

## SEPA Rulebook 9/7

By **20. November 2016** new EPC-Rulebook versions will take effect for the direct debit procedures (SDD Core: RB 9, SDD B2B: RB 7). From this, the following changes arise for the MultiCash environments:

### Formal adaptations in the messages and session types

In principle, the schema versions pain.008.001.02 and pain.002.001.02 are used in an unchanged way for all procedures based on the ISO/UNIFI-Namespace.

With the conversion to RB 9/7, the ISO/UNIFI-Namespace is also used for Germany, allowing here the Standard-ISO-Schema to be also used.

Remark: Please note that no national character set checks can be made for all ISO/UNIFI messages, because the message cannot be assigned to a defined country. Here, for the file creation in the payment module, only the limited basic character set according to the EPC definition or no character restriction can still be configured. During the format check for external files, all characters will be accepted in future. We recommend in particular for bank systems to work without character set restriction and, as and when required, to make a character conversion according to EPC recommendation (see document EPC217-08 Best Practices SEPA Requirements for Character Set SSG.pdf).

### Changed functionality

By the due date 20.11.2016, the following changes will become active automatically in the applications:

1. Core direct debit: Presentation time frame CORE in general D-1, COR1 will be eliminated.  
From the due date onwards, no COR1 direct debits can be entered any longer. Available standing and variable amount orders, templates and imported data as well will be converted to CORE. The presentation deadline will be determined according to the former COR1 rule.
2. Mandate changes regarding debtor account: SMNDA indicates account change  
In case of mandate changes regarding debtor account details, the SMNDA code will be included in the element "OrgnIDbtrAcct". Resetting the cycle to "FRST" will be eliminated.
3. Direct debit mandate: Sequence type "FRST" for recurrent mandates becomes optional
4. Mandate reference <MndtId>: The mandate reference gets an enhanced new data type „RestrictedIdentificationSEPA1“ (with blank characters).  
The mandate reference can now contain, following the EPC-rules, blank characters.
5. Verification of references and identifications: EPC „Slash Rules“  
Some restrictions apply to the reference and identification data elements which are also described in the above mentioned document. Their compliance when entering payments and checking messages will be checked in general.

### Update notes

The described changes will be realized in the following software releases for the multiple components:

MultiCash SEPA Module: 3.20.039 and 4.00.003

Format subsystem: 3.20.039 and 4.00.003 (customer and bank systems)

During the import into the payment module and the transmission of third-party files, old and new formats will be still supported in parallel.