



ADDENDA & ERRATA

TO THE 2019 VERSION 1.0 OF THE SEPA CREDIT TRANSFER CUSTOMER TO BANK (C2B) AND INTERBANK IMPLEMENTATION GUIDELINES

EPC115-19 / Version 1.0 / Date of publication: 27 May 2019

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to the 2019 version 1.0 of the SEPA Credit Transfer customer to bank (C2B) and interbank implementation guidelines

EPC115-19

Version 1.0

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Payments Council

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1. Introduction

The 2019 Version 1.0 of the SEPA Credit Transfer (SCT) C2B/Interbank Implementation Guidelines (IGs) published on 22 November 2018 will become effective as from 17 November 2019. This document lists some further clarifications as well as a number of updates to these IGs.

2. Errata list

Symbols used:

- Column one contains the identification number of the Change.
- Column two contains the reference(s) to the relevant sections of the SEPA IGs.
- Column three contains a description of the change.
- Column four specifies the status: ACC – Accepted.
- Column five contains the type of change:
 - TYPO: Typing and layout errors
 - CLAR: Clarification of the text
 - CHAN: Change or further alignment with Rulebook content

N°	Section / Index	Description	Status	Type
A – SEPA Credit Transfer Interbank IGs – EPC115-06 2019 Version 1.0				
A/001	2.7 Request for Status Update on a Recall of SEPA Credit Transfer; 2.7.1 Use of the FI to FI Payment Status Request (pacs.028.001.01) 2.11 Request for Status Update on a Request for Recall by the Originator; 2.11.1 Use of the FI	Update introduction section 2.7.1/2.11.1/2.19.1 (see bold text): Index 3.3 'Original Instruction Identification' (instead of 3.6).	ACC	TYPO



N°	Section / Index	Description	Status	Type
	to FI Payment Status Request (pacs.028.001.01) 2.19 Request for Status Update on a SCT Inquiry; 2.19.1 Use of the FI to FI Payment Status Request (pacs.028.001.01)			
A/002	2.11 Request for Status Update on a Request for Recall by the Originator 2.11.1 Use of FI To FI Payment Status Request (pacs.028.001.01)	Update text as follows (see bold text): “In an SCT context, the message caters for a single or group status request message only. ”	ACC	CHAN
A/003	2.11.1; index 3.0 FITo FIPayment Status Request V01 +Transaction Information	Remove SEPA Usage Rule “Only one occurrence is allowed.” As a result, SEPA Multiplicity is [1..n] (instead of [1..1])	ACC	CHAN
A/004	2.13 Interbank Negative Response to Claim Non-Receipt (DS-10); 2.13.1 Use of Resolution of Investigation (camt.029.001.08); Index 2.0 Resolution Of Investigation V08 +Resolved Case	SEPA Multiplicity is [1..1] (instead of [0..1]) in accordance with SEPA Usage Rule ‘Mandatory’.	ACC	TYPO
A/005	2.13.1; Index 5.0 Resolution Of Investigation V08 +Modification Details	Add SEPA Usage Rule ‘Mandatory’ and update SEPA Multiplicity to [1..1].	ACC	CHAN



N°	Section / Index	Description	Status	Type
A/006	2.13.1, index 5.10 Resolution Of Investigation V08 +Modification Details ++Original Transaction Identification	Add SEPA Usage Rule 'Mandatory' and update SEPA Multiplicity to [1..1].	ACC	CHAN
		Correction typo (see bold text): AT-43 The Originator Bank's reference of the SEPA Credit Transfer Transaction.	ACC	TYPO
A/007	2.14 Interbank Positive Response to Claim Non-Receipt (DS-10); 2.14.1 Use of Resolution of Investigation (camt.029.001.08)	Inclusion of an 'important note': "The payment of the charges is to be effectuated according to the current interbank practices related to such matters. When paying the charges, the Originator Bank must provide 'AT-81 The specific SCT inquiry reference of the Participant initiating the SCT inquiry' in order to allow the Beneficiary Bank to allocate the payment to the right case"	ACC	CLAR
A/008	2.14.1, Index 9.7 Resolution Of Investigation V08 +Resolution Related Information ++Charges +++Agent	Removal of SEPA Usage Rule: "Only BICFI is allowed".	ACC	CLAR
		Additional clarification on how to instruct an account number of the Beneficiary Bank for the payment of charges: see Annex I below.	ACC	CHAN
A/009	2.17 Interbank Positive Response to Claim for Value Date Correction (DS-10) with request for interest compensation; 2.17.1 Use of Resolution of Investigation (camt.029.001.08)	Additional clarification in the 'important note': "The payment of the interest compensation and, if applicable charges, is to be effectuated according to the current interbank practices related to such matters. When paying the interest compensation and, if applicable charges, the Originator Bank must provide 'AT-81 The specific SCT inquiry reference of the Participant initiating the SCT inquiry' in order to allow the Beneficiary Bank to allocate the payment to the right case." ⇒ This clarification also applies to section 2.18 'Interbank Confirmed Positive Response to Claim for Value Date Correction (DS-10)' if interest	ACC	CLAR



