

Position of the Scheme End-User Multi-Stakeholder Group (SEU MSG) on the 2022 SEMWG Change Proposals for the EPC SEPA Payment Scheme Rulebooks

EPC 038-22
Version 1.0
25 May 2022
Public



1. Background

All submitted change requests to modify the EPC SEPA payment scheme rulebooks during the 2022 EPC SEPA Payment Scheme Rulebook Change Management Cycle had been published for a three-month public consultation in the third quarter of 2021.

Following this three-month public consultation, the EPC Scheme Evolution and Maintenance Working Group (SEMWG) collected and consolidated the comments received from all scheme participants and stakeholders during this public consultation. The SEMWG analysed the expressed support and the comments received for each change request. It then developed Change Proposals based on the level of support and the comments received from the public consultation.

The SEMWG consolidated its Change Proposals, along with each change request and the related non-confidential comments received from the contributors during the public consultation, in a Change Proposal Submission Document per EPC SEPA payment scheme rulebook:

- EPC 005-22 v0.1 for the SEPA Credit Transfer (SCT) rulebook
- EPC 006-22 v0.1 for the SEPA Instant Credit Transfer (SCT Inst) rulebook
- EPC 007-22 v0.1 for the SEPA Direct Debit (SDD) Core rulebook
- EPC 008-22 v0.1 for the SDD Business-to-Business (B2B) rulebook

The above-mentioned versions of the Change Proposal Submission Documents were then submitted to the March 2022 meetings of the Scheme End-User Multi-Stakeholder Group (SEU MSG) and the EPC Scheme Technical Player Multi-Stakeholder group (STP MSG) (i.e. the EPC Stakeholder Fora), and to the March 2022 meeting of the EPC Scheme Management Board (SMB).

2. Role of the EPC Stakeholder Fora during the EPC SEPA Payment Scheme Rulebook Change Management Cycle

Section 4.4 of the EPC SEPA Payment Scheme Management Rules indicates that the SEU MSG and the STP MSG each separately are invited to provide their consolidated comments in a position document on the change requests and on the related Change Proposals outlined in the Change Proposal Submission Documents. Their respective position documents will be shared with the SMB.

The SMB will then deliberate on the Change Proposal Submission Documents from the SEMWG and the position documents from the SEU MSG and the STP MSG. The SMB shall finally determine whether to accept or not a Change Proposal after consideration of the position from the EPC Stakeholder Fora in accordance with section 4.2.5 of the EPC SEPA Payment Scheme Management Rules.

This SEU MSG position document will be published on the EPC Website together with the final versions of the Change Proposal Submission Documents which will include the decision of the SMB on each Change Proposal.



3. SEU MSG position on 2022 SEMWG Change Proposals - SCT Rulebook

Item	Change request title	EPC SEMWG Change Proposal	SEU MSG position
3	Change of the term 'Customer'	The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request can be part of the scheme. For inclusion in the 2023 SCT rulebook version 1.0.	Supports the SEMWG Change Proposal.
6	Provision of the structured address of the payment end-user	The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request can be part of the scheme. For inclusion in the 2023 SCT rulebook version 1.0: SEPA payment scheme participants must be able to support structured addresses when provided by the payment end user and/or the scheme participant. For inclusion in the 2025 SCT rulebook version 1.0: payment end users can only provide structured addresses in their electronic Customer-to-PSP files at least based on the relevant EPC Customer-to-PSP Implementation Guidelines; and all Inter-PSP SEPA payment messages must contain a structured address where applicable.	Supports the SEMWG Change Proposal.
7	Amendments to the SCT inquiry procedure and datasets	The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request can be part of the scheme. For inclusion in the 2023 SCT rulebook version 1.0.	Supports the SEMWG Change Proposal.
8	Clarification on charges	The vast majority EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request can be part of the scheme. For inclusion in the 2023 SCT rulebook version 1.0.	Supports the SEMWG Change Proposal.



