



SEPA Payment Account Access (SPAA)

Scheme Rulebook

EPC012-22 / Draft version 0.9 FOR PUBLIC CONSULTATION / Date issued: 13 June 2022 / Date effective: November 2023 (TBC)

Public

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SEPA Payment Account Access

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EPC012-22

Draft version 0.9

Date issued: 13 June 2022 – For public consultation

Public



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0 Document information

0.1 References

This section lists documents referred to in the SEPA Payment Account Access (SPAA) Scheme Rulebook. The convention used throughout is to provide the reference number only, in square brackets. Use of square brackets throughout is exclusively for this purpose.

N°	Document Number	Title	Issued by:
[1]	ERP/2021/005	2021 report of the ERP Working Group on a SEPA API Access Scheme	ERP
[2]	EPC 409-09	EPC List of SEPA Scheme Countries	EPC
[3]	EPC150-19	Approved Dispute Resolution Committee Mandate	EPC
[4]	ISO 13616	Financial services - International bank account number (IBAN) -- Part 1: Structure of the IBAN	ISO
[5]	ISO 9362	Banking — Banking telecommunication messages — Business identifier code (BIC)	ISO
[6]	ISO 17442	Financial Services - Legal entity identifier (LEI)	ISO
[7]	ISO 18245	ISO 18245- Retail financial services — Merchant category codes	ISO
[8]	ISO 4217	ISO 4217 - Currency codes	ISO

0.1.1 Defined terms

This Rulebook makes reference to various defined terms which have a specific meaning in the context of this Rulebook and are hence indicated with a capital letter. A full list of defined terms can be found in chapter 6.

0.2 Change history

Issue number	Dated	Reason for revision
V0.9 Draft	13 June 2022	For public consultation.

0.3 Purpose of the document

The present SPAA Scheme Rulebook (the “Rulebook”) consists of a set of rules, practices and standards that makes it possible for any eligible Asset Broker or Asset Holder to join, participate and operate in the SPAA Scheme (the “Scheme”).

The objectives of the Rulebook are:

- To be the primary source for the rules and obligations set by the Scheme.
- To provide authoritative information to Scheme Participants (the “Participants”) and other relevant parties as to how the Scheme functions.



0.4 About the EPC

The European Payments Council (EPC) is one voice for Payment service Providers (PSPs) on all European payment issues. The EPC's goal is to contribute to harmonised payments in the Single Euro Payments Area (SEPA) – a goal which ultimately supports European competitiveness and innovation.



1 SPAA Scheme

This chapter provides an introduction to the Scheme, setting out the background to the Scheme as well as its aims and objectives.

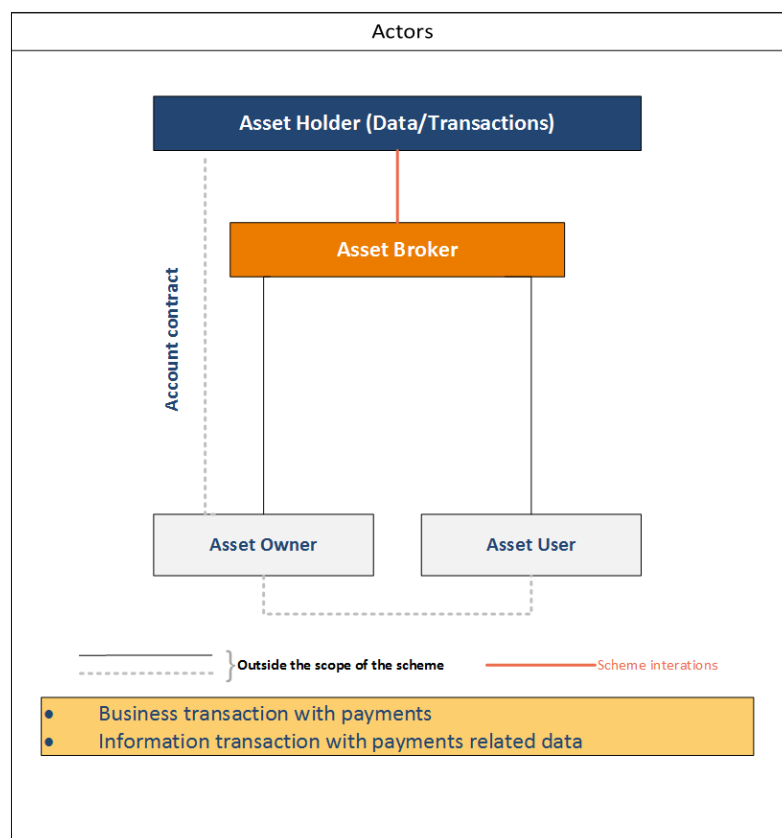
1.1 Scope

The Scheme, which is created in line with the requirements defined in the June 2021 report of the ERPB Working Group on a SEPA API Access Scheme [1], covers the set of rules, practices and standards that will allow the exchange of payment accounts related data and facilitates the initiation of payment transactions in the context of 'value-added' ('Premium') services provided by Asset Holders (i.e. Account-Servicing Payment Service Providers (ASPSPs)) to Asset Brokers (e.g. Third Party Providers (TPPs)).

The Scheme covers a messaging functionality. It is not a payment means or a payment instrument, but a way to transport information in relation to payment accounts and transactions.

It is envisaged that the Scheme will evolve further over time to support more elaborated functionalities, in line with market demand.

1.2 Actors



The following two actors are the Scheme Participants:

- Asset Holder (i.e. ASPSPs in a PSD2 context)
 - Role: The entity that holds the asset(s) for the Asset Owner.
- Asset Broker (e.g. TPPs in a PSD2 context)



- Role: The entity that uses the asset(s) (e.g. data) from the Asset Holder, with permission of the Asset Owner, to deliver value to the Asset User.

Two other players are involved in the processes but are not Scheme participants:

- Asset Owner (client of the Asset Holder and optionally of the Asset Broker):
 - Role: The client that owns the asset(s) (e.g. a legal entity or a consumer, in which case it would also be a data subject).
- Asset User (client of the Asset Broker only):
 - Role: The client of the Asset Broker that uses the asset(s). For transactional assets, this is typically the Payee/merchant. For data assets, it is typically the same as the Asset Owner.

1.3 Application to SEPA

The Scheme is applicable in the countries listed in the EPC List of SEPA Scheme Countries, as amended from time to time (the “SEPA Geographic Area”) [2].

1.4 Currency

SPAA related exchanges can refer to any official currency from a SEPA geographical area country (as listed in the EPC List of SEPA Scheme Countries [2]). However, the use of a currency [8] other than euro is optional for Scheme Participants that are based in a euro country and subject to a prior agreement between the Asset Owner and the Asset User. The use of euro is not mandatory for Scheme Participants that are based in a non-euro SEPA Scheme Country, e.g. for intra-country level transactions. However, such Scheme Participants should not refuse the use of the euro if the Asset Owner and Asset User have agreed on this currency for a cross-border transaction.

1.5 Binding nature of the Rulebook

Becoming a Participant in the Scheme involves signing the Adherence Agreement (see Annex II). By signing the Adherence Agreement, Participants agree to respect the rules described in the Rulebook. The Rulebook describes the rights and obligations of each Participant in the Scheme (see chapter 4).

Participants are free to choose between operating processes themselves or outsourcing (partially or completely) to third parties. However, outsourcing does not relieve Participants of the responsibilities defined in the Rulebook.

The Rulebook covers in depth the main aspects of the Asset Holder - Asset Broker relationships linked to the Scheme.

1.6 Separation between the SPAA Scheme and Payment Schemes

The Scheme is limited to the exchange of payment account related data and to the facilitation of the initiation of payment transactions between the Asset Broker and Asset Holder. The actual payment is however not part of the Scheme.

1.7 Separation between the SPAA Scheme and infrastructure

The SPAA scheme is infrastructure agnostic and is a simple messaging eco-system.



1.8 Business benefits of the Scheme

Europe is moving towards an ‘open data society’ which if implemented the right way can create a wealth of innovation opportunities, a whole set of completely new client experiences accompanied by new additional revenue streams for market actors.

As a first step on that journey, the SPAA Scheme aims to drive ‘open payments’ in the EU in a way that unlocks and creates value whilst allowing for a fair distribution of value and risk between Scheme Participants .

Key benefits behind the SPAA Scheme include:

- It builds on investments done in the context of PSD2 and is in line with EU legislation.
- Managed as a scheme and supported by the relevant EU institutions and developed collaboratively by the retail payment industry (supply and demand) as represented in the ERPB.
- It enables Premium payment services beyond PSD2 in a way ensuring harmonisation, interoperability and reachability across Europe.
- Asset Holders (typically ASPSPs) expose information and transactions through the scheme to ‘Asset Brokers’ (typically TPPs) for a fee, with prior consent from the Asset Owner.
- It takes into account the input from major European standardisation initiatives active in the field of ‘PSD2 APIs’.
- It could be a stepping-stone towards ‘open finance’ beyond payments and ‘open data’ beyond finance.

1.9 Additional Optional Services

The Scheme recognises that individual Participants and communities of Participants (also involving third parties) can provide complementary services based on the Scheme so as to meet further specific Customer expectations. These are described as Additional Optional Services (“AOS”).

The following two types of AOS are identified:

- Additional Optional Services provided by Participants to their Customers as value-added services which are nevertheless based on the Scheme. These AOS are purely a matter for Participants and their Customers in the competitive space.
- Additional Optional Services provided by local, national and pan-European communities representing Asset Brokers and/or Asset Holders.
- Participants may only offer AOS in accordance with the following principles:
- All AOS must not compromise interoperability of the Scheme nor create barriers to competition.
- AOS are part of the market space and should be established and evolve based on market needs. Based on these market needs, the EPC may incorporate commonly used AOS features into the Scheme through the change management processes set out in chapter 5.
- There should be transparency in relation to community AOS.

The SEPA Payment Account Access Multi-Stakeholder Group (SPAA MSG – see section 5.1) may receive complaints from Participants in relation to the operation of community AOS in respect of the above principles. The SPAA MSG will strive to resolve the issue in an amicable way. If no



solution can be found, the SPAA MSG may refer the complaint to the Dispute Resolution Committee (DRC) (see section 4.8.2), which will deal with it in an appropriate way, in accordance with the DRC Mandate [3].

These AOS are not further described in the Rulebook as they are to be generally considered as competitive offerings provided by both individual Participants and communities of Participants and are therefore out of scope.

1.10 Scheme participation fees

The EPC reserves the right to recover costs to manage the Scheme from the Participants. The policy of the EPC with regard to fees related to the management of the Scheme will be decided from time to time by the EPC Board. These fees will be published in a timely manner on the EPC website.

1.11 Common legal framework

The requirements for a common legal framework applicable to this Scheme are spelled out in section 4.12 of this Rulebook.



2 Business and operational model

This chapter describes the business and operational rules of the Scheme which must be observed by Participants and by other actors as necessary such that the Scheme can function properly. It also describes the Datasets used in the Scheme, and the specific data attributes within these datasets.

This chapter also describes the naming conventions used. The descriptions are based on the concepts of process, process-step, Dataset and attribute.

For facilitating the reading and the use of this Rulebook, structured identification-numbers are used as follows:

Process steps	<p>PS-xx.yy, where xx.yy is the unique sequence number in this Rulebook.</p> <p>The processes are specified in this Rulebook at a high (business) level. The high-level process steps could trigger several lower level implementation steps which are not described in the Rulebook. The low-level steps are out of scope and might differ from one API specification to another.</p> <p>The transition from one high-level step to another is usually made by interaction between two actors. However, in some cases one actor might 'chain' several high or low-level process steps on its own (i.e. internal interactions).</p> <p>When the two actors are the Asset Broker on one side, the Asset Holder on the other side, the interaction is an API interaction and will be handled via the sequence of one or more API requests/responses. The Asset Broker is the API client, and the Asset Holder is the API server.</p> <p>Each API interaction may imply the posting of a Dataset within the API client request and the retrieval of another Dataset within the API server response.</p> <p>However, the detailed specification of each API interaction is not provided by this Rulebook as they rely on each API implementation and related architectural choices such as:</p> <ul style="list-style-type: none"> • The detailed sequence of requests/responses. • The use of call-back mechanisms. • Additional information for the API client. <p>As a result, some elements of the process might be outside the scope of the Scheme as related to implementation choices of each actor.</p> <p>Process steps are represented by rectangles and interactions by arrows in the flow chart. API interactions between the Asset Broker and Asset Holder are coloured in orange.</p>
Datasets	<p>DS-xx, where xx represents the unique alphanumeric sequence in this Rulebook.</p> <p>Only the Datasets related to a set of API interactions, i.e., between the Asset Broker and the Asset Holder, are described in this Rulebook.</p> <p>Each Dataset may cover different business areas such as payment initiation or account information data. Additional Datasets have been foreseen for Premium services in relation to the transactional assets (DS-Pxx).</p>



	Technical datasets resulting from the Representational state transfer (REST) approach and the technical specifications of these datasets are not described in the rulebook and are up to each API implementation which will have to specify the way the different business areas are handled (e.g. unique or multiple requests/responses).
Attributes	<p>AT-xxxx, where xxxx represents the unique sequence number in this Rulebook. Attributes are individual data elements that can be present in one or more dataset.</p> <p>The technical specifications (type, length, on which level (path, header...)) of these attributes, as well as the inclusion of reasonable additional technical data elements are up to each API implementation.</p> <p>Attributes can be:</p> <ul style="list-style-type: none"> • Optional (marked by (O)). • Mandatory (marked by (M)).

2.1 Transactional assets

2.1.1 Generic processing flow

This section describes the generic processing flow for payment initiations related to transactional assets with Premium features.

There are four main generic workflows that are described below. The workflows could be optimised for example through push notifications of the status and provision of status after execution or cancellation. It is up to the API initiatives to decide if this is to be implemented.

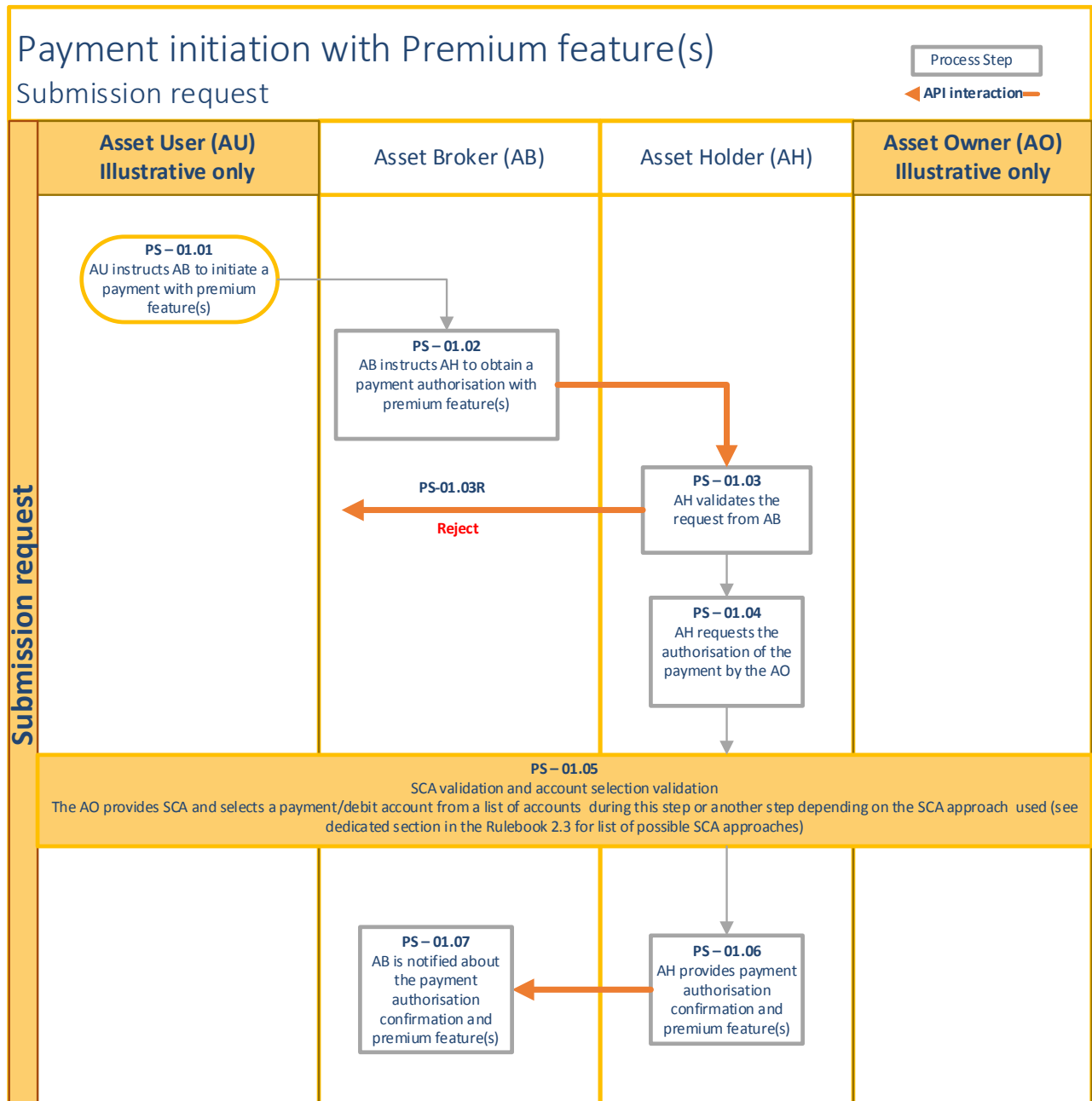
The following four levels can be distinguished:

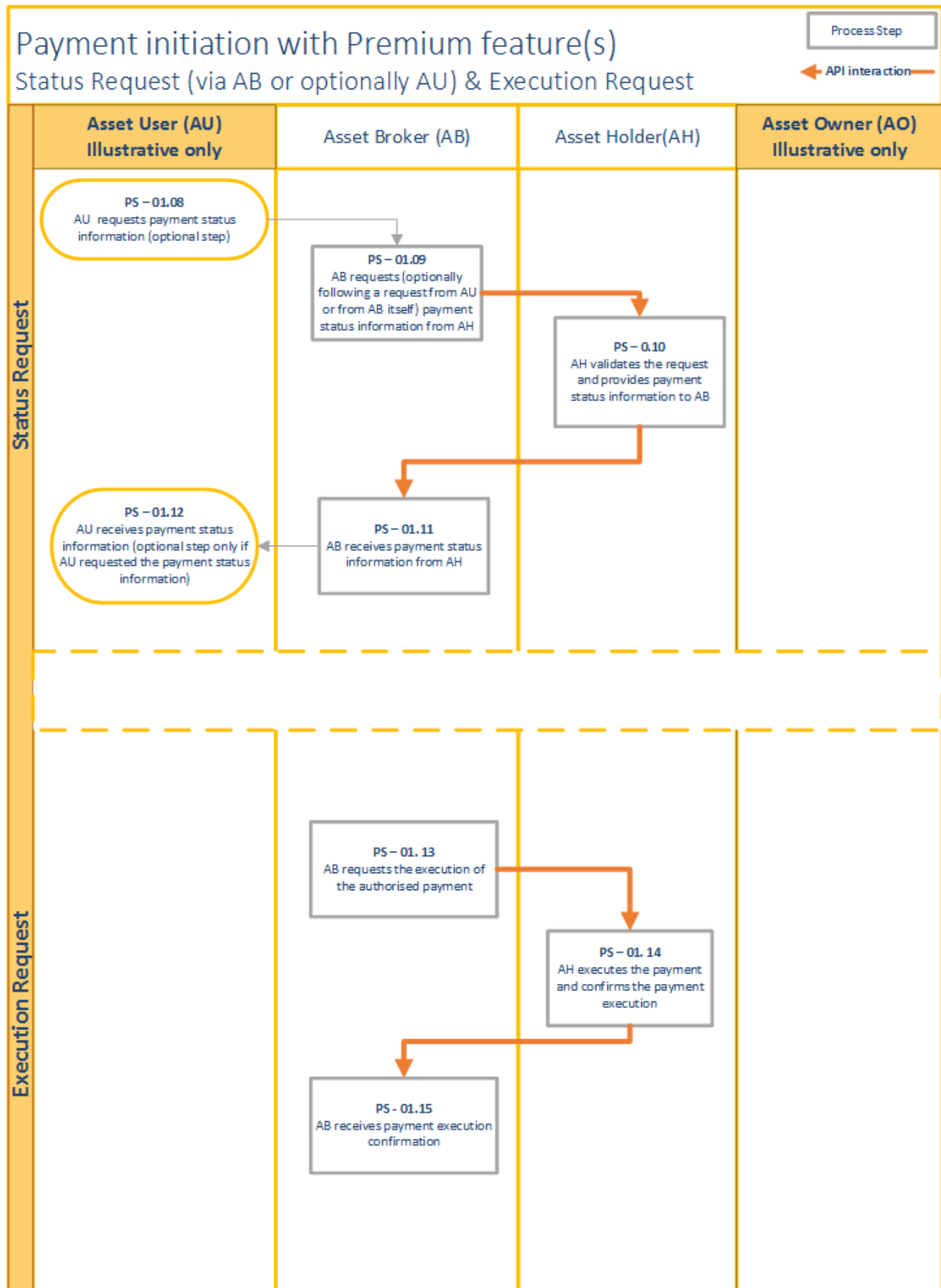
- **Submission request (from Asset Broker to Asset Holder):** this workflow allows the Asset Broker to submit a transactional asset request to the Asset Holder. The latter responds either through accepting or rejecting the request. This workflow will be triggered just once.
- **Status request (from Asset Broker to Asset Holder):** the Asset Broker will use this workflow for retrieving the status of the request it sent to the Asset Holder. The latter may also spontaneously push this status to the Asset Broker. This workflow may be executed several times.
- **Execution request (from Asset Broker to Asset Holder):** this workflow will indicate to the Asset Holder that the Asset Broker completed all the checks and confirms the execution of the request. Depending on the transactional asset, this workflow may be triggered once or several times.
- **Cancellation request (from Asset Broker to Asset Holder):** the Asset Broker may need to cancel all or part of the request it sent to the Asset Holder, for instance in case of fraud detection or commercial decision made by the Asset Owner and the Asset User. In the latter case, such decision can happen only before the Asset User received the payment. This workflow should only be triggered once.

