

# CESOP Submission Guidelines (en)



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## Table of Contents

General considerations.....	3
Scenarios .....	4
Correlations between exchanged messages.....	6
Functional split of payment data messages .....	11
Naming convention of the payment data file.....	12
Business rules .....	13
Additional Business Rules.....	24

## General considerations

The CESOP system supports a correction mechanism for the exchanged 'Payment data' messages. The correction applies between the two parties: the sender and the receiver.

As the national TAX administration is not allowed to tamper the payment data information, the sender of the message is the PSP, and the final receiver is CESOP. The national TAX administration only retransmits the messages between the two parties.

The correction mechanism is applicable only at Reported Payee level. In case of error(s), the related payee's data will be fully rejected and must be corrected. In case an error occurs at a higher level (Message or Reporting PSP), the whole 'Payment data' message will be rejected by CESOP.

The correction process can be split in the following steps:

1. The PSP sends a 'Payment data' message to CESOP via the national TAX administration.
2. National Tax administration checks the message :
  - If any error is present, the message is rejected
  - If no error is present the message is forwarded to CESOP.
3. CESOP sends back to the PSP a negative 'Validation result' message via the national TAX administration.
4. The PSP sends the correction to CESOP via the national TAX administration.

The correction message must respect the same structure as the initial 'Payment data' message.

Note that steps can be repeated if errors are still detected following the subsequent corrections.

## Scenarios

### *No error in the 'Payment data' message*

When no error has been raised during the validation process run by CESOP, the latter will respond with a 'Validation result' message to the national TAX administration with no error, indicating via a flag that the validation process has been successfully executed. It is then left under the responsibility of the national TAX administrations to retransmit a success 'Validation result' message to the concerned PSP.

### *Errors at Reporting PSP level or at message level*

If an error occurs regarding the Reporting PSP information or the message itself, the whole 'Payment data' message is rejected by CESOP and so, will have to be corrected and resent by the concerned PSP.

Below two scenarios to depict the above behavior.

### *Example of scenario with error at message level*

PSP sends a 'Payment data' message in which, for instance, the unique reference of the message does not respect the expected structure (see definition in Table 73). CESOP rejects then the whole 'Payment data' message and sends back to the PSP, via the national TAX administration, a 'Validation result' message with an error referring to the failure of the business rule MH-BR-0050.

In this case, the 'Payment data' message will not be considered any longer by CESOP and the PSP must resubmit the whole message, while correcting the unique reference of the message.

### ***Example of scenario with error at Reporting PSP level***

If the business identifier of the 'Representative' element is the same than the business identifier of the 'Reporting PSP' element, the business rule PS-BR-0010 fails and an error will be raised, and sent back to the PSP as part of the 'Validation result' message returned by CESOP.

### ***Errors at Reported payee level***

Reported payee level also includes the reported transactions. In other words, if an error occurs either regarding the identification of a payee, or as part of a transaction reported for a given payee, the complete Reported payee is rejected, including its transactions. The errors identified by CESOP are part of the returned 'Validation result' message and sent back to the PSP via the national TAX administration.

The PSP must only correct the Reported payee(s), detected as erroneous by CESOP, while including all the transactions for the payee for the specific quarter. Namely the other Reported payees from the initial exchange are not to be resubmitted.

Several business rules can apply (see section 3.4), either at payee or transaction level. For instance, if the IBAN of the Reported Payee does not respect the expected format (see RP-BR-0020 business rule definition in Table 79) or a transaction with a zero-amount value is reported for a given Reported Payee, the result is the same: the Reported Payee is rejected, including all of the related Reported transactions.

## Correlations between exchanged messages

As explained above, the correction process is composed of (at least) 3 steps, that can be translated into 3 different messages. The correlation mechanism will allow at least the PSP and the CESOP system to link all these messages together, to logically group them. This is made possible by using 2 elements:

- The unique reference of the message;
- The reference of the correlated message.

