European
Payments Council

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1 Background

In section 1.4 'Character Set' of the SEPA Implementation Guidelines (IGs), the following rule is stipulated:

References, identifications and identifiers must respect the following:

- Content is restricted to the Latin character set as defined above
- Content must not start or end with a '/'
- Content must not contain '//'s

This rule was copied from document <u>EPC217-08 "SEPA Requirements for an Extended Character Set (UN ICODE Subset) Best Practices"</u> which is also published on the EPC Website.

2 Aim of the document

The purpose of this document is to clarify the impact of the aforementioned rule on 'references, identifications and identifiers' related ISO 20022 data elements used in pain.001, pain.007 and pain.008 messages of the SEPA (Instant) Credit Transfer (SCT/SCT Inst) and SEPA Direct Debit Core/B2B (SDD) IGs.

<u>Note:</u> A recipient (of a payment message) who does not receive ISO 20022 messages might experience issues when information contains slashes. It is therefore advisable to avoid the use of slashes as much as possible.

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3 SCT (Inst) Customer-To-PSP IGs

The table below provides an overview of 'references, identifications and identifiers' related data elements that are included in the SCT (Inst) Initiation message (pain.001.001.09). It furthermore indicates for each of these data elements if there is a link to a Rulebook Attribute and whether it is impacted by the slash rule:

#	Message element	Rulebook Attribute	Impacted by the 'slash' rule?
1.1	Customer Credit Transfer Initiation V09	No Rulebook Attribute	
	+Group Header		YES
	++Message Identification		
1.10	Customer Credit Transfer Initiation V09	No Rulebook Attribute	
	+Group Header		
	++Initiating Party		YES (in case 'Other' is used)
	+++Identification		
	++++Organisation Identification		
1.11	Customer Credit Transfer Initiation V09	No Rulebook Attribute	
	+Group Header		
	++Initiating Party		YES (in case 'Other' is used)
	+++Identification		
	++++Private Identification		
2.1	Customer Credit Transfer Initiation V09	No Rulebook Attribute	
	+Payment Information		YES
	++Payment Information Identification		

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#	Message element	Rulebook Attribute	Impacted by the 'slash' rule?
2.41	Customer Credit Transfer Initiation V09	AT-P004 The Originator Identification Code	
	+Payment Information	Code	NEC /: (OIL /: 1)
	++Debtor		YES (in case 'Other' is used)
	+++Identification		
	++++Organisation Identification		
2.42	Customer Credit Transfer Initiation V09	AT-P004 The Originator Identification	
	+Payment Information	Code	
	++Debtor		YES (in case 'Other' is used)
	+++Identification		
	++++Private Identification		
2.61	Customer Credit Transfer Initiation V09	No Rulebook Attribute under	
	+Payment Information	'Other/Identification' (which expresses the	
	++Debtor Agent	absence of AT-D002 The BIC Code of the	NO, because of SEPA Usage Rule 'Only 'NOTPROVIDED' is
	+++Financial Institution Identification	Originator PSP).	allowed'
	++++Other		
	+++++Identification		
2.71	Customer Credit Transfer Initiation V09	AT-P007 The Identification code of the	
	+Payment Information	Originator Reference Party	
	++Ultimate Debtor		YES (in case 'Other' is used)
	+++Identification		
	++++Organisation Identification		

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#	Message element	Rulebook Attribute	Impacted by the 'slash' rule?
2.72	Customer Credit Transfer Initiation V09	AT-P007 The Identification code of the	
	+Payment Information	Originator Reference Party	
	++Ultimate Debtor		YES (in case 'Other' is used)
	+++Identification		
	++++Private Identification		
2.80	Customer Credit Transfer Initiation V09	No Rulebook Attribute	
	+Payment Information		
	++Credit Transfer Transaction Information		YES
	+++Payment Identification		
	++++Instruction Identification		
2.81	Customer Credit Transfer Initiation V09	AT-T014 The Originator's Reference to the	
	+Payment Information	Credit Transfer (SCT Inst) Instruction	
	++Credit Transfer Transaction Information		YES
	+++Payment Identification		
	++++End To End Identification		
2.104	Customer Credit Transfer Initiation V09	AT-P007 The Identification Code of the	
	+Payment Information	Originator Reference Party	
	++Credit Transfer Transaction Information		YES (in case 'Other' is used)
	+++Ultimate Debtor		(iii case Other is used)
	++++Identification		
	+++++Organisation Identification		

