

Addendum to document EPC132-08 - 2023 V1.0

EPC143-22
Version 1.0
30 June 2022

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 EPC132-08 - 2023 V1.0: List of changes in the SCT Customer-to-PSP Implementation Guidelines relative to version 2021 V1.0

Note: This list is for information – the changes included in the body of document EPC132-08 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	<p>Migration to the 2019 message version of the ISO 20022 standard.</p> <p>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.</p> <p>Alignment of the attribute numbering between the four SEPA payment scheme rulebooks.</p>	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	Customer-to-PSP Credit Transfer Information (DS-01)		
5.	1.5 2.5	Customer Credit Transfer Initiation V09 +Group Header ++Control Sum Customer Credit Transfer Initiation V09 +Payment Information ++Control Sum	'SEPA FractDigits' was updated to 2 (instead of 17).	ACC	TYPO
6.	1.10 2.41 2.71 2.104 2.136 2.152	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification ++++Organisation Identification Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification ++++Organisation Identification Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Organisation Identification Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information	SEPA Usage Rule was 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
		+++Creditor ++++Identification +++++Organisation Identification Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Organisation Identification			
7.	2.8 2.85	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level	Inclusion of SEPA Usage Rule: "Only one occurrence is allowed". (Note: element is unlimited in the 2019 message version of ISO 20022)	ACC	ISOU
8.	2.18	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date +++Date	Inclusion of new ISO 20022 element, shaded yellow.	ACC	ISOU
9.	2.23	Customer Credit Transfer Initiation V09 +Payment Information ++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
10.	2.39	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++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; it is recommended when either Debtor Agent or Creditor Agent is a non-EEA SEPA PSP."	ACC	CHAN



N°	#	Section / Message Element	Description	Status	Type
11.	2.45	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account	Removal of "SEPA Rulebook: AT-01 The IBAN of the account of the Originator" (and moved to sub-element 'IBAN'). Inclusion of new sub-element "Proxy", shaded in yellow, with SEPA Rulebook "AT-P003 The Proxy/alias of the account of the Originator".	ACC	CHAN
12.	2.46	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification	Sub-elements 'IBAN' (yellow) and 'Other' (white) have been included. Inclusion of "SEPA Rulebook: AT-D001 The IBAN of the account of the Originator" (under 'Identification/IBAN').	ACC	CHAN
13.	2.54	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification	SEPA Usage Rule was updated as follows (see bold text): "Either 'BICFI' or 'Other/Identification' must be used".	ACC	ISOU
14.	2.114	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent	SEPA Usage Rule updated as follows: "Only 'BICFI' is allowed."	ACC	ISOU
15.	2.118	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++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
16.	2.134	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++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
17.	2.140	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account	Removal of : "SEPA Rulebook: AT-20 The IBAN of the account of the Beneficiary" (and moved to sub-element 'Identification/IBAN') SEPA Usage Rule "Only IBAN is allowed" Sub-elements have been included, including new optional sub-element "Proxy", shaded in yellow,	ACC	CHAN



N°	#	Section / Message Element	Description	Status	Type
			with SEPA Rulebook "AT-E003 The Proxy/alias of the account of the Beneficiary ".		
18.	2.141	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification	Inclusion of SEPA Usage Rule "Only IBAN is allowed". Sub-elements 'IBAN' (yellow) and 'Other' (white) have been included. Inclusion of "SEPA Rulebook: AT-C001 The IBAN of the account of the Beneficiary" (under 'Identification/IBAN').	ACC	CHAN
19.	2.158	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose	Removal of SEPA Usage Rules: "In case the transaction is a transfer back related to an earlier executed SEPA Credit Transfer (SCT) Transaction, the code must be "RRCT" or another code meaningful for identifying the SCT as a transfer back. "In case the transaction is related to an RTP, then purpose must be 'RRTP' (Related to an RTP). "	ACC	CLAR
20.	2.159	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Code	Inclusion of SEPA Usage Rules: "In case the transaction is a transfer back related to an earlier executed SEPA Credit Transfer (SCT) Transaction, the code must be "RRCT" or another code meaningful for identifying the SCT as a transfer back. "RRTP" must be used if the SCT is the result of a received Request-to-Pay message" SEPA code restrictions were included.	ACC	CHAN
21.	2.160	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Purpose ++++Proprietary	Element was shaded white. Removal of SEPA Usage Rule: "Only 'RRTP' (Related to an RTP) is allowed".	ACC	CHAN
22.	2.165	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Unstructured	Inclusion of SEPA Usage Rule: "If the commercial trade name of the payee is different from its legal name (AT-E001 The name of the Beneficiary), then the commercial trade name must be provided here. The location of where the transaction took place (if different from AT-E004 The address of the Beneficiary) as well as the transaction date and time can also be provided here. Each piece of information must be followed by a slash to clearly differentiate from the other information included under this data element (a special character other than a slash can be used instead (e.g., "+") in case the slash is used for other	ACC	CHAN



