



**Notice on the routing directory  
for processing retail payments  
via the RPS SEPA-Clearer**  
(SCL Directory Notice)

Version 2.7 valid from 19 November 2018

## Version overview

Date	Version	Comments
19 November 2011	2.0	General revisions to document
17 November 2012	2.1	<ul style="list-style-type: none"> <li>▪ Amendments concerning the way in which the validity of reach entries is presented . <ul style="list-style-type: none"> <li>○ Display of changes to reach entries within the validity period of an SCL Directory (see also the amended rules for completing fields concerning the elements &lt;RchEntry&gt;&lt;Validity&gt;&lt;FrDtTm&gt; and &lt;RchEntry&gt;&lt;Validity&gt;&lt;ToDtTm&gt; in Annex 1).</li> <li>○ The date indicating the start of validity for a reach entry in the full table corresponds to the date on which this entry was last changed (initialisation date: 19 November 2012).</li> </ul> </li> <li>▪ Reachability information for the exclusive settlement of R-transactions is also displayed in the SEPA B2B Direct Debit Scheme.</li> <li>▪ Update of rocs data record format specified by EACHA from rocs.001.001.05 to rocs.001.001.06 (see Annex 1). <ul style="list-style-type: none"> <li>○ Changeover of element &lt;RchEntry&gt;&lt;Participant&gt;&lt;NmAndAdr&gt;&lt;Nm&gt; from “Max35Text” to “Max140Text” to enable longer names for the payment service providers that can be reached.</li> <li>○ Removal of &lt;RchEntry&gt;&lt;Product&gt; &lt;Vrsn&gt; element which previously specified the relevant version number of the rulebook relating to SEPA payment settlement for each reach entry. In this connection, point 6 of section III was removed.</li> </ul> </li> <li>▪ Clarifications and notes</li> </ul>
30 September 2013	2.2	<ul style="list-style-type: none"> <li>▪ Upon request, direct SEPA-Clearer participants have the option of being provided with the SCL Directory on a regular basis via the communication channel used for transmitting files; this facility has been available since 8 July 2013</li> <li>▪ Introduction of a new submission window with a cut-off time of 15.00 and of two additional delivery windows in the SCT service offered by the SEPA--Clearer (entire document plus annexes).</li> <li>▪ Second delivery window in the SDD service opens as early</li> </ul>

		as approx 15.45 (entire document)
4 November 2013		<ul style="list-style-type: none"> <li>▪ Use of Cor1 option (entire document plus annexes)</li> </ul>
9 December 2013		<ul style="list-style-type: none"> <li>▪ To aid interoperability with other clearing houses, the time allowed for the exclusive processing of R-transactions pertaining to SEPA B2B direct debits is widened from two to five TARGET2 business days</li> </ul>
17 November 2014	2.3	<ul style="list-style-type: none"> <li>▪ Descriptions adapted to take account of the time component for the validity of reach entries in response to the introduction of new submission and delivery windows in all SEPA-Clearer services</li> <li>▪ Specification of eight-character BICs in the SCL Directory (wild cards),</li> <li>▪ Specification of reachability status in SEPA card clearing (entire document; effective as of when the procedure is introduced)</li> <li>▪ Editing and revisions</li> </ul>
23 November 2015	2.4	<ul style="list-style-type: none"> <li>▪ Weekly update of SCL Directory</li> <li>▪ Description of a further exception when specifying wild cards</li> </ul>
21 November 2016	2.5	<ul style="list-style-type: none"> <li>▪ Elimination of Cor1 option</li> <li>▪ Note regarding procedure for unchanged reachability compared to the previous validity period</li> <li>▪ Clarification regarding the file name when the Directory is delivered via the communication channel</li> </ul>
20 November 2017	2.6	<ul style="list-style-type: none"> <li>▪ New cut off time for the fourth submission window in the SDD-B2B-Service and SCT-Service (14.00 instead of 13.00)</li> <li>▪ Introduction of new delivery windows in the SDD services</li> </ul>
19. November 2018	2.7	<ul style="list-style-type: none"> <li>▪ Elimination of „SDDcor1 R-Txonly“</li> </ul>

## **Table of contents**

<b>Version overview .....</b>	<b>2</b>
<b>I Preliminary remarks.....</b>	<b>5</b>
<b>II Structure and content of the SCL Directory .....</b>	<b>6</b>
<b>1 File name .....</b>	<b>6</b>
<b>2 Field completion .....</b>	<b>6</b>
<b>III Administration of the SCL Directory .....</b>	<b>7</b>
1 Provision.....	7
2 Activation date and validity period.....	7
3 Change date for SEPA-Clearer.....	8
4 Maintenance of reachability information.....	8
<b>IV Reach entries.....</b>	<b>9</b>
1 Validity of reach entries .....	9
1.1 Entries in the full table .....	9
1.2 Entries in the delta table.....	10
1.3 Significance for payments processing in the SEPA-Clearer .....	11
2 Displaying reachability information for the exclusive settlement of R-transactions in the SEPA Direct Debit Schemes .....	12
3 Information value of the listed BICs.....	13
3.1 Basic convention.....	13
3.2 Exceptions when specifying wild cards.....	13
<b>Annexes .....</b>	<b>14</b>

## I Preliminary remarks

The SCL Directory enables the automated processing of SEPA payments based on the EPC schemes and card collections based on the SEPA card clearing framework (SCC collections) using the Bundesbank's RPS SEPA-Clearer (SCL).

It contains information on the reachability of the credit institutions participating directly in the SEPA-Clearer (direct participants), credit institutions participating via direct participants (indirect participants) and of other payment service providers participating via direct participants (addressable BIC holders).

SEPA payments and SCC collections which are not processed in the SEPA-Clearer are routed by the Bundesbank via another clearing and settlement mechanism (CSM). The SCL Directory therefore also contains the reachability information of those payment service providers that can be accessed via another CSM. This is marked accordingly.

The SCL Directory is provided in the form of a complete directory (ie a "full table" → displaying information on the addressability of the payment service providers that can be reached via the SEPA-Clearer) and also in an amended format (ie a "delta table" → displaying all of the changes made to the addressability information since the last version published). Annex 1 shows exactly which data are contained in the fields of each table.

For participation in the Bundesbank's RPS SEPA-Clearer, the latest version of the procedural rules as published on the Bundesbank's website at [www.bundesbank.de](http://www.bundesbank.de) → *Tasks* → *Payment systems* → *RPS* → *SEPA-Clearer* → *Participation* applies, in addition to section II subsection C of the Bundesbank's General Terms and Conditions.

This document describes the framework conditions for providing the SCL Directory as an XML file in rocs data record format valid from 19 November 2018.

## II Structure and content of the SCL Directory

### 1 File name

For the provision of the Directory in the ExtraNet, file names are created in accordance with the following convention

YYYYMMDDnnnnnZMARKDEFF

Designation	Description	Length/format
YYYYMMDD	Activation date of the SCL Directory	Eight characters/ numeric
nnnnn	Number of the file which is set to "00001" for each activation date.  If, under exceptional circumstances, other versions of the SCL Directory including updated reachability information are published with the same activation date, then these are numbered sequentially (eg "00002", "00003").	Five characters/ numeric
Z	<ul style="list-style-type: none"> <li>• "F" for the full table</li> <li>• "D" for the delta table</li> </ul>	One character/ alphanumeric
MARKDEFF	Bundesbank's 8-character BIC (MARKDEF0 in test mode)	Eight characters/ alphanumeric

When the SCL Directory is delivered via the communication channel used for transmitting files (see section III point 1), the name convention according to the procedural rules of the relevant communication channel applies.

### 2 Field completion

The SCL Directory is provided as an XML file in rocs data record format, based on the Interoperability Framework of the European Automated Clearing House Association (EACHA)<sup>1</sup>. It contains the fields described in Annex 1. To assist participants with implementation, the Deutsche Bundesbank has also made a schema file and sample files available to download from its website at [www.bundesbank.de](http://www.bundesbank.de) → *Tasks* → *Payment systems* → *RPS* → *SEPA-Clearer* → *SCL Directory*.

Annex 2 contains examples of changed reachability information and the corresponding entries in selected fields in the SCL Directory.

