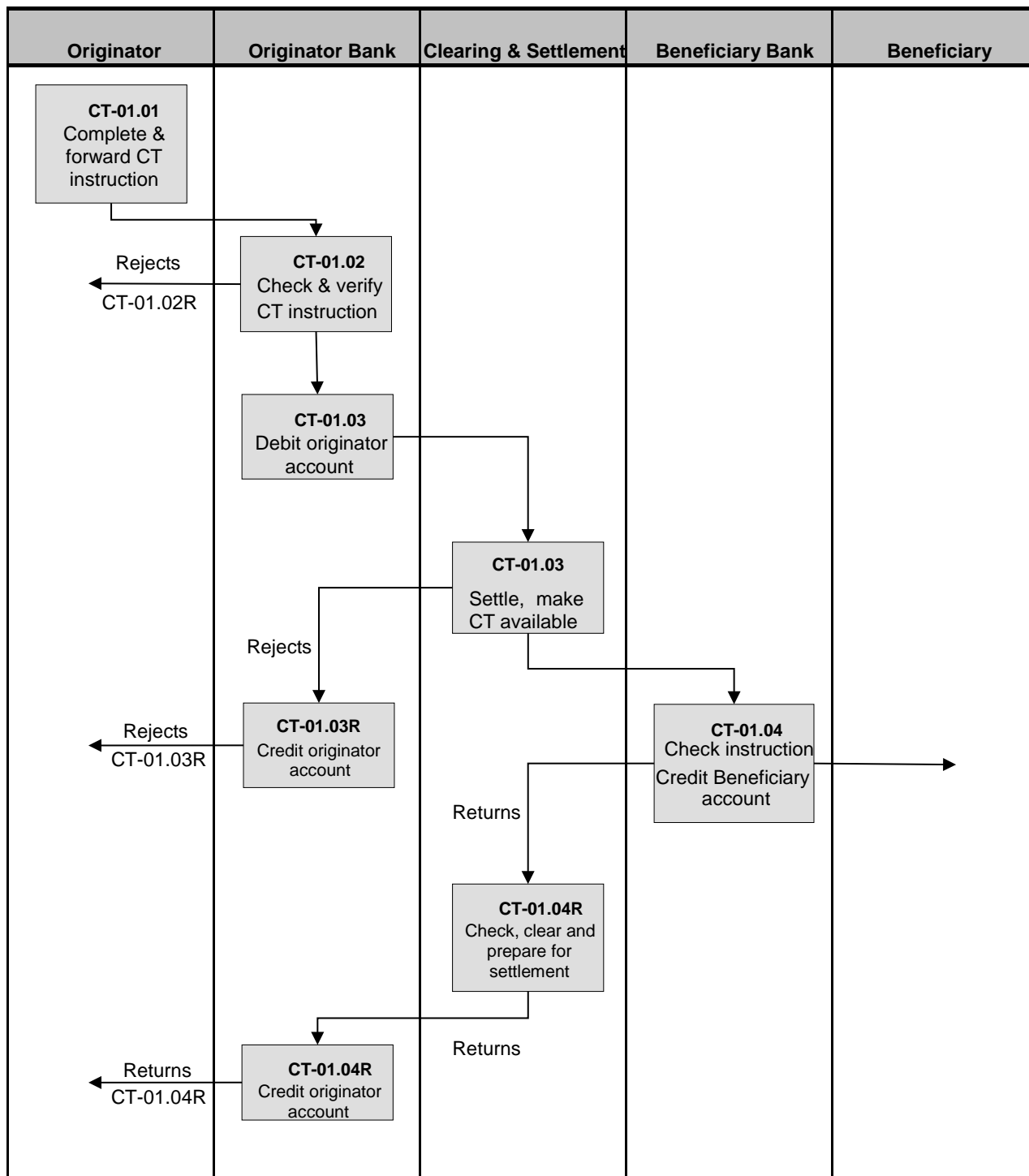


Figure 1: Credit Transfer Process ~~(PR-01)~~



(...)

