

The Deutsche Bundesbank’s technical specifications for the clearing and settlement of interbank SEPA credit transfers via the RPS SEPA-Clearer 2023 version 1.0 (“SCT/SCL technical specifications”)

from 19 March 2023

Notes on the English translation

This translation has been prepared with the greatest possible care; however, in case of doubt, the German text is the authoritative version.

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Changes/additions to the “technical specifications 2021” compared with version 1.0

Section	Location	Changes/additions
12		Effects of TARGET2/T2S consolidation on the reporting of settlement references in credit and debit notifications and in account statements

1 Introduction

All items to be processed between the SEPA-Clearer and direct SEPA-Clearer participants are exchanged in the form of physical files. The formats of the individual files and bulks (logical files contained in files) are specified in the corresponding sections of this document.

If the XML format and syntax rules defined in the XSD schema files are not observed, a file rejection message is generated by the SEPA-Clearer. With regard to outgoing files, the data formats provided meet the specifications of this document.

In its SCT service, the SEPA-Clearer supports SEPA credit transfers in XML format in accordance with ISO 20022 and the EPC specifications. Checking rules that go beyond schema validations are described in the following sections.

Message type pacs.002.001.03SCL used in the CVF or QVF does not form part of the EPC specifications. It is a rejection message which the SEPA-Clearer sends to the submitter in the event of an error to inform them about rejected bulks or individual transactions (at the validation or settlement stage).

2 Duplication checks and cross-referencing checks

2.1 Duplication checks in the SEPA-Clearer

Participants in the RPS SEPA-Clearer are advised to unambiguously reference each individual transaction every business day. Ensuring that payments are unambiguous helps to avoid duplicate payments and makes it easier to classify and trace specific payments.

The SEPA-Clearer carries out duplication checks in the SCT service at file, bulk and individual transaction level. These cover the following criteria, from which an unambiguous key can be derived.

- Service
- Reference number
- Identification of the party that allocated the reference
- Interbank settlement date (determined by the processing window used in the SEPA-Clearer) or processing day in the SEPA-Clearer

The table below shows the duplication criteria applying at file, bulk and individual transaction levels.

	Origin	Service	Reference number	BIC	Date
Files	ICF / IQF file header	SCT	File reference If a file is rejected, it must always be given a new file reference before it is resubmitted.	Sending institution	-
ICF / IQF bulks	ICF / IQF group header or assignment	SCT	Message ID or identification It is necessary to ensure that the <Msgld> remains unambiguous for the pacs message types (pacs.008, pacs.004 and pacs.028) and the <Id> of the camt types (camt.027, camt.087, camt.056 and camt.029 (see explanatory note on <Msgld> and <Id>).	Instructing agent	Interbank settlement date
Credit transfer	pacs.008	SCT	Transaction ID	Debtor agent	Interbank settlement date
Return	pacs.004	SCT	Return ID	Original creditor agent	Interbank settlement date
Payment cancellation request	camt.056	SCT	Cancellation ID	Original debtor agent	SCL processing day

	Origin	Service	Reference number	BIC	Date
Resolution of investigation	camt.029	SCT	Cancellation Status ID (Version 03) or Modification Status ID (Version 08)	Original creditor agent	SCL processing day
Payment Status Request	pacs.028	SCT	Status Request ID	Original Debtor Agent	SCL processing day
Claim Non-Receipt	camt.027	SCT	Case ID	Original Debtor Agent	SCL processing day
Claim for Value Date Correction	camt.087	SCT	Case ID	Original Debtor Agent	SCT processing day

2.2 Duplication checks in other CSMs

The Deutsche Bundesbank routes SEPA credit transfers which cannot be processed in the SEPA-Clearer via other CSMs. To avoid rejections by other CSMs on account of other duplication checks, the references entered in the following message elements should be kept unambiguous for an extended period of time (at least three months) by, for example, applying a time stamp.

- Message identification (bulk level; pacs.008, pacs.004 and pacs.028)
- Identification (bulk level; camt.056, camt.029, camt.027 und camt.087)
- Transaction ID (individual transaction level; pacs.008)
- Return ID (individual transaction level; pacs.004)
- Cancellation ID (individual transaction level; camt.056)
- Cancellation status ID / Modification Status ID (individual transaction level; camt.029)
- Status Request ID (individual transaction level; pacs.028)
- Case ID (individual transaction level; camt.027)
- Case ID (individual transaction level; camt.087)

The individual participant is responsible for any rejections by other CSMs owing to duplicate submissions arising from that participant's non-compliance with the aforementioned rules for completing fields. Furthermore, that participant shall be liable for any resulting damages, breaches of return deadlines defined in the rulebook etc.

2.3 Cross-referencing checks by other CSMs

Among other activities, the SEPA-Clearer routes R-transactions to other CSMs. Where applicable, other CSMs may subject these R-transactions to cross-referencing checks on the basis of references entered in the individual message elements and entries contained in other message elements of the original transaction as listed under the previous sub-item (eg the original interbank settlement date or the original interbank settlement amount), the aim being to establish whether the original transaction was also processed using this other CSM.

If the details contained in the R-transaction regarding the original transaction do not exactly match the data relating to the original transaction or if the original transaction has the wrong status, this may result in the R-transaction being rejected by the other CSM.

3 Daily reconciliation report for credit transfers (DRC)

Summary of the SCT bulks submitted to and delivered from the SEPA-Clearer's SCT service, a copy of which is made available to each SEPA-Clearer participant in EBCDIC format every business day at the end of that day's SEPA-Clearer processing schedule. The DRC is not in XML format.

The DRC files delivered by the SEPA-Clearer in ASCII format using the EBICS communication infrastructure do not incorporate any special characters for the line feed at the end of the data record.

3.1 DRC header

Status	Field name	Format	Content	Position
M	Record type	4x	HDRC	0
M	Service identifier	3x	SCT	4
M	File type	3x	DRC	7
M	Sending institution	4!a2!a2!c	SEPA-Clearer's BIC (production: MARKDEFF; test: MARKDEF0)	10
M	Sender's file reference	16!x	SEPA-Clearer's reference	18
M	Date and time	6!n6!n	YYMMDDHHMMSS	34
M	Test code	1x	Either "T" (test) or "P" (production), depending on the processing environment	46
M	Receiving institution	4!a2!a2!c3!c	Originator's BIC/clearing institution's BIC (<u>not</u> communication partner)	47
M	Business date	6!n	SEPA-Clearer business day	58

3.2 DRC (pacs.008) credit transfer bulks sent body

Submissions of original SEPA credit transfers to the SEPA-Clearer's SCT service by SEPA-Clearer participants

Status	Field name	Format	Content	Position
M	Record type	4x	DTSB	0
M	Bulk reference	35x	<Msgld> in group header	4
M	Number credit transfers processed	8n	Number of processed transactions in a bulk	39
M	Number credit transfers rejected	8n	Number of records rejected in a bulk	47
M	Value credit transfers processed	18d	Total value of processed transactions in a bulk. If an entire bulk is rejected: 0.00	55
M	Value credit transfers rejected	18d	Total value of records rejected in a bulk. If an entire bulk is rejected, total value of all transactions contained in the bulk	73
M	Processing cycle number	2n	Processing cycle <ul style="list-style-type: none"> • A "90" denotes processing after the first submission window • A "91" denotes processing after the second submission window • A "92" denotes processing after the third submission window • A "95" denotes processing after the fourth submission window • A "96" denotes processing after the fifth submission window • A "99" denotes processing after the sixth submission window 	91