<sup>1</sup> [www.eacha.org](http://www.eacha.org)

### III Administration of the SCL Directory

#### 1 Provision

The Bundesbank makes the SCL Directory available to direct participants in the SEPA-Clearer on the publication date (at the latest by the Thursday immediately preceding the respective activation date) in both full table and delta table format. The directory can be called up from a password-protected area of the Bundesbank's website (ExtraNet). The Bundesbank notifies direct participants in the SEPA-Clearer that there is an updated version of the SCL Directory by sending an e-mail to the contact persons at the addresses provided.

Note: If there are no changes compared with the previous activation date, no new delta table will be generated. The delta table of the previous week is deleted from the ExtraNet and the full table with the current date is made available to download. Direct participants will be notified about the continued validity of the previous week's reachability data via email.

As part of the registration procedure, the Bundesbank provides direct participants with the required access data well in advance of the start of live operations with the SEPA-Clearer. Details about provision via ExtraNet, such as the option of using automatic access, are described in the customer documentation which is published on the Bundesbank's website ([www.bundesbank.de](http://www.bundesbank.de) → Service → ExtraNet → Documentation).

In addition, upon request it is possible to have the SCL Directory delivered as a full table and/or delta table on the respective publication date directly from the SEPA-Clearer via the communication channel used for transmitting files. To sign up for this service, participants should complete and return form 4791 (annex 1) for SWIFTNet FileAct and form 4750 for EBICS. The relevant details for facilitating successful transmission can be found in the procedural rules for the specific communication procedure.

#### 2 Activation date and validity period

The SCL Directory is updated on a weekly basis. In each case, the updated versions of the full table and delta table made available on the publication date become valid on Mondays (**activation date**). If the Monday falls on a TARGET2 holiday, the new version is published on the following TARGET2 business day.

The activation date is specified in the file name (see section II, point 2) and in the <GrpHdr><FileValidityDate> element in the group header of the rocs data record together with the time 00:00:00.

For example, the <GrpHdr><FileValidityDate> element in the group header for the activation date 19 November 2018 is completed as follows 2018-11-19T00.00.00

The **validity period** of a given SCL Directory is the period between its own activation date and that of the following SCL Directory.

**The validity of the reach entries is determined solely by the respective field entries in the element structure <RchEntry><Validity> (see section IV, point 1).**

### **3 Change date for SEPA-Clearer**

The regular change date for reachability of SEPA-Clearer participants is the Monday following the first Saturday of the month. The activation dates that fall between the regular change dates mainly serve to provide prompt information pertaining to changes in the reachability of other clearing houses with which the SEPA-Clearer exchanges payments.

In exceptional cases (eg owing to mergers or acquisitions) and subject to prior consultation with the SEPA administration team (Tel: +49 (0)211 874 3232 or 3388 or 3953 or e-mail at [sepa-admin@bundesbank.de](mailto:sepa-admin@bundesbank.de)), the reachability of SEPA-Clearer participants can also be changed on a date other than the regular change date.

Ad hoc changes (ie changes that occur unscheduled during the validity period of an SCL Directory) are included on the next weekly activation date even if they affect SEPA-Clearer participants.

### **4 Maintenance of reachability information**

Reachability information relating to SEPA-Clearer participants and BIC holders who can be reached via the SEPA-Clearer is recorded and maintained on the basis of the data submitted using forms 4791 (Application for participation in the Bundesbank's RPS SEPA-Clearer), 4792 (Application for routing changes) and 4793 (Declaration of consent).

The cut-off time for submitting the above-mentioned forms for the new registration of, changes to and the deletion of reachability information for the SCL Directory to be published on the next regular change date for the SEPA-Clearer is the twentieth day of the preceding calendar month.



## IV Reach entries

### 1 Validity of reach entries

#### 1.1 Entries in the full table

The reach entries contained in the full table always display the status “Existing” (see Annex 1) and can be used to submit SEPA payments or SCC collections to the SEPA-Clearer using the respective service (see element <RchEntry><Product><ProductName>) for the duration of their validity.

The contents of the element <RchEntry><Validity><FrDtTm> determine the date when a reach entry begins to be valid. Where reach entries have permanent validity, the element <RchEntry><Validity><ToDtTm>, which specifies the expiry of a reach entry’s validity, is left blank. This element is used as an additional component only if a reach entry is of limited validity, eg on account of it being deleted or amended.

The elements <RchEntry><Validity><FrDtTm> and <RchEntry><Validity><ToDtTm>, each require a date and a time component to be specified.

- The **date component** specifies the start date (field <FrDtTm>) or end date (field <ToDtTm>) regarding the validity of a given reach entry:
  - The respective date matches the date of a SEPA-Clearer business day and is usually the same as the activation date of an SCL Directory.
  - In exceptional cases (eg owing to mergers or acquisitions) it is also possible to specify a date which deviates from the activation date of an SCL Directory.
  - If a reach entry contains no changes compared with the previous SCL Directory, the date in the field <FrDtTm> remains unchanged. The field therefore contains the date on which the reach entry was last changed. Owing to the re-initialisation of the stored date following the introduction of 8-character BICs (wild cards) in the SCL Directory on 17 November 2014, no changes which occurred prior to 14 November 2014 are displayed.
  - As a general rule, an SCL Directory only specifies changes to a reach entry compared with the previous SCL Directory which relate to its current validity period.  
Reach entries for the exclusive settlement of R-transactions in the SEPA Direct Debit Scheme (see section IV, point 2) constitute an exception to this rule. Each of these may also contain a date in the field <ToDtTm> that falls within the validity period of a subsequent SCL Directory.
- The contents of **the time component** depend on the service (see element <RchEntry><Product><ProductName>) for which a given reach entry is relevant:
  - SEPA Credit Transfer Scheme (identifier: SCT):  
15:00 (cut-off time of the fifth submission window in the SCT service)
  - SEPA Core Direct Debit Scheme (identifiers: SDD core and SDDcore R-Txonly):  
15.00 (cut-off time of the third submission window in the SDD Core service)

- SEPA B2B Direct Debit Scheme (identifiers: SDD b2b and SDDb2b R-Txonly):  
14.00 (cut-off time of the fourth submission window in the SDD B2B service)
- Processing of SCC collections (identifier: SCC):  
11.00 (cut-off time of the second submission window in the SCC service)

In the event of an **ad hoc change** being made to reach entries during the validity period of an SCL Directory (eg the unscheduled and immediate deregistration of a participant at another clearing house etc), the contact persons registered with the Bundesbank for direct participants in the SEPA-Clearer are notified of this by e-mail. In such cases, no updated version of the SCL Directory is provided. The changes in question are then considered in the next regular version of the SCL Directory. If a reach entry is displayed, the date in the field <FrDtTm> corresponds to the activation date given in the directory.

## 1.2 Entries in the delta table

The reach entries contained in the delta table are marked as “New”, “Changed” or “Deleted” (see Annex 1).

The contents of the element <RchEntry><Validity><FrDtTm> determine the date when a reach entry begins to be valid. **The element <RchEntry><Validity> <ToDtTm> is not used in the delta table.**

The element <RchEntry><Validity><FrDtTm> requires a date and a time component to be specified.

- The **date component** states the date on which a reach entry first becomes valid.
  - This date must always be a SEPA-Clearer business day within the validity period of the SCL Directory in question.
  - As a rule of thumb, the date is identical to the activation date of the relevant SCL Directory.
  - In exceptional cases (eg owing to mergers or acquisitions), it is also possible to specify a date which deviates from the activation date.
- The contents of **the time component** depend on the service (see element <RchEntry><Product><ProductName>) for which a given reach entry is relevant:
  - SEPA Credit Transfer Scheme (identifier: SCT):  
15:00 (cut-off time of the fifth submission window in the SCT service)
  - SEPA Core Direct Debit Scheme (identifier: SDD core and SDDcore R-Txonly):  
15.00 (cut-off time of the third submission window in the SDD Core service)
  - SEPA B2B Direct Debit Scheme (identifiers: SDD b2b and SDDb2b R-Txonly):  
14.00 (cut-off time of the fourth submission window in the SDD B2B service)
  - Processing of SCC collections (identifier: SCC):  
11.00 (cut-off time of the second submission window in the SCC service)

In the event of **an ad hoc change** being made to reach entries during the validity period of an SCL Directory (eg the unscheduled and immediate deregistration of a participant at another clearing house etc), the contact persons registered with the Bundesbank for direct participants in the SEPA-Clearer are notified of this by e-mail. In such cases, no updated version of the SCL Directory is provided. The changes in question will be taken into account in the next regular version of the SCL Directory. The date in the field <FrDtTm> corresponds to the activation date given in the Directory

### 1.3 Significance for payments processing in the SEPA-Clearer

#### 1.3.1 Submission and delivery of SEPA credit transfers

On the business day specified in the element structure <RchEntry><Validity>, a reach entry first becomes valid for **submissions** to the sixth submission window from 15.00 to 20.00 and is last valid for submissions to the fifth submission window from 14.00 to 15.00.

