Addendum to document EPC115-06 - 2023 V1.0

EPC144-22
Version 1.0
30 June 2022

Public

Approved

Addendum to document EPC115-06 - 2013 V1.0: List of changes in the SCT Inter-PSP Implementation Guidelines relative to version 2021 V1.0

Note: This list is for information – the changes included in the body of document EPC115-06 are the changes in effect.

SYMBOLS USED

1. Column one contains the identification number of the Change
2. Column two contains the reference(s) to the relevant Index Number
3. Column three contains the reference(s) to the relevant section or message element (including full path)
4. Column four contains a description of the change
5. Column five contains a status code:
   - REJ: Rejected by the SEM WG
   - PEN: Issue pending in the SEM WG
   - ACC: Accepted by the SEM WG in Guidelines
6. Column six contains the type of change:
   - TYPO: Typing and layout errors
   - CLAR: Clarification of the text
   - CHAN: Change in or further alignment with the Rulebook content
   - ISOU: Change resulting from migration to the 2019 message version of the ISO 20022 standard

N°	#	Section / Message Element	Description	Status	Type
1.		General	Migration to the 2019 message version of the ISO 20022 standard. For reasons of format consistency a number of white elements were added to the IGs. These changes have no operational impact and are thus not reflected in the table below. Alignment of the attribute numbering between the four SEPA payment scheme rulebooks.	ACC	CHAN

N°	#	Section / Message Element	Description	Status	Type
2.		0.3	Inclusion of a note to explain the meaning of the term "customer".	ACC	CHAN
3.		1.4	Inclusion of a note to clarify the use of a slash after an attribute or code.	ACC	CLAR
4.		**2.1**	**Inter-PSP Payment Dataset (DS-02)**		
5.		2.1.1	Inclusion of following notes: "Note: It is allowed to send a mix of DS-02 and DS-11 transactions, i.e. one pacs.008.001.08 message can contain 'Credit Transfer Transaction Information' blocks as per DS-02 (the present section) and DS-11 (Inter-PSP Fee and/or Compensation Payment, 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-11transaction(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."	ACC	CLAR
6.	1.11	FITo FICustomer Credit Transfer V08 +Group Header ++Settlement Information +++Clearing System	Inclusion of sub-elements 'Code' and 'Proprietary' (both shaded yellow).	ACC	CLAR
7.	1.20	FITo FICustomer Credit Transfer V08 +Group Header ++Payment Type Information	Inclusion of 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
8.	1.23 2.10	FITo FICustomer Credit Transfer V08 +Group Header ++Payment Type Information +++Service Level FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Payment Type Information +++Service Level	Inclusion of SEPA Usage Rule: "Only one occurrence is allowed". (Note: element is unlimited in the 2019 message version of ISO 20022)	ACC	ISOU

N°	#	Section / Message Element	Description	Status	Type
9.	1.29 2.16	FITo FICustomer Credit Transfer V08 +Group Header ++Payment Type Information +++Category Purpose FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Payment Type Information +++Category Purpose	Inclusion of sub-elements 'Code' and 'Proprietary', shaded yellow.	ACC	CLAR
10.	1.32 1.33 2.36 2.37 2.85 2.87	FITo FICustomer Credit Transfer V08 +Group Header ++Instructing Agent FITo FICustomer Credit Transfer V08 +Group Header ++Instructed Agent FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Instructing Agent FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Instructed Agent FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Debtor Agent FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Creditor Agent	SEPA Usage Rule updated as follows: "Only 'BIC**FI**' is allowed."	ACC	ISOU
11.	2.4	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Payment Identification +++Transaction Identification	Inclusion of SEPA Usage Rule "Mandatory" (Note: Element no longer mandatory in 2019 message version of ISO 20022).	ACC	ISOU

N°	#	Section / Message Element	Description	Status	Type
12.	2.48 2.73 2.109 2.125	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Ultimate Debtor +++Identification ++++Organisation Identification FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Debtor +++Identification ++++Organisation Identification FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Creditor +++Identification ++++Organisation Identification FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Ultimate Creditor +++Identification ++++Organisation Identification	SEPA Usage Rule updated as follows (see bold text): "Either '~~BIC or BEI~~' **'AnyBIC'**, **'LEI'** or one occurrence of 'Other' is allowed."	ACC	ISOU
13.	2.55	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Debtor +++Postal Address	Inclusion of SEPA Usage Rules: "If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed; it is recommended when either the Debtor Agent or Creditor Agent is a non-EEA SEPA PSP. If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used." All sub-elements (except for 'Address Type') have been shaded yellow	ACC	CHAN
14.	2.71	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Debtor +++Postal Address ++++Address Line	Inclusion of SEPA Usage Rules: "If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed; it is recommended when either Debtor Agent or Creditor Agent is a non-EEA SEPA PSP."	ACC	CHAN

N°	#	Section / Message Element	Description	Status	Type
15.	2.77	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Debtor Account	Removal of: "SEPA Rulebook: AT-01 The IBAN of the account of the Originator" (and moved to sub-element 'Identification/IBAN') SEPA Usage Rule "Only IBAN allowed" Sub-elements have been included, including new optional sub-element "Proxy", shaded in yellow, with SEPA Rulebook "AT-P003 The Proxy/alias of the account of the Originator ".	ACC	CHAN
16.	2.78	Customer Credit Transfer Initiation V09 + Credit Transfer Transaction Information ++Debtor Account +++Identification	Inclusion of SEPA Usage Rule "Only IBAN is allowed". Sub-elements 'IBAN' (yellow) and 'Other' (white) have been included. Inclusion of "SEPA Rulebook: AT-D001 The IBAN of the account of the Originator" (under 'Identification/IBAN').	ACC	CHAN
17.	2.91	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Creditor +++Postal Address	Inclusion of SEPA Usage Rules: "If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed. If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used." All sub-elements (except for 'Address Type') have been shaded yellow	ACC	CHAN
18.	2.107	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Creditor +++Postal Address ++++Address Line	Inclusion of SEPA Usage Rules: "If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed."	ACC	CHAN
19.	2.113	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Creditor Account	Removal of : "SEPA Rulebook: AT-20 The IBAN of the account of the Beneficiary" (and moved to sub-element 'Identification/IBAN') SEPA Usage Rule "Only IBAN is allowed" Sub-elements have been included, including new optional sub-element "Proxy", shaded in yellow, with SEPA Rulebook "AT-E003 The Proxy/alias of the account of the Beneficiary ".	ACC	CHAN
20.	2.114	Customer Credit Transfer Initiation V09 +Credit Transfer	Inclusion of SEPA Usage Rule "Only IBAN is allowed".	ACC	CHAN

N°	#	Section / Message Element	Description	Status	Type
		Transaction Information ++Creditor Account +++Identification	Sub-elements 'IBAN' (yellow) and 'Other' (white) have been included. Inclusion of "SEPA Rulebook: AT-C001 The IBAN of the account of the Beneficiary" (under 'Identification/IBAN').		
21.	2.138	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Remittance Information +++Unstructured	Inclusion of SEPA Usage Rule: "If the commercial trade name of the payee is different from its legal name (AT-E001 The name of the Beneficiary), then the commercial trade name must be provided here. The location of where the transaction took place (if different from AT-E004 The address of the Beneficiary) as well as the transaction date and time can also be provided here. Each piece of information must be followed by a slash to clearly differentiate from the other information included under this data element (a special character other than a slash can be used instead (e.g., "+") in case the slash is used for other purposes). [Example: The Shopping Paradise/Boulevard des Marchands 123/2020-12-24T11:37/Purchase Nr 1234567890AZ - Merry Christmas.] For further information, please refer to "EPC088-22 EPC Guidance Document – Improve Transparency for Retail Payment End-Users".	ACC	CHAN
22.	2.147	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Type ++++++Issuer	Inclusion of SEPA Usage Rule: "Mandatory if 'Reference' is populated with an identifier issued or governed by a known institution. E.g. "ISO" should be mentioned here if 'Reference' is populated with a RF Creditor Reference (ISO 11649)."	ACC	CHAN
23.	2.148	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Reference	SEPA Usage Rule was updated as follows (see bold text): "RF Creditor Reference **must** ~~may~~ be used (ISO 11649) **in case "ISO" is mentioned under 'Issuer '**.	ACC	CHAN
24.	**2.2**	**Inter-PSP Return SEPA Credit Transfer Dataset (DS-03)**			
25.	1.13	Payment Return V09 +Group Header ++Settlement Information +++Clearing System	Inclusion of sub-elements 'Code' and 'Proprietary' (both shaded yellow).	ACC	CLAR

