

Written notification of breach

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European
Payments Council

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The Dispute Resolution Committee of the European Payments Council issues a written notification of breach against several Scheme Participants

On the 8th of November 2023, the European Payments Council (EPC) Dispute Resolution Committee (“DRC”) started a formal complaint of its own accord following a report on alleged violations of the obligations under the SEPA Direct Debit Business-to-Business scheme rulebook (hereafter referred to as the “EPC scheme”) which seemed to be of scheme-wide importance. The DRC mandate defines breaches of scheme-wide importance as issues that could be seen as creating reputational damage to the EPC scheme or that could negatively affect the integrity or the proper functioning of the EPC scheme.

The DRC had been informed about potential breaches of the EPC scheme committed by several scheme participants within a specific community. The breaches concerned reachability issues related to international transactions under the EPC scheme. On the 8th of November 2023, the DRC formally reached out to all the scheme participants of that community concerned to assess the alleged reachability issues under the EPC scheme.

Following investigation of the complaints, the DRC has found several scheme participants within that community to be in breach of their obligations as a scheme participant of the EPC scheme.

This conclusion was based on the fact that while these scheme participants adhered to (i.e. signed up to) the EPC scheme and declared themselves to be compliant with the obligations of the EPC scheme, they were unable to process international transactions under the EPC scheme for a period of months.

The DRC has been informed that the breaches have since been resolved.