

API



# EPC Directory Service: Specifications of the EDS Local File

EPC057-25 / Version 1.3 / Date issued: 26 August 2025

Public

# EDS Local File Specifications

EPC057-25  
Version 1.3  
Date issued: 26 August 2025

Cours Saint-Michel, 30 - B - 1040 Brussels  
T +32 2 733 35 33  
Entreprise N°0873.268.927  
secretariat@epc-cep.eu

## Table of Contents

<b>1 Introduction</b> .....	<b>3</b>
<b>2 Preface</b> .....	<b>3</b>
2.1 Purpose of the document .....	3
2.2 Audience .....	4
<b>3 Significant Changes</b> .....	<b>4</b>
<b>4 The EDS in the context of the VOP scheme</b> .....	<b>4</b>
<b>5 About the EDS local file</b> .....	<b>6</b>
5.1 Encoding .....	6
5.2 File Format(s) .....	6
5.3 EDS File Naming Convention .....	6
<b>6 EDS local file – Field definitions - CSV file</b> .....	<b>7</b>
<b>7 EDS local file – Field definitions - XML and JSON files</b> .....	<b>10</b>
7.1 EDS local file in XML format - general fields definition .....	10
7.2 EDS local file in XML format - detailed schemeParticipant field definition .....	10
7.3 EDS local file in JSON format .....	12
<b>8 Appendix A: Abbreviations</b> .....	<b>13</b>
<b>9 Appendix B: Codes for representing the roles and options</b> .....	<b>14</b>
9.1 Roles in the VOP scheme .....	14
9.2 Options in the VOP scheme .....	14
<b>10 Appendix C: URI, NAN and QWAC</b> .....	<b>15</b>



## 1 Introduction

These technical specifications describe the European Payments Council (EPC) Directory Service (EDS) Local File. The EDS is a key component for Payments Service Providers (PSPs) and Routing and/or Verification Mechanisms (RVMs) to operate the EPC Verification Of Payee (VOP) scheme, a scheme that enables the PSPs to comply with the Instant Payment Regulation (IPR) requirement to offer an IBAN-name check service, before payers may authorise a payment by credit transfer or instant credit transfer.

This document is intended for anyone who installs and administers the file and those who need to understand the data content.

## 2 Preface

### 2.1 Purpose of the document

These technical specifications describe the structure of the EDS data resulting from a download or call to the EDS Automated Download Service and expected to be saved and used locally (“EDS Local File”) by the scheme participants or their RVM.

The EDS is a key component for PSPs to operate different EPC schemes. It initially covers the EPC VOP scheme, a scheme that enables the PSPs’ to comply with the IPR requirement to offer an IBAN-name check service, before payers may authorise a payment by credit transfer or instant credit transfer (SCT or SCT Inst). This scheme is expected to enter in force by October 2025.

The EPC VOP scheme relies on exchanging VOP messages between payer and payee PSPs in accordance with the rules set out in the VOP rulebook and implemented on the basis of application programming interfaces (APIs) designed by the EPC.

In the architecture of the VOP scheme, the EDS enables:

- Reachability and interoperability between VOP scheme participants.
- It stores and makes available to authorised business users in a secure manner data for:
  - Identification of participant PSPs via a BIC11 and National Authorisation Number or NAN
  - Adherence to the EPC VOP scheme
  - Roles and options
  - API endpoints (Uniform Resource Identifier or URIs and additional related attributes).

The EDS will be accessible to scheme participants adhering to the VOP scheme and to the RVMs operating on their behalf.

The EDS will not store any personal data or IBAN, as it will only be used for routing purposes between business entities (PSPs and RVMs). Furthermore, the EDS will be also used for other EPC API-based schemes, such as the SEPA Request-to-Pay (SRTP) and the SEPA Payment Account Access (SPAA) schemes.



## 2.2 Audience

This document is intended for anyone who installs and administers the EDS files and those who must understand the content.

## 3 Significant Changes

The following tables list all significant changes to the content of the EDS Technical Specifications since the following previous editions. These tables do not include editorial changes that were made to improve the usability and comprehension of the document.