N°	#	Section / Message Element	Description	Status	Type
26.	1.22 1.23 3.23 3.24	Payment Return V09 +Group Header ++Instructing Agent Payment Return V09 +Group Header ++Instructed Agent Payment Return V09 +Transaction Information ++Instructing Agent Payment Return V09 +Transaction Information ++Instructed Agent	SEPA Usage Rule updated as follows: "Only 'BIC**FI**' is allowed."	ACC	ISOU
27.	2.2 3.4	Payment Return V09 +Original Group Information ++Original Message Name Identification Payment Return V09 +Transaction Information ++Original Group Information +++Original Message Name Identification	Reference to pacs.008.001.**08** (SEPA Usage Rule)	ACC	ISOU
28.	3.27	Payment Return V09 +Transaction Information ++Return Reason Information +++Originator	SEPA Usage Rule updated as follows (see bold): "Limited to '**Any**BIC' for an Agent or 'Name' for a non-financial institution."	ACC	ISOU
29.	3.44 3.45 3.51 3.53	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Ultimate Debtor Payment Return V09 +Transaction Information ++Original Transaction Reference +++Debtor Payment Return V09 +Transaction Information ++Original Transaction Reference +++Creditor Payment Return V09 +Transaction Information ++Original Transaction Reference +++Ultimate Creditor	Inclusion of SEPA Usage Rule: "Only 'Party' is allowed"	ACC	ISOU

N°	#	Section / Message Element	Description	Status	Type
30.	3.46	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Debtor Account	Inclusion of reference to new attribute: "AT-P003 The Proxy/Alias of the account of the Originator"	ACC	CHAN
31.	3.52	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Creditor Account	Inclusion of reference to new attribute: "AT-E003 The Proxy/Alias of the account of the Beneficiary"	ACC	CHAN
32.	3.54	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Purpose	New ISO 20022 element, shaded yellow with SEPA rulebook "AT-T007 The purpose of the SEPA Credit Transfer"	ACC	ISOU
33.		**2.3**	**Inter-PSP Reject SEPA Credit Transfer Dataset (DS-03)**		
34.	1.3 1.4 3.19 3.20	FITo FIPayment Status Report V10 +Group Header ++Instructing Agent FITo FIPayment Status Report V10 +Group Header ++Instructed Agent FITo FIPayment Status Report V10 +Transaction Information And Status ++Instructing Agent FITo FIPayment Status Report V10 +Transaction Information And Status ++Instructed Agent	SEPA Usage Rule updated as follows: "Only 'BIC**FI**' is allowed."	ACC	ISOU
35.	2.0	FITo FIPayment Status Report V10 +Original Group Information And Status	Inclusion of SEPA Usage Rules (as element is unlimited and no longer mandatory in the 2019 version of ISO 20022: "Mandatory" " Only one occurrence is allowed"	ACC	ISOU
36.	2.2	FITo FIPayment Status Report V10 +Original Group Information And Status ++Original Message Name Identification	Reference is made to pacs.008.001.**08** (SEPA Usage Rule)	ACC	ISOU
37.	2.8	FITo FIPayment Status Report V10 +Original Group	SEPA Usage Rule updated as follows (see bold):	ACC	ISOU

N°	#	Section / Message Element	Description	Status	Type
	3.9	Information And Status ++Status Reason Information +++Originator FITo FIPayment Status Report V10 +Transaction Information And Status ++Status Reason Information +++Originator	"Limited to 'AnyBIC' to identify the PSP or CSM originating the status or 'Name' to indicate the CSM when it has no BIC"		
38.	3.33 3.34 3.40 3.42	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Ultimate Debtor FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Debtor FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Creditor FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Ultimate Creditor	Inclusion of SEPA Usage Rule: "Only 'Party' is allowed"	ACC	ISOU
39.	3.35	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Debtor Account	Inclusion of reference to new attribute: "AT-P003 The Proxy/Alias of the account of the Originator"	ACC	CHAN
40.	3.41	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction	Inclusion of reference to new attribute: "AT-E003 The Proxy/Alias of the account of the Beneficiary"	ACC	CHAN

N°	#	Section / Message Element	Description	Status	Type
		Reference +++Creditor Account			
41.	3.43	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Purpose	New ISO 20022 element, shaded yellow with "SEPA Rulebook: AT-T007 The purpose of the SEPA Credit Transfer"	ACC	ISOU
42.		**2.4**	**Inter-PSP Recall of SEPA Credit Transfer Dataset (DS-05)**		
43.		2.4.1	Following sentence was updated as 'Proprietary' can no longer be used: "Index 4.21 'Code' can only be populated with ISO codes "DUPL" (Duplicate payment), "TECH" (Technical problem) and "FRAD" (Fraudulent origin)."	ACC	CHAN
44.	1.2 1.3	FITo FIPayment Cancellation Request V08 +Assignment ++Assigner FITo FIPayment Cancellation Request V08 +Assignment ++Assignee	SEPA Usage Rule updated as follows (see bold text): "Limited to 'BIC**FI**' to identify a PSP, **'AnyBIC' to identify a CSM or 'LEI'** or 'Name' to indicate the CSM when it has no BIC.	ACC	ISOU
45.	4.7	FITo FIPayment Cancellation Request V08 +Underlying ++Transaction Information +++Original Group Information ++++Original Message Name Identification	Reference is made to pacs.008.001.**08** (SEPA Usage Rule)	ACC	ISOU
46.	4.19	FITo FIPayment Cancellation Request V08 +Underlying ++Transaction Information +++Cancellation Reason Information ++++Originator	SEPA Usage Rule updated as follows (see bold text): "Limited to '**Any**BIC' for an Agent, or 'Name' for a non-financial institution'.	ACC	ISOU
47.	4.21	FITo FIPayment Cancellation Request V08 +Underlying ++Transaction Information +++Cancellation Reason Information ++++Reason +++++Code	Removal of SEPA Usage Rule "See Message Element Specifications below". Inclusion of SEPA Usage Rule: "Only "DUPL", "FRAD" or "TECH" are allowed" Inclusion of SEPA Code Restrictions	ACC	CLAR
48.	4.22	FITo FIPayment Cancellation Request V08 +Underlying ++Transaction Information +++Cancellation Reason	Removal of SEPA Usage Rule "See Message Element Specifications below". Element is shaded white.	ACC	CHAN

N°	#	Section / Message Element	Description	Status	Type
		Information ++++Reason +++++Proprietary			
49.	4.36 4.37 4.43 4.45	FITo FIPayment Cancellation Request V08 +Underlying ++Transaction Information +++Original Transaction Reference ++++Ultimate Debtor FITo FIPayment Cancellation Request V08 +Underlying ++Transaction Information +++Original Transaction Reference ++++Debtor FITo FIPayment Cancellation Request V08 +Underlying ++Transaction Information +++Original Transaction Reference ++++Creditor FITo FIPayment Cancellation Request V08 +Underlying ++Transaction Information +++Original Transaction Reference ++++Ultimate Creditor	Inclusion of SEPA Usage Rule: "Only 'Party' is allowed"	ACC	ISOU
50.	4.38	FITo FIPayment Cancellation Request V08 +Underlying ++Transaction Information +++Original Transaction Reference ++++Debtor Account	Inclusion of reference to new attribute: "AT-P003 The Proxy/Alias of the account of the Originator"	ACC	CHAN
51.	4.44	FITo FIPayment Cancellation Request V08 +Underlying ++Transaction Information +++Original Transaction Reference ++++Creditor Account	Inclusion of reference to new attribute: "AT-E003 The Proxy/Alias of the account of the Beneficiary"	ACC	CHAN
52.	4.46	FITo FIPayment Cancellation Request V08 +Underlying ++Transaction Information +++Original Transaction Reference ++++Purpose	New ISO 20022 element, shaded yellow with SEPA rulebook "AT-T007 The purpose of the SEPA Credit Transfer"	ACC	ISOU