N°	Section / Index	Description	Status	Type
		compensation and/or charges are claimed by the Beneficiary Bank in this message.		
A/010	2.17.1; Index 9.7 2.18 Interbank Confirmed Positive Response to Claim for Value Date Correction (DS-10); 2.18.1 Use of Resolution of Investigation (camt.029.001.08; Index 9.7 Resolution Of Investigation V08 +Resolution Related Information ++Compensation +++Creditor Agent	Removal of SEPA Usage Rule: “Only BICFI is allowed”. Additional clarification on how to instruct the account number of the Beneficiary Bank for the payment of interest compensation: see Annex I below.	ACC ACC	CLAR CHAN
A/011	2.17.1; Index 9.11 2.18.1; Index 9.11 Resolution Of Investigation V08 +Resolution Related Information ++Charges +++Agent	Removal of SEPA Usage Rule: “Only BICFI is allowed”. Additional clarification on how to instruct the account number of the Beneficiary Bank for the payment of charges: see Annex I below.	ACC ACC	CLAR CHAN
A/012	2.17 & 2.18	Additional clarification regarding the timeline for responding to a Claim for Value Date Correction: The rulebook stipulates that “The Beneficiary Bank has to provide a response-to-SCT-inquiry message about the concerned SCT inquiry within 10 Banking Business Days after it has received the SCT inquiry message”. In case of a first positive response (camt.029) requesting payment of an interest compensation and followed by a second one to confirm, please note that the above timeframe only applies to the first response, which reflects the position	ACC	CLAR



N°	Section / Index	Description	Status	Type
		<p>of the Beneficiary Bank. This in view of the fact that the aim of the SCT inquiry is to get information about the concrete fate of the original SCT transaction, i.e. has the Beneficiary Bank applied the correct value date. The payment of the interest compensation and consequently the confirmed positive response are not included in this timeframe. However, these should be done as soon as possible to reduce further friction for the Originator and the Beneficiary.</p>		
A/013	2.18.1	<p>Update text as follows (see bold text):</p> <p>“for which either</p> <ul style="list-style-type: none"> • no interest compensation is requested by the Beneficiary Bank, or • interest compensation cannot be requested because the calculation results in a negative amount, or • interest compensation has already been received by the Beneficiary Bank following an ‘ACVA’ (Accepted Value Date Adjustment) positive response (refer to former section ‘Interbank Positive Response to Claim for Value Date Correction (DS-10) with request for interest compensation’), or • the Beneficiary Bank asks for interest compensation to be paid after the already applied value date correction,” 	ACC	CLAR
A/014	<p>2.20 Interbank payment with use of the Extended Remittance Information option;</p> <p>2.20.1 Use of FI to FI Customer Credit Transfer</p>	<p>Add SEPA Usage Rule: “All information provided under ‘Structured’ in the pain.001 (with ERI) message must also be reflected here”.</p>	ACC	CLAR



N°	Section / Index	Description	Status	Type
	(pacs.008.001.02); Index 2.105 FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Remittance Information +++Structured			
A/015	2.20.1; Index 2.117 FITo FICustomer Credit Transfer V02 +Credit Transfer Transaction Information ++Remittance Information +++Structured ++++Additional Remittance Information	Data element to be shaded yellow with SEPA Multiplicity [0..1]. Inclusion of SEPA Usage Rule: “Only one occurrence is allowed”.	ACC	CHAN
B – SEPA Credit Transfer C2B IGs – EPC132-08 2019 Version 1.0				
B/001	2.4 Customer to Bank Credit Transfer Information with use of the Extended Remittance Information option as per Annex V ‘Extended Remittance Information’ of the SCT rulebook (DS-01) 2.4.1 Use of the Customer Credit Transfer Initiation (pain.001.001.03); Index 2.167 Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Additional Remittance Information	Data element to be shaded yellow with SEPA Multiplicity [0..1]. Inclusion of SEPA Usage Rule: “Only one occurrence is allowed”.	ACC	CHAN



Annex I: How to instruct an account number of the Beneficiary Bank for the payment of interest compensation and/or charges?

