Focus on special characters in SCT Inst

Latest update

12 October 2023

target | TIPS
services

Outcome of the TIPS-Consultative Group meeting

- The topic "Use of special characters", and more specifically on the handling of XML escape characters between two instant payment platforms, was raised during the last TIPS-CG meeting:

  o **Presentation of Deutsche Bank: some platforms are allowing the use of some special characters to some fields like the End-to-End Identification**

  o **Solution suggested by Deutsche Bank:**
    - Option 1: to raise a change request to EPC rulebook
    - Option 2: to harmonise the allowed characters between TIPS and RT1

- The ensuing discussion at the TIPS-CG meeting recommended as a first step **to check the topic with the EPC as the current rulebook appears <u>to prohibit</u> the usage of special characters in identifiers fields (such as End-to-End Identification)**

EPC documentation

- The implementation guidelines (IGs) document, i.e. [EPC122-16 - Inter-PSP IGs](#) says the following:

1.4 Character Set

The character set issue centres on the use of the full set characters in the message elements. Two considerations are:

- While PSPs must be allowed to use the character set currently in use at national level,
- PSPs throughout SEPA cannot be required to support the full character set used in SEPA countries.

Therefore:

- The ISO 20022 XML messages allow for the full range of global language requirements (UTF-8).
- PSPs must be able to support the Latin character set commonly used in international communication, as follows:

  a b c d e f g h i j k l m n o p q r s t u v w x y z

  A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

  0 1 2 3 4 5 6 7 8 9

  / - ? : ( ) . , ' +

  Space

- References, identifications and identifiers must respect the following [9]:
  - Content is restricted to the Latin character set as defined above
  - Content must not start or end with a '/'
  - Content must not contain '//'s

Note: When a slash is used as delimiter between the attribute number (AT-XXXX) or code (ABCD) and the data content, no space is allowed directly after this slash.

However, there may be bilateral or multilateral agreements to support one or more sets of characters beyond the Latin character set referred to above.

EPC documentation

- In fact, the IGs refer to a clarification paper, i.e. [EPC230-15 - Clarification Paper on the Use of Slashes in References, Identifications and Identifiers](#), which in turns refers to a best practice document, i.e. [EPC217-08 - SEPA REQUIREMENTS FOR AN EXTENDED CHARACTER SET (UNICODE SUBSET) BEST PRACTICES](#)

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

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1 Background

In section 1.4 'Character Set' of the SEPA Implementation Guidelines (IGs), the following rule is stipulated:

References, identifications and identifiers must respect the following:

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

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

2 Aim of the document

The purpose of this document is to clarify the impact of the aforementioned rule on 'references, identifications and identifiers' related ISO 20022 data elements used in pain.001, pain.007 and pain.008 messages of the SEPA (Instant) Credit Transfer (SCT/SCT Inst) and SEPA Direct Debit Core/B2B (SDD) IGs.

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

→ §6.3. *Rules for selected ISO 20022 XML data elements* of the [EPC217-08](#) states that:
   - "The general rule is that data elements that are processed by computer systems must be limited to the Latin character set."
   - "Senders must ensure that the content of Identifiers/reference data elements (i) Is restricted to the restricted basic Latin character set (ii) Must not start or end with a '/' (iii) Must not contain two consecutive '/'s anywhere in the data element"

Position of the EPC – Latest updated

- EPC Payment Scheme Evolution and Maintenance WG (PSEMWG) discussed this matter at its June and August 2023 meetings and expresses the following standpoint:

  o Each SCT Inst scheme-compliant CSM aims to serve as best as possible its community of PSPs and their respective customers

  o **Each SCT Inst scheme-compliant CSM can agree with its PSP community on additional character usage rules in SCT Inst transactions that are beneficial to those PSPs and/to their customers as long as such additional usage rules do not compromise the well-functioning of the SCT Inst scheme nor create any barriers for all other SCT Inst scheme participants and/or their respective customers**

  o In this sense, each SCT Inst scheme-compliant CSM **must remind its PSP-customer base that SCT Inst transactions likely to be transferred from one SCT Inst scheme-compliant CSM to any other SCT Inst scheme-compliant CSM, should abide by the character usage rules set by the EPC. Otherwise, the SCT Inst transactions will be very likely rejected**

>> TIPS-CG to discuss the way forward → To raise a change request to EPC rulebook to allow for more characters?

Thank you for your attention!

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