ERRATA

TO THE 2023 VERSION 1.1 OF THE SEPA INSTANT CREDIT TRANSFER CUSTOMER-TO-PSP (C2PSP) and INTER-PSP IMPLEMENTATION GUIDELINES

Public

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to the 2023 version 1.1 of the SEPA Instant Credit Transfer Customer-to-PSP (C2PSP) and Inter-PSP Implementation Guidelines

EPC053-23
Version 1.0
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1. Introduction

The 2023 version 1.1 of the SEPA Instant Credit Transfer (SCT) C2PSP / Inter-PSP Implementation Guidelines (IGs) published on 27 October 2022 will become effective as from 19 November 2023 at 03:30:00.000 CET. This document lists a number of updates to these IGs.

2. Errata list

Symbols used:

- Column one contains the identification number of the change.
- Column two contains the reference(s) to the relevant sections of the SEPA IGs.
- Column three contains a description of the change.
- Column four specifies the status: ACC – Accepted.
- Column five contains the type of change:
  - TYPO: Typing and layout errors
  - CLAR: Clarification of the text
  - CHAN: Change or further alignment with Rulebook content

N°	Section / Index	Description	Status	Type
A – SEPA Instant Credit Transfer C2PSP IGs – EPC121-16 2023 Version 1.1				
A/001	2.1. Customer-to-PSP Credit Transfer Information (DS-01) 2.1.1, Index 2.52 Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Proxy 2.1.1, Index 2.147 Customer Credit Transfer Initiation V09	Add the following SEPA Usage Rule in the yellow 'Proxy' elements in all the C2PSP messages: "Sub-element 'Identification' is limited to 320 characters in length."	ACC	CHAN

N°	Section / Index	Description	Status	Type
	+Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Proxy			
A/002	2.2 PSP-to-Customer Reject, Negative or Positive Confirmation (based on DS-03) 2.2.1, Index 2.2 (also in introduction text) Customer Payment Status Report V10 +Original Group Information And Status ++Original Message Name Identification	See Annex I for the correct interpretation of SEPA Usage Rule "Only pain.001.001.09 is allowed".	ACC	CLAR
A/003	2.4 Positive Notification Message to the Beneficiary (DS-10) 2.4.1, Index 2.36 Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Bank Transaction Code ++++Domain 2.4.1, Index 2.52 Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++References 2.4.1, Index 2.57 Bank To Customer Debit Credit Notification V08 +Notification	Add following SEPA Usage Rule: "Mandatory". Change SEPA Multiplicity to [1..1] (instead of [0..1]).	ACC	CHAN

N°	Section / Index	Description	Status	Type
	++Entry +++Entry Details ++++Transaction Details +++++References ++++++End To End Identification 2.4.1, Index 2.75 Bank To Customer Debit Credit Notification V08 +Notification ++Entry +++Entry Details ++++Transaction Details +++++Related Parties			
B – SEPA Instant Credit Transfer Inter-PSP IGs – EPC122-16 2023 Version 1.1				
B/001	2.1 Inter-PSP Payment Dataset (DS-02) 2.1.1, Index 2.71 FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Debtor Account +++Proxy 2.1.1, Index 2.105 FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Creditor Account +++Proxy	Add the following SEPA Usage Rule in the yellow 'Proxy' elements in all the inter-PSP messages: "Sub-element 'Identification' is limited to 320 characters in length."	ACC	CHAN
B/002	2.1.1, Index 2.66 FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Debtor Account 2.1.1, Index 2.100 FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information	Add white sub-elements 'Type' and 'Name'.	ACC	TYPO

ERRATA to the 2023 version 1.1 of the SEPA Instant Credit Transfer Customer to PSP (C2PSP) / Inter-PSP Implementation Guidelines