### ~~4.3.2 Recall Processing Flow (PR02)~~

The Recall processing flow section becomes a sub-section under 4.3.2

### 4.4 4.3.2 Exception Processing Flow

Credit transfer transactions are handled according to the time frame described in section 4.3.1. If, for whatever reason, any party cannot handle the transaction in the normal way, the process of exception handling starts. The messages resulting from these situations are all handled in a standardised way, at process level as well as at dataset level.

#### 4.3.2.1 Reject processing

A '**Reject**' occurs when a credit transfer is not accepted for normal execution before interbank Settlement. If the rejection is at the point at which the Originator instructs the Originator Bank, for the purposes of the Scheme, the Originator Bank need only inform the Originator of the reason.

(...)

#### 4.3.2.2 Return processing

A '**Return**' occurs when a credit transfer is diverted from normal execution after **interbank Settlement**, and is sent by the Beneficiary Bank to the Originator Bank for a credit transfer that cannot be executed for valid reasons such as wrong account number or account closed with the consequence that the Beneficiary account cannot be credited on the basis of the information contained in the original credit transfer message. The Return procedure must not be used in cases where the Beneficiary's account has already been credited and the Beneficiary wishes to return the funds. Instead, the procedure of initiating a new Credit Transfer applies.

(...)

#### 4.3.2.3 Recall processing

A **Recall** occurs when the Originator Bank requests to cancel a SEPA Credit Transfer. The Recall procedure must be initiated by the Originator Bank within 10 Banking Business Days after execution date of the SCT subject to the Recall. The Recall procedure can be initiated only by the Originator Bank, which may do it on behalf of its customer. Before initiating the Recall procedure, the Originator Bank has to check if the SCT(s) are subject to one of the reasons listed below

(...)





The following diagram shows the step by step process flow for a Recall. (PR02) is given in Section 4.3.2

The following diagram identifies a number of process steps, which are described below.