N°	#	Section / Message Element	Description	Status	Type
53.		2.4.2	Removal of section "Message Element Specifications" as codes have been integrated in the message	ACC	CLAR
54.		**2.5**	**Inter-PSP Negative Response to a Recall of SEPA Credit Transfer Dataset (DS-06)**		
55.		2.5.1	Addition of a slash after attribute number and code (see also item 3), for example: "*if index 4.19 'Code' under 'Reason' is set to "'LEGL'", two further occurrences are allowed to precise the reason and these must start with "'ATR057**/**", **and/**or"	ACC	CLAR
56.	1.2 1.3	Resolution Of Investigation V09 +Assignment ++Assigner Resolution Of Investigation V09 +Assignment ++Assignee	SEPA Usage Rule updated as follows (see bold text): "Limited to 'BIC**FI'** to identify a PSP, **'AnyBIC' to identify a CSM or 'LEI'** or 'Name' to indicate the CSM when it has no BIC.	ACC	ISOU
57.	4.8	Resolution Of Investigation V09 +Cancellation Details ++Transaction Information And Status +++Original Group Information ++++Original Message Name Identification	Reference is made to pacs.008.001.**08** (SEPA Usage Rule)	ACC	ISOU
58.	4.17	Resolution Of Investigation V09 +Cancellation Details ++Transaction Information And Status +++Cancellation Status Reason Information ++++Originator	SEPA Usage Rule updated as follows (see bold text): "Limited to '**Any**BIC' for an Agent, or 'Name' for a non-financial institution'.	ACC	ISOU
59.	4.19	Resolution Of Investigation V09 +Cancellation Details ++Transaction Information And Status +++Cancellation Status Reason Information ++++Reason +++++Code	Removal of SEPA Usage Rule "See Message Element Specifications below". Inclusion of SEPA Usage Rule: "Only "AC04", "AM04", ARDT", "LEGL", "CUST", "NOAS" or "NOOR" are allowed. Inclusion of SEPA Code Restrictions	ACC	CLAR
60.	4.20	Resolution Of Investigation V09 +Cancellation Details ++Transaction Information And Status +++Cancellation Status	Removal of SEPA Usage Rule "See Message Element Specifications below". Element has been shaded white.	ACC	CHAN

N°	#	Section / Message Element	Description	Status	Type
		Reason Information ++++Reason +++++Proprietary			
61.	4.21	Resolution Of Investigation V09 +Cancellation Details ++Transaction Information And Status +++Cancellation Status Reason Information ++++Additional Information	Removal of "AT-58 Provision of information available to file a legal claim to recover the funds in case of reason code 'Fraudulent originated SEPA Credit Transfer'." Addition of slash after attribute number and code (see also item 3).	ACC	TYPO CLAR
62.	4.39 4.40 4.46 4.48	Resolution Of Investigation V09 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Debtor Resolution Of Investigation V09 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Resolution Of Investigation V09 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Resolution Of Investigation V09 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Creditor	Inclusion of SEPA Usage Rule: "Only 'Party' is allowed"	ACC	ISOU
63.	4.41	Resolution Of Investigation V09 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Account	Inclusion of reference to new attribute: "AT-P003 The Proxy/Alias of the account of the Originator"	ACC	CHAN
64.	4.47	Resolution Of Investigation V09	Inclusion of reference to new attribute:	ACC	CHAN

N°	#	Section / Message Element	Description	Status	Type
		+Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Account	"AT-E003 The Proxy/Alias of the account of the Beneficiary"		
65.	4.49	Resolution Of Investigation V09 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Purpose	New ISO 20022 element, shaded yellow with SEPA rulebook "AT-T007 The purpose of the SEPA Credit Transfer"	ACC	ISOU
66.		2.5.2	Removal of section "Message Element Specifications" as codes have been integrated in the message	ACC	CLAR
67.		**2.6**	**Inter-PSP Positive Response to a Recall of SEPA Credit Transfer Dataset (DS-06)**		
68.		2.6.1	Following sentence was updated (see bold text): "Index 3.35 'Additional Information' (under 'Return Reason Information') **to be used with a mandatory occurrence starting with "ATR053/" followed by the information as per attribute description** ~~to be populated with AT-R7~~ 'The Specific Reference of the Originator PSP initiating the Recall'. Addition of a slash after attribute number (see also item 3).	ACC	CLAR
69.	1.13	Payment Return V09 +Group Header ++Settlement Information +++Clearing System	Inclusion of sub-elements 'Code' and 'Proprietary' (both shaded yellow).	ACC	CLAR
70.	1.22 1.23 3.24 3.27 3.28	Payment Return V09 +Group Header ++Instructing Agent Payment Return V09 +Group Header ++Instructed Agent Payment Return V09 +Transaction Information ++Charges Information +++Agent ++++Financial Institution Identification Payment Return V09 +Transaction Information ++Instructing Agent Payment Return V09	SEPA Usage Rule was updated as follows (see bold text): "Only BIC**FI** is allowed."	ACC	ISOU

N°	#	Section / Message Element	Description	Status	Type
		+Transaction Information ++Instructed Agent			
71.	2.2 3.4	Payment Return V09 +Original Group Information ++Original Message Name Identification Payment Return V09 +Transaction Information ++Original Group Information +++Original Message Name Identification	Reference to pacs.008.001.**08** (SEPA Usage Rule)	ACC	ISOU
72.	3.31	Payment Return V09 +Transaction Information ++Return Reason Information +++Originator	SEPA Usage Rule updated as follows (see bold text): "Limited to '**Any**BIC' for an Agent, or 'Name' for a non-financial institution'.	ACC	ISOU
73.	3.35	Payment Return V09 +Transaction Information ++Return Reason Information +++Additional Information	SEPA Usage Rule updated as follows (see bold text): "Only one occurrence **starting with "ATR053/" followed by the information as per attribute description** is allowed."	ACC	CLAR
74.	3.48 3.49 3.55 3.57	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Ultimate Debtor Payment Return V09 +Transaction Information ++Original Transaction Reference +++Debtor Payment Return V09 +Transaction Information ++Original Transaction Reference +++Creditor Payment Return V09 +Transaction Information ++Original Transaction Reference +++Ultimate Creditor	Inclusion of SEPA Usage Rule: "Only 'Party' is allowed"	ACC	ISOU
75.	3.50	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Debtor Account	Inclusion of reference to new attribute: "AT-P003 The Proxy/Alias of the account of the Originator"	ACC	CHAN
76.	3.56	Payment Return V09 +Transaction Information	Inclusion of reference to new attribute:	ACC	CHAN

N°	#	Section / Message Element	Description	Status	Type
		++Original Transaction Reference +++Creditor Account	"AT-E003 The Proxy/Alias of the account of the Beneficiary"		
77.	3.58	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Purpose	New ISO 20022 element, shaded yellow with SEPA rulebook "AT-T007 The purpose of the SEPA Credit Transfer"	ACC	ISOU
78.		**2.7**	**Request for Status Update on a Recall of SEPA Credit Transfer**		
79.	2.2	FITo FIPayment Status Request V03 +Original Group Information ++Original Message Name Identification	Reference to camt.056.001.**08** (SEPA Usage Rule)	ACC	ISOU
80.	3.23 3.24 3.30 3.32	FITo FIPayment Status Request V03 +Transaction Information ++Original Transaction Reference +++Ultimate Debtor FITo FIPayment Status Request V03 +Transaction Information ++Original Transaction Reference +++Debtor FITo FIPayment Status Request V03 +Transaction Information ++Original Transaction Reference +++Creditor FITo FIPayment Status Request V03 +Transaction Information ++Original Transaction Reference +++Ultimate Creditor	Inclusion of SEPA Usage Rule: "Only 'Party' is allowed"	ACC	ISOU
81.	3.25	FITo FIPayment Status Request V03 +Transaction Information ++Original Transaction Reference +++Debtor Account	Inclusion of reference to new attribute: "AT-P003 The Proxy/Alias of the account of the Originator"	ACC	CHAN
82.	3.31	FITo FIPayment Status Request V03 +Transaction Information ++Original Transaction Reference +++Creditor Account	Inclusion of reference to new attribute: "AT-E003 The Proxy/Alias of the account of the Beneficiary"	ACC	CHAN