Two critical points are to be considered regarding those two references:

- **The unique reference of the message must be unique per sender;**
- **The reference of the correlated message allows the link of the dependent message. The correction message must refer to the previous message only.**

The exchanges as depicted in section 2 between the PSPs and CESOP can be summarized as follows (exchanges with the national TAX administration are omitted as they are not allowed to change the value of the references):

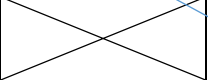
1. The PSP sends a 'Payment data' message to CESOP with:
  - The unique reference 'A';
  - The correlated reference remains empty as it is the very first message of this exchange.
2. CESOP detects an error in the 'Payment data' message and sends back a 'Validation result' with:
  - The unique reference 'B';
  - The correlated reference 'A', indicating that this message refers to the 'Payment data' message having as unique reference 'A'.
3. The PSP sends a new 'Payment data' message that corresponds to the correction of the previous one (1):
  - The unique reference 'C';
  - The correlated reference 'A', indicating that this message is a correction of the 'Payment data' message previously sent.

If the 'Payment data' message 'C' still contains error(s), the following sequence would take place:

4. CESOP detects an error in the corrected message and sends a new 'Validation result' with:
  - The unique reference 'D';

- The correlated reference 'C' as this 'Validation result' message is linked to the validation of the Payment Data message 'C'.
5. The PSP corrects one more time the Payment Data message and sends it to CESOP with:
    - The unique reference 'E';
    - The correlated reference 'C'.
  6. CESOP does not detect any error in the corrected message and sends a new positive 'Validation result' with:
    - The unique reference 'F';
    - The correlated reference 'E' as this 'Validation result' message is linked to the validation of the Payment Data message 'E'.

This is synthetized in the below table.

	Payment Data message sent by PSP	Validation Result sent by CESOP	Correction sent by PSP	Validation Result sent by CESOP	Correction sent by PSP	Validation Result sent by CESOP
Unique reference	A	B	C	D	E	F
Correlation reference		A	A	C	C	E

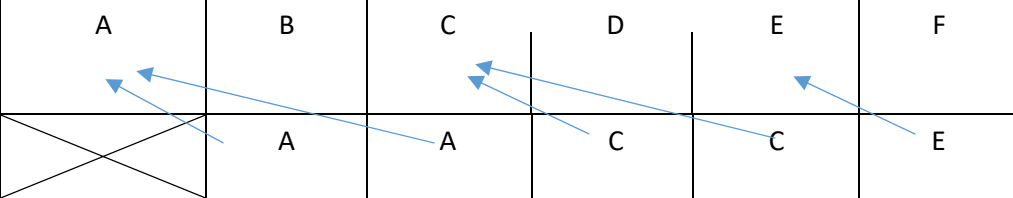


Table 87: Correlation references

**Note:** to ease the PSPs to ensure the uniqueness of the Unique Message Reference (and subsequently the structure of the Correlation Message Reference), the following structure shall be respected:

[SS Country Code/CESOP]\_[Reporting period]\_[PSPId]\_[Unique national part] where:

- Reporting period is composed of [Quarter][Year];
- PSPId is the BIC or any other business identifier code that unambiguously identifies the payment service provider (as per Article 243d (1a and 1e))
- Unique national part is a unique reference for the sender, agreed between the PSPs and their respective national TAX administrations. For reasons of uniformity, the following rule is proposed:

<YYYYMMDDHH(24)MISS><FreeTextField>

A concrete example of correlation could be the following:

- a) Sending a Payment data message by the PSP/national TAX administration:

Payment data message sent by the PSP to national TAX administration:

- Unique reference LU\_Q12025\_PPLXLULLXXX\_20250410120101\_001
- Correlation reference Empty

Payment data message retransmitted by the national TAX administration to CESOP system:

- Unique reference LU\_Q12025\_PPLXLULLXXX\_20250410120101\_001



- Correlation reference Empty

b) CESOP system responding with a Validation result message:

Validation result message sent by the CESOP system to national TAX administration:

- Unique reference CESOP\_Q12025\_  
PPLXLULLXXX\_34729034023840392482
- Correlation reference LU\_Q12025\_PPLXLULLXXX\_20250410120101\_001

Validation result message retransmitted by the national TAX administration to PSP:

- Unique reference CESOP\_Q12025\_  
PPLXLULLXXX\_34729034023840392482
- Correlation reference LU\_Q12025\_PPLXLULLXXX\_20250410120101\_001

c) Sending a Payment data correction message by the PSP/national TAX administration to the CESOP system:

Payment data correction message sent by the PSP to national TAX administration:

- Unique reference LU\_Q12025\_PPLXLULLXXX\_76535863654893764992
- Correlation reference LU\_Q12025\_PPLXLULLXXX\_20250410120101\_001

Payment data correction message retransmitted by the national TAX administration to CESOP system:

- Unique reference LU\_Q12025\_PPLXLULLXXX\_76535863654893764992
- Correlation reference LU\_Q12025\_PPLXLULLXXX\_20250410120101\_001

## Functional split of payment data messages

This chapter depicts the functional split to be performed by the PSPs, when the payment data file(s) to be submitted exceed the file size of 1GB.