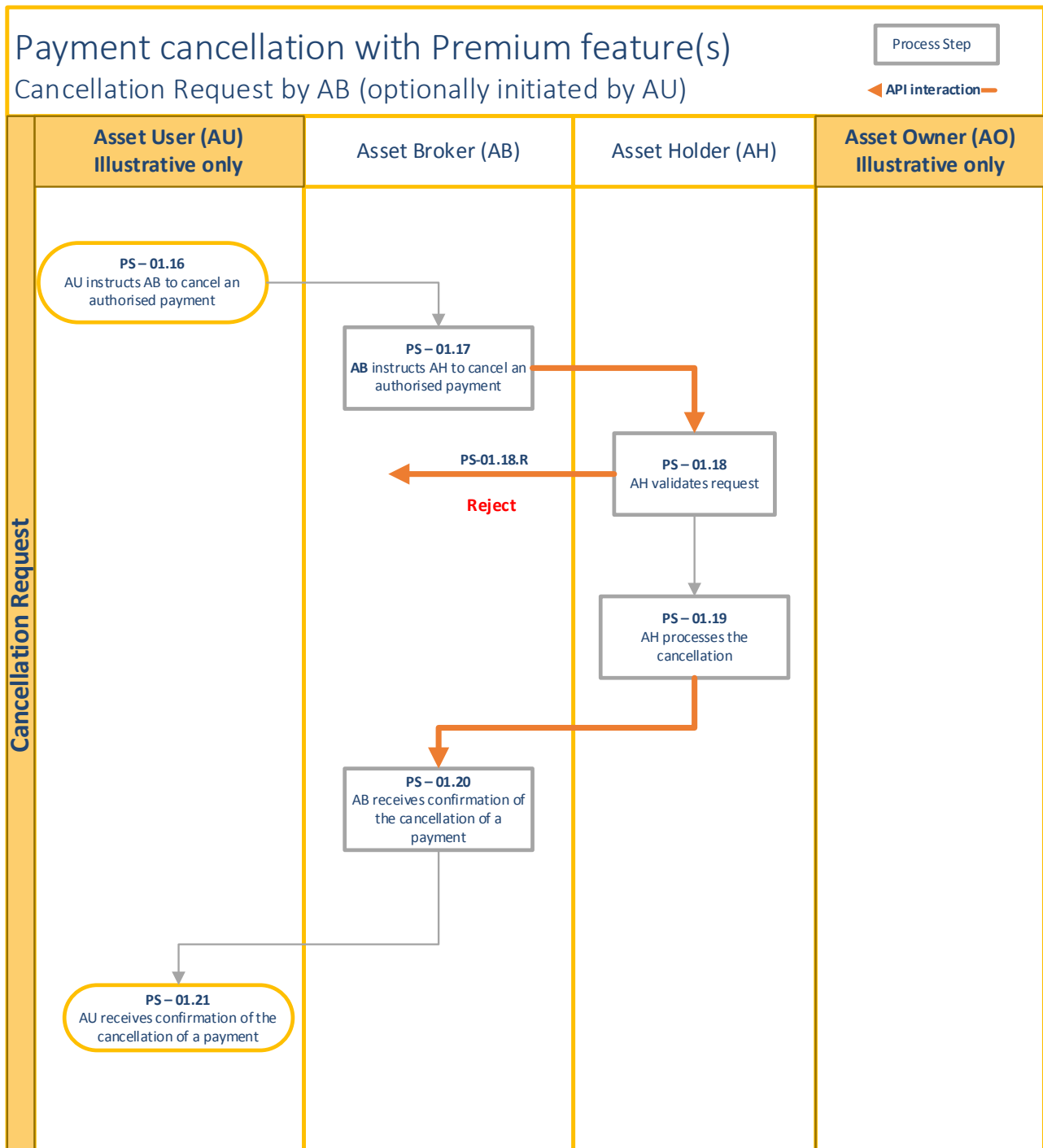


The different transactional assets are described under section 'Core requirements / Service Endpoints' and include for example one-off payments, future dated payments and recurring payments.

Note: The authorisation process step in the below flowchart is optional for Refunds.







Process steps description:

Step/function	Label	Description
Submission request (from Asset Broker to Asset Holder)		
PS-01.00	Initial commercial transaction (outside the Scheme's	After the initial commercial transaction, the Asset Owner (Payer) selects to pay with an account-to-account payment.



	scope, for illustrative purposes only)	
PS-01.01	Payment initiation instruction by AU (outside the Scheme's scope, for illustrative purposes only)	<ol style="list-style-type: none"> 1. The Asset User (Payee, typically a merchant) instructs the Asset Broker to initiate a payment with premium feature(s). 2. The Asset Broker presents a screen to the Asset Owner with: <ol style="list-style-type: none"> 2.1. Payment details (amount, merchant name, etc.). 2.2. Asset Holder selection. 2.3. User ID entry, conditional to the Asset Holder requirements. 2.4. A link to privacy policy (with General Data Protection Regulation (GDPR) required permissions to obtain the required consent). 2.5. Note: for 2.2. and 2.3. the Asset Broker would use an Asset Holder directory service associated with the Scheme. 3. The Asset Owner selects the Asset Holder and provides the user ID (if required by the Asset Holder).
PS-01.02	Payment initiation instruction by AB	<p>The Asset Broker starts the payment initiation process with the Asset Holder:</p> <ul style="list-style-type: none"> - With payment data. - Provides user ID conditionally. - Indicates requested premium feature(s).
PS-01.03	Validation	The Asset Holder validates the request from the Asset Broker.
PS-01.03R	Rejection	If the validation is unsuccessful, the Asset Holder rejects the request to the Asset Broker.
PS-01.04	Authorisation request	<p>After successfully validating the request from the Asset Broker, the Asset Holder invites the Asset Owner to authenticate itself and to authorise the payment.</p> <p>Strong Customer Authentication (SCA) is only requested if necessary (SCA exceptions need to be defined elsewhere).</p>
PS-01.05	SCA	<p>As part of the SCA process, the Asset Owner may select its (preferred) payment account at the Asset Holder, possibly from a list of accounts (including balances). The account selection process will depend on the SCA method (see section 2.3 SCA approaches).</p> <p>For redirect and decoupled SCA: It allows the Asset Owner if applicable to i) select an account from a list of eligible payment accounts or ii) overwrite a preferred account and check the corresponding balance and currency information (details needs to be defined elsewhere) if applicable (note:</p>



		this is not applicable for the embedded or delegated SCA method)
PS-01.06	Authorisation	Following a successful SCA, the Asset Holder provides a payment authorisation confirmation to the Asset Broker. In addition, the Asset Holder requests final confirmation from the Asset Broker within a timeout period. The Asset Owner is redirected back to the Asset User's app if applicable.
PS-01.07	Receipt notification	The Asset Broker is notified by the Asset Holder about the result of the initiation process, and of the result of the requested Premium feature(s) (OK NOK).
Status Request (from Asset Broker to Asset Holder)		
PS-01.08	Status request by AU (outside the Scheme's scope, for illustrative purposes only)	The Asset User can optionally request from the Asset Broker payment status information in relation to a payment.
PS-01.09	Status request by AB	Following a request by the Asset User, or as a direct request from the Asset Broker itself, the Asset Holder is asked to provide payment status information.
PS-01.10	Validation	The Asset Holder validates the request and provides payment status information to the Asset Broker.
PS-01.11	Receipt status	The Asset Broker receives from the Asset Holder the requested payment status information
PS-01.12	Forward status (outside the Scheme's scope, for illustrative purposes only)	The Asset Broker optionally forwards the received payment status information to the Asset User (if the request was initiated by the Asset User).
Execution request (from Asset Broker to Asset Holder)		
PS-01.13	Execution request	The Asset Broker requests from the Asset Holder the execution of the authorised payment.
PS-01.14	Execution (outside the Scheme's scope, for illustrative purposes only).	The Asset Holder executes the payment and confirms the payment execution to the Asset Broker. If there is no embargo or other regulatory requirements in between, the payment is executed.



PS-01.15	Confirmation of execution	The Asset Broker receives from the Asset Holder the payment execution confirmation. Distinction to be made between a batch driven scheme versus instant scheme.
Cancellation request (from Asset Broker to Asset Holder) (optionally initiated by the AU)		
PS-01.16	Cancellation initiation (outside the Scheme's scope, for illustrative purposes only).	The Asset User instructs the Asset Broker to cancel an authorised payment not yet received.
PS-01.17	Cancellation request	The Asset Broker requests from the Asset Holder the cancellation of an authorised payment not yet received.
PS-01.18	Validation	The Asset Holder checks if the cancellation is still possible.
PS-01.18R	Rejection	The Asset Holder rejects the cancellation request if the cancellation is not possible anymore.
PS-01.19	Cancellation	Following a successful validation, the Asset Holder processes the cancellation and updates the payment request status towards the Asset Broker.
PS-01.20	Confirmation cancellation to AB	The Asset Broker receives the confirmation of the cancellation of the payment.
PS-01.21	Confirmation cancellation to AU (outside the Scheme's scope, for illustrative purposes only).	The Asset User receives from the Asset Broker the confirmation of the cancellation of the payment.

2.1.2 Core requirements / Service Endpoints

The following core business Datasets have been identified:

- DS-01 One-off payment initiation Dataset
- DS-02 Status information request related to DS-01 Dataset
- DS-02-R Status information response related to DS-02 Dataset
- DS-03 Execution request related to DS-01 Dataset
- DS-04 Cancellation request related to DS-01 Dataset
- DS-05 Future dated payment warehoused with defined execution date Dataset



- DS-06 Payment status information request related to DS-05 Dataset
- DS-06-R Payment status information response related to DS-06 Dataset
- DS-07 Execution request related to DS-05 Dataset
- DS-08 Cancellation request related to DS-05 Dataset
- DS-09 Dynamic future dated payments Dataset
- DS-10 Payment status information request related to DS-09 Dataset
- DS-10-R Payment status information response related to DS-10 Dataset
- DS-11 Execution request related to DS-09 Dataset
- DS-12 Cancellation request related to DS-09 Dataset
- DS-13 Recurring payment warehoused with same amount Dataset
- DS-14 Payment status information request related to DS-13 Dataset
- DS-14-R Payment status information response related to DS-14 Dataset
- DS-15 Execution request related to DS-13 Dataset
- DS-16 Cancellation request related to DS-13 Dataset
- DS-17 Dynamic recurring payments Dataset
- DS-18 Payment status information request related to DS-17 Dataset
- DS-18-R Payment status information response related to DS-18 Dataset
- DS-19 Execution request related to DS-17 Dataset
- DS-20 Cancellation request related to DS-17 Dataset
- DS-21 Payment initiation to multiple counterparties Dataset
- DS-22 Status information request related to DS-21 Dataset
- DS-22-R Status information response related to DS-22 Dataset
- DS-23 Execution request related to DS-21 Dataset
- DS-24 Cancellation request related to DS-21 Dataset
- DS-25 Refund payment initiation Dataset
- DS-26 Status information request related to DS-25 Dataset
- DS-26-R Status information response related to DS-26 Dataset
- DS-27 Execution request related to DS-25 Dataset
- DS-28 Request Cancellation request related to DS-25 Dataset

2.1.2.1 One-off payments

A one-off payment for a known amount to be executed according to the rules of the payment scheme used, where the Asset Owner (Payer) selects or overwrites a default payment account (if applicable) preferably before an SCA is requested. See section 2.1.2.4 for one-off payment to multiple counterparties.



2.1.2.1.1 Core business Datasets

2.1.2.1.1.1 DS-01 One-off payment initiation Dataset

Identification:	DS-01
Name:	One-off payment initiation Dataset
Description:	<p>This Dataset describes the minimum API attribute requirements related to the request from the Asset Broker to the Asset Holder to initiate a one-off payment.</p> <p>Specific Datasets are described below in section 2.1.3 for the related Premium features.</p>
Attributes contained	<ul style="list-style-type: none"> • AT-S012 Creation date/time (O)
	<ul style="list-style-type: none"> • AT-P004 Identification code of the Payer (O) • AT-P001 Name of the Payer (O) • AT-P005 Address of the payer (O)
	<ul style="list-style-type: none"> • AT-D007 Preferred IBAN of the Payer (O) • AT-D004 Currency of the Payer's account (O)
	<ul style="list-style-type: none"> • AT- D002 BIC code of the Payer's PSP(O)
	<ul style="list-style-type: none"> • AT-P007 Identification code of the final Payer (O) • AT-P011 Name of the final Payer (O) • AT-P012 Address of the final Payer (O)
	<ul style="list-style-type: none"> • AT-E005 Payee's identification code (O) • AT-E001 Name of the Payee (M) • AT-E002 Trade name of the Payee (O) • AT-E003 Address of the payee (O)
	<ul style="list-style-type: none"> • AT-C001 IBAN of the Payee (M) • AT-C004 Currency of the Payee's account (O)
	<ul style="list-style-type: none"> • AT-C002 BIC code of the Payee's PSP (O)
	<ul style="list-style-type: none"> • AT-E010 Identification code of the final Payee (O) • AT-E007 Name of the final Payee (O) • AT-E009 Address of the final Payee (O) • AT-E011 Trade name of the final Payee (O)
	<ul style="list-style-type: none"> • AT-S002 End-to-end ID provided by the Payee (O) • AT-A001 Instruction ID provided by the Asset Broker (O)
	<ul style="list-style-type: none"> • AT-T007 Purpose of the transaction (O) • AT-T008 Category purpose of the transaction (O)
	<ul style="list-style-type: none"> • AT-T002 Amount (M) • AT-T004 Currency (M)
	<ul style="list-style-type: none"> • AT-S003 Payment instrument type (M)



Identification:	DS-01
Name:	One-off payment initiation Dataset
	<ul style="list-style-type: none"> AT-A002 Remittance Information provided by the Asset Broker (O)
Rules applied:	The Asset Broker could use the Debtor account information to come up with a risk scoring for the specific transaction. The Asset Broker only uses it for this purpose.
Remarks	

In its response to DS-01, the Asset Holder can either:

- Process an early technical rejection.
- Confirm that the one-off payment request can be executed.
- Reject the one-off payment request (e.g. due to lack of funds on the account).

2.1.2.1.1.2 DS-02 Status information request related to DS-01 Dataset

Identification:	DS-02
Name:	Status information request related to DS-01
Description:	This Dataset describes the minimum API attribute requirements related to a request from the Asset Broker to the Asset Holder to receive payment status information related to DS-01.
Attributes contained	<ul style="list-style-type: none"> AT-A010 Reference of the payment initiation request (API resource ID) (M)
Rules applied:	
Remarks	

2.1.2.1.1.3 DS-02-R Status information response related to DS-02 Dataset

In its response to DS-02, the Asset Holder will respond with the following Dataset:

Identification:	DS-02-R
Name:	Status information response related to DS-01
Description:	This Dataset describes the minimum API attribute requirements related to the response to a request from the Asset Broker to the Asset Holder to receive payment status information related to DS-02.
Attributes contained globally	<ul style="list-style-type: none"> AT-A010 Reference of the payment initiation request (API resource ID) (M) AT-A011 Global status of the payment (M) AT-R004 Reason code in case of payment functional rejection (O) AT-T016 Reference of the transaction (API resource ID) (M) AT-T017 Applied Execution Date/time (O)



Identification:	DS-02-R
Name:	Status information response related to DS-01
Technical characteristics	
Rules applied:	
Remarks	

2.1.2.1.1.4 DS-03 Execution request related to DS-01 Dataset

Identification:	DS-03
Name:	Payment execution request related to DS-01
Description:	This Dataset describes the minimum API attribute requirements related to a confirmation of execution request sent by the Asset Broker to the Asset Holder.
Attributes contained	<ul style="list-style-type: none"> AT-A010 Reference of the payment initiation request (API resource ID) (M)
Rules applied:	
Remarks	

2.1.2.1.1.5 DS-04 Cancellation request related to DS-01 Dataset

Identification:	DS-04
Name:	Payment cancellation request related to DS-01
Description:	This Dataset describes the minimum API attribute requirements related to a cancellation request sent by the Asset Broker to the Asset Holder.
Attributes contained	<ul style="list-style-type: none"> AT-A010 Reference of the payment initiation request (API resource ID) (M)
Rules applied:	
Remarks	

2.1.2.2 Future dated payments

2.1.2.2.1 Future dated payment warehoused with defined execution date

This use case allows the payment initiating parties to initiate payments for a known amount at (a) given date(s) in the future. The transaction is warehoused and released by the Asset Holder at Execution Date. After authorisation by the Asset Owner an initiation is required by the Asset Broker .

As an example, the following possible scenarios can be distinguished (each scenario has a different risk management level) in relation to premium feature payment certainty mechanism (see section 2.1.3.1):

- Future dated payments with a payment certainty mechanism once initiated.
- Future dated payments without a payment certainty mechanism.
- Future dated payments with a payment certainty mechanism at payment authorisation



2.1.2.2.1.1 Core business Datasets

2.1.2.2.1.1.1 DS-05 Future dated payment warehoused with defined execution date Dataset

Identification:	DS-05
Name:	Future dated payment warehoused with defined execution date
Description:	<p>This Dataset describes the minimum API attribute requirements related to the request from the Asset Broker to the Asset Holder to initiate a single transaction future dated payment with defined execution date.</p> <p>The payment is released at due date/time by the Asset Holder.</p> <p>Specific Datasets are described below in section 2.1.3 for the related Premium features.</p>
Attributes contained globally	<ul style="list-style-type: none"> • AT-S012 Creation date/time (O)
	<ul style="list-style-type: none"> • AT-P004 Identification code of the Payer (O) • AT-P001 Name of the Payer (O) • AT-P005 Address of the payer (O)
	<ul style="list-style-type: none"> • AT-D007 Preferred IBAN of the Payer (O) • AT-D004 Currency of the Payer's account (O)
	<ul style="list-style-type: none"> • AT-D002 BIC code of the Payer's PSP (O)
	<ul style="list-style-type: none"> • AT-P007 Identification code of the final Payer (O) • AT-P011 Name of the final Payer (O) • AT-P012 Address of the final Payer (O)
	<ul style="list-style-type: none"> • AT-E005 Payee's identification code(O) • AT-E001 Name of the Payee (M) • AT-E002 Trade Name of the Payee (O) • AT-E004 Address of the payee (O)
	<ul style="list-style-type: none"> • AT-C001 IBAN of the Payee (M) • AT-C004 Currency of the Payee's account (M)
	<ul style="list-style-type: none"> • AT-C002 BIC code of the Payee's PSP (O)
	<ul style="list-style-type: none"> • AT-E010 Identification code of the final Payee (O) • AT-E007 Name of the final Payee (O) • AT-E009 Address of the final Payee (O) • AT-E011 Trade name of the final Payee (O)
	<ul style="list-style-type: none"> • AT-T007 Purpose of the transaction (O) • AT-T008 Category purpose of the transaction (O)
	<ul style="list-style-type: none"> • AT-S003 Payment instrument type (M)
Attributes contained at each	<ul style="list-style-type: none"> • AT-S002 End-to-end ID provided by the Payee (O) • AT-A001 Instruction ID provided by the Asset Broker (O) • AT-T013 Requested Execution Date/Time (M)



Identification:	DS-05
Name:	Future dated payment warehoused with defined execution date
transaction level	<ul style="list-style-type: none"> • AT-T002 Amount (M) • AT-T004 Currency (M) • AT-A002 Remittance Information provided by the Asset Broker (O)
Technical characteristics	
Rules applied:	
Remarks	

In its response to DS-05, the Asset Holder can either:

- Confirm that the future dated payment can be executed (i.e. status OK).
- Inform that the future dated payment cannot be executed (i.e. status NOK).

2.1.2.2.1.1.2 DS-06 Payment status information request related to DS-05 Dataset

Identification:	DS-06
Name:	Payment status information request related to DS-05
Description:	This Dataset describes the minimum API attribute requirements related to a request from the Asset Broker to the Asset Holder to receive payment status information related to DS-05.
Attributes contained	<ul style="list-style-type: none"> • AT-A010 Reference of the payment initiation request API resource ID) (M)
Technical characteristics	
Rules applied:	
Remarks	

2.1.2.2.1.1.3 DS-06-R Payment status information response related to DS-06 Dataset

In its response to DS-06, the Asset Holder will respond with the following Dataset:

Identification:	DS-06-R
Name:	Status information response related to DS-06
Description:	This Dataset describes the minimum API attribute requirements related to the response to a request from the Asset Broker to the Asset Holder to receive payment status information related to DS-02.



Identification:	DS-06-R
Name:	Status information response related to DS-06
Attributes contained globally	<ul style="list-style-type: none"> • AT-A010 Reference of the payment initiation request (API resource ID) (M) • AT-A011 Global status of the payment (M) • AT-R004 Reason code in case of payment functional rejection (O) • AT-T016 Reference of the transaction (API resource ID) (M) • AT-T017 Applied Execution Date/Time (O)
Technical characteristics	
Rules applied:	
Remarks	

2.1.2.2.1.1.4 DS-07 Execution request related to DS-05 Dataset

Identification:	DS-07
Name:	Payment execution request related to DS-05
Description:	This Dataset describes the minimum API attribute requirements related to a confirmation of execution request sent by the Asset Broker to the Asset Holder.
Attributes contained	<ul style="list-style-type: none"> • AT-A010 Reference of the payment initiation request (API resource ID) (M)
Rules applied:	
Remarks	

2.1.2.2.1.1.5 DS-08 Cancellation request related to DS-05 Dataset

Identification:	DS-08
Name:	Payment cancellation request related to DS-05
Description:	This Dataset describes the minimum API attribute requirements related to a cancellation request sent by the Asset Broker to the Asset Holder.
Attributes contained	<ul style="list-style-type: none"> • AT-A010 Reference of the payment initiation request (API resource ID) (M)
Rules applied:	
Remarks	

2.1.2.2.2 Dynamic future dated payments

This use case allows the Asset Broker to initiate payments for a maximum amount through multiple transactions at undefined dates in the future.