N°	#	Section / Message Element	Description	Status	Type
83.	3.33	FITo FIPayment Status Request V03 +Transaction Information ++Original Transaction Reference +++Purpose	New ISO 20022 element, shaded yellow with SEPA rulebook "AT-T007 The purpose of the SEPA Credit Transfer"	ACC	ISOU CHAN
84.		**2.8**	**Request for Recall by the Originator Dataset (DS-07)**		
85.		2.8.1	Following sentence was updated as 'Proprietary' can no longer be used: "Index 4.21 'Code' can only be populated with ISO codes "AC03" (Wrong IBAN), "AM09" (Wrong Amount) and "CUST" (Requested By Customer)."	ACC	CHAN
86.	1.2 1.3	FITo FIPayment Cancellation Request V08 +Assignment ++Assigner FITo FIPayment Cancellation Request V08 +Assignment ++Assignee	SEPA Usage Rule updated as follows (see bold text): "Limited to 'BIC**FI'** to identify a PSP, **'AnyBIC' to identify a CSM or 'LEI'** or 'Name' to indicate the CSM when it has no BIC.	ACC	ISOU
87.	4.7	FITo FIPayment Cancellation Request V08 +Underlying ++Transaction Information +++Original Group Information ++++Original Message Name Identification	Reference is made to pacs.008.001.**08** (SEPA Usage Rule)	ACC	ISOU
88.	4.21	FITo FIPayment Cancellation Request V08 +Underlying ++Transaction Information +++Cancellation Reason Information ++++Reason +++++Code	SEPA Usage Rule was updated as follows (see bold text): "Only **"AC03", "AM09"** or "CUST" (~~Requested By Customer) is~~ **are** allowed. SEPA Code Restrictions were updated	ACC	CHAN
89.	4.22	FITo FIPayment Cancellation Request V08 +Underlying ++Transaction Information +++Cancellation Reason Information ++++Reason +++++Proprietary	Removal of SEPA Usage Rule: "Only codes 'AM09' (Wrong Amount) and 'AC03'(Wrong IBAN) are allowed". Element has been shaded white.	ACC	CHAN
90.	4.36 4.37 4.43 4.45	FITo FIPayment Cancellation Request V08 +Underlying ++Transaction Information +++Original Transaction Reference ++++Ultimate Debtor	Inclusion of SEPA Usage Rule: "Only 'Party' is allowed"	ACC	ISOU

N°	#	Section / Message Element	Description	Status	Type
		FITo FIPayment Cancellation Request V08 +Underlying ++Transaction Information +++Original Transaction Reference ++++Debtor FITo FIPayment Cancellation Request V08 +Underlying ++Transaction Information +++Original Transaction Reference ++++Creditor FITo FIPayment Cancellation Request V08 +Underlying ++Transaction Information +++Original Transaction Reference ++++Ultimate Creditor			
91.	4.38	FITo FIPayment Cancellation Request V08 +Underlying ++Transaction Information +++Original Transaction Reference ++++Debtor Account	Inclusion of reference to new attribute: "AT-P003 The Proxy/Alias of the account of the Originator"	ACC	CHAN
92.	4.44	FITo FIPayment Cancellation Request V08 +Underlying ++Transaction Information +++Original Transaction Reference ++++Creditor Account	Inclusion of reference to new attribute: "AT-E003 The Proxy/Alias of the account of the Beneficiary"	ACC	CHAN
93.	4.46	FITo FIPayment Cancellation Request V08 +Underlying ++Transaction Information +++Original Transaction Reference ++++Purpose	New ISO 20022 element, shaded yellow with SEPA rulebook "AT-T007 The purpose of the SEPA Credit Transfer"	ACC	ISOU
94.		2.8.2.	Removal of section "Message Element Specifications" as codes have been integrated in the message	ACC	CLAR
95.		**2.9**	**Inter-PSP Negative Response to the Request for Recall by the Originator Dataset (DS-08)**		
96.		2.9.1	Addition of a slash after attribute number (see also item 3).	ACC	CLAR

N°	#	Section / Message Element	Description	Status	Type
97.	1.2 1.3	Resolution Of Investigation V09 +Assignment ++Assigner Resolution Of Investigation V09 +Assignment ++Assignee	SEPA Usage Rule updated as follows (see bold text): "Limited to 'BIC**FI'** to identify a PSP, **'AnyBIC' to identify a CSM or 'LEI'** or 'Name' to indicate the CSM when it has no BIC.	ACC	ISOU
98.	4.8	Resolution Of Investigation V09 +Cancellation Details ++Transaction Information And Status +++Original Group Information ++++Original Message Name Identification	Reference is made to pacs.008.001.**08** (SEPA Usage Rule)	ACC	ISOU
99.	4.17	Resolution Of Investigation V09 +Cancellation Details ++Transaction Information And Status +++Cancellation Status Reason Information ++++Originator	SEPA Usage Rule updated as follows (see bold text): "Limited to '**Any**BIC' for an Agent, or 'Name' for a non-financial institution'.	ACC	ISOU
100.	4.19	Resolution Of Investigation V09 +Cancellation Details ++Transaction Information And Status +++Cancellation Status Reason Information ++++Reason +++++Code	Removal of SEPA Usage Rule "See Message Element Specifications below". Inclusion of SEPA Usage Rule: "Only "AC04", "AM04", ARDT", "LEGL", "CUST", "NOAS" or "NOOR" are allowed. Inclusion of SEPA Code Restrictions	ACC	CLAR
101.	4.20	Resolution Of Investigation V09 +Cancellation Details ++Transaction Information And Status +++Cancellation Status Reason Information ++++Reason +++++Proprietary	Removal of SEPA Usage Rule "See Message Element Specifications below". Element has been shaded white.	ACC	CHAN
102.	4.21	Resolution Of Investigation V09 +Cancellation Details ++Transaction Information And Status +++Cancellation Status Reason Information ++++Additional Information	SEPA Usage Rule has been updated as follows (see bold text): "First occurrence **is mandatory and** must start with "ATR072**/**" followed by the information as per attribute description. " Addition of a slash after an attribute (see also item 3).	ACC	CLAR
103.	4.39	Resolution Of Investigation V09 +Cancellation Details	Inclusion of SEPA Usage Rule:	ACC	ISOU

N°	#	Section / Message Element	Description	Status	Type
	4.40 4.46 4.48	++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Debtor Resolution Of Investigation V09 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Resolution Of Investigation V09 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Resolution Of Investigation V09 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Creditor	"Only 'Party' is allowed"		
104.	4.41	Resolution Of Investigation V09 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Account	Inclusion of reference to new attribute: "AT-P003 The Proxy/Alias of the account of the Originator"	ACC	CHAN
105.	4.47	Resolution Of Investigation V09 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Account	Inclusion of reference to new attribute: "AT-E003 The Proxy/Alias of the account of the Beneficiary"	ACC	CHAN
106.	4.49	Resolution Of Investigation V09 +Cancellation Details ++Transaction Information And Status +++Original Transaction Reference ++++Purpose	New ISO 20022 element, shaded yellow with SEPA rulebook "AT-T007 The purpose of the SEPA Credit Transfer"	ACC	ISOU

N°	#	Section / Message Element	Description	Status	Type
107.		2.9.2	Removal of section "Message Element Specifications" as codes have been integrated in the message	ACC	CLAR
108.		**2.10**	**Inter-PSP Positive Response to the Request for Recall by the Originator Dataset (DS-08)**		
109.		2.10.1	Inclusion of a slash after attribute number (see also item 3).	ACC	CLAR
110.	1.13	Payment Return V09 +Group Header ++Settlement Information +++Clearing System	Inclusion of sub-elements 'Code' and 'Proprietary' (both shaded yellow).	ACC	CLAR
111.	1.22 1.23 3.24 3.27 3.28	Payment Return V09 +Group Header ++Instructing Agent Payment Return V09 +Group Header ++Instructed Agent Payment Return V09 +Transaction Information ++Charges Information +++Agent ++++Financial Institution Identification Payment Return V09 +Transaction Information ++Instructing Agent Payment Return V09 +Transaction Information ++Instructed Agent	SEPA Usage Rule was updated as follows (see bold text): "Only BIC**FI** is allowed."	ACC	ISOU
112.	2.2 3.4	Payment Return V09 +Original Group Information ++Original Message Name Identification Payment Return V09 +Transaction Information ++Original Group Information +++Original Message Name Identification	Reference to pacs.008.001.**08** (SEPA Usage Rule)	ACC	ISOU
113.	3.35	Payment Return V09 +Transaction Information ++Return Reason Information +++Additional Information	A slash has been added after the attribute number in the SEPA Usage Rule (see also item 3)	ACC	CLAR