Updated information since v1.2	Location
CSV format: options - corrected separator info; editorial changes	Section 6
XML and JSON format: table change and reference to XSD and JSON scheme files; section 7.3 added	Section 7
Updated information since v1.1	Location
File naming convention: file name corrected in examples	Section 5.3
Scheme options: added details on option codes	Section 9.2
Updated information since v1.0	Location
File naming convention: scheme identifier is included in the file name	Section 5.3
Field definitions: field names “psd2Nans” and “psd2Nan” replaced by “nans” and “nan”	Sections 6 and 7
Field definitions: element “schemes” removed	Sections 6 and 7
Scheme options: 2 VOP options added	Section 9.2

## 4 The EDS in the context of the VOP scheme

The EPC VOP scheme mandates the use of APIs for the exchange of scheme-related messages. This created new challenges, to ensure reachability, interoperability, and the well-functioning of the scheme between scheme participants:

- On the “requesting” side, a scheme participant needs to know what the API endpoints (URIs) of the “responding” participant are, and needs certainty that this scheme participant is an adherent to the scheme, properly registered in the Register of Participants (RoP)<sup>1</sup> of the EPC as VOP adherent.
- On the “responding” side, a scheme participant needs certainty that the sender (API caller, “requesting” scheme participant) is trusted, and is adherent to the scheme, properly registered in the RoP of the EPC.

On both sides, scheme participants need to know if certain roles and scheme options are available or not at the counterpart’s side, for interoperability purposes.

Therefore, for operating the scheme, in addition to the information that the EPC regularly stores and publishes as scheme manager through its RoP, new information needs to be managed and made available to participants, such as the API endpoints of the VOP service and identity related

<sup>1</sup> [Registers of Participants in SEPA payment and payment related schemes](#)



information.

The EDS puts together the adherence related information from the EPC RoP and these additional information, managed by the participants themselves.



## 5 About the EDS local file

### 5.1 Encoding

The files are encoded in the UTF-8 format.

### 5.2 File Format(s)

The following types of files will be provided:

- XML file together with an XML scheme definition file
- JSON file together with a JSON scheme validation file
- CSV file (flat file)

Notes:

- All files will include exactly the same information extracted from the EDS.
- While the CSV file may be easier to import and manipulate e.g. optimising look-up through a search on a primary key, the XML and JSON versions are:
  - a) the most compact ones, as they avoid repetitions
  - b) they allow building an optimised look-up function, e.g. using hash tables
- By providing different yet equivalent formats of the same table, the EPC intends to maximise the options available for PSPs and RVMs, keeping into account geographical, technical and size diversity of PSPs and RVMs using them. The ultimate choice on which type of file to import and use, is up to the PSP or RVM that import these files.

### 5.3 EDS File Naming Convention

This section describes the file naming convention for the EDS daily full file.

**<directory-filename>-<scheme>-<version>-<filetype>-<date>.<format>**

Variable	Description
<directory_filename>	The name of the directory file ("EDS")
<scheme>	The scheme whose data are included in the file. There will be a separate file per scheme e.g. "VOP" for the VOP scheme).
<version>	The version of the file (e.g. "V1")
<filetype>	"F" (full). The file contains all data updated with changes from the previous day if any.
<date>	<YYYY-MM-DD> format The date of the file, specified in the file name.
<format>	XML, JSON and CSV

Example
EDS-VOP-V1-F-<YYYY-MM-DD>.xml
EDS-VOP-V1-F-<YYYY-MM-DD>.json
EDS-VOP-V1-F-<YYYY-MM-DD>.csv



The EDS file is downloaded as a zip file, along with a “checksum” file (“sha256sum.txt”) and an End-User Licence Agreement (EULA ) file (“EULA\_EDS.txt”).

The zipfile name format is:

**<directory-filename>-<scheme>-<version>-<filetype>-<date>-<format>.zip**

Example: the EDS file in JSON format is downloaded as a zipfile: EDS-VOP-V1-F-<YYYY-MM-DD>-JSON.zip containing the files: EDS-VOP-V1-F-<YYYY-MM-DD>.json, sha256sum.txt, EULA\_EDS.txt.

This specifications document is delivered together with related XSD file (describing the fields and attributes of the XML format of the EDS file) and JSON schema file (describing the fields and attributes of the JSON format of the EDS file).

## 6 EDS local file – Field definitions - CSV file

Field name	Data type	Maximum length	Always present	Description
participantBic	Alphanumeric	11	Yes	The BIC11 used to identify the scheme participant in the EPC RoP.
participantName	Any	140	Yes	The name of the participant institution as extracted from the RoP.
countryCode	Alphabetic	2	Yes	The ISO 3166-1 alpha-2 country code of the participant.
nans	Any	NA (multiple value field)	No	The NAN is a unique identifier assigned to Payment Service Providers (PSPs) by their National Competent Authority (NCA). This number is included in the Qualified Website Authentication Certificate (QWAC) under the Payment Services Directive 2 (PSD2). The NAN is mandatory for the VOP scheme, for other schemes it is not mandatory. There can be up to 5 NANs per participantBic Double pipe separated: NAN1 NAN2 ... Refer to the XSD and JSON schema files for the pattern of the NAN.
operationalContacts	Any	NA (multiple value field)	No	Up to 5 operational contacts. Double pipe separated: EMAIL1 EMAIL2 EMAIL3...
scheme	Alphanumeric	10	Yes	The short code used to identify the payment-related scheme: E.g.: VOP: Verification Of Payee  There will be one file per scheme.
roles	Any	200	NA (multiple value field)	The role codes of the institution in the scheme as extracted from the RoP according to the Scheme rulebook. The roles will