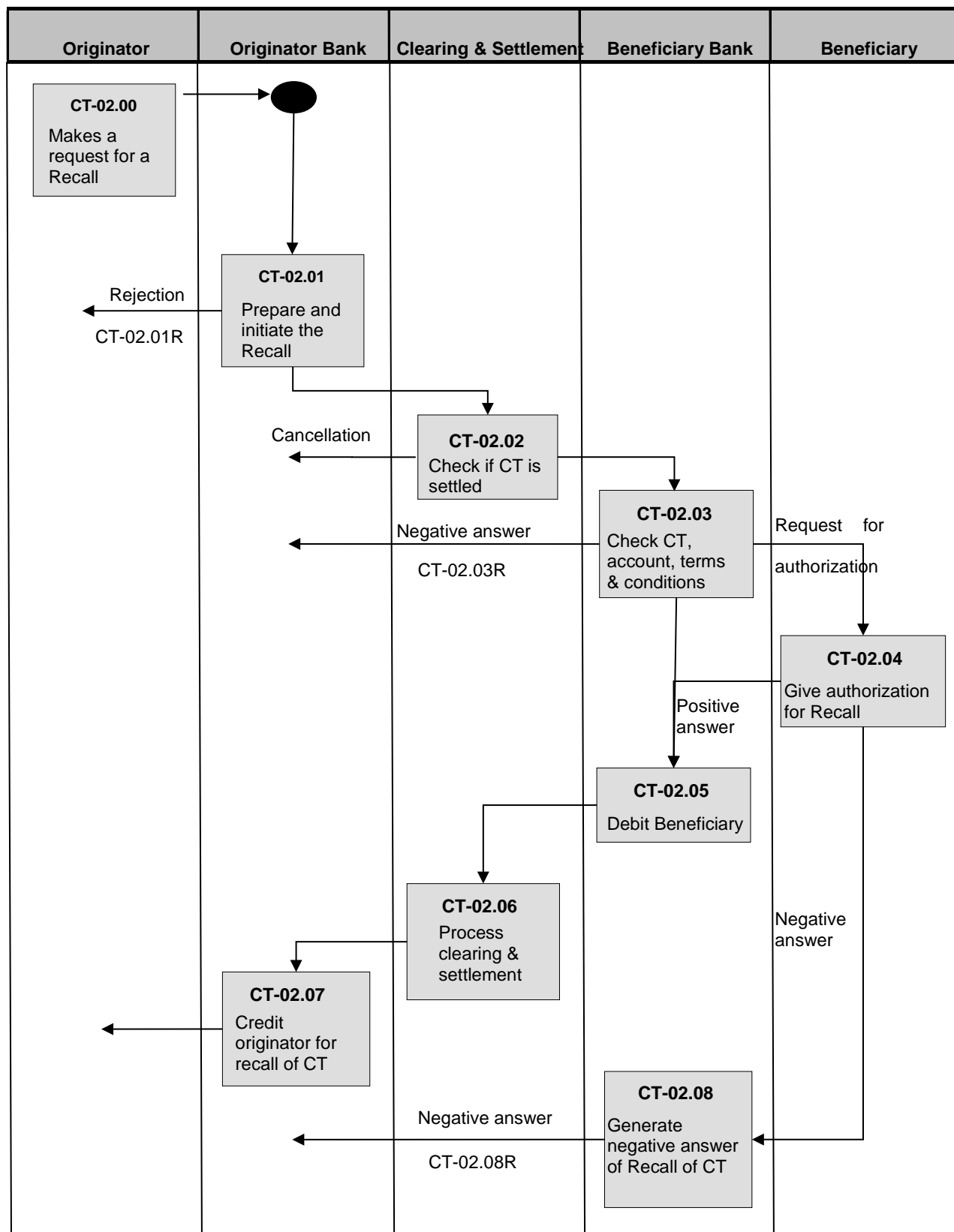




Figure 2: Credit Transfer Recall Process (PR-02)

(...)

**~~Important note: the 'Request for Recall by the Originator' enters into force as of 18 November 2018~~**

#### 4.3.2.4 Request for Recall by the Originator

A **Request for Recall by the Originator** can be initiated by the Originator Bank after an Originator has requested the Originator Bank to reverse a settled credit transfer for a reason other than duplicate sending, technical problems resulting in erroneous Credit Transfer(s) and a fraudulently originated Credit Transfer. The Originator Bank is obliged to inform the Originator that such Request for Recall does not guarantee that the Originator will effectively receive back the funds of the initial Credit Transfer. It will depend on the consent of the Beneficiary whether to turn back the funds to the Originator.

(...)

#### 4.5.4.4 Inquiry process

(...)

#### 4.6 4.5 Business Requirements for Datasets

(...)

#### 4.7 4.6 Business Requirements for Attributes

### 1.3 Wherever possible, please indicate:

1. Impact on the Scheme in general:

No.

2. Impact on the interbank space:

No.

3. Impact on the message standards (SEPA Scheme Implementation Guidelines and other standards):

No.

4. Impact on the legal rules as defined in chapter 5 of the EPC SEPA Scheme Rulebooks:

No.

5. The nature of the change request:

- a. A change (deleting or replacing an existing Rulebook element by a new one)

No

- b. A variant (adding an alternative – optional – rule alongside an existing Rulebook element)



No



## 2 Elements for evaluation

The submitting party is requested to give an appropriate answer to each of these questions with sufficient detail to allow the EPC to make an evaluation of the change request submitted.

Is the change request a case for SEPA wide acceptance?	Not applicable – this change request consists of major <b><u>editorial</u></b> changes only.
Is the change request underpinned by a cost-benefit analysis?	Not applicable
Does the change fit in the strategic objectives for SEPA?	Not applicable
Do you consider that the implementation of the change resulting from the acceptance of the change request is feasible?	Not applicable
Do you consider that the change request does not impede SEPA-wide interoperability?	Not applicable
Do you consider that the change request is in the scope of the scheme involved?	Not applicable