N°	#	Section / Message Element	Description	Status	Type
114.	3.48 3.49 3.55 3.57	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Ultimate Debtor Payment Return V09 +Transaction Information ++Original Transaction Reference +++Debtor Payment Return V09 +Transaction Information ++Original Transaction Reference +++Creditor Payment Return V09 +Transaction Information ++Original Transaction Reference +++Ultimate Creditor	Inclusion of SEPA Usage Rule: "Only 'Party' is allowed"	ACC	ISOU
115.	3.50	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Debtor Account	Inclusion of reference to new attribute: "AT-P003 The Proxy/Alias of the account of the Originator"	ACC	CHAN
116.	3.56	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Creditor Account	Inclusion of reference to new attribute: "AT-E003 The Proxy/Alias of the account of the Beneficiary"	ACC	CHAN
117.	3.58	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Purpose	New ISO 20022 element, shaded yellow with SEPA rulebook "AT-T007 The purpose of the SEPA Credit Transfer"	ACC	ISOU
118.		**2.11**	**Request for Status Update on a Request for Recall by the Originator**		
119.	2.2	FITo FIPayment Status Request V03 +Original Group Information ++Original Message Name Identification	Reference to camt.056.001.**08** (SEPA Usage Rule)	ACC	ISOU
120.	3.23 3.24 3.30 3.32	FITo FIPayment Status Request V03 +Transaction Information ++Original Transaction Reference +++Ultimate Debtor FITo FIPayment Status Request V03	Inclusion of SEPA Usage Rule: "Only 'Party' is allowed"	ACC	ISOU

N°	#	Section / Message Element	Description	Status	Type
		+Transaction Information ++Original Transaction Reference +++Debtor FITo FIPayment Status Request V03 +Transaction Information ++Original Transaction Reference +++Creditor FITo FIPayment Status Request V03 +Transaction Information ++Original Transaction Reference +++Ultimate Creditor			
121.	3.25	FITo FIPayment Status Request V03 +Transaction Information ++Original Transaction Reference +++Debtor Account	Inclusion of reference to new attribute: "AT-P003 The Proxy/Alias of the account of the Originator"	ACC	CHAN
122.	3.31	FITo FIPayment Status Request V03 +Transaction Information ++Original Transaction Reference +++Creditor Account	Inclusion of reference to new attribute: "AT-E003 The Proxy/Alias of the account of the Beneficiary"	ACC	CHAN
123.	3.33	FITo FIPayment Status Request V03 +Transaction Information ++Original Transaction Reference +++Purpose	New ISO 20022 element, shaded yellow with SEPA rulebook "AT-T007 The purpose of the SEPA Credit Transfer"	ACC	ISOU
124.		**2.12**	**Inter-PSP SCT Inquiry Dataset (DS-09) for Claim Non-Receipt**		
125.	1.2 1.3	Claim Non Receipt V07 +Assignment ++Assigner Claim Non Receipt V07 +Assignment ++Assignee	SEPA Usage Rule updated as follows (see bold text): "Limited to 'BIC**FI'** to identify a PSP, **'AnyBIC' to identify a CSM or 'LEI'** or 'Name' to indicate the CSM when it has no BIC.	ACC	ISOU
126.	2.2	Claim Non Receipt V07 +Case ++Creator	Inclusion of SEPA Usage Rule: "Only 'Agent' is allowed.	ACC	CLAR
127.	3.5	Claim Non Receipt V07 +Underlying ++Interbank +++Original Group Information ++++Original Message	Reference to pacs.008.001.**08** (SEPA Usage Rule)	ACC	ISOU

N°	#	Section / Message Element	Description	Status	Type
		Name Identification			
128.	3.28	FITo FIPayment Status Request V03 +Transaction Information ++Original Transaction Reference +++Debtor Account	Inclusion of reference to new attribute: "AT-P003 The Proxy/Alias of the account of the Originator"	ACC	CHAN
129.	3.34	FITo FIPayment Status Request V03 +Transaction Information ++Original Transaction Reference +++Creditor Account	Inclusion of reference to new attribute: "AT-E003 The Proxy/Alias of the account of the Beneficiary"	ACC	CHAN
130.		**2.13**	**Inter-PSP Negative Response to Claim Non-Receipt (DS-10)**		
131.	1.2 1.3	Resolution Of Investigation V09 +Assignment ++Assigner Resolution Of Investigation V09 +Assignment ++Assignee	SEPA Usage Rule updated as follows (see bold text): "Limited to 'BICFI' to identify a PSP, 'AnyBIC' to identify a CSM or **'LEI'** or 'Name' to indicate the CSM when it has no BIC.	ACC	ISOU
132.	2.2	Resolution Of Investigation V09 +Resolved Case ++Creator	Inclusion of SEPA Usage Rule: "Only 'Agent' is allowed.	ACC	CLAR
133.	5.5	Resolution Of Investigation V09 +Modification Details ++Original Group Information +++Original Message Name Identification	Reference is made to pacs.008.001.**08** (SEPA Usage Rule)	ACC	ISOU
134.	6.2	Resolution Of Investigation V09 +Claim Non Receipt Details ++Rejected	Removal of SEPA Usage Rules: "Only Code is allowed. "Only NOOR (No Original Transaction Received), RNPR (Original Transaction Received but Not Processable), ARJT (Already Rejected Transaction), ARDT (Already Returned Transaction) or RR04 (Regulatory Reason) are allowed." (Note: no SEPA Code Restrictions needed as all available ISO codes can be used). Inclusion of sub-element 'Code', shaded yellow as well as 'Proprietary', shaded white.	ACC	CLAR
135.		**2.14**	**Inter-PSP Postive Response to Claim Non-Receipt (DS-10)**		

N°	#	Section / Message Element	Description	Status	Type
136.	1.2 1.3	Resolution Of Investigation V09 +Assignment ++Assigner Resolution Of Investigation V09 +Assignment ++Assignee	SEPA Usage Rule updated as follows (see bold text): "Limited to 'BICFI' to identify a PSP, 'AnyBIC' to identify a CSM **or 'LEI'** or 'Name' to indicate the CSM when it has no BIC.	ACC	ISOU
137.	2.2	Resolution Of Investigation V09 +Resolved Case ++Creator	Inclusion of SEPA Usage Rule: "Only 'Agent' is allowed.	ACC	CLAR
138.	5.5	Resolution Of Investigation V09 +Modification Details ++Original Group Information +++Original Message Name Identification	Reference is made to pacs.008.001.**08** (SEPA Usage Rule)	ACC	ISOU
139.	5.33	Resolution Of Investigation V09 +Modification Details ++Original Transaction Reference +++Debtor Account	Inclusion of reference to new attribute: "AT-P003 The Proxy/Alias of the account of the Originator"	ACC	CHAN
140.	5.39	Resolution Of Investigation V09 +Modification Details ++Original Transaction Reference +++Creditor Account	Inclusion of reference to new attribute: "AT-E003 The Proxy/Alias of the account of the Beneficiary"	ACC	CHAN
141.	6.3	Resolution Of Investigation V09 +Claim Non Receipt Details ++Accepted +++Original Next Agent	Removal of SEPA Usage Rules: "Only BICFI is allowed." "When 'Assigner' of the camt.029 is the Beneficiary PSP it means that the original pacs.008 reached the Beneficiary PSP (the end of the interPSP chain), in which case there was no next agent for the pacs.008. Then this (mandatory) element is populated with the BICFI of the Beneficiary PSP." (Note: in 2019 version of ISO 20022 it is an optional element)	ACC	ISOU CHAN
142.	9.1 9.2 9.3	Resolution Of Investigation V09 +Resolution Related Information ++End To End Identification Resolution Of Investigation V09 +Resolution Related Information	New ISO 20022 elements, shaded red	ACC	ISOU

