

SEPA Rulebook 2017

On **19 November 2017**, the new EPC Rulebook version 2017 comes into effect. This no longer takes the form of a recommendation but is mandatory for all SEPA participants. Chapter 1 of the Implementation Guidelines states the following:

The Guidelines for the customer-to-bank and bank-to-customer XML message standards are mandatory. This means that a scheme participant is obliged to accept at least but not exclusively the messages as described in these guidelines.

On the basis of the EPC specification and the local requirements in Germany and Austria, the following changes are relevant for the MultiCash applications:

1. All **checksums and transaction counters** in the Group Header and on batch level are now **mandatory**: the payment module already fills these data elements, so that no change is needed here.

Because the Rulebook versions cannot be distinguished from one another in the namespace of the message and as the previous version still has to be supported by the banks, these elements are still handled as optional during the format validation. If they are filled, a relevant validation is already made. For this reason, no change is made here at present.

2. **Payment Type Information** can be used **on batch level or transaction level**: currently the schema definitions of the EPC, DK and STUZZA differ significantly from one another in this area. In addition, the content of some of these data elements in any case result in a change of batch or even file.

Due to this situation, a change in this area does not make sense at present. So the payment module continues to include the Payment Type Information exclusively on batch level. However, for **direct debits with multiple usable mandates now in general** the **SequenceType "RCUR"** may be used (default), in order to reduce the number of batches and make the handling easier for the user.

The format subsystem already supports Payment Type Information on batch and transaction level for standard formats. Changes are necessary only for the German SDD container formats, because here the element group PmtTplnf on transaction level was not accepted in older versions.

3. **Ordering bank's BIC** is mandatory, if the bank is located outside of **EEA-SEPA area**. For direct debits with **at least one included bank outside the EEA-SEPA area, drawee address is mandatory (due to the money transfer regulation)**. Here the relevant checks are now added to the payment module and the format subsystem.
4. The EPC authorities have devised a new payment type **"SEPA Instant Payments"**: these payments will be supported in a later release as add-on module, as soon as the technical specification (in particular the session type and the flag in the SCL-Directory) has been defined.
5. **Electronic Reversals** in the format **pain.007/camt.055**: in this case, the already defined (unvalidated) session types are included in the standard range of functions. If required an add-on module is available which allows such orders to be entered and maintained.

General Note on Updates

The changes described above will be realised in the following releases of the Omikron components and will be activated directly on the relevant date:

MultiCash SEPA module: 3.20.043 and 4.00.006

Format subsystem: 3.20.043 and 4.00.006 (Bank System V3: 3.21.043)

For import to the payment module and transfer of third-party files, old and new formats are supported in parallel, as until now. .