				<p>depend on the scheme.</p> <p>Double pipe separated</p> <p>See Appendix B (9.1) for the list of codes for the VOP scheme and their description. Both code and description are visible in the EDS GUI.</p>
options	Any	NA (multiple value field)	No	<p>The scheme option codes made available in order to interoperate as extracted from the EPC registry.</p> <p>Examples of scheme options are e.g., specific business rules, features, attributes, and datasets which are marked as optional in the respective scheme rulebook.</p> <p>Double pipe separated.</p> <p><u>Format:</u> OPTION CODE   Option readiness Date   OPTION LEAVING DATE</p> <ul style="list-style-type: none"> <li>Option readiness Date of an option is the date of the activation of the scheme option. Option readiness Date is mandatory when an option is available.</li> <li>Option leaving Date of an option is the date of the removal of the scheme option. Option leaving Date is optional.</li> <li>Date format: YYYY-MM-DD</li> </ul> <p><u>Example:</u> INACNO   2025-04-27     VERLEI   2025-08-15   2025-09-22</p> <p>Option INACNO has "Option readiness Date", VERLEI has both "Option readiness Date" and "Option leaving Date".</p> <p>See Appendix B (9.2) for the list of option codes and their description. Both code and description are visible in the EDS GUI</p>
readinessDate	Date	10	No	<p>Scheme Operational Readiness Date (ORD): The date on which the participant's adherence to the scheme began or will begin. Date format: YYYY-MM-DD</p> <p>Readiness date is mandatory.</p>
leavingDate	Date	10	No	<p>The date on which it is intended the Scheme Participant will terminate their adherence to the scheme and will cease to be a participant in that scheme. Date format: YYYY-MM-DD</p>
environment	Alphabetic	1	Yes	<p>L = LIVE environment</p> <p>T = TEST environment</p>
operation	Any	70	Yes	<p>The type of the scheme operation request related to the URL API endpoint.</p> <p>The operation for VOP is</p>



				"postVerificationOfPayeeRequests"
apiUri	Any	2048	Yes	<p>The URL specifying the API endpoint that exposes the functionality needed to carry out the Scheme Operation.</p> <p>There can be multiple URIs per participantBic, each of which being on a distinct line of the file in the CSV format.</p>
apiVersion	Numeric	2	Yes	API version number. (e.g. in case of evolution of the Rulebook)
priorityNumber	Numeric	2	Yes	<p>Where more than one set of API details have been provided for a single Scheme Operation, the priority number indicates the priority order in which the multiple sets of details should be considered for use.</p> <p>E.g. Number 1 indicates the PRIMARY URL to be used, number 2 indicates a BACKUP URL to be used.</p>
accountHoldingBic	Alphanumeric	11	Yes	<p>The BIC11 of the institution holding the beneficiary's account.</p> <p>There can be multiple accountHoldingBics per combination of scheme, environment, operation, apiURI, apiVersion, priorityNumber, each of which being on a distinct line of the file in the CSV format.</p>
startDateTime	Date/time	20	Yes	<p>Attribute to be used to indicate the validity periods of different versions of a given URL-level detail.</p> <p>The validity of the different versions of the URL is between the start date of the future URL and the end date of the current URL.</p> <p>ISO 8601 UTC date and time format YYYY-MM-DDThh:mm:ssZ</p>
endDateTime	Date/time	20	No	<p>Attribute to be used to indicate the validity periods of different versions of a given URL-level detail.</p> <p>This field is optional for the future version of the URL and mandatory for the current version (when a future version is presented).</p> <p>The validity of the different versions of the URL is between the start date of the future URL and the end date of the current URL.</p> <p>ISO 8601 UTC date and time format YYYY-MM-DDThh:mm:ssZ</p>
note	Any	1000	No	Additional description or usage information.



## 7 EDS local file – Field definitions - XML and JSON files

See the related XSD file for details about the datatype, pattern, length, and if the field or attribute is mandatory or optional.