This limitation is not enforced by the recipient, but rather to avoid the enforcement of large file support to every intermediary of the Payment data transfer (e.g., PSPs and national TAX administration proxies, operating systems, web servers, ...). It also provides flexibility to all stakeholders on implementation models, facilitates transactional management of files intake and error management, and allows systems capacity adaptation to traffic load.

The following key points are to be considered as a must in the functional split:

- The maximum size of a Payment Data message (maximum size of the XML file) is 1 Gigabyte;
- Each message must be technically and semantically valid (meaning each message must be conform to the structure of the 'Payment data' message);
- CESOP does not impose any minimum level of splitting as long as point (1) and (2) are respected. This means that the minimum granularity level of splitting is the Transaction (one transaction cannot be split over two files, as point 2 would not be respected).

PSPs are free to implement their own splitting algorithms, based on any kind of criteria (e.g. non-EU vs EU payees, split per alphabetic order...) as far as the 3 points above are respected.

## Naming convention of the payment data file

For the Payment data filenames, the following convention will be used - <quarter>-<year>-<host-MS>-<psp-id>-<part\_number> - where:

- Quarter = reported quarter;
- Year = reported year;
- Host-MS = host Member State country code (ISO-3166 Alpha 2);
- PSP-ID = identification of the reporting PSP (The BIC or any other business identifier code that unambiguously identifies the Payment Service Provider) according to Article 243d (1a and 1e);
  
- Part-number due to the functional split (the order number of the split file and the number of split files in total).

Three examples can be given based on the above rules:

- No split needed: Q2-2025-FR-AGRIFRPPXXX-1-1
  
- Split needed into three parts:
  - a. Q2-2025-FR-AGRIFRPPXXX-1-3
  - b. Q2-2025-FR-AGRIFRPPXXX-2-3
  - c. Q2-2025-FR-AGRIFRPPXXX-3-3
  
- PSP did already submit for a given period the Payment data information (e.g. Q2-2025-FR-AGRIFRPPXXX-1-1), but it appears to the same PSP that some information was omitted, or erroneously submitted, the PSP can resubmit for the same reporting period the gap while naming the file as follows: Q2-2025-FR-AGRIFRPPXXX-2-2

## Business rules

The CESOP business rules can be split into the following categories:

- Common;
- Reporting PSP;
- Reported Payee;
- Reported transaction.

### Common

Attribute Name	Attribute Value
Name	MH-BR-0010
Full name	Unique Message Reference is not unique
Description/Definition	The value of the Unique Message Reference was already used in some of previous files.
Type	Business rule
Condition/Rule	Rule

Table 69: Unique Message Reference is not unique

Attribute Name	Attribute Value
Name	MH-BR-0020
Full name	The 'Timestamp' element is in the future
Description/Definition	The 'Timestamp' element in the 'Payment data' message cannot refer to a future date.
Type	Business rule
Condition/Rule	Rule

Table 70: The 'Timestamp' element is in the future

Attribute Name	Attribute Value
Name	MH-BR-0030
Full name	The Reporting Period is in the past
Description/Definition	The value of the 'Reporting Period' element must not be earlier than the first quarter starting from 01/01/2024.

<b>Type</b>	<b>Business rule</b>
<b>Condition/Rule</b>	<b>Rule</b>

Table 71: The period is in the past

<b>Attribute Name</b>	<b>Attribute Value</b>
Name	MH-BR-0040

<b>Attribute Name</b>	<b>Attribute Value</b>
Full name	Wrong Correlation Message Reference
Description/Definition	The Correlation Message Reference refers to an unknown Unique Message Reference
Type	Business rule
Condition/Rule	Rule

Table 72: Wrong Correlation Message Reference

<b>Attribute Name</b>	<b>Attribute Value</b>
Name	MH-BR-0050
Full name	Wrong structure of the Unique Message Reference
Description/Definition	The structure of the Unique Message Reference is not correct.
Type	Business rule
Condition/Rule	Rule

