

# Addendum to document EPC301-07 - 2023 V1.0

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## Addendum to document EPC301-07 - 2023 V1.0: List of changes in the SDD B2B Inter-PSP Implementation Guidelines relative to version 2021 V1.0

*Note: This list is for information – the changes included in the body of document EPC301-07 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: Update resulting from migration to the 2019 message version of the ISO 20022 standard

N°	#	Section / Message Element	Description	Status	Type
1.		General	Migration to the 2019 message version of the ISO 20022 standard.  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.  Alignment of the attribute numbering between the four SEPA payment scheme rulebooks.	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.		<b>2.1</b>	<b>Inter-PSP Collection (DS-04)</b>		
5.	1.16 2.10	FIto FICustomer Direct Debit V08 +Group Header ++Payment Type Information +++Service Level  FIto FICustomer Direct Debit V08 +Direct Debit 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
6.	1.22 2.16	FIto FICustomer Direct Debit V08 +Group Header ++Payment Type Information +++Sequence Type  FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Type Information +++Sequence Type	Inclusion of SEPA Code Restrictions.	ACC	CLAR
7.	1.23 2.17	FIto FICustomer Direct Debit V08 +Group Header ++Payment Type Information +++Category Purpose  FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Type Information +++Category Purpose	Inclusion of sub-elements ‘Code’ and ‘Proprietary’, shaded yellow.	ACC	CLAR
8.	1.26 1.27 2.97 2.108	FIto FICustomer Direct Debit V08 +Group Header ++Instructing Agent  FIto FICustomer Direct Debit V08	SEPA Usage Rule updated as follows (see bold text):  “Only ‘ <b>BICFI</b> ’ is allowed”	ACC	CLAR



N°	#	Section / Message Element	Description	Status	Type
	2.109 2.141	+Group Header ++Instructed Agent  FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Creditor Agent  FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Instructing Agent  FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Instructed Agent  FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor Agent			
9.	2.4	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Payment Identification +++Transaction Identification	Inclusion of SEPA Usage Rule "Mandatory" (Note: element no longer mandatory in the 2019 message version of ISO 20022")	ACC	ISOU
10.	2.43 2.69	FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Mandate Related Information ++++Amendment Information Details +++++Original Creditor Scheme Identification ++++++Identification +++++++Private Identification +++++++Other  FITo FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Direct Debit Transaction +++Creditor Scheme	Inclusion of SEPA Usage Rule "Mandatory"	ACC	CLAR



N°	#	Section / Message Element	Description	Status	Type
		Identification ++++Identification +++++Private Identification +++++Other			
11.	2.76	FIto FICustomer Direct Debit V08 +Direct Debit 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
12.	2.92	FIto FICustomer Direct Debit V08 +Direct Debit 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
13.	2.99 2.143	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor  FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Debtor	Reference is made to pain.008.001. <b>08</b> (SEPA Usage Rule)	ACC	ISOU
14.	2.103 2.136 2.147	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Ultimate Creditor +++Identification ++++Organisation Identification  FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor +++Identification ++++Organisation Identification  FIto FICustomer Direct Debit V08	SEPA Usage Rule updated as follows (see bold text): “Either ‘ <b>AnyBIC or BEI</b> ’, ‘ <b>LEI</b> ’ or one occurrence of ‘Other’ is allowed.”	ACC	ISOU



N°	#	Section / Message Element	Description	Status	Type
		+Direct Debit Transaction Information ++Ultimate Debtor +++Identification ++++Organisation Identification			
15.	2.118	FIto FICustomer Direct Debit V08 +Direct Debit Transaction 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
16.	2.134	FIto FICustomer Direct Debit V08 +Direct Debit Transaction 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
17.	2.141	FIto FICustomer Direct Debit V08 +Direct Debit Transaction Information ++Debtor Agent	SEPA Usage Rule was updated (see bold text): "Only <b>BICFI</b> is allowed."	ACC	ISOU
18.		<b>2.2</b>	<b>Inter-PSP Direct Debit Return of a Collection (DS-05)</b>		
19.	1.13	Payment Return V09 +Group Header ++Settlement Information +++Clearing System	Inclusion of sub-elements 'Code' and 'Proprietary', shaded yellow.	ACC	CLAR
20.	1.22 1.23 3.24 3.27 3.28	Payment Return V09 +Group Header ++Instructing Agent  Payment Return V09 +Group Header ++Instructed Agent  Payment Return V09 +Transaction Information ++Charges Information +++Agent ++++Financial Institution Identification  Payment Return V09	SEPA Usage Rule updated as follows: "Only ' <b>BICFI</b> ' is allowed."	ACC	ISOU