Each transaction will be triggered individually by a specific event (e.g., partial shipment of a purchase), through DS-11. Thus, the amount of the transaction will be linked to this event (e.g.,



value of the goods being shipped). Obviously, the total amount of all the initiated transactions must respect the maximum amount agreed by the Asset Owner.

If the maximum amount cannot be consumed (e.g., unavailability of some goods), the cancellation request will apply as a release of the residual amount.

Dynamic future dated payments are subject to an initial agreement between the Payer and Payee.

Note: For each of the payments triggered by the Asset Broker, new Remittance or end-to-end reference information can be provided.

2.1.2.2.2.1 Core business Datasets

2.1.2.2.2.1.1 DS-09 Dynamic future dated payments Dataset

Identification:	DS-09
Name:	Dynamic future dated payments
Description:	This Dataset describes the minimum API attribute requirements related to the request from the Asset Broker to the Asset Holder to initiate dynamic future dated payments. Specific Datasets are described below in section 2.1.3 for the related Premium features.
Attributes contained globally	<ul style="list-style-type: none"> • AT-S012 Creation date/time (O)
	<ul style="list-style-type: none"> • AT-P004 Identification code of the Payer (O)
	<ul style="list-style-type: none"> • AT-P001 Name of the Payer (O)
	<ul style="list-style-type: none"> • AT-P005 Address of the payer (O)
	<ul style="list-style-type: none"> • AT-D007 Preferred IBAN of the Payer (O)
	<ul style="list-style-type: none"> • AT-D004 Currency of the Payer's account (O)
	<ul style="list-style-type: none"> • AT-D002 BIC code of the Payer's PSP (O)
	<ul style="list-style-type: none"> • AT-P007 Identification code of the final Payer (O)
	<ul style="list-style-type: none"> • AT-P011 Name of the final Payer (O)
	<ul style="list-style-type: none"> • AT-P012 Address of the final Payer (O)
	<ul style="list-style-type: none"> • AT-E005 Payee's identification code (O)
	<ul style="list-style-type: none"> • AT-E001 Name of the Payee (M)
	<ul style="list-style-type: none"> • AT-E002 Trade Name of the Payee (O)
	<ul style="list-style-type: none"> • AT-E004 Address of the payee (O)
	<ul style="list-style-type: none"> • AT-C001 IBAN of the Payee (M)
	<ul style="list-style-type: none"> • AT-C004 Currency of the Payee's account (M)
	<ul style="list-style-type: none"> • AT-C002 BIC code of the Payee's PSP (O)
	<ul style="list-style-type: none"> • AT-E010 Identification code of the final Payee (O)
	<ul style="list-style-type: none"> • AT-E007 Name of the final Payee (O)
	<ul style="list-style-type: none"> • AT-E009 Address of the final Payee (O)
	<ul style="list-style-type: none"> • AT-E011 Trade name of the final Payee (O)
	<ul style="list-style-type: none"> • AT-T007 Purpose of the transaction (O)
	<ul style="list-style-type: none"> • AT-T008 Category purpose of the transaction (O)



Identification:	DS-09
Name:	Dynamic future dated payments
	<ul style="list-style-type: none"> • AT- S003 Payment instrument type (M) • AT-A003 Maximum amount of the payment (M) • AT-T004 Currency (M) • AT- S005 Expiry Date of the authorisation (O)
Technical characteristics	
Rules applied:	
Remarks	

In its response to DS-09, the Asset Holder can:

- Either confirm that the dynamic future dated payment can be executed, or
- Inform that the dynamic future dated payment cannot be executed.

2.1.2.2.1.2 DS-10 Payment status information request related to DS-09 Dataset

Identification:	DS-10
Name:	Payment status information request related to DS-09
Description:	This Dataset describes the minimum API attribute requirements related to a request from the Asset Broker to the Asset Holder to receive payment status information related to DS-09.
Attributes contained	<ul style="list-style-type: none"> • AT-A010 Reference of the payment initiation request (API resource ID) (M)
Technical characteristics	Some API may implement the provision of the status through a Push mechanism.
Rules applied:	
Remarks	

2.1.2.2.1.3 DS-10-R Payment status information response related to DS-10 Dataset

In its response to DS-10, the Asset Holder will respond with the following Dataset:

Identification:	DS-10-R
Name:	Payment status information response related to DS-10
Description:	This Dataset describes the minimum API attribute requirements related to a response to a request from the Asset Broker to the Asset Holder to receive payment status information related to DS-10.



Identification:	DS-10-R
Name:	Payment status information response related to DS-10
Attributes contained globally	<ul style="list-style-type: none"> • AT-A010 Reference of the payment initiation request (API resource ID) (M) • AT- A011 Global status of the payment (M) • AT-R004 Reason code in case of payment functional rejection (O) • AT-T016 Reference of the transaction (API resource ID) (M) • AT-A012 Status of the transaction (M) • AT-R008 Reason code in case of transaction functional rejection (O) • AT-A013 Remaining authorised amount (M) • AT-T017 Applied Execution Date/Time (O)
Technical characteristics	
Rules applied:	
Remarks	

2.1.2.2.1.4 DS-11 Execution request related to DS-09 Dataset

Identification:	DS-11
Name:	Payment execution request related to DS-09
Description:	This Dataset describes the minimum API attribute requirements related to the execution request of a dynamic transaction whose characteristics are sent by the Asset Broker to the Asset Holder.
Attributes contained	<ul style="list-style-type: none"> • AT-A010 Reference of the payment initiation request (API resource Id) (M) • AT-S002 End-to-end ID provided by the Payee (O) • AT-A001 Instruction ID provided by the Asset Broker (O) • AT-A002 Remittance Information provided by the Asset Broker (O) • AT-T002 Amount (M) • AT-T004 Currency (M)
Rules applied:	
Remarks	The execution must be done for each payment transaction under the limit of the agreed maximum amount of the payment.



2.1.2.2.1.5 DS-12 Cancellation request related to DS-09 Dataset

Identification:	DS-12
Name:	Payment cancellation request related to DS-09
Description:	<p>This Dataset describes the minimum API attribute requirements related to a cancellation request sent by the Asset Broker to the Asset Holder.</p> <p>This cancellation might apply:</p> <ul style="list-style-type: none"> • Either globally, when no transaction is initiated. • Or eventually, after the initiation of some transactions, in the case the maximum amount of the payment could not be reached. The residual amount will be considered as released, especially in the context of a payment certainty mechanism. <p>The cancellation of a dynamic future dated payment whose maximum amount has been reached is useless and should not be processed.</p>
Attributes contained	<ul style="list-style-type: none"> • AT-A010 Reference of the payment initiation request (API resource ID) (M)
Rules applied:	
Remarks	

2.1.2.3 Recurring payments

2.1.2.3.1 Recurring payments warehoused with same/fixed amount

An Asset Owner subscribes for a service or good which will be paid on a regular basis (e.g. streaming platform, magazine subscription). This case allows the Asset Broker to initiate in one request a series of recurring payments. This series may have an ending date, or the end may be left open.

2.1.2.3.1.1 Core business Datasets

2.1.2.3.1.1.1 DS-13 Recurring payments warehoused with same amount Dataset

Identification:	DS-13
Name:	Recurring payments, warehoused with same amount
Description:	<p>This Dataset describes the minimum API attribute requirements related to the request from the Asset Broker to the Asset Holder to initiate recurring payments with same amount.</p> <p>Specific Datasets are described below in section 2.1.3 for the related Premium features.</p>
Attributes contained	<ul style="list-style-type: none"> • AT-S012 Creation date/time (O)
	<ul style="list-style-type: none"> • AT-P004 Identification code of the Payer (O)
	<ul style="list-style-type: none"> • AT-P001 Name of the Payer (O)
	<ul style="list-style-type: none"> • AT-P005 Address of the payer (O)
	<ul style="list-style-type: none"> • AT-D007 Preferred IBAN of the Payer (O) • AT-D004 Currency of the Payer's account (O)



Identification:	DS-13
Name:	Recurring payments, warehoused with same amount
	<ul style="list-style-type: none"> • AT-D002 BIC code of the Payer's PSP (O)
	<ul style="list-style-type: none"> • AT-P007 Identification code of the final Payer (O) • AT-P011 Name of the final Payer (O) • AT-P012 Address of the final Payer (O)
	<ul style="list-style-type: none"> • AT-E005 Payee's identification code (O) • AT-E001 Name of the Payee (M) • AT-E002 Trade Name of the Payee (O) • AT-E004 Address of the payee (O)
	<ul style="list-style-type: none"> • AT-C001 IBAN of the Payee (M) • AT-C004 Currency of the Payee's account (M)
	<ul style="list-style-type: none"> • AT-C002 BIC code of the Payee's PSP (O)
	<ul style="list-style-type: none"> • AT-E010 Identification code of the final Payee (O) • AT-E007 Name of the final Payee (O) • AT-E009 Address of the final Payee (O) • AT-E011 Trade name of the final Payee (O)
	<ul style="list-style-type: none"> • AT-T007 Purpose of the transaction (O) • AT-T008 Category purpose of the transaction (O)
	<ul style="list-style-type: none"> • AT- S003 Payment instrument type (M)
	<ul style="list-style-type: none"> • AT-A008 Start of recurring payment (M) • AT-A009 End of recurring payment (O) • AT-A004 Execution frequency (M) • AT-A005 Amount per period (M) • AT-T004 Currency (M)
Technical characteristics	
Rules applied:	
Remarks	

In its response to DS-13, the Asset Holder can either:

- Confirm that the recurring payment can be executed (i.e. status OK)
- Inform that the recurring payment cannot be executed (i.e. status NOK).



2.1.2.3.1.1.2 DS-14 Payment status information request related to DS-13 Dataset

Identification:	DS-14
Name:	Status information request related to DS-14
Description:	This Dataset describes the minimum API attribute requirements related to a request from the Asset Broker to the Asset Holder to receive payment status information related to DS-13.
Attributes contained	<ul style="list-style-type: none"> AT-A010 Reference of the payment initiation request (API resource ID) (M)
Technical characteristics	
Rules applied:	

2.1.2.3.1.1.3 DS-14-R Payment status information response related to DS-14 Dataset

In its response to DS-14, the Asset Holder will respond with the following Dataset:

Identification:	DS-14-R
Name:	Status information response related to DS-14
Description:	This Dataset describes the minimum API attribute requirements related to the response to a request from the Asset Broker to the Asset Holder to receive payment status information related to DS-13.
Attributes contained	<ul style="list-style-type: none"> AT-A010 Reference of the payment initiation request (API resource ID) (M) AT-A011 Global status of the payment (M) AT-R004 Reason code in case of payment functional rejection (O) AT-T016 Reference of the transaction (API resource ID) (M) AT-A012 Status of the transaction (M) AT-R008 Reason code in case of transaction functional rejection (O) AT-T017 Applied Execution Date/Time (O)
Technical characteristics	
Rules applied:	

2.1.2.3.1.1.4 DS-15 Execution request related to DS-13 Dataset

Identification:	DS-15
Name:	Payment execution request related to DS-13
Description:	This Dataset describes the minimum API attribute requirements related to a confirmation of an execution request sent by the Asset Broker to the Asset Holder.



Identification:	DS-15
Name:	Payment execution request related to DS-13
	Since all the payment conditions are predefined, this step can be executed just once by the Asset Broker. The initiation automation will then be processed by the Asset Holder.
Attributes contained	<ul style="list-style-type: none"> AT-A010 Reference of the payment initiation request (API resource Id) (M)
Rules applied:	
Remarks	

2.1.2.3.1.1.5 DS-16 Cancellation request related to DS-13 Dataset

Identification:	DS-16
Name:	Payment cancellation request related to DS-13
Description:	<p>This Dataset describes the minimum API attribute requirements related to a cancellation request sent by the Asset Broker to the Asset Holder.</p> <p>The cancellation of a recurring payment does not cancel the previously executed transactions. It just stops the recurring payment automation on the Asset Holder's side, avoiding the execution of further transactions.</p>
Attributes contained	<ul style="list-style-type: none"> AT-A010 Reference of the payment initiation request (API resource Id) (M)
Rules applied:	
Remarks	

2.1.2.3.2 Dynamic recurring payments

Dynamic recurring payments can be understood as a set of multiple future dated payments created at the same point in time. With ordering account, start date, frequency, potential end date, period, maximum amount per period and currency, the Asset User defines the dynamic recurring payment. The Asset Broker is flexible regarding the timing and number of payments initiated as long as the total amount of payments released is equal to or less than the amount being authorised for the period.

2.1.2.3.2.1 Core Business Datasets

2.1.2.3.2.1.1 DS-17 Dynamic recurring payments Dataset

Identification:	DS-17
Name:	Dynamic recurring payments
Description:	<p>This Dataset describes the minimum API attribute requirements related to the request from the Asset Broker to the Asset Holder to initiate a dynamic recurring payment with a maximum amount and variable execution dates.</p> <p>Specific Datasets are described below in section 2.1.3 for the related 'premium' features.</p>
	<ul style="list-style-type: none"> AT-S012 Creation date/time (O)



Identification:	DS-17
Name:	Dynamic recurring payments
Attributes contained	<ul style="list-style-type: none"> • AT-P004 Identification code of the Payer (O) • AT-P001 Name of the Payer (O) • AT-P005 Address of the payer (O) • AT-D007 Preferred IBAN of the Payer (O) • AT-D004 Currency of the Payer's account (O) • AT-D002 BIC code of the Payer's PSP (O) • AT-P007 Identification code of the final Payer (O) • AT-P011 Name of the final Payer (O) • AT-P012 Address of the final Payer (O) • AT-E005 Payee's identification code (O) • AT-E001 Name of the Payee (M) • AT-E002 Trade Name of the Payee (O) • AT-E004 Address of the payee (O) • AT-C001 IBAN of the Payee (M) • AT-C004 Currency of the Payee's account (M) • AT-C002 BIC code of the Payee's PSP (O) • AT-E010 Identification code of the final Payee (O) • AT-E007 Name of the final Payee (O) • AT-E009 Address of the final Payee (O) • AT-E011 Trade name of the final Payee (O) • AT-T007 Purpose of the transaction (O) • AT-T008 Category purpose of the transaction (O) • AT-S003 Payment instrument type (M) • AT-A006 Maximum amount per period (M) • AT-A007 Period type for the maximum amount (M) • AT-A008 Start of recurring payment (M) • AT-A009 End of recurring payment (O) • AT-T004 Currency (M)
Technical characteristics	
Rules applied:	
Remarks	



In its response to DS-17, the Asset Holder can either:

- Confirm that the recurring payment can be executed (i.e. status OK)
- Inform that the recurring payment cannot be executed (i.e. status NOK).

2.1.2.3.2.1.2 DS-18 Payment status information request related to DS-17 Dataset

Identification:	DS-18
Name:	Status information request related to DS-17
Description:	This Dataset describes the minimum API attribute requirements related to a request from the Asset Broker to the Asset Holder to receive payment status information related to DS-17.
Attributes contained	<ul style="list-style-type: none"> • AT-A010 Reference of the payment initiation request API resource ID) (M)
Technical characteristics	
Rules applied:	

2.1.2.3.2.1.3 DS-18-R Payment status information response related to DS-18 Dataset

In its response to DS-18, the Asset Holder will respond with the following Dataset:

Identification:	DS-18-R
Name:	Status information request related to DS-18
Description:	This Dataset describes the minimum API attribute requirements related to the response to a request from the Asset Broker to the Asset Holder to receive payment status information related to DS-17.
Attributes contained	<ul style="list-style-type: none"> • AT-A010 Reference of the payment initiation request API resource ID) (M) • AT-A011 Global status of the payment (M) • AT-R004 Reason code in case of payment functional rejection (O) • AT-A012 Status of the transaction (M) • AT-R008 Reason code in case of transaction functional rejection (O) • AT-A014 Left amount for the maximum amount period (O) • AT-T017 Applied Execution Date/Time (O)
Technical characteristics	
Rules applied:	



2.1.2.3.2.1.4 DS-19 Execution request related to DS-17 Dataset

Identification:	DS-19
Name:	Payment execution request related to DS-17
Description:	<p>This Dataset describes the minimum API attribute requirements related to a confirmation of an execution request sent by the Asset Broker to the Asset Holder for each transaction.</p> <p>Since some payment conditions are not predefined, they must be provided by the Asset Broker for each transaction. Thus, the initiation automation is processed by the Asset Broker.</p>
Attributes contained	<ul style="list-style-type: none"> • AT-A010 Reference of the payment initiation request (API resource Id) (M) • AT-S002 End-to-end ID provided by the Payee (O) • AT-A001 Instruction ID provided by the Asset Broker (O) • AT-A002 Remittance Information provided by the Asset Broker (O) • AT-T002 Amount (M) • AT-T004 Currency (M)
Rules applied:	
Remarks	

2.1.2.3.2.1.5 DS-20 Cancellation request related to DS-17 Dataset

Identification:	DS-20
Name:	Payment cancellation request related to DS-17
Description:	<p>This Dataset describes the minimum API attribute requirements related to a cancellation request sent by the Asset Broker to the Asset Holder.</p> <p>The cancellation of a dynamic recurring payment does not cancel the previously executed transactions. It just stops the recurring payment automation on the Asset Holder's side, avoiding the execution of further transactions</p>
Attributes contained	<ul style="list-style-type: none"> • AT-A010 Reference of the payment initiation request (API resource Id) (M)
Rules applied:	
Remarks	

2.1.2.4 Payment to multiple counterparties

This use case describes a scenario whereby several payments to multiple counterparties are effectuated via one single transaction / SCA. For example, after completing the checkout in a marketplace, the user will validate one SCA linked to several payments which are sent directly to multiple receivers.



2.1.2.4.1 Core business Datasets

2.1.2.4.1.1 DS-21 Payment initiation to multiple counterparties Dataset

Identification:	DS-21
Name:	Payment initiation to multiple counterparties
Description:	<p>This Dataset describes the minimum API attribute requirements related to the request from the Asset Broker to the Asset Holder to initiate a payment to multiple counterparties.</p> <p>Specific Datasets are described below in section 2.1.3 for the related Premium features.</p>
Attributes contained	<ul style="list-style-type: none"> • AT-S012 Creation date/time (O)
	<ul style="list-style-type: none"> • AT-P004 Identification code of the Payer (O) • AT-P001 Name of the Payer (O) • AT-P005 Address of the payer (O)
	<ul style="list-style-type: none"> • AT-D007 Preferred IBAN of the Payer (O) • AT-D004 Currency of the Payer's account (O)
	<ul style="list-style-type: none"> • AT-D002 BIC code of the Payer's PSP (O)
	<ul style="list-style-type: none"> • AT-P007 Identification code of the final Payer (O) • AT-P011 Name of the final Payer (O) • AT-P012 Address of the final Payer (O)
	<ul style="list-style-type: none"> • AT-E005 Payee's identification code (O) • AT-E001 Name of the Payee (M) • AT-E002 Trade Name of the Payee (O) • AT-E004 Address of the payee (O)
	<ul style="list-style-type: none"> • AT-C001 IBAN of the Payee (M) • AT-C004 Currency of the Payee's account (O)
	<ul style="list-style-type: none"> • AT-C002 BIC code of the Payee's PSP (O)
	<ul style="list-style-type: none"> • AT-E010 Identification code of the final Payee (O) • AT-E007 Name of the final Payee (O) • AT-E009 Address of the final Payee (O) • AT-E011 Trade name of the final Payee (O)
	<ul style="list-style-type: none"> • AT-S002 End-to-end ID provided by the Payee (O) • AT-A001 Instruction ID provided by the Asset Broker (O)
	<ul style="list-style-type: none"> • AT-T007 Purpose of the transaction (O) • AT-T008 Category purpose of the transaction (O)
	<ul style="list-style-type: none"> • AT-T002 Amount (M) • AT-T004 Currency (M)
	<ul style="list-style-type: none"> • AT-S003 Payment instrument type (M)



Identification:	DS-21
Name:	Payment initiation to multiple counterparties
	<ul style="list-style-type: none"> AT-A002 Remittance Information provided by the Asset Broker (O)
Rules applied:	<p>The Asset Broker could use the debtor account information to come up with a risk scoring for the specific transaction. The Asset Broker only uses it for this purpose.</p> <p>There will be multiple Payee's (name/address/ID/Account) and multiple amounts.</p>
Remarks	

In its response to DS-21, the Asset Holder can either:

- Process an early technical rejection.
- Confirm that the payment to multiple counterparties request can be executed.
- Reject the payment request to multiple counterparties (e.g. due to lack of funds on the account).

2.1.2.4.1.2 DS-22 Status information request related to DS-21 Dataset

Identification:	DS-22
Name:	Status information request related to DS-21
Description:	This Dataset describes the minimum API attribute requirements related to a request from the Asset Broker to the Asset Holder to receive payment status information related to DS-21.
Attributes contained	<ul style="list-style-type: none"> AT-A010 Reference of the payment initiation request (API resource ID) (M)
Rules applied:	
Remarks	

2.1.2.4.1.3 DS-22-R Status information response related to DS-22 Dataset

In its response to DS-22, the Asset Holder will respond with the following Dataset:

Identification:	DS-22-R
Name:	Status information response related to DS-22
Description:	This Dataset describes the minimum API attribute requirements related to the response to a request from the Asset Broker to the Asset Holder to receive payment status information related to DS-22.



Identification:	DS-22-R
Name:	Status information response related to DS-22
Attributes contained globally	<ul style="list-style-type: none"> • AT-A010 Reference of the payment initiation request (API resource ID) (M) • AT-A011 Global status of the payment (M) • AT-R004 Reason code in case of payment functional rejection (O) • AT-T016 Reference of the transaction (API resource ID) (M) • AT-A012 Status of the transaction (M) • AT-R008 Reason code in case of transaction functional rejection (O) • AT-T017 Applied Execution Date/Time (O)
Technical characteristics	
Rules applied:	
Remarks	

2.1.2.4.1.4 DS-23 Execution request related to DS-21 Dataset

Identification:	DS-23
Name:	Payment execution request related to DS-21
Description:	This Dataset describes the minimum API attribute requirements related to a confirmation of an execution request sent by the Asset Broker to the Asset Holder.
Attributes contained	<ul style="list-style-type: none"> • AT-A010 Reference of the payment initiation request (API resource Id) (M)
Rules applied:	
Remarks	

2.1.2.4.1.5 DS-24 Cancellation request related to DS-21 Dataset

Identification:	DS-24
Name:	Payment cancellation request related to DS-21
Description:	This Dataset describes the minimum API attribute requirements related to a cancellation request sent by the Asset Broker Asset Holder.
Attributes contained	<ul style="list-style-type: none"> • AT-A010 Reference of the payment initiation request (API resource Id) (M)
Rules applied:	
Remarks	



2.1.2.5 PFM automated transfers

This use case describes a scenario whereby a user can define and create automatic credit transfers with their Personal Finance Management (PFM) app, for example to transfer a month-end surplus from their payment account to their savings account, or to top-up their payment account before it reaches a negative balance.

