

# Addendum to document EPC114-06 - 2023 V1.0



EPC148-22  
Version 1.0  
30 June 2022

European Payments Council AISBL  
Cours Saint-Michel, 30 - B - 1040 Brussels  
T +32 2 733 35 33  
Entreprise N°0873.268.927  
secretariat@epc-cep.eu

Public

Approved

## Addendum to document EPC114-06 - 2023 V1.0: List of changes in the SDD Core Inter-PSP Implementation Guidelines relative to version 2021 V1.0

*Note: This list is for information – the changes included in the body of document EPC114-06 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
2.		0.3	Inclusion of a note to explain the meaning of the term "customer".	ACC	CHAN



N°	#	Section / Message Element	Description	Status	Type
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>Inter-PSP Collection (DS-04)</b>		
5.	1.16 2.10	FIto FICustomer Direct Debit V08 +Group Header ++Payment Type Information +++Service Level  FIto FICustomer Direct Debit V08 +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
6.	1.22 2.16	FIto FICustomer Direct Debit V08 +Group Header ++Payment Type Information +++Sequence Type  FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Type Information +++Sequence Type	Inclusion of SEPA Code Restrictions.	ACC	CLAR
7.	1.23 2.17	FIto FICustomer Direct Debit V08 +Group Header ++Payment Type Information +++Category Purpose  FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Type Information +++Category Purpose	Inclusion of sub-elements 'Code' and 'Proprietary', shaded yellow.	ACC	CLAR
8.	1.26 1.27 2.97 2.108 2.109 2.141	FIto FICustomer Direct Debit V08 +Group Header ++Instructing Agent  FIto FICustomer Direct Debit V08 +Group Header ++Instructed Agent  FIto FICustomer Direct	SEPA Usage Rule updated as follows (see bold text):  "Only ' <b>BICFI</b> ' is allowed"	ACC	CLAR



N°	#	Section / Message Element	Description	Status	Type
		Debit V08 +Direct Debit Transaction Information ++Creditor Agent  FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Instructing Agent  FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Instructed Agent  FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor Agent			
9.	2.4	FITo FICustomer Direct Debit V08 +Direct Debit 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
10.	2.43 2.69	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification ++++++Identification +++++++Private Identification +++++++Other  FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Creditor Scheme Identification ++++Identification +++++Private Identification ++++++Other	Inclusion of SEPA Usage Rule "Mandatory"	ACC	CLAR



N°	#	Section / Message Element	Description	Status	Type
11.	2.72	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Pre Notification Identification	Removal of note (white field): “Note: according to the Rulebook, the information may be provided in Remittance Information)	ACC	TYPO
12.	2.76	FITo FICustomer Direct Debit V08 +Direct Debit 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
13.	2.92	FITo FICustomer Direct Debit V08 +Direct Debit 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
14.	2.99 2.143	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor  FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Debtor	Reference is made to pain.008.001.08 (SEPA Usage Rule)	ACC	ISOU
15.	2.103 2.136 2.147	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor +++Identification ++++Organisation Identification  FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Identification ++++Organisation Identification  FITo FICustomer Direct Debit V08	SEPA Usage Rule updated as follows (see bold text): “Either ‘ <b>AnyBIC or BEI</b> ’, ‘ <b>LEI</b> ’ or one occurrence of ‘Other’ is allowed”.	ACC	ISOU



N°	#	Section / Message Element	Description	Status	Type
		+Direct Debit Transaction Information ++Ultimate Debtor +++Identification ++++Organisation Identification			
16.	2.118	FIto FICustomer Direct Debit V08 +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
17.	2.134	FIto FICustomer Direct Debit V08 +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
18.	2.141	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor Agent	SEPA Usage Rule updated as follows (see bold text): “Only BICFI is allowed.”	ACC	ISOU
19.	2.157	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Remittance Information +++Unstructured	Inclusion of SEPA Usage Rules:  If the commercial trade name of the payee is different from its legal name (AT-E001 The name of the Creditor), 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 Creditor) 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
20.		<b>2.2</b>	<b>Inter-PSP Direct Debit Return/Refund of a Collection (DS-05)</b>		
21.	1.13	Payment Return V09 +Group Header ++Settlement Information +++Clearing System	Inclusion of sub-elements 'Code' and 'Proprietary', shaded yellow.	ACC	CLAR
22.	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 updated (see bold text): "Only BICFI is allowed."	ACC	ISOU
23.	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.003.001. <b>08</b> (SEPA Usage Rule)	ACC	ISOU
24.	3.23	Payment Return V09 +Transaction Information ++Charges Information +++Agent	The element was called 'Party' in the 2021 version of IGs based on an older ISO 20022 message version.	ACC	ISOU
25.	3.31	Payment Return V09 +Transaction Information ++Return Reason Information +++Originator	SEPA Usage Rule was updated as follows (see bold text): "Limited to ' <b>AnyBIC</b> ' to identify the PSP originating the return (including the refusal returned after settlement) or to 'Name' to identify the Debtor in case of refunds."	ACC	ISOU



N°	#	Section / Message Element	Description	Status	Type
26.	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
27.	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 Collection"	ACC	ISOU
28.		<b>2.3</b>	<b>Inter-PSP Direct Debit Reject Dataset (DS-05)</b>		
29.	1.3 1.4 3.17 3.23 3.24	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 ++Charges Information +++Agent ++++Financial Institution Identification  FITo FIPayment Status Report V10 +Transaction Information And Status ++Instructing Agent  FITo FIPayment Status Report V10	SEPA Usage Rule updated as follows (see bold text): "Only BICFI is allowed."	ACC	ISOU