3.3 DRC (pacs.004) return bulks sent body

Submissions of returns to the SEPA-Clearer's SCT service by SEPA-Clearer participants

Status	Field name	Format	Content	Position
M	Record type	4x	DRSB	0
M	Bulk reference	35x	<MsgId> in group header	4
M	Number returns processed	8n	Number of processed transactions in a bulk	39
M	Number returns rejected	8n	Number of records rejected in a bulk	47
M	Value returns processed	18d	Total value of processed transactions in a bulk. If an entire bulk is rejected: 0.00	55
M	Value returns rejected	18d	Total value of records rejected in a bulk. If an entire bulk is rejected, total value of all transactions contained in the bulk	73
M	Processing cycle number	2n	Processing cycle <ul style="list-style-type: none"> • A "90" denotes processing after the first submission window • A "91" denotes processing after the second submission window • A "92" denotes processing after the third submission window • A "95" denotes processing after the fourth submission window • A "96" denotes processing after the fifth submission window • A "99" denotes processing after the sixth submission window 	91

3.4 DRC (camt.056) payment cancellation requests sent body

Submissions of payment cancellation requests (PCRs) to the SEPA-Clearer's SCT service by SEPA-Clearer participants

Status	Field name	Format	Content	Position
M	Record type	4x	DCSB	0
M	Bulk reference	35x	<Id> belonging to assignment	4
M	Number PCRs processed	8n	Number of processed transactions in a bulk	39
M	Number PCRs rejected	8n	Number of records rejected in a bulk	47
M	Value PCRs processed	18d	Total value of processed transactions in a bulk. If an entire bulk is rejected: 0.00	55
M	Value PCRs rejected	18d	Total value of records rejected in a bulk. If an entire bulk is rejected, total value of all transactions contained in the bulk	73
M	Processing cycle number	2n	Processing cycle <ul style="list-style-type: none"> • A "90" denotes processing after the first submission window • A "91" denotes processing after the second submission window • A "92" denotes processing after the third submission window • A "95" denotes processing after the fourth submission window • A "96" denotes processing after the fifth submission window • A "99" denotes processing after the sixth submission window 	91

3.5 DRC (camt.029.001.03) resolutions of investigation (ROIs) sent body

Submissions of resolutions of investigation (ROIs), version 03, to the SEPA-Clearer's SCT service by SEPA-Clearer participants

Status	Field name	Format	Content	Position
M	Record type	4x	DRIB	0
M	Bulk reference	35x	<Id> belonging to assignment	4
M	Number ROIs processed	8n	Number of processed transactions in a bulk	39
M	Number ROIs rejected	8n	Number of records rejected in a bulk	47
M	Value ROIs processed	18d	Total value of processed transactions in a bulk. If an entire bulk is rejected: 0.00	55
M	Value ROIs rejected	18d	Total value of records rejected in a bulk. If an entire bulk is rejected, total value of all transactions contained in the bulk	73
M	Processing cycle number	2n	Processing cycle <ul style="list-style-type: none"> • A "90" denotes processing after the first submission window • A "91" denotes processing after the second submission window • A "92" denotes processing after the third submission window • A "95" denotes processing after the fourth submission window • A "96" denotes processing after the fifth submission window • A "99" denotes processing after the sixth submission window 	91

3.6 DRC (pacs.008) credit transfer bulks received body

Deliveries of original SEPA credit transfers from the SEPA-Clearer's SCT service to SEPA-Clearer participants

Status	Field name	Format	Content	Position
M	Record type	4x	DTRB	0
M	Bulk reference	35x	<MsgId> in group header	4
M	Number credit transfers received	8n	Number of delivered transactions in a bulk	39
M	Value credit transfers received	18d	Total value of delivered transactions in a bulk	47
M	Processing cycle number	2n	Processing cycle <ul style="list-style-type: none"> • A "90" denotes deliveries made from the first delivery window • A "91" denotes deliveries made from the second delivery window • A "92" denotes deliveries made from the third delivery window • A "95" denotes deliveries made from the fourth delivery window • A "96" denotes deliveries made from the fifth delivery window • A "97" denotes deliveries made from the sixth delivery window • A "98" denotes deliveries made from the seventh delivery window • A "99" denotes deliveries made from the eighth delivery window 	65

3.7 DRC (pacs.004) return bulks received body

Deliveries of returns from the SEPA-Clearer's SCT service to SEPA-Clearer participants

Status	Field name	Format	Content	Position
M	Record type	4x	DRCB	0
M	Bulk reference	35x	<MsgId> in group header	4
M	Number returns received	8n	Number of delivered transactions in a bulk	39
M	Value returns received	18d	Total value of delivered transactions in a bulk	47
M	Processing cycle number	2n	Processing cycle <ul style="list-style-type: none"> • A "90" denotes deliveries made from the first delivery window • A "91" denotes deliveries made from the second delivery window • A "92" denotes deliveries made from the third delivery window • A "95" denotes deliveries made from the fourth delivery window • A "96" denotes deliveries made from the fifth delivery window • A "97" denotes deliveries made from the sixth delivery window • A "98" denotes deliveries made from the seventh delivery window • A "99" denotes deliveries made from the eighth delivery window 	65

3.8 DRC (camt.056) payment cancellation requests received body

Deliveries of payment cancellation requests (PCRs) from the SEPA-Clearer's SCT service to SEPA-Clearer participants

Status	Field name	Format	Content	Position
M	Record type	4x	DRRB	0
M	Bulk reference	35x	<Id> belonging to assignment	4
M	Number PCRs received	8n	Number of delivered transactions in a bulk	39
M	Value PCRs received	18d	Total value of delivered transactions in a bulk	47
M	Processing cycle number	2n	Processing cycle <ul style="list-style-type: none"> • A "90" denotes deliveries made from the first delivery window • A "91" denotes deliveries made from the second delivery window • A "92" denotes deliveries made from the third delivery window • A "95" denotes deliveries made from the fourth delivery window • A "96" denotes deliveries made from the fifth delivery window • A "97" denotes deliveries made from the sixth delivery window • A "98" denotes deliveries made from the seventh delivery window • A "99" denotes deliveries made from the eighth delivery window 	65

3.9 DRC (camt.029.001.03) resolutions of investigation (ROIs) received body

Deliveries of resolutions of investigation (ROIs), version 03, from the SEPA-Clearer's SCT service to SEPA-Clearer participants

Status	Field name	Format	Content	Position
M	Record type	4x	DROB	0
M	Bulk reference	35x	<Id> belonging to assignment	4
M	Number ROIs received	8n	Number of delivered transactions in a bulk	39
M	Value ROIs received	18d	Total value of delivered transactions in a bulk	47
M	Processing cycle number	2n	Processing cycle <ul style="list-style-type: none"> • A "90" denotes deliveries made from the first delivery window • A "91" denotes deliveries made from the second delivery window • A "92" denotes deliveries made from the third delivery window • A "95" denotes deliveries made from the fourth delivery window • A "96" denotes deliveries made from the fifth delivery window • A "97" denotes deliveries made from the sixth delivery window • A "98" denotes deliveries made from the seventh delivery window • A "99" denotes deliveries made from the eighth delivery window 	65

3.10 DRC trailer

Status	Field name	Format	Content	Position
M	Record type	4x	TDRC	0
M	Total number records	6n	Number of DRC bodies	4

4 Daily Reconciliation Report for SCT Inquiry Messages (DRQ)

Summary of the SCT Inquiry messages submitted to and delivered from the SEPA-Clearer's SCT service, a copy of which is made available to each SEPA-Clearer participant in EBCDIC format every business day at the end of that day's SEPA-Clearer processing schedule. The DRQ is not in XML format. Even pacs.028 messages that have been submitted in an ICF will be displayed in the DRQ, not in the DRC, and listed under the record types QSRS and QSRR.