The Asset Broker (PFM app) will initiate via an API request a credit transfer from a payment account to a savings account.

This is a special use case of a dynamic recurring payment (see section 2.1.2.3.2) whereby i) transfers can only be done to accounts held by the same Asset User with the same Asset Holder and ii) those would not require SCA.

2.1.2.6 Refunds

This use case describes the capacity to process a total or partial refund originally requested by the Customer or merchant, but always under the ultimate control of the merchant.

The refund of an already received payment will be initiated by the Asset User (e.g. the merchant) towards the Asset Broker, who in turn will trigger either a cancellation request either towards the Asset Holder of the Asset Owner in case the payment is not released or towards the Asset Holder of the Asset User (in this case the Asset Holder of the merchant) in case the payment was already released. The latter is the scope of the refunds service

Refunds are executed by the Asset Holder of the Asset User, who would need to be a SPAA Scheme Participant. In the refund request the Asset Broker needs to provide the unique reference of the initial payment. This unique reference should allow the reconciliation and retrieval of the initial transaction, thus enabling the identification of the initial payer's account, the maximum amount that can be refunded and the date at which the payment was received.

Multiple partial refund payments in response to one payment received are to be supported. Validation is required by the Asset Holder of the Asset User whether the (total) amount requested for refund is less or equal than the initially received amount. The refund may be directed to the initial ordering account or to any other account being designated by the Asset User.

For refunds, SCA should be an optional feature for situations where the Asset Holders of the Asset User and of the Asset Owner are Scheme Participants. To benefit of such an optional feature, it is a pre-requisite that the exemption of Article 17 of the RTS on secure corporate payment processes and protocols is implemented and duly maintained, in accordance with the relevant requirements of the applicable competent authorities. The commercial risk of payments being initiated without an SCA would be borne by the Asset Broker and/or the Asset User.

Note: Cancellations are already an existing functionality described in the existing transactional assets and hence not in scope for refunds.

2.1.2.6.1 Business Core Datasets

2.1.2.6.1.1 DS-25 Refund payment initiation Dataset

Identification:	DS-25
Name:	Refund payment initiation
Description:	<p>This Dataset describes the minimum API attribute requirements related to the request from the Asset Broker to the Asset Holder to initiate a refund payment.</p> <p>Note: No Premium features other than SCA exemptions, which is inherent, are related to this transactional asset.</p>



Identification:	DS-25
Name:	Refund payment initiation
Attributes contained	<ul style="list-style-type: none"> • AT-S012 Creation date/time (O) • AT-P004 Identification code of the Payer (O) • AT-P001 Name of the Payer (O) • AT-P005 Address of the payer (O) • AT-P002 Trade name of the Payer • AT D007 Preferred IBAN of the Payer (O) • AT-D004 Currency of the Payer's account (O) • AT-D002 BIC code of the Payer's PSP (O) • AT-P007 Identification code of the final Payer (O) • AT-P011 Name of the final Payer (O) • AT-P012 Address of the final Payer (O) • AT-E005 Payee's identification code(O) • AT-E001 Name of the Payee (M) • AT-E004 Address of the Payee (O) • AT- C001 IBAN of the Payee (M) • AT-C004 Currency of the Payee's account (O) • AT-C002 BIC code of the Payee's PSP (O) • AT-E010 Identification code of the final Payee (O) • AT-E007 Name of the final Payee (O) • AT-E009 Address of the final Payee (O) • AT-E011 Trade name of the final Payee (O) • AT-S002 End-to-end ID provided by the Payee (O) • AT-A001 Instruction ID provided by the Asset Broker (O) • AT-T007 Purpose of the transaction (O) • AT-T008 Category purpose of the transaction (O) • AT-T002 Amount (M) • AT-T004 Currency (M) • AT-S003 Payment instrument type (M) • AT-A002 Remittance Information provided by the Asset Broker (M) including the initial Unique Reference of the Initial Payment
Rules applied:	<p>The validation of the amount requested for a refund: validation is required by the Asset Holder of the Asset User on whether the (total) amount requested for refund is less or equal than the initially received amount.</p> <p>For refunds, SCA should be an optional feature for situations where the Asset Holders of the Asset User and of the Asset Owner Payee is a Scheme Participant. To benefit of such optional feature, it is a pre-requisite that the</p>



Identification:	DS-25
Name:	Refund payment initiation
	exemption of Article 17 of the RTS on secure corporate payment processes and protocols is implemented and duly maintained, in accordance with the relevant requirements of the applicable competent authorities.
Remarks	The refund may be directed to the initial ordering account or to any other account being designated by the Asset User.

2.1.2.6.1.2 DS-26 Status information request related to DS-25 Dataset

Identification:	DS-26
Name:	Status information request related to DS-25
Description:	This Dataset describes the minimum API attribute requirements related to a request from the Asset Broker to the Asset Holder to receive payment status information related to DS-21.
Attributes contained	<ul style="list-style-type: none"> AT-A010 Reference of the payment initiation request (API resource ID) (M)
Rules applied:	
Remarks	

2.1.2.6.1.3 DS-26-R Status information response related to DS-26 Dataset

In its response to DS-26, the Asset Holder will respond with the following Dataset:

Identification:	DS-26-R
Name:	Status information response related to DS-26
Description:	This Dataset describes the minimum API attribute requirements related to the response to a request from the Asset Broker to the Asset Holder to receive payment status information related to DS-25.
Attributes contained globally	<ul style="list-style-type: none"> AT-A010 Reference of the payment initiation request (API resource ID) (M) AT-A011 Global status of the payment (M) AT-R004 Reason code in case of payment functional rejection (O) AT-T016 Reference of the transaction (API resource ID) (M) AT-A012 Status of the transaction (M) AT-R008 Reason code in case of transaction functional rejection (O) AT-A013 Remaining authorised amount (M)
Technical characteristics	
Rules applied:	
Remarks	



2.1.2.6.1.4 DS-27 Execution request related to DS-25 Dataset

Identification:	DS-27
Name:	Payment execution request related to DS-25
Description:	This Dataset describes the minimum API attribute requirements related to a confirmation of an execution request sent by the Asset Broker to the Asset Holder.
Attributes contained	<ul style="list-style-type: none"> AT-A010 Reference of the payment initiation request (API resource Id) (M)
Rules applied:	
Remarks	

2.1.2.6.1.5 DS-28 Cancellation request related to DS-25 Dataset

Identification:	DS-28
Name:	Payment cancellation request related to DS-25
Description:	This Dataset describes the minimum API attribute requirements related to a cancellation request sent by the Asset Broker to the Asset Holder.
Attributes contained	<ul style="list-style-type: none"> AT-A010 Reference of the payment initiation request (API resource Id) (M)
Rules applied:	
Remarks	

2.1.3 Premium features Datasets

This section lists the Datasets related to Premium features:

- DS-P01 Payment certainty mechanism request Dataset
- DS-P02 Request for supporting account information Dataset
- DS-P02-R Response to the request for supporting account information Dataset
- DS-P03 SCA approach preferences Dataset
- DS-P04 Request to not apply SCA exemption Dataset
- DS-P05 Account replacement during Authentication Dataset

In addition, there is also an open topic included i.e. DS-P06 Mechanism to request a payment with transaction fees not borne by Payer.

For each Premium feature it is indicated for which transactional assets it can be requested by the Asset Broker.



2.1.3.1 DS-P01 Payment certainty mechanism request Dataset

Identification:	DS-P01
Name:	Payment certainty mechanism request
Description:	This Dataset describes the minimum API attribute requirements related to the request of a payment certainty mechanism for the current payment initiation.
Attributes contained	<ul style="list-style-type: none"> • AT-A016 Request for a payment certainty mechanism (M)
Rules	<p>Applicable to the following transactional assets:</p> <ul style="list-style-type: none"> • One-off payments • One-off payments to multiple counterparties • Futured dated payments • Dynamic future dated payments • Recurring payments • Dynamic recurring payments
Remarks	<p>Asset Holders provide a payment certainty mechanism service for any payment type that is not being confirmed instantly, to cover the non-payment of debts arising under a transaction.</p> <p>The conditions of a payment certainty mechanism will be provided by the Asset Holder upon request.</p> <p>One way of providing a payment certainty mechanism is via a reservation of funds also known as a 'pre-authorisation mechanism'. Another way of providing the payment certainty mechanism would be a payment execution guarantee.</p>

2.1.3.2 DS-P02 Request for supporting account information Dataset

Identification:	DS-P02
Name:	Request for supporting account information
Description:	This Dataset describes the minimum API attribute requirements for a payment with supporting account information (and without a payment certainty mechanism).
Attributes contained	<ul style="list-style-type: none"> • AT-A025 Request for supporting account information
Rules	<p>Applicable to the following transactional assets:</p> <ul style="list-style-type: none"> • One-off payments • One-off payments to multiple counterparties • Futured dated payments • Dynamic future dated payments • Recurring payments



Identification:	DS-P02
Name:	Request for supporting account information
	<ul style="list-style-type: none"> • Dynamic recurring payments

2.1.3.3 DS-P02-R Response to the request for supporting account information Dataset

Identification:	DS-P02-R
Name:	Response to the request for supporting account information
Description:	This Dataset describes the minimum API attribute requirements for the response to the request for a payment with supporting account information.
Attributes contained	<ul style="list-style-type: none"> • AT-P001 Name of the Payer (M) • AT-A032 Name(s) of Account Owner(s) (M) • AT-A019 31-day transaction history (M) • AT-A024 List of payment accounts (M)
Rules	<p>Applicable to the following transactional assets:</p> <ul style="list-style-type: none"> • One-off payments • One-off payments to multiple counterparties • Futured dated payments • Dynamic future dated payments • Recurring payments • Dynamic recurring payments

2.1.3.4 DS-P03 SCA approach preferences Dataset

Identification:	DS-P03
Name:	SCA approach
Description:	<p>This Dataset describes the minimum API attribute requirements related to the SCA approach (e.g. embedded, redirect or decoupled) preferences as indicated by the Asset Broker.</p> <p>If applicable, one of the preferences must be applied by the Asset Holder.</p>
Attributes contained	<ul style="list-style-type: none"> • AT-A020 SCA approach preferences (M)
Rules	<p>Applicable to the following transactional assets:</p> <ul style="list-style-type: none"> • One-off payments • One-off payments to multiple counterparties • Futured dated payments • Dynamic future dated payments • Recurring payments



Identification:	DS-P03
Name:	SCA approach
	<ul style="list-style-type: none"> • Dynamic recurring payments

2.1.3.5 DS-P04 Request to not apply SCA exemption Dataset

Identification:	DS-P04
Name:	Request to not apply SCA exemption
Description:	<p>This Dataset describes the minimum API attribute requirements related to the request by the Asset Broker to not apply a potential exemption.</p> <p>Example: an Asset Broker initiates a small-amount payment - which is an SCA exemption use case – but explicitly requests the Asset Holder not to apply this exemption and to process a full SCA of the Asset Owner.</p>
Attributes contained	<ul style="list-style-type: none"> • AT-A021 Request to not apply a potential SCA exemption (M)
Rules	<p>Applicable to the following transactional assets:</p> <ul style="list-style-type: none"> • One-off payments • One-off payments to multiple counterparties • Futured dated payments • Dynamic future dated payments • Recurring payments • Dynamic recurring payments

2.1.3.6 DS-P05 Account replacement during Authentication Dataset

Identification:	DS-P05
Name:	Account replacement during Authentication
Description:	<p>This Dataset describes the minimum API attribute requirements related to the option to replace the debit account during the Authentication process.</p> <p>Note: It could be provided implicitly and is hence not always an attribute.</p>
Attributes contained	<ul style="list-style-type: none"> • AT-A022 Request to replace the debit account during the Authentication process (M)
Rules	<p>Applicable to the following transactional assets:</p> <ul style="list-style-type: none"> • One-off payments • One-off payments to multiple counterparties • Futured dated payments • Dynamic future dated payments • Recurring payments



Identification:	DS-P05
Name:	Account replacement during Authentication
	<ul style="list-style-type: none"> • Dynamic recurring payments Not applicable to the embedded SCA method.

2.1.3.7 Open topic: DS-P06 Mechanism to request a payment with transaction fees not borne by the Payer

In addition to the items listed above, the SPAA MSG is also considering a Premium feature that would allow Asset Brokers to request a payment with transaction fees not borne by the Payer.

The purpose of such Premium feature is to make the Scheme an attractive option for Asset Owners (Payers) and to enable Asset Users (merchants) to realise the benefits provided by the Scheme, on top of the benefits inherent to e.g. instant payments. If the Payer would have to bear transaction fees per payment, the usage of the Scheme will become relatively unattractive, compared to other payment options with low or no transaction fees for the Payer.

As part of the current public consultation, the market is invited to share its views on this potential functionality which is further described in a separate document (EPC123-22). It is to be noted that this document will be published simultaneously with the draft version of the Rulebook.

2.2 Data assets

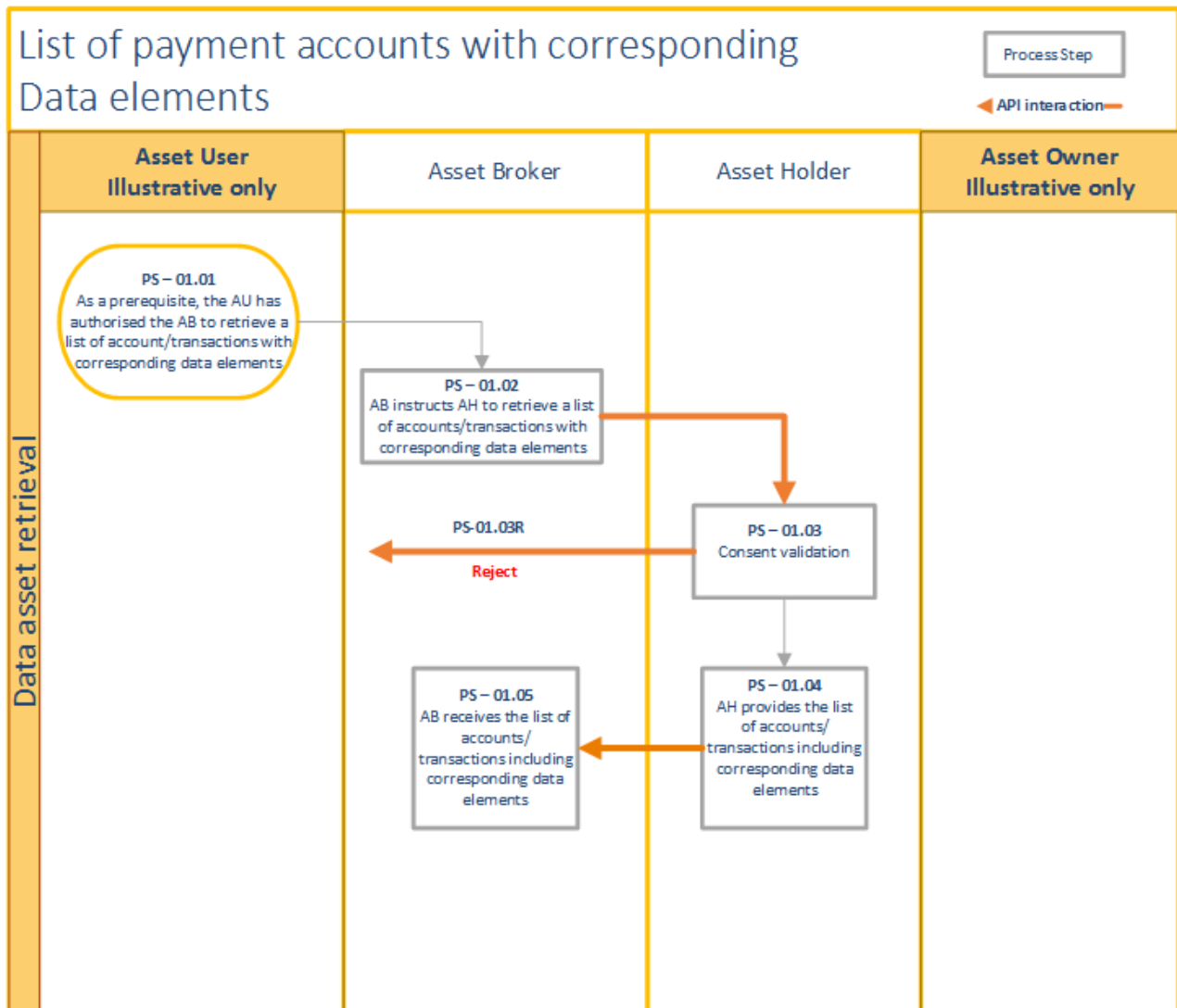
2.2.1 Generic processing flow

This section describes the generic processing flow for data assets retrieval with Basic and Premium data elements.

The data asset retrieval is the operation by which an Asset Broker can request some pieces of data from an Asset Holder. The request sent by the Asset Broker specifies the type and scope of data to be retrieved. The resulting data will be sent back by the Asset Holder within its response to the Asset Broker.

The different data assets are described under section 'Core requirements / Service Endpoints' and include for example list of payment accounts, list of cards and list of payment account transactions.

This generic flow does not apply to SCA exemptions and delegations (see section 2.2.5).



Process step descriptions:

Step/function	Label	Description
Data asset retrieval		
PS-01.01	Consent management	As a prerequisite, the AU has authorised the AB to retrieve a list of accounts/transactions with the corresponding Basic and Premium data elements.
PS-01.02	Data request	AB instructs AH to retrieve a list of accounts/transactions with corresponding Basic and Premium data elements
PS-01.03	Consent validation	The AH checks that there is a valid consent to access the requested data.
PS-01.03R	Rejection	If the validation is unsuccessful, the Asset Holder rejects the request to the Asset Broker.
PS-01.04	Data response	AH provides the list of accounts/transactions including corresponding Basic and Premium data elements.



PS-01.05	Data processing	AB receives the list of accounts/transactions including corresponding Basic and Premium data elements.
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2.2.2 Core requirements / service Endpoints

The following business Datasets have been identified:

- DS-29 List of payment accounts Dataset
- DS-30 List of current accounts Dataset
- DS-31 List of current accounts with credit line Dataset
- DS-32 List of savings accounts Dataset
- DS-33 List of payment account transactions Dataset
- DS-34 List of cards Dataset
- DS-35 List of credit card transactions Dataset

Note: For the aforementioned Datasets, the market is invited to share their views on which attributes should be made mandatory or optional.

2.2.3 List of payment accounts

A list of the accounts visible to the Asset User with the corresponding Basic and Premium data elements. A valid consent is a pre-requisite for this service. The information provided could also be used by the Asset Broker to identify the Asset User or Asset Owner (when they are different). It could also be used by the Asset Broker to validate an IBAN and to match an IBAN to an Asset User/Asset Owner.

2.2.3.1 Business Datasets

The following sections describe the core and dedicated Datasets to be used for each item within the list of payment accounts to be provided by the Asset Holder to the Asset Broker:

- On the one hand, the core Dataset describes the common properties that are relevant, whatever the type of payment account.
- On the other hand, one type of payment account may have additional relevant properties which are listed in a dedicated Dataset.

2.2.3.1.1 DS-29 List of payment accounts Dataset

Identification:	DS-29 (Core)
Name:	List of payment accounts
Description:	<p>This Dataset describes the common Basic and Premium attributes for all types of payment accounts.</p> <p>All attributes need to be provided if available to the Payer/Account Owner directly from the Asset Holder's online interface.</p>



Identification:	DS-29 (Core)
Name:	List of payment accounts
Attributes contained	<ul style="list-style-type: none"> • AT-P001 Name of Payer • AT-P010 Role of Payer • AT-P005 Address of Payer • AT-P004 Identification code of the Payer • AT-P014 Birth date of the Payer • AT-P015 Age bracket of the Payer • AT-P013 Telephone number of the Payer <ul style="list-style-type: none"> • AT-A039 Address of the Account Owner • AT-A034 VAT number of the Account Owner • AT-A036 Member state specific identification of the Account Owner <ul style="list-style-type: none"> • AT-A027 BIC code of the Asset Holder • AT-A046 LEI of the Account Owner <ul style="list-style-type: none"> • AT-A026 Account ID • AT-A017 Balances • AT-T004 Currency • AT-A028 Product name • AT-A029 Cash account type • AT-A030 Account name • AT-A031 Display name • AT-A033 Usage • AT-A041 Account status <ul style="list-style-type: none"> • AT-A040 Other parties • AT-A055 SCA exemption
Rules applied	
Remarks	AT-A040 Other parties would require consent as applicable.

2.2.3.1.2 DS-30 List of current accounts Dataset

Identification:	DS-30
Name:	Current accounts
Description:	<p>This Dataset describes the Basic and Premium attributes specific for current accounts.</p> <p>All attributes need to be provided if available to the Payer/Account Owner directly from the Asset Holder's online interface.</p>
Attributes contained	<ul style="list-style-type: none"> • AT-A042 Overdraft conditions
Rules applied	



Identification:	DS-30
Name:	Current accounts
Remarks	

2.2.3.1.3 DS-31 List of current accounts with credit line Dataset

Identification:	DS-31
Name:	Current accounts with credit line
Description:	<p>This Dataset describes the Basic and Premium attributes specific for credit account with a credit line.</p> <p>All attributes need to be provided if available to the Payer/Account Owner directly from the Asset Holder's online interface.</p>
Attributes contained	<ul style="list-style-type: none"> • AT-A043 Credit conditions • AT-A044 Linked account number
Rules applied	
Remarks	

2.2.3.1.4 DS-32 List of savings accounts Dataset

Identification:	DS-32
Name:	Savings accounts
Description:	<p>This Dataset describes the Basic and Premium attributes specific for savings accounts.</p> <p>All attributes need to be provided if available to the Payer/Account Owner directly from the Asset Holder's online interface.</p>
Attributes contained	<ul style="list-style-type: none"> • AT-A045 Interest conditions (M)
Rules applied	
Remarks	

2.2.3.2 List of payment account transactions

A list of transactions from a specific payment account and its corresponding Basic and Premium data elements. The specific account from which the transactions are requested is provided by the Asset Broker, typically after having obtained it from the list of payment accounts. A valid consent is a pre-requisite for this service.