N°	#	Section / Message Element	Description	Status	Type
			purposes). [Example: The Shopping Paradise/Boulevard des Marchands 123/2020-12-24T11:37/Purchase Nr 1234567890AZ - Merry Christmas.] For further information, please refer to “EPC088-22 EPC Guidance Document – Improve Transparency for Retail Payment End-Users”.		
23.	2.174	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type +++++Issuer	Inclusion of following SEPA Usage Rule: “Mandatory if ‘Reference’ is populated with an identifier issued or governed by a known institution. E.g. “ISO” should be mentioned here if ‘Reference’ is populated with a RF Creditor Reference (ISO 11649).”	ACC	CHAN
24.	2.175	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Reference	SEPA Usage Rule was updated as follows (see bold text): “RF Creditor Reference must may be used (ISO 11649) in case “ISO” is mentioned under ‘Issuer’ .”	ACC	CHAN
25.		2.2	PSP-to-Customer Reject Credit Transfer Dataset (based on DS-03)		
26.	1.5	Customer Payment Status Report V10 +Group Header ++Debtor Agent	Inclusion of SEPA Usage Rule: “Only ‘BICFI’ is allowed	ACC	CLAR
27.	2.2	Customer Payment Status Report V10 +Original Group Information And Status ++Original Message Name Identification	Reference to pain.001.09 (SEPA Usage Rule)	ACC	ISOU
28.	3.41 3.42 3.48 3.50	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Debtor Customer Payment Status Report V10 +Original Payment Information And Status	Inclusion of SEPA Usage Rule: “Only ‘Party’ is allowed”	ACC	ISOU



N°	#	Section / Message Element	Description	Status	Type
		++Transaction Information And Status +++Original Transaction Reference ++++Debtor Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Ultimate Creditor			
29.	3.43	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Debtor Account	Inclusion of reference to new attribute: "AT-P003 The Proxy/Alias of the account of the Originator"	ACC	CHAN
30.	3.49	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Creditor Account	Inclusion of reference to new attribute: "AT-E003 The Proxy/Alias of the account of the Beneficiary"	ACC	CHAN
31.	3.51	Customer Payment Status Report V10 +Original Payment Information And Status ++Transaction Information And Status +++Original Transaction Reference ++++Purpose	New ISO 20022 element, shaded yellow with SEPA rulebook "AT-T007 The purpose of the SEPA Credit Transfer"	ACC	ISOU
32.		2.3	Transfer Back of Received Credit Transfer without Originator IBAN - based on a Customer-to-PSP Credit Transfer Information (DS-01)		



N°	#	Section / Message Element	Description	Status	Type
33.	1.10 2.41 2.71 2.104 2.136 2.155	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification ++++Organisation Identification Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification Customer Credit Transfer Initiation V09 +Payment Information ++Ultimate Debtor +++Identification ++++Organisation Identification Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Organisation Identification Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification +++++Organisation Identification Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Organisation Identification	SEPA Usage Rule was updated as follows (see bold text): "Either 'AnyBIC or BEI', 'LEI' or one occurrence of 'Other' is allowed."	ACC	ISOU
34.	2.5	Customer Credit Transfer Initiation V09 +Payment Information ++Control Sum	'SEPA FractDigits' was updated to 2 (instead of 17).	ACC	TYPO



