



ERRATA

TO THE 2021 VERSION 1.0 OF THE SEPA CREDIT TRANSFER CUSTOMER-TO-PSP (C2PSP) AND INTER-PSP IMPLEMENTATION GUIDELINES

EPC080-21 / 2021 Version 1.0 / Date of Publication: 31 May 2021

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ERRATA

to the 2021 version 1.0 of the SEPA Credit Transfer Customer-to-PSP (C2PSP) and Inter-PSP implementation guidelines

EPC080-21

Version 1.0

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1. Introduction

The 2021 Version 1.0 of the SEPA Credit Transfer (SCT) C2PSP/Inter-PSP Implementation Guidelines (IGs) published on 26 November 2020 will become effective as from 21 November 2021. This document lists 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 Inter-PSP IGs – EPC115-06 2021 Version 1.0				
A/001	2.1.1 Use of FI-to-FI Customer Credit Transfer	<p>Include the following note:</p> <p>“Note: It is allowed to send a mix of DS-02 and DS-11 transactions, i.e. one pacs.008.001.02 message can contain ‘Credit Transfer Transaction Information’ blocks as per DS-02 (the present section) and DS-11 (refer to section 2.19). In such case:</p> <ul style="list-style-type: none">• ‘Payment Type Information’ must be present only in ‘Credit Transfer Transaction Information’ in order to allow mentioning under ‘Category Purpose’ the codes necessary for such	ACC	CHAN



N°	Section / Index	Description	Status	Type
		<p>Fee and/or Compensation Payment transactions,</p> <ul style="list-style-type: none"> The 'Credit Transfer Transaction Information' block(s) relating to DS-11 (inter-PSP Fee and/or Compensation Payment) transaction(s) must be formatted as per section 2.19 (not 2.1). <p>Note: the present section only describes the transactions as per DS-02, i.e. the Inter-PSP Payment Dataset.</p> <p>(See section 3 'Annex' for the complete introduction text.)</p>		
A/002	2.1.1, Index 1.18 FI To FI Customer Credit Transfer V02 +Group Header ++Payment Type Information	Add SEPA Usage Rule: "'Payment Type Information' must not be present here in case this message contains a mix of 'Credit Transfer Transaction Information' related to DS-02 and DS-11."	ACC	CHAN
A/003	2.14 Inter-PSP Positive Response to Claim Non-Receipt (DS-10) 2.14.1, Index 9.13 Resolution Of Investigation V08 +Resolution Related Information ++Charges +++Agent ++++Financial Institution Identification +++++Other	Change SEPA Multiplicity to [1..1] and add SEPA Usage Rule "Mandatory".	ACC	CHAN
A/004	2.17 Inter-PSP Positive Response to Claim for Value Date Correction (DS-10) with request for inter-PSP fee and/or interest compensation 2.18 Inter-PSP Confirmed Positive	<p>Clarification of the following paragraph included in Important Note (also see updates in bold):</p> <p>"The payment of the inter-PSP fee and/or interest compensation is to be effectuated according to the current inter-PSP practices related to such matters. It is recommended to use the DS-11 pacs.008 (i.e. at least the DS-11 'Credit Transfer Transaction Information' block in case of a DS-02/DS-11 mix) as described for</p>	ACC	CLAR



