CESOP Submission Guidelines (en)

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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 subsequentcorrections.

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 backto 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 initialexchange 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 into3 different messages. The correlation mechanism will allow at least the PSP and the CESOP system tolink 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:

1. The unique reference of the message must be unique per sender;
2. 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:
   a. The unique reference 'A';
   b. 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:
   a. The unique reference 'B';
   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 previousone (1):
   a. The unique reference 'C';
   b. 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:
   a. The unique reference 'D';
   b. 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:
   a. The unique reference 'E';
   b. The correlated reference 'C'.
6. CESOP does not detect any error in the corrected message and sends a new positive 'Validationresult' with:
   a. The unique reference 'F';
   b. 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: According to xsd user guide IDs (MessageRefId/CorrMessageRefId) and (DocRefId/CorrDocRefId) should follow UUID ver.4 formatting (eg. 550e8400-e29b-41d4-a716-446655440000).

Below there is an example of A PSP's transmission to central CESOP system. In order to ease the reading, we use the following format of the ID :

 [SS Country Code/CESOP]_[Reporting period]_[PSPId]_[Unique 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))

ATTENTION: Using the above ID formatting is not supported in real exchanges.

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 theCESOP 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) tobe 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 systemscapacity adaptation to traffic load.

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

1. The maximum size of a Payment Data message (maximum size of the XML file) is 1 Gigabyte;
2. Each message must be technically and semantically valid (meaning each message must be conform to the structure of the 'Payment data' message);
3. 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

There are a few restrictions in the naming of the submitted files :

- Files should end with *.xml or *.zip
- Zip files should contain only an xml file, no folders or sub-folders
- File names should not contain special characters or spaces
- File names length should not exceed 50 characters
- File names should contain only basic latin characters (a-zA-Z), nunbers (0-9) and (-.)

It is suggested (but not enforced) the following naming :

<quarter>-<year>-<host-MS>-<psp-id>-<submission number>-*<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 and1e);

- Submission number = eg, 001-Initial, 002/003- amendments/Corrections/deletions
- 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:

1. No split needed: *Q2-2025-FR-AGRIFRPPXXX-001-1-1*

2. Split needed into three parts:
   a. *Q2-2025-FR-AGRIFRPPXXX-001-1-3*
   b. *Q2-2025-FR-AGRIFRPPXXX-001-2-3*
   c. *Q2-2025-FR-AGRIFRPPXXX001-3-3*

3. PSP did already submit for a given period the Payment data information (e.g. *Q2-2025-FR-AGRIFRPPXXX-001-1-1)*, 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-002-1-1*

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 ofprevious 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 toa 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 thefirst quarter starting from 01/01/2024.
Type	Business rule
Condition/Rule	Rule

Table 71: The period is in the past

Attribute Name	Attribute Value
Name	MH-BR-0040

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

Table 72: Wrong Correlation Message Reference

Attribute Name	Attribute Value
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

Attribute Name	Attribute Value
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

Attribute Name	Attribute Value
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

Attribute Name	Attribute Value
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 datapreviously 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 businessidentifier of the Reporting PSP
Description/Definition	The business identifier 'IN' of the 'Representative' element must bedifferent 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

Description/Definition	If the value of the 'type' attribute within the 'Location Identifier' element equals 'IBAN, the structure must be a sequence of:
	• 2 upper case letters between A and Z, representing the ISO-3166 twoletter country code where the account is located;
	• 2 digits between 0 and 9, representing a check digit;
	• 10 to 30 digits between 0 and 9 and/or letters between A and Z (upperand/or lower case).
Type	Business rule

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	If the value of the 'type' attribute within the 'LocationIdentifier' elementequals to 'IBAN, the format of the 'LocationIdentifier' value must be valid according to the following algorithm: • Check that the total IBAN length is correct as per the country. If not, the IBAN is invalid; • Move the four initial characters to the end of the string; • Replace each letter in the string with two digits, thereby expanding thestring, where A=10, B=11, ..., Z=35; • Interpret the string as a decimal integer and compute the remainder ofthat number on division by 97. If the remainder is one, the IBAN is valid.
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

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

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 mustrefer 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 beenfound 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 fora 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

Description/Definition	The value of the 'Amount' element can be negative or positive butcannot equal to zero.
Type	Business rule

| 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 theirs formatting. According to the xsd schema, the following formats are technically acceptable:

GRnnnnnnnnn   and   ELnnnnnnnnn
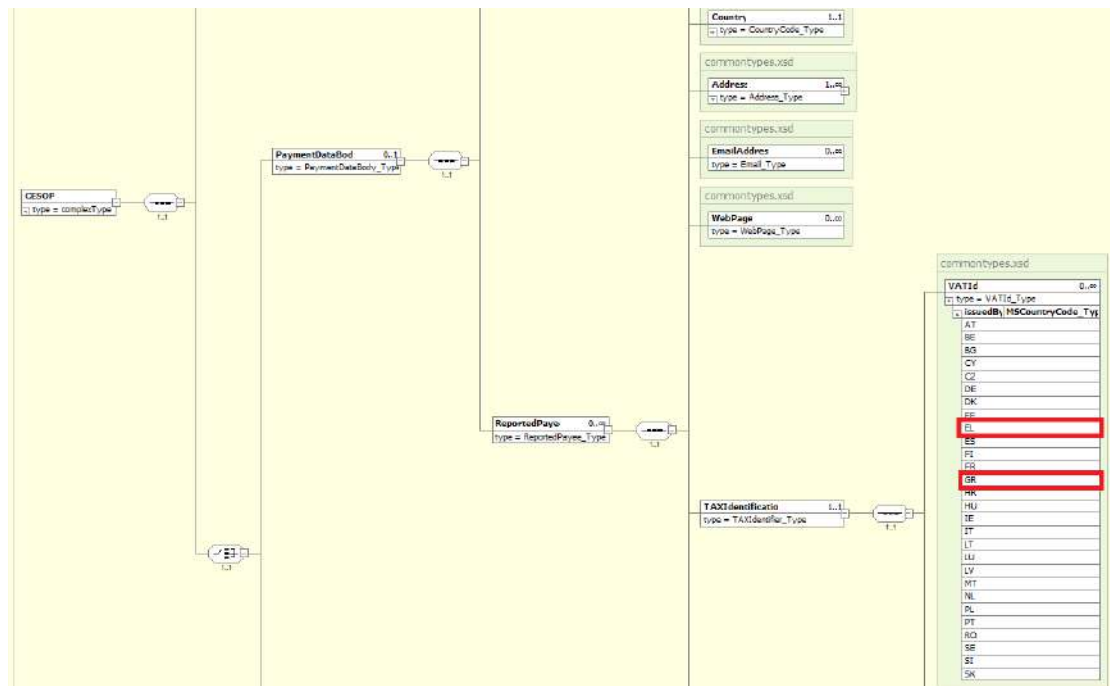
NOTE!!! Business wise only the following format is acceptable : ELnnnnnnnnn.

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.