Item	Change request title	EPC SEMWG Change Proposal	SEU MSG position
11	Inclusion of Alias and Proxy as optional attributes	<p>The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request can be part of the scheme.</p> <p>For inclusion in the 2023 SCT rulebook version 1.0.</p> <p>This should be an optional attribute and cannot substitute the IBAN as unique identifier for the payment account.</p> <p>It can be used under the condition that the Originator is given the possibility to validate the IBAN linked to that Alias/Proxy, prior to the formal authentication of the instruction unless the Originator and the Originator PSP agreed upfront on another arrangement (e.g., through an amendment of the general terms and conditions).</p> <p>Furthermore, the Originator PSP should have an agreement with the Originator and the Beneficiary PSP with the Beneficiary in relation to the treatment and the use of the data provided under such Alias/Proxy i.e. whether it is to be used for the purpose to initiate the transaction and/or to forward it to the Beneficiary PSP and/or the Beneficiary concerned.</p>	Supports the SEMWG Change Proposal.
12	Inclusion of hyperlinks or external sources	<p>The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request cannot be part of the scheme.</p> <p>Not to be included in the 2023 SCT rulebook version 1.0.</p>	<p>No common position among the SEU MSG members could be found.</p> <p>Some members supported this change request whereas others pointed out that a standard for transmitting such hyperlinks would be needed first.</p> <p>The SEU MSG noted that the SEPA Request-To-Pay scheme already supports the transport of url's</p>



Item	Change request title	EPC SEMWG Change Proposal	SEU MSG position
			between the payee and the payer outside the payment schemes. The SEU MSG is aware that despite the SEMWG itself does not support this change request for this cycle, the SEMWG will continue to assess in further detail the feasibility of transmitting hyperlinks or external sources on legal, information security, operational, standards and technical grounds.
14	Pain.002 message to be compliant with SWIFT CGI-MP standard	The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request cannot be part of the scheme. Not to be included in the 2023 SCT rulebook version 1.0.	Supports the SEMWG Change Proposal.
15	Returned amount under Recall or RFRO can be different to the initial amount	The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request cannot be part of the scheme. Not to be included in the 2023 SCT rulebook version 1.0.	Supports the SEMWG Change Proposal.
16	New functionalities for the SCT inquiry procedure	The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request cannot be part of the scheme. Not to be included in the 2023 SCT rulebook version 1.0.	Supports the SEMWG Change Proposal.
17	Optional use of Unique End-to-end Transaction Reference (UETR)	The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change	Does not support the SEMWG Change Proposal. The SEU MSG is



Item	Change request title	EPC SEMWG Change Proposal	SEU MSG position
		request cannot be part of the scheme. Not to be included in the 2023 SCT rulebook version 1.0.	in favour of introducing the UETR as an optional attribute.
19	Allow all child elements of structured remittance information	The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request cannot be part of the scheme. Not to be included in the 2023 SCT rulebook version 1.0. The proposal is to incorporate this suggestion into the implementation guidelines entering into effect as of November 2023.	Supports the SEMWG Change Proposal to incorporate this change request only in the implementation guidelines. The SEU MSG nevertheless points out that these new elements should be indicated as “yellow fields” (<i>i.e. mandatory fields</i>) instead of “white fields” (<i>i.e. as part of SEPA but not part of the SEPA core service</i>) as suggested by the contributor of this change request.
20	Change in the definition of structured remittance information in payment messages	The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request cannot be part of the scheme. Not to be included in the 2023 SCT rulebook version 1.0. The proposal is to incorporate the suggestion into the implementation guidelines entering into effect as of November 2023.	Supports the SEMWG Change Proposal.
25	Changes to the SEPA Payment Scheme Management Rules	The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request can be part of the scheme. For inclusion in the SCT scheme as of April 2023.	Supports the SEMWG Change Proposal.



