# Clarification Paper on the Use of Slashes in References, Identifications and Identifiers

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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 EPC217-08 "SEPA Requirements for an Extended Character Set (UN ICODE Subset) Best Practices" 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.

Note: 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.

**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<br>+Group Header<br>++Message **Identification** | No Rulebook Attribute | **YES** |
| 1.10 | Customer Credit Transfer Initiation V09<br>+Group Header<br>++Initiating Party<br>+++**Identification**<br>++++Organisation **Identification** | No Rulebook Attribute | **YES** (in case 'Other' is used) |
| 1.11 | Customer Credit Transfer Initiation V09<br>+Group Header<br>++Initiating Party<br>+++**Identification**<br>++++Private **Identification** | No Rulebook Attribute | **YES** (in case 'Other' is used) |
| 2.1 | Customer Credit Transfer Initiation V09<br>+Payment Information<br>++Payment Information **Identification** | No Rulebook Attribute | **YES** |

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

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

| # | Message element | Rulebook Attribute | Impacted by the 'slash' rule? |
|---|---|---|---|
| 2.105 | Customer Credit Transfer Initiation V09<br>+Payment Information<br>++Credit Transfer Transaction Information<br>+++Ultimate Debtor<br>++++**Identification**<br>+++++Private **Identification** | *AT-P007 The **Identification** Code of the Originator Reference Party* | **YES** (in case 'Other' is used) |
| 2.136 | Customer Credit Transfer Initiation V09<br>+Payment Information<br>++Credit Transfer Transaction Information<br>+++Creditor<br>++++**Identification**<br>+++++Organisation **Identification** | *AT-E005 The Beneficiary **Identification** Code* | **YES** (in case 'Other' is used) |
| 2.137 | Customer Credit Transfer Initiation V09<br>+Payment Information<br>++Credit Transfer Transaction Information<br>+++Creditor<br>++++**Identification**<br>+++++Private **Identification** | *AT-E005 The Beneficiary **Identification** Code* | **YES** (in case 'Other' is used) |
| 2.152 | Customer Credit Transfer Initiation V09<br>+Payment Information<br>++Credit Transfer Transaction Information<br>+++Ultimate Creditor<br>++++**Identification**<br>+++++Organisation **Identification** | *AT-E010 The **Identification** Code of the Beneficiary Reference Party* | **YES** (in case 'Other' is used) |

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

## 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<br>+Group Header<br>++Message **Identification** | No Rulebook Attribute | **YES** |
| 1.10 | Customer Direct Debit Initiation V08<br>+Group Header<br>++Initiating Party<br>+++**Identification**<br>++++Organisation **Identification** | No Rulebook Attribute | **YES** (in case 'Other' is used) |
| 1.11 | Customer Direct Debit Initiation V08<br>+Group Header<br>++Initiating Party<br>+++**Identification**<br>++++Private **Identification** | No Rulebook Attribute | **YES** (in case 'Other' is used) |
| 2.1 | Customer Direct Debit Initiation V08<br>+Payment Information<br>++Payment Information **Identification** | No Rulebook Attribute | **YES** |

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

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

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

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

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

| # | Message Element | Rulebook Attribute | Impacted by the 'slash' rule? |
|---|---|---|---|
| 2.195 | Customer Direct Debit Initiation V08<br>+Payment Information<br>++Direct Debit Transaction Information<br>+++Ultimate Debtor<br>++++**Identification**<br>+++++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<br>+Payment Information<br>++Direct Debit Transaction Information<br>+++Ultimate Debtor<br>++++**Identification**<br>+++++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<br>+Payment Information<br>++Direct Debit Transaction Information<br>+++Remittance Information<br>++++Structured<br>+++++Creditor Reference Information<br>++++++**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<br>+Group Header<br>++Message **Identification** | No Rulebook Attribute | **YES** |
| 1.11 | Customer Payment Reversal V09<br>+Group Header<br>++Initiating Party<br>+++**Identification**<br>++++Organisation **Identification** | No Rulebook Attribute | **YES** (in case 'Other' is used) |
| 1.12 | Customer Payment Reversal V09<br>+Group Header<br>++Initiating Party<br>+++**Identification**<br>++++Private **Identification** | No Rulebook Attribute | **YES** (in case 'Other' is used) |
| 2.1 | Customer Payment Reversal V09<br>+Original Group Information<br>++Original Message **Identification** | No Rulebook Attribute | **YES,** *as it should be taken from the original message without alteration.* |
| 2.2 | Customer Payment Reversal V09<br>+Original Group Information<br>++Original Message Name **Identification** | No Rulebook Attribute | **NO,** *as it is supposed to be the ISO name of the original message.* |

| # | Message Element | Rulebook Attribute | Impacted by the 'slash' rule? |
|---|---|---|---|
| 3.1 | Customer Payment Reversal V09<br>+Original Payment Information And Reversal<br>++Reversal Payment Information **Identification** | No Rulebook Attribute | **YES** |
| 3.2 | Customer Payment Reversal V09<br>+Original Payment Information And Reversal<br>++Original Payment Information **Identification** | No Rulebook Attribute | **YES,** *as it should be taken from the original message without alteration.* |
| 3.14 | Customer Payment Reversal V09<br>+Original Payment Information And Reversal<br>++Transaction Information<br>+++Reversal **Identification** | No Rulebook Attribute | **YES** |
| 3.15 | Customer Payment Reversal V09<br>+Original Payment Information And Reversal<br>++Transaction Information<br>+++Original Instruction **Identification** | No Rulebook Attribute | **YES,** *as it should be taken from the original message without alteration.* |
| 3.16 | Customer Payment Reversal V09<br>+Original Payment Information And Reversal<br>++Transaction Information<br>+++Original End To End **Identification** | *AT-T015 The Creditor's* **Reference** *of the Direct Debit Transaction* | **YES,** *as it should be taken from the original message without alteration.* |

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

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