The element 'Financial Institution Identification' is to be used under element 'Creditor Agent' (interest compensation) or 'Agent' (charges) as follows:

- Mandatory use of element 'BICFI' to instruct the BIC of the Beneficiary Bank.
- Optional use of element 'Other/identification' to instruct the IBAN of the Beneficiary Bank (note: no other information can be provided here).



Please see below example for payment of interest compensation:

#	SEPA Mult	Message Element	Interbank Positive Response to Claim for Value Date Correction	SEPA Core Requirements
	1.1	Resolution Of Investigation V08 +Resolution Related Information ++Compensation +++Creditor Agent	ISO Name ISO Definition	Creditor Agent Financial institution servicing an account for the creditor. Usage: The creditor agent is the payee of the compensation amount. XML Tag Type CdtrAgt BranchAndFinancialInstitutionIdentification5
	1.1	Resolution Of Investigation V08 +Resolution Related Information ++Compensation +++Creditor Agent ++++Financial Institution Identification	ISO Name ISO Definition	Financial Institution Identification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. XML Tag Type FinInstnId FinancialInstitutionIdentification8
	1.1	Resolution Of Investigation V08 +Resolution Related Information ++Compensation +++Creditor Agent ++++Financial Institution Identification +++++BICFI	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition	<i>AT-23 BIC of the Beneficiary Bank.</i> <i>Mandatory</i> BICFI Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". XML Tag Type Pattern BICFI BICFIIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}
	0.1	Resolution Of Investigation V08 +Resolution Related Information ++Compensation +++Creditor Agent ++++Financial Institution Identification +++++Clearing System Member Identification	ISO Name ISO Definition	Clearing System Member Identification Information used to identify a member within a clearing system. XML Tag Type ClrSysMmbld ClearingSystemMemberIdentification2
	0.1	Resolution Of Investigation V08 +Resolution Related Information ++Compensation +++Creditor Agent ++++Financial Institution Identification +++++Name	ISO Name ISO Definition	Name Name by which an agent is known and which is usually used to identify that agent. XML Tag Type ISO Length SEPA Length Nm Max140Text 1 .. 140 1 .. 140
	0.1	Resolution Of Investigation V08 +Resolution Related Information ++Compensation +++Creditor Agent ++++Financial Institution Identification +++++Postal Address	ISO Name ISO Definition	Postal Address Information that locates and identifies a specific address, as defined by postal services. XML Tag Type PstlAdr PostalAddress6
	0.1	Resolution Of Investigation V08 +Resolution Related Information ++Compensation +++Creditor Agent ++++Financial Institution Identification +++++Other	ISO Name ISO Definition	Other Unique identification of an agent, as assigned by an institution, using an identification scheme. XML Tag Type Othr GenericFinancialIdentification1
	1.1	Resolution Of Investigation V08 +Resolution Related Information ++Compensation +++Creditor Agent ++++Financial Institution Identification +++++Other +++++Identification	SEPA Usage Rule(s) ISO Name ISO Definition	<i>Only IBAN is allowed.</i> Identification Unique and unambiguous identification of a person. XML Tag Type ISO Length SEPA Length Id Max35Text 1 .. 35 1 .. 35



#	SEPA Mult	Message Element	Interbank Positive Response to Claim for Value Date Correction SEPA Core Requirements	
	0..1	Resolution Of Investigation V08 +Resolution Related Information ++Compensation +++Creditor Agent ++++Financial Institution Identification +++++Other ++++++Scheme Name	ISO Name ISO Definition XML Tag Type	Scheme Name Name of the identification scheme. SchmeNm FinancialIdentificationSchemeName1Choice
	0..1	Resolution Of Investigation V08 +Resolution Related Information ++Compensation +++Creditor Agent ++++Financial Institution Identification +++++Other ++++++Issuer	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Issuer Entity that assigns the identification. Issr Max35Text 1 .. 35 1 .. 35
	0..1	Resolution Of Investigation V08 +Resolution Related Information ++Compensation +++Creditor Agent ++++Branch Identification	ISO Name ISO Definition XML Tag Type	Branch Identification Identifies a specific branch of a financial institution. Usage: This component should be used in case the identification information in the financial institution component does not provide identification up to branch level. BrmchId BranchData2



