

Addendum to document EPC129-09 - 2023 V1.0

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Public



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

Approved

Addendum to document EPC129-09 - 2023 V1.0: List of changes in the SDD B2B E-Mandate Implementation Guidelines relative to version 2021 V1.0

Note: This list is for information – the changes included in the body of document EPC129-09 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	e-Mandate Proposal/Request Message – Issuing (DS-12)		
5.	2.0 2.1	Mandate Initiation Request V06 +Mandate Mandate Initiation Request V06 +Mandate ++Mandate Identification	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.	2.19	Mandate Initiation Request V06 +Mandate ++Tracking Indicator	New mandatory ISO 20022 element, shaded yellow.	ACC	ISOU
7.	2.37	Mandate Initiation Request V06 +Mandate ++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
8.	2.53	Mandate Initiation Request V06 +Mandate ++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
9.	2.63 2.87 2.107	Mandate Initiation Request V06 +Mandate ++Ultimate Creditor +++Identification ++++Organisation Identification Mandate Initiation Request V06 +Mandate ++Debtor +++Identification ++++Organisation Identification	SEPA Usage Rule updated as follows (see bold text): “Either ‘ BIC or BEL AnyBIC ’, ‘ LEI ’ or one occurrence of ‘Other’ is allowed.”	ACC	ISOU



N°	#	Section / Message Element	Description	Status	Type
		Mandate Initiation Request V06 +Mandate ++Ultimate Debtor +++Identification ++++Organisation Identification			
10.	2.69	Mandate Initiation Request V06 +Mandate ++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
11.	2.85	Mandate Initiation Request V06 +Mandate ++Debtor +++Postal Address ++++Address Line	Removal of SEPA Usage Rule "Mandatory" SEPA Multiplicity has been changed to [0..2] 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.	ACC	CHAN
12.	2.93	Mandate Initiation Request V06 +Mandate ++Debtor Agent +++Financial Institution Identification	SEPA Usage Rule updated as follows (see bold text): "Only 'BICFI' or 'Other/Identification' must be used."	ACC	ISOU
13.	2.113	Mandate Initiation Request V06 +Mandate ++Referred Document	Inclusion of SEPA Usage Rule: "Only one occurrence is allowed". (Note: element is unlimited in the 2019 message version of ISO 20022)	ACC	ISOU
14.		2.2	E-Mandate Proposal/Request Message – Amendment (DS-12)		
15.	2.0	Mandate Amendment Request V06 +Underlying Amendment Details	Inclusion of SEPA Usage Rule: "Only one occurrence is allowed". (Note: element is unlimited in the 2019 message version of ISO 20022)	ACC	ISOU
16.	2.5	Mandate Amendment Request V06	Inclusion SEPA Usage Rule:	ACC	CLAR



N°	#	Section / Message Element	Description	Status	Type
		+Underlying Amendment Details ++Amendment Reason +++Reason ++++Code	“Only “MD16” is allowed” Inclusion of SEPA Code Restrictions Removal SEPA Usage Rule: “See Message Element Specifications below”.		
17.	2.27 2.136	Mandate Amendment Request V06 +Underlying Amendment Details ++Mandate +++Tracking Indicator Mandate Amendment Request V06 +Underlying Amendment Details ++Original Mandate +++Original Mandate ++++Tracking Indicator	New mandatory ISO 20022 element, shaded yellow.	ACC	ISOU
18.	2.45 2.154	Mandate Amendment Request V06 +Underlying Amendment Details ++Mandate +++Creditor ++++Postal Address Mandate Amendment Request V06 +Underlying Amendment Details ++Original Mandate +++Original Mandate ++++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
19.	2.61 2.170	Mandate Amendment Request V06 +Underlying Amendment Details ++Mandate +++Creditor ++++Postal Address +++++Address Line Mandate Amendment Request V06 +Underlying Amendment Details ++Original Mandate +++Original Mandate ++++Creditor +++++Postal Address +++++Address Line	Removal of SEPA Usage Rule “Mandatory” SEPA multiplicity changed to [0..2] 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



N°	#	Section / Message Element	Description	Status	Type
20.	2.71 2.95 2.105 2.180 2.204 2.225	Mandate Amendment Request V06 +Underlying Amendment Details ++Mandate +++Ultimate Creditor ++++Identification +++++Organisation Identification Mandate Amendment Request V06 +Underlying Amendment Details ++Mandate +++Debtor ++++Identification +++++Organisation Identification Mandate Amendment Request V06 +Underlying Amendment Details ++Mandate +++Ultimate Debtor ++++Identification +++++Organisation Identification Mandate Amendment Request V06 +Underlying Amendment Details ++Original Mandate +++Original Mandate ++++Ultimate Creditor +++++Identification ++++++Organisation Identification Mandate Amendment Request V06 +Underlying Amendment Details ++Original Mandate +++Original Mandate ++++Debtor +++++Identification ++++++Organisation Identification Mandate Amendment Request V06 +Underlying Amendment Details ++Original Mandate	SEPA usage Rule updated as follows (see bold text): “Either ‘ AnyBIC or BEL ’, ‘LEI’ or one occurrence of ‘Other’ is allowed.”	ACC	ISOU



