

# Addendum to document EPC130-08 - 2023 V1.0

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## Addendum to document EPC130-08 - 2023 V1.0: List of changes in the SDD Core Customer-to-PSP Implementation Guidelines relative to version 2021 V1.0

*Note: This list is for information – the changes included in the body of document EPC130-08 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.		<b>2.1</b>	<b>Customer-to-PSP Direct Debit Collection Dataset (DS-03)</b>		
5.	1.10 2.64 2.149 2.186 2.195	Customer Direct Debit Initiation V08 +Group Header ++Initiating Party +++Identification ++++Organisation Identification  Customer Direct Debit Initiation V08 +Payment Information ++Ultimate Creditor +++Identification ++++Organisation Identification  Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor ++++Identification +++++Organisation Identification  Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++Identification +++++Organisation Identification  Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Debtor ++++Identification +++++Organisation Identification	SEPA Usage Rule updated as follows (see bold text): <b>"Either 'AnyBIC or BEI', 'LEI' or one occurrence of 'Other' is allowed."</b>	ACC	ISOU



N°	#	Section / Message Element	Description	Status	Type
6.	2.8 2.88	Customer Direct Debit Initiation V08 +Payment Information ++Payment Type Information +++Service Level  Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit 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
7.	2.15 2.95	Customer Direct Debit Initiation V08 +Payment Information ++Payment Type Information +++Category Purpose  Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Type Information ++++Category Purpose	Inclusion of sub-elements 'Code' and 'Proprietary', shaded yellow.	ACC	CLAR
8.	2.21	Customer Direct Debit Initiation V08 +Payment 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
9.	2.37	Customer Direct Debit Initiation V08 +Payment 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
10.	2.48 2.154	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Agent +++Financial Institution Identification	SEPA Usage Rule updated as follows (see bold text):  "Either 'BICFI' or 'Other/Identification' must be used".	ACC	ISOU



N°	#	Section / Message Element	Description	Status	Type
		Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification			
11.	2.78 2.114 2.140	Customer Direct Debit Initiation V08 +Payment Information ++Creditor Scheme Identification +++Identification ++++Private Identification +++++Other  Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Creditor Scheme Identification +++++++Identification +++++++Private Identification +++++++Other  Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Creditor Scheme Identification +++++Identification +++++Private Identification +++++Other	Inclusion of SEPA Usage Rule "Mandatory" (as element is optional in ISO 20022)	ACC	CLAR
12.	2.86	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Payment Type Information	Element has been opened up (including sub-elements).	ACC	CLAR



N°	#	Section / Message Element	Description	Status	Type
13.	2.168	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit 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.	2.184	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit 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
15.	2.207	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit 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
16.		<b>2.2</b>	<b>Customer-to-PSP Reversal Instruction for a Collection (Based on DS-07 and DS-03)</b>		
17.	1.11	Customer Payment Reversal V09 +Group Header ++Initiating Party +++Identification ++++Organisation Identification	SEPA Usage Rule updated as follows (see bold text): <b>“Either ‘AnyBIC or BEL’, ‘LEI’ or one occurrence of ‘Other’ is allowed.”</b>	ACC	ISOU
18.	1.17	Customer Payment Reversal V09	Inclusion of SEPA Usage Rule:	ACC	CLAR



N°	#	Section / Message Element	Description	Status	Type
		+Group Header ++Creditor Agent	"Only BICFI is allowed"		
19.	2.2	Customer Payment Reversal V09 +Original Group Information ++Original Message Name Identification	Reference to pain.008.001.08 (SEPA Usage rule)	ACC	ISOU
20.	3.10 3.24	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Reversal Reason Information +++Reason ++++Code  Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Reversal Reason Information ++++Reason +++++Code	Inclusion of SEPA Usage Rule : "See Message Element Specifications"	ACC	CLAR
21.	3.39 3.40 3.46 3.48	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Ultimate Debtor  Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Debtor  Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Creditor	Inclusion of SEPA Usage Rule: "Only 'Party' is allowed"	ACC	ISOU



N°	#	Section / Message Element	Description	Status	Type
		Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Ultimate Creditor			
22.		<b>2.3</b>	<b>PSP-to-Customer Direct Debit Reject Dataset (Based on DS-05)</b>		
23.	1.6	Customer Payment Status Report V10 +Group Header ++Creditor Agent	Inclusion of SEPA Usage Rule: "Only BICFI is allowed"	ACC	CLAR
24.	2.2	Customer Payment Status Report V10 +Original Group Information And Status ++Original Message Name Identification	Reference to pain.008.001.08 (SEPA Usage Rule)	ACC	ISOU
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 updated as follows (see bold): "Limited to ' <b>AnyBIC</b> ' for an Agent or 'Name' for a non-financial institution."	ACC	ISOU
26.	3.3	Customer Payment Status Report V10 +Original Payment Information And Status ++Original Control Sum	'SEPA FractDigits' was updated to 2 (instead of 17).	ACC	TYPO
27.	3.41 3.42	Customer Payment Status Report V10 +Original Payment Information And Status	Inclusion of SEPA Usage Rule: "Only 'Party' is allowed"	ACC	ISOU



N°	#	Section / Message Element	Description	Status	Type
	3.48 3.50	++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			
28.	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 The Purpose of the Collection"	ACC	ISOU