

# Addendum to document EPC121-16 - 2023 V1.0

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## Addendum to document EPC121-16 - 2023 V1.0: List of changes in the SCT Inst C2PSP Implementation Guidelines relative to version 2021 V1.0

*Note: This list is for information – the changes included in the body of document EPC121-16 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 (except for pain.001 which was already based on the 2019 message version in the 2021 IGs and for camt.054)  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.	ACC	CHAN



N°	#	Section / Message Element	Description	Status	Type
			Alignment of the attribute numbering between the four SEPA payment scheme rulebooks.		
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.		<b>2.1</b>	<b>Customer-to-PSP Credit Transfer Information (DS-01)</b>		
5.	1.5 2.5	Customer Credit Transfer Initiation V09 +Group Header ++Control Sum  Customer Credit Transfer Initiation V09 +Payment Information ++Control Sum	'SEPA FractDigits' was updated to 2 (instead of 17).	ACC	TYPO
6.	1.10 2.41 2.71 2.104 2.136 2.152	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification ++++Organisation Identification  Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification  Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification ++++Organisation Identification  Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Organisation Identification  Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer	SEPA Usage Rule was updated as follows (see bold text):  "Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed."	ACC	ISOU



N°	#	Section / Message Element	Description	Status	Type
		Transaction Information +++Creditor ++++Identification +++++Organisation Identification  Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Organisation Identification			
7.	2.8 2.85	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level  Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level	Inclusion of SEPA Usage Rule: "Only one occurrence is allowed".  SEPA Multiplicity updated to [0..1]  (Note: element is unlimited in the 2019 message version of ISO 20022)	ACC	ISOU
8.	2.14	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Category Purpose	Inclusion of sub-elements 'Code' and 'Proprietary', shaded yellow.	ACC	CLAR
9.	2.23	Customer Credit Transfer Initiation V09 +Payment 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
10.	2.39	Customer Credit Transfer Initiation V09 +Payment 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.	ACC	CHAN



N°	#	Section / Message Element	Description	Status	Type
			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."		
11.	2.45	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account	Removal of: "SEPA Rulebook: AT-01 The IBAN of the account of the Originator" (and moved to sub-element 'Identification/IBAN')  Sub-element "Proxy" has been shaded in yellow, with SEPA Rulebook "AT-P003 The Proxy/alias of the account of the Originator".	ACC	CHAN
12.	2.46	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification	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	CLAR
13.	2.118	Customer Credit Transfer Initiation V09 +Payment Information ++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
14.	2.134	Customer Credit Transfer Initiation V09 +Payment Information ++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
15.	2.140	Customer Credit Transfer Initiation V09 +Payment Information ++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
16.	2.141	Customer Credit Transfer Initiation V09 +Payment Information	Inclusion of SEPA Usage Rule "Only IBAN is allowed".	ACC	CHAN



N°	#	Section / Message Element	Description	Status	Type
		++Credit Transfer 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').		
17.	2.158	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose	Removal of SEPA Usage Rules:  "In case the transaction is a transfer back related to an earlier executed SCT Inst Transaction, the code must be "RRCT" or another code meaningful for identifying the SCT Inst as a transfer back.  "In case the transaction is related to an RTP, then purpose must be 'RRTP' (Related to an RTP)."	ACC	CLAR
18.	2.159	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Code	Inclusion of SEPA Usage Rules:  "In case the transaction is a transfer back related to an earlier executed SCT Inst Transaction, the purpose must be "RRCT" or another code meaningful for identifying the SCT Inst as a transfer back.  "RRTP" must be used if the SCT Inst is the result of a received Request-to- Pay message."	ACC	CHAN
19.	2.160	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Proprietary	Element was shaded white.  Removal of SEPA Usage Rule:  "Only 'RRTP' (Related to and RTP) is allowed."	ACC	CHAN
20.	2.165	Customer Credit Transfer Initiation V09 +Payment Information ++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



N°	#	Section / Message Element	Description	Status	Type
21.	2.174	Customer Credit Transfer Initiation V09 +Payment Information ++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
22.	2.175	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Reference	SEPA Usage Rule was updated as follows (see bold text): "RF Creditor Reference <del>must</del> <b>may</b> be used (ISO 11649) <b>in case "ISO" is mentioned under 'Issuer'</b> ."	ACC	CHAN
23.		<b>2.2</b>	<b>PSP-to-Customer Reject, Negative or Positive Confirmation (based on DS-03)</b>		
24.	1.5	Customer Payment Status Report V10 +Group Header ++Debtor Agent	Inclusion of SEPA Usage Rule: "Only 'BICFI' is allowed."	ACC	CLAR
25.	2.8 3.6 3.19	Customer Payment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Originator  Customer Payment Status Report V10 +Original Payment Information And Status ++Status Reason Information +++Originator  Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Status Reason Information ++++Originator	SEPA Usage Rule was updated as follows (see bold text): "Limited to ' <b>AnyBIC</b> ' to identify the PSP or CSM originating the status or 'Name' to indicate a CSM when it has no BIC."	ACC	ISOU



N°	#	Section / Message Element	Description	Status	Type
26.	3.38	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Payment Method	Removal of SEPA Code Restrictions	ACC	TYPO
27.	3.41 3.42 3.48 3.50	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Debtor  Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor  Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor  Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Creditor	Inclusion of SEPA Usage Rule: "Only 'Party' is allowed"	ACC	ISOU
28.	3.43	Customer Payment Status Report V10 +Original Payment Information And Status ++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