N°	#	Section / Message Element	Description	Status	Type
		+++Original Mandate ++++Ultimate Debtor +++++Identification +++++Organisation Identification			
21.	2.77 2.186	Mandate Initiation Request V06 +Mandate ++Debtor +++Postal Address Mandate Amendment Request V06 +Underlying Amendment Details ++Original Mandate +++Original Mandate ++++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
22.	2.93 2.202	Mandate Amendment Request V06 +Underlying Amendment Details ++Mandate +++Debtor ++++Postal Address +++++Address Line Mandate Amendment Request V06 +Underlying Amendment Details ++Original Mandate +++Original Mandate ++++Debtor +++++Postal Address +++++Address Line	Removal of SEPA Usage Rule "Mandatory" SEPA multiplicity changed to [0..2] 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
23.	2.100	Mandate Amendment Request V06 +Underlying Amendment Details ++Mandate +++Debtor Agent	SEPA Usage Rule updated as follows (see bold text): "Only BICFI is allowed."	ACC	ISOU
24.	2.110 2.230	Mandate Amendment Request V06 +Underlying Amendment Details ++Mandate +++Referred Document Mandate Amendment Request V06 +Underlying Amendment Details ++Original Mandate +++Original Mandate ++++Referred Document	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
25.	2.210	Mandate Amendment Request V06 +Underlying Amendment Details ++Original Mandate +++Original Mandate ++++Debtor Agent +++++Financial Institution Identification	SEPA Usage Rule updated as follows (see bold text): “ Either 'BICFI' or 'Other/Identification' must be used”	ACC	ISOU
26.		2.2.2.	Removal of section “Message Element Specifications” as code has been integrated in the message	ACC	CLAR
27.		2.3	E-Mandate Proposal/Request Message – Cancellation (Based on DS-12)		
28.	2.0	Mandate Cancellation Request V06 +Underlying Cancellation Details	Inclusion of SEPA Usage Rule: “Only one occurrence is allowed”. (Note: element is unlimited in the 2019 message version of ISO 20022)	ACC	ISOU
29.	2.5	Mandate Cancellation Request V06 +Underlying Cancellation Details ++Cancellation Reason +++Reason ++++Code	Inclusion SEPA Usage Rule: “Only “MD16” is allowed” Inclusion of SEPA Code Restrictions Removal SEPA Usage Rule: “See Message Element Specifications below”.	ACC	CLAR
30.	2.24	Mandate Cancellation Request V06 +Underlying Cancellation Details ++Original Mandate +++Original Mandate ++++Occurrences +++++Sequence Type	Removal of SEPA Usage Rule “Mandatory”	ACC	TYPO
31.	2.29	Mandate Cancellation Request V06 +Underlying Cancellation Details ++Original Mandate +++Original Mandate ++++Tracking Indicator	New mandatory ISO 20022 element, shaded yellow.	ACC	ISOU
32.	2.47	Mandate Cancellation Request V06 +Underlying Cancellation Details ++Original Mandate +++Original Mandate ++++Creditor +++++Postal Address	Inclusion of SEPA Rulebook “AT-E004 Address of the Creditor” 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