N°	#	Section / Message Element	Description	Status	Type
35.	2.8 2.85	Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level	Inclusion of SEPA Usage Rule: "Only one occurrence is allowed". (Note: element is unlimited in the 2019 message version of ISO 20022)	ACC	ISOU
36.	2.18	Customer Credit Transfer Initiation V09 +Payment Information ++Requested Execution Date +++Date	Inclusion of new ISO 20022 element, shaded yellow.	ACC	ISOU
37.	2.23	Customer Credit Transfer Initiation V09 +Payment Information ++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
38.	2.39	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++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; it is recommended when either Debtor Agent or Creditor Agent is a non-EEA SEPA PSP."	ACC	CHAN
39.	2.45	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account	Removal of "SEPA Rulebook: AT-01 The IBAN of the account of the Originator" (and moved to sub-element 'IBAN'). Inclusion of new sub-element "Proxy", shaded in yellow, with SEPA Rulebook "AT-P003 The Proxy/alias of the account of the Originator".	ACC	CHAN
40.	2.46	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification	Sub-elements 'IBAN' (yellow) and 'Other' (white) have been included.	ACC	CHAN



N°	#	Section / Message Element	Description	Status	Type
			Inclusion of "SEPA Rulebook: AT-D001 The IBAN of the account of the Originator" (under 'Identification/IBAN').		
41.	2.54	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification	SEPA Usage Rule was updated as follows (see bold text): "Either 'BICFI' or 'Other/Identification' must be used".	ACC	ISOU
42.	2.114	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent	SEPA Usage Rule updated as follows: "Only 'BICFI' is allowed."	ACC	ISOU
43.	2.118	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++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
44.	2.134	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++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
45.	2.150	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Proxy	New optional yellow element with "SEPA Rulebook: AT-E03 The Proxy/Alias of the account of the Beneficiary and SEPA Usage Rule.	ACC	CHAN
46.	2.168	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Unstructured	Inclusion of following SEPA Usage Rule: "If the commercial trade name of the payee is different from its legal name (AT-E001 The name of the Beneficiary), then the commercial trade name must be provided here. The location of where the transaction took place (if different from AT-E004 The address of the Beneficiary) as well as the transaction date and time can also be provided here. Each piece of information must be followed by a slash to clearly differentiate from the other information included under this data element (a	ACC	CHAN



N°	#	Section / Message Element	Description	Status	Type
			special character other than a slash can be used instead (e.g., “+”) in case the slash is used for other purposes). [Example: The Shopping Paradise/Boulevard des Marchands 123/2020-12-24T11:37/Purchase Nr 1234567890AZ - Merry Christmas.] For further information, please refer to “EPC088-22 EPC Guidance Document – Improve Transparency for Retail Payment End-Users”.		
47.	2.177	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type +++++Issuer	Inclusion of following SEPA Usage Rule: “Mandatory if ‘Reference’ is populated with an identifier issued or governed by a known institution. E.g. “ISO” should be mentioned here if ‘Reference’ is populated with a RF Creditor Reference (ISO 11649).”	ACC	CHAN
48.	2.178	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Reference	SEPA Usage Rule was updated as follows (see bold text): “RF Creditor Reference must may be used (ISO 11649) in case “ISO” is mentioned under ‘Issuer’ .”	ACC	CHAN
49.		2.4	Customer-to-PSP Credit Transfer Information with use of the Extended Remittance Information option as per Annex V ‘Extended Remittance Information’ of the SCT rulebook (DS-01)		
50.	1.10 2.41 2.71 2.104 2.136 2.152	Customer Credit Transfer Initiation V09 +Group Header ++Initiating Party +++Identification ++++Organisation Identification Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++Identification ++++Organisation Identification Customer Credit Transfer	SEPA Usage Rule was 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
		<p>Initiation V09 +Payment Information ++Ultimate Debtor +++Identification ++++Organisation Identification</p> <p>Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++Identification +++++Organisation Identification</p> <p>Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++Identification +++++Organisation Identification</p> <p>Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++Identification +++++Organisation Identification</p>			
51.	2.5	Customer Credit Transfer Initiation V09 +Payment Information ++Control Sum	'SEPA FractDigits' was updated to 2 (instead of 17).	ACC	TYPO
52.	2.8 2.85	<p>Customer Credit Transfer Initiation V09 +Payment Information ++Payment Type Information +++Service Level</p> <p>Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Payment Type Information ++++Service Level</p>	<p>Inclusion of SEPA Usage Rule: "Only one occurrence is allowed".</p> <p>(Note: element is unlimited in the 2019 message version of ISO 20022)</p>	ACC	ISOU
53.	2.18	Customer Credit Transfer Initiation V09	Inclusion of new ISO 20022 element, shaded yellow.	ACC	ISOU



