**Submit your responses by e-mail to change-request.EPC-scheme@epc-cep.eu**

**by 31 December 2025**

|  |  |
| --- | --- |
| **Name of contributor:** |  |
| **Organisation:** |  |
| **Address:** |  |
| **Contact details:** |  |
| **Your reference:** |  |
| **Scheme and document and version number:** | Highlight which EPC Payment Scheme Rulebook(s) this change request relates to:EPC125-05 2025 SEPA Credit Transfer RulebookEPC004-16 2025 SEPA Instant Credit Transfer RulebookEPC016-06 2025 SEPA Direct Debit Core RulebookEPC222-07 2025 SEPA Direct Debit Business to Business RulebookEPC158-22 2025 One-Leg Out Instant Credit Transfer Rulebook |
| **Request Date:** |  |
| **For information:** | This template is provided by EPC to allow any person or organisation to submit a change request for making a change to the EPC Payment Schemes in accordance with the rules set out in the document ‘EPC Payment Scheme Management Rules’ available on the [EPC Website](https://www.europeanpaymentscouncil.eu/document-library/rulebooks/sepa-payment-scheme-management-rules). |

# General Description of the Change Request

## Suggested launch date (if any):

## Description of the change request:

## Wherever possible, please indicate:

1. Impact on the Scheme in general:
2. Impact on the inter-PSP space:
3. Impact on other payment stakeholders:
4. Impact on the message standards (EPC Payment Scheme Implementation Guidelines and other standards):
5. Impact on the legal rules as defined in chapter 5 of the EPC Payment Scheme Rulebooks:
6. The nature of the change request:
	1. A change (an existing Rulebook element is deleted, amended or replaced by a new one, or a complete new Rulebook element is added alongside the existing Rulebook elements)
	2. A variant (adding an alternative – optional – rule alongside an existing Rulebook element)

# Elements of evaluation

The submitting party is requested to give an appropriate answer to each of these questions with sufficient detail to allow the EPC to make an evaluation of the change request submitted.

| Is the change request a case for SEPA wide adoption? |  |
| --- | --- |
| Is the change request supported by a cost-benefit analysis? |  |
| Does the change fit into the strategic objectives for SEPA? |  |
| Do you consider that the implementation of the change resulting from the acceptance of the change request is feasible? |  |
| Do you consider that the change request does not impede SEPA-wide interoperability? |  |
| Do you consider that the change request is in the scope of the scheme involved? |  |