The DRQ files delivered by the SEPA-Clearer in ASCII format using the EBICS communication infrastructure do not incorporate any special characters for the line feed at the end of the data record.

4.1 DRQ Header

Status	Field Name	Format	Content	Position
M	Record Type	4x	HDRQ	0
M	Service Identifier	3x	SCT	4
M	File Type	3x	DRQ	7
M	Sending Institution	4!a2!a2!c	SEPA-Clearer's BIC (production: MARKDEFF; test: MARKDEF0)	10
M	Sender's File Reference	16!x	SEPA-Clearer's reference	18
M	Date And Time	6!n6!n	YYMMDDHHMMSS	34
M	Test Code	1x	Either "T" (test) or "P" (production), depending on the processing environment	46
M	Receiving Institution	4!a2!a2!c3!c	Originator BIC / clearing institution's BIC (<u>not</u> communication partner)	47
M	Business Date	6!n	SEPA-Clearer business day	58

4.2 DRQ (camt.027) Claim of non-receipt Bulks sent Body

Submissions of Claim of non-receipt bulks to the SEPA-Clearer's SCT service by SEPA-Clearer participants

Status	Field Name	Format	Content	Position
M	Record Type	4x	QCNS	0
M	Bulk Reference	35x	<Id> in assignment	4
M	Number CNR Processed	8n	Number of processed transactions in a bulk	39
M	Number CNR Rejected	8n	Number of records rejected in a bulk	47
M	Value CNR Processed	18d	Total value of processed transactions in a bulk. If an entire bulk is rejected: 0,00	55
M	Value CNR Rejected	18d	Total value of records rejected in a bulk. If an entire bulk is rejected, total value of all transactions contained in the bulk	73
M	Processing Cycle Number	2n	Processing cycle <ul style="list-style-type: none"> • A „90“ denotes processing after the first submission window • A „91“ denotes processing after the second submission window • A „92“ denotes processing after the third submission window • A „95“ denotes processing after the fourth submission window • A „96“ denotes processing after the fifth submission window • A „99“ denotes processing after the sixth submission window 	91

4.3 DRQ (camt.087) Claim for value date correction Bulks sent Body

Submissions of Claim for value date correction bulks to the SEPA-Clearer's SCT service by SEPA-Clearer participants

Status	Field Name	Format	Content	Position
M	Record Type	4x	QMPS	0
M	Bulk Reference	35x	<Id> in assignment	4
M	Number RMP Processed	8n	Number of processed transactions in a bulk	39
M	Number RMP Rejected	8n	Number of records rejected in a bulk	47
M	Value RMP Processed	18d	Total value of processed transactions in a bulk. If an entire bulk is rejected: 0,00	55
M	Value RMP Rejected	18d	Total value of records rejected in a bulk. If an entire bulk is rejected, total value of all transactions contained in the bulk	73
M	Processing Cycle Number	2n	Processing cycle <ul style="list-style-type: none"> • A „90“ denotes processing after the first submission window • A „91“ denotes processing after the second submission window • A „92“ denotes processing after the third submission window • A „95“ denotes processing after the fourth submission window • A „96“ denotes processing after the fifth submission window • A „99“ denotes processing after the sixth submission window 	91

4.4 DRQ (camt.029.001.08) Resolution of Investigation Bulks sent Body

Submissions of Resolutions of Investigation (ROI), version 08, to the SEPA-Clearer's SCT service by SEPA-Clearer participants

Status	Field Name	Format	Content	Position
M	Record Type	4x	QROS	0
M	Bulk Reference	35x	<Id> in assignment	4
M	Number ROQ Processed	8n	Number of processed transactions in a bulk	39
M	Number ROQ Rejected	8n	Number of records rejected in a bulk	47
M	Value ROQ Processed	18d	Total value of processed transactions in a bulk, as far as an amount is provided in the transactions. If an entire bulk is rejected: 0,00	55
M	Value ROQ Rejected	18d	Total value of records rejected in a bulk, as far as an amount is provided in the transactions. If an entire bulk is rejected, total value of all transactions contained in the bulk, as far as an amount is provided in the transactions.	73
M	Processing Cycle Number	2n	Processing cycle <ul style="list-style-type: none"> • A „90“ denotes processing after the first submission window • A „91“ denotes processing after the second submission window • A „92“ denotes processing after the third submission window • A „95“ denotes processing after the fourth submission window • A „96“ denotes processing after the fifth submission window • A „99“ denotes processing after the sixth submission window 	91

4.5 DRQ (pacs.028) Payment Status Request Bulks sent Body

Submissions of Payment Status Requests (SR) to the SEPA-Clearer's SCT service by SEPA-Clearer participants

Status	Field Name	Format	Content	Position
M	Record Type	4x	QSRS	0
M	Bulk Reference	35x	<Id> in group header	4
M	Number SR Processed	8n	Number of processed transactions in a bulk	39
M	Number SR Rejected	8n	Number of records rejected in a bulk	47
M	Value SR Processed	18d	Total value of processed transactions in a bulk, as far as an amount is provided in the transactions. If an entire bulk is rejected: 0,00	55
M	Value SR Rejected	18d	Total value of records rejected in a bulk, as far as an amount is provided in the transactions. If an entire bulk is rejected, total value of all transactions contained in the bulk, as far as an amount is provided in the transactions.	73
M	Processing Cycle Number	2n	Processing cycle <ul style="list-style-type: none"> • A „90“ denotes processing after the first submission window • A „91“ denotes processing after the second submission window • A „92“ denotes processing after the third submission window • A „95“ denotes processing after the fourth submission window • A „96“ denotes processing after the fifth submission window • A „99“ denotes processing after the sixth submission window 	91

4.6 DRQ (camt.027) Claim of non-receipt Bulks received Body

Deliveries of Claim of non-receipt bulks from the SEPA-Clearer's SCT service to SEPA-Clearer participants

Status	Field Name	Format	Content	Position
M	Record Type	4x	QCNR	0
M	Bulk Reference	35x	<Id> in assignment	4
M	Number CNR Received	8n	Number of delivered transactions in a bulk	39
M	Value CNR Received	18d	Total value of delivered transactions in a bulk	47
M	Processing Cycle Number	2n	Processing cycle <ul style="list-style-type: none"> • A „90“ denotes deliveries made from the first delivery window • A „91“ denotes deliveries made from the second delivery window • A „92“ denotes deliveries made from the third delivery window • A „95“ denotes deliveries made from the fourth delivery window • A „96“ denotes deliveries made from the fifth delivery window • A „97“ denotes deliveries made from the sixth delivery window • A „98“ denotes deliveries made from the seventh delivery window • A „99“ denotes deliveries made from the eighth delivery window 	65