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#	Message element	Rulebook Attribute	Impacted by the 'slash' rule?
2.105	Customer Credit Transfer Initiation V09	AT-P007 The Identification Code of the	
	+Payment Information	Originator Reference Party	
	++Credit Transfer Transaction Information		YES (in case 'Other' is used)
	+++Ultimate Debtor		TES (III case other is asea)
	++++Identification		
	+++++Private Identification		
2.136	Customer Credit Transfer Initiation V09	AT-E005 The Beneficiary Identification	
	+Payment Information	Code	
	++Credit Transfer Transaction Information		YES (in case 'Other' is used)
	+++Creditor		Tee (in case cane, is asea)
	++++Identification		
	+++++Organisation Identification		
2.137	Customer Credit Transfer Initiation V09	AT-E005 The Beneficiary Identification	
	+Payment Information	Code	
	++Credit Transfer Transaction Information		YES (in case 'Other' is used)
	+++Creditor		
	++++Identification		
	+++++Private Identification		
2.152	Customer Credit Transfer Initiation V09	AT-E010 The Identification Code of the	
	+Payment Information	Beneficiary Reference Party	
	++Credit Transfer Transaction Information		YES (in case 'Other' is used)
	+++Ultimate Creditor		TES (III case Seriel 13 asea)
	++++Identification		
	+++++Organisation Identification		

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#	Message element	Rulebook Attribute	Impacted by the 'slash' rule?
2.153	Customer Credit Transfer Initiation V09	AT-E010 The Identification Code of the	
	+Payment Information	Beneficiary Reference Party	
	++Credit Transfer Transaction Information		YES (in case 'Other' is used)
	+++Ultimate Creditor		(iii dase danei is asea)
	++++Identification		
	+++++Private Identification		
2.175	Customer Credit Transfer Initiation V09	AT-T009 The Remittance Information sent	NO, because it is part of the
	+Payment Information	by the Originator to the Beneficiary in the	remittance information.
	++Credit Transfer Transaction Information	Credit Transfer (SCT Inst) Instruction.	
	+++Remittance Information		
	++++Structured		
	+++++Creditor Reference Information		
	+++++Reference		

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4 SDD Core/B2B Customer-To-PSP IGs

4.1 Customer Direct Debit Initiation message (pain.008.001.08)

The table below provides an overview of 'references, identifications and identifiers' related data elements that are included in the Customer Direct Debit Initiation message (pain.008.001.08). It furthermore indicates for each of these data elements if there is a link to a Rulebook Attribute and whether it is impacted by the slash rule:

#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
1.1	Customer Direct Debit Initiation V08	No Rulebook Attribute	
	+Group Header		YES
	++Message Identification		
1.10	Customer Direct Debit Initiation V08	No Rulebook Attribute	
	+Group Header		
	++Initiating Party		YES (in case 'Other' is used)
	+++Identification		
	++++Organisation Identification		
1.11	Customer Direct Debit Initiation V08	No Rulebook Attribute	
	+Group Header		
	++Initiating Party		YES (in case 'Other' is used)
	+++Identification		
	++++Private Identification		
2.1	Customer Direct Debit Initiation V08	No Rulebook Attribute	
	+Payment Information		YES
	++Payment Information Identification		

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#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
2.12	Customer Direct Debit Initiation V08	AT-20 The identification code of the	
	+Payment Information	Scheme	NO, because of SEPA usage rule
	++Payment Type Information		'Only "CORE" (SDD Core) or
	+++Local Instrument		"B2B" (SDD B2B) is allowed'
	++++Code		
2.55	Customer Direct Debit Initiation V08	No Rulebook Attribute under	
	+Payment Information	'Other/Identification' (which	NO because of SEDA usage rule
	++Creditor Agent	expresses the absence of AT-C002 BIC code of the Creditor PSP)	NO, because of SEPA usage rule 'Only 'NOTPROVIDED' is
	+++Financial Institution Identification	code of the creditor F3F)	allowed'.
	++++Other		
	++++ldentification		
2.64	Customer Direct Debit Initiation V08	AT-E010 The Identification code of the	
	+Payment Information	Creditor Reference Party	
	++Ultimate Creditor		YES (in case 'Other' is used)
	+++Identification		
	++++Organisation Identification		
2.65	Customer Direct Debit Initiation V08	AT-E010 Identification code of the	
	+Payment Information	Creditor Reference Party	
	++Ultimate Creditor		YES (in case 'Other' is used)
	+++Identification		
	++++Private Identification		

