



ERRATA

TO THE 2023 VERSION 1.0 OF THE SEPA CREDIT TRANSFER CUSTOMER-TO-PSP (C2PSP) AND INTER-PSP IMPLEMENTATION GUIDELINES

EPC050-23 / 2023 Version 1.0 / Date of Publication: 27 April 2023

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1. Introduction

The 2023 version 1.0 of the SEPA Credit Transfer (SCT) C2PSP / Inter-PSP Implementation Guidelines (IGs) published on 22 June 2022 will become effective as from 19 November 2023. 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 Credit Transfer C2PSP IGs – EPC132-08 2023 Version 1.0				
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	2.1. Customer-to-PSP Credit Transfer Information (DS-01) 2.1.1, Index 2.159 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Code	Removal of the “SEPA Code Restrictions” related to “RRCT” and “RRTP”.	ACC	CLAR
A/003	2.2 PSP-To-Customer Reject Credit Transfer Dataset (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/004	2.3 Transfer Back of Received Credit Transfer without Originator IBAN - based on a Customer- to-PSP Credit Transfer Information (DS-01) 2.3.1, Index 2.162 Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Code	Removal of the “SEPA Code Restrictions” related to “RRCT”.	ACC	CLAR

B – SEPA Credit Transfer Inter-PSP IGs – EPC115-06 2023 Version 1.0



N°	Section / Index	Description	Status	Type
B/001	2.1 Inter-PSP Payment Dataset (DS-02) 2.1.1, Index 2.84 FITo FICustomer Credit Transfer V08 +Credit Transfer Transaction Information ++Debtor Account +++Proxy 2.1.1, Index 2.120 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	2.2 Inter-PSP Return SEPA Credit Transfer Dataset (DS-03) 2.2.1, Index 2.2 (also in introduction text) Payment Return V09 +Original Group Information ++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/003	2.16 Inter-PSP Negative Response to Claim for Value Date Correction (DS-10) 2.16.1, Index 5.19 Resolution Of Investigation V09 +Modification Details ++Original Transaction Reference	Update "SEPA Rulebook" (see bold text): "The yellow shaded message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction as defined within the following elements. "	ACC	CLAR



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	<ul style="list-style-type: none"> • pain.002.001.10 (Reject)
SCT Inst	pain.001.001.03	<ul style="list-style-type: none"> • pain.002.001.10 (Reject, Negative or Positive Confirmation)
SDD Core	pain.008.001.02	<ul style="list-style-type: none"> • pain.002.001.10 (Reject) • pain.007.001.09 (Reversal)
SDD B2B	pacs.008.001.02	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • pacs.002.001.10 (Reject) • camt.056.001.08 (Recall; Request for Recall by the Originator (RFRO))



		<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • pacs.028.001.03 (Request for Status Update on a Recall, RFRO or SCT Inquiry)
SCT Inst	pacs.008.001.02	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • pacs.028.001.03 (Request for Status Update on a Recall or an RFRO)
SDD Core	pacs.003.001.02	<ul style="list-style-type: none"> • pacs.002.001.10 (Reject) • pacs.004.001.09 (Return; Refund) • pacs.007.001.09 (Reversal)
SDD B2B	pacs.003.001.02	<ul style="list-style-type: none"> • pacs.002.001.10 (Reject) • pacs.004.001.09 (Return) • pacs.007.001.09 (Reversal)