

**TEST·NET**

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### Wat is SEPA?

The diagram consists of five circular icons connected by lines. At the top, two icons of rolled-up yellow documents are connected by a horizontal line. Below each document icon is a circular icon containing a yellow Euro symbol (€). A central circular icon containing a yellow checkmark is connected to the two Euro symbols by lines.

Rik Marselis

17 oktober 2007

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Releasing your potential


### Even voorstellen: Rik Marselis

- Senior Test Adviseur  
o.a. bij European Payments Council
- Penningmeester van Belgium & Netherlands Testing Qualifications Board
- Lid van evenementencommissie van TestNet
- Geaccrediteerd 1st tutor ISTQB Foundation
- Docent van div. trainingen waaronder SEPA Testing Training Course
- Één van de auteurs van het boek "TestGrip" over testbeleid en testorganisatie dat op 31-10-2007 wordt gepresenteerd (zie [www.testgrip.com](http://www.testgrip.com))


Rik voor het hoofdkantoor van de ECB in Frankfurt (winter 2007)

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Wat is SEPA? Wat is het SEPA Testing Framework? Rik Marselis Tes

 Releasing your potential

**SEPA : for the benefit of all Europeans**



Single Euro Payments Area:  
31 countries, i.e.  
27 EU member states  
plus Iceland, Liechtenstein,  
Norway and Switzerland

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 Releasing your potential

**SEPA : for the benefit of all Europeans**

- The vision of March 2002 shows that SEPA aims at gaining benefit for all Europeans by providing standardized payments instruments throughout all countries where the Euro is used (either as the national currency or as a foreign currency)
- SEPA is a joint initiative of the European Union and the European Banks



EUROPEAN BANKING FEDERATION

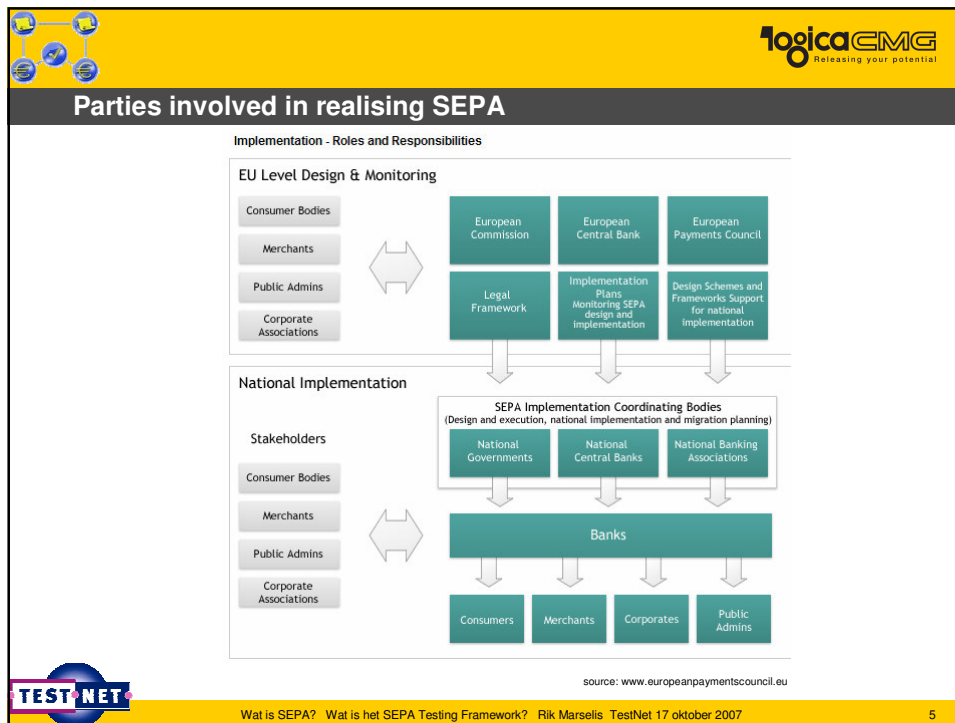


EUROPEAN SAVINGS BANKS GROUP





EUROPEAN ASSOCIATION OF  
CO-OPERATIVE BANKS

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**SEPA Schemes SCT and SDD**