N°	#	Section / Message Element	Description	Status	Type
		++Transaction Identification Resolution Of Investigation V09 +Resolution Related Information ++UETR			
143.	9.8	Resolution Of Investigation V09 +Resolution Related Information ++Charges	SEPA Usage Rule updated as follows: "Mandatory ~~if 'Resolution Related Information' is used.~~"	ACC	CLAR
144.	9.14	Resolution Of Investigation V09 +Resolution Related Information ++Charges +++Agent ++++Financial Institution Identification +++++LEI	New ISO 20022 element, shaded red	ACC	ISOU
145.	9.17	Resolution Of Investigation V09 +Resolution Related Information ++Charges +++Agent ++++Financial Institution Identification +++++Other	Inclusion of SEPA Usage Rule "Mandatory" SEPA Multiplicity changed to [1..1].	ACC	CHAN
146.		**2.15**	**Inter-PSP SCT Inquiry Dataset (DS-09) for Claim for Value Date Correction**		
147.	1.2 1.3	Request To Modify Payment V06 +Assignment ++Assigner Request To Modify Payment V06 +Assignment ++Assignee	SEPA Usage Rule updated as follows (see bold text): "Limited to 'BICFI' to identify a PSP, 'AnyBIC' to identify a CSM **or 'LEI'** or 'Name' to indicate the CSM when it has no BIC.	ACC	ISOU
148.	2.2	Request To Modify Payment V06 +Case ++Creator	Inclusion of SEPA Usage Rule: "Only 'Agent' is allowed.	ACC	CLAR
149.	3.5	Request To Modify Payment V06 +Underlying ++Interbank +++Original Group Information ++++Original Message Name Identification	Reference to pacs.008.001.**08** (SEPA Usage Rule)	ACC	ISOU

N°	#	Section / Message Element	Description	Status	Type
150.	3.28	Request To Modify Payment V06 +Underlying ++Interbank +++Original Transaction Reference ++++Debtor Account	Inclusion of reference to new attribute: "AT-P003 The Proxy/Alias of the account of the Originator"	ACC	CHAN
151.	3.34	Request To Modify Payment V06 +Underlying ++Interbank +++Original Transaction Reference ++++Creditor Account	Inclusion of reference to new attribute: "AT-E003 The Proxy/Alias of the account of the Beneficiary"	ACC	CHAN
152.		**2.16**	**Inter-PSP Negative Response to Claim for Value Date Correction (DS-10)**		
153.	1.2 1.3	Resolution Of Investigation V09 +Assignment ++Assigner Resolution Of Investigation V09 +Assignment ++Assignee	SEPA Usage Rule updated as follows (see bold text): "Limited to 'BIC**FI'** to identify a PSP, 'AnyBIC' to identify a CSM **or 'LEI'** or 'Name' to indicate the CSM when it has no BIC.	ACC	ISOU
154.	2.2	Resolution Of Investigation V09 +Resolved Case ++Creator	Inclusion of SEPA Usage Rule: "Only 'Agent' is allowed.	ACC	CLAR
155.	5.5	Resolution Of Investigation V09 +Modification Details ++Original Group Information +++Original Message Name Identification	Reference is made to pacs.008.001.**08** (SEPA Usage Rule)	ACC	ISOU
156.	5.33	Resolution Of Investigation V09 +Modification Details ++Original Transaction Reference +++Debtor Account	Inclusion of reference to new attribute: "AT-P003 The Proxy/Alias of the account of the Originator"	ACC	CHAN
157.	5.39	Resolution Of Investigation V09 +Modification Details ++Original Transaction Reference +++Creditor Account	Inclusion of reference to new attribute: "AT-E003 The Proxy/Alias of the account of the Beneficiary"	ACC	CHAN
158.		**2.17**	**Inter-PSP Positive Response to Claim for Value Date Correction (DS-10) with request for inter-PSP fee and/or interest compensation**		

N°	#	Section / Message Element	Description	Status	Type
159.		2.17.1	The following note has been updated (see bold text): 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 this specific usage as per below section 'Inter-PSP Fee and/or Compensation Payment'. When paying the inter-PSP fee and/or interest compensation, the Originator PSP must provide 'AT-Q002 The specific SCT inquiry reference of the Participant initiating the SCT inquiry' and 'AT-Q009 Reference of the Beneficiary PSP for inter-PSP fee and/or compensation payment' to allocate the payment to the right case. Moreover, the IBAN provided under 'Resolution Related Information/Compensation' or 'Resolution Related Information/Charges' is the one corresponding to AT-Q008 'The IBAN of the account to be credited at the Beneficiary PSP' in the inter-PSP payment message. The rulebook stipulates that "The Beneficiary PSP must 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" (for further information please see section 4.4.2 of the SCT Rulebook). In case of a first positive response (camt.029) requesting payment of an inter-PSP fee and/or 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 of the Beneficiary PSP. 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 PSP applied the correct value date. The payment of the inter-PSP fee and/or 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. *** Clarification of the word "recommended":**	ACC	CLAR

N°	#	Section / Message Element	Description	Status	Type
			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.		
160.	1.2 1.3	Resolution Of Investigation V09 +Assignment ++Assigner Resolution Of Investigation V09 +Assignment ++Assignee	SEPA Usage Rule updated as follows (see bold text): "Limited to 'BICFI' to identify a PSP, 'AnyBIC' to identify a CSM **or 'LEI'** or 'Name' to indicate the CSM when it has no BIC.	ACC	ISOU
161.	2.2	Resolution Of Investigation V09 +Resolved Case ++Creator	Inclusion of SEPA Usage Rule: "Only 'Agent' is allowed.	ACC	CLAR
162.	5.5	Resolution Of Investigation V09 +Modification Details ++Original Group Information +++Original Message Name Identification	Reference is made to pacs.008.001.**08** (SEPA Usage Rule)	ACC	ISOU
163.	5.33	Resolution Of Investigation V09 +Modification Details ++Original Transaction Reference +++Debtor Account	Inclusion of reference to new attribute: "AT-P003 The Proxy/Alias of the account of the Originator"	ACC	CHAN
164.	5.39	Resolution Of Investigation V09 +Modification Details ++Original Transaction Reference +++Creditor Account	Inclusion of reference to new attribute: "AT-E003 The Proxy/Alias of the account of the Beneficiary"	ACC	CHAN
165.	9.1 9.2 9.3 9.14 9.29	Resolution Of Investigation V09 +Resolution Related Information ++End To End Identification Resolution Of Investigation V09 +Resolution Related Information ++Transaction Identification	New ISO 20022 elements, shaded red	ACC	ISOU

N°	#	Section / Message Element	Description	Status	Type
		Resolution Of Investigation V09 +Resolution Related Information ++UETR Resolution Of Investigation V09 +Resolution Related Information ++Compensation +++Creditor Agent ++++Financial Institution Identification +++++LEI Resolution Of Investigation V09 +Resolution Related Information ++Charges +++Agent ++++Financial Institution Identification +++++LEI			
166.	9.17	Resolution Of Investigation V09 +Resolution Related Information ++Compensation +++Creditor Agent ++++Financial Institution Identification +++++Other	Inclusion of SEPA Usage Rule "Mandatory" SEPA Multiplicity was changed to [1..1].	ACC	CHAN
167.	9.32	Resolution Of Investigation V09 +Resolution Related Information ++Charges +++Agent ++++Financial Institution Identification +++++Other	Inclusion of SEPA Usage Rule "Mandatory" SEPA Multiplicity was changed to [1..1].	ACC	CHAN
168.		**2.18**	**Inter-PSP Confirmed Positive Response to Claim for Value Date Correction (DS-10)**		
169.		2.18.1	The following note has been updated (see bold text): 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 this specific usage as per below	ACC	CLAR

N°	#	Section / Message Element	Description	Status	Type
			section 'Inter-PSP Fee and/or Compensation Payment'. When paying the inter-PSP fee and/or interest compensation, the Originator PSP must provide 'AT-Q002 The specific SCT inquiry reference of the Participant initiating the SCT inquiry' and 'AT-Q009 Reference of the Beneficiary PSP for inter-PSP fee and/or compensation payment' to allocate the payment to the right case. Moreover, the IBAN provided under 'Resolution Related Information/Compensation' or 'Resolution Related Information/Charges' is the one corresponding to AT-Q008 'The IBAN of the account to be credited at the Beneficiary PSP' in the inter-PSP payment message.		
			The rulebook stipulates that "The Beneficiary PSP must 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" (for further information please see section 4.4.2 of the SCT Rulebook).		
			In case of a first positive response (camt.029) requesting payment of an inter-PSP fee and/or 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 of the Beneficiary PSP. 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 PSP applied the correct value date. The payment of the inter-PSP fee and/or 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.		
			* 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.**		