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#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
2.78	Customer Direct Debit Initiation V08	AT-E005 The Identifier of the Creditor	
	+Payment Information		
	++Creditor Scheme Identification		NO (doc EPC262-08 'Creditor Identifier Overview': CI does not
	+++Identification		contain slashes.)
	++++Private Identification		,
	+++++Other		
2.83	Customer Direct Debit Initiation V08	No Rulebook Attribute	
	+Payment Information		
	++Direct Debit Transaction Information		YES
	+++Payment Identification		
	++++Instruction Identification		
2.84	Customer Direct Debit Initiation V08	AT-T015 The Creditor's reference of	
	+Payment Information	the Direct Debit Transaction	
	++Direct Debit Transaction Information		YES
	+++Payment Identification		
	++++End To End Identification		
2.102	Customer Direct Debit Initiation V08	AT-M001 The Unique Mandate	
	+Payment Information	Reference	
	++Direct Debit Transaction Information		YES
	+++Direct Debit Transaction		
	++++Mandate Related Information		
	+++++Mandate Identification		

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#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
2.106	Customer Direct Debit Initiation V08	AT-M005 The Unique Mandate	
	+Payment Information	Reference as given by the Original	
	++Direct Debit Transaction Information	Creditor who issued the Mandate	
	+++Direct Debit Transaction		YES
	++++Mandate Related Information		
	++++Amendment Information Details		
	+++++Original Mandate Identification		
2.114	Customer Direct Debit Initiation V08	AT-M004 The Identifier of the original	
	+Payment Information	Creditor who issued the Mandate	
	++Direct Debit Transaction Information		
	+++Direct Debit Transaction		
	++++Mandate Related Information		
	++++Amendment Information Details		YES
	+++++Original Creditor Scheme Identification		
	+++++ldentification		
	++++++Private Identification		
	++++++Other		
2.127	Customer Direct Debit Initiation V08	AT-M013 The Reference of the	
	+Payment Information	validation made by the Debtor PSP	
	++Direct Debit Transaction Information		
	+++Direct Debit Transaction		NO
	++++Mandate Related Information		
	++++Electronic Signature		



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#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
2.140	Customer Direct Debit Initiation V08	AT-E005 The Identifier of the Creditor	
	+Payment Information		
	++Direct Debit Transaction Information		
	+++Direct Debit Transaction		YES
	++++Creditor Scheme Identification		1123
	+++++Identification		
	+++++Private Identification		
	++++++Other		
2.149	Customer Direct Debit Initiation V08	AT-E010 The Identification code of the	
	+Payment Information	Creditor Reference Party	
	++Direct Debit Transaction Information		YES (in case 'Other' is used)
	+++Ultimate Creditor		TES (III case Other is asea)
	++++Identification		
	+++++Organisation Identification		
2.150	Customer Direct Debit Initiation V08	AT-E010 The Identification code of the	
	+Payment Information	Creditor Reference Party	
	++Direct Debit Transaction Information		YES (in case 'Other' is used)
	+++Ultimate Creditor		(iii case other is asea)
	++++Identification		
	+++++Private Identification		



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#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
2.161	Customer Direct Debit Initiation V08	No rulebook Attribute under	NO, because of SEPA usage rule
	+Payment Information	'Other/Identification' (which	
	++Direct Debit Transaction Information	expresses the absence of AT-D002 BIC code of the Debtor PSP)	
	+++Debtor Agent	code of the Destor 1317	'Only "NOTPROVIDED" is
	++++Financial Institution Identification		allowed'
	++++Other		
	+++++Identification		
2.186	Customer Direct Debit Initiation V08	AT-P004 Debtor identification code	
	+Payment Information		
	++Direct Debit Transaction Information		YES (in case 'Other' is used)
	+++Debtor		TES (III case other is asea)
	++++Identification		
	+++++Organisation Identification		
2.187	Customer Direct Debit Initiation V08	AT-P004 Debtor identification code	
	+Payment Information		
	++Direct Debit Transaction Information		YES (in case 'Other' is used)
	+++Debtor ++++Identification		(in case other is asea)
	++++Private Identification		



