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## **EPC Clarification Paper on the Use of Slashes in References, Identifications and Identifiers**

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### **1. Background**

In section 1.4 ‘Character Set’ of the SEPA Implementation Guidelines (IGs) effective as from 22 November 2015, the following rule is stipulated:

References, identifications and identifiers must respect the following:

- Content is restricted to the Latin character set as defined above
- Content must not start or end with a ‘/’
- Content must not contain ‘//’s

This rule was copied from document [EPC217-08 “SEPA Requirements for an Extended Character Set \(UN ICODE Subset\) Best Practices”](#) which is also published on the EPC Website.

### **2. Aim of the document**

The purpose of this document is to clarify the impact of the aforementioned rule on ‘references, identifications and identifiers’ related ISO 20022 data elements used in pain.001, pain.007 and pain.008 messages of the SEPA Credit Transfer (SCT) and SEPA direct debit (SDD) IGs **effective as from 22 November 2015**.

Note: A recipient (of a payment message) who does not receive ISO 20022 messages might experience issues when information contains slashes. It is therefore advisable to avoid the use of slashes as much as possible.

### 3. SCT Core Customer-To-Bank IGs (EPC132-08 v8.0 Approved)

The table below provides an overview of ‘references, identifications and identifiers’ related data elements that are included in the Customer Credit Transfer Initiation message (pain.001.001.03). It furthermore indicates for each of these data elements if there is a link to a Rulebook Attribute and whether it is impacted by the slash rule:

#	Message Element	Rulebook Attribute	Impacted by the ‘slash’ rule?
1.1	Customer Credit Transfer Initiation V03 +Group Header ++Message <b>Identification</b>	No Rulebook Attribute	<b>YES</b>
1.10	Customer Credit Transfer Initiation V03 +Group Header ++Initiating Party +++ <b>Identification</b> ++++Organisation <b>Identification</b>	No Rulebook Attribute	<b>YES</b>
1.11	Customer Credit Transfer Initiation V03 +Group Header ++Initiating Party +++ <b>Identification</b> ++++Private <b>Identification</b>	No Rulebook Attribute	<b>YES</b>
2.1	Customer Credit Transfer Initiation V03 +Payment Information ++Payment Information <b>Identification</b>	No Rulebook Attribute	<b>YES</b>
2.31	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++ <b>Identification</b> ++++Organisation <b>Identification</b>	<i>AT-10 Originator <b>Identification</b> Code</i>	<b>YES</b>

#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
2.32	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor +++ <b>Identification</b> ++++Private <b>Identification</b>	<i>AT-10 Originator <b>Identification</b> Code</i>	<b>YES</b>
2.47	Customer Credit Transfer Initiation V03 +Payment Information ++Debtor Agent +++Financial Institution Identification ++++Other +++++ <b>Identification</b>	<i>AT-06 BIC code of the Originator Bank</i>	<b>NO</b> , because of SEPA Usage Rule 'Only 'NOTPROVIDED' is allowed'
2.56	Customer Credit Transfer Initiation V03 +Payment Information ++Ultimate Debtor +++ <b>Identification</b> ++++Organisation <b>Identification</b>	<i>AT-09 <b>Identification</b> code of the Originator Reference Party</i>	<b>YES</b>
2.57	Customer Credit Transfer Initiation V03 +Payment Information ++Ultimate Debtor +++ <b>Identification</b> ++++Private <b>Identification</b>	<i>AT-09 <b>Identification</b> code of the Originator Reference Party</i>	<b>YES</b>
2.65	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment <b>Identification</b> ++++Instruction <b>Identification</b>	No Rulebook Attribute	<b>YES</b>

#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
2.66	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Payment <b>Identification</b> ++++End To End <b>Identification</b>	AT-41 Originator's <b>Reference</b> to the Credit Transfer	<b>YES</b>
2.86	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++ <b>Identification</b> +++++Organisation <b>Identification</b>	AT-09 <b>Identification</b> Code of the Originator Reference Party	<b>YES</b>
2.87	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Debtor ++++ <b>Identification</b> +++++Private <b>Identification</b>	AT-09 <b>Identification</b> Code of the Originator Reference Party	<b>YES</b>
2.112	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++ <b>Identification</b> +++++Organisation <b>Identification</b>	AT-24 Beneficiary <b>Identification</b> Code	<b>YES</b>
2.113	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Creditor ++++ <b>Identification</b> +++++Private <b>Identification</b>	AT-24 Beneficiary <b>Identification</b> Code	<b>YES</b>

#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
2.121	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++ <b>Identification</b> +++++Organisation <b>Identification</b>	AT-29 <b>Identification</b> Code of the Beneficiary Reference Party	<b>YES</b>
2.122	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Ultimate Creditor ++++ <b>Identification</b> +++++Private <b>Identification</b>	AT-29 <b>Identification</b> Code of the Beneficiary Reference Party	<b>YES</b>
2.144	Customer Credit Transfer Initiation V03 +Payment Information ++Credit Transfer Transaction Information +++Remittance Information ++++Structured +++++Creditor <b>Reference</b> Information ++++++ <b>Reference</b>	AT-05 Remittance Information	<b>NO</b> , because it is part of the remittance information.

