

Character Set

[Following is a copy from IG version 2.7 regarding character set]

To create SEPA messages, i.e. the reference data, the following characters are permitted according to the UTF-8 and/or ISO 8859 coding³⁵. Any usage of byte order marks (BOM) is not permitted.

Permitted Character Code	Character	Hex Code
numeric characters	0 to 9	X'30' – X'39'
capital characters	A to Z	X'41' – X'5A'
small characters	a to z	X'61' – 'X'7A'
apostrophe	'	X'27'
colon	:	X'3A'
question mark	?	X'3F'
comma	,	X'2C'
minus	-	X'2D'
blank character		X'20'
left bracket	(X'28'
plus sign	+	X'2B'
period	.	X'2E'
right bracket)	X'29'
slash	/	X'2F'

For the characters which have been additionally permitted for hitherto existing national payment transactions (DTAUS character set, see Chapter 1), the following regulation applies:

1. The financial institutions commit themselves to their adoption.
2. These can be converted according to the rules stated in the following table, if applicable:

Characters to be supported	Characters	Conversion according to EPC Best Practices	Alternatively permitted
Umlauts (capital and small characters)	Ä, Ö, Ü, ä, ö, ü	If not displayable, then convert to	AE, OE, UE, ae, oe, ue

		A, O, U, a, o, u	
S sharp	ß	s	ss
Ampersand	&	If not displayable, then convert to "+"	No alternative