4.7 DRQ (camt.087) Claim for value date correction Bulks received Body

Deliveries of Claim for value date correction bulks from the SEPA-Clearer's SCT service to SEPA-Clearer participants

Status	Feld Name	Format	Inhalt	Position
M	Record Type	4x	QMPR	0
M	Bulk Reference	35x	<Id> in assignment	4
M	Number RMP Received	8n	Number of delivered transactions in a bulk	39
M	Value RMP Received	18d	Total value of delivered transactions in a bulk	47
M	Processing Cycle Number	2n	Processing cycle <ul style="list-style-type: none"> • A „90“ denotes deliveries made from the first delivery window • A „91“ denotes deliveries made from the second delivery window • A „92“ denotes deliveries made from the third delivery window • A „95“ denotes deliveries made from the fourth delivery window • A „96“ denotes deliveries made from the fifth delivery window • A „97“ denotes deliveries made from the sixth delivery window • A „98“ denotes deliveries made from the seventh delivery window • A „99“ denotes deliveries made from the eighth delivery window 	65

4.8 DRQ (camt.029.001.08) Resolution of Investigation received Body

Deliveries of Resolutions of Investigation (ROI), version 08, from the SEPA-Clearer's SCT service to SEPA-Clearer participants

Status	Field Name	Format	Content	Position
M	Record Type	4x	QROR	0
M	Bulk Reference	35x	<Id> in assignment	4
M	Number ROQ Received	8n	Number of delivered transactions in a bulk	39
M	Value ROQ Received	18d	Total value of delivered transactions in a bulk, as far as an amount is provided in the transactions	47
M	Processing Cycle Number	2n	Processing cycle <ul style="list-style-type: none"> • A „90“ denotes deliveries made from the first delivery window • A „91“ denotes deliveries made from the second delivery window • A „92“ denotes deliveries made from the third delivery window • A „95“ denotes deliveries made from the fourth delivery window • A „96“ denotes deliveries made from the fifth delivery window • A „97“ denotes deliveries made from the sixth delivery window • A „98“ denotes deliveries made from the seventh delivery window • A „99“ denotes deliveries made from the eighth delivery window 	65

4.9 DRQ (pacs.028) Payment Status Request received Body

Deliveries of Payment Status Requests (SR) from the SEPA-Clearer's SCT service to SEPA-Clearer participants

Status	Feld Name	Format	Inhalt	Position
M	Record Type	4x	QSRR	0
M	Bulk Reference	35x	<Id> in group header	4
M	Number SR Received	8n	Number of delivered transactions in a bulk	39
M	Value SR Received	18d	Total value of delivered transactions in a bulk	47
M	Processing Cycle Number	2n	Processing cycle <ul style="list-style-type: none"> • A „90“ denotes deliveries made from the first delivery window • A „91“ denotes deliveries made from the second delivery window • A „92“ denotes deliveries made from the third delivery window • A „95“ denotes deliveries made from the fourth delivery window • A „96“ denotes deliveries made from the fifth delivery window • A „97“ denotes deliveries made from the sixth delivery window • A „98“ denotes deliveries made from the seventh delivery window • A „99“ denotes deliveries made from the eighth delivery window 	65

4.10 DRQ Trailer

Status	Feld Name	Format	Inhalt	Position
M	Record Type	4x	TDRQ	0
M	Total number record	6n	Number of DRQ bodies	4

5 XML file header

5.1 Input Credit File (ICF) header

(BBkICFBikCdtTrf)

see annex 1

5.2 Input Inquiry File (IQF) header

(BBkIQFBikCdtTrf)

see annex 2

5.3 Credit Validation File (CVF) header

(BBkCVFBikCdtTrf)

see annex 3

5.4 Inquiry Validation File (QVF) header

(BBkQVFBikCdtTrf)

see annex 4

5.5 Settled Credit File (SCF) header

(BBkSCFBikCdtTrf)

see annex 5

5.6 Output Inquiry File (OQF) header

(BBkSCFBikCdtTrf)

see annex 6

- 6 XML Inter-PSP messages**
- 6.1 SEPA Credit Transfer – Inter-PSP Payment (pacs.008.001.02)
SEPA Credit Transfer – Inter-PSP Fee and/or Compensation Payment**
see annex 7
- 6.2 SEPA Credit Transfer – Inter-PSP Credit Transfer Reject SCL
(pacs.002.001.03SCLSCT)**
see annex 8
- 6.3 SEPA Credit Transfer – Payment Return (pacs.004.001.02SCT)
(Inter-PSP Return Credit Transfer and
Inter-PSP Positive Answer to a Recall of Credit Transfer and
Inter-PSP Positive Response to the Request for Recall by the Originator)**
see annex 9
- 6.4 SEPA Credit Transfer – Inter-PSP Payment Cancellation Request
(camt.056.001.01SCT)
(Inter-PSP Recall of a Credit Transfer and
Request for Recall by the Originator)**
see annex 10
- 6.5 SEPA Credit Transfer – Inter-PSP Resolution of Investigation (camt.029.001.03)
(Inter-PSP Negative Answer to a Recall of Credit Transfer and
Inter-PSP Negative Response to the Request for Recall by the Originator)**
see annex 11
- 6.6 SEPA Credit Transfer – Inter-PSP SCT Inquiry for Claim Non-Receipt
(camt.027.001.06)**
see annex 12
- 6.7 SEPA Credit Transfer – Inter-PSP SCT Inquiry for Claim for Value Date
Correction (camt.087.001.05)**
see annex 13
- 6.8 SEPA Credit Transfer – Inter-PSP Resolution of Investigation (camt.029.001.08)
(Inter-PSP Negative/Positive Response to Claim Non-Receipt and
Inter-PSP Negative/Positive/Confirmed Positive Response to Claim for Value
Date Correction and Inter-PSP Positive Response to Claim for Value Date
Correction with Request for inter-PSP fee and/or interest compensation)**
see annex 14
- 6.9 SEPA Credit Transfer – Inter-PSP Payment Status Request – (pacs.028.001.01)
(Request for Status Update on a Recall of SEPA Credit Transfer and
Request for Status Update on a Request for Recall by the Originator and
Request for Status Update on a SCT Inquiry)**
see annex 15

7 Use of the instructing agent and instructed agent

The following section provides an overview of how the *instructing agent*, the *instructed agent* and the *receiving institution* and *sending institution* are to be specified at the different message levels (file, bulk or individual transaction level). The “InstructedAgentRule” and the “InstructingAgentRule” must be observed in accordance with the ISO 20022 standard. The latter rule encompasses an exclusion principle, which clearly states that the *instructing agent* may be specified only in the group header or at individual transaction level. This principle also applies to the *instructed agent*.

The following information is **not** intended to depict all the data elements that can or must contain a BIC in a SEPA direct debit message but rather to identify the key actors involved in payment processing using the SEPA-Clearer.

Brief overview of key individual agents

Sending institution <SndgInst> in the file header: should contain the BIC of the file sender (communication partner).

A file delivered to the SEPA-Clearer may contain bulks from one or more *instructing agents*. The BIC of the *sending institution* can deviate from that of the *instructing agent* and need not be listed in the SCL Directory. This is, for example, the case for technical service providers who themselves are not participants in the SEPA-Clearer.