2.2.3.2.1 Business Datasets

2.2.3.2.1.1 DS-33 List of payment account transactions Dataset

Identification:	DS-33 (Core)
Name:	List of payment account transactions
Description:	<p>This Dataset describes the common Basic and Premium attributes for all types of payment account transactions.</p> <p>All attributes need to be provided if available to the Payer/Account Owner directly from the Asset Holder's online interface .</p>
Attributes contained	<ul style="list-style-type: none"> • AT-A047 Booking date • AT-A048 Value date • AT-A049 Transaction amount • AT-T004 Currency • AT-A017 Balances • AT-A052 Bank transaction code • AT-A051 Status • AT-A052 Transaction amount details • AT-A053 End-to-end ID • AT-A055 CA exemption • AT-A056 Categorisation information • AT-A057 Related parties • AT-A054 Transaction date/time • AT-A058 Charges • AT-E006 Merchant Category Code • AT-A059 Card number • AT-A060 Full Remittance Information (not truncated & unaltered) • AT-A061 Entry details for batch payments • AT-A062 Credit Debit Indicator • AT-A070 Commercial transaction location
Rules applied	
Remarks	

2.2.3.3 List of cards

A list of cards visible to the Asset User with the corresponding Basic and Premium data elements. A valid consent is a pre-requisite for this service. The information provided could also be used to identify the Asset User or Asset Owner (when they are different) by the Asset Broker. It could also be used to validate a card number and to match a card number to an Asset User/Asset Owner by the Asset Broker.



2.2.3.3.1 Business Datasets

2.2.3.3.1.1 DS-34 List of cards Dataset

Identification:	DS-34
Name:	List of cards
Description:	<p>This Dataset describes the minimum API attribute requirements related to the request from the Asset Broker to the Asset Holder to retrieve a list of cards and corresponding Basic and premium data elements.</p> <p>All attributes need to be provided if available to the Payer/Account Owner directly from the Asset Holder's online interface .</p>
Attributes contained	<ul style="list-style-type: none"> • AT-A063 Name of the Card Holder • AT-A059 Card number • AT-A018 Card balances • AT-T004 Currency • AT-A064 Card type • AT-A044 Linked account number • AT-A028 Product name • AT-A030 Account name • AT-A035 VAT number of the Card Holder • AT-A037 Member state specific identification of the Card Holder • AT-A065 Address of the Card Holder • AT-A066 Birth date of the Card Holder • AT-A067 Age bracket • AT-A038 Telephone number of the Card Holder • AT-A068 Card status (e.g. active or not) • AT-A043 Credit conditions
Rules applied	
Remarks	

2.2.4 List of credit card transactions

A list of transactions from a specific card and its corresponding basic and premium data elements. A valid consent is a pre-requisite for this service.

2.2.4.1 Business Datasets

2.2.4.1.1 DS-35 List of credit card transactions Dataset

Identification:	DS-35
Name:	List of credit card transactions
Description:	<p>This Dataset describes the minimum API attribute requirements related to the request from the Asset Broker to the Asset Holder to retrieve a list of</p>



Identification:	DS-35
Name:	List of credit card transactions
	<p>transactions from a specific account including corresponding basic and premium data elements.</p> <p>All attributes need to be provided if available to the Payer/Account Owner directly from the Asset Holder's online interface .</p>
Attributes contained	<ul style="list-style-type: none"> • AT-A054 Transaction date/time • AT-A047 Booking date • AT-A048 Value date • AT-A069 Transaction description • AT-T002 Amount • AT-T004 Currency • AT-A018 Card balances • AT-A051 Status • AT-A055 SCA exemption • AT-A070 Commercial transaction location • AT-A056 Categorisation information
Rules applied	
Remarks	

2.2.5 SCA exemptions and delegations implemented

This is a service that helps the Asset Broker identify the SCA exemptions and delegations supported by a specific Asset Holder.

In case one or more of the supported exemptions and delegations are not available for a concrete Asset User/Asset Owner, these would not be communicated prior to the transaction requiring the SCA. The Asset Holder should however apply all the available SCA exemptions unless the Asset Owner had opted out.

This service is available to Asset Brokers via a directory service (to be determined who provides the service). The directory could be updated via a discovery API provided by the Asset Holder. Further details are provided as part of the directory service definition.

The SCA exemptions are defined in the RTS, and include:

- Credit transfers between accounts held by the same natural or legal person.
- Low-value transactions.
- Contactless payments at point of sale.
- Etc.

2.3 SCA approaches

This section is a work in progress and the market is invited to share its suggestions.

At least one of the following SCA approaches and respectively methods should be implemented by the Asset Holder with the aim of coming up with a best practice for user experience.



2.3.1 Delegated SCA with liability shift rules

Delegated SCA refers to an arrangement whereby the Asset Broker requests the Asset Holder to delegate its own SCA obligation. Upon Asset Holder's agreement, the SCA is then performed by the Asset Broker who assumes the liability of fraudulent authorised transactions.

2.3.2 Decoupled

The following three business scenarios can be distinguished after completing the check-out:

- App2app (m-commerce).
- Web2app (e-commerce).
- POS2app (in-store commerce).

The Authentication is done on a potentially separate (decoupled) device, which is woken up by the Asset Holder based on the payment initiation or account information request of the Asset Broker.

2.3.3 Redirection

The following two scenarios can be distinguished:

- App2app: after completing the checkout in an m-commerce scenario, shoppers can perform SCA with one touch using their Authentication app triggered by the merchant / Asset Broker app.
- Web2web: after completing the checkout in an e-commerce scenario, shoppers can perform SCA with legacy web redirection triggered by the merchant / Asset Broker web page.

2.3.4 Embedded SCA (with or without signed payment request)

The following two scenarios can be distinguished:

- Embedded without signed payment request: after completing the checkout in an e-&m- or in-store/POS-commerce scenario, shoppers can perform SCA by entering their bank Personal Identification Number (PIN) and then receiving and entering a One-time Password (OTP) / Transaction Authentication Number (TAN).
- Embedded with signed payment request: after completing the checkout in an e-&m- or in-store/POS-commerce scenario, shoppers can perform SCA with one touch using their Authentication app triggered by the asset broker.

2.4 List of attributes

This section defines the business requirements for the attributes used by the Scheme. The attributes used in the Datasets related to transactional and data assets are described below.

This numbering is only for cross referencing purposes within the Rulebook.

AT-A001	Instruction ID provided by the Asset Broker
AT-A002	Remittance Information provided by the Asset Broker
AT-A003	Maximum amount of the payment
AT-A004	Execution frequency
AT-A005	Amount per period
AT-A006	Maximum amount per period



AT-A007	Period type for the maximum amount
AT-A008	Start of the recurring payment
AT-A009	End of recurring payment
AT-A010	Reference of the payment initiation request (API Resource ID)
AT-A011	Global status of the payment
AT-A012	Status of the transaction
AT-A013	Remaining authorised amount
AT-A014	Left amount for the maximum amount period
AT-A015	Remaining amount for the maximum amount period
AT-A016	Request for a payment certainty mechanism
AT-A017	Balances
AT-A018	Card balances
AT-A019	31-day transaction history
AT-A020	SCA approach preferences
AT-A021	Request to not apply a potential SCA exemption
AT-A022	Request to replace the debit account during the Authentication
AT-A024	List of payment accounts
AT-A025	Request for supporting account information
AT-A026	Account ID
AT-A027	BIC code of the Asset Holder
AT-A028	Product name
AT-A029	Cash account type
AT-A030	Account name
AT-A031	Display name
AT-A032	Name(s) of the Account Owner(s)
AT-A033	Usage
AT-A034	VAT number of the Account Owner
AT-A035	VAT number of the Card Holder
AT-A036	Member state specific identification of the Account Owner
AT-A037	Member state specific identification of the Card Holder
AT-A038	Telephone number of the Card Holder
AT-A039	Address of the Account Owner
AT-A040	Other parties



AT-A041	Account status
AT-A042	Overdraft conditions
AT-A043	Credit conditions
AT-A044	Linked account number
AT-A045	Interest conditions
AT-A046	LEI of the Account Owner
AT-A047	Booking date
AT-A048	Value date
AT-A049	Transaction amount
AT-A050	Bank transaction code
AT-A051	Status
AT-A052	Transaction amount details
AT-A053	End-to-end ID
AT-A054	Transaction date/time
AT-A055	SCA exemption
AT-A056	Categorisation information
AT-A057	Related parties
AT-A058	Charges
AT-A059	Card number
AT-A060	Full Remittance Information (not truncated & unaltered)
AT-A061	Entry details for batch payments
AT-A062	Credit Debit indicator
AT-A063	Name of the Card Holder
AT-A064	Card type
AT-A065	Address of the Card Holder
AT-A066	Birth date of the Card Holder
AT-A067	Age bracket of the Card Holder
AT-A068	Card status
AT-A069	Transaction description
AT-A070	Commercial transaction location
AT-C001	IBAN of the Payee
AT-C002	BIC code of the Payee's PSP
AT-C004	Currency of the Payee's account



AT-D002	BIC code of the Payer's PSP
AT-D004	Currency of the Payer's account
AT-D007	Preferred IBAN of the Payer
AT-E001	Name of the Payee
AT-E002	Trade name of the Payee
AT-E004	Address of the Payee
AT-E005	Payee's identification code
AT-E006	Merchant Category Code
AT-E007	Name of the final Payee
AT-E009	Address of the final Payee
AT-E010	Identification code of the final Payee
AT-E011	Trade name of the final Payee
AT-P001	Name of the Payer
AT-P002	Trade name of the Payer
AT-P004	Identification code of the Payer
AT-P005	Address of the Payer
AT-P007	Identification code of the final Payer
AT-P010	Role of the Payer
AT-P011	Name of the final Payer
AT-P012	Address of the final Payer
AT-P013	Telephone number of the Payer
AT-P014	Birth date of the Payer
AT-P015	Age bracket of the Payer
AT-R004	Reason code in case of payment functional rejection
AT-R008	Reason code in case of transaction functional rejection
AT-S002	End-to-end ID provided by the Payee
AT-S003	Payment instrument type
AT-S005	Expiry Date of the authorisation
AT-S012	Creation date/time
AT-T002	Amount
AT-T004	Currency
AT-T007	Purpose of the transaction
AT-T008	Category purpose of the transaction



AT-T013	Requested Execution Date/Time
AT-T016	Reference of the transaction
AT-T017	Applied execution date/time

2.4.1 Attribute details

Identification:	AT-A001
Name:	Instruction ID provided by the Asset Broker
Description:	Unique identification assigned by the Asset Broker to unambiguously identify the transaction.

Identification:	AT-A002
Name:	Remittance information provided by the Asset Broker
Description:	The Remittance Information to be inserted by the Asset Broker to ensure reconciliation with the payment If locally 'structured' Remittance Information is supported then structured is to be provided if not 'unstructured' can be used.

Identification:	AT-A003
Name:	Maximum amount of the payment
Description:	Maximum amount that could be paid in the context of a future-dated payment. The sum of amounts of the different payment transactions that will be initiated in this context must not exceed this maximum amount.

Identification:	AT-A004
Name:	Execution frequency
Description:	Execution frequency related to recurring payments (e.g. weekly, monthly, quarterly).

Identification:	AT-A005
Name:	Amount per period
Description:	Fixed amount to be set for each transaction of a recurring payment.



Identification:	AT-A006
Name:	Maximum amount per period
Description:	<p>Maximum amount to be respected for a given period in the context of a dynamic recurring payment.</p> <p>The Asset Holder may trigger several payment transaction initiations for the relevant period, provided that the sum of the amounts of those transactions does not exceed this maximum amount.</p>

Identification:	AT-A007
Name:	Period type for the maximum amount
Description:	Period type to be used as a reference for handling the maximum amount per period ((e.g. weekly, monthly, quarterly).

Identification:	AT-A008
Name:	Start of recurring payment
Description:	The first applicable day of payment execution for a given recurring payment, dynamic or not.

Identification:	AT-A009
Name:	End of recurring payment
Description:	The last applicable day of payment execution for a given recurring payment, dynamic or not.

Identification:	AT-A010
Name:	Reference of the payment initiation request (API resource ID)
Description:	<p>Reference of the request submitted by the Asset Broker and set by the Asset Holder when accepting the request.</p> <p>The Asset Broker must always use this reference when asking for status, confirming execution or cancelling the request.</p>

Identification:	AT-A011
Name:	Global status of the payment
Description:	A status for the overall authorisation as per ISO 20022 external code list “External Payment Group Status 1 Code”.



Identification:	AT-A012
Name:	Status of the transaction
Description:	A status for each single payment initiation as per ISO 20022 external code list “External Payment transaction Status 1 Code” .

Identification:	AT-A013
Name:	Remaining authorised amount
Description:	In the case of a dynamic future-dated payment, the Asset Holder may enrich the status provided to the Asset Broker with the remaining amount that is still available for initiating further payment transactions.

Identification:	AT-A014
Name:	Left amount for the maximum amount period
Description:	In the case of a dynamic recurring payment, the Asset Holder may enrich the status provided to the Asset Broker with the left amount that is still available for initiating further payment transactions within a given maximum amount period.

Identification:	AT-A015
Name:	Remaining amount for the maximum amount period
Description:	In the case of dynamic recurring payment, the Asset Holder may enrich the status provided to the Asset Broker with the remaining amount that could still be used for the current period.

Identification:	AT-A016
Name:	Request for a payment certainty mechanism
Description:	When setting this flag, which is related to a Premium feature, the Asset Broker requests the Asset Holder to invoke a mechanism that will ensure the effective payment to the Payee.

Identification:	AT-A017
Name:	Balances
Description:	Available and current balances that are applicable on a given account.



Identification:	AT-A018
Name:	Card balances
Description:	Available and current balances that are applicable for a given card.

Identification:	AT-A019
Name:	31-day transaction history
Description:	List of transactions that were booked on a given account during the last 31 days.

Identification:	AT-A020
Name:	SCA approach preferences
Description:	Prioritised list of SCA approaches (delegated, redirect, decoupled, embedded) set as a Premium feature by the Asset Broker.

Identification:	AT-A021
Name:	Request to not apply a potential SCA exemption
Description:	Flag set as a Premium Feature by the Asset Broker for indicating to the Asset Holder that a SCA must be processed even though the payment request is a case of SCA exemption.

Identification:	AT-A022
Name:	Request to replace the debit account during the Authentication
Description:	Flag set as a Premium feature by the Asset Broker for indicating to the Asset Holder that the Payer's account to be debited must be set or can be replaced during the Payer's Authentication.

Identification:	AT-A024
Name:	List of payment accounts
Description:	List of payment accounts including available balances and currencies.

Identification:	AT-A025
Name:	Request for supporting account information
Description:	This is a premium feature which the Asset Broker can request as an alternative to a payment certainty mechanism. The supporting account information requested will allow the Asset Broker to perform a risk assessment.



Identification:	AT-A026
Name:	Account ID
Description:	Unambiguous identification of the account.

Identification:	AT-A027
Name:	BIC code of the Asset Holder
Description:	The Business Identifier Code (BIC) of the Asset Holder. The ISO standard 9362 [5] applies

Identification:	AT-A028
Name:	Product name
Description:	Product name of the Asset Holder for this account (proprietary definition).

Identification:	AT-A029
Name:	Cash account type
Description:	Corresponds with the cash account types as listed in the ISO 20022 External Cash Account Type1 code.

Identification:	AT-A030
Name:	Account name
Description:	Name of the account, as assigned by the Asset Holder, in agreement with the Account Owner in order to provide an additional means of identification of the account.

Identification:	AT-A031
Name:	Display name
Description:	Name of the account as defined by the Asset Owner within online channels.

Identification:	AT-A032
Name:	Name(s) of the Account Owner(s)
Description:	The information should reflect the name(s) of the Account Owner(s).



Identification:	AT-A033
Name:	Usage
Description:	Specifies whether the account is used for private or professional purposes.

Identification:	AT-A034
Name:	VAT number of the Account Owner
Description:	The Value Added Tax (VAT) identification number of the Account Owner that uniquely and unambiguously identifies a person or legal entity.

Identification:	AT-A035
Name:	VAT number of the Card Holder
Description:	The Value Added Tax (VAT) identification number of the Card Holder that uniquely and unambiguously identifies a person or legal entity.

Identification:	AT-A036
Name:	Member state specific identification of the Account Owner
Description:	Unique identifier as given by a national identity service provider that uniquely and unambiguously identifies a person or a legal entity.

Identification:	AT-A037
Name:	Member state specific identification of the Card Holder
Description:	Unique identifier as given by a national identity service provider that uniquely and unambiguously identifies a person or a legal entity.

Identification:	AT-A038
Name:	Telephone number of the Card Holder
Description:	The (mobile) telephone number of the Card Holder.

Identification:	AT-A039
Name:	Address of the Account Owner
Description:	The information should reflect the address of the Account Owner.



Identification:	AT-A040
Name:	Other parties
Description:	Related to a shared account (e.g. co-owners, trustees...).

Identification:	AT-A041
Name:	Account status
Description:	This is the status that indicates whether the account is active or not (e.g. blocked, closed...).

Identification:	AT-A042
Name:	Overdraft conditions
Description:	A list of interest rates, which might apply to different amount ranges of an overdraft.

Identification:	AT-A043
Name:	Credit conditions
Description:	A list of interest rates, which might apply to different amount ranges of a credit line.

Identification:	AT-A044
Name:	Linked account number
Description:	This data attribute is a field, where an Asset Holder can name a cash account associated to for example pending savings or card transactions.

Identification:	AT-A045
Name:	Interest conditions
Description:	A list of interest rates, which might apply to different amount ranges.

Identification:	AT-A046
Name:	LEI of the Account Owner
Description:	The Legal Entity Identifier (LEI) of the Account Owner (ISO 17442) [6].



Identification:	AT-A047
Name:	Booking date
Description:	Accounting date at which the transaction has been booked on the account.

Identification:	AT-A048
Name:	Value date
Description:	Date and time at which assets become available to the Asset Owner in case of a credit entry, or cease to be available to the Asset Owner in case of a debit entry.

Identification:	AT-A049
Name:	Transaction amount
Description:	Amount of the transaction.

Identification:	AT-A050
Name:	Bank transaction code
Description:	Set of elements used to fully identify the type of underlying transaction resulting in an entry.

Identification:	AT-A051
Name:	Status
Description:	Status of an entry on the books of the Asset Holder.

Identification:	AT-A052
Name:	Transaction amount details
Description:	In case of currency exchange, it provides detailed information on the original amount.

Identification:	AT-A053
Name:	End-to-End ID
Description:	Reference that was given by the initiating party of the transaction and which is being forwarded to the final recipient Account Owner.



Identification:	AT-A054
Name:	Transaction date/time
Description:	Date/time at which the transaction was initiated by the initiating party.

Identification:	AT-A055
Name:	SCA exemption
Description:	Maximum delay that could occur between two SCAs of the Asset Owner for accessing, directly or not, to his/her account data.

Identification:	AT-A056
Name:	Categorisation information
Description:	Information that specifies the applicable category (e.g. education, groceries,...) assigned by the Asset Holder or the Asset Owner.

Identification:	AT-A057
Name:	Related parties
Description:	For a transaction <u>received</u> by the Account Owner, this may specify the initiating party. For a transaction <u>initiated</u> by the Account Owner, this may specify the final recipient of the transaction.

Identification:	AT-A058
Name:	Charges
Description:	Charges that were applied on the transaction (e.g., charges for currency exchange).

Identification:	AT-A059
Name:	Card number
Description:	Primary Account Number (PAN), usually masked, of the card.



Identification:	AT-A060
Name:	Full Remittance Information (not truncated & unaltered)
Description:	The full Remittance Information as available to the Asset Holder and provided by the Asset Broker not truncated and completely unaltered. Including extended Remittance Information, both 'unstructured' and 'structured' when available.

Identification:	AT-A061
Name:	Entry details for batch payments
Description:	Transactions details that were executed within a batch payment (e.g., payment to multiple beneficiaries)

Identification:	AT-A062
Name:	Credit Debit indicator
Description:	Indicates whether the entry is a credit or a debit entry.

Identification:	AT-A063
Name:	Name of the Card Holder
Description:	The information should reflect the name of the Card Holder.

Identification:	AT-A064
Name:	Card type
Description:	Product name related to a card as given by the bank (e.g., credit card, debit card).

Identification:	AT-A065
Name:	Address of the Card Holder
Description:	The information should reflect the address of the Card Holder being debited.

Identification:	AT-A066
Name:	Birth date of the Card Holder
Description:	The date of birth of the Card Holder.



Identification:	AT-A067
Name:	Age bracket of the Card Holder
Description:	A meaningful boundary or range between an upper and lower age limit.

Identification:	AT-A068
Name:	Card status
Description:	Indicates whether a card account is active or not (e.g., blocked, terminated).

Identification:	AT-A069
Name:	Transaction description
Description:	Provides a description of the type of transaction

Identification:	AT-A070
Name:	Commercial transaction location
Description:	Indicates the exact geographical location where the commercial transaction took place.

Identification:	AT-C001
Name:	IBAN of the Payee
Description:	The International Bank Account Number used to uniquely identify the account of the Payee at its financial institution. The ISO standard 13616 [4] applies.