N°	#	Section / Message Element	Description	Status	Type
		+Transaction Information ++Instructing Agent  Payment Return V09 +Transaction Information ++Instructed Agent			
21.	2.2 3.4	Payment Return V09 +Original Group Information ++Original Message Name Identification	Reference to pacs.003.001. <b>08</b> (SEPA Usage Rule)	ACC	ISOU
22.	3.23	Payment Return V09 +Transaction Information ++Charges Information +++Agent	The element was called 'Party' in the 2021 version of IGs based on an older ISO 20022 message version.	ACC	ISOU
23.	3.31	Payment Return V09 +Transaction Information ++Return Reason Information +++Originator	SEPA Usage Rule updated as follows (see bold): "Limited to ' <b>AnyBIC</b> ' to identify the PSP originating the return."	ACC	ISOU
24.	3.48 3.49 3.55 3.57	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Ultimate Debtor  Payment Return V09 +Transaction Information ++Original Transaction Reference +++Debtor  Payment Return V09 +Transaction Information ++Original Transaction Reference +++Creditor  Payment Return V09 +Transaction Information ++Original Transaction Reference +++Ultimate Creditor	Inclusion of SEPA Usage Rule: "Only 'Party' is allowed"	ACC	ISOU
25.	3.58	Payment Return V09 +Transaction Information ++Original Transaction Reference +++Purpose	New ISO 20022 element, shaded yellow with SEPA rulebook "AT-T007 The purpose of the Collection"	ACC	ISOU
26.		<b>2.3</b>	<b>Inter-PSP Direct Debit Reject Dataset (DS-05)</b>		
27.	1.3 1.4 3.17	FiTo FiPayment Status Report V10 +Group Header ++Instructing Agent	SEPA Usage Rule updated as follows (see bold text): "Only <b>BICFI</b> is allowed."	ACC	ISOU



N°	#	Section / Message Element	Description	Status	Type
	3.23 3.24	<p>FIto FIPayment Status Report V10 +Group Header ++Instructed Agent</p> <p>FIto FIPayment Status Report V10 +Transaction Information And Status ++Charges Information +++Agent ++++Financial Institution Identification</p> <p>FIto FIPayment Status Report V10 +Transaction Information And Status ++Instructing Agent</p> <p>FIto FIPayment Status Report V10 +Transaction Information And Status ++Instructed Agent</p>			
28.	2.0	FIto FIPayment Status Report V10 +Original Group Information And Status	<p>Inclusion of SEPA Usage Rules: “Mandatory” “Only one occurrence is allowed” (Note: element is unlimited and no longer mandatory in 2019 message version of ISO 20022).</p>	ACC	ISOU
29.	2.2	FIto FIPayment Status Report V10 +Original Group Information And Status ++Original Message Name Identification	Reference to pacs.003.001.08 (SEPA Usage Rule)	ACC	ISOU
30.	2.8 3.9	<p>FIto FIPayment Status Report V10 +Original Group Information And Status ++Status Reason Information +++Originator</p> <p>FIto FIPayment Status Report V10 +Transaction Information And Status ++Status Reason Information +++Originator</p>	<p>SEPA Usage Rule updated as follows (see bold): “Limited to ‘<b>AnyBIC</b>’ to identify the PSP or CSM originating the status or ‘Name’ to indicate the CSM when it has no BIC.”</p>	ACC	ISOU
31.	3.16	FIto FIPayment Status Report V10 +Transaction Information	The element was called ‘Party’ in the 2021 version of IGs based on older ISO 20022 message version.	ACC	ISOU