As regards **deliveries**, a reach entry is first used in the eighth delivery window (at around 20.10) and last used in the seventh delivery window (at around 17.10) on the business day specified in the element structure <RchEntry><Validity>.

Changes to the validity of reach entries therefore always occur at the same time as changes to the interbank settlement date relevant for payments processing in the SEPA-Clearer.

#### 1.3.2 Submission and delivery of SEPA direct debits

On the business day specified in the element structure <RchEntry><Validity>, a reach entry for the SDD Core service of the SEPA-Clearer first becomes valid for **submissions** to the fourth submission window from 15.00 to 20.00 and is last valid for submissions to the third submission window from 10.00 to 15.00. Under the SDD B2B service, reach entries first become valid for submissions to the fifth submission window from 14.00 to 20.00 and are last valid for submissions to the fourth submission window from 11.00 to 14.00.

As regards **deliveries**, a reach entry is first used at around 20.10 (in the sixth delivery window provided for the SDD Core service or in the seventh delivery window of the SDD B2B service) and is last used at around 17.10 (in the fifth delivery window of the SDD Core service) or around 16.10 (in the sixth delivery window of the SDD B2B service) on the business day specified in the element structure <RchEntry><Validity>.

#### **Note:**

It should be noted that the reachability check in the SEPA-Clearer refers to the time when a payment is submitted. This means that SEPA direct debits can last be submitted by the cut-off times stated above, irrespective of their specified interbank settlement date<sup>2</sup>.

By contrast, the information on reachability via other clearing houses refers to the interbank settlement date specified in the payment message, meaning that it is only possible to submit

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<sup>2</sup> When completing the interbank settlement date field of a pacs.003.001.02 payment message, it is necessary to observe the rules stipulated in section IV, point 4.2.3. of the "Procedural rules for SEPA direct debits".

direct debits whose interbank settlement date is no later than the date stated in the element structure <RchEntry><Validity>. For this reason, rejections by other CSMs may occur in isolated cases.

### 1.3.3 Submitting R-transactions to the SEPA Direct Debit Schemes

When submitting R-transactions, it is necessary to observe the times stipulated in point 1.3.2 regarding the initial validity of reach entries. By contrast, with regard to the final validity of reach entries, it should be noted that only original transactions may be submitted to the third submission window of the SDD Core service and the fourth submission window of the SDD B2B service. Hence, when submitting R-transactions, reach entries are last valid for submissions to the second submission window (from 8.00 to 10.00) of the SEPA Core Direct Debit Scheme and to the third submission window (from 10.00 to 11.00) of the SEPA B2B Direct Debit Scheme on the dates specified in the element structure <RchEntry><Validity>.

### 1.3.4 Submission and delivery of SCC collections

On the dates specified in the element structure <RchEntry><Validity>, reach entries first become valid for **submissions** to the first submission window from 11.00 to 8.00 on the next business day and are last valid for submissions to the second submission window from 8.00 to 11.00.

As regards **deliveries**, reach entries are last used for the third delivery window (at around 13.15) and first used for the first delivery window of the next business day (at around 8.10) on the dates specified in the element structure <RchEntry><Validity>.

Changes to the validity of reach entries therefore always occur at the same time as there is a change in the interbank settlement date relevant for payments processing in the SEPA-Clearer.

## 2 Displaying reachability information for the exclusive settlement of R-transactions in the SEPA Direct Debit Schemes

As a rule, when a payment service provider deregisters from the SEPA-Clearer's SDD service, the corresponding reachability information is kept in the SCL Directory and allocated the status of being reachable solely for the processing of R-transactions for a specific period beginning on the deregistration date (field <ProductName> contains the value "SDDcore R-Txonly" or "SDDb2b R-Txonly"). For the duration of such a period, the reachability information of the payment service provider in question may only be used for the processing of R-transactions (pacs.002, camt.056, pacs.004 and pacs.007).

With regard to the processing of SEPA Core direct debits, the period spans 440 calendar days, and it comprises five TARGET2 business days for the processing of SEPA B2B direct debits.

Reachability information provided by other CSMs for the exclusive processing of R-transactions in the SEPA direct debit schemes is adopted and displayed in the same way.

### 3 Information value of the listed BICs

#### 3.1 Basic convention

The SCL Directory contains 11-character and 8-character BICs. The following convention applies.

- An 8-character BIC is a wild card and represents the reachability of any 11-character BIC with the same first eight characters, as well as the reachability of the 8-character BIC itself.
- An 11-character BIC with the branch code extension "XXX" represents itself as well as the reachability of the corresponding 8-character BIC. But it is not a wild card.
- All other 11-character BICs represent the reachability of the respective individual 11-character BIC only.

All payment service providers listed in the SCL Directory with a wild card are obliged to accept payments for all manner of 11-character BICs represented by the wild card.

If a PSP with a wild card is reachable in the SEPA-Clearer, no additional mention is made of its possible reachability via another CSM. All payment messages relating to these PSPs are delivered within the SEPA-Clearer; they are not routed to another CSM.

All reach entries contained in the SCL Directory are valid regardless of whether or not the specified BICS are listed in the SWIFT BIC Directory.

#### 3.2 Exceptions when specifying wild cards

SEPA-Clearer participants can register either by means of a wild card or via individual 11-character BICs.

Owing to the special wild card rules applied by other CSMs with which the SEPA-Clearer exchanges payments, it is nonetheless possible that, in addition to those wild cards specified in the SCL Directory, other 11-character BICs with the same first eight characters are also listed. The following situations are possible.

1. Individual 11-character BICs reachable in the SEPA-Clearer and simultaneous registration with another CSM using a wild card  
In this scenario, each of the 11-character BICs represented by the wild card can be reached; payments to the individually specified 11-character BICS are settled within the SEPA-Clearer while all the remaining payments are routed to the other CSM. **Different reach entries are shown purely for information purposes. This does not limit reachability.**
2. Individual 11-character BICs only reachable for R-transactions via other CSMs and simultaneous registration with another CSM using a wild card (only concerns the

SEPA Direct Debit Schemes).

If both a wild card and an R-Txonly entry are registered via another CSM, the individually specified BIC marked as being R-Txonly is only reachable for R-transactions. **In this case, specification of the 11-character BIC has the effect of limiting the reachability represented by the wild card!**

This scenario is only possible in connection with other CSMs. A wild card registered with the SEPA-Clearer by a direct participant may not be limited.