Identification:	AT-C002
Name:	BIC Code of the Payee' PSP
Description:	The Business Identifier Code of the Payee's PSP. The ISO standard 9362 [5] applies

Identification:	AT-C004
Name:	Currency of the Payee's account
Description:	Identification of the currency in which the account of the Payee is held. The ISO standard 4217 [8] applies



Identification:	AT-D002
Name:	BIC Code of the Payer's PSP
Description:	The Business Identifier Code of the Payer's PSP. The ISO standard 9362 [5] applies

Identification:	AT-D004
Name:	Currency of the Payer's account
Description:	Identification of the currency in which the account of the Payer is held. The ISO standard 4217 [8] applies

Identification:	AT-D007
Name:	Preferred IBAN of the Payer
Description:	The IBAN which the Payer indicated as its preferred account for making payments. The International Bank Account Number used to uniquely identify the account of the Payer at its financial institution. The ISO standard 13616 [4] applies

Identification:	AT-E001
Name:	Name of the Payee
Description:	The information should reflect the name of the Payee (which can be different from the Trade Name).

Identification:	AT-E002
Name:	Trade name of the Payee
Description:	A name used by the Payee in dealing with Customers, which may not be the same as the one it uses for legal purposes.

Identification:	AT-E004
Name:	Address of the Payee
Description:	The information should reflect the address of the Payee.

Identification:	AT-E005
Name:	Payee's identification code
Description:	An identification code to unambiguously identify the Payee.



Identification:	AT-E006
Name:	Merchant Category Code
Description:	<p>The information should reflect the merchant category code as recorded by the Asset Holder..</p> <p>The Merchant Category Code (MCC) enables the classification of merchants into specific categories based on the type of business, trade or services supplied. The ISO standard 18245 [7] applies.</p>

Identification:	AT-E007
Name:	Name of the final Payee
Description:	<p>The name of a person/entity in relation to whom a Payee receives a payment.</p> <p>The final Payee is a person/entity on behalf of or in connection with whom the Payee receives a payment.</p>

Identification:	AT-E009
Name:	Address of the final Payee
Description:	<p>The address of a person/entity in relation to whom a Payee receives a payment.</p> <p>The final Payee is a person/entity on behalf of or in connection with whom the Payee receives a payment.</p>

Identification:	AT-E010
Name:	Identification code of the final Payee
Description:	<p>Identification code of the final Payee which is a person/entity on behalf of or in connection with whom the Payee receives a payment.</p>

Identification:	AT-E011
Name:	Trade Name of the final Payee
Description:	<p>A name used by the final Payee in dealing with Customers, which may not be the same as the one it uses for legal purposes.</p>

Identification:	AT-P001
Name:	Name of the Payer
Description:	<p>The information should reflect the name of the person or entity authorising the payment.</p>



Identification:	AT-P002
Name:	Trade name of the Payer
Description:	A name used by the Payer in dealing with Customers, which may not be the same as the one it uses for legal purposes.

Identification:	AT-P004
Name:	Identification code of the Payer
Description:	The identification code of the Payer to be debited for the payment as assigned by the Asset Holder.

Identification:	AT-P005
Name:	Address of the Payer
Description:	The information should reflect the address of the account holder being debited.

Identification:	AT-P007
Name:	Identification code of the final Payer
Description:	<p>The identification code of the final Payer to be debited for the payment. This could for example be an alias, token or proxy.</p> <p>The final Payer is a person/entity on behalf of or in connection with whom the Payer initiates a payment.</p>

Identification:	AT-P010
Name:	Role of the Payer
Description:	Specifies whether the Payer is indeed the Account Owner or is allowed (e.g., as an attorney, a trustee, a legal representative...) to access the relevant account.

Identification:	AT-P011
Name:	Name of the final Payer
Description:	<p>The name of a person/entity in relation to whom a Payer initiates a payment.</p> <p>The final Payer is a person/entity on behalf of or in connection with whom the Payer initiates a payment.</p>



Identification:	AT-P012
Name:	Address of the final Payer
Description:	The address of a person/entity in relation to whom a Payer initiates a payment. The final Payer is a person/entity on behalf of or in connection with whom the Payer initiates a payment.

Identification:	AT-P013
Name:	Telephone number of the Payer
Description:	The (mobile) telephone number of the Payer.

Identification:	AT-P014
Name:	Birth date of the Payer
Description:	The date of birth of the Asset Owner.

Identification:	AT-P015
Name:	Age bracket of the Payer
Description:	A meaningful boundary or range between an upper and lower age limit.

Identification:	AT-R004
Name:	Reason code in case of payment functional rejection
Description:	This code explains the reason for a Payment functional rejection as per ISO 20022 external code list "External Rejected Reason 1 Code".

Identification:	AT-R008
Name:	Reason code in case of transaction functional rejection
Description:	This code explains the reason for a Transaction functional rejection of the payment initiation as per ISO 20022 external code list "External Rejected Reason 1 Code"

Identification:	AT-S002
Name:	End-to-end ID provided by the Payee
Description:	Unique identification that is created by the Payee and forwarded to the Payer, thus allowing the reconciliation of the payment with its purpose (e.g., invoice or order reference)



Identification:	AT-S003
Name:	Payment instrument type
Description:	The type of payment instrument as requested by the Asset Broker. i.e. SCT, SCT Inst and equivalent instruments in other European ACH systems.

Identification:	AT-S005
Name:	Expiry Date of the authorisation
Description:	Date at which the future-dated payment will expire. The Asset Broker will be unable to initiate any further payment transaction after this date.

Identification:	AT-S012
Name:	Creation date/time
Description:	Date/time at which the request was initiated by the Asset Broker before being sent to the Asset Holder

Identification:	AT-T002
Name:	Amount
Description:	<p>Value of the amount denominated in any official currency from a SEPA geographical area country (as listed in the EPC list of SEPA Scheme Countries [2])</p> <p>The use of euro is not mandatory for Scheme Participants that are based in a non-euro SEPA Scheme Country, e.g. for intra-country level transactions. However, such Scheme Participants should not refuse the use of the euro if the Asset Owner and Asset User have agreed on this currency for a cross-border transaction.</p> <p>It should be noted that the amount must be expressed in a currency compatible with the payment instrument used, and depending on this payment instrument, the chosen currency and/or the amount could be limited.</p> <p>The amount contains two parts, the first is expressed in euro or in the chosen currency, and the second is expressed in euro cents or subdivision of the chosen currency.</p> <p>The first part must be larger than or equal to zero, and equal to or not larger than 999.999.999. The second part must be larger than or equal to zero, and smaller than or equal to 99.</p> <p>The combined value of 0,00 euro or the chosen currency (i.e., zero in both parts) is not allowed.</p>



Identification:	AT-T004
Name:	Currency
Description:	Currency of the amount to be paid. The ISO standard 4217 [8] applies

Identification:	AT-T007
Name:	Purpose of the transaction
Description:	The purpose of the transaction is the underlying reason for the transaction.

Identification:	AT-T008
Name:	Category purpose of the transaction
Description:	The category purpose of the transaction is information on the high-level nature of the transaction (based on asset of pre-defined categories).

Identification:	AT-T013
Name:	Requested Execution Date/Time
Description:	The date/time requested by an Asset Broker by when the payment is to be executed.

Identification:	AT-T016
Name:	Reference of the transaction (API resource ID)
Description:	Reference of a payment transaction within a payment request as set by the Asset Holder when accepting the request. The Asset Broker must use this reference when asking for an operation on a given payment transaction.

Identification:	AT-T017
Name:	Applied Execution Date/Time
Description:	The Asset Holder may enrich the status of a payment transaction with the effective execution date of this transaction.



3 Infrastructure related requirements for scheme participants (based on the ERPB WG API report)

Note: The aim is to describe infrastructure requirements that are independent of the implementations based on the different API standardisation initiatives. Whenever “(RMA)” has been included in the below sections it means that the topic is expected to be covered in the Risk Management Annex (RMA). The market is invited to share its views in relation to the further development of this chapter.

3.1 IT governance

3.1.1 Minimal organisational and procedural requirements related to the general Information Technology (IT) governance (e.g. policies, Business Continuity Management (BCM), risk management, etc.) topic to be covered by the Risk Management Annex (RMA)

3.1.2 Minimal requirements in the prevention of abuse and attacks area (RMA)

3.2 IT infrastructure (RMA)

3.2.1 Basic requirements for the IT infrastructure (e.g. protocols, communication standards).

3.2.2 Minimal system infrastructure requirements on a security level (e.g. network configuration)

3.3 API implementation

3.3.1 Minimal security and integrity requirements on a data level (e.g. Authentication and authorisation of end-users, data validation, accountability of events, etc) (RMA)

3.3.2 Basic requirements for API interface (architectural style e.g. REST)

3.3.3 Functional requirements related to a particular service (e.g. required data elements)

The functional requirements are defined in chapter 2 “Business and operational model”.

3.3.4 Minimal security requirement on the scheme participant level (e.g. identification of API consumers) (RMA)

3.4 European standardisation initiatives (specifications)

Implementation is the business of the API standardisation initiatives.



4 Rights and obligations of Participants

Disclaimer: This chapter is to be reviewed/amended/completed by the EPC Legal Support Group.

4.1 Scheme participation

Participation in the Scheme is on the basis of compliance with the following guiding principles:

- The eligibility criteria are set in a neutral and objective manner, and based solely on technical and security standard requirements;
- All eligible entities from all countries in SEPA shall be allowed to participate on the basis that the level playing field principle between PSPs and non-PSPs is respected;
- All Participants shall comply at all times with the rules of the Scheme.

4.2 Reachability and interoperability

Participants commit to participate in the Scheme in the role of Asset Holder, or in the role of Asset Broker or in both roles by exchanging payment related data and transactions in the context of 'value-added' ('premium') services under the Scheme and processing them according to the rules of the Scheme.

Each Participant needs to achieve full reachability for the Scheme. To this extent, each Participant shall have in place technical arrangements that enable the Participant to send and/or receive SPAA related information to and/or from any other Participant in accordance with the rules of the Scheme.

A Participant can use the services of a third party to assist in the provision of its services to its Customers. The Participant shall ensure that its arrangements with such third party are consistent with, and do not detract from, the requirements and obligations of the Rulebook.

A Participant uses the services of a third party at its own risk. The responsibility to comply at all times with the Rulebook's obligations stays with the Participant.

4.3 Eligibility criteria

In order to be eligible as a Participant, a Participant must at all times:

- 1) Indicate in which role it will participate to the Scheme.
- 2) Provide evidence of its authorisation/licensing requirements as applicable.

A Participant shall notify the EPC Secretariat immediately of any matter that is material to the Participant's eligibility as a Participant under this section 4.3. The EPC Secretariat shall take reasonable steps to bring such notifications to the attention of all other Participants and the EPC Board.

4.4 Becoming a Participant

4.4.1 Application process

The EPC Secretariat is responsible for approving applications to join the Scheme.

Any undertaking which is eligible under section 4.3 above may apply to become a Participant.

To apply to become a Participant, an undertaking shall submit to the EPC an executed and original Adherence Agreement (see Annex II) and Schedule information to the Adherence Agreement (see Annex II) and supporting documentation if required to the EPC.



The EPC Secretariat will determine whether or not the applicant is able to satisfy the eligibility criteria and make a positive or negative decision regarding the application. The EPC Secretariat will only reject applications on the basis of failure to meet these criteria.

Each legal entity that seeks to adhere to the Scheme, in the role of Asset Holder, Asset Broker or both, must agree to accept the rights and obligations of a Participant in relation to the Scheme. Upon admission to the Scheme, the adhering legal entity shall assume all of the rights and responsibilities arising from admission to the Scheme.

A subsidiary entity or affiliate of an adhering entity, i.e. each entity that has a separate and distinct legal personality within the adhering entity's group or organisational structure, must adhere separately from a parent or group entity. A subsidiary or affiliate shall be a Participant in its own right and shall assume all the rights and responsibilities arising from admission to the Scheme.

The EPC Secretariat uses reasonable efforts to send a written acknowledgement of receipt of the application to the applicant within 10 Business Days of receiving the application.

The EPC Secretariat shall use reasonable efforts to determine the application within 60 Calendar Days of receiving the application. In the event that the EPC Secretariat requires more time to arrive at a determination, it shall notify the applicant as soon as it is reasonably practicable to do so.

The EPC Secretariat may request the applicant to provide such additional information as may be required in the course of determining the application.

In the course of determining the application, the EPC Secretariat may take into consideration views expressed by national regulators (this term extends to include such bodies as insolvency officers, law enforcement authorities and local courts).

In the case of a successful application, the applicant will receive a written notification of admission to the Scheme within 5 Business Days following the confirmation of successful application. The EPC Secretariat may send the written notification to the applicant in paper or electronic format. The applicant becomes a Participant and becomes subject to the Rulebook on the Admission Date published on the EPC website (or later in line with the readiness date of the applicant).

Applicants shall provide accurate, up-to-date and complete information in relation to the criteria set out in the Rulebook. If an applicant fails to provide the necessary information, consideration of its application could be subject to delay or further investigation.

Only applications made in accordance with the template Adherence Agreement (see Annex II) and completed in the English language will be taken into consideration.

The completed adherence documents should be sent to the EPC via email (spaa@epc-cep.eu) for determining the application. The original documents should be sent via courier or regular mail to the following address:

European Payments Council AISBL
Cours Saint-Michel 30
B-1040, Brussels
Belgium

4.4.2 Unsuccessful applications

The EPC Secretariat may reject an application for participation in the Scheme if an applicant fails to satisfy the eligibility criteria set out in the Rulebook.

Where an application is rejected, the EPC Secretariat shall provide the applicant with a written notification setting out the reasons for rejecting the application.



An applicant may not re-apply to become a Participant until three (3) months after the determination of its application by the EPC Secretariat or after a determination in a complaint procedure begun in accordance with the Rulebook or after a final determination of a tribunal or court responsible for determining the case.

4.4.3 Complaints regarding unsuccessful applications

An applicant whose application for participation in the Scheme has been rejected may file a complaint with the Dispute Resolution Committee (the “DRC”) for a re-consideration of its application. A complaint notice in such case must be filed within 21 Calendar Days of the applicant receiving a notification of rejection of its adherence application. The complaint notice must include a copy of the adherence application together with a copy of the written notification setting out the reasons for rejecting the application supplied to the applicant under section 3.5 and any other information relevant for the complaint. The complaint shall be determined in accordance with the relevant provisions of the DRC Mandate (EPC150-19, as amended from time to time [3]), which is made available on the EPC website.

4.5 Scheme Register of Participants

The EPC Secretariat shall maintain a Scheme register of Participants. The register shall contain the name, identifier, contact address and other details determined by the EPC in respect of the Participant.

The Scheme Register of Participants shall be maintained in good and up-to-date order by the EPC Secretariat and arrangements will be made for such register to be made available to Participants when issued or updated, through publication on the EPC website.

If the Participant changes its details, so that the register does not carry accurate data in respect of the Participant, the Participant shall notify the EPC Secretariat as soon as it is reasonably practicable to do so. It is the responsibility of the Participant to ensure that the EPC Secretariat is provided with information in relation to the Participant that is accurate and up-to-date at all times.

In the event of Participants no longer fulfilling the eligibility criteria, no longer being able to pay their debts as they fall due, becoming insolvent or having ceased to exist (each an Event of Default), the EPC Secretariat may decide to rectify the register of Participants after verification of such event with the relevant national regulator or national authority. The failure of a Participant to pay the fees mentioned in section 1.13 of the Rulebook shall constitute an Event of Default for the purposes of this section, on the basis of which the EPC may, at its sole discretion and upon notice by registered mail, temporarily or permanently suspend the entry of the Participant in the register of Participants, as of the first following update publication, but not earlier than 30 Calendar Days after the issuance of such notice of suspension.

The register of Participants, containing the Participants’ EPC registration number, name, address, operational readiness date, Scheme leaving date (if applicable), may be accessed and searched through the EPC website. The register is not an operational database in respect of Scheme usage.

By submitting an application to become a Participant, an undertaking consents to publication of the details referred to in this section.

4.6 Obligations of Participants

As a general principle, all Participants shall use all reasonable efforts, undertaken diligently and in good faith, to perform their obligations under the Rulebook, including but not limited to ensuring their continuous reachability and to handling the API interactions in a timely manner.



4.6.1 Obligations of an Asset Holder

An Asset Holder shall:

- 1) Ensure that Terms and Conditions with the Asset Owner exist governing the provision and use of services relating to the Scheme;
- 2) Ensure that such Terms and Conditions are consistent with the Rulebook;
- 3) Ensure that such Terms and Conditions make adequate provision for the Asset Holder's succession (e.g. through merger or acquisition), in accordance with the Rulebook;
- 4) Enter into an agreement governing the provision and use of services relating to the Scheme only after applying the principles of identity verification;
- 5) Ensure that such agreement is consistent with the Rulebook and that such agreement is complete, unambiguous and enforceable;
- 6) Ensure adequate risk management and security, in particular compliance with the applicable provisions included in the Risk Management Annex (see Annex III);
- 7) Ensure the ongoing compliance of its own rules, procedures and agreements with the laws, regulations and generic supervisory requirements applicable to them;
- 8) Enter into legally binding agreements with their SPAA related service providers covering all functions performed by those providers in direct connection with the Scheme, ensure that such agreements are complete, unambiguous and enforceable on each contractual party and safeguard the ongoing compliance of such agreements with the laws applicable to them;
- 9) Immediately (without any further delay) report to the EPC about unmitigated Risks of scheme-wide Importance ;
- 10) Without delay report to the EPC about issues or complaints related to SPAA exchanges that were raised by Asset Owner and about internal or external audit findings, where such issues, complaints or findings are of scheme-wide importance;
- 11) Collect consent from the Asset Owner in accordance with applicable law;
- 12) For refunds with optional SCA provided as Premium feature, implement and maintain the requirements to benefit of an exemption under Article 17 of the RTS;
- 13) In case it has provided a payment certainty mechanism as a Premium feature to the Asset Broker, ensure that the payment is executed. Compliance with such obligation is subject to compliance with any applicable legal or regulatory requirement, including sanction screening.
- 14) [...]

4.6.2 Obligations of an Asset Broker

An Asset Broker shall:

- 1) Ensure that Terms and Conditions with the Asset User and/or the Asset Owner exist governing the provision and use of services relating to the Scheme;
- 2) Ensure that such Terms and Conditions are consistent with the Rulebook;
- 3) Ensure that such Terms and Conditions make adequate provision for the Asset Broker's succession (e.g. through merger or acquisition), in accordance with the Rulebook;
- 4) Enter into an agreement governing the provision and use of services relating to the Scheme only after having identified its Customers;
- 5) Ensure that such agreement is consistent with the Rulebook and that such agreement is complete, unambiguous and enforceable;



- 6) In the event of a dispute, provide to the Asset Holder an explanation as to how an API request has been processed and any further information reasonably requested;
- 7) Ensure adequate risk management and security, in particular compliance with the applicable provisions included in the Risk Management Annex (see Annex III);
- 8) Ensure the ongoing compliance of its own rules, procedures and agreements with the laws, regulations and generic supervisory requirements applicable to them;
- 9) Enter into legally binding agreements with their SPAA related service providers covering all functions performed by those providers in direct connection with the Scheme, ensure that such agreements are complete, unambiguous and enforceable on each contractual party and safeguard the ongoing compliance of such agreements with the laws applicable to them.
- 10) Immediately (without any further delay) report to the EPC about unmitigated Risks of scheme-wide Importance;
- 11) Without delay report to the EPC about issues or complaints related to SPAA exchanges that were raised by Asset Users and about internal or external audit findings, where such issues, complaints or findings are of scheme-wide importance;
- 12) Collecting consent from the Asset User/ Owner in accordance with applicable law.
- 13) [...]

4.7 Liability

4.7.1 Liability of Participants for Breach of the Rulebook

SPAA related exchanges could relate to data assets and/or transactional assets.

[A Participant's liability under the Rulebook is limited to the operation of SPAA exchanges and shall be kept separate from any liability arising from the subsequent payment.] *Clause subject to further elaboration by the Legal Support Group in light of possible limitations of liability (see below).*

A Participant shall be only liable to the other Participant for all foreseeable losses, costs, damages and expenses (including reasonable legal fees), taxes and liabilities for any claims, demands or actions (each referred to as a "Loss"), where the Loss arises out of or in connection with:

- 1) Any breach of the Rulebook relating to SPAA related exchanges by the relevant Participant, its employees or agents, and
- 2) Any negligent act or omission of the relevant Participant, its employees or agents relating to the SPAA related exchange insofar as relevant to the operation of the Scheme, or
- 3) Any operational failure of the relevant Participant, its employees or agents relating to the SPAA related exchange insofar as relevant to the operation of the Scheme, unless it is caused by Force Majeure.

4.7.2 Limitation of liability

A Participant's liability under the Rulebook is limited as follows:

1. Scheme Participants' liability is limited to direct liability only.
2. For transactional assets the maximum amount which may be claimed in respect of a loss is the amount of the underlying transaction [*Clause subject to further elaboration by the Legal Support Group (see above)*]
3. [Limitation of liability for data assets to be further explored]



4. The cap on liability does not apply in the event of wilful intent by the liable Participant, or by the Participant's employees or agents.
5. [...]

4.7.3 Force Majeure

A Participant shall not be liable for any failure, hindrance or delay in performance in whole or in part of its obligations under the Rulebook if such failure, hindrance or delay arises out of circumstances beyond its control. Such circumstances may include, but are not limited to, acts of God, criminal action, fire and flood.

4.7.4 Liability of the EPC

The EPC, its agents, employees or the employees of its agents shall not be liable for:

- 1) anything done or omitted in the exercise of any discretion under the Rulebook, unless it is shown that the act or omission was effected in bad faith;
- 2) any losses which are not foreseeable.

4.8 Compliance

4.8.1 General

Each Participant shall comply with:

- The Rulebook, including amendments as and when they are made and properly communicated to Participants.

The parties to the Rulebook are the EPC and each Participant. The Rulebook is a multilateral agreement comprising contracts between:

- The EPC and each Participant; and
- Each Participant and every other Participant.

A person who is not a party to the Rulebook shall have no rights or obligations under the Rulebook. A Participant shall procure that its employees, its agents and the employees of its agents comply with all applicable obligations under the Rulebook.