A file sent by the SEPA-Clearer contains exactly one bulk. “MARKDEFF” (in the test: “MARKDEF0”) is entered as the *sending institution*.

Receiving institution <RcvgInst> in the file header: should contain the BIC of the file recipient (communication partner).

A file sent by the SEPA-Clearer contains exactly one bulk for an *instructed agent*. The BIC of the *receiving institution* can deviate from that of the *instructed agent* and need not be listed in the SCL Directory. This is, for example, the case for technical service providers who themselves are not participants in the SEPA-Clearer.

In a file delivered to the SEPA-Clearer “MARKDEFF” (in the test: “MARKDEF0”) must be specified as the *receiving institution*.

Instructing agent <InstgAgt> in the group header¹: should contain the BIC of the submitter of a bulk submitted to the SEPA-Clearer. This BIC can, but need not necessarily, be listed in the SCL Directory. The countervalue of the submitted bulk is settled using the technical sub-account in TARGET specified by the submitter for the purpose of effecting financial settlement via the SEPA-Clearer during the corresponding SDD/SCC settlement cycle. The BIC of the *instructing agent* in the group header can deviate from that of the payment service provider at the individual transaction level.

¹ In the case of submissions, this applies equally to the assigner behind the assignment of the message types camt.056, camt.027 and camt.087.

In the files delivered by the SEPA-Clearer, the field *instructing agent* in the group header is left blank.

Instructed agent <InstdAgt> in the group header:² In the files delivered by the SEPA-Clearer, the field *instructed agent* contains the BIC of the SEPA-Clearer participant whose technical sub-account in T2 is used for the purpose of effecting financial settlement during the corresponding SDD/SCC settlement cycle. This BIC can, but need not necessarily, be listed in the SCL Directory. The BIC of the *instructed agent* can deviate from that of the *debtor/creditor agent* at the individual transaction level.

In the case of submissions to the SEPA-Clearer, this field must be left blank.

Instructing agent <InstgAgt> at the individual transaction level:³ should contain the BIC of the original submitter to the SEPA-Clearer of the bulk in which the transaction was contained upon its submission to the SEPA-Clearer. Upon delivery of the transaction, this BIC is entered at individual transaction level by the SEPA-Clearer and can, but need not necessarily, be listed in the SCL Directory. The BIC of the *instructing agent* can deviate from that of the *debtor/creditor agent* at the individual transaction level.

In the case of submissions to the SEPA-Clearer, this field must be left blank.

Instructed agent <InstdAgt> at the individual transaction level:⁴ this field is **not** supported at individual transaction level, nor is it a component of the SEPA-Clearer schema files.

Debtor agent BIC <DbtrAgt> at the individual transaction level: should contain the BIC of the payer's payment service provider (debtor PSP). It is essential that this BIC is listed in the SCL Directory as it is the key criterion for routing the payment in the SCT service.

Creditor agent BIC <CdtrAgt> at the individual transaction level: should contain the BIC of the payee's payment service provider (creditor PSP). This BIC must be listed in the SCL Directory.

² In the case of deliveries, this applies equally to the assignee behind the assignment of the message types camt.056, camt.027, camt.029, camt.087.

³ In the case of deliveries, this applies equally to the assigner at the individual transaction level of the message types camt.056 and camt.029 (V03).

⁴ In the case of deliveries, this applies equally to the assignee at the individual transaction level of the message types camt.056, camt.027, camt.029 and camt.087.

Sample entry for the maximum number of different BICs in an SCT input credit file:
File header:

```
<?xml version="1.0" encoding="UTF-8"?>
<BBkICF:BBkICFBkCdtTrf xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
xmlns:BBkICF="urn:BBkICF:xsd:$BBkICFBkCdtTrf"
xsi:schemaLocation="urn:BBkICF:xsd:$BBkICFBkCdtTrf BBkICFBkCdtTrf.xsd">
  <BBkICF:Sndglnst>AAADEEAXXX</BBkICF:Sndglnst>
  <BBkICF:Rcvglnst>MARKDEF0</BBkICF:Rcvglnst>
  <BBkICF:FileRef>2018062801010101</BBkICF:FileRef>
  <BBkICF:SrcID>SCT</BBkICF:SrcID>
  <BBkICF:TstCode>T</BBkICF:TstCode>
  <BBkICF:FType>ICF</BBkICF:FType>
  <BBkICF:FDtTm>2018-06-28T14:30:47</BBkICF:FDtTm>
  <BBkICF:NumCTBk>1</BBkICF:NumCTBk>
  <BBkICF:NumPCRBk>0</BBkICF:NumPCRBk>
  <BBkICF:NumRFRBk>0</BBkICF:NumRFRBk>
  <BBkICF:NumROIBk>0</BBkICF:NumROIBk>
```

BIC of a technical service provider who is not a participant in the SEPA-Clearer itself, but has been authorised to submit by an SCL participant.

Bulk header:

```
<BBkICF:FIToFICstmrCdtTrf xmlns="urn:iso:std:iso:2002:tech:xsd:sct:pacs.008.001.02">
  <GrpHdr>
    <MsgId>BBBBDEBBXX2018062801010101001</MsgId>
    <CreDtTm>2018-06-28T14:30:47</CreDtTm>
    <NbOfTxs>3</NbOfTxs>
    <TtlIntrBkSttlmAmt Ccy="EUR">6.06</TtlIntrBkSttlmAmt>
    <IntrBkSttlmDt>2018-06-28</IntrBkSttlmDt>
    <SttlmInf>...</SttlmInf>
    <InstgAgt>
      <FinInstnId>
        <BIC>BBBBDEBBXX</BIC>
      </FinInstnId>
    </InstgAgt>
  </GrpHdr>
```

BIC of the SCL participant whose account will be used for settlement. This BIC can, but need not necessarily, be listed in the SCL Directory.

Individual transaction level:

```
<CdtTrfTxInf>
  <PmtId>...</PmtId>
  <PmtTplnf>...</PmtTplnf>
  <IntrBkSttlmAmt Ccy="EUR">1.01</IntrBkSttlmAmt>
  <ChrgBr>SLEV</ChrgBr>
  <Dbtr>...</Dbtr>
  <DbtrAcct>...</DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BIC>CCCCDECCXX</BIC>
    </FinInstnId>
  </DbtrAgt>
  <CdtrAgt>
    <FinInstnId>
      <BIC>DDDDDEDD</BIC>
    </FinInstnId>
  </CdtrAgt>
  <Cdtr>...</Cdtr>
  <CdtrAcct>...</CdtrAcct>
</CdtTrfTxInf>
```

BIC of the payer's payment service provider (debtor bank). This BIC must be listed in the SCL Directory.

BIC of the payee's payment service provider (creditor bank). This BIC must be listed in the SCL Directory.

8 Error codes/rejection reason codes

This section contains tables showing the error and rejection codes which payment service providers may use when submitting R-transactions or on the basis of which the SEPA-Clearer can reject and return erroneous files, bulks and transactions to the submitter.

In individual cases, rejections may occur in the context of a payment being forwarded to another CSM as a result of deviating plausibility checks even if the payment was processed without error in the SEPA-Clearer. Corresponding notifications of rejections by other CSMs are included in the message descriptions (see section 6).