3. Individual 11-character BICs reachable via yet another CSM and simultaneous reachability using a wild card via another CSM (only concerns the SEPA Credit Transfer Scheme)

Specification of this type occurs for technical reasons if a PSP is reachable via several CSMs with which the SEPA-Clearer exchanges payments and where one is registered with 11-character BICs and the other is registered using a wild card. **This does not limit reachability.**

Annexes

Message structure				
Status	Element/Attribute		Format	Field completion rules in the SCL Directory
	<b>Document</b>	<b>Typ</b>	Document	
	Document			
1..1	<b>rocs.001.001.06</b>	<b>Typ</b>	rocs.001.001.06	
	rocs.001.001.06			
1..1	<b>GrpHdr</b>	<b>Typ</b>	GroupHeader	<i>The Group Header contains information that applies to all SCL Directory reach entries.</i>
	rocs.001.001.06 +GrpHdr			
1..1	<b>MsgId</b>	<b>Typ</b> <b>Length</b>	Max35Text 1 .. 35	<p><i>SCL Directory reference number</i></p> <p>The structure convention of the reference number is as follows:</p> <p><b>“MARKDEFFYYYYMMDDnnnn“</b></p> <ul style="list-style-type: none"> <li>• 8-character BIC of the Deutsche Bundesbank (constant value "MARKDEFF"; "MARKDEF0" for testing)</li> <li>• YYYYYMMDD = SCL Directory creation date</li> <li>• nnnn = Number of the file which is set to "0001" for each activation date. If, under exceptional circumstances, other versions of the SCL Directory including updated reach information are published with the same activation date within the validity period of the directory, then these are numbered sequentially (eg 0002, 0003).</li> </ul>
	rocs.001.001.06 +GrpHdr ++MsgId			
1..1	<b>CreDtTm</b>	<b>Typ</b>	ISODatetime	<p><i>SCL-Directory creation date and time</i></p> <p><b>„YYYY-MM-DDT00:00:00“</b></p> <ul style="list-style-type: none"> <li>• YYYYY-MM-DD = SCL Directory creation date</li> <li>• T00:00:00 = Constant value</li> </ul>
	rocs.001.001.06 +GrpHdr ++CreDtTm			
1..1	<b>PtyId</b>	<b>Typ</b>	PartyIdentification1Choice	
	rocs.001.001.06 +GrpHdr ++PtyId			

bold type = element, italic type = attribute, grey = group

Status	Element/Attribute	Format	Field completion rules in the SCL-Directory
1..1	<b>BICOrBEI</b> rocs.001.001.06 +GrpHdr ++Ptyld +++BICOrBEI	<b>Typ</b> <b>Pattern</b> AnyBICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}) {0,1}	<i>Deutsche Bundesbank BIC as creator of SCL-Directory</i> (11 characters) "MARKDEFFXXX" ("MARKDEF0XXX" for testing)
1..1	<b>Prtryld</b> rocs.001.001.06 +GrpHdr ++Ptyld +++Prtryld	<b>Typ</b> GenericIdentification1	
1..1	<b>Id</b> rocs.001.001.06 +GrpHdr ++Ptyld +++Prtryld ++++Id	<b>Typ</b> <b>Length</b> Max35Text 1 .. 35	
0..1	<b>SchmeNm</b> rocs.001.001.06 +GrpHdr ++Ptyld +++Prtryld ++++SchmeNm	<b>Typ</b> <b>Length</b> Max35Text 1 .. 35	
0..1	<b>Issr</b> rocs.001.001.06 +GrpHdr ++Ptyld +++Prtryld ++++Issr	<b>Typ</b> <b>Length</b> Max35Text 1 .. 35	
1..1	<b>NmAndAdr</b> rocs.001.001.06 +GrpHdr ++Ptyld +++NmAndAdr	<b>Typ</b> NameAndAddress2	

bold type = element, italic type = attribute, grey = group



Status	Element/Attribute	Format	Field completion rules in the SCL-Directory
1..1	<b>Nm</b> rocs.001.001.06 +GrpHdr ++Ptyld +++NmAndAdr ++++Nm	<b>Typ</b> <b>Length</b> Max35Text 1 .. 35	
0..1	<b>Adr</b> rocs.001.001.06 +GrpHdr ++Ptyld +++NmAndAdr ++++Adr	<b>Typ</b> LongPostalAddress1Choice	
1..1	<b>Ustrd</b> rocs.001.001.06 +GrpHdr ++Ptyld +++NmAndAdr ++++Adr +++++Ustrd	<b>Typ</b> <b>Length</b> Max140Text 1 .. 140	
1..1	<b>Strd</b> rocs.001.001.06 +GrpHdr ++Ptyld +++NmAndAdr ++++Adr +++++Strd	<b>Typ</b> StructuredLongPostalAddress1	
0..1	<b>BldgNm</b> rocs.001.001.06 +GrpHdr ++Ptyld +++NmAndAdr ++++Adr +++++Strd +++++BldgNm	<b>Typ</b> <b>Length</b> Max35Text 1 .. 35	

bold type = element, italic type = attribute, grey = group

Status	Element/Attribute	Format	Field completion rules in the SCL-Directory
0..1	<b>StrtNm</b> rocs.001.001.06 +GrpHdr ++Ptyld +++NmAndAdr ++++Adr +++++Strd ++++++StrtNm	Typ Length Max35Text 1 .. 35	
0..1	<b>StrtBldgld</b> rocs.001.001.06 +GrpHdr ++Ptyld +++NmAndAdr ++++Adr +++++Strd ++++++StrtBldgld	Typ Length Max35Text 1 .. 35	
0..1	<b>Flr</b> rocs.001.001.06 +GrpHdr ++Ptyld +++NmAndAdr ++++Adr +++++Strd ++++++Flr	Typ Length Max16Text 1 .. 16	
1..1	<b>TwnNm</b> rocs.001.001.06 +GrpHdr ++Ptyld +++NmAndAdr ++++Adr +++++Strd ++++++TwnNm	Typ Length Max35Text 1 .. 35	

bold type = element, italic type = attribute, grey = group

Status	Element/Attribute	Format	Field completion rules in the SCL-Directory
0..1	<b>DstrctNm</b> rocs.001.001.06 +GrpHdr ++Ptyld +++NmAndAdr ++++Adr +++++Strd ++++++DstrctNm	Typ Length Max35Text 1 .. 35	
0..1	<b>Rgnld</b> rocs.001.001.06 +GrpHdr ++Ptyld +++NmAndAdr ++++Adr +++++Strd ++++++Rgnld	Typ Length Max35Text 1 .. 35	
0..1	<b>Stat</b> rocs.001.001.06 +GrpHdr ++Ptyld +++NmAndAdr ++++Adr +++++Strd ++++++Stat	Typ Length Max35Text 1 .. 35	
0..1	<b>Ctyld</b> rocs.001.001.06 +GrpHdr ++Ptyld +++NmAndAdr ++++Adr +++++Strd ++++++Ctyld	Typ Length Max35Text 1 .. 35	

bold type = element, italic type = attribute, grey = group

Status	Element/Attribute	Format	Field completion rules in the SCL-Directory
1..1	<b>Ctry</b> rocs.001.001.06 +GrpHdr ++Ptyld +++NmAndAdr ++++Adr +++++Strd ++++++Ctry	<b>Typ</b> <b>Pattern</b> CountryCode [A-Z]{2,2}	
1..1	<b>PstCdd</b> rocs.001.001.06 +GrpHdr ++Ptyld +++NmAndAdr ++++Adr +++++Strd ++++++PstCdd	<b>Typ</b> <b>Length</b> Max16Text 1 .. 16	
0..1	<b>POB</b> rocs.001.001.06 +GrpHdr ++Ptyld +++NmAndAdr ++++Adr +++++Strd ++++++POB	<b>Typ</b> <b>Length</b> Max16Text 1 .. 16	
1..1	<b>FullTable</b> rocs.001.001.06 +GrpHdr ++FullTable	<b>Typ</b> xs:boolean	<i>Directory type</i> <ul style="list-style-type: none"> <li>▪ "1" = Full table</li> <li>▪ "0" = Delta table</li> </ul> <p><u>Note:</u> the Bundesbank provides two directories on each publication date, a full table and a delta table.</p>

Status	Element/Attribute	Format	Field completion rules in the SCL-Directory
1..1	<b>FileValidityDate</b> rocs.001.001.06 +GrpHdr ++FileValidityDate	Typ ISODatetime	<i>SCL-Directory activation date</i> „YYYY-MM-DDT00:00:00“ ▪ YYYY-MM-DD = The date of the Monday that follows the first Saturday of a month ▪ T00:00:00 = Constant value
1..n	<b>RchEntry</b> rocs.001.001.06 +RchEntry	Typ ReachEntry	<i>Reach entry of a payment service provider</i>
1..1	<b>Status</b> rocs.001.001.06 +RchEntry ++Status	Typ Length Max16Text 1 .. 16	<i>Reach entry status</i> Following designations are possible depending on the directory type: • Full table: • “existing” • Delta table: • “new” • “changed” • “deleted”
1..1	<b>Validity</b> rocs.001.001.06 +RchEntry ++Validity	Typ DateTimePeriod	
1..1	<b>FrDtTm</b> rocs.001.001.06 +RchEntry ++Validity +++FrDtTm	Typ ISODatetime	<i>Validity of the reach entry</i> „YYYY-MM-DDTHH:MM:SS“ ▪ YYYY-MM-DD = Date of a business day in the SEPA-Clearer ▪ THH:MM:SS ▪ „T15:00:00“ for reach entries for SEPA credit transfers ▪ „T15:00:00“ for reach entries for SEPA Core direct debits ▪ „T14:00:00“ for reach entries for SEPA B2B direct debits ▪ „T11:00:00“ for reach entries for SCC collections