### 7.1 EDS local file in XML format - general fields definition

Field name or attribute	Description
schemeParticipants	List of scheme participants (see next section for the description of a scheme participant)
product	"eds-vop-v1"
fileType	"full": the file contains all data updated with changes from the previous day if any.
fileDate	Date when the file is generated, usually the day before publication. Date format: YYYY-MM-DD
effectiveDateTime	Date and time when the records become effective. ISO 8601 UTC date and time format YYYY-MM-DDThh:mm:ssZ

### 7.2 EDS local file in XML format - detailed schemeParticipant field definition

Field name	Description
participantBic	The BIC11 used to identify the scheme participant in the EPC RoP.
participantName	The name of the participant institution as extracted from the RoP.
countryCode	The ISO 3166-1 alpha-2 country code of the participant.
nans\nan	The NAN is a unique identifier assigned to Payment Service Providers (PSPs) by their National Competent Authority (NCA). This number is included in the Qualified Website Authentication Certificate (QWAC) under the Payment Services Directive 2 (PSD2). The nan is mandatory for the VOP scheme, for other schemes it is not mandatory. There can be multiple NANs per participantBic. Refer to the XSD file for the pattern of the NAN.
operationalContacts\operationalContact	Up to 5 operational contacts.
scheme\code\	The short code used to identify the different payment-related schemes: E.g.: VOP: Verification Of Payee  There will be one file per scheme.
scheme\uris\uri\environment	L = LIVE environment T = TEST environment
scheme\uris\uri\operation	The type of the scheme operation request related to the URL API endpoint.  The operation for VOP is "postVerificationOfPayeeRequests "



scheme\uris\uri\apiUri	The URL specifying the API endpoint that exposes the functionality needed to carry out the Scheme Operation. There can be multiple URIs per participantBic, each of which being on a distinct line of the file in the CSV format.
scheme\uris\uri\apiVersion	API version number.
scheme\uris\uri\priorityNumber	Where more than one set of API details have been provided for a single Scheme Operation, the priority number indicates the priority order in which the multiple sets of details should be considered for use.  e.g. Number 1 indicates the PRIMARY URL to be used, number 2 indicates a BACKUP URL to be used.
scheme\uris\uri\accountHoldingBics\accountHoldingBic	The BIC11 of the institution holding the beneficiary's account.
scheme\uris\uri\startDateTime	Attribute to be used to indicate the validity periods of different versions of a given URL-level detail. The validity of the different versions of the URL is between the start date of the future URL and the end date of the current URL. ISO 8601 UTC date and time format YYYY-MM-DDThh:mm:ssZ
scheme\uris\uri\endDateTime	Attribute to be used to indicate the validity periods of different versions of a given URL-level detail. This field is optional for the future version of the URL and mandatory for the current version (when a future version is presented). The validity of the different versions of the URL is between the start date of the future URL and the end date of the current URL. ISO 8601 UTC date and time format YYYY-MM-DDThh:mm:ssZ
scheme\uris\uri\note	Additional description or usage information.
scheme\ roles\role\code	The roles of the institution in the scheme as extracted from the EPC registry according to the Scheme rulebook. The roles will depend on the scheme. Role codes are mandatory when applicable to the related scheme. See Appendix B (9.1) for the list of codes and their description. Both code and description are visible in the EDS GUI
scheme\ options\option\code	The scheme option code (if any) made available in order to interoperate as extracted from the EPC registry. The option code is mandatory when available. See Appendix B (9.2) for the list of option codes and their description. Both code and description are visible in the EDS GUI
scheme\ options\option\readinessDate	The date of the activation of the scheme options. Date format: YYYY-MM-DD Option readiness Date is mandatory when an option is available.



scheme\options\option\leavingDate	The date of the removal of the scheme options. Date format: YYYY-MM-DD
scheme\readinessDate	Scheme Operational Readiness Date (ORD): The date on which the participant's adherence to the scheme began or will begin. Date format: YYYY-MM-DD
scheme\leavingDate	The date on which it is intended the Scheme Participant will terminate their adherence to the scheme and will cease to be a participant in that scheme. Date format: YYYY-MM-DD

### 7.3 EDS local file in JSON format

Fields and attributes description provided in the previous section are also valid for the JSON format. See the corresponding JSON scheme file for details about the datatype, pattern, length, and if the field or attribute is mandatory or optional.