Error codes used in connection with the structural check of an input credit file (ICF/IQF) by the SEPA-Clearer

The errors described below result in the entire file being rejected by means of CVF/QVF (exception: A01)

Error code	Nature of error
A01	ICF/IQF was partially rejected.
R02	The file name designation does not conform with the rules (code currently not in use).
R04	The sender's BIC in the file name does not conform with the rules (code currently not in use).
R07	SWIFTNet FileAct request type does not conform with the rules.
R09	ICF/IQF was completely rejected as it does not conform with the rules for other reasons (eg character set data deviate from UTF-8).
R10	File does not correspond to the schema and therefore cannot be processed.
R11	Sender's BIC (<SndgInst>) is incorrect.
R12	Recipient's BIC (<RcvgInst>) is incorrect.
R13	ICF/IQF is a duplicate.
R14	Error in test code (<TstCode>).
R18	Number of credit transfer bulks contained in the ICF does not match the figure given in the file header.
R19	Number of payment cancellation request bulks contained in the ICF does not match the figure given in the file header.
R20	Number of return bulks contained in the ICF does not match the figure given in the file header.
R21	Number of result of investigation bulks contained in the ICF does not match the figure given in the file header.
R22	Number of request for status update bulks contained in the ICF does not match the figure given in the file header.
R23	Number of claim non-receipt bulks in the IQF does not match the figure given in the file header
R24	Number of request to modify payment bulks in the IQF does not match the figure given in the file header

Error code	Nature of error
R25	Number of resolution of investigation bulks in the IQF does not match the figure given in the file header
S01	File rejected as maximum permissible number of bulks in a file was exceeded.

Error codes used in connection with the structural check of a bulk by the SEPA-Clearer

The errors described below result in the entire bulk being rejected by means of CVF (exception: B01)

Error code	Nature of error	Type	paces.002SCL
AM04	Bulk was rejected due to insufficient funds.	ISO	X
B01	Bulk was partially rejected.	PRTRY	X
B02	Maximum permissible number of transactions contained in a bulk was exceeded.	PRTRY	X
B03	Number of transactions contained in a bulk does not match the figure given in the group header.	PRTRY	X
B05	Total value in the field <TtlIntrBkSttlmAmt> or <TtlRtrdIntrBkSttlmAmt> does not match the sum of the transactions in the bulk.	PRTRY	X
B09	Entire bulk was rejected as all transactions contained in it were rejected. The specific reasons for rejecting each transaction are stated accordingly.	PRTRY	X
B10	Entire bulk was rejected either because the instructing agent has to be included in the ICF group header or the specified instructing agent is not authorised to make submissions for the submitted payment type or the sending institution specified in the file header is not authorised to make submissions for the instructing agent specified in the group header.	PRTRY	X
B11	Entire bulk was rejected as the instructed agent must not be included in the ICF group header.	PRTRY	X
B12	Entire bulk was rejected as the assigner was not authorised to make submissions or the assignee data were incorrect or the institution specified in the file header is not authorised to make submissions for the instructing agent specified in the group header.	PRTRY	X
B14	Entire bulk was rejected as the <MsgId> or <Id> appears in duplicate.	PRTRY	X
B15	Entire bulk was rejected as the date in the field <IntrBkSttlmDt> or <OrgnlIntrBkSttlmDt> falls outside the permitted time period.	PRTRY	X
B40	Entire bulk was rejected as it contains more than 999 erroneous transactions. Specific reasons for rejection are only stated for the validated, erroneous individual transactions.	PRTRY	X
B98	Entire bulk was rejected as the <MsgId> (GrpHdr) or <Id> (Assgnmt) does not conform with the format rules.	PRTRY	X
B99	Bulk was rejected for other reasons.	PRTRY	X

Individual transaction-related error codes (SEPA-Clearer/SCL and other CSMs) or rejection codes (payment service provider (PSP) specific to the individual transaction⁵:

The last four columns contain the message types in which the error code can be used as the reason for the R transaction or rejection

Code	ISO 20022 designation	SEPA Core reason (pursuant to the EPC's SCT Inter-PSP Implementation Guidelines)	Nature of error	Initiator	Type	pacs.002SCL	pacs.004	camt.056	camt.029
AC01	IncorrectAccountNumber	Account identifier invalid (ie invalid IBAN or account number does not exist)	See description on left	PSP/SCL	ISO	X	X		
AC03	InvalidCreditorAccountNumber	---	Wrong account number in Credit Transfer	PSP				X	
AC04	ClosedAccountNumber	Account closed	See description on left	PSP	ISO		X		X
AC06	BlockedAccount	Account blocked, reason not specified	See description on left	PSP	ISO		X		
AG01	TransactionForbidden	Credit transfer forbidden on this type of account (eg savings account)	See description on left	PSP	ISO		X		
AG02	InvalidBankOperationCode	Operation/transaction code incorrect, invalid file format Usage rule: To be used for incorrect operation/ transaction code		PSP	ISO		X		
AM02	Not Allowed Amount	----	Incorrect amount	Other CSMs/ SCL	ISO	X			

⁵ The Payment Status Request (pacs.028) does not contain any codes and is therefore not listed in the table of error and return codes.

Code	ISO 20022 designation	SEPA Core reason (pursuant to the EPC's SCT Inter-PSP Implementation Guidelines)	Nature of error	Initiator	Type	pacs.002SCL	pacs.004	camt.056	camt.029
AM04	InsufficientFunds	Insufficient funds on the account	See description on left	PSP	ISO	X			X
AM05	Duplication	Duplicate payment	See description on left	PSP /other CSMs/ SCL	ISO	X	X		
AM09	WrongAmount	--	Amount received is not the amount agreed or expected	PSP				X	
ARDT	----	The transaction has already been returned	See description on left	PSP	PRTRY				X
BE04	MissingCreditorAddress	Account address invalid	Payee's address missing or incorrect	PSP	ISO		X		
CANC	----	----	The original transaction (pacs.008) was cancelled by another CSM through a credit transfer recall (camt.056)	Other CSMs	PRTRY	X			
CNOR	Creditor Bank is not registered	Beneficiary PSP is not registered under this BIC in the CSM	Return by another CSM because the Creditor PSP BIC is not reachable in the CMS	Other CSM	ISO		X		
CUST	RequestedByCustomer	Beneficiary refusal	Refused by payee	PSP	ISO			X	X
DUPL	DuplicatePayment	Duplicate sending	See description on left	PSP	ISO			X	
DT01	InvalidDateRange	----	Date falls outside the time period permitted by other CSMs or the SEPA-Clearer's time corridor	Other CSMs/ SCL	ISO	X		X	
ED05	SettlementFailed	----	Unsuccessful settlement in the STEP2 SCT service	Other CSMs/ SCL	ISO	X			

