

SEPA

SEPA is Single Euro Payments Area and it aims to create a zone for the euro in which all electronic payments are considered domestic. And where the differences between national and intra-European cross border payments stop to exist. SEPA project aims to improve the efficiency of cross border payments and turn the fragmented national markets for euro payments into a single domestic one: SEPA will enable customers to make cashless euro payments to anyone located anywhere in the area using only a single bank account and a single set of payment instruments.

Schemas

SEPA Credit Transfer Scheme Rulebook v4.1

<http://www.europeanpaymentscouncil.eu/20approved.pdf>

SEPA Credit Transfer Scheme Customer-to-Bank Implementation Guidelines v4.0

<http://www.europeanpaymentscouncil.eu/20Approved.pdf>

Validator tests EPC's schema according to this description.

XMLdation will publish next rulebooks' schema testing as soon as it is published.

Contents

- [AOS2: Bundling Several Invoices and Credit Notes to One Payment](#)
- [AOS1: Payment date - Additional Optional Services](#)
- [Country specific implementation guides](#)
- [Greece AOS](#)