N°	#	Section / Message Element	Description	Status	Type
170.	1.2 1.3	Resolution Of Investigation V09 +Assignment ++Assigner Resolution Of Investigation V09 +Assignment ++Assignee	SEPA Usage Rule updated as follows (see bold text): "Limited to 'BICFI' to identify a PSP, 'AnyBIC' to identify a CSM **or 'LEI'** or 'Name' to indicate the CSM when it has no BIC.	ACC	ISOU
171.	5.5	Resolution Of Investigation V09 +Modification Details ++Original Group Information +++Original Message Name Identification	Reference is made to pacs.008.001.**08** (SEPA Usage Rule)	ACC	ISOU
172.	5.33	Resolution Of Investigation V09 +Modification Details ++Original Transaction Reference +++Debtor Account	Inclusion of reference to new attribute: "AT-P003 The Proxy/Alias of the account of the Originator"	ACC	CHAN
173.	5.39	Resolution Of Investigation V09 +Modification Details ++Original Transaction Reference +++Creditor Account	Inclusion of reference to new attribute: "AT-E003 The Proxy/Alias of the account of the Beneficiary"	ACC	CHAN
174.	9.1 9.2 9.3 9.14 9.31	Resolution Of Investigation V09 +Resolution Related Information ++End To End Identification Resolution Of Investigation V09 +Resolution Related Information ++Transaction Identification Resolution Of Investigation V09 +Resolution Related Information ++UETR Resolution Of Investigation V09 +Resolution Related Information ++Compensation +++Creditor Agent ++++Financial Institution Identification +++++LEI	New ISO 20022 elements, shaded red	ACC	ISOU

N°	#	Section / Message Element	Description	Status	Type
		Resolution Of Investigation V09 +Resolution Related Information ++Charges +++Agent ++++Financial Institution Identification +++++LEI			
175.	9.17	Resolution Of Investigation V09 +Resolution Related Information ++Compensation +++Creditor Agent ++++Financial Institution Identification +++++Other	Inclusion of SEPA Usage Rule "Mandatory" SEPA Multiplicity changed to [1..1].	ACC	CHAN
176.	9.22	Resolution Of Investigation V09 +Resolution Related Information ++Compensation +++Reason	Inclusion of sub-elements 'Code' (yellow) and 'Proprietary' (white).	ACC	CLAR
177.	9.34	Resolution Of Investigation V09 +Resolution Related Information ++Charges +++Agent ++++Financial Institution Identification +++++Other	Inclusion of SEPA Usage Rule "Mandatory" SEPA Multiplicity changed to [1..1].	ACC	CHAN
178.		**2.19**	**Inter-PSP Fee and/or Compensation Payment Dataset (DS-11)**		
179.		2.19.1	The following sentence has been updated (see bold text): "The message caters for the settlement of ~~the~~ SCT inquiry fee**s** and/or interest compensation **payments** for a single SCT inquiry case **or multiple SCT inquiry cases** ~~only~~. " The following note has been updated (see bold text): "Note: The Beneficiary PSP may wish that the SCT inquiry fee~~s~~ and interest compensation **relating to the same inquiry** are paid in two separate ~~pacs.008 messages~~ **payments** or together in one payment ~~in a single pacs.008 message~~. The following notes have been included: "Note: It is allowed to send a mix of DS-02 and DS-11 transactions, i.e. one pacs.008.001.08 message	ACC	CLAR

N°	#	Section / Message Element	Description	Status	Type
			can contain 'Credit Transfer Transaction Information' blocks as per DS-02 (Inter-PSP Payment Dataset, refer to section 2.1) and DS-11 (the present section). 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."		
180.	1.4	FITo FICustomer Credit Transfer V08 +Group Header ++Number Of Transactions	Removal of SEPA Usage Rule ""The number of transactions is limited to one"	ACC	CHAN
181.	1.6	FITo FICustomer Credit Transfer V08 +Group Header ++Total Interbank Settlement Amount	Element has been shaded yellow with the inclusion of SEPA Usage Rules: "Mandatory" "Only 'EUR' is allowed." "Amount must be 0.01 or more and 999999999999999.99 or less." And inclusion of the SEPA Format Rule: "The fractional part has a maximum of two digits." The SEPA multiplicity has been changed to [1..1].	ACC	CHAN
182.	1.11	FITo FICustomer Credit Transfer V08 +Group Header ++Settlement Information +++Clearing System	Inclusion of sub-elements 'Code' and 'Proprietary' (both shaded yellow).	ACC	CLAR
183.	1.20 2.7	FITo FICustomer Credit Transfer V08 +Group Header ++Payment Type Information FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Payment Type Information	SEPA Usage Rule was updated as follows: "Payment Type Information **must** ~~can~~ be provided either here or under 'Credit Transfer Transaction Information'.	ACC	CLAR

N°	#	Section / Message Element	Description	Status	Type
184.	1.23 2.10	FITo FICustomer Credit Transfer V08 +Group Header ++Payment Type Information +++Service Level FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Payment Type Information +++Service Level	Inclusion of SEPA Usage Rule: "Only one occurrence is allowed". (Note: element is unlimited in the 2019 message version of ISO 20022)	ACC	ISOU
185.	1.32 1.33 2.36 2.37 2.55 2.57	FITo FICustomer Credit Transfer V08 +Group Header ++Instructing Agent FITo FICustomer Credit Transfer V08 +Group Header ++Instructed Agent FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Instructing Agent FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Instructed Agent FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Debtor Agent FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Creditor Agent	SEPA Usage Rule updated as follows: "Only 'BIC**FI**' is allowed."	ACC	ISOU
186.	2.0	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information	Removal of SEPA Usage Rule "A maximum of two occurrences is allowed". SEPA multiplicity has been changed to [1..n]	ACC	CHAN
187.	2.4	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information	Inclusion of SEPA Usage Rule "Mandatory" (Note: Element is no longer mandatory in the 2019 message version of ISO 20022")	ACC	ISOU

N°	#	Section / Message Element	Description	Status	Type
		++Payment Identification +++Transaction Identification			
188.	2.46	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Debtor	SEPA Usage Rule updated as follows (see bold text): "Only BIC **code of the Originator PSP under 'Name' and 'Identification/Organisation/Identification//AnyBIC'** is allowed ."	ACC	CHAN
189.	2.47	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Debtor +++Name	Element shaded yellow with Inclusion of SEPA Usage Rules: "Mandatory" "Only to be populated with AT-D002 BIC code of the Originator PSP". SEPA multiplicity has been changed to [1..1]	ACC	CHAN
190.	2.50 2.63	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Debtor +++Identification ++++Organisation Identification FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Creditor +++Identification ++++Organisation Identification	SEPA Usage Rule updated as follows (see bold text): "Only '**Any**BIC ~~or BEI~~' is allowed."	ACC	ISOU
191.	2.54	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Debtor Account	Element shaded yellow with the inclusion of SEPA Rulebook "AT-Q012 The IBAN of the account to be debited at the Originator PSP" and SEPA Usage Rules: "Mandatory" "Only IBAN is allowed". SEPA multiplicity has been changed to [1..1]	ACC	CHAN
192.	2.59	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Creditor	SEPA Usage Rule updated as follows (see bold text): "Only BIC **code of the Beneficiary PSP under 'Name' and 'Identification/Organisation/Identification//AnyBIC'** is allowed ."	ACC	CHAN
193.	2.60	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Creditor +++Name	Element has been shaded yellow with inclusion of SEPA Usage Rules: "Mandatory" "Only to be populated with AT-C002 BIC code of the Beneficiary PSP".	ACC	CHAN

N°	#	Section / Message Element	Description	Status	Type
			SEPA Multiplicity has been changed to [1..1]		
194.	2.75	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Remittance Information	Inclusion of SEPA Usage Rule "Mandatory". SEPA multiplicity has been changed to [1..1]	ACC	CHAN
195.	2.77	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Remittance Information +++Structured	Removal of "SEPA Rulebook: AT-88 Reference of the Beneficiary PSP for inter-PSP fee and/or compensation payment".	ACC	CLAR
196.	2.81	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Type	SEPA Usage Rule was updated as follows (see bold text): "Mandatory ~~of 'Creditor Reference Information' is used.~~"	ACC	CLAR
197.	2.85	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Type ++++++Issuer	Inclusion of SEPA Usage Rule: "Mandatory if 'Reference' is populated with an identifier issued or governed by a known institution. E.g. "ISO" should be mentioned here if 'Reference' is populated with a RF Creditor Reference (ISO 11649)."	ACC	CHAN
198.	2.86	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Reference	Inclusion of SEPA Rulebook "AT-Q009 Reference of the Beneficiary PSP for inter-PSP fee and/or compensation payment." SEPA Usage Rule was updated as follows (see bold text): "RF Creditor Reference **must** ~~may~~ be used (ISO 11649) **in case "ISO" is mentioned under 'Issuer '**."	ACC	CHAN
199.		**2.20**	**Request for Status Update on a SCT Inquiry**		
200.	2.0	FITo FIPayment Status Request V03 +Original Group Information	The ISO multiplicity was corrected to [0..n] (white element).	ACC	TYPO
201.	3.4	FITo FIPayment Status Request V03 +Transaction Information ++Original Group Information +++Original Message Name Identification	Reference to camt.027.001.**07** and camt.087.001.**06** (SEPA Usage Rule)	ACC	ISOU