4.8.2 Dispute Resolution Committee

The Dispute Resolution Committee (DRC) is responsible for performing the compliance function related to the Scheme. The role of the DRC is limited to the following:

- Scheme administration related complaints – the DRC shall be responsible for investigating complaints from applicant Participants whose application for participation in the Scheme has been rejected; and
- Scheme compliance related complaints – the DRC shall be responsible for investigating alleged breaches of the Rulebook of its own accord or following a complaint made by one or more Participants, evaluating such complaints and determining appropriate sanctions against Participants who are found to be in breach.
- Appeals – the DRC shall be responsible for hearing appeals brought in respect of decisions taken under the DRC's scheme administration (adherence) and compliance functions in accordance with a fair process that is separate from the process of decision-making at first instance.



The DRC Mandate [3] sets out the dispute resolution and appeals processes in the context of Scheme Management.

4.9 Termination

A Participant may terminate its status as a Participant by giving no less than one (1) month's prior written notice to the EPC Secretariat, such notice to take effect on a designated day. As soon as reasonably practicable after receipt of such notice, it shall be published to all other Participants in an appropriate manner.

The EPC Secretariat may terminate the adherence to the scheme of a participant in the case the conditions of the Adherence Agreement are no longer met or for any other reason imposed by a regulatory authority.

Notwithstanding the previous paragraph, upon receipt of the Participant's notice of termination by the EPC Secretariat, the Participant and the EPC Secretariat may mutually agree for the termination to take effect on any day prior to the relevant designated day.

There is no pro-rata reimbursement of the annual EPC participation fee.

A former Participant shall continue to be subject to the Rulebook in respect of all activities which were conducted prior to termination of its status as a Participant and which were subject to the Rulebook, until the date on which all obligations to which it was subject under the Rulebook prior to termination have been satisfied.

Upon termination of its status as a Participant, an undertaking shall not incur any new obligations under the Rulebook. Further, upon such termination, the remaining Participants shall not incur any new obligations under the Rulebook in respect of such undertaking's prior status as a Participant.

The effective date of termination of a Participant's status as a Participant is (where the Participant has given notice in accordance with the first paragraph of the present section) the effective date of such notice, or (in any other case) the date on which the Participant's name is deleted from the Register of Participants, and as of that date the Participant's rights and obligations under the Rulebook shall cease to have effect except as stated in this section 3.9.

This section, as well as sections 4.7.1, 4.7.2, 4.8, 4.10 and 4.11 of the Rulebook shall continue to be enforceable against a Participant, notwithstanding termination of such Participant's status as a Participant.

4.10 Intellectual property

The Participants acknowledge that any copyright in the Rulebook belongs to the EPC. The Participants shall not assert contrary claims or deal with the Rulebook in a manner that infringes or is likely to infringe the copyright held by the EPC in the Rulebook.

4.11 Contractual provisions

The Rulebook contains legal obligations which are binding on the Participants, and which are enforceable against a Participant by the EPC or another Participant. The whole Rulebook is intended to have legal effect. In the event of any inconsistency between the provisions of the Rulebook, the provisions of this chapter 4 shall prevail. Subject to the prevalence of provisions in this chapter 4, the provisions of chapter 2 shall prevail over any other provision in the Rulebook.

In the event of an inconsistency between the provisions of the Rulebook and any other agreement or convention between the Participants and the EPC in relation to the subject matter of this Rulebook, the provisions of this Rulebook shall prevail.



Every document that is required to be provided under the Rulebook shall be provided in the English language.

Any reference in the Rulebook to a person or an undertaking (howsoever described) shall include its successors.

Headings in the Rulebook are used for ease of reference only.

The Rulebook is drawn up in the English language. If the Rulebook is translated into any other language, the English language text prevails.

4.12 Applicable legal framework

It is a prerequisite for the use of the Scheme that the Payment Services Directive (PSD) (or provisions or binding practice substantially equivalent to them are implemented or otherwise in force in the national law of SEPA countries.

This Scheme is a ‘payment scheme’ within the meaning of the SEPA Regulation; it is equally relevant for Participants from countries or territories, which are listed on the EPC website.

Each Participant that is not subject to the Payment Services Directive under its national law shall vis-à-vis other Participants and vis-à-vis its Customers and to the extent permitted by the national law applicable to such Participant, comply with and perform obligations that are substantially equivalent to those provisions of the Payment Services Directive which are relevant for SPAA.

Further, each Participant (whether or not subject to the Payment Services Directive) shall refrain, to the extent reasonably possible, from exercising any rights accorded to it under its national law vis-à-vis other Participants and vis-à-vis its Customers that either conflict or that could potentially conflict with the provisions of the Payment Services Directive.

The obligations of each Participant (whether or not subject to the Payment Services Directive) under the Rulebook shall apply notwithstanding that the Payment Services Directive is limited in its geographical scope (art.2 Payment Service Directive).

Each Participant shall comply with the relevant applicable data protection framework, in particular General Data Protection Regulation (GDPR). Participants that are not subject to the GDPR under their national law shall, vis-à-vis other Participants and vis-à-vis their Customers, and to the extent permitted by the national law applicable to such Participant, comply with and perform obligations that are substantially equivalent to the provisions enclosed under the GDPR.

Each Participant shall refrain, to the extent reasonably possible, from exercising any rights accorded to it under its national law vis-à-vis other Participants and vis-à-vis its Customers that either conflict or that could potentially conflict with relevant provisions of the applicable data protection regulation, notably GDPR.

Each Participant shall at all times comply, either directly or indirectly, with the relevant legal framework applicable in connection to the activities set out under the Rulebook or with provisions that are substantially equivalent to those provisions.

4.13 Governing law

The governing laws of the agreements in relation to the Scheme are as follows:

- The Rulebook is governed by Belgian law.
- The Adherence Agreement is governed by Belgian law.

Each Participant shall refrain, to the extent reasonably possible, from exercising any rights accorded to it under its national law vis-à-vis other Participants and vis-à-vis its Customers that either conflict



or that could potentially conflict with the provisions set forth in the Rulebook and the Adherence Agreement.



5 Scheme Management

5.1 SPAA Multi-Stakeholder Group (SPAA MSG)

5.1.1 Composition of the SPAA MSG

The SPAA MSG will consist of a maximum of 31 members and will be composed as follows:

- Representing Asset Holders : 8 members (including 1 co-chair).
- Representing Asset Brokers : 8 members (including 1 co-chair)
- European associations that represent a specific category of PSPs and are members of the Euro Retail Payments Board (ERPB): 6 members.
- European Consumer Organisation: 1 member.
- European Association of Corporate Treasurers (EACT): 1 member.
- SMEunited: 1 member.
- EuroCommerce: 1 member.
- Ecommerce Europe: 1 member.
- Technical providers: 4 members.

The ECB and European Commission will be invited as Observers.

A call for candidates will be initiated by the EPC Secretariat and published on the EPC website. The observers will be invited directly by the EPC.

The composition of the Group shall seek to achieve a fair and diverse representation of relevant stakeholders and types of players while taking into account the mission and objective of the Group. The EPC Board shall have complete discretion in deciding on the final composition.

The Group will be co-chaired by a member representing Asset Holders and another member representing Asset Brokers, who will be elected by the EPC Board. The two co-chairs will come from within the respective contingent of Asset Holders and Asset Brokers (see above).

The co-chairs will be senior managers with relevant business and practical experience and with the available time and commitment. The co-chairs will be responsible for proactively guiding the Group in meeting its deliverables and ensuring coherence with its objectives. The Group will report to the EPC Board.

The nominated members of the MSG are expected to be senior experts in the field of electronic payments - in particular in the context of access to payment accounts - and are familiar with the related technical documentation and standards (e.g. API). They should have the ability and mandate to properly represent their institutions and their communities, be able to devote the necessary time to the Group and be proficient in English as the working language.

One alternate may be appointed to each member. An alternate shall be appointed for the duration of the mandate of the relevant member and may only attend a Group meeting when the relevant Group member is unable to attend such meeting.

The Secretary of the Group will be provided by the EPC Secretariat. The Secretary supports the co-chairs and is accountable for ensuring compliance with EPC processes.



5.1.2 Organisation

The SPAA MSG meet physically or by telephone/video conference, according to the demands of its scope of work.

Calls for meetings and agendas will be issued at least two weeks in advance and meeting papers will be provided at least one week in advance barring exceptional cases. Minutes will be made available by the EPC Secretariat to all Group members, observers, and their alternates, as soon as possible and within one month of the meeting.

The SPAA MSG can decide to set up work blocks for the elaboration of the agreed deliverables requiring specific skills and knowledge. The SPAA MSG will designate the chair (or co-chairs) and outline the mandate, scope and deliverables (including the timeline) of these work blocks. The work blocks will report to the SPAA MSG. In this context the SPAA MSG is expected to cooperate with the major European standardisation initiatives active in the field of 'PSD2 APIs' to ensure that any SPAA scheme 'implementation guidelines' that will be created are in line with the scheme's functional requirements and the respective API specifications. A specific work block for this specific task is expected to be established when appropriate.

The Group will develop its recommendations on the basis of broad consensus. In circumstances where such consensus is not achievable, and the matter is appropriate for the conduct of a vote, a vote may be taken and, for this to be binding on the group, a 3/4 majority on the basis of a quorum of 2/3 of the Group membership must be obtained. In the event of a serious divergence of views, reference will be made to the EPC Board for advice and guidance.

When reporting the outcome of Group deliberations and recording them in minutes, reference will be made to both majority and minority positions if applicable. will meet physically or by telephone conference, according to the demands of its scope of work.

5.1.3 Mandate

The SPAA MSG holds its mandate from and is accountable to the EPC Board. It will operate under these Terms of Reference from its inception and will hold its mandate until otherwise directed by the EPC Board.

The members of the SPAA MSG will at all times execute their mandate in accordance with the stipulations of the EPC Code of Conduct on competition law (EPC212-14), as amended from time to time.

5.1.4 Scope

The SPAA MSG will be responsible for the development of a SPAA scheme in relation to access to payment accounts - with the legal and regulatory requirements of PSD2 constituting the 'baseline', but also going beyond such baseline to encompass value-added ('Premium') services that may be provided in the context of 'open banking' as a natural evolution of PSD2 - in line with the requirements defined in the June 2021 report of the ERPB Working Group on a SEPA API Access Scheme [1].

5.2 Maintenance and evolution (change management process)

5.2.1 Guiding principles

It is a key objective of the EPC that the Scheme is able to evolve with a developing payments market. To meet the demands of the Participants and Stakeholders including end-users, PSP and non-PSP communities, the Scheme shall be subject to a change management process that is structured,



transparent and open, governed by the rules of the management and evolution function of SEPA Scheme Management.

The key principles underpinning change management are the following:

- Innovation - the Scheme shall be open to innovative proposals to improve delivery of the Scheme in order that the Scheme is competitive, efficient and able to benefit from the latest developments in payments technology.
- Compliance with applicable legislation and regulation - the Scheme shall be and remain at all times in compliance with the relevant Belgian and EU legislation and with any relevant regulatory requirements.
- Transparency - the change management process shall be transparent and open so that changes implemented into the Scheme are carefully considered and scrutinised. Establishing open channels for Participants, end-users and suppliers to propose changes is a key aim of change management.
- Impact analysis - proposals for change are supported, where appropriate, by a careful analysis evaluating its impact on the Scheme to ensure that implemented changes are viable.
- Development of an integrated European landscape (SEPA) – The Scheme is an important platform for Participants to develop SEPA-enabled products and services that allow both end-users and Participants to take advantage of the development of and investment in SEPA.

5.2.2 Role of the SPAA MSG

The change management process of the Scheme shall be performed by the SPAA MSG who will formulate recommendations on the Change Requests received and interact with Stakeholders and end-users on the evolution of the Scheme and implement changes, taking into account the overall strategy and policy goals of SEPA and the EPC, identifying key needs and finding appropriate solutions.

5.2.3 Submission of Change Requests to the EPC Secretariat

A Change Request denotes any concrete and comprehensible proposal for making a change to the Scheme which is to be presented along with a substantiated reasoning on why and how it concerns the Initiator (or the Stakeholders it is representing). A Change Request may be devised by any individual or organisation that is able to claim a legitimate interest in this change management process and is submitted to the EPC Secretariat.

A Change Request shall be submitted to the EPC Secretariat in accordance with the rules set out in this section. Change Requests shall be submitted in all cases in accordance with a format which will be published for this purpose on the EPC website.

The Initiator needs to substantiate the interests it represents (e.g., a specific institution, an association of institutions at national or at SEPA-level) in order that the SPAA MSG and any contributor during the public consultation can understand the potential impact of the Change Request on the concerned Participant or Stakeholder.

It is recommended that different individuals or organisations representing as a whole a specific Stakeholder community at national and/or at SEPA level through e.g., an association or a representative body, agree first on a joint Change Request on that Stakeholder community level and then submit it to the EPC Secretariat. Such a joint Change Request will ease the Change Request review process for the SPAA MSG prior to the public consultation and for the contributors when analysing the Change Requests during the public consultation.



It is recommended that the Initiator supports the Change Request, where appropriate, with an impact analysis. Such an impact analysis emphasises the merits of the Change Request and can influence the formulation of the SPAA MSG recommendation on the Change Request prior to the start of the public consultation and the opinion of the contributors when analysing the Change Requests during the public consultation.

5.2.4 Acknowledgement of receipt of a Change Request

The EPC Secretariat shall acknowledge receipt of the Change Request to the Initiator within 5 Business Days of receiving the Change Request. An acknowledgement of receipt does not imply that a Change Request has been accepted but only that the Change Request has been received.

5.2.4.1 Consideration of a Change Request

The SPAA MSG shall analyse (a) whether the change as suggested in a Change Request falls within the scope of the Scheme and (b) whether the change proposed by the Change Request is a Minor Change or a Major Change.

In respect of (a), as part of this analysis, the SPAA MSG shall consider the change proposed by a Change Request in accordance with the following broad criteria:

- the change presents a case for wide SEPA market-acceptance;
- the change is sufficiently concrete
- the change is feasible to implement; and
- the change must not compromise SEPA-wide interoperability of the Scheme or the integrity of the Scheme.

In respect of (b), the SPAA MSG shall assess whether a Change Request proposing a change can be defined as a Minor Change or a Major Change.

A Minor Change is a change of an uncontroversial and usually technical nature that facilitates the comprehension and use of the Rulebook. Clarifications of existing rules shall not be deemed to affect the substance of the Rulebook or the Scheme and will therefore be a Minor Change. More information about the process for Minor Changes is set out in section 5.2.6 of this Rulebook.

A Major Change by contrast is a change that affects or proposes to alter the substance of the Rulebook and the Scheme. Examples of such changes include the proposals for new services to be offered in the Scheme, or changes affecting policy. Changes that are classified as Major Changes are approved through detailed consultation.

5.2.4.2 Publication of Change Requests

All Change Requests that comply with the published EPC template for Change Requests and with the section 4.2.4.1 of this Rulebook shall be submitted for public consultation. The SPAA MSG shall provide the Initiator with a written response before the start of the public consultation indicating the reasons in the event that a Change Request cannot be considered for the public consultation.

5.2.5 Process for Major Rulebook changes

5.2.5.1 Preparation of SPAA MSG recommendation

Once a Change Request from the Initiator has been classified as a Major Change by the SPAA MSG, the SPAA MSG is responsible for analysing in detail the submitted Change Request (and if provided the related impact analysis) and for preparing its recommendation for the public consultation.



The analysis of the SPAA MSG will also indicate if the Change Request meets the criteria set out in section 4.2.4 of this Rulebook. The SPAA MSG may ask the Initiator to provide an impact analysis to demonstrate the potential of the Change Request.

The SPAA MSG will determine whether any Change Request which includes a request for expedited implementation on grounds that the proposed change constitutes a non-operational change, does indeed qualify as such. If the SPAA MSG is satisfied that a Change Request would have no operational impact on Participants and that it is suitable for an expedited implementation, the SPAA MSG will make a recommendation to the EPC Board that the Change Request is implemented as a non-operational change.

Where the change as presented in the Change Request proposes to modify the Rulebook, the SPAA MSG recommendation on the basis of the Change Request shall also show the likely amendments to be made to the Rulebook in case of implementing the proposed change.

The SPAA MSG shall make all reasonable efforts to complete the analysis and its recommendation for each Change Request in a timely manner. Each Change Request will be given one of the SPAA MSG Recommendation options below:

- a. The change is already provided for in the Scheme: No action is necessary for the EPC.
- b. The change should be incorporated into the Scheme: The Change Request becomes part of the Scheme, and the Rulebook is amended accordingly.
- c. The change should be included in the Scheme as an optional feature:
 - The new feature is optional, and the Rulebook will be amended accordingly.
 - Each Participant may decide to offer the feature to its Customers, or not.
- d. The change is not considered fit for the SEPA Geographic Area.
- e. The change cannot be part of the Scheme:
 - It is technically impossible or otherwise not feasible (to be explained on a case by case basis).
 - It is out of scope of the Scheme.

The SPAA MSG will share the public consultation document containing the Change Requests and the related SPAA MSG recommendations with the EPC Board prior to the start of the public consultation on the Change Requests.

5.2.5.2 Dialogue with the Initiator

In the course of developing its recommendation on the Change Request, the SPAA MSG may consult with the Initiator for clarification purposes. To that end the SPAA MSG can invite the Initiator to present its Change Request(s).

The Initiator can also ask the EPC Secretariat to present its Change Request in further detail to the SPAA MSG.

5.2.5.3 Public consultation on Change Request

Once the SPAA MSG has concluded on its recommendations related to each Change Request, the SPAA MSG shall begin the process of consulting Participants and Stakeholders on the submitted Change Requests, via a public consultation. The public consultation shall start with the publication of the public consultation document on the EPC website.

The SPAA MSG shall aim to conclude the public consultations after 90 Calendar Days of publication of the public consultation document on the EPC website.



Participants are requested to inform whether they support or not the Change Request or the related SPAA MSG Recommendation. Participants may provide comments on the Change Requests to the SPAA MSG.

5.2.5.4 Process following public consultation

The SPAA MSG shall collect and analyse the support for each Change Request and the comments received from all Participants and Stakeholders and shall develop its Change Proposals based on the comments received from the public consultation.

A Change Proposal as developed by the SPAA MSG may bring together more than one change, developed from one or more Change Requests.

The SPAA MSG will consolidate the Change Proposals, along with each Change Request and the related non-confidential comments received from the contributors during the public consultation, in the Change Proposal Submission Document.

The Change Proposal Submission Document shall indicate that each stage of the change management process, from initiation to consultation, has been properly completed in respect of the Change Request submitted.

The Change Proposal Submission Document is then submitted to the EPC Board for decision-making purposes in accordance with section 5.2.5.5 of this Rulebook.

5.2.5.5 EPC Board deliberations on the SPAA MSG Change Proposal Submission Document

The EPC Board deliberates on the Change Proposal Submission Document from the SPAA MSG.

5.2.5.6 Publication

The Change Proposal Submission Document submitted to the EPC Board shall be published on the EPC website along with the decision of the EPC Board on each Change Proposal. The SPAA MSG shall publish all Change Requests and Change Proposals, irrespective of whether the change has been accepted or rejected by the EPC Board.

5.2.5.7 Exceptional change

In exceptional circumstances, the EPC Board can approve the urgent implementation of a Change Proposal only in cases whereby the failure to implement a change may result in a disruption to the Scheme or to users of the Scheme (e.g., material mistakes or significant flaws in the Scheme are reported).

The SPAA MSG shall prepare an exceptional change proposal submission document for submission to the EPC Board alongside the exceptional Change Proposal.

The EPC Board shall determine whether or not to accept the exceptional Change Proposal.

An exceptional Change Proposal that has been considered by the EPC Board shall be published on the EPC website together with the exceptional change proposal submission document and the decision of the EPC Board.

The EPC may implement an exceptional Change Proposal, as approved by the EPC Board, at the earliest from the Business Day following the date on which the exceptional Change Proposal is published on the EPC website. Such date will be determined by the EPC Board on a case by case basis.

5.2.5.8 Change for regulatory reasons

The creation of or amendments to relevant rules and regulations might necessitate the urgent alignment of the Scheme with such rules and regulations.



In such case the SPAA MSG will prepare, in close cooperation with the LSG, a regulatory Change Proposal. This will be done as soon as reasonably possible, in light of the date on which the new or amended rules and regulations will enter into force.

The SPAA MSG shall complete a regulatory change proposal submission document for submission to the EPC Board alongside the regulatory Change Proposal. The regulatory change proposal submission document shall specify that the change proposed relates to a mandatory rule of law, and the reasons why the regular change management process could not be followed.

The EPC Board shall determine whether or not to accept the regulatory Change Proposal.

A regulatory Change Proposal that has been considered by the EPC Board shall be published on the EPC website together with the regulatory change proposal submission document and the decision of the EPC Board.

The EPC may implement a regulatory Change Proposal, as approved by the EPC Board, at the earliest from the Business Day following the date on which the regulatory Change Proposal is published on the EPC website. Such date will be determined by the EPC Board on a case by case basis following consideration of a recommendation from the SPAA MSG and the LSG.

5.2.6 Process for Minor Rulebook changes

The SPAA MSG shall notify the list of Minor Changes within the public consultation document used for Major Rulebook Changes (see section 5.2.5.3 of this Rulebook).

As Minor Changes do not affect the substance of the Rulebook or the Scheme, the contributors taking part in the public consultation are not requested to provide comments to these Minor Changes. These Changes will also be included in the SPAA MSG change proposal submission document (see section 5.2.5.4 and 5.2.5.5 of this Rulebook).

In the event that the SPAA MSG receives extensive comments on the list of Minor Changes, where some items on the list are identified by contributors as potentially Major Changes, the SPAA MSG may remove the item from the list and consider re-classifying this item.

The SPAA MSG may consult with the relevant Initiator(s) on the status of the item with a view to determining whether a change is a Minor or a Major Change. Following such a consideration, the change may be re-classified and approved as a Major Change.

5.2.7 Frequency of the change management process

The frequency of the change management process will be assessed and based on market needs and communicated well in advance.