4. SEU MSG position on 2022 SEMWG Change Proposals - SCT Inst Rulebook

Item	Change request title	EPC SEMWG Change Proposal	SEU MSG position
1	Accept SCT Inst transactions without posting the funds	The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request cannot be part of the scheme. Not to be included in the 2023 SCT Inst rulebook version 1.0.	Supports the SEMWG Change Proposal.
2	Reduction of target maximum execution time and time-out deadline	The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request cannot be part of the scheme. Not to be included in the 2023 SCT Inst rulebook version 1.0.	Supports the SEMWG Change Proposal.
3	Change of the term 'Customer'	The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request can be part of the scheme. For inclusion in the 2023 SCT Inst rulebook version 1.0.	Supports the SEMWG Change Proposal.
4	Introduction of new settlement model Single Instructing Party (SIP)	The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request cannot be part of the scheme. Not to be included in the 2023 SCT Inst rulebook version 1.0.	Supports the SEMWG Change Proposal.



Item	Change request title	EPC SEMWG Change Proposal	SEU MSG position
6	Provision of the structured address of the payment end-user	<p>The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request can be part of the scheme.</p> <p>For inclusion in the <u>2023</u> SCT Inst rulebook version 1.0: SEPA payment scheme participants must be able to support structured addresses when provided by the payment end user and/or the scheme participant.</p> <p>For inclusion in the <u>2025</u> SCT Inst rulebook version 1.0: payment end users can only provide structured addresses in their electronic Customer-to-PSP files at least based on the relevant EPC Customer-to-PSP Implementation Guidelines; and all Inter-PSP SEPA payment messages must contain a structured address where applicable.</p>	Supports the SEMWG Change Proposal.
8	Clarification on charges	<p>The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request can be part of the scheme.</p> <p>For inclusion in the <u>2023</u> SCT Inst rulebook version 1.0.</p>	Supports the SEMWG Change Proposal.



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11	Inclusion of Alias and Proxy as optional attributes	<p>The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request can be part of the scheme.</p> <p>For inclusion in the 2023 SCT Inst rulebook version 1.0.</p> <p>This should be an optional attribute and cannot substitute the IBAN as unique identifier for the payment account.</p> <p>It can be used under the condition that the Originator is given the possibility to validate the IBAN linked to that Alias/Proxy, prior to the formal authentication of the instruction unless the Originator and the Originator PSP agreed upfront on another arrangement (e.g., through an amendment of the general terms and conditions).</p> <p>Furthermore, the Originator PSP should have an agreement with the Originator and the Beneficiary PSP with the Beneficiary in relation to the treatment and the use of the data provided under such Alias/Proxy i.e. whether it is to be used for the purpose to initiate the transaction and/or to forward it to the Beneficiary PSP and/or the Beneficiary concerned.</p>	Supports the SEMWG Change Proposal.
12	Inclusion of hyperlinks or external sources	<p>The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request cannot be part of the scheme.</p> <p>Not to be included in the 2023 SCT Inst rulebook version 1.0.</p>	<p>No common position among the SEU MSG members could be found.</p> <p>Some members supported this change request whereas others pointed out that a standard for transmitting such hyperlinks would be needed first.</p> <p>The SEU MSG noted that the SEPA Request-To-Pay scheme already supports the transport of url's</p>



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			between the payee and the payer outside the payment schemes. The SEU MSG is aware that despite the SEMWG itself does not support this change request for this cycle, the SEMWG will continue to assess in further detail the feasibility of transmitting hyperlinks or external sources on legal, information security, operational, standards and technical grounds.
14	Pain.002 message to be compliant with SWIFT CGI-MP standard	The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request cannot be part of the scheme. Not to be included in the 2023 SCT Inst rulebook version 1.0.	Supports the SEMWG Change Proposal.
15	Returned amount under Recall or RFRO can be different to the initial amount	The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request cannot be part of the scheme. Not to be included in the 2023 SCT Inst rulebook version 1.0.	Supports the SEMWG Change Proposal.
17	Optional use of Unique End-to-end Transaction Reference (UETR)	The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request cannot be part of the scheme. Not to be included in the 2023 SCT Inst rulebook version 1.0.	Does not support the SEMWG Change Proposal. The SEU MSG is in favour of introducing the UETR as an optional attribute.