- In SEPA two Schemes for payments instruments exist:
  - **SEPA Credit Transfer (SCT)**  
One customer orders its bank to transfer an amount of money to the account of an other customer somewhere in the SEPA area
  - **SEPA Direct Debit (SDD)**  
A customer authorises a company to transfer money from the customers account to the companies account related to services delivered by the company  
A business to business variant will also be implemented
- SEPA will eventually also have a **SEPA Cards Framework** (for both credit cards and debit cards). EPC will define a Cards Framework in 2007
- **Single Euro Cash Area (SECA)**, a future development that will primarily impact the cash wholesale market and, as a result, will impact national central banks, banks, cash-in-transit companies, merchants and corporates.



## SEPA Timelines

- 2002: SEPA was founded, the EPC charter approved
- 2005: UNIFI (ISO20022) XML standard
- 2006: Approval of version 2.2 of the Rulebooks
  
- 2007: Implementation and testing of the SCT Scheme by the banks
- 2008: SCT operational (January 28<sup>th</sup>)
  
- 2008: Implementation and testing of the SDD Scheme by the banks
- 2009: SDD operational  
Dependent on PSD, target date November 1<sup>st</sup> 2009
  
- 2010 - 2014: End the old CT and DD schemes

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## Important official documents of EPC

- The EPC has produced the following official documents:
  - SEPA Credit Transfer Rulebook v2.3 (EPC125-05) June 19<sup>th</sup> 2007
  - SEPA Direct Debit Rulebook v2.3 (EPC016\_06) June 19<sup>th</sup> 2007
  - SEPA Credit Transfer Implementation Guidelines v2.3 (EPC115-06)
  - SEPA Direct Debit Implementation Guidelines v2.3 (EPC114-06)
  - SEPA Data Model v2.2 (EPC029-06)these documents were approved by the EPC Plenary at 13 December 2006
- SEPA Testing Framework v2.2 (EPC 228-06)  
this document was approved by the EPC Plenary at 14 March 2007

- The EPC is working on new versions of the Rulebooks which are an extension of v2.3

*Note: There are a lot more documents available at [www.europeanpaymentescouncil.eu](http://www.europeanpaymentescouncil.eu)*

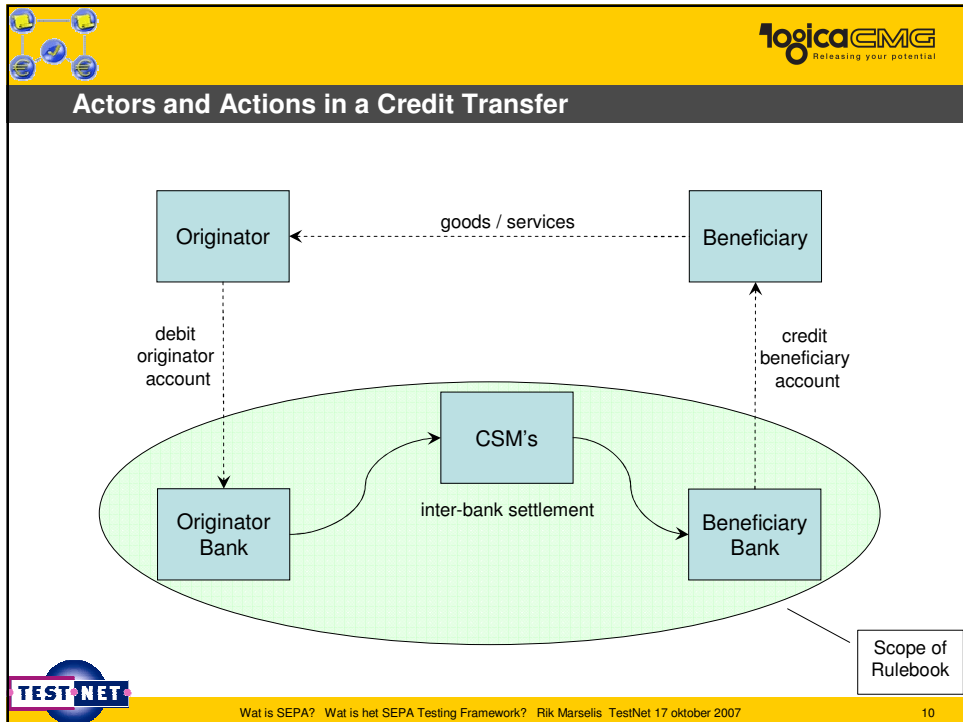
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**EPC Website**