Status	Element/Attribute	Format	Field completion rules in the SCL-Directory
0..1	<b>ToDtTm</b> rocs.001.001.06 +RchEntry ++Validity +++ToDtTm	Typ ISODatetime	<i>End of the validity of the reach entry</i> „YYYY-MM-DDTHH:MM:SS“ <ul style="list-style-type: none"> <li>▪ YYYY-MM-DD = Date of a business day in SEPA-Clearer</li> <li>▪ THH:MM:SS <ul style="list-style-type: none"> <li>• „T15:00:00“ for reach entries for SEPA credit transfers</li> <li>• „T15:00:00“ for reach entries for SEPA Core direct debits</li> <li>• „T14:00:00“ for reach entries for SEPA B2B direct debits</li> <li>• „T11:00:00“ for reach entries for SCC collections</li> </ul> </li> </ul> <p>This element is only used in the full table for reach entries with limited validity.</p>
1..1	<b>Participant</b> rocs.001.001.06 +RchEntry ++Participant	Typ FinancialInstitutionIdentification	
1..1	<b>BIC</b> rocs.001.001.06 +RchEntry ++Participant +++BIC	Typ Pattern AnyBICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	<i>BIC of reachable payment service provider</i> „XXXXXXXX“ or „XXXXXXXXXXXX“ Input of an 8- or 11-character BIC
1..1	<b>NmAndAdr</b> rocs.001.001.06 +RchEntry ++Participant +++NmAndAdr	Typ LongNameAndAddress2	
1..1	<b>Nm</b> rocs.001.001.06 +RchEntry ++Participant +++NmAndAdr ++++Nm	Typ Length Max140Text 1 .. 140	<i>Name of the reachable payment service provider</i>

Status	Element/Attribute	Format	Field completion rules in the SCL-Directory
0..1	<b>Adr</b> rocs.001.001.06 +RchEntry ++Participant +++NmAndAdr ++++Adr	<b>Typ</b> LongPostalAddress1Choice	Element is not currently used.
1..1	<b>Ustrd</b> rocs.001.001.06 +RchEntry ++Participant +++NmAndAdr ++++Adr +++++Ustrd	<b>Typ</b> <b>Length</b> Max140Text 1 .. 140	
1..1	<b>Strd</b> rocs.001.001.06 +RchEntry ++Participant +++NmAndAdr ++++Adr +++++Strd	<b>Typ</b> StructuredLongPostalAddress1	
0..1	<b>BldgNm</b> rocs.001.001.06 +RchEntry ++Participant +++NmAndAdr ++++Adr +++++Strd +++++BldgNm	<b>Typ</b> <b>Length</b> Max35Text 1 .. 35	

bold type = element, italic type = attribute, grey = group

Status	Element/Attribute	Format	Field completion rules in the SCL-Directory
0..1	<b>StrtNm</b> rocs.001.001.06 +RchEntry ++Participant +++NmAndAdr ++++Adr +++++Strd ++++++StrtNm	Typ Length Max35Text 1 .. 35	
0..1	<b>StrtBldgld</b> rocs.001.001.06 +RchEntry ++Participant +++NmAndAdr ++++Adr +++++Strd ++++++StrtBldgld	Typ Length Max35Text 1 .. 35	
0..1	<b>Flr</b> rocs.001.001.06 +RchEntry ++Participant +++NmAndAdr ++++Adr +++++Strd ++++++Flr	Typ Length Max16Text 1 .. 16	
1..1	<b>TwnNm</b> rocs.001.001.06 +RchEntry ++Participant +++NmAndAdr ++++Adr +++++Strd ++++++TwnNm	Typ Length Max35Text 1 .. 35	

bold type = element, italic type = attribute, grey = group



Status	Element/Attribute	Format	Field completion rules in the SCL-Directory
0..1	<b>DstrctNm</b> rocs.001.001.06 +RchEntry ++Participant +++NmAndAdr ++++Adr +++++Strd ++++++DstrctNm	Typ Length Max35Text 1 .. 35	
0..1	<b>Rgnld</b> rocs.001.001.06 +RchEntry ++Participant +++NmAndAdr ++++Adr +++++Strd ++++++Rgnld	Typ Length Max35Text 1 .. 35	
0..1	<b>Stat</b> rocs.001.001.06 +RchEntry ++Participant +++NmAndAdr ++++Adr +++++Strd ++++++Stat	Typ Length Max35Text 1 .. 35	
0..1	<b>Ctyld</b> rocs.001.001.06 +RchEntry ++Participant +++NmAndAdr ++++Adr +++++Strd ++++++Ctyld	Typ Length Max35Text 1 .. 35	

bold type = element, italic type = attribute, grey = group

Status	Element/Attribute	Format	Field completion rules in the SCL-Directory
1..1	<b>Ctry</b> rocs.001.001.06 +RchEntry ++Participant +++NmAndAdr ++++Adr +++++Strd ++++++Ctry	<b>Typ</b> <b>Pattern</b> CountryCode [A-Z]{2,2}	
1..1	<b>PstCld</b> rocs.001.001.06 +RchEntry ++Participant +++NmAndAdr ++++Adr +++++Strd ++++++PstCld	<b>Typ</b> <b>Length</b> Max16Text 1 .. 16	
0..1	<b>POB</b> rocs.001.001.06 +RchEntry ++Participant +++NmAndAdr ++++Adr +++++Strd ++++++POB	<b>Typ</b> <b>Length</b> Max16Text 1 .. 16	
1..1	<b>Product</b> rocs.001.001.06 +RchEntry ++Product	<b>Typ</b> ProductIdentifier	

Status	Element/Attribute	Format	Field completion rules in the SCL-Directory
1..1	<b>ProductName</b> rocs.001.001.06 +RchEntry ++Product +++ProductName	<b>Typ</b> <b>Length</b> Max16Text 1 .. 16	<i>Service in the SEPA-Clearer in which the payment service provider is reachable.</i>  <ul style="list-style-type: none"> <li>▪ „SCT“ = SCT service</li> <li>▪ „SDD core“ = SDD Core service</li> <li>• „SDDcore R-Txonly“ = SDD Core service (solely for processing R-transactions, see instructions in Chapter IV point 2)</li> <li>▪ „SDD b2b“ = SDD B2B service</li> <li>▪ „SDDb2b R-Txonly“ = SDD B2B service (solely for processing R-transactions, see instructions in Chapter IV, point 2)</li> <li>▪ „SCC“ = SCC service</li> </ul> <p><i>Note: A separate reach entry is created for each service in the event that a payment service provider is reachable in several services of the SEPA Clearer</i></p>
0..1	<b>CSM</b> rocs.001.001.06 +RchEntry ++CSM	<b>Typ</b> CSMIdentifier	<i>CSM identification, via which the payment service provider is reachable</i>
1..1	<b>PtyId</b> rocs.001.001.06 +RchEntry ++CSM +++PtyId	<b>Typ</b> PartyIdentification1Choice	
1..1	<b>BICOrBEI</b> rocs.001.001.06 +RchEntry ++CSM +++PtyId ++++BICOrBEI	<b>Typ</b> <b>Pattern</b> AnyBICIdentifier [A-Z]{6,6}[A-Z2-9][A-NP-Z0-9]([A-Z0-9]{3,3}){0,1}	<ul style="list-style-type: none"> <li>▪ If the payment service provider is a direct or indirect SEPA-Clearer participant or an addressable BIC holder which is reachable via the SEPA-Clearer: <ul style="list-style-type: none"> <li>• „MARKDEFF“ („MARKDEF0“ in testing)</li> </ul> </li> <li>▪ If a payment service provider is only reachable via another CSM: <ul style="list-style-type: none"> <li>• Element does not exist.</li> </ul> </li> </ul>