Table 73: Wrong structure of the Unique Message Reference

<b>Attribute Name</b>	<b>Attribute Value</b>
Name	MH-BR-0060
Full name	Wrong structure of the Correlation Message Reference
Description/Definition	The structure of the Correlation Message Reference is not correct. The structure corresponds to the one of the Message Reference.
Type	Business rule
Condition/Rule	Rule

Table 74: Wrong format of the Correlation Message Reference

<b>Attribute Name</b>	<b>Attribute Value</b>
Name	MH-BR-0070
Full name	Erroneous indication of an initial 'Payment data' message
Description/Definition	An initial 'Payment data' message can only contain new data.
Type	Business rule
Condition/Rule	Rule

Table 75: Erroneous indication of an initial 'Payment data' message

<b>Attribute Name</b>	<b>Attribute Value</b>
Name	MH-BR-0080
Full name	Erroneous indication of a correction of the initial 'Payment data' message



Attribute Name	Attribute Value
Description/Definition	A correction message can only contain corrections/deletions about data previously submitted via a 'Payment data' message.
Type	Business rule
Condition/Rule	Rule

Table 76: Erroneous indication of a correction of the initial 'Payment data' message

### Reporting PSP

Attribute Name	Attribute Value
Name	PS-BR-0010
Full name	Business identifier of the Representative is identical to the business identifier of the Reporting PSP
Description/Definition	The business identifier 'IN' of the 'Representative' element must be different from the business identifier 'IN' of the 'Reporting PSP' element.
Type	Business rule
Condition/Rule	Rule

Table 77: Same business identifier between the Representative and the Reporting PSP

### Reported Payee

Attribute Name	Attribute Value
Name	RP-BR-0010
Full name	The reported transaction does not represent cross-border payment
Description/Definition	The country code of the 'Country' element within the 'ReportedPayee' element is the same as the country code of the 'PayerMS' element.
Type	Business rule
Condition/Rule	Rule

Table 78: The reported transaction does not represent cross-border payment

Attribute Name	Attribute Value
Name	RP-BR-0020
Full name	Wrong IBAN format

<b>Description/Definition</b>	<p>If the value of the 'type' attribute within the 'Location Identifier' element equals 'IBAN', the structure must be a sequence of:</p> <ul style="list-style-type: none"> <li>• 2 upper case letters between A and Z, representing the ISO-3166 two letter country code where the account is located;</li> <li>• 2 digits between 0 and 9, representing a check digit;</li> <li>• 10 to 30 digits between 0 and 9 and/or letters between A and Z (upper and/or lower case).</li> </ul>
<b>Type</b>	<b>Business rule</b>

Attribute Name	Attribute Value
Condition/Rule	Rule

Table 79: Wrong IBAN format

Attribute Name	Attribute Value
Name	RP-BR-0030
Full name	IBAN is not valid
Description/Definition	<p>If the value of the 'type' attribute within the 'LocationIdentifier' element equals to 'IBAN, the format of the 'LocationIdentifier' value must be valid according to the following algorithm:</p> <ul style="list-style-type: none"> <li>• Check that the total IBAN length is correct as per the country. If not, the IBAN is invalid;</li> <li>• Move the four initial characters to the end of the string;</li> <li>• Replace each letter in the string with two digits, thereby expanding the string, where A=10, B=11, ..., Z=35;</li> <li>• Interpret the string as a decimal integer and compute the remainder of that number on division by 97.</li> </ul> <p>If the remainder is one, the IBAN is valid.</p>
Type	Business rule
Condition/Rule	Rule

Table 80: IBAN is not valid

Attribute Name	Attribute Value
Name	RP-BR-0040
Full name	'No payment data' message includes reported payees
Description/Definition	As a 'No payment data' message is expected to be empty.
Type	Business rule
Condition/Rule	Rule

Table 81: 'No payment data' message includes reported payees

### Reported transaction

Attribute Name	Attribute Value
Name	RT-BR-0010
Full name	Refund payment indicates a positive amount

<b>Description/Definition</b>	<b>Reported transactions that relate to refunds are incorrect if the related reported amount is greater than 0.</b>
<b>Type</b>	<b>Business rule</b>
<b>Condition/Rule</b>	<b>Rule</b>

Table 82: Refund payment indicates a positive amount

Attribute Name	Attribute Value
Name	RT-BR-0030
Full name	The Reported Transactions must be within the given Reporting Period
Description/Definition	The 'Date Time' element in the 'Reported Transaction' element must refer to a date within the period and year declared in the 'Reporting Period' element.
Type	Business rule
Condition/Rule	Rule