N°	Section / Index	Description	Status	Type
	Response to Claim for Value Date Correction (DS-10)	<p>this specific usage as per below section ‘Inter-PSP Fee and/or Compensation Payment’.”</p> <p>Clarification of the word “recommended”: SCT scheme participants may agree (e.g., on a bilateral or community/country basis) to use another practice outside the SCT scheme to settle such payments. But to ensure a minimal standard at SEPA level, all scheme participants must implement the DS-11 pacs.008 message (i.e. at least the DS-11 ‘Credit Transfer Transaction Information’ block in case of a DS-02/DS-11 mix) as described in section 2.19 of the SCT IGs.</p>		
A/005	<p>2.17 Inter-PSP Positive Response to Claim for Value Date Correction (DS-10) with request for inter-PSP fee and/or interest compensation</p> <p>2.17.1, Index 9.13</p> <p>Resolution Of Investigation V08 +Resolution Related Information ++Compensation +++Creditor Agent ++++Financial Institution Identification +++++Other</p> <p>2.17.1, Index 9.27</p> <p>Resolution Of Investigation V08 +Resolution Related Information ++Charges +++Agent ++++Financial Institution Identification +++++Other</p>	Change SEPA Multiplicity to [1..1] and add the SEPA Usage Rule “Mandatory”.	ACC	CHAN
A/006	2.18 Inter-PSP Confirmed Positive Response to Claim for	Change SEPA Multiplicity to [1..1] and add the SEPA Usage Rule “Mandatory”.	ACC	CHAN



N°	Section / Index	Description	Status	Type
	Value Date Correction (DS-10) 2.18.1, Index 9.13 Resolution Of Investigation V08 +Resolution Related Information ++Compensation +++Creditor Agent ++++Financial Institution Identification +++++Other 2.18.1, Index 9.27 Resolution Of Investigation V08 +Resolution Related Information ++Charges +++Agent ++++Financial Institution Identification +++++Other			
A/007	2.19 Inter-PSP Fee and/or Compensation Payment Dataset (DS- 11) 2.19.1, 2 nd paragraph	Update paragraph as follows (see bold text): “The message caters for the settlement of the SCT inquiry fees and/or interest compensation payments for a single multiple SCT inquiry cases only ”. (See section 3. ‘Annex’ for the complete introduction tex.)	ACC	CHAN
A/008	2.19 Inter-PSP Fee and/or Compensation Payment Dataset (DS- 11) 2.19.1, 2nd Note	Update the 2 nd Note as follows (see bold text): “ Note: The Beneficiary PSP may wish that the SCT inquiry fee and interest compensation relating to the same inquiry are paid in two separate pac.008 messages payments or together in one payment in a single pac.008 message . (See section 3. ‘Annex’ for the complete introduction text.)	ACC	CHAN
A/009	2.19 Inter-PSP Fee and/or Compensation Payment Dataset (DS- 11)	Add following notes: “Note: It is allowed to send a mix of DS-02 and DS-11 transactions, i.e. one pac.008.001.02 message can contain ‘Credit Transfer	ACC	CHAN



N°	Section / Index	Description	Status	Type
	2.19.1, New Note	<p>Transaction Information' blocks as per DS-02 and DS-11. In such case:</p> <ul style="list-style-type: none"> • 'Group Header' must be formatted in accordance with DS-02 requirements (refer to section 2.1), • 'Payment Type Information' must be present only in 'Credit Transfer Transaction Information' in order to allow mentioning under 'Category Purpose' the codes necessary under the present section, • 'Credit Transfer Transaction Information' block(s) relating to DS-11 must be formatted as per this section 2.19. <p>Note: The present section only describes the transactions as per DS-11, i.e. the Inter-PSP Fee and/or Compensation Payment Dataset.</p> <p>(See section 3. 'Annex' for the complete introduction text.)</p>		
A/010	2.19.1; Index 1.4 FI To FI Customer Credit Transfer V02 +Group Header ++Number Of Transactions	Delete the SEPA Usage Rule "The number of transactions is limited to one".	ACC	CHAN
A/011	2.19.1; Index 1.6 FI To FI Customer Credit Transfer V02 +Group Header ++Total Interbank Settlement Amount	<p>Shade element yellow.</p> <p>Change SEPA Multiplicity to [1..1] and add the following SEPA Usage Rules:</p> <p>"Mandatory "</p> <p>"Only 'EUR' is allowed".</p> <p>"Amount must be 0.01 or more and 999999999999999.99 or less".</p> <p>Add the following SEPA Format Rule:</p> <p>"The fractional part has a maximum of two digits."</p>	ACC	CHAN
A/012	2.19.1; Index 1.18 FI To FI Customer Credit Transfer V02	Update SEPA Usage Rule (see bold text): "Payment Type Information can must be	ACC	CLAR