The official documents can be found through the "epc documents" link on the left

source: [www.europeanpaymentscouncil.eu](http://www.europeanpaymentscouncil.eu)

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## Differences between old-fashioned Credit Transfer and SEPA CT

New for SEPA Credit Transfer are:

- Same costs and speed throughout SEPA
- IBAN and BIC are used
- Straight Through Processing (STP) : fully-automated end-to-end process
- Guaranteed maximum time of 3 (working) days (only normal payments, no priority-payments)
- XML used as message format in bank to bank space (and recommended in customer to bank space)
- Remittance information up to 140 characters




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## Example of XML

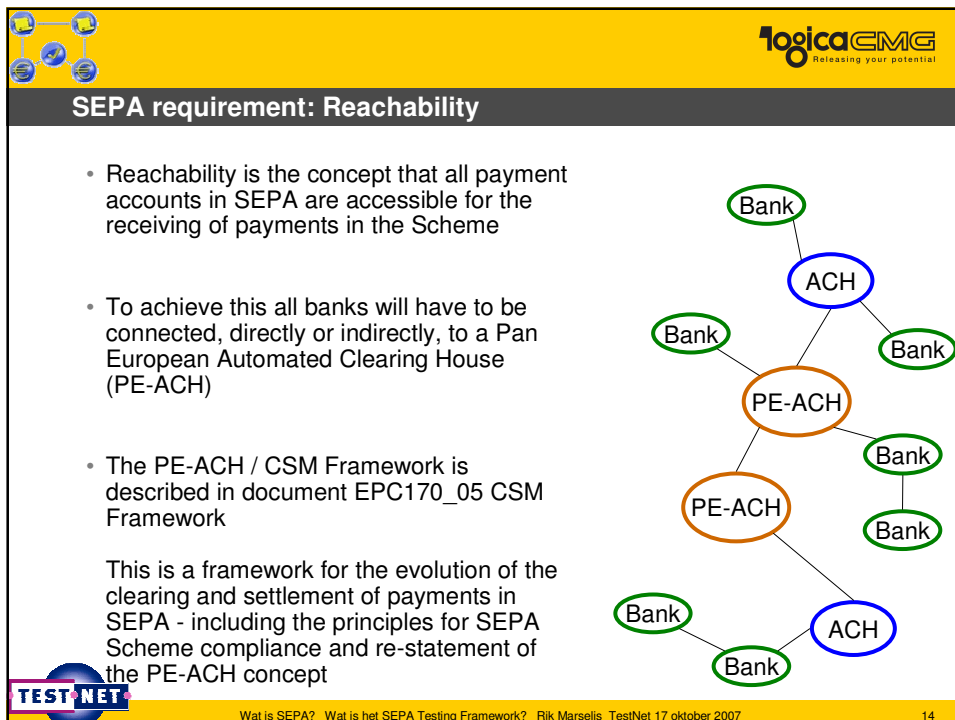
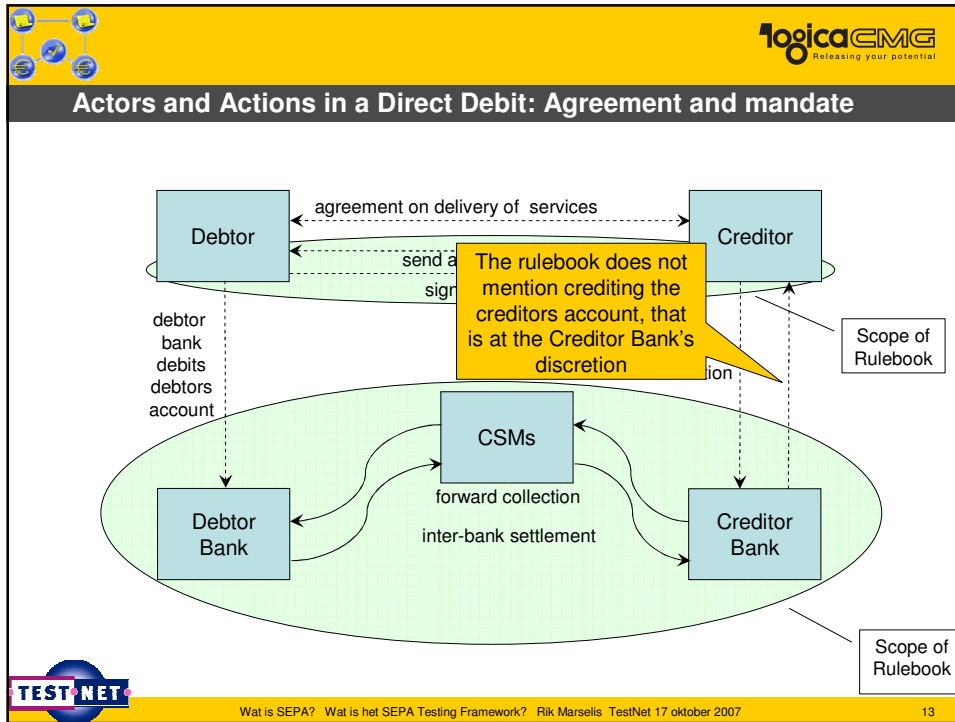
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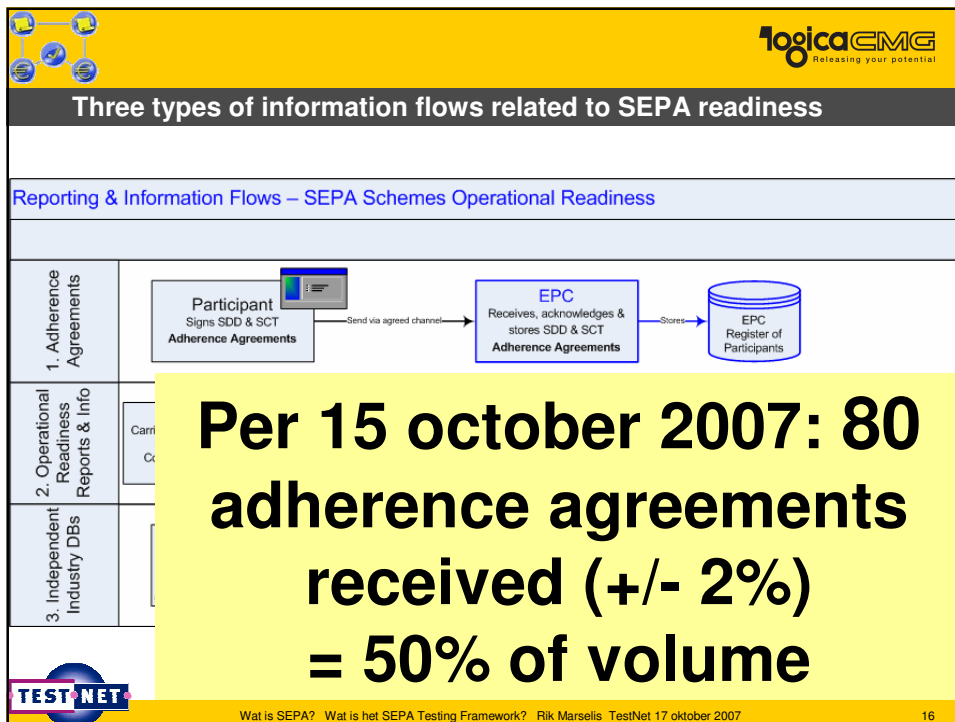
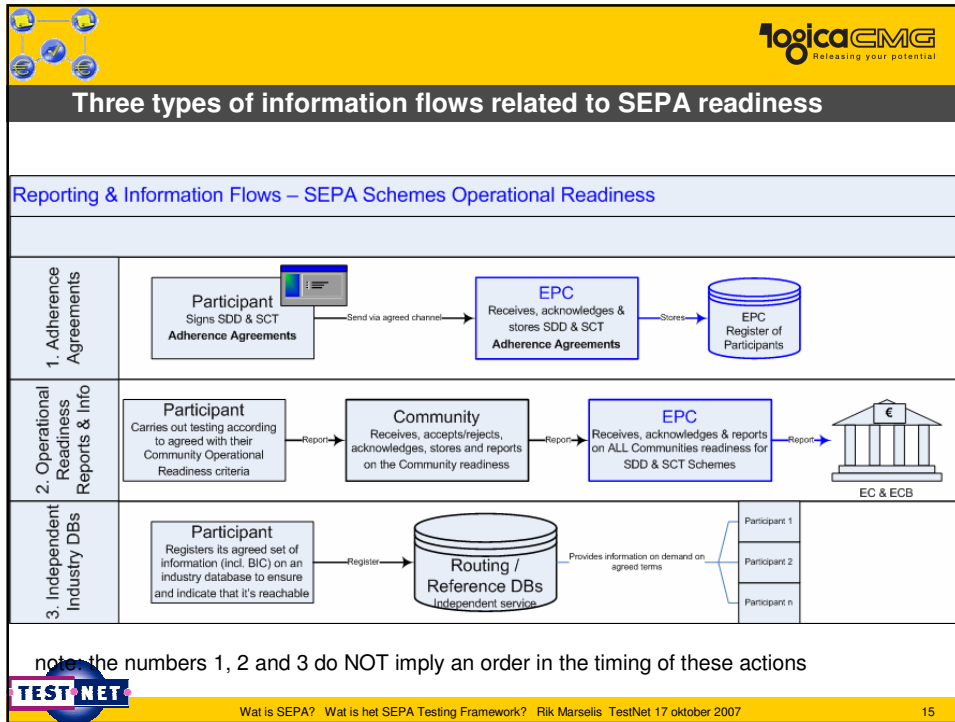
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</pain.008.001.01>
```




source:  
UNIFI (ISO 20022)  
Message Definition Report  
Edition October 2006  
Payments Standards - Initiation

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## SEPA Testing Framework; purpose

- The SEPA Testing Framework (STF) is issued by the EPC
- It establishes testing and implementation principles,
- A common set of testing terminology, approaches, acceptance criteria and test scenarios
  
- STF is based on SCT and SDD Rulebooks v2.2, corresponding Implementation Guidelines, Data Model and UNIFI (ISO20022) XML standard
  
- The STF itself is not a binding document; it is designed to support Participants and Communities in their preparation for SEPA readiness according to the Rulebooks (etc.) that are binding.



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## SEPA Testing Framework; Document Map