Status	Element/Attribute	Format	Field completion rules in the SCL-Directory
1..1	<b>Prtryld</b> rocs.001.001.06 +RchEntry ++CSM +++Ptyld ++++Prtryld	Typ GenericIdentification1	
1..1	<b>Id</b> rocs.001.001.06 +RchEntry ++CSM +++Ptyld ++++Prtryld +++++Id	Typ Length Max35Text 1 .. 35	<ul style="list-style-type: none"> <li>▪ If the payment service provider is a direct or indirect SEPA Clearer participant or an addressable BIC holder who is reachable via the SEPA-Clearer:                             <ul style="list-style-type: none"> <li>• Element does not exist.</li> <li>• If a payment service provider is only reachable via another CSM:                                     <ul style="list-style-type: none"> <li>• "Other CSM"</li> </ul> </li> </ul> </li> </ul>
0..1	<b>SchmeNm</b> rocs.001.001.06 +RchEntry ++CSM +++Ptyld ++++Prtryld +++++SchmeNm	Typ Length Max35Text 1 .. 35	
0..1	<b>Issr</b> rocs.001.001.06 +RchEntry ++CSM +++Ptyld ++++Prtryld +++++Issr	Typ Length Max35Text 1 .. 35	
1..1	<b>NmAndAdr</b> rocs.001.001.06 +RchEntry ++CSM +++Ptyld ++++NmAndAdr	Typ NameAndAddress2	Element is not currently used

bold type = element, italic type = attribute, grey = group

Status	Element/Attribute	Format	Field completion rules in the SCL-Directory
1..1	<b>Nm</b> rocs.001.001.06 +RchEntry ++CSM +++Ptyld ++++NmAndAdr +++++Nm	<b>Typ</b> <b>Length</b> Max35Text 1 .. 35	
0..1	<b>Adr</b> rocs.001.001.06 +RchEntry ++CSM +++Ptyld ++++NmAndAdr +++++Adr	<b>Typ</b> LongPostalAddress1Choice	
1..1	<b>Ustrd</b> rocs.001.001.06 +RchEntry ++CSM +++Ptyld ++++NmAndAdr +++++Adr ++++++Ustrd	<b>Typ</b> <b>Length</b> Max140Text 1 .. 140	
1..1	<b>Strd</b> rocs.001.001.06 +RchEntry ++CSM +++Ptyld ++++NmAndAdr +++++Adr ++++++Strd	<b>Typ</b> StructuredLongPostalAddress1	

bold type = element, italic type = attribute, grey = group

Status	Element/Attribute	Format	Field completion rules in the SCL-Directory
0..1	<b>BldgNm</b> rocs.001.001.06 +RchEntry ++CSM +++Ptyld ++++NmAndAdr +++++Adr ++++++Strd +++++++BldgNm	Typ Length Max35Text 1 .. 35	
0..1	<b>StrtNm</b> rocs.001.001.06 +RchEntry ++CSM +++Ptyld ++++NmAndAdr +++++Adr ++++++Strd +++++++StrtNm	Typ Length Max35Text 1 .. 35	
0..1	<b>StrtBldgId</b> rocs.001.001.06 +RchEntry ++CSM +++Ptyld ++++NmAndAdr +++++Adr ++++++Strd +++++++StrtBldgId	Typ Length Max35Text 1 .. 35	

bold type = element, italic type = attribute, grey = group

Status	Element/Attribute	Format	Field completion rules in the SCL-Directory
0..1	<b>Flr</b> rocs.001.001.06 +RchEntry ++CSM +++Ptyld ++++NmAndAdr +++++Adr ++++++Strd +++++++Flr	Typ Length Max16Text 1 .. 16	
1..1	<b>TwnNm</b> rocs.001.001.06 +RchEntry ++CSM +++Ptyld ++++NmAndAdr +++++Adr ++++++Strd +++++++TwnNm	Typ Length Max35Text 1 .. 35	
0..1	<b>DstrctNm</b> rocs.001.001.06 +RchEntry ++CSM +++Ptyld ++++NmAndAdr +++++Adr ++++++Strd +++++++DstrctNm	Typ Length Max35Text 1 .. 35	

Status	Element/Attribute	Format	Field completion rules in the SCL-Directory
0..1	<b>Rgnld</b> rocs.001.001.06 +RchEntry ++CSM +++Ptyld ++++NmAndAdr +++++Adr ++++++Strd +++++++Rgnld	<b>Typ Length</b> Max35Text 1 .. 35	
0..1	<b>Stat</b> rocs.001.001.06 +RchEntry ++CSM +++Ptyld ++++NmAndAdr +++++Adr ++++++Strd +++++++Stat	<b>Typ Length</b> Max35Text 1 .. 35	
0..1	<b>Ctyld</b> rocs.001.001.06 +RchEntry ++CSM +++Ptyld ++++NmAndAdr +++++Adr ++++++Strd +++++++Ctyld	<b>Typ Length</b> Max35Text 1 .. 35	



Status	Element/Attribute	Format	Field completion rules in the SCL-Directory
1..1	<b>Ctry</b> rocs.001.001.06 +RchEntry ++CSM +++Ptyld ++++NmAndAdr +++++Adr ++++++Strd +++++++Ctry	<b>Typ</b> <b>Pattern</b> CountryCode [A-Z]{2,2}	
1..1	<b>PstCdd</b> rocs.001.001.06 +RchEntry ++CSM +++Ptyld ++++NmAndAdr +++++Adr ++++++Strd +++++++PstCdd	<b>Typ</b> <b>Length</b> Max16Text 1 .. 16	
0..1	<b>POB</b> rocs.001.001.06 +RchEntry ++CSM +++Ptyld ++++NmAndAdr +++++Adr ++++++Strd +++++++POB	<b>Typ</b> <b>Length</b> Max16Text 1 .. 16	
1..1	<b>PreferredIndicator</b> rocs.001.001.06 +RchEntry ++CSM +++PreferredIndicator	<b>Typ</b> xs:boolean	"1" = Constant value

bold type = element, italic type = attribute, grey = group

Status	Element/Attribute	Format	Field completion rules in the SCL-Directory
1..1	<b>CutOff</b> rocs.001.001.06 +RchEntry ++CutOff	Typ CutOffType	
1..1	<b>Time</b> rocs.001.001.06 +RchEntry ++CutOff +++Time	Typ ISOTime	<i>Latest point at which the payment messages can be delivered for the same-day processing/clearing in the SEPA Clearer.</i> <ul style="list-style-type: none"> <li>▪ „15:00:00“ = SEPA credit transfers</li> <li>▪ „15:00:00“ = SEPA Core direct debits</li> <li>• „14:00:00“ = SEPA B2B direct debits</li> <li>• „11:00:00“ = SCC collections</li> </ul>
1..1	<b>RelDays</b> rocs.001.001.06 +RchEntry ++CutOff +++RelDays	Typ FractionDigits 0 Inclusive 0 ..	“0” = Constant value
1..1	<b>TimeZone</b> rocs.001.001.06 +RchEntry ++CutOff +++TimeZone	Typ Length Max16Text 1 .. 16	“CET” = Constant value
0..1	<b>SettleConfirm</b> rocs.001.001.06 +RchEntry ++SettleConfirm	Typ SettlementConfirmation	Element is not currently used.
1..1	<b>GuaranteedTime</b> rocs.001.001.06 +RchEntry ++SettleConfirm +++GuaranteedTime	Typ ISOTime	

Status	Element/Attribute	Format	Field completion rules in the SCL-Directory
1..1	<b>DaysDelay</b> rocs.001.001.06 +RchEntry ++SettleConfirm +++DaysDelay	<b>Typ</b> xs:nonNegativeInteger <b>FractionDigits</b> 0 <b>Inclusive</b> 0 ..	
1..1	<b>TimeZone</b> rocs.001.001.06 +RchEntry ++SettleConfirm +++TimeZone	<b>Typ</b> Max16Text <b>Length</b> 1 .. 16	
0..1	<b>SupportedAOS</b> rocs.001.001.06 +RchEntry ++SupportedAOS	<b>Typ</b> AOSList	Element is not currently used.
1..n	<b>AOSId</b> rocs.001.001.06 +RchEntry ++SupportedAOS +++AOSId	<b>Typ</b> xs:decimal	
0..1	<b>PriceIndicator</b> rocs.001.001.06 +RchEntry ++PriceIndicator	<b>Typ</b> PriceIndication	Element is not currently used.
1..1	<b>Amount</b> rocs.001.001.06 +RchEntry ++PriceIndicator +++Amount	<b>Typ</b> CurrencyAndAmount <b>FractionDigits</b> 5 <b>TotalDigits</b> 18 <b>Inclusive</b> 0 ..	
required	<i>Attribute:</i> <b>Ccy</b>	<b>Typ</b> CurrencyCode <b>Use</b> required <b>Pattern</b> [A-Z]{3,3}	

bold type = element, italic type = attribute, grey = group

Status	Element/Attribute	Type	Format	Field completion rules in the SCL-Directory
1..1	<b>Indication</b> rocs.001.001.06 +RchEntry ++PriceIndicator +++Indication	Length	Max35Text 1 .. 35	