N°	#	Section / Message Element	Description	Status	Type
		+Transaction Information And Status ++Instructed Agent			
30.	2.0	FITo FIPayment Status Report V10 +Original Group Information And Status	Inclusion of SEPA Usage Rules: "Mandatory" "Only one occurrence is allowed"  (Note: element is unlimited and no longer mandatory in 2019 message version of ISO 20022).	ACC	ISOU
31.	2.2	FITo FIPayment Status Report V10 +Original Group Information And Status ++Original Message Name Identification	Reference to pacs.003.001.08 (SEPA Usage Rule)	ACC	ISOU
32.	2.8 3.9	FITo FIPayment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Originator  FITo FIPayment Status Report V10 +Transaction Information And Status ++Status Reason Information +++Originator	SEPA Usage Rule updated as follows (see bold): "Limited to ' <b>AnyBIC</b> ' to identify the PSP or CSM originating the status or 'Name' to indicate the CSM when it has no BIC."	ACC	ISOU
33.	3.16	FITo FIPayment Status Report V10 +Transaction Information And Status ++Charges Information +++Agent	The element was called 'Party' in the 2021 version of IGs based on older ISO 20022 message version.	ACC	ISOU
34.	3.37 3.38 3.44 3.46	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	Inclusion of SEPA Usage Rule: "Only "Party" is allowed"	ACC	ISOU





N°	#	Section / Message Element	Description	Status	Type
		++Original Transaction Reference +++Creditor  FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Ultimate Creditor			
35.	3.47	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Purpose	New ISO 2022 element, shaded yellow with SEPA rulebook "AT-T007 The Purpose of the Collection"	ACC	ISOU
36.		<b>2.4</b>	<b>Inter-PSP Reversal Instruction for a Collection (DS-07)</b>		
37.	1.13	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Clearing System	Inclusion of sub-elements 'Code' and 'Proprietary', shaded yellow.	ACC	CLAR
38.	1.22 1.23 3.20 3.22 3.23	FITo FIPayment Reversal V09 +Group Header ++Instructing Agent  FITo FIPayment Reversal V09 +Group Header ++Instructed Agent  FITo FIPayment Reversal V09 +Transaction Information ++Charges Information +++Agent ++++Financial Institution Identification  FITo FIPayment Reversal V09 +Transaction Information ++Instructing Agent  FITo FIPayment Reversal V09 +Transaction Information ++Instructed Agent	SEPA Usage Rule updated as follows (see bold text): "Only BICFI is allowed."	ACC	ISOU
39.	2.0	FITo FIPayment Reversal V09 +Original Group	Inclusion of SEPA Usage Rule "Mandatory"	ACC	ISOU



N°	#	Section / Message Element	Description	Status	Type
		Information	(Note: element no longer mandatory in 2019 message version of ISO 20022).		
40.	2.2	FiTo FiPayment Reversal V09 +Original Group Information ++Original Message Name Identification	Reference to pacs.003.001.08 (SEPA Usage Rule)	ACC	ISOU
41.	2.5 3.25	FiTo FiPayment Reversal V09 +Original Group Information ++Reversal Reason Information +++Originator  FiTo FiPayment Reversal V09 +Transaction Information ++Reversal Reason Information +++Originator	SEPA Usage Rule updated as follows (see bold text): "Limited to ' <b>AnyBIC</b> ' (for the Creditor PSP) or ' <b>Name</b> ' (for the Creditor)."	ACC	ISOU
42.	2.7 3.27	FiTo FiPayment Reversal V09 +Original Group Information ++Reversal Reason Information +++Reason ++++Code  FiTo FiPayment Reversal V09 +Transaction Information ++Reversal Reason Information +++Reason ++++Code	Inclusion of SEPA Usage Rule: "Only "AM05", "MS02" and "MS03" are allowed". SEPA Code Restrictions have been included. Removal of SEPA Usage Rule "See Message Element Specifications below" Only for 3.27, removal of SEPA Rulebook "AT-R041 The Reversal reason code"	ACC	CLAR
43.	3.19	FiTo FiPayment Reversal V09 +Transaction Information ++Charges Information +++Agent	The element was called 'Party' in the 2021 version of IGs based on an older ISO 20022 message version.	ACC	ISOU
44.	3.26	FiTo FiPayment Reversal V09 +Transaction Information ++Reversal Reason Information +++Reason	Inclusion of SEPA Rulebook "AT-R041 The Reversal reason code."	ACC	CLAR
45.	3.42 3.43	FiTo FiPayment Reversal V09 +Transaction Information ++Original Transaction	Inclusion of SEPA Usage Rule: "Only "Party" is allowed"	ACC	ISOU



N°	#	Section / Message Element	Description	Status	Type
	3.49 3.51	Reference +++Ultimate Debtor  FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Debtor  FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Creditor  FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Ultimate Creditor			
46.	3.52	FITo FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Purpose	New ISO 20022 element, shaded yellow with SEPA rulebook "AT-T007 The Purpose of the Collection"	ACC	ISOU
47.		2.4.2	Section "Message Element Specifications" was removed as codes are integrated in the message.	ACC	CLAR