Table 83: The Reported Transactions must be within the given Reporting Period

Attribute Name	Attribute Value
Name	RT-BR-0040
Full name	Duplicate 'Transaction Identifiers' are reported within the same 'Payment Data' message
Description/Definition	Within the same 'Payment data' message, several transactions have been found with an identical value for the 'Transaction Identifier' element.
Type	Business rule
Condition/Rule	Rule

Table 84: Duplicate 'Transaction Identifiers' are reported within the same 'Payment Data' message

Attribute Name	Attribute Value
Name	RT-BR-0050
Full name	The 'Transaction Identifier' element is not unique within the system for a given PSP
Description/Definition	The 'TransactionIdentifier' of a payment received in the Payment data message already exists in the Transaction catalogue in the CESOP data store for the related PSP.
Type	Business rule
Condition/Rule	Rule

Table 85: The 'Transaction Identifier' element is not unique within the system

Attribute Name	Attribute Value
Name	RT-BR-0060
Full name	Zero value for 'Amount' element

<b>Description/Definition</b>	<b>The value of the 'Amount' element can be negative or positive but cannot equal to zero.</b>
<b>Type</b>	<b>Business rule</b>

Attribute Name	Attribute Value
Condition/Rule	Rule

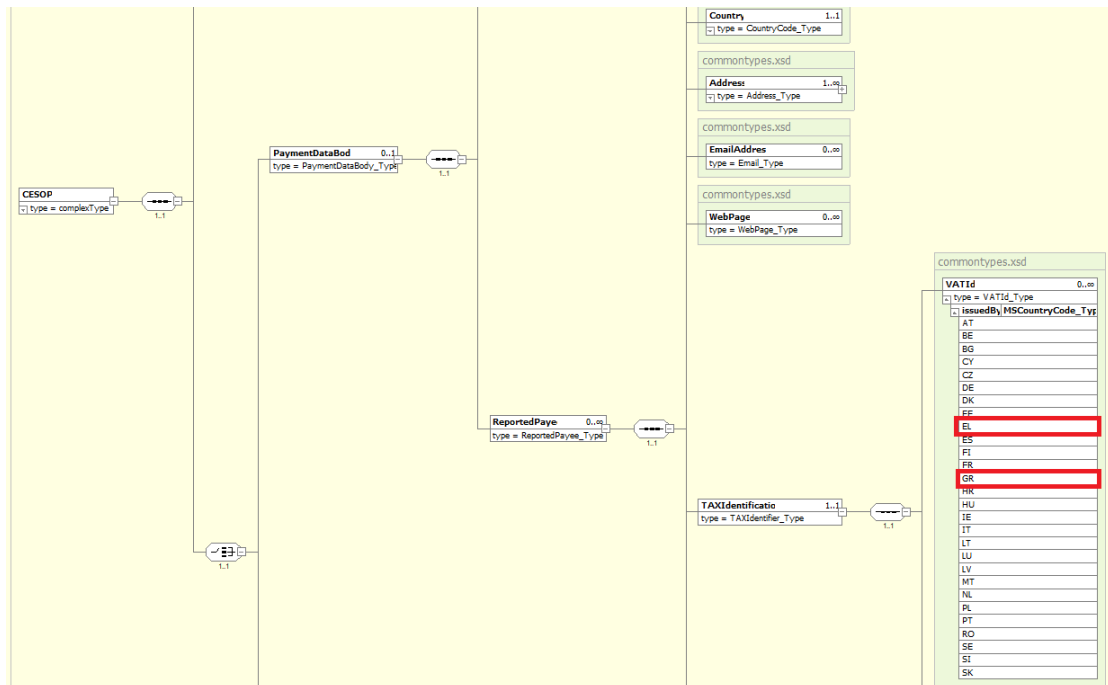
Table 86: Zero value for 'Amount' element



## Additional Business Rules

While including Greek VAT numbers (element VATId), in the payment details to be submitted, care should be taken regarding their formatting. According to the xsd schema, the following formats are technically acceptable:

GRnnnnnnnnnn and ELnnnnnnnnnn



**NOTE!!!** Business wise only the following format is acceptable : ELnnnnnnnnnn.

If the submitted report contains one or more VATId elements with format GRn..nn, the whole report will be rejected from the national tax authority.

**NOTE!!!** This business rule is not supported by the current version of the provided Validation Module. Rule should be checked from PSPs before submission of data.