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N°	Section / Index	Description	Status	Type
	++Creditor Account			
B/003	2.1.1., Index 2.123 FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Remittance Information +++Unstructured	Removal of the following text: "If the commercial trade name of the payee is different from its legal name, then the commercial trade name must be provided here in addition to the country code and postcode (or country code and town name) of where the transaction took place. This information must be put between slashes to clearly differentiate from the other information included under this element e.g. /Commercial trade name/AT-1010/ or/ Commercial trade name/AT-Vienna/"	ACC	TYPO
B/004	2.2 Negative Confirmation Message (DS-03) 2.2.1, Index 2.2 (also in introduction text) FITo FIPayment Status Report V10 +Original Group Information And Status ++Original Message Name Identification	See Annex I for the correct interpretation of SEPA Usage Rule "Only pacs.008.001.08 is allowed". Note: This also applies to other messages as detailed in Annex I.	ACC	CLAR
B/005	2.3 Positive Confirmation Message (DS-03) 2.3.1, Index 2.7 FITo FIPayment Status Report V10 +Original Group Information And Status ++Status Reason Information 2.3.1, Index 3.8 FITo FIPayment Status Report V10 +Transaction Information And Status ++Status Reason Information	Change multiplicity of white element to [0..n] (instead of [0..1]).	ACC	TYPO

Annex I: Use of the data element "Original Message Name Identification" in r-transactions, SCT inquiries and related response messages

R-transactions, SCT inquiries or response messages that are related to a message that was sent before the migration date in the 2009 message version of ISO 20022, need to refer to this 2009 message version in the element "Original Message Name Identification", even though the SCT/SDD IGs currently indicate that in this element only the 2019 version of original message is allowed.

The maximum time span during which reference can be made to the 2009 message version will depend on the allowed period for sending the relevant type of r-transaction, SCT inquiry or response message as specified in each concerned rulebook. One needs to take into account that for example a Return (pacs.004) of an SCT transaction can be done within 3 Banking Business Days after settlement date, or a Refund (pacs.004) of an authorised SDD Core collection can be requested within 8 weeks of the debit date.

The tables below give an overview of the concerned ISO 20022 message versions:

Customer-to-PSP space		
	2009 message version sent before migration date	**2019 reject/confirmation/reversal messages, sent after migration date which can refer to the 2009 ISO 20022 message version**
SCT	pain.001.001.03	• pain.002.001.10 (Reject)
SCT Inst	pain.001.001.03	• pain.002.001.10 (Reject, Negative or Positive Confirmation)
SDD Core	pain.008.001.02	• pain.002.001.10 (Reject) • pain.007.001.09 (Reversal)
SDD B2B	pacs.008.001.02	• pain.002.001.10 (Reject) • pain.007.001.09 (Reversal)

Inter-PSP space		
	2009 message version sent before migration date	**2019 r-transaction/SCT inquiry/response messages, sent after migration date which can refer to the 2009 ISO 20022 message version**
SCT	pacs.008.001.02	• pacs.002.001.10 (Reject) • camt.056.001.08 (Recall; Request for Recall by the Originator (RFRO)) • camt.029.001.09 (Negative Response to a Recall, RFRO or the two SCT Inquiry use cases; Positive Response to the two SCT Inquiry use

		cases) • pacs.004.001.09 (Return; Positive Response to a Recall or RFRO) • camt.027.001.07 (SCT Inquiry for Claim of Non-Receipt) • camt.087.001.06 (SCT Inquiry for Value Date Correction)
	camt.056.001.01 camt.027.001.06 camt.087.001.05	• pacs.028.001.03 (Request for Status Update on a Recall, RFRO or SCT Inquiry)
SCT Inst	pacs.008.001.02	• pacs.002.001.10 (Negative Confirmation; Positive Confirmation) • camt.056.001.08 (Recall; RFRO) • camt.029.001.09 (Negative Response to a Recall or an RFRO) • pacs.004.001.09 (Positive Response to a Recall or an RFRO) • pacs.028.001.03 (SCT Inst Transaction Status Investigation)
	camt.056.001.01	• pacs.028.001.03 (Request for Status Update on a Recall or an RFRO)
SDD Core	pacs.003.001.02	• pacs.002.001.10 (Reject) • pacs.004.001.09 (Return; Refund) • pacs.007.001.09 (Reversal)
SDD B2B	pacs.003.001.02	• pacs.002.001.10 (Reject) • pacs.004.001.09 (Return) • pacs.007.001.09 (Reversal)