Item	Change request title	EPC SEMWG Change Proposal	SEU MSG position
18	Reroute an unsuccessful SCT Inst transaction as an SCT transaction	<p>The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request cannot be part of the scheme.</p> <p>Not to be included in the 2023 SCT Inst rulebook version 1.0.</p>	<p>No common position among the SEU MSG members could be found.</p> <p>Some members pointed out that if each interested scheme participant develops this as an Additional Optional Service (AOS), this would lead to different set-ups. With the aim of standardization in mind, such service should be part of the schemes. Such service would be very appreciated by e.g., consumers.</p> <p>However, other SEU MSG members pointed out that it should be defined upfront in which concrete SCT Inst execution failure cases, the conversion of an intended SCT Inst transaction into an SCT transaction should be done. Furthermore, the payment end-user should also agree with such conversion. The payment end-user may request that the instructed order must be executed as an instant payment for a very particular reason.</p>



Item	Change request title	EPC SEMWG Change Proposal	SEU MSG position
20	Change in the definition of structured remittance information in payment messages	The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request cannot be part of the scheme. Not to be included in the 2023 SCT Inst rulebook version 1.0. The proposal is to incorporate the suggestion into the implementation guidelines entering into effect as of November 2023.	Supports the SEMWG Change Proposal.
22	Definition amendment of the term 'Customer'	The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request cannot be part of the scheme. Not to be included in the 2023 SCT Inst rulebook version 1.0.	Supports the SEMWG Change Proposal.
23	Mandate the use of the Legal Entity Identifier (LEI) for scheme participants	The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request cannot be part of the scheme. Not to be included in the 2023 SCT Inst rulebook version 1.0.	Supports the SEMWG Change Proposal.
25	Changes to the SEPA Payment Scheme Management Rules	The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request can be part of the scheme. For inclusion in the SCT Inst scheme as of April 2023.	Supports the SEMWG Change Proposal.



5. SEU MSG position on 2022 SEMWG Change Proposals - SDD Core Rulebook

Item	Change request title	EPC SEMWG Change Proposal	SEU MSG position
3	Change of the term 'Customer'	The large majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request can be part of the scheme. For inclusion in the 2023 SDD Core rulebook version 1.0.	Supports the SEMWG Change Proposal.
5	Mandatory behaviour for Debtor PSPs for incoming SDD collections	The large majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request cannot be part of the scheme. Not to be included in the 2023 SDD Core rulebook version 1.0.	Supports the SEMWG Change Proposal.
6	Provision of the structured address of the payment end-user	The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request can be part of the scheme. For inclusion in the <u>2023</u> SDD Core rulebook version 1.0: SEPA payment scheme participants must be able to support structured addresses when provided by the payment end user and/or the scheme participant. For inclusion in the <u>2025</u> SDD Core rulebook version 1.0: payment end users can only provide structured addresses in their electronic Customer-to-PSP files at least based on the relevant EPC Customer-to-PSP Implementation Guidelines; and all Inter-PSP SEPA payment messages must contain a structured address where applicable.	Supports the SEMWG Change Proposal.
8	Clarification on charges	The large majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request can be part of the scheme. For inclusion in the 2023 SDD Core rulebook version 1.0.	Supports the SEMWG Change Proposal.



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9	Reduce Return period from 5 to 3 Interbank Business Days	The large majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request cannot be part of the scheme. Not to be included in the 2023 SDD Core rulebook version 1.0.	Supports the SEMWG Change Proposal.
10	Extension of the period for submitting a Reversal	The large majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request cannot be part of the scheme. Not to be included in the 2023 SDD Core rulebook version 1.0.	Supports the SEMWG Change Proposal.
13	Reduction of SDD processing cycle from up to D-1 to Due Date	The large majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request cannot be part of the scheme. Not to be included in the 2023 SDD Core rulebook version 1.0.	Does not support the SEMWG Change Proposal. The SEU MSG is in favour of the change request. This change would result in a faster availability of the funds for the Creditor.
14	Pain.002 message to be compliant with SWIFT CGI-MP standard	The large majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request cannot be part of the scheme. Not to be included in the 2023 SDD Core rulebook version 1.0.	Supports the SEMWG Change Proposal.
21	Reduction of Refund period from 8 weeks to 31 days	The large majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request cannot be part of the scheme. Not to be included in the 2023 SDD Core rulebook version 1.0.	Supports the SEMWG Change Proposal.