N°	#	Section / Message Element	Description	Status	Type
29.	3.49	Customer Payment Status Report V10 +Original Payment Information And Status ++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
30.	3.51	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Purpose	New ISO 20022 element, shaded yellow with SEPA rulebook "AT-T007 Purpose of the Credit Transfer"	ACC	ISOU
31.		<b>2.3</b>	<b>Transfer Back of Received SCT Inst without Originator IBAN - based on a Customer-to-PSP Credit Transfer Information (DS-01)</b>		
32.	1.5 2.5	Customer Credit Transfer Initiation V09 +Group Header ++Control Sum  Customer Credit Transfer Initiation V09 +Payment Information ++Control Sum	'SEPA FractDigits' was updated to 2 (instead of 17).	ACC	TYPO
33.	1.10 2.41 2.71 2.104 2.136 2.155	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification ++++Organisation Identification  Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification  Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification ++++Organisation Identification  Customer Credit Transfer Initiation V09 +Payment Information	SEPA Usage Rule was updated as follows (see bold text): "Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed."	ACC	ISOU





N°	#	Section / Message Element	Description	Status	Type
		++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification ++++Organisation Identification  Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification ++++Organisation Identification  Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification ++++Organisation Identification			
34.	2.8 2.85	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level  Customer Credit Transfer Initiation V09 +Payment Information ++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
35.	2.23	Customer Credit Transfer Initiation V09 +Payment 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
36.	2.39	Customer Credit Transfer Initiation V09 +Payment Information	Inclusion of SEPA Usage Rules:	ACC	CHAN



N°	#	Section / Message Element	Description	Status	Type
		++Debtor +++Postal Address ++++Address Line	<p>"If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden.</p> <p>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."</p>		
37.	2.45	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account	<p>Removal of:</p> <p>"SEPA Rulebook: AT-01 The IBAN of the account of the Originator" (and moved to sub-element 'Identification/IBAN')</p> <p>Sub-element "Proxy" has been shaded in yellow, with SEPA Rulebook "AT-P003 The Proxy/alias of the account of the Originator".</p>	ACC	CHAN
38.	2.46	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification	<p>Sub-elements 'IBAN' (yellow) and 'Other' (white) have been included.</p> <p>Inclusion of "SEPA Rulebook: AT-D001 The IBAN of the account of the Originator" (under 'Identification/IBAN').</p>	ACC	CHAN
39.	2.118	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address	<p>Inclusion of SEPA Usage Rules:</p> <p>"If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden.</p> <p>A combination of 'Address Line' and 'Country' is allowed.</p> <p>If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used."</p> <p>All sub-elements (except for 'Address Type') have been shaded yellow</p>	ACC	CHAN
40.	2.134	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Postal Address +++++Address Line	<p>Inclusion of SEPA Usage Rules:</p> <p>"If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden.</p> <p>A combination of 'Address Line' and 'Country' is allowed."</p>	ACC	CHAN
41.	2.150	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Proxy	<p>New optional yellow element with "SEPA Rulebook: AT-E03 The Proxy/Alias of the account of the Beneficiary and SEPA Usage Rule.</p>	ACC	CHAN
42.	2.168	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance	<p>Inclusion of SEPA Usage Rule:</p> <p>"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</p>	ACC	CHAN



N°	#	Section / Message Element	Description	Status	Type
		Information ++++Unstructured	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".		
43.	2.177	Customer Credit Transfer Initiation V09 +Payment Information ++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
44.	2.178	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++Reference	SEPA Usage Rule was updated as follows (see bold text): "RF Creditor Reference <b>must may</b> be used (ISO 11649) <b>in case "ISO" is mentioned under 'Issuer'</b> ."	ACC	CHAN
45.		<b>2.4</b>	<b>Positive Notification Message to the Beneficiary (DS-10)</b>		
46.	2.37	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Bank Transaction Code ++++Domain +++++Code	Inclusion of SEPA Usage Rule: "Only "PMNT" is allowed".	ACC	CLAR
47.	2.39	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Bank Transaction Code	Inclusion of SEPA Usage Rule: "Only "RRCT" is allowed".	ACC	CLAR



N°	#	Section / Message Element	Description	Status	Type
		++++Domain ++++Family ++++Code			
48.	2.40	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Bank Transaction Code ++++Domain ++++Family ++++Sub Family Code	Inclusion of SEPA Usage Rule: "Only "ESCT" is allowed".	ACC	CLAR
49.	2.49 2.51	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details  Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details	Inclusion of SEPA Usage Rule "Mandatory".	ACC	CLAR
50.	2.77 2.88 2.107	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details ++++Related Parties ++++Debtor  Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details ++++Related Parties ++++Ultimate Debtor  Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details ++++Related Parties ++++Ultimate Creditor	Inclusion of SEPA Usage Rule: "Only 'Party' is allowed".	ACC	ISOU
51.	2.82 2.93	Bank To Customer Debit Credit Notification V08	SEPA Usage Rule was updated as follows (see bold text):	ACC	ISOU



N°	#	Section / Message Element	Description	Status	Type
		+Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Debtor +++++++Party ++++++++Identification ++++++++Organisation Identification  Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties ++++++Ultimate Debtor +++++++Party ++++++++Identification ++++++++Organisation Identification	"Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed."		
52.	2.124	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++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
53.	2.133	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Remittance Information ++++++Structured ++++++Creditor	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



N°	#	Section / Message Element	Description	Status	Type
		Reference Information +++++Type +++++Issuer			
54.	2.134	Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details ++++Remittance Information +++++Structured +++++Creditor Reference Information +++++Reference	SEPA Usage Rule was updated as follows (see bold text):  "RF Creditor Reference <b>must</b> <del>may</del> be used (ISO 11649) <b>in case "ISO" is mentioned under 'Issuer'</b> .	ACC	CHAN