N°	Section / Index	Description	Status	Type
	+Group Header ++ Payment Type Information	provided either here or under Credit Transfer Transaction Information”		
A/013	2.19.1; Index 2.0 FI To FI Customer Credit Transfer V02 +Credit Transfer Transaction Information	Change SEPA Multiplicity to [1..n] and delete SEPA Usage Rule “A maximum of two occurrences is allowed”.	ACC	CHAN
A/014	2.19.1; Index 2.6 FI To FI Customer Credit Transfer V02 +Credit Transfer Transaction Information ++Payment Type Information	Update the SEPA Usage Rule as follows (see bold text): “Payment Type Information can must be provided either here or under Group Header”.	ACC	CLAR
A/015	2.19.1; Index 2.41 FI To FI Customer Credit Transfer V02 +Credit Transfer Transaction Information ++Debtor	Change the SEPA Usage Rule as follows (see bold text): “Only BIC code of the Originator PSP under ‘Name’ and ‘Identification/Organisation Identification/BIC or BEI’ is allowed”.	ACC	CHAN
A/016	2.19.1; Index 2.42 FI To FI Customer Credit Transfer V02 +Credit Transfer Transaction Information ++Debtor +++Name	Shade element yellow. Change SEPA Multiplicity to [1..1] and add the following SEPA Usage Rules: “Mandatory” “Only to be populated with AT-06 BIC code of the Originator PSP.”	ACC	CHAN
A/017	2.19.1; Index 2.49 FI To FI Customer Credit Transfer V02 +Credit Transfer Transaction Information ++Debtor Account	Shade element yellow. Change SEPA Multiplicity to [1..1] and add the following SEPA Usage Rules: “Mandatory” “Only IBAN is allowed”.	ACC	CHAN
A/018	2.19.1; Index 2.54 FI To FI Customer Credit Transfer V02 +Credit Transfer Transaction Information ++Creditor	Change the SEPA Usage Rule as follows (see bold text): “Only BIC code of the Beneficiary PSP under ‘Name’ and ‘Identification/Organisation Identification/BIC or BEI’ is allowed”.	ACC	CHAN
A/019	2.19.1, Index 2.55	Shade element yellow.	ACC	CHAN



N°	Section / Index	Description	Status	Type
	FI To FI Customer Credit Transfer V02 +Credit Transfer Transaction Information ++Creditor +++Name	Change SEPA Multiplicity to [1..1] and add the following SEPA Usage Rules: “Mandatory” “Only to be populated with AT-23 BIC code of the Beneficiary PSP.”		
A/020	2.19.1, Index 2.69 FI To FI Customer Credit Transfer V02 +Credit Transfer Transaction Information ++Remittance Information	Include SEPA Usage Rule “Mandatory”. Change SEPA Multiplicity to [1..1]	ACC	CHAN
A/021	2.19.1, Index 2.71 FI To FI Customer Credit Transfer V02 +Credit Transfer Transaction Information ++Remittance Information +++Structured	Move “SEPA Rulebook: AT-88 Reference of the Beneficiary PSP for inter-PSP fee and/or compensation payment” to element 2.80 (see below A/023).	ACC	CLAR
A/022	2.19.1, Index 2.75 FI To FI Customer Credit Transfer V02 +Credit Transfer Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Type	Update SEPA Usage Rule (see bold text) “Mandatory if 'Creditor Reference Information' is used. ”	ACC	CHAN
A/023	2.19.1, Index 2.80 FI To FI Customer Credit Transfer V02 +Credit Transfer Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Reference	Add “SEPA Rulebook: AT-88 Reference of the Beneficiary PSP for inter-PSP fee and/or compensation payment” Remove SEPA Usage Rule: “RF Creditor Reference may be used (ISO 11649).”	ACC	CHAN
B – SEPA Credit Transfer C2PSP IGs – EPC132-08 2021 Version 1.0				