```

graph TD
    A[SEPA Testing Approach & Responsibilities  
EPC Policy  
27 Sep 06] -- underpins --> B[SEPA Testing Framework  
01 Scope & Approach]
    C[SEPA DD & CT Rulebooks] -- underpins --> B
    B --> D[02 Roles & Responsibilities]
    B --> E[03 Review Testability of Rulebooks]
    B --> F[04 SEPA Acceptance Criteria]
    B --> G[05 Process to Measure Compliance]
    B --> H[06 SEPA Test Planning Process]
    D --> I[SEPA Adherence Principles]
    I --> J[EPC  
Communities  
Participants  
Eurosystem/NCBs  
CSMs]
    F --> K[04 SEPA Testing Scenarios]
    K --> L[Scenario 1]
    K --> M[Scenario n]
    H --> N[Testing Timeline]
    H --> O[Operational/Mgmt Activities]
    L --> P[07 Engage with Communities  
to support, feedback and  
monitoring of compliance]
    M --> P
    N --> P
    O --> P
    
```


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**Testing standards used in the STF**

- ISTQB International Software Testing Qualifications Board  
Glossary & Syllabus (supported by member boards in over 30 countries)
- ISO 9126 Quality Characteristics  
Used to derive acceptance criteria and test scenarios and to prioritise
- IEEE829 Standard for Software Test Documentation  
Test Plan and Test Summary Report (and various other documents)
- IEEE610 Standard Glossary of Software Engineering Terminology

(Remark in the STF: the reference to the international testing standards is used to establish a common set of terminology, Participants and/or Communities may choose any testing standard to perform their own testing activities)

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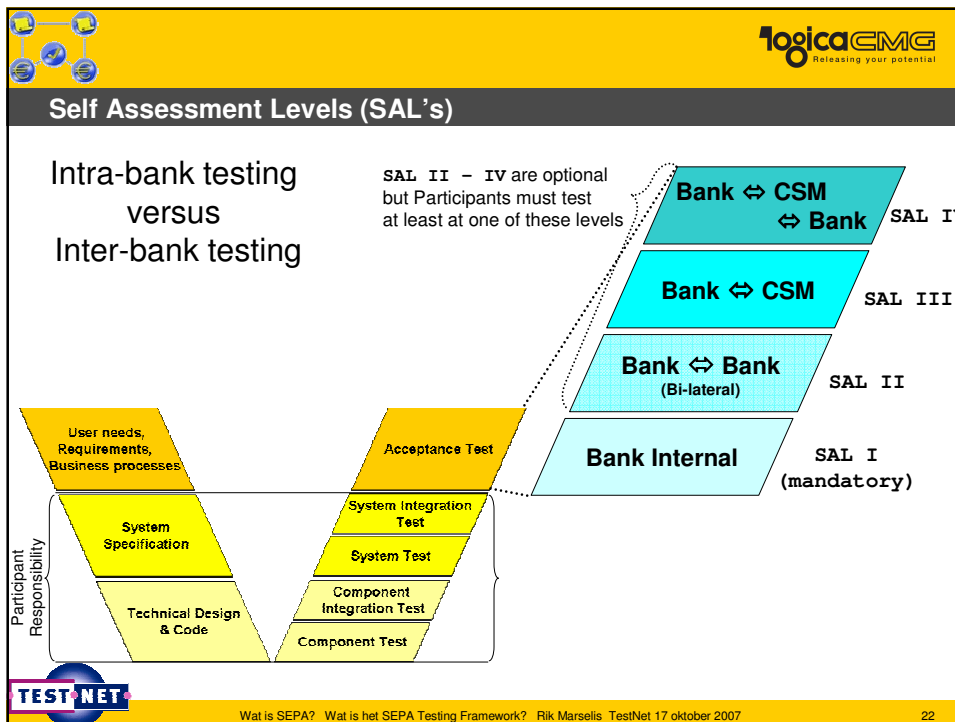
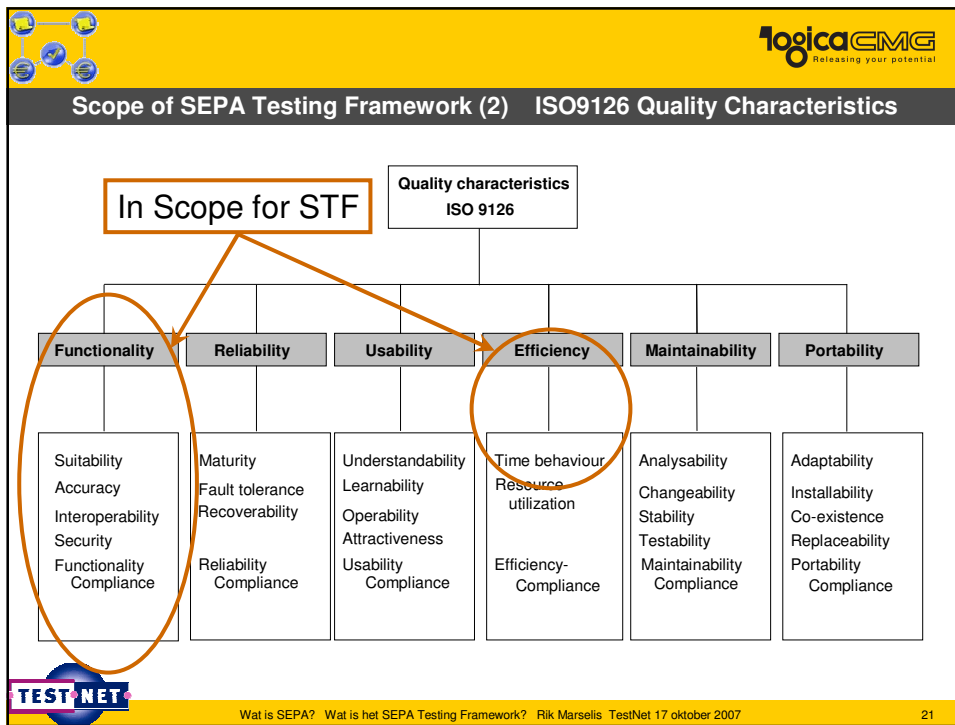
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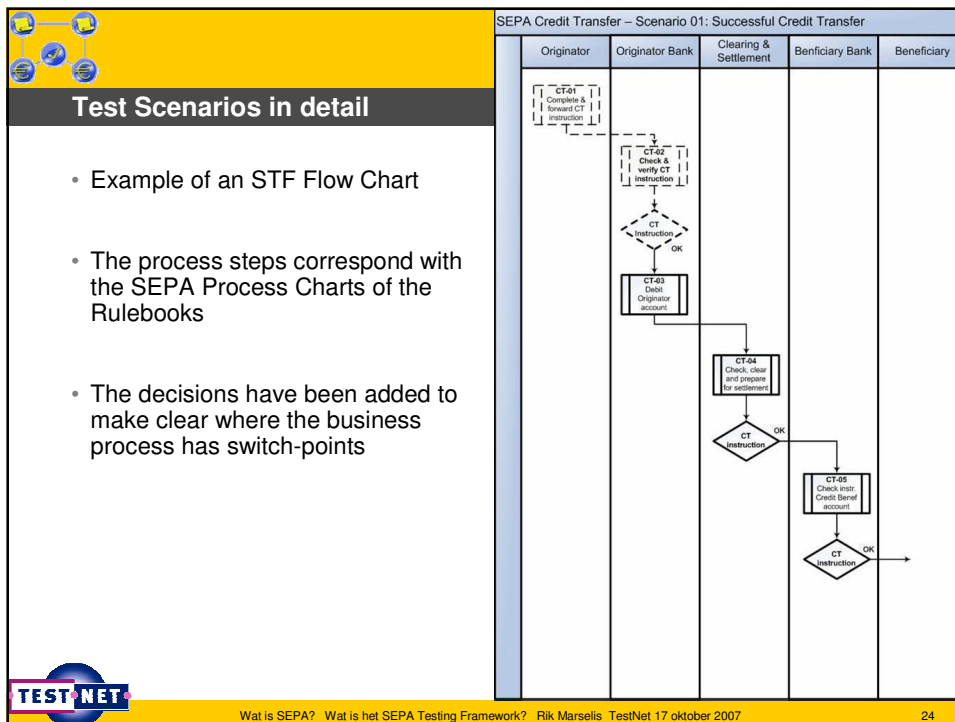