Code	ISO 2022 designation	SEPA Core reason (pursuant to the EPC's SCT Inter-PSP Implementation Guidelines)	Nature of error	Initiator	Type	pacs.002SCL	pacs.004	camt.056	camt.029
ERIN ⁶	ERI Option not supported	The Extended Remittance Information Option is not supported	Return of the credit transfer because the ERI option is not supported	PSP	ISO		X		
FOCR	FollowingCancellation Request	Positive answer to the recall	Designation for a return on the basis of a recall request	PSP	ISO		X		
FRAD	----	Fraudulent originated credit transfer	Payment effected fraudulently	PSP	PRTRY			X	
LEGL	LegalDecision	Legal reason	Rejection on legal grounds	PSP	ISO				X
MD07	EndCustomerDeceased	Beneficiary deceased	See description on left	PSP	ISO		X		
MS02	NotSpecifiedReason CustomerGenerated	By order of the beneficiary	Reason for return not specified by customer	PSP	ISO		X		
MS03	NotSpecifiedReason AgentGenerated	Reason not specified	Reason for return not specified by payment service provider	PSP	ISO	X	X		
NOAS	NoAnswerFromCustomer	No response from beneficiary	Payee fails to respond	PSP	PRTRY				X
NOOR	NoOriginalTransaction Received	Original credit transfer never received	See description on left	PSP	PRTRY	X			X
PY01	----	----	Transaction cannot be processed as the payer's and/or the payee's payment service provider(s) is/are not registered as direct or indirect	Other CSMs/SCL	PRTRY	X			

⁶ The error code has been added to the pacs.004 schema file, although ERI is not supported in the SCL for the time being. Credit transfers with ERI that are submitted to the SCL will be rejected during schema validation with error code R10.

Code	ISO 20022 designation	SEPA Core reason (pursuant to the EPC's SCT Inter-PSP Implementation Guidelines)	Nature of error	Initiator	Type	pacs.002SCL	pacs.004	camt.056	camt.029
			participant(s) in the STEP2 SCT service						
RC01	BankIdentifierIncorrect	PSP identifier incorrect (i.e. invalid BIC)	See description on left	PSP	ISO		X		
RR01	MissingDebtorAccountOr Identification	Regulatory reason	See description on left	PSP	ISO		X		
RR02	MissingDebtorNameOr Address	Regulatory reason	See description on left	PSP	ISO		X		
RR03	MissingCreditorNameOr Address	Regulatory reason	See description on left	PSP	ISO		X		
RR04	Regulatory reason	Regulatory reason	See description on left	PSP	ISO		X		
TECH	----	Technical problems resulting in erroneous credit transfer	Payment effected erroneously due to technical problems	PSP	PRTRY			X	
XD19	----	----	Issued if the country code is a valid ISO or SEPA country code but the (country-specific) structure of the IBAN or the check digits is incorrect	SCL	PRTRY	X			
XT13	----	----	The transaction contains at least one unsupported field At least one mandatory field is missing from the transaction The invalid XML field is indicated by the error code (if a code exists)	SCL	PRTRY	X			

Code	ISO 20022 designation	SEPA Core reason (pursuant to the EPC's SCT Inter-PSP Implementation Guidelines)	Nature of error	Initiator	Type	pacs.002SCL	pacs.004	camt.056	camt.029
XT27	----	----	The transaction contains at least one element with a BIC that is not SEPA-reachable	SCL	PRTRY	X			
XT33	----	----	The content of at least one XML element is not in the format required. The invalid XML field is indicated by the error code. At least one mandatory field is not included in the transaction	SCL	PRTRY	X			
XT73	----	----	The two characters forming the country code do not constitute a valid ISO or SEPA country code	SCL	PRTRY	X			
XT74	----	----	Invalid underlying original transaction Further check required	Other CSMs	PRTRY	X			
XT75	----	----	Invalid status of underlying original transaction No further action required	Other CSMs	PRTRY	X			
XT77	----	----	The originally instructed amount <OrgnlIntrBkSttlmAmt> was not found or does not match the original transaction amount	Other CSMs	PRTRY	X			
XT81	----	----	Transaction contains at least one unsupported field	SCL	PRTRY	X			

Code	ISO 2022 designation	SEPA Core reason (pursuant to the EPC's SCT Inter-PSP Implementation Guidelines)	Nature of error	Initiator	Type	pacs.002SCL	pacs.004	camt.056	camt.029
XT86	----	----	Deadline expired for requesting the recall of a SEPA credit transfer	Other CSMs	PRTRY	X			
XT87	----	----	Rejection of a credit transfer recall (camt.056) due to cross-referencing	Other CSMs	PRTRY	X			
XT91	---	---	Invalid country code in CreditorAgent BIC or Debtor Agent BIC	Other CSMs	PRTRY	X			
XT99	----	----	Credit transfer rejected for other reasons (code currently not in use).	SCL	PRTRY				

9 Character set

The SEPA-Clearer supports the full UTF-8 character set.

Pursuant to the SEPA rulebooks, PSPs must be able to support the following Latin character set commonly used in international communication.

a b c d e f g h i j k l m n o p q r s t u v w x y z
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
0 1 2 3 4 5 6 7 8 9
/ - ? : () . ' ' +
Space

However, it can be agreed on a bilateral or multilateral basis to support one or more UTF-8 character sets in addition to the Latin character set (eg the Greek character set). This applies above all to message elements containing the purpose of payment, name and address of the payer (creditor) and payee (debtor). Unless prevented by the schema parameters, the SEPA-Clearer therefore delivers data records featuring UTF-8 characters not contained in the Latin character set to the recipient in unchanged format.

Checks by the SEPA-Clearer

(1) When files are submitted (ICFs), the SEPA-Clearer checks whether their prologue contains the following information in line with the usage rules applying to the UTF-8 character set.

```
<?xml version="1.0" encoding="UTF-8">
```

If any other character set is entered, the entire file is rejected using the error code R09.

(2) No character set checks beyond those covering compliance with the UTF-8 character set are carried out by the SEPA-Clearer.

10 Notes on format/status, special features of XML

10.1 Explanatory notes on the format of XML file headers and the daily reconciliation report

Format	Description
a	Alpha, capital letters
c	Alphanumeric, letters: capital letters
d	Decimal including decimal point and two decimal places
n	Numeric
x	Characters in accordance with Latin character set, in some cases restricted by XSD schema file (see also section entitled "Character set")
3!a	Precisely three alpha characters
ISODate	YYYY-MM-DD
ISODateTime	YYYY-MM-DDThh:mm:ss
Status	
M	Mandatory field
O	Optional field

10.2 Completing amount fields in line with the schema

Sample entry		Processing in the SEPA-Clearer
996.5	One decimal place	996.50
997.	No decimal places	997.00
998	No decimal point and no decimal places	998.00

Submitted files containing amounts with a comma and/or more than two decimal places do not conform to the schema and are therefore rejected using error code R10. Amounts may not be smaller than €0.01 and must not exceed €999999999.99.

10.3 Use of filling characters in the amount fields

The XML parser accepts characters that function as "fillers" in an XML context. These may be entered in the amount fields in an XML environment, however their use may result in

processing problems for the receiving/processing institution. We therefore advise against using such filling characters.

The fillers listed below are recognised by the XML parser and routed/processed as follows by the SCL.

1. Leading zeros before the decimal point⁷

The SEPA-Clearer ignores the redundant zeros and delivers the amount with the first and the last significant characters to the SCL participant.

Example:

Submission to the SCL:

```
<IntrBkSttlmAmt Ccy="EUR">000000000000000000000001.01</IntrBkSttlmAmt>
```

Delivery by the SCL:

```
<IntrBkSttlmAmt Ccy="EUR">1.01</IntrBkSttlmAmt>
```

2. Spaces in the amount field

The SEPA-Clearer ignores the redundant spaces and delivers the amount with the first and the last significant characters to the SCL participant.