N°	#	Section / Message Element	Description	Status	Type
202.	3.26 3.27 3.33 3.35	FITo FIPayment Status Request V03 +Transaction Information ++Original Transaction Reference +++Ultimate Debtor FITo FIPayment Status Request V03 +Transaction Information ++Original Transaction Reference +++Debtor FITo FIPayment Status Request V03 +Transaction Information ++Original Transaction Reference +++Creditor FITo FIPayment Status Request V03 +Transaction Information ++Original Transaction Reference +++Ultimate Creditor	Inclusion of SEPA Usage Rule: "Only 'Party' is allowed"	ACC	ISOU
203.	3.28	FITo FIPayment Status Request V03 +Transaction Information ++Original Transaction Reference +++Debtor Account	Inclusion of reference to new attribute: "AT-P003 The Proxy/Alias of the account of the Originator"	ACC	CHAN
204.	3.34	FITo FIPayment Status Request V03 +Transaction Information ++Original Transaction Reference +++Creditor Account	Inclusion of reference to new attribute: "AT-E003 The Proxy/Alias of the account of the Beneficiary"	ACC	CHAN
205.	3.36	FITo FIPayment Status Request V03 +Transaction Information ++Original Transaction Reference +++Purpose	New ISO 20022 element, shaded yellow with SEPA rulebook "AT-T007 The purpose of the SEPA Credit Transfer"	ACC	ISOU
206.	**2.20**	**Inter-PSP payment with use of the Extended Remittance Information option**			
207.	1.11	FITo FICustomer Credit Transfer V08 +Group Header ++Settlement Information +++Clearing System	Inclusion of sub-elements 'Code' and 'Proprietary' (both shaded yellow).	ACC	CLAR
208.	1.23 2.10	FITo FICustomer Credit Transfer V08 +Group Header ++Payment Type	Inclusion of SEPA Usage Rule: "Only one occurrence is allowed".	ACC	ISOU

N°	#	Section / Message Element	Description	Status	Type
		Information +++Service Level FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Payment Type Information +++Service Level	(Note: element is unlimited in the 2019 message version of ISO 20022)		
209.	1.29 2.16	FITo FICustomer Credit Transfer V08 +Group Header ++Payment Type Information +++Category Purpose FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Payment Type Information +++Category Purpose	Inclusion of sub-elements 'Code' and 'Proprietary', shaded yellow.	ACC	CLAR
210.	1.32 1.33 2.36 2.37 2.85 2.87	FITo FICustomer Credit Transfer V08 +Group Header ++Instructing Agent FITo FICustomer Credit Transfer V08 +Group Header ++Instructed Agent FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Instructing Agent FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Instructed Agent FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Debtor Agent FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Creditor Agent	SEPA Usage Rule updated as follows: "Only 'BIC**FI**' is allowed."	ACC	ISOU

N°	#	Section / Message Element	Description	Status	Type
211.	2.4	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Payment Identification +++Transaction Identification	SEPA Usage Rule "Mandatory" has been added (Note: Element no longer mandatory in 2019 message version of ISO 20022).	ACC	ISOU
212.	2.48 2.73 2.109 2.125	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Ultimate Debtor +++Identification ++++Organisation Identification FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Debtor +++Identification ++++Organisation Identification FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Creditor +++Identification ++++Organisation Identification FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Ultimate Creditor +++Identification ++++Organisation Identification	SEPA Usage Rule was updated as follows (see bold text): "Either '~~BIC or BEI~~' 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed."	ACC	CHAN
213.	2.55	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Debtor +++Postal Address	Inclusion of SEPA Usage Rules: "If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed; it is recommended when either the Debtor Agent or Creditor Agent is a non-EEA SEPA PSP. If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used." All sub-elements (except for 'Address Type') have been shaded yellow.	ACC	CHAN

N°	#	Section / Message Element	Description	Status	Type
214.	2.71	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Debtor +++Postal Address ++++Address Line	Inclusion of SEPA Usage Rules: "If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed; it is recommended when either Debtor Agent or Creditor Agent is a non-EEA SEPA PSP."	ACC	CHAN
215.	2.77	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Debtor Account	Removal of : "SEPA Rulebook: AT-01 The IBAN of the account of the Originator" (and moved to sub-element 'Identification/IBAN') SEPA Usage Rule "Only IBAN allowed" Sub-elements have been included, including new optional sub-element "Proxy", shaded in yellow, with SEPA Rulebook "AT-P003 The Proxy/alias of the account of the Originator ".	ACC	CHAN
216.	2.78	Customer Credit Transfer Initiation V09 + Credit Transfer Transaction Information ++Debtor Account +++Identification	Inclusion of SEPA Usage Rule "Only IBAN is allowed". Sub-elements 'IBAN' (yellow) and 'Other' (white) have been included. Inclusion of "SEPA Rulebook: AT-D001 The IBAN of the account of the Originator" (under 'Identification/IBAN').	ACC	CHAN
217.	2.91	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Creditor +++Postal Address	Inclusion of SEPA Usage Rules: "If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed. If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used." All sub-elements (except for 'Address Type') have been shaded yellow	ACC	CHAN
218.	2.107	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Creditor +++Postal Address ++++Address Line	Inclusion of SEPA Usage Rules: "If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed."	ACC	CHAN
219.	2.113	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Creditor Account	Removal of : "SEPA Rulebook: AT-20 The IBAN of the account of the Beneficiary" (and moved to sub-element 'Identification/IBAN') SEPA Usage Rule "Only IBAN is allowed"	ACC	CHAN

N°	#	Section / Message Element	Description	Status	Type
			Sub-elements have been included, including new optional sub-element "Proxy", shaded in yellow, with SEPA Rulebook "AT-E003 The Proxy/alias of the account of the Beneficiary ".		
220.	2.114	Customer Credit Transfer Initiation V09 +Credit Transfer Transaction Information ++Creditor Account +++Identification	Inclusion of SEPA Usage Rule "Only IBAN is allowed". Sub-elements 'IBAN' (yellow) and 'Other' (white) have been included. Inclusion of "SEPA Rulebook: AT-C001 The IBAN of the account of the Beneficiary" (under 'Identification/IBAN').	ACC	CHAN
221.	2.138	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Remittance Information +++Unstructured	Inclusion of SEPA Usage Rule: "If the commercial trade name of the payee is different from its legal name (AT-E001 The name of the Beneficiary), then the commercial trade name must be provided here. The location of where the transaction took place (if different from AT-E004 The address of the Beneficiary) as well as the transaction date and time can also be provided here. Each piece of information must be followed by a slash to clearly differentiate from the other information included under this data element (a special character other than a slash can be used instead (e.g., "+") in case the slash is used for other purposes). [Example: The Shopping Paradise/Boulevard des Marchands 123/2020-12-24T11:37/Purchase Nr 1234567890AZ - Merry Christmas.] For further information, please refer to "EPC088-22 EPC Guidance Document – Improve Transparency for Retail Payment End-Users".	ACC	CHAN
222.	2.147	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Type ++++++Issuer	Inclusion of SEPA Usage Rule: "Mandatory if 'Reference' is populated with an identifier issued or governed by a known institution. E.g. "ISO" should be mentioned here if 'Reference' is populated with a RF Creditor Reference (ISO 11649)."	ACC	CHAN
223.	2.148	FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Remittance Information +++Structured ++++Creditor Reference Information +++++Reference	SEPA Usage Rule was updated as follows (see bold text): "RF Creditor Reference **must** ~~may~~ be used (ISO 11649) **in case "ISO" is mentioned under 'Issuer '**.	ACC	CHAN