N°	Section / Index	Description	Status	Type
B/001	2.1. Customer-to-PSP Credit Transfer Information (DS-01) 2.1.1., Index 2.132 Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Code	Include SEPA Usage Rule: “‘RRTP’ (Related to an RTP) must be used if the SCT is the result of a received Request-to-Pay message”. (as code ‘RRTP’ is now included in the ISO ‘ExternalPurpose1Code’ list).	ACC	CHAN
B/002	2.1.1., Index 2.133 Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Proprietary	Element to be marked white. Remove SEPA Usage Rule: “Only ‘RRTP’ (Related to an RTP) is allowed”. (as code ‘RRTP’ is now included in the ISO ‘ExternalPurpose1Code’ list).	ACC	CHAN



3. Annex

The updated introduction text related to sections 2.1 and 2.19 - taking into account the above related errata topics - can be found below:

2.1 Inter-PSP Payment Dataset (DS-02)

2.1.1 Use of FI to FI Customer Credit Transfer (pacs.008.001.02)

The message is used to transport the Payment instruction from the Originator PSP to the Beneficiary PSP, directly or through intermediaries.

The message caters for bulk and single payment instructions.

Note: It is allowed to send a mix of DS-02 and DS-11 transactions, i.e. one pacs.008.001.02 message can contain 'Credit Transfer Transaction Information' blocks as per DS-02 (the present section) and DS-11 (refer to section 2.19). In such case:

- 'Payment Type Information' must be present only in 'Credit Transfer Transaction Information' in order to allow mentioning under 'Category Purpose' the codes necessary for such Fee and/or Compensation Payment transactions,
- 'Credit Transfer Transaction Information' block(s) relating to DS-11 (inter-PSP Fee and/or Compensation Payment) transaction(s) must be formatted as per section 2.19 (not 2.1).

Note: the present section only describes the transactions as per DS-02, i.e. the Inter-PSP Payment Dataset.

2.19 Inter-PSP Fee and/or Compensation Payment Dataset (DS-11)

2.19.1 Use of FI to FI Customer Credit Transfer (pacs.008.001.02)

The message is used to transport the instruction related to the payment of:

- An inter-PSP fee for handling the SCT inquiry in case of a positive response to an SCT inquiry for the reasons 'Claim of Non-Receipt' and 'Claim for Value Date Correction', and/or
- Interest compensation resulting from a positive response to an SCT inquiry for the reason 'Claim for Value Date Correction'.

The message caters for the settlement of SCT inquiry fees and/or interest compensation payments for multiple SCT inquiry cases.

Note: The use case of the message is implied by the Name', 'pacs.008.001.02', with 'Category Purpose' set to 'FCOL' (Fee Collection), 'INTE' (Interest) or 'FCIN' (Fee Collection and Interest).

Note: The Beneficiary PSP may wish that the SCT inquiry fee and interest compensation relating to the same inquiry are paid in two separate payments or together in one payment.



Note: It is allowed to send a mix of DS-02 and DS-11 transactions, i.e. one pacs.008.001.02 message can contain 'Credit Transfer Transaction Information' blocks as per DS-02 and DS-11. In such case:

- 'Group Header' must be formatted in accordance with DS-02 requirements (refer to section 2.1),
- 'Payment Type Information' must be present only in 'Credit Transfer Transaction Information' in order to allow mentioning under 'Category Purpose' the codes necessary under the present section,
- 'Credit Transfer Transaction Information' block(s) relating to DS-11 must be formatted as per this section 2.19.

Note: The present section only describes the transactions as per DS-11, i.e. the Inter-PSP Fee and/or Compensation Payment Dataset.