N°	#	Section / Message Element	Description	Status	Type
		And Status ++Charges Information +++Agent			
32.	3.37 3.38 3.44 3.46	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Ultimate Debtor  FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Debtor  FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Creditor  FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Ultimate Creditor	Inclusion of SEPA Usage Rule: "Only 'Party' is allowed"	ACC	ISOU
33.	3.47	FITo FIPayment Status Report V10 +Transaction Information And Status ++Original Transaction Reference +++Purpose	New ISO 20022 element, shaded yellow with SEPA rulebook "AT-T007 The purpose of the Collection"	ACC	ISOU
34.		<b>2.4</b>	<b>Inter-PSP Reversal Instruction for a Collection (DS-07)</b>		
35.	1.13	FITo FIPayment Reversal V09 +Group Header ++Settlement Information +++Clearing System	Inclusion of sub-elements 'Code' and 'Proprietary', shaded yellow.	ACC	CLAR
36.	1.22 1.23 3.20 3.22	FITo FIPayment Reversal V09 +Group Header ++Instructing Agent  FITo FIPayment Reversal V09 +Group Header	SEPA Usage Rule updated as follows: "Only 'BICFI' is allowed."	ACC	ISOU





N°	#	Section / Message Element	Description	Status	Type
	3.23	++Instructed Agent  FITo FIPayment Reversal V09 +Transaction Information ++Charges Information +++Agent ++++Financial Institution Identification  FITo FIPayment Reversal V09 +Transaction Information ++Instructing Agent  FITo FIPayment Reversal V09 +Transaction Information ++Instructed Agent			
37.	2.0	FITo FIPayment Reversal V09 +Original Group Information	Inclusion of SEPA Usage Rule "Mandatory"  (Note: element no longer mandatory in 2019 message version of ISO 20022).	ACC	ISOU
38.	2.2	FITo FIPayment Reversal V09 +Original Group Information ++Original Message Name Identification	Reference to pacs.003.001.08 (SEPA Usage Rule)	ACC	ISOU
39.	2.5 3.25	FITo FIPayment Reversal V09 +Original Group Information ++Reversal Reason Information +++Originator  FITo FIPayment Reversal V09 +Transaction Information ++Reversal Reason Information +++Originator	SEPA Usage Rule updated as follows (see bold): "Limited to ' <b>AnyBIC</b> ' (for the Creditor PSP) or ' <b>Name</b> ' (for the Creditor)." 	ACC	ISOU
40.	2.7 3.27	FITo FIPayment Reversal V09 +Original Group Information ++Reversal Reason Information +++Reason ++++Code  FITo FIPayment Reversal V09 +Transaction Information ++Reversal Reason	Inclusion of SEPA Usage Rule: "Only "AM05", "MS02" and "MS03" are allowed". SEPA Code Restrictions have been included. Removal of SEPA Usage Rule "See Message Element Specifications below" Only for 3.27, removal of SEPA Rulebook "AT-R041 The Reversal reason code"	ACC	CLAR



N°	#	Section / Message Element	Description	Status	Type
		Information +++Reason ++++Code			
41.	3.13 3.18	FIto FIPayment Reversal V09 +Transaction Information ++Reversed Instructed Amount  FIto FIPayment Reversal V09 +Transaction Information ++Charges Information +++Amount	Inclusion of SEPA Usage Rules:  "Only 'EUR' is allowed. Amount must be 0.01 or more and 999999999.99 or less."  Inclusion of SEPA Format Rule "The fractional part has a maximum of two digits."	ACC	CLAR
42.	3.19	FIto FIPayment Reversal V09 +Transaction Information ++Charges Information +++Agent	The element was called 'Party' in the 2021 version of IGs based on an older ISO 20022 message version.	ACC	ISOU
43.	3.26	FIto FIPayment Reversal V09 +Transaction Information ++Reversal Reason Information +++Reason	Inclusion of SEPA Rulebook "AT-R041 The Reversal Reason Code"	ACC	CLAR
44.	3.42 3.43 3.49 3.51	FIto FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Ultimate Debtor  FIto FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Debtor  FIto FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Creditor  FIto FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference +++Ultimate Creditor	Inclusion of SEPA Usage Rule:  "Only 'Party' is allowed"	ACC	ISOU
45.	3.52	FIto FIPayment Reversal V09 +Transaction Information ++Original Transaction Reference	New ISO 20022 element, shaded yellow with SEPA rulebook "AT-T007 The purpose of the Collection"	ACC	ISOU



N°	#	Section / Message Element	Description	Status	Type
		+++Purpose			
46.		2.4.2	Section "Message Element Specifications" was removed as codes are integrated in the message.	ACC	CLAR