## 8 Appendix A: Abbreviations

Abbreviation	Definition
API	Application Programming Interface
BIC	Business Identifier Code
EDS	EPC Directory Service
EPC	European Payments Council
LEI	Legal Entity Identifier
NAN	National Authorisation Number
PSD2	Payment Services Directive 2
PSP	Payment Service Provider
QWAC	Qualified Website Authentication Certificate
RoP	Register of Participants
RVM	Routing and Verification Mechanism, an entity acting as a "Proxy holder" for participants in the VOP scheme
SCT	SEPA Credit Transfer
SCT Inst	SEPA Instant Credit Transfer
SPAA	SEPA Payment Account Access
SRTP	SEPA Request-to-Pay
TLS	Transport Layer Security
URI	Uniform Resource Identifier
URL	Uniform Resource Locator
VOP	Verification Of Payee



## 9 Appendix B: Codes for representing the roles and options

### 9.1 Roles in the VOP scheme

	Role	Description
1	REQUES	Requesting PSP
2	RESPON	Responding PSP

### 9.2 Options in the VOP scheme

	Option	Description
1	INACNO	Support for additional information about payment account number
2	VERLEI	Support for LEI to identify the Payment Counterparty
3	VERBIC	Support for anyBic to identify the Payment Counterparty
4	VCBANK	Support for BANK identification code of the Payment Counterparty
5	VCCBID	Support for CBID identification code of the Payment Counterparty
6	VCCHID	Support for CHID identification code of the Payment Counterparty
7	VCCINC	Support for CINC identification code of the Payment Counterparty
8	VCCOID	Support for COID identification code of the Payment Counterparty
9	VCCUST	Support for CUST identification code of the Payment Counterparty
10	VCDUNS	Support for DUNS identification code of the Payment Counterparty
11	VCEMPL	Support for EMPL identification code of the Payment Counterparty
12	VCGS1G	Support for GS1G identification code of the Payment Counterparty
13	VCSREN	Support for SREN identification code of the Payment Counterparty
14	VCSRET	Support for SRET identification code of the Payment Counterparty
15	VCTXID	Support for TXID identification code of the Payment Counterparty
16	VCBDID	Support for BDID identification code of the Payment Counterparty
17	VCBOID	Support for BOID identification code of the Payment Counterparty
18	VCPROP	Support for a Proprietary Code to identify the Payment Counterparty

The option 1 (INACNO) indicates that the Responding PSP supports an additional information concerning the Payment Account Number of the Payment Counterparty. The options 2 and 3 (VERLEI and VERBIC) indicate that the Responding PSP supports a LEI or a BIC as identification code of the Payment Counterparty.

The codes as of code number 4 to 17 indicate that the Responding PSP supports identification codes of the Payment Counterparty from the ISO20022 list

“*ExternalOrganisationIdentification1Code list*”, prefixed with “VC”. See

<https://www.iso20022.org/catalogue-messages/additional-content-messages/external-code-sets>

The code VCPROP indicates that the Responding PSP supports a proprietary identification scheme.

See section 3.2 of the [VOP Scheme Rulebook](#) and section 4.2 of the [Verification Of Payee Scheme Inter-PSP API Specifications](#) for details.



## 10 Appendix C: URI, NAN and QWAC

### URI

A URI (Uniform Resource Identifier) is a string of characters used to identify a resource on the internet; think of it as an address that helps you locate and access various web resources.

We use following URI:

- **URL (Uniform Resource Locator):** this is the most common type of URI and it provides the specific location of a resource along with the protocol needed to access it. For example, "https://www.microsoft.com" is a URL.

### NAN

The **NAN** is a unique identifier assigned to Payment Service Providers (PSPs) by their National Competent Authority (NCA).

**This number is included in the Qualified Website Authentication Certificate (QWAC)** under the Payment Services Directive 2 (PSD2).

The purpose of the NAN in the QWAC is to:

1. **Authenticate the PSP:** It verifies the identity of the PSP, ensuring that they are authorised and regulated by their NCA.
2. **Enhance Security:** It helps in establishing a secure and trusted communication channel between the PSP and other entities, such as banks and customers.
3. **Compliance:** It ensures that the PSP complies with PSD2 regulations, which aim to increase the security of electronic payments and reduce fraud

### QWAC

The Payment Services Directive / PSD2 is a regulatory framework that ensures secure payments across the European Union.

PSD2-compliant **Qualified Website Authentication Certificates (QWACs)** are SSL/TLS certificates that encrypt sensitive data and authenticate banking entities and third-party payment service providers (PSPs) for trusted commerce transactions on websites.

### Authorisation

Authorisation is the process by which an API server (= Responding PSP for VOP) will decide to allow or deny an incoming request.

To authorise a VOP request, the Responding PSP must verify in the EDS:

- If the Requesting PSP is adhering to the VOP EPC scheme.
- Once the Requesting PSP is authenticated, the Responding PSP can extract the NAN.

The Responding PSP will verify if the combination of the BIC (as received in the payload of the VOP request) and the NAN is present in the EDS.