#### 4. SDD Core/B2B Customer-To-Bank IGs (EPC130-08 v8.0 Approved/EPC131-08v6.0)

##### 4.1 Customer Direct Debit Initiation message (pain.008.001.02)

The table below provides an overview of 'references, identifications and identifiers' related data elements that are included in the Customer Direct Debit Initiation message (pain.008.001.02). It furthermore indicates for each of these data elements if there is a link to a Rulebook Attribute and whether it is impacted by the slash rule:

#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
1.1	Customer Direct Debit Initiation V02 +Group Header ++Message <b>Identification</b>	No Rulebook Attribute	<b>YES</b>
1.10	Customer Direct Debit Initiation V02 +Group Header ++Initiating Party +++ <b>Identification</b> ++++Organisation <b>Identification</b>	No Rulebook Attribute	<b>YES</b>
1.11	Customer Direct Debit Initiation V02 +Group Header ++Initiating Party +++ <b>Identification</b> ++++Private <b>Identification</b>	No Rulebook Attribute	<b>YES</b>
2.1	Customer Direct Debit Initiation V02 +Payment Information ++Payment Information <b>Identification</b>	No Rulebook Attribute	<b>YES</b>
2.12	Customer Direct Debit Initiation V02 +Payment Information ++Payment Type Information +++Local Instrument ++++Code	<i>AT-20 The <b>identification</b> code of the Scheme</i>	<b>NO</b> , because of SEPA usage rule 'Only 'CORE', 'COR1' or 'B2B' is allowed'.
2.45	Customer Direct Debit Initiation V02 +Payment Information ++Creditor Agent +++Financial Institution Identification ++++Other +++++ <b>Identification</b>	<i>AT-12 BIC of the Creditor bank</i>	<b>NO</b> , because of SEPA usage rule 'Only 'NOTPROVIDED' is allowed'.

#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
2.54	Customer Direct Debit Initiation V02 +Payment Information ++Ultimate Creditor +++ <b>Identification</b> ++++Organisation <b>Identification</b>	AT-39 <b>Identification</b> code of the Creditor Reference Party	<b>YES</b>
2.55	Customer Direct Debit Initiation V02 +Payment Information ++Ultimate Creditor +++ <b>Identification</b> ++++Private <b>Identification</b>	AT-39 <b>Identification</b> code of the Creditor Reference Party	<b>YES</b>
2.68	Customer Direct Debit Initiation V02 +Payment Information ++Creditor Scheme Identification +++ <b>Identification</b> ++++Private <b>Identification</b> +++++Other	AT-02 <b>Identifier</b> of the Creditor	<b>YES</b> , (doc EPC262-08 'Creditor Identifier Overview v4.0': CI does not contain slashes.)
2.73	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Payment <b>Identification</b> ++++Instruction <b>Identification</b>	No Rulebook Attribute	<b>YES</b>
2.74	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Payment <b>Identification</b> ++++End To End <b>Identification</b>	AT-10 Creditor's <b>reference</b> of the direct debit Collection	<b>YES</b>

#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
2.80	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Mandate <b>Identification</b>	AT-01 Unique Mandate <b>Reference</b>	<b>NO</b> (Note: See general note on use of slashes in section 2)
2.84	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Mandate <b>Identification</b>	AT-19 Unique Mandate <b>Reference</b> as given by the Original Creditor who issued the Mandate	<b>NO</b> , this is out of scope because it might become part of the remittance information.
2.92	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Amendment Information Details ++++++Original Creditor Scheme <b>Identification</b> +++++++ <b>Identification</b> +++++++Private <b>Identification</b> +++++++Other	AT-18 <b>Identifier</b> of the original Creditor who issued the Mandate	<b>YES</b>
2.103	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Mandate Related Information +++++Electronic Signature	AT-60 <b>Reference</b> of the validation made by the Debtor Bank	<b>NO</b> (Note: See general note on use of slashes in section 2)



#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
2.114	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Direct Debit Transaction ++++Creditor Scheme <b>Identification</b> +++++ <b>Identification</b> ++++++Private <b>Identification</b> +++++++Other	AT-02 <i>Identifier of the Creditor</i>	<b>YES</b>
2.123	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor ++++ <b>Identification</b> +++++Organisation <b>Identification</b>	AT-39 <i>Identification code of the Creditor Reference Party</i>	<b>YES</b>
2.124	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Ultimate Creditor ++++ <b>Identification</b> +++++Private <b>Identification</b>	AT-39 <i>Identification code of the Creditor Reference Party</i>	<b>YES</b>
2.134	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Debtor Agent ++++Financial Institution Identification +++++Other ++++++ <b>Identification</b>	AT-13 <i>BIC of the Debtor Bank</i>	<b>NO</b> , because of SEPA usage rule 'Only 'NOTPROVIDED' is allowed'