## Selected examples of field content

### *Preliminary remarks:*

- *In order to provide a better overview, not all fields of the roc data record format are listed.*
- *The examples are to be seen as a single entity as the directory excerpts shown contain the reachability information from the previous examples.*

- 1 With effect from **8 December 2014**, **Bank A** becomes a direct participant in the SEPA-Clearer for the purpose of processing SEPA credit transfers, SEPA Core direct debits and SEPA B2B direct debits.  
A CSM connected to the SEPA-Clearer informs the Deutsche Bundesbank that, with effect from **8 December 2014**, **Bank B** can be reached via their system for the purpose of processing SEPA credit transfers.

*Full table*

File validity date	Status	Validity (from date & time)	Validity (to date & time)	Participant's BIC	Participant's name	Product name	CSM identification	Cut-off time
2014-12-08T00.00.00	Existing	2014-12-08T15.00.00	–	AAAADEFF	Bank A	SCT	MARKDEFF	15.00.00
	Existing	2014-12-08T15.00.00	–	AAAADEFF	Bank A	SDD core	MARKDEFF	15.00.00
	Existing	2014-12-08T14.00.00	–	AAAADEFF	Bank A	SDD b2b	MARKDEFF	14.00.00
	Existing	2014-12-08T15.00.00	–	BBBBDEFF	Bank B	SCT	Other CSM	15.00.00

*Delta table*

File validity date	Status	Validity (from date & time)	Participant's BIC	Participant's name	Product name	CSM identification	Cut-off time
2014-12-08T00.00.00	New	2014-12-08T15.00.00	AAAADEFF	Bank A	SCT	MARKDEFF	15.00.00
	New	2014-12-08T15.00.00	AAAADEFF	Bank A	SDD core	MARKDEFF	15.00.00
	New	2014-12-08T14.00.00	AAAADEFF	Bank A	SDD b2b	MARKDEFF	14.00.00
	New	2014-12-08T15.00.00	BBBBDEFF	Bank B	SCT	Other CSM	15.00.00

- 2 With effect from **5 January 2015**, **Bank B** becomes a direct participant in the SEPA-Clearer for the purpose of processing SEPA credit transfers.

*Full table*

File validity date	Status	Validity (from date & time)	Validity (to date & time)	Participant's BIC	Participant's name	Product name	CSM identification	Cut-off time
2015-01-05T00.00.00	Existing	2014-12-08T15.00.00	–	AAAADEFF	Bank A	SCT	MARKDEFF	15.00.00
	Existing	2014-12-08T15.00.00	–	AAAADEFF	Bank A	SDD core	MARKDEFF	15.00.00
	Existing	2014-12-08T14.00.00	–	AAAADEFF	Bank A	SDD b2b	MARKDEFF	14.00.00
	Existing	2015-01-05T15.00.00	–	BBBBDEFF	Bank B	SCT	MARKDEFF	15.00.00

*Delta table*

File validity date	Status	Validity (from date & time)	Participant's BIC	Participant's name	Product name	CSM identification	Cut-off time
2015-01-05T00.00.00	Changed	2015-01-05T15.00.00	BBBBDEFF	Bank B	SCT	MARKDEFF	15.00.00

- 3 As of **9 March 2015**, **Bank B** becomes a direct participant in the SEPA-Clearer for processing SEPA Core direct debits and SEPA B2B direct debits.

*Full table*

File validity date	Status	Validity (from date & time)	Validity (to date & time)	Participant's BIC	Participant's name	Product name	CSM identification	Cut-off time
2015-03-09T00.00.00	Existing	2014-12-08T15.00.00	–	AAAADEFF	Bank A	SCT	MARKDEFF	15.00.00
	Existing	2014-12-08T15.00.00	–	AAAADEFF	Bank A	SDD core	MARKDEFF	15.00.00
	Existing	2014-12-08T14.00.00	–	AAAADEFF	Bank A	SDD b2b	MARKDEFF	14.00.00
	Existing	2015-01-05T15.00.00	–	BBBBDEFF	Bank B	SCT	MARKDEFF	15.00.00
	Existing	2015-03-09T15.00.00	–	BBBBDEFF	Bank B	SDD core	MARKDEFF	15.00.00
	Existing	2015-03-09T14.00.00	–	BBBBDEFF	Bank B	SDD b2b	MARKDEFF	14.00.00

*Delta table*

File validity date	Status	Validity (from date & time)	Participant's BIC	Participant's name	Product name	CSM identification	Cut-off time
2015-03-09T00:00:00	New	2015-03-09T15.00.00	BBBBDEFF	Bank B	SDD core	MARKDEFF	15.00.00
	New	2015-03-09T14.00.00	BBBBDEFF	Bank B	SDD b2b	MARKDEFF	14.00.00



4 **Bank A** ceases to conduct payment transactions and therefore withdraws its registration as a direct participant in the SEPA-Clearer for processing SEPA credit transfers, SEPA Core direct debits and SEPA B2B direct debits, valid as of **4 May 2015**.

With effect from **4 May 2015**, **Bank B** changes its name to **Bank C** and withdraws its registration as a direct participant in the SEPA-Clearer for processing SEPA credit transfers.

In addition, a CSM connected to the SEPA-Clearer informs the Deutsche Bundesbank that, as of **4 May 2015**, **Bank D** can be reached via its system for the purpose of processing SEPA credit transfers.

*Full table*

File validity date	Status	Validity (from date & time)	Validity (to date & time)	Participant's BIC	Participant's name	Product name	CSM identification	Cut-off time
2015-05-04T00.00.00	Existing	2014-12-08T15.00.00	2015-05-04T15.00.00	AAAADEFF	Bank A	SCT	MARKDEFF	15.00.00
	Existing	2014-12-08T15.00.00	2015-05-04T15.00.00	AAAADEFF	Bank A	SDD core	MARKDEFF	15.00.00
	Existing	2014-12-08T14.00.00	2015-05-04T14.00.00	AAAADEFF	Bank A	SDD b2b	MARKDEFF	14.00.00
	Existing	2015-05-04T15.00.00	2016-07-18T15.00.00	AAAADEFF	Bank A	SDDcore R-Txonly	MARKDEFF	15.00.00
	Existing	2015-05-04T14.00.00	2015-05-11T14.00.00	AAAADEFF	Bank A	SDDb2b R-Txonly	MARKDEFF	14.00.00
	Existing	2015-03-09T15.00.00	2015-05-04T15.00.00	BBBBDEFF	Bank B	SCT	MARKDEFF	15.00.00
	Existing	2015-05-04T15.00.00	–	BBBBDEFF	Bank C	SDD core	MARKDEFF	15.00.00
	Existing	2015-05-04T14.00.00	–	BBBBDEFF	Bank C	SDD b2b	MARKDEFF	14.00.00
	Existing	2015-05-04T15.00.00	–	DDDDDEFFABC	Bank D	SCT	Other CSM	15.00.00