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24	More specific codes instead of reason code SL01	<p>The large majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request cannot be part of the scheme.</p> <p>Not to be included in the 2023 SDD Core rulebook version 1.0.</p>	<p>Does not support the SEMWG Change Proposal. The SEU MSG is in favour of the change request. The SEU MSG emphasises the need for symmetry and transparency of information between the Debtor PSP and its Debtor on the one side and the Creditor on the other side (based on a signed contract and SDD mandate between the Creditor and the Debtor).</p>
25	Changes to the SEPA Payment Scheme Management Rules	<p>The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request can be part of the scheme.</p> <p>For inclusion in the SDD Core scheme as of April 2023.</p>	<p>Supports the SEMWG Change Proposal.</p>



6. SEU MSG position on 2022 SEMWG Change Proposals - SDD B2B Rulebook

Item	Change request title	EPC SEMWG Change Proposal	SEU MSG position
3	Change of the term 'Customer'	The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request can be part of the scheme. For inclusion in the 2023 SDD B2B rulebook version 1.0.	Supports the SEMWG Change Proposal.
6	Provision of the structured address of the payment end-user	The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request can be part of the scheme. For inclusion in the 2023 SDD B2B rulebook version 1.0: SEPA payment scheme participants must be able to support structured addresses when provided by the payment end user and/or the scheme participant. For inclusion in the 2025 SDD B2B rulebook version 1.0: payment end users can only provide structured addresses in their electronic Customer-to-PSP files at least based on the relevant EPC Customer-to-PSP Implementation Guidelines; and all Inter-PSP SEPA payment messages must contain a structured address where applicable.	Supports the SEMWG Change Proposal.
8	Clarification on charges	The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request can be part of the scheme. For inclusion in the 2023 SDD B2B rulebook version 1.0.	Supports the SEMWG Change Proposal.
10	Extension of the period for submitting a Reversal	The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request cannot be part of the scheme. Not to be included in the 2023 SDD B2B rulebook version 1.0.	Supports the SEMWG Change Proposal.



Item	Change request title	EPC SEMWG Change Proposal	SEU MSG position
13	Reduction of SDD processing cycle from up to D-1 to Due Date	The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request cannot be part of the scheme. Not to be included in the 2023 SDD B2B rulebook version 1.0.	Does not support the SEMWG Change Proposal. The SEU MSG is in favour of the change request. This change would result in a faster availability of the funds for the Creditor.
14	Pain.002 message to be compliant with SWIFT CGI-MP standard	The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request cannot be part of the scheme. Not to be included in the 2023 SDD B2B rulebook version 1.0.	Supports the SEMWG Change Proposal.
23	Mandate the use of the Legal Entity Identifier (LEI) for scheme participants	The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request cannot be part of the scheme. Not to be included in the 2023 SDD B2B rulebook version 1.0.	Supports the SEMWG Change Proposal.
24	More specific codes instead of reason code SL01	The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request cannot be part of the scheme. Not to be included in the 2023 SDD B2B rulebook version 1.0.	Does not support the SEMWG Change Proposal. The SEU MSG is in favour of the change request. The SEU MSG emphasises the need for symmetry and transparency of information between the Debtor PSP and its Debtor on the one side and the Creditor on the other side (based on a signed contract and SDD mandate between the Creditor and the Debtor).



Item	Change request title	EPC SEMWG Change Proposal	SEU MSG position
25	Changes to the SEPA Payment Scheme Management Rules	The vast majority of EPC scheme participants (via national communities or via individual comments) and other contributors to the 2022 public consultation supported the SEMWG recommendation that this change request can be part of the scheme. For inclusion in the SDD B2B scheme as of April 2023.	Supports the SEMWG Change Proposal.