6 Defined terms and abbreviations

Term/Abbreviation	Definition
Account Owner	Individual or legal entity owning an account at an ASPSP.
Additional Optional Services (AOS)	Complementary features and services based on the Scheme, as described in section 1.12 of the Rulebook.
Adherence Agreement	The agreement to be completed as part of the process by which an entity applies to become a Participant. The agreement is found in Annex II of the Rulebook.
Admission Date	A date specified for admission to the SPAA Scheme for a group of successful applicants.
API	Application Programming Interface.
API client	The “client” of an API is a program, not a person, which uses the service as offered by the API exposing party. In the context of this Rulebook, the API client function belongs to the Asset Broker.
API exposing party	The Asset Holder offers (“exposes”) a service via an API to an Asset Broker.
ASPSP	Account-Servicing Payment Service Provider as defined in PSD2.
Asset	Any form of value (e.g. bank owned data, Customer owned data, transaction data, or the ability to execute transactions, payment related and beyond) that is held by an Asset Holder. In the context of PSD2, payment account balance and transactions would be a data asset owned by the Customer and held by the ASPSP and a payment initiation would be a transactional asset involving an ASPSP and payer with the involvement of a TPP.
Asset Broker	The entity that uses assets (e.g. data) from the Asset Holder, with permission of the Asset Owner, to deliver value to the end users. Value is being driven by either consumer or corporate demand. In the context of PSD2, a TPP would be an Asset Broker. The Asset Broker in the context of GDPR will be considered a data controller or a data processor depending on the degree of control it exercises over the processing of the personal data which form part of the assets.
Asset Holder	The entity that holds the assets. An Asset Holder is not necessarily the same entity as the data owner. In the context of PSD2 an asset holder would be an ASPSP. The data holder in the context of GDPR is considered the data controller.



Asset Owner	Owner of the asset (e.g. a legal entity or a consumer, in which case it would also be a data subject).
Asset User	The client of the Asset Broker that ‘uses’ the asset. The Asset User can be a consumer or a legal entity.
Authentication	The provision of assurance that a claimed characteristic of an entity is correct. The provision of assurance may be given by verifying an identity of a natural or legal person, device or process. (see ISO 12812 – Part 1)
Basic	Services provided under PSD2.
BIC	Business Identifier Code. An 8 or 11 character ISO code assigned by SWIFT and used to identify a financial institution in financial transactions. ISO standard 9362 [5] applies
Business Day	A day on which Asset Holder/Asset Broker in the relevant jurisdiction are generally open for business with Customers.
Calendar Day	A Calendar Day means any day of the year.
Card Holder	A person or entity that owns a card (e.g. credit card, debit card)
Certificate Authority	An entity that issues digital certificates.
Change Proposal	A Change Proposal is formulated by the SPAA MSG on the basis of the Initiator’s Change Request. A Change Proposal should take into account any impact analysis that may be submitted together with the Change Request, and any other details in relation to the change proposed.
Change Proposal Submission Document	A consolidation of the Change Requests, the related non-confidential comments received from the contributors during the public consultation and the related Change Proposals. The document is prepared by the SPAA MSG and certifies that each stage of the change management process has been properly completed.
Change Request	Any concrete and comprehensible proposal for making a change to the SPAA Scheme which is to be presented along with a substantiated reasoning. A Change Request may be devised by any individual or organisation that is able to claim a legitimate interest in this change management process (the “Initiator”) and then submitted to the EPC Secretariat in accordance with the procedures set out in section 5.2.3



Credit Transfer	An instruction given by an originator to an originator PSP requesting the execution of a credit transfer transaction and directly or indirectly initiated in accordance with the provisions of the Payment Services Directive.
Customer	Data Owner or Data User
Dataset	Only the Datasets related to a set of API interactions, i.e., between the Asset Broker and the Asset Holder, are described in this rulebook. Each Dataset is composed of a number of attributes which can be mandatory or optional.
DRC	Dispute Resolution Committee.
eIDAS	Regulation (EU) N°910/2014 on electronic identification and trust services for electronic transactions in the internal market (eIDAS Regulation).
Endpoint (API)	An API endpoint is a point at which an API connects with the software program. APIs work by sending requests for information from a web application/server and receiving a response.
EPC	The European Payments Council.
EPC Code of Conduct	EPC Competition Law Code of Conduct.
Event of Default	Each event indicating that a Scheme Participant is no longer able to pay its debts as they fall due, becomes or became insolvent or has ceased to exist (each an Event of Default), including but not limited to the failure of a Scheme Participant to pay the fees mentioned in section 1.13 of this Rulebook.
Expiry Date (authorisation)	Date at which a future-dated payment will expire.
GDPR	General Data Protection Regulation. Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC.
HTTPS	HyperText Transfer Protocol Secure
IBAN	International Bank Account Number: uniquely identifies an individual account at a specific financial institution in a particular country (ISO 13616) [4].
Identification	A means of uniquely identifying a natural or legal person.
LSG	EPC Legal Support Group.



Major Change	A Major Change is a change that affects or proposes to alter the substance of the Rulebook and the Scheme. Examples of such changes include the proposals for new services to be offered in the Scheme, or changes affecting policy. Changes that are classified as Major Changes are approved through detailed consultation.
Minor Change	A Minor Change is a change of an uncontroversial and usually technical nature that facilitates the comprehension and use of the Rulebook. Clarifications of existing rules shall not be deemed to affect the substance of the Rulebook or the Scheme and will therefore be a Minor Change
NGC	The Nominating and Governance Committee of the EPC.
OTP	One-time password.
Participant	An entity accepted to be a part of the Scheme in accordance with section 4.1 of the Rulebook.
Payee	The Payee in the context of the Scheme is the beneficiary of a payment.
Payer	The Payer in the context of the Scheme refers to the person or legal entity providing the authorisation to perform a payment or provide consent to access data.
PFM	Personal Finance Management.
PIN	Personal identification number.
POI	Point of Interaction
POS	Point of Sale
Premium (SPAA services)	SPAA services that go beyond the PSD2 baseline.
PSD2	Revised Payment Services Directive (EU) 2015/2366.
PSP	Payment Service Provider.
Remittance Information	The information to be inserted by the Asset Broker to ensure reconciliation with the payment
Requested Execution Date/Time	The date/time requested by an Asset Broker by when the payment is to be executed.
Risk Management Annex (RMA)	The RMA highlights the risks related to the SPAA Scheme Participants in their role as Asset Holder and or Asset Broker, and how these risks should be managed (see Annex III).
Risk of Scheme-wide Importance	Risks of Scheme-wide Importance shall be understood to be those risks for the Scheme that could be seen as creating



	reputational damage to the Scheme or that could negatively affect the integrity or the proper functioning of the Scheme.
REST	Representational state transfer (REST) is a software architectural style which uses a subset of Hypertext Transfer Protocol (HTTP).
RTS	Commission Delegated Regulation (EU) 2018/389 with regard to regulatory technical standards for Strong Customer Authentication and common and secure open standards of communication.
Rulebook	The SPAA Scheme Rulebook - as amended from time to time - consisting of a set of rules, practices and standards that makes it possible for any eligible SPAA Service Provider to join, participate and operate in the SPAA Scheme.
SCA	Strong Customer Authentication.
Schedule Information	Schedule Information to the Adherence Agreement (see Annex II).
Scheme	The SEPA Payment Account Access Scheme, as described in this Rulebook, consists of a set of rules, practices and standards that makes it possible for any eligible Asset Broker or Asset Holder to join, participate and operate in the SPAA Scheme (the "Scheme").
Scheme Participant	An entity that adheres to the SPAA Scheme.
SCT (Inst)	SEPA (Instant) Credit Transfer.
SEPA	Single Euro Payments Area. The SPAA scheme is applicable in the countries listed in the EPC list of SEPA Scheme Countries (document EPC409-09 [2], as amended from time to time).
SEPA Geographic Area	SEPA countries listed in the EPC List of SEPA Scheme Countries (document EPC409-09 [2], as amended from time to time).
SEPA Scheme Management	SEPA Scheme Management denotes the administration, compliance and development functions in relation to a SEPA Scheme.
SPAA MSG	SPAA Multi-Stakeholder Group. The EPC group that performs the SPAA Scheme Management functions as described in section 5.2.2.
Stakeholder	Within the SEPA context, the key stakeholders include amongst others: governments, authorities and regulators, the payments industry and their suppliers, corporates, small and medium-sized



	enterprises (SMEs), merchants, individual Customers and consumers, and their associations.
Standardisation initiative	In the context of this scheme, entities such as The Berlin Group, Open Banking UK, Polish API, Stet, etc.
TAN	Transaction Authentication Number.
TLS	Transport Layer Security.
TPP	Third Party Provider as defined in the context of PSD2. In the context of this report a TPP is called an Asset Broker due to the potential scope going beyond payments. This is a role that can be taken up by different actors (e.g. banks, fintech's, retailers, telecommunication service providers).
URI	Uniform Resource Identifier.
URL	Uniform Resource Locator.
VAT	Value Added Tax.



7 Annex I: Business conditions

Disclaimer: This Annex is to be developed by the Work Block on 'Business Conditions'



8 Annex II: Adherence Agreement and related documents (DRAFT)

[Annex subject to further revision by the EPC Legal Support Group]

SPAA Scheme Adherence Agreement					
SPAA	Date received by EPC: _____				
	Check	Y/N	Date	Initials	Narrative
	Adherence Agreement check OK				
	Valid Identifier				
	Plausible readiness date				
	Contact e-mail address				
	VAT				
	Standard legal opinion wording				
	Legal opinion signature certainty				
	Order of signing AA & LO correct				
SPAA	Entered into Register as "received"				
	The above is exclusively for use by EPC – please leave blank				



SPAA	<p style="text-align: center;">SEPA Payment Account Access Scheme Adherence Agreement</p> <p>To: The European Payments Council AISBL (the “EPC”)</p> <p>From: Name of Applicant[s]*:</p> <p style="text-align: center;">[As set out in the list annexed to this Adherence Agreement]*</p> <p style="text-align: center;">-----</p> <p style="text-align: center;">([each]* an “Applicant”)</p> <p>*Please include the text in square brackets if this Adherence Agreement covers more than one entity.</p>
SPAA	<p>PREAMBLE</p> <p>(A) The SEPA Payment Account Access Scheme (the “Scheme”) is a payment-related Scheme that operates in all SEPA countries, namely the EU member states, and the countries and territories to which the SEPA schemes geographical scope has been extended (Andorra, Monaco, San Marino, Switzerland, United Kingdom, Vatican City State).</p> <p>(B) The EPC oversees the operation of the Scheme in accordance with the terms and conditions set out in the SEPA Payment Account Access Scheme Rulebook (the “Rulebook”).</p> <p>(C) The Rulebook sets out the rights and obligations of all institutions bound by its terms (the “Participants”) and the EPC, and binds each Participant to comply with their obligations to the EPC and to all other Participants pursuant to the rules set out therein.</p> <p>(D) The EPC, acting on its behalf and on behalf of all Participants, will notify the Applicant of the date coinciding with or following the Readiness Date on which this Adherence Agreement becomes effective (the “Effective Date”) as between the Applicant, the EPC and other Participants.</p>



SPAA	<p>(E) As of the Effective Date the Applicant shall become a Participant and be bound to all the obligations, and entitled to all the benefits, set out in the Rulebook.</p> <p>IT IS HEREBY AGREED AS FOLLOWS:</p> <p>1 The Applicant hereby undertakes to all Participants and to the EPC to perform the obligations imposed by and to comply with the provisions of the Rulebook, as modified from time to time, with effect from the Effective Date.</p> <p>2 The Applicant makes the following representations and warranties:</p> <p>2.1 The Applicant has the power and authority to enter into and has taken all corporate action to authorise its entry into the Scheme and to perform the obligations and comply with the provisions of the Rulebook, including the rules governing the applications for participation in the Scheme and the ongoing compliance of its own rules, procedures and agreements with the laws, regulations and generic supervisory requirements applicable to them.</p> <p>2.2 The signatories of the Applicant [and the Agent signing on behalf of the Applicant] have all necessary corporate authorisations and the power and authority to bind the Applicant to the Rulebook.</p> <p>2.3 The Applicant shall ensure that it satisfies and will at all times during its participation in the Scheme satisfy the eligibility criteria for participation in the Scheme as set out in the Rulebook. If at any time, the Applicant has reason to believe that it no longer satisfies such criteria, or may be unable to satisfy such criteria, it shall notify the EPC immediately of the circumstances.</p> <p>2.4 The Applicant is in a position to comply with all of the obligations set out in the Rulebook by the “Readiness Date” as stated in the accompanying Schedule.</p> <p>3. Any communication, including service of process, to be made with the Applicant under or in connection with the Rulebook shall be made in writing and addressed to the Applicant at the address set out above.</p>								
SPAA	<p>4. The Applicant consents to the publication of its name and basic details of its adherence application on the public website of the EPC.</p> <p>5. This Agreement is governed by Belgian law.</p> <p>FOR AND ON BEHALF OF THE APPLICANT</p> <table border="0"> <tr> <td>Signed by (1)</td> <td>By (2) (if necessary)</td> </tr> <tr> <td>_____</td> <td>_____</td> </tr> <tr> <td>Name/Position _____</td> <td>Name/Position _____</td> </tr> <tr> <td>Date of signature _____</td> <td>Date of signature _____</td> </tr> </table> <p>Where this Adherence Agreement was signed by two signatories on different dates, it shall be considered as being dated the later date.</p>	Signed by (1)	By (2) (if necessary)	_____	_____	Name/Position _____	Name/Position _____	Date of signature _____	Date of signature _____
Signed by (1)	By (2) (if necessary)								
_____	_____								
Name/Position _____	Name/Position _____								
Date of signature _____	Date of signature _____								



SPAA	Schedule¹ information to the Adherence Agreement for adherence to the SEPA Payment Account Access Scheme.							
SPAA	<p>(A) The Applicant must supply the information requested in the Schedule in support of its application to adhere to the Scheme. A failure to supply this information may result in a rejection of the application or a delay in processing it. The information set out below must be included in the Schedule.</p> <p>(B) Templates to be used for providing the Schedule information (Excel or Word) can be downloaded from the EPC website at www.epc-cep.eu. It is strongly recommended that Applicants provide the Schedule information as an Excel File.</p> <p>(C) The information supplied below shall be recorded on the EPC's Register of Participants for the SEPA Payment Account Access Scheme. The Applicant understands that any information supplied in this section (C) of the Schedule shall be published in the relevant EPC Register of Participants on the public website of the EPC and may be made generally available for download by the EPC.</p>							
SPAA	<table border="1"> <tr> <td data-bbox="376 808 711 846">Full Name of Applicant</td> <td data-bbox="719 797 1374 853"></td> </tr> <tr> <td data-bbox="376 864 711 936">Official Address for Notices</td> <td data-bbox="719 853 1374 954"></td> </tr> <tr> <td data-bbox="376 958 711 1070">Identifier (BIC 8 or 11, LEI² or National Registration Number)</td> <td data-bbox="719 954 1374 1084"></td> </tr> </table>		Full Name of Applicant		Official Address for Notices		Identifier (BIC 8 or 11, LEI ² or National Registration Number)	
Full Name of Applicant								
Official Address for Notices								
Identifier (BIC 8 or 11, LEI ² or National Registration Number)								
SPAA	<p>(D)</p> <table border="1"> <tr> <td data-bbox="376 1155 855 1339">Details of Contact Point (for communication with the EPC, a generic email must be supplied here, e.g. sepa@companyname.com)</td> <td data-bbox="863 1137 1374 1350"></td> </tr> <tr> <td data-bbox="376 1361 855 1400">Readiness Date</td> <td data-bbox="863 1350 1374 1406"></td> </tr> <tr> <td data-bbox="376 1417 855 1570">E-mail and phone number of contact person handling Applicant's Adherence Application in-house</td> <td data-bbox="863 1406 1374 1581"></td> </tr> </table>		Details of Contact Point (for communication with the EPC, a generic email must be supplied here, e.g. sepa@companyname.com)		Readiness Date		E-mail and phone number of contact person handling Applicant's Adherence Application in-house	
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SPAA	<p>(E)</p> <table border="1"> <tr> <td data-bbox="376 1653 855 1691">VAT Number</td> <td data-bbox="863 1635 1374 1691"></td> </tr> <tr> <td data-bbox="376 1702 855 1774">Generic E-mail address for invoicing</td> <td data-bbox="863 1691 1374 1787"></td> </tr> <tr> <td data-bbox="376 1798 855 1910">E-mail and phone number of contact person/ department for invoicing</td> <td data-bbox="863 1787 1374 1921"></td> </tr> </table>		VAT Number		Generic E-mail address for invoicing		E-mail and phone number of contact person/ department for invoicing	
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SPAA	Invoicing Address (if different from the Official Address for Notices)	
	Legal Entity Identifier 'LEI' (optional, if not provided under (C) and if available)	
	Preferred payment instrument for Scheme Participation fee invoicing	<input type="checkbox"/> SEPA Direct Debit Core ³ <input type="checkbox"/> SEPA (Instant) Credit Transfer
	<p>(F) The Applicant understands that any information supplied in the Schedule other than the information listed in section (C) of this Schedule shall be available only to the EPC and any Agent chosen by the Applicant that has agreed to assist in the completion of this application, and will not be disclosed to any other body.</p> <p>(G) All EPC communication may be sent to the generic e-mail address specified in the Schedule.</p>	

¹ Where more than one Applicant is covered by this Adherence Agreement, please ensure that information requested by this Schedule is supplied in respect of each Applicant. Organizations adhering to more than one SEPA Scheme are requested to always include the same Schedule information. PSPs adhering to the SEPA Payment Schemes are requested to use the same BIC as reference also for the SEPA Payment Account Access Scheme.

² The LEI is based on the international standard ISO17442:2012 "[Financial Services - scheme to identify the legal entities \(LEI\)](#)"

³ The Secretariat will send a numbered SDD Core mandate to be signed and sent back (via email or regular mail) to each successful Applicant wishing to make use of SDD Core to settle its Scheme participation fees.



9 Annex III: Homologation process (TBC)

Disclaimer: To be confirmed whether such an annex will be required



10 Annex IV: Risk Management Annex (DRAFT)

The Risk Management Annex in relation to the SPAA scheme rulebook is currently being developed. However, when the RMA is finalised it will not be included here as the document has a restricted distribution and hence will only be provided to Participants.

Should Participants wish to provide suppliers with a copy of this Risk Management Annex, they must do this under a non-disclosure agreement. A suggested text is included here, but Participants may use their own document if they prefer.

EXAMPLE NON-DISCLOSURE AGREEMENT

[To be typed on headed notepaper of the Participant disclosing information]

[Insert name and address of person receiving information]

[insert date]

Dear Sirs,

SEPA PAYMENT ACCOUNT ACCESS SCHEME - RISK MANAGEMENT ANNEX

This letter, which is to be understood as a legally binding agreement (hereinafter referred to as "Agreement") is to agree the basis upon which we will supply and/or have supplied to you Confidential Information in relation to the SEPA Payment Account Access Scheme. In consideration of us supplying you with certain Confidential Information necessary for you to perform your functions under the commercial arrangements between us, you agree as follows:

1. KEEPING CONFIDENTIAL INFORMATION CONFIDENTIAL

You shall keep the Confidential Information confidential and, in particular, you shall:

- a. keep all documents and other material containing, reflecting, or which are generated from the Confidential Information separate from all other documents and materials and at your usual place of business in [insert name of country];
- b. exercise in relation to the Confidential Information no lesser security measures and degree of care than those which you apply to your own confidential information (and which you warrant as providing adequate protection against any unauthorised disclosure, copying or use).

2. DEFINITIONS

In this Agreement:

2.1 "Confidential Information" means any information contained within the Risk Management Annex to the SEPA Payment Account Access Scheme Rulebook disclosed (whether before or after the date of this Agreement and whether in writing, orally or by any other means and whether directly or indirectly) by us or by another person on our behalf to you or to another person on your behalf.

2.2 Shall not be considered as "Confidential Information" information which:



2.2.1 is already known to you, unless this information too was provided subject to a non-disclosure undertaking; and/or

2.2.2 has been gathered by you independently of us; and/or

2.2.3 has lawfully been obtained by you from a third party, without any duty of secrecy; and/or

2.2.4 has already been released into the public domain by the person lawfully entitled.

3. DISCLOSURE OF CONFIDENTIAL INFORMATION

3.1 You shall not disclose the Confidential Information to another person except that you may disclose the Confidential Information:

to your employees [professional advisors, authorised representatives or sub-contractors] to the extent that it is essential to enable you to perform your functions (need to know basis).

if disclosure is required by law, by a court of competent jurisdiction or by another appropriate regulatory body provided that you shall use all reasonable efforts to give us not less than [two business days'] notice in writing of that disclosure.

3.2 You shall use all reasonable efforts to prevent the disclosure of the Confidential Information except as mentioned in paragraph 3.1.

3.3 You shall ensure that each person to whom Confidential Information is disclosed pursuant to paragraph 3.1(a) complies with the terms of this Agreement as if that person was a party to this Agreement.

4. ENTRY INTO FORCE AND DURATION

4.1 This Agreement shall enter into force upon signature by both parties to this Agreement.

4.2 All the undertakings fixed in this Agreement shall be of indefinite duration.

4.3 The provisions of this Agreement shall remain in force even after the termination of the commercial arrangements/agreements between the parties to this Agreement.

4.4 You shall, within [7 (seven) business days] of a written request from us, and in any event upon termination of our commercial arrangements/agreement, return to us all documents and other material in the possession, custody or control of you or any of the persons falling within the exception mentioned in paragraph 3.1 (a) that contain any part of the Confidential Information and shall ensure that both you and such persons erase all Confidential Information held in electronic form on any computer, electronic file storage system or other electronic device (other than copies of computer records and/or files containing any Confidential Information which have been created pursuant to automatic archiving or back-up procedures).

5. FURTHER AGREEMENTS

5.1 We accept no responsibility for and make no representation or warranty, express or implied with respect to the truth, accuracy, completeness or reasonableness of the Confidential Information. We are not liable to you or another person in respect of the Confidential Information or its use.

5.2 The failure to exercise or delay in exercising a right or remedy provided by this Agreement or by law does not constitute a waiver of the right or remedy or a waiver of other rights or remedies.

6. GOVERNING LAW



6.1 This Agreement is governed by [insert choice of law].

6.2 Disputes resulting from or in connection with the Agreement shall be referred to the competent court in [insert competent court].

6.3 Please indicate your full acceptance of this Agreement by signing and returning the enclosed copy of this Agreement to us.

Yours faithfully

for and on behalf of

[]

Agreed and accepted by

for and on behalf of

[]

Dated []