Please see below example for payment of charges:

#	SEPA Mult	Message Element	Interbank Positive Response to Claim for Value Date Correction SEPA Core Requirements	
	1..1	Resolution Of Investigation V08 +Resolution Related Information ++Charges +++Agent	ISO Name ISO Definition XML Tag Type	Agent Agent that takes the transaction charges or to which the transaction charges are due. Agt BranchAndFinancialInstitutionIdentification5
	1..1	Resolution Of Investigation V08 +Resolution Related Information ++Charges +++Agent ++++Financial Institution Identification	ISO Name ISO Definition XML Tag Type	Financial Institution Identification Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme. FinInstId FinancialInstitutionIdentification8
	1..1	Resolution Of Investigation V08 +Resolution Related Information ++Charges +++Agent ++++Financial Institution Identification +++++BICFI	SEPA Rulebook SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type Pattern	<i>AT-23 The BIC of the Beneficiary Bank.</i> <i>Mandatory</i> BICFI Code allocated to a financial institution by the ISO 9362 Registration Authority as described in ISO 9362 "Banking - Banking telecommunication messages - Business identifier code (BIC)". BICFI BICFIIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9][A-Z0-9]{3,3}{0,1}
	0..1	Resolution Of Investigation V08 +Resolution Related Information ++Charges +++Agent ++++Financial Institution Identification +++++Clearing System Member Identification	ISO Name ISO Definition XML Tag Type	Clearing System Member Identification Information used to identify a member within a clearing system. ClrSysMmbId ClearingSystemMemberIdentification2
	0..1	Resolution Of Investigation V08 +Resolution Related Information ++Charges +++Agent ++++Financial Institution Identification +++++Name	ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	Name Name by which an agent is known and which is usually used to identify that agent. Nm Max140Text 1 .. 140 1 .. 140
	0..1	Resolution Of Investigation V08 +Resolution Related Information ++Charges +++Agent ++++Financial Institution Identification +++++Postal Address	ISO Name ISO Definition XML Tag Type	Postal Address Information that locates and identifies a specific address, as defined by postal services. PstAdr PostalAddress6
	0..1	Resolution Of Investigation V08 +Resolution Related Information ++Charges +++Agent ++++Financial Institution Identification +++++Other	ISO Name ISO Definition XML Tag Type	Other Unique identification of an agent, as assigned by an institution, using an identification scheme. Othr GenericFinancialIdentification1
	1..1	Resolution Of Investigation V08 +Resolution Related Information ++Charges +++Agent ++++Financial Institution Identification +++++Other +++++Identification	SEPA Usage Rule(s) ISO Name ISO Definition XML Tag Type ISO Length SEPA Length	<i>Only IBAN is allowed.</i> Identification Unique and unambiguous identification of a person. Id Max35Text 1 .. 35 1 .. 35



#	SEPA Mult	Message Element	Interbank Positive Response to Claim for Value Date Correction SEPA Core Requirements
	0..1	Resolution Of Investigation V08 +Resolution Related Information ++Charges +++Agent ++++Financial Institution Identification +++++Other ++++++Scheme Name	ISO Name Scheme Name ISO Definition Name of the identification scheme. XML Tag SchmeNm Type FinancialIdentificationSchemeName1Choice
	0..1	Resolution Of Investigation V08 +Resolution Related Information ++Charges +++Agent ++++Financial Institution Identification +++++Other ++++++Issuer	ISO Name Issuer ISO Definition Entity that assigns the identification. XML Tag Issr Type Max35Text ISO Length 1 .. 35 SEPA Length 1 .. 35
	0..1	Resolution Of Investigation V08 +Resolution Related Information ++Charges +++Agent ++++Branch Identification	ISO Name Branch Identification ISO Definition Identifies a specific branch of a financial institution. Usage: This component should be used in case the identification information in the financial institution component does not provide identification up to branch level. XML Tag BrnchId Type BranchData2