N°	#	Section / Message Element	Description	Status	Type
			<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>		
33.	2.63	Mandate Cancellation Request V06 +Underlying Cancellation Details ++Original Mandate +++Original Mandate ++++Creditor +++++Postal Address +++++Address Line	Removal of SEPA Usage Rule "Mandatory" SEPA multiplicity changed to [0..2] 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
34.	2.73 2.97 2.117	Mandate Cancellation Request V06 +Underlying Cancellation Details ++Original Mandate +++Original Mandate ++++Ultimate Creditor +++++Identification +++++Organisation Identification Mandate Cancellation Request V06 +Underlying Cancellation Details ++Original Mandate +++Original Mandate ++++Debtor +++++Identification +++++Organisation Identification Mandate Cancellation Request V06 +Underlying Cancellation Details ++Original Mandate +++Original Mandate ++++Ultimate Debtor +++++Identification +++++Organisation Identification	SEPA Usage Rule updated as follows (see bold text): "Either ' AnyBIC or BEI ', ' LEI ' or one occurrence of 'Other' is allowed".	ACC	ISOU
35.	2.79	Mandate Cancellation Request V06 +Underlying Cancellation Details ++Original Mandate +++Original Mandate ++++Debtor	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
		+++++Postal Address	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		
36.	2.95	Mandate Cancellation Request V06 +Underlying Cancellation Details ++Original Mandate +++Original Mandate ++++Debtor +++++Postal Address +++++Address Line	Removal of SEPA Usage Rule "Mandatory". SEPA Multiplicity changed to [0..2] 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
37.	2.103	Mandate Cancellation Request V06 +Underlying Cancellation Details ++Original Mandate +++Original Mandate ++++Debtor Agent +++++Financial Institution Identification	SEPA Usage Rule updated as follows (see bold text): "Either 'BICFI' or 'Other/Identification' must be used".	ACC	ISOU
38.	2.122	Mandate Cancellation Request V06 +Underlying Cancellation Details ++Original Mandate +++Original Mandate ++++Referred Document	Inclusion of SEPA Usage Rule: "Only one occurrence is allowed". (Note: element is unlimited in the 2019 message version of ISO 20022)	ACC	ISOU
39.		2.3.2.	Removal of section "Message Element Specifications" as code has been integrated in the message	ACC	CLAR
40.		2.4	E-Mandate Validation Message (DS-13)		
41.	2.0	Mandate Acceptance Report V06 +Underlying Acceptance Details	Inclusion of SEPA Usage Rule: "Only one occurrence is allowed". (Note: element is unlimited in the 2019 message version of ISO 20022)	ACC	ISOU
42.	2.11 2.14	Mandate Acceptance Report V06 +Underlying Acceptance Details ++Original Mandate Mandate Acceptance Report V06	Inclusion of SEPA Usage Rule "Mandatory". (Note: element no longer mandatory in 2019 message version of ISO 20022).	ACC	CHAN



N°	#	Section / Message Element	Description	Status	Type
		+Underlying Acceptance Details ++Original Mandate +++Original Mandate ++++Mandate Identification			
43.	2.32	Mandate Acceptance Report V06 +Underlying Acceptance Details ++Original Mandate +++Original Mandate ++++Tracking Indicator	New mandatory ISO 20022 element, shaded yellow.	ACC	ISOU
44.	2.50	Mandate Acceptance Report V06 +Underlying Acceptance Details ++Original Mandate +++Original Mandate ++++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
45.	2.66	Mandate Acceptance Report V06 +Underlying Acceptance Details ++Original Mandate +++Original Mandate ++++Creditor +++++Postal Address +++++Address Line	Removal of SEPA Usage Rule "Mandatory" SEPA Multiplicity changed to [0..2] 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
46.	2.76 2.100 2.120	Mandate Acceptance Report V06 +Underlying Acceptance Details ++Original Mandate +++Original Mandate ++++Ultimate Creditor +++++Identification +++++Organisation Identification Mandate Acceptance Report V06 +Underlying Acceptance Details ++Original Mandate +++Original Mandate ++++Debtor	SEPA Usage Rule updated as follows (see bold text): "Either ' AnyBIC or BEI ', ' LEI ' or one occurrence of 'Other' is allowed".	ACC	ISOU



N°	#	Section / Message Element	Description	Status	Type
		+++++Identification +++++Organisation Identification Mandate Acceptance Report V06 +Underlying Acceptance Details ++Original Mandate +++Original Mandate ++++Ultimate Debtor +++++Identification +++++Organisation Identification			
47.	2.82	Mandate Acceptance Report V06 +Underlying Acceptance Details ++Original Mandate +++Original Mandate ++++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
48.	2.98	Mandate Acceptance Report V06 +Underlying Acceptance Details ++Original Mandate +++Original Mandate ++++Debtor +++++Postal Address +++++Address Line	Removal of SEPA Usage Rule "Mandatory" SEPA Multiplicity changed to [0..2] 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
49.	2.106	Mandate Acceptance Report V06 +Underlying Acceptance Details ++Original Mandate +++Original Mandate ++++Debtor Agent +++++Financial Institution Identification	SEPA Usage Rule updated as follows (see bold text): "Either 'BICFI' or 'Other/Identification' must be used".	ACC	ISOU
50.	2.125	Mandate Acceptance Report V06 +Underlying Acceptance Details ++Original Mandate +++Original Mandate ++++Referred Document	Inclusion of SEPA Usage Rule: "Only one occurrence is allowed". (Note: element is unlimited in the 2019 message version of ISO 20022)	ACC	ISOU