N°	#	Section / Message Element	Description	Status	Type
		+Payment Information ++Requested Execution Date +++Date			
54.	2.23	Customer Credit Transfer Initiation V09 +Payment Information ++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
55.	2.39	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor +++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; it is recommended when either Debtor Agent or Creditor Agent is a non-EEA SEPA PSP."	ACC	CHAN
56.	2.45	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account	Removal of "SEPA Rulebook: AT-01 The IBAN of the account of the Originator" (and moved to sub-element 'IBAN'). Inclusion of new sub-element "Proxy", shaded in yellow, with SEPA Rulebook "AT-P003 The Proxy/alias of the account of the Originator".	ACC	CHAN
57.	2.46	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Account +++Identification	Sub-elements 'IBAN' (yellow) and 'Other' (white) have been included. Inclusion of "SEPA Rulebook: AT-D001 The IBAN of the account of the Originator" (under 'Identification/IBAN').	ACC	CHAN
58.	2.54	Customer Credit Transfer Initiation V09 +Payment Information ++Debtor Agent +++Financial Institution Identification	SEPA Usage Rule was updated as follows (see bold text): "Either 'BICFI' or 'Other/Identification' must be used".	ACC	ISOU
59.	2.114	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Agent	SEPA Usage Rule updated as follows: "Only 'BICFI' is allowed."	ACC	ISOU
60.	2.118	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer	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
		Transaction Information +++Creditor ++++Postal Address	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		
61.	2.134	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++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
62.	2.140	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account	Removal of : "SEPA Rulebook: AT-20 The IBAN of the account of the Beneficiary" (and moved to sub-element 'Identification/IBAN') SEPA Usage Rule "Only IBAN is allowed" Sub-elements have been included, including new optional sub-element "Proxy", shaded in yellow, with SEPA Rulebook "AT-E003 The Proxy/alias of the account of the Beneficiary".	ACC	CHAN
63.	2.141	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Creditor Account ++++Identification	Inclusion of SEPA Usage Rule "Only IBAN is allowed". Sub-elements 'IBAN' (yellow) and 'Other' (white) have been included. Inclusion of "SEPA Rulebook: AT-C001 The IBAN of the account of the Beneficiary" (under 'Identification/IBAN').	ACC	CHAN
64.	2.165	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Unstructured	Inclusion of following SEPA Usage Rule: "If the commercial trade name of the payee is different from its legal name (AT-E001 The name of the Beneficiary), then the commercial trade name must be provided here. The location of where the transaction took place (if different from AT-E004 The address of the Beneficiary) as well as the transaction date and time can also be provided here. Each piece of information must be followed by a slash to clearly differentiate from the other information included under this data element (a special character other than a slash can be used instead (e.g., "+") in case the slash is used for other purposes). [Example: The Shopping Paradise/Boulevard des Marchands 123/2020-12-24T11:37/Purchase Nr 1234567890AZ - Merry Christmas.] For further information, please refer to	ACC	CHAN



N°	#	Section / Message Element	Description	Status	Type
			"EPC088-22 EPC Guidance Document – Improve Transparency for Retail Payment End-Users".		
65.	2.167	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Information	Removal of sub-elements.	ACC	CLAR
66.	2.168	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Referred Document Amount	Removal of sub-elements.	ACC	CLAR
67.	2.174	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Type +++++Issuer	Inclusion of following SEPA Usage Rule: "Mandatory if 'Reference' is populated with an identifier issued or governed by a known institution. E.g. "ISO" should be mentioned here if 'Reference' is populated with a RF Creditor Reference (ISO 11649)."	ACC	CHAN
68.	2.175	Customer Credit Transfer Initiation V09 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information +++++Reference	SEPA Usage Rule was updated as follows (see bold text): "RF Creditor Reference must may be used (ISO 11649) in case "ISO" is mentioned under 'Issuer' ."	ACC	CHAN