*Delta table*

File validity date	Status	Validity (from date & time)	Participant's BIC	Participant's name	Product name	CSM identification	Cut-off time
2015-05-04T00.00.00	Deleted	2015-05-04T15.00.00	AAAADEFF	Bank A	SCT	MARKDEFF	15.00.00
	Deleted	2015-05-04T15.00.00	AAAADEFF	Bank A	SDD core	MARKDEFF	15.00.00
	New	2015-05-04T15.00.00	AAAADEFF	Bank A	SDDcore R-Txonly	MARKDEFF	15.00.00
	Deleted	2015-05-04T14.00.00	AAAADEFF	Bank A	SDD b2b	MARKDEFF	14.00.00
	New	2015-05-04T14.00.00	AAAADEFF	Bank A	SDDb2b R-Txonly	MARKDEFF	14.00.00
	Deleted	2015-05-11T14.00.00	AAAADEFF	Bank A	SDDb2b R-Txonly	MARKDEFF	14.00.00
	Deleted	2015-05-04T15.00.00	BBBBDEFF	Bank B	SCT	MARKDEFF	15.00.00
	Changed	2015-05-04T15.00.00	BBBBDEFF	Bank C	SDD core	MARKDEFF	15.00.00
	Changed	2015-05-04T14.00.00	BBBBDEFF	Bank C	SDD b2b	MARKDEFF	14.00.00
	New	2015-05-04T15.00.00	DDDDDEFFABC	Bank D	SCT	Other CSM	15.00.00

- 5 On **20 July 2015**, a CSM connected to the SEPA-Clearer informs the Deutsche Bundesbank that **Bank D** can no longer be reached via its system for the purpose of processing SEPA credit transfers bearing an interbank settlement date which comes after this date. The Deutsche Bundesbank notifies direct participants in the SEPA-Clearer of the deletion of **Bank D's** BIC for processing SEPA credit transfers by sending an e-mail to all specified contact persons.

**No** updated version of the SCL Directory is provided on an *ad hoc* basis.

Changes to the reachability information are shown in the next regular SCL Directory for **27 July 2015** as follows

*Full table*

File validity date	Status	Validity (from date & time)	Validity (to date & time)	Participant's BIC	Participant's name	Product name	CSM identification	Cut-off time
2015-07-27T00.00.00	Existing	2015-05-04T15.00.00	2016-07-18T15.00.00	AAAADDEFF	Bank A	SDDcore R-Txonly	MARKDEFF	15.00.00
	Existing	2015-05-04T15.00.00	–	BBBBDEFF	Bank C	SDD core	MARKDEFF	15.00.00
	Existing	2015-05-04T14.00.00	–	BBBBDEFF	Bank C	SDD b2b	MARKDEFF	13.00.00

*Delta table*

File validity date	Status	Validity (from date & time)	Participant's BIC	Participant's name	Product name	CSM identification	Cut-off time
2015-07-27T00.00.00	Deleted	2015-07-27T15.00.00	DDDDDEFFABC	Bank D	SCT	Other CSM	15.00.00

**6 Bank E** will be admitted to the new SCC service of the SEPA-Clearer as a new participant on **9 November 2015**:

*Full table*

File validity date	Status	Validity (from date & time)	Validity (to date & time)	Participant's BIC	Participant's name	Product name	CSM identification	Cut-off time
2015-11-09T00.00.00	Existing	2015-05-04T15.00.00	2016-07-18T15.00.00	AAAADEFF	Bank A	SDDcore R-Txonly	MARKDEFF	15.00.00
	Existing	2015-05-04T15.00.00	–	BBBBDEFF	Bank C	SDD core	MARKDEFF	15.00.00
	Existing	2015-05-04T14.00.00	–	BBBBDEFF	Bank C	SDD b2b	MARKDEFF	14.00.00
	Existing	2015-11-09T11.00.00	–	EEEEDEFFXXX	Bank E	SCC	MARKDEFF	11.00.00

*Delta table*

File validity date	Status	Validity (from date & time)	Participant's BIC	Participant's name	Product name	CSM identification	Cut-off time
2015-11-09T00.00.00	New	2015-11-09T11.00.00	EEEEDEFFXXX	Bank E	SCC	MARKDEFF	11.00.00

7 On 15 December 2015, Bank E informs the Deutsche Bundesbank that, owing to group-internal restructuring measures, its BIC will change to FFFFDEFFXXX as of 16 March 2016.

Since the changed reachability information affects the validity period of the SCL Directory in March 2016, it is not recorded upfront in the SCL Directory in December 2015 (see section IV, points 1.1 and 1.2). Instead, the change is shown in the SCL Directory for **activation date: 14 March 2016** as follows

*Full table*

File validity date	Status	Validity (from date & time)	Validity (to date & time)	Participant's BIC	Participant's name	Product name	CSM identification	Cut-off time
2016-03-14T00.00.00	Existing	2015-05-04T15.00.00	2016-07-18T15.00.00	AAAADFFF	Bank A	SDDcore R-Txonly	MARKDEFF	15.00.00
	Existing	2015-05-04T15.00.00	–	BBBBDEFF	Bank C	SDD core	MARKDEFF	15.00.00
	Existing	2015-05-04T14.00.00	–	BBBBDEFF	Bank C	SDD b2b	MARKDEFF	14.00.00
	Existing	2015-11-09T11.00.00	2016-03-16T11.00.00	EEEEDEFFXXX	Bank E	SCC	MARKDEFF	11.00.00
	Existing	2016-03-14T11.00.00	–	FFFFDEFFXXX	Bank E	SCC	MARKDEFF	11.00.00

*Delta table*

File validity date	Status	Validity (from date & time)	Participant's BIC	Participant's name	Product name	CSM identification	Cut-off time
2016-03-14T00.00.00	Deleted	2016-03-16T11.00.00	EEEEDEFFXXX	Bank E	SCT	MARKDEFF	11.00.00
	New	2016-03-16T11.00.00	FFFFDEFFXXX	Bank E	SCT	MARKDEFF	11.00.00

**8 End of the period of 440 calendar days** for publishing the BIC of Bank A with a status of being reachable solely for the processing of R-transactions within the SEPA Core Direct Debit Scheme as of **18 July 2016**.

Changes to the reachability information are shown in the SCL Directory for **activation date: 18 July 2016** as follows

*Full table*

File validity date	Status	Validity (from date & time)	Validity (to date & time)	Participant's BIC	Participant's name	Product name	CSM identification	Cut-off time
2016-07-18T00.00.00	Existing	2015-05-04T15.00.00	2016-07-18T15.00.00	AAAADEFF	Bank A	SDDcore R-Txonly	MARKDEFF	15.00.00
	Existing	2015-05-04T15.00.00	–	BBBBDEFF	Bank C	SDD core	MARKDEFF	15.00.00
	Existing	2015-05-04T14.00.00	–	BBBBDEFF	Bank C	SDD b2b	MARKDEFF	14.00.00
	Existing	2016-03-16T11.00.00	–	FFFFDEFFXXX	Bank E	SCC	MARKDEFF	11.00.00

*Delta table*

File validity date	Status	Validity (from date & time)	Participant's BIC	Participant's name	Product name	CSM identification	Cut-off time
2016-07-18T00.00.00	Deleted	2016-07-18T15.00.00	AAAADEFF	Bank A	SDDcore R-Txonly	MARKDEFF	15.00.00

- 9 With effect from **8 August 2016**, **Bank E** changes its name to **Bank F** and informs the Deutsche Bundesbank that, as of **11 August 2016**, it will only be reachable via the system of another CSM.

*Full table*

File validity date	Status	Validity (from date & time)	Validity (to date & time)	Participant's BIC	Participant's name	Product name	CSM identification	Cut-off time
2016-08-08T00.00.00	Existing	2015-05-04T15.00.00	–	BBBBDEFF	Bank C	SDD core	MARKDEFF	15.00.00
	Existing	2015-05-04T14.00.00	–	BBBBDEFF	Bank C	SDD b2b	MARKDEFF	14.00.00
	Existing	2016-08-08T11.00.00	2016-08-11T11.00.00	FFFFDEFFXXX	Bank F	SCC	MARKDEFF	11.00.00
	Existing	2016-08-15T11.00.00	–	FFFFDEFFXXX	Bank F	SCC	Other CSM	11.00.00

*Delta table*

File validity date	Status	Validity (from date & time)	Participant's BIC	Participant's name	Product name	CSM identification	Cut-off time
2016-08-08T00.00.00	Changed	2016-08-08T11.00.00	FFFFDEFFXXX	Bank F	SCC	MARKDEFF	11.00.00
	Changed	2016-08-11T11.00.00	FFFFDEFFXXX	Bank F	SCC	Other CSM	11.00.00