#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
2.153	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++ <b>Identification</b> +++++Organisation <b>Identification</b>	AT-27 Debtor <i>identification</i> code	<b>YES</b>
2.154	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Debtor ++++ <b>Identification</b> +++++Private <b>Identification</b>	AT-27 Debtor <i>identification</i> code	<b>YES</b>
2.162	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Ultimate Debtor ++++ <b>Identification</b> +++++Organisation <b>Identification</b>	AT-37 <i>Identification</i> code of the Debtor Reference Party	<b>YES</b>
2.163	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Ultimate Debtor ++++ <b>Identification</b> +++++Private <b>Identification</b>	AT-37 <i>Identification</i> code of the Debtor Reference Party	<b>YES</b>
2.184	Customer Direct Debit Initiation V02 +Payment Information ++Direct Debit Transaction Information +++Remittance Information ++++Structured +++++Creditor Reference Information ++++++ <b>Reference</b>	AT-22 <i>Remittance information from the Creditor</i>	<b>NO</b> , this is out of scope because it is part of the remittance information.

#### 4.2 Customer to Bank Payment Reversal (pain.007.001.02)

The table below provides an overview of ‘references, identifications and identifiers’ related data elements that are included in the Customer to Bank Payment Reversal (pain.007.001.02). It furthermore indicates for each of these data elements if there is a link to a Rulebook Attribute and whether it is impacted by the slash rule:

#	Message Element	Rulebook Attribute	Impacted by the ‘slash’ rule?
1.1	Customer Payment Reversal V02 +Group Header ++Message <b>Identification</b>	No Rulebook Attribute	<b>YES</b>
1.12	Customer Payment Reversal V02 +Group Header ++Initiating Party +++ <b>Identification</b> ++++Organisation <b>Identification</b>	No Rulebook Attribute	<b>YES</b>
1.13	Customer Payment Reversal V02 +Group Header ++Initiating Party +++ <b>Identification</b> ++++Private <b>Identification</b>	No Rulebook Attribute	<b>YES</b>
2.1	Customer Payment Reversal V02 +Original Group Information ++Original Message <b>Identification</b>	No Rulebook Attribute	<b>YES</b> , as it should be taken from the original message without alteration.
2.2	Customer Payment Reversal V02 +Original Group Information ++Original Message Name <b>Identification</b>	No Rulebook Attribute	<b>YES</b> , as it is supposed to be the ISO name of the original message.

#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
3.1	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Reversal Payment Information <b>Identification</b>	No Rulebook Attribute	<b>YES</b>
3.2	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Original Payment Information <b>Identification</b>	No Rulebook Attribute	<b>YES</b> , as it should be taken from the original message without alteration.
3.14	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Reversal <b>Identification</b>	No Rulebook Attribute	<b>YES</b>
3.15	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Instruction <b>Identification</b>	No Rulebook Attribute	<b>YES</b> , as it should be taken from the original message without alteration.
3.16	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original End To End <b>Identification</b>	<i>AT-10 Creditor <b>reference</b> of the direct debit Collection</i>	<b>YES</b> , as it should be taken from the original message without alteration.

#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
3.32	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Creditor Scheme <b>Identification</b>	AT-02 <b>Identifier</b> of the Creditor	<b>YES</b> , as it should be taken from the original message without alteration.
3.36	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Mandate Related Information	AT-18 <b>Identifier</b> of the original Creditor who issued the Mandate  AT-60 <b>Reference</b> of the validation made by the Debtor Bank	<b>YES</b> , as it should be taken from the original message without alteration.
		AT-01 Unique Mandate <b>reference</b>  AT-19 Unique Mandate <b>reference</b> as given by the original Creditor who issued the Mandate	<b>NO</b> (Note: See general note on use of slashes in section 2.) <b>NO</b> , out of scope as it might become part of the remittance information.
3.38	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Ultimate Debtor	AT-37 <b>Identification</b> code of the Debtor	<b>YES</b> , as it should be taken from the original message without alteration.
3.39	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Debtor	AT-27 Debtor <b>identification</b> code	<b>YES</b> , as it should be taken from the original message without alteration.

#	Message Element	Rulebook Attribute	Impacted by the 'slash' rule?
3.47	Customer Payment Reversal V02 +Original Payment Information And Reversal ++Transaction Information +++Original Transaction Reference ++++Ultimate Creditor	AT-39 <i>Identification</i> code of the Credit Reference Party	<b>YES</b> , as it should be taken from the original message without alteration.