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#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
2.195	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Debtor ++++Identification +++++Organisation Identification	AT-P007 The Identification code of the Debtor Reference Party	YES (in case 'Other' is used)
2.196	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Ultimate Debtor ++++Identification ++++Private Identification	AT-P007 The Identification code of the Debtor Reference Party	YES (in case 'Other' is used)
2.217	Customer Direct Debit Initiation V08 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Reference	AT-T012 The Remittance information sent by the Creditor to the Debtor in the Collection.	NO, this is an acquired reference which needs to remain meaningful for all parties involved.





4.2 Customer-to-PSP Payment Reversal (pain.007.001.09)

The table below provides an overview of 'references, identifications and identifiers' related data elements that are included in the Customer-to-PSP Payment Reversal (pain.007.001.09). It furthermore indicates for each of these data elements if there is a link to a Rulebook Attribute and whether it is impacted by the slash rule:

#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
1.1	Customer Payment Reversal V09	No Rulebook Attribute	YES
	+Group Header		
	++Message Identification		
1.11	Customer Payment Reversal V09	No Rulebook Attribute	
	+Group Header		
	++Initiating Party		YES (in case 'Other' is used)
	+++Identification		
	++++Organisation Identification		
1.12	Customer Payment Reversal V09	No Rulebook Attribute	
	+Group Header		
	++Initiating Party		YES (in case 'Other' is used)
	+++Identification		
	++++Private Identification		
2.1	Customer Payment Reversal V09	No Rulebook Attribute	YES, as it should be taken from the original message without alteration.
	+Original Group Information		
	++Original Message Identification		
2.2	Customer Payment Reversal V09	No Rulebook Attribute	NO, as it is supposed to be the ISO name of the original message.
	+Original Group Information		
	++Original Message Name Identification		o, and original message.



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#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
3.1	Customer Payment Reversal V09	No Rulebook Attribute	YES
	+Original Payment Information And Reversal		
	++Reversal Payment Information Identification		
3.2	Customer Payment Reversal V09		
	+Original Payment Information And Reversal		YES, as it should be taken from the
	++Original Payment Information		original message without alteration.
	Identification		
3.14	Customer Payment Reversal V09	No Rulebook Attribute	VEC
	+Original Payment Information And Reversal	YES	
	++Transaction Information		1123
	+++Reversal Identification		
3.15	Customer Payment Reversal V09	No Rulebook Attribute	YES, as it should be taken from the original message without alteration.
	+Original Payment Information And Reversal		
	++Transaction Information		
	+++Original Instruction Identification		
3.16	Customer Payment Reversal V09		YES, as it should be taken from the
	+Original Payment Information And Reversal		
	++Transaction Information		original message without alteration.
	+++Original End To End Identification		



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#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
3.33	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Creditor Scheme Identification	AT-E005 The Identifier of the Creditor	YES, as it should be taken from the original message without alteration.
3.37	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference	AT-M004 The Identifier of the original Creditor who issued the Mandate AT-M013 The Reference of the validation made by the Debtor PSP	YES, as it should be taken from the original message without alteration.
	++++Mandate Related Information	AT-M001 The Unique Mandate reference AT-M005 The Unique Mandate reference as given by the original Creditor who issued the Mandate	NO, out of scope as it might become part of the remittance information.
3.39	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Ultimate Debtor	AT-P007 The Identification code of the Debtor Reference Party	YES , as it should be taken from the original message without alteration.
3.40	Customer Payment Reversal V09 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Debtor	AT-P004 Debtor identification code	YES, as it should be taken from the original message without alteration.



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#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
3.48	Customer Payment Reversal V09	AT-E010 The Identification code of the	
	+Original Payment Information And Reversal	Credit Reference Party	NEC and the help of the section
	++Transaction Information		YES, as it should be taken from the original message without alteration.
	+++Original Transaction Reference		original message without diteration.
	++++Ultimate Creditor		