

# SEPA Migration Action Round Table

facilitated by the Euro Banking Association

Country	Niche product	Niche product2
Austria	“Elektronisches Lastschriftverfahren”: domestic direct debit card payment scheme, where the direct debit is initiated via debit card at the point of sale and involves the signing of a paper mandate	ATIB: a credit transfer initiated via paper instruction where the scanned image of the paper payment instruction is forwarded along with the SCT
	Migration to SDD by 01/02/16	Migration to SCT by 01/02/16
Belgium	N.A.	
Bulgaria	N.A.	
Croatia	N.A.	
Cyprus	Bilateral exchange of important payments in files in non-SEPA format is allowed as a niche product for business continuity purposes (government credit transfers).	
	Migration by 01/02/16	
Czech Republic	N.A.	
Denmark	N.A.	
Estonia	N.A.	
Finland	N.A.	
France	TIP (interbank payment orders)	Télérèglement (electronic payment orders): Télérèglement is a payment initiated by the Trésor Public after the company has submitted the tax declaration via the online tax declaration system (Minefi.gouv).
	This niche product will disappear by 01/02/2016. There is no national migration plan and creditors are supposed to replace TIPs by other payment means. Since TIP is a single transaction order, it is likely that many creditors will replace TIP with SDD Core One-Off.	This niche product will be replaced with SDD Core for consumers; for corporates, Télérèglement will be replaced with SDD B2B (both by 01/02/16).  Five public sector creditors are concerned with the migration to SDD B2B. A migration plan issued by the Fédération Bancaire Française (FBF) is available for all impacted parties. The five public sector creditors that will migrate are: DGFIP, DGDDi, URSSAF, MSA and AGIRC-ARRCO. RSI will no longer migrate, debtors will be asked to pay via SCT instead.
Germany	“Elektronisches Lastschriftverfahren, ELV” (DTAUS): domestic direct debit card payment scheme, where the card holder authorises a direct debit by signing a paper mandate at the point of sale	
	From 01/02/16 on, ELV transactions will be processed as SEPA Core Direct Debits	
Greece	“Non Automatic Credit”: a domestic product supported by DIAS Credit Transfer (DCT) and geared at the handling of non-STP transactions, which are mainly caused by a missing IBAN.	
	This product is expected to be terminated by 01/02/2016.	

# SEPA Migration Action Round Table

facilitated by the Euro Banking Association

Hungary	N.A.	
Iceland	N.A.	
Ireland*	N.A.	
Italy	<p>“RID Finanziario” (RID for financial transactions): this direct debit product is, for example, used for regular savings plans for investment funds.</p>	<p>“RID a importo fisso” (fixed-amount RID): this is a fixed-amount direct debit product.</p>
	Migration planned for 01/02/16	Migration planned for 01/02/16
Latvia	N.A.	
Liechtenstein	N.A.	
Lithuania	N.A.	
Luxembourg	N.A.	
Malta	N.A.	
Monaco (same niche products as France)	TIP (interbank payment orders)	Télérèglement (electronic payment orders): Télérèglement is a payment initiated by the Trésor Public after the company has submitted the tax declaration via the online tax declaration system (Minefi.gouv).
	This niche product will disappear by 01/02/2016. There is no national migration plan and creditors are supposed to replace TIPs by other payment means. Since TIP is a single transaction order, it is likely that many creditors will replace TIP with SDD Core One-Off.	This niche product will be replaced with SDD Core for consumers; for corporates, Télérèglement will be replaced with SDD B2B (both by 01/02/16).
Netherlands	Doorlopende Machtiging Kansspelen: this is a direct debit product with no refund for lotteries.	
	This niche product will be phased out by 01/02/16.	

\* The SEPA Business Service, which is not a niche product but a value-added service available for business customers, will be terminated by 01/02/2016. The SEPA Business Service operates in the SEPA Core Direct Debit (DD) Scheme, transactions are thus processed in line with the rules and standards of SDD Core. Debtors waive their "no questions asked" refund right for authorised transactions.

# SEPA Migration Action Round Table

facilitated by the Euro Banking Association

Norway	N.A.	
Poland	N.A.	
Portugal	N.A.	
Romania	N.A.	
San Marino ( <i>same niche products as Italy</i> )	<p>“RID Finanziario” (RID for financial transactions): this direct debit product is, for example, used for regular savings plans for investment funds.</p>	<p>“RID a importo fisso” (fixed-amount RID): this is a fixed-amount direct debit product.</p>
	Migration by 01/02/16	Migration by 01/02/16
Slovakia	N.A.	
Slovenia	N.A.	
Spain	<p>Cuaderno58 (“Anticipos de crédito”, credit advances) and Cuaderno32 (“Recibos”): receipts processed as bills of exchange</p>	
	<p>Both products will disappear at the latest by 01/02/16 with the corresponding transactions becoming fully SDD-compliant.</p> <p>The same rules that were applied to the migration of national direct debits to SEPA Core Direct Debits are valid for the migration of Cuaderno58 transactions to SDD Core. For Cuaderno58 transactions that are migrated to SDD B2B as well as for any Cuaderno32 transactions subject to migration, new mandates should be formalised in order to initiate new collections. Although the scope is very limited, impacted customers are being informed specifically, directly and one by one by their banks.</p> <p>An action plan on the migration of these niche products is available online at <a href="http://www.sepaesp.es/f/websepa/SPA/Sobre/PlanAccionfeb16.pdf">http://www.sepaesp.es/f/websepa/SPA/Sobre/PlanAccionfeb16.pdf</a> (in Spanish only).</p>	
Sweden	N.A.	
Switzerland	N.A.	
UK	N.A.	