Example:

Submission to the SCL:

```
<IntrBkSttlmAmt Ccy="EUR">                2.02                </IntrBkSttlmAmt>
```

Delivery by the SCL:

```
<IntrBkSttlmAmt Ccy="EUR">2.02</IntrBkSttlmAmt>
```

10.4 Use of white spaces in XML fields, in this case the “collapsing” procedure

“White spaces” form part of the standard XML environment. They are also permitted for the decimal data type, which is set as standard for the amount field.

Neither the ISO 20022 standard nor the EPC’s Implementation Guidelines make provisions for any restrictions to this arrangement. As a rule, white spaces can be processed by XML parsers. However, problems can occur, eg when customised solutions have been programmed or the XML data records have been converted to different formats for further processing.

We therefore advise against using spaces in the tags, as this may result in processing problems for the receiving/processing institution.

CSMs have stipulated the following format rules for a variety of “string”-derived fields in their schema files. In the description, the white spaces facet was set to “collapse” in the schema files. Detailed information on the procedure used in XML parsing can be found in the document “W3C Recommendation 28 October 2004, XML Schema Part 2: Datatypes Second Edition”, the contents of which can be called up using the internet link provided below.

⁷ Zeros after the second decimal place are excluded by the schema validation

<http://www.w3.org/TR/xmlschema-2/#rf-whiteSpace>

For reasons of interoperability, this “collapsing” procedure was integrated into the SEPA-Clearer’s schema files with the same level of effect, meaning that, overall, and wherever necessary both submissions to and deliveries from the SEPA-Clearer undergo the above procedure as part of the XML parsing process.

10.5 Namespace declaration

Message instances (ie messages exchanged between PSPs and the SEPA-Clearer) must contain the name space declaration at bulk level. This declaration thereafter applies to all tags contained in the message; individual tags therefore need not be identified with the prefix “sw”. SCL participants must take care to adhere to the stipulated entries/declaration.

SCL delivery messages to PSPs are likewise sent without a prefix at “tag level”.

Sample message instance:

```
<SCLSCT:pacs.008.001.02 xmlns="urn:iso:std:iso:20022:tech:xsd:sct:pacs.008.001.02">  
  <GrpHdr>  
    <MsgId>AAAAAAAAAAAAABCD123</MsgId>
```

11 Compression procedures

11.1 FileAct⁸

Files may be transmitted in either direction in compressed or uncompressed format as desired by the customer. To this end, the following compression procedures may be used.

- FLAM⁹ (which uses the ADC compression mode as it offers the highest compression factor)
- ZIP
- GZIP

11.2 EBICS environment¹⁰

In EBICS, the ZIP compression procedure must be supported when transmitting files in either direction.

⁸ See the procedural rules on communication via SWIFTNet FileAct for the Deutsche Bundesbank’s Retail Payment System (RPS) and the RPS SEPA-Clearer (SCL).

⁹ FLAM (Frankenstein-Limes-Access-Method) is a registered trademark of limes datentechnik gmbh, Bad Homburg, Germany.

¹⁰ See the Deutsche Bundesbank’s procedural rules on communication via EBICS with deposit-taking credit institutions and other account holders with a bank sort code.

12 TARGET referencing

TARGET issues settlement information (camt.054) and electronic account statements (camt.053) for all accounts held under its auspices. The aforementioned message types contain settlement references which serve to identify the SEPA credit transfers that are exchanged using the SEPA-Clearer. The BIC of the SEPA Clearer "MARKDEFFSCL" is shown in the element <DbtrAgt> under <TxDtIs> <RltdAgt>.

1 Liquidity transfer automatically generated by the SEPA-Clearer from the RTGS DCA to the relevant sub-account in the amount of the settlement sum total of the SEPA credit transfers arising from all ICFs submitted in a specific submission window.

Structure of the reference in the <EndtoEndId> of the camt-message under <TxDtIs><Refs>:

SCL	Format	Content
System	1-character alphabetical	"S" (SEPA-Clearer)
AS action	2-character alphabetical	"C" + No of cycles
Date	2-character, numeric	"TT" (processing day)
Constant	2-character, numeric	"00"
Serial number	9-character, numeric	Unambiguous serial number within the preceding reference information

In addition, the following information is provided in the unstructured remittance information (element <RmtInf><Ustrd> under <TxDtIs>) of the camt.054:

SCL	Format	Content
<u>Liquidity transfer</u>	3-character, constant	"CUO"
Processing cycle	2-character, numeric	Phase 90 to 99
Settlement cycle	2-character, alphabetical	First character: "I", "O" or "X" I = Input (settlement of bulks submitted to the SCL) O = Output (settlement of bulks delivered from the SCL) X = Error (settlement of rejected transactions) Second character: A, B or C ¹¹ A = SCT service B = SDD service C = SCC service

Furthermore, the code "LIAS" (Immediate LT – intra-service AS on behalf) in the element <LclInstrm><Prtry> indicates that this is a liquidity transfer initiated by the ancillary system.

¹¹ If a Liquidity transfer order refers to settlement of several services, only one indicator is specified (depending on the processing sequence of the bulk to be posted).

2 Settlement of submitted and delivered SCT bulks on the sub-account during the relevant SCT settlement cycles of a settlement procedure.

Structure of the reference in the <EndtoEndId> of the camt-message under <TxDtIs><Refs>:

SCL	Format	Content
System	1-character, alphanumeric	"S" (SEPA-Clearer)
AS action	2-character, alphabetical	First character: "I", "O" or "X" I = Input (settlement of bulks submitted to the SCL) O = Output (settlement of bulks delivered from the SCL) X = Error (settlement of rejected transactions) Second character: A, B or C A = SCT service B = SDD service C = SCC service
Current date	2-character, numeric	Day of the current month
File ID	6-character, numeric	Internal file ID
Bulk ID	3-character, numeric	Bulk within the file
Serial number	2-character, numeric	Serial number

In addition, the following information is provided in the unstructured remittance information (element <RmtInf><Ustrd> under <TxDtIs>) of the camt.054:

SCL	Format	Content
Bulk ID	35-character, alphanumeric	Message identification (<MsgID>) in group header of the settled SCT bulk
Settlement date	6-character, numeric	DDMMYY
Instructing or instructed agent	11-character, alphanumeric	BIC in group header of settled SCT bulk: Submitted bulks: instructing agent Delivered bulks: instructed agent
Reference to partial settlement of a bulk	1-character, alphanumeric	F (= Full), constant

Furthermore, the code "ASTI" (AS Transfer) in the element <LclInstrm><Prtry> indicates that this is a settlement initiated by the ancillary system.

3 Return transfer of entire funds from the sub-account to the corresponding RTGS DCA after completion of all settlements in a settlement procedure (SCT and SDD/SCC settlement cycles), automatically initiated by the SEPA-Clearer.

When retransferring the (entire amount of) liquidity from the sub-account to the RTGS DCA, references are likewise assigned (provided in the <EndtoEndId> of the camt-messages under <TxDtIs><Refs>). This is an internal reference that always starts with the constant "SCP". Together with the BIC of the SEPA Clearer and the entry "LIIA" in the element <LclInstrm><Prtry>, the debits on the sub-account or the credits on the RTGS DCA can be unambiguously assigned to this business case.