

# EPC Rulebook Changes to SEPA Payment Files November 2017



## EPC Rulebook Changes 2017 Index

With effect from the 20th November 2017 as per the EPC SEPA Direct Debit Core Rulebook V1.0 and the SEPA Credit Transfer Rulebook V1.0 there are a number of changes to SEPA Payment Files which may impact the way Originators submit Payment Files to AIB for processing,

<b>SEPA Direct Debits</b>
Payments to non-EEA Countries
SEPA Direct Debit Return Codes Sending
SEPA Direct Debit File Formats
<b>SEPA Credit Transfers</b>
SEPA Credit Transfer File Formats

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## SEPA Direct Debit Collections from non-EEA Countries - Mandatory

### **Debtor Address to non-EEA Countries – Mandatory.**

It is mandatory that Originators populate the debtor address where the Debtor Bank is located in a non-EEA SEPA Country or Territory within their XML Payment File.

The debtor address field is mandatory if a transaction within an SDD file contains a debtor Bank for one of the following countries:

- Switzerland
- Monaco
- San Marino

If no debtor address is received where a Direct Debit is destined for the above countries the transaction will be rejected under reject code RR02 (missing debtor address).

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## SEPA Direct Debit Return Codes- Mandatory

### Return Codes Mapping Changes – Mandatory

- The 2017 SDD rulebooks make reference to 'Guidance on Reason Codes for SDD R-transactions'.

The aim is that all scheme participants are using the same return codes to avoid confusion. This will ensure that the SDD r-transaction codes are aligned throughout the Banks and will provide meaningful information to the creditor and the Creditor Bank.

AIB will be changing the mapping of R-Codes for below scenarios wherever its acting as the Debtor Bank.

Type of R-trans.	Exhaustive list of use-cases	Existing	New Code
Reject/Return	Recurrent after a one-off.	MD01	AG02
Reject/Return	One-off after a recurrent / Final	AM05	AG02
Reject/Return	Identification code of the scheme (i.e. service level or local instrument) specified in the message is incorrect	MS03	AG02
Reject/Return	All DD Restrictions: <ul style="list-style-type: none"><li>• Creditor blocking (OIN Black/White listing)</li><li>• Collection amount limitations (Amount based Restriction).</li><li>• Collection frequency limitations (Date based restriction).</li></ul>	MS02	SL01
Reject/Return	The account of the Debtor is closed at the Debtor Bank.	AC01	AC04

- Originators receive above codes even today for any Rejects/Returns received from Debtor Banks other than AIB. Its only mapping for above scenarios which is changed where AIB is acting as Debtor Bank.

# EPC Rulebook Changes to SEPA Payment Files November 2017



## SEPA Direct Debit File Formats - Optional

### **SEPA DD payment message files based on the EPC's SEPA scheme Implementation Guidelines. – Optional**

- AIB will support both the existing pain.008/pain.002 File formats **and** the file formats as per the EPC's SEPA scheme Implementation Guidelines for SDD.
- These changes are optional for Originators, there are **no** changes to our current file formats. If an originator chooses to opt for the EPC specifications they will need to ensure to make necessary changes with their software provider. If they continue using the existing AIB pain.008/pain.002 payment file formats there are no changes to be made everything will remain as is.
- AIB recommends Originators continue to use the existing message formats to avoid any changes on their end.

#### **Pain.008 Message Format**

Currently AIB already supports most of the EPC File format message elements.

Following are the message elements that would be additionally supported by AIB if Originators chose to make changes to their systems and opt to use the EPC File formats.

#### Group Header → Initiating Party.

- Originators can populate 'Initiating Party Name' or 'Initiating Party Identification' message elements in Group Header.
- Within Initiating Party Identification elements, Customers can populate 'BIC or BEI' or 'Othr' under Organisation Identification.
- Originators populate OIN currently in the 'Othr' tag in the AIB file formats.
- Originators who wish to use EPC file format will have to communicate their BIC to AIB in advance if they are planning to use the BIC or BEI in the Initiating Party Identification elements of their file.
- Customers who wish to use EPC file format and want to use Initiating Party Name field will have to provide OIN Number, a space followed by Name. E.g. IEXXSDDXXXXXX ABC Ltd up to a maximum of 70 characters.

#### Creditor Scheme Identification

- Originators can populate 'Creditor Scheme Identification' message element in either 'Payment Information' block or 'Direct Debit Transaction Information' block.

#### Payment Type Information

- Originators can populate 'Payment Type Information' message element in either 'Payment Information' block or directly under 'Direct Debit Transaction Information' block.

### **Originators can view the EPC file formats from the below link:**

<http://www.europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/sepa-direct-debit-core-scheme-customer-to-bank-implementation-guidelines-2017-version-10/epc130-08-sdd-core-c2b-ig-2017-v10/>



# EPC Rulebook Changes to SEPA Payment Files November 2017



## SEPA Credit Transfer File Formats - Optional

### SEPA CT payment message files based on the EPC's SEPA scheme Implementation Guidelines. – Optional

- AIB will continue to support both the existing pain.001/pain.002 File formats and the File formats as per the EPC's SEPA scheme Implementation Guidelines for SCT.
- These changes are **optional** for Originators, there are **no** changes to our current file formats, If an originator chooses to opt for the EPC specifications they will need to ensure to make necessary changes with their software provider. If they continue using the existing AIB pain.001/pain.002 payment files there is no changes to be made as everything will remain as is.
- AIB recommends Originators continue to use the existing File formats to avoid any changes on their end.

### Pain.001 Message Format

AIB supports most of the EPC File format message elements. Following are the message elements that would be additionally supported by AIB if Originators prefer to use the EPC File formats.

#### Group Header → Initiating Party.

- Originators can populate Initiating Party Name or Initiating Party Identification message elements in Group Header.
- Within Initiating Party Identification elements, Customers can populate 'BIC or BEI' or 'Othr' under Organisation Identification.
- Originators populate OIN currently in the 'Othr' tag in the AIB file formats.
- Originators who wish to use EPC file format will have to communicate their BIC to AIB in advance if they are planning to use the BIC or BEI in the Initiating Party Identification elements of their file.
- Customers who wish to use EPC file format and want to use Initiating Party Name field will have to provide OIN Number, a space followed by Name. E.g. IEXXSCTXXXXXX ABC Ltd up to a maximum of 70 characters.

Today, The debtor account currency field is mandatory, as part of EPC this tag will become optional at the customer end. However to minimize impact a default value 'EUR' will be applied to SCT files if this currency is not provided by the customer.

Originators can view the EPC file formats from the below link:  
<http://www.europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/sepa-credit-transfer-scheme-customer-to-bank-implementation-guidelines-2017-version-101/epc132-08-sct-c2b-ig-2017-v10/>

### Talk to us

For more information, contact the iBusiness Banking Operations Team from Monday to Friday 08:30-17:30 on 0818 72 00 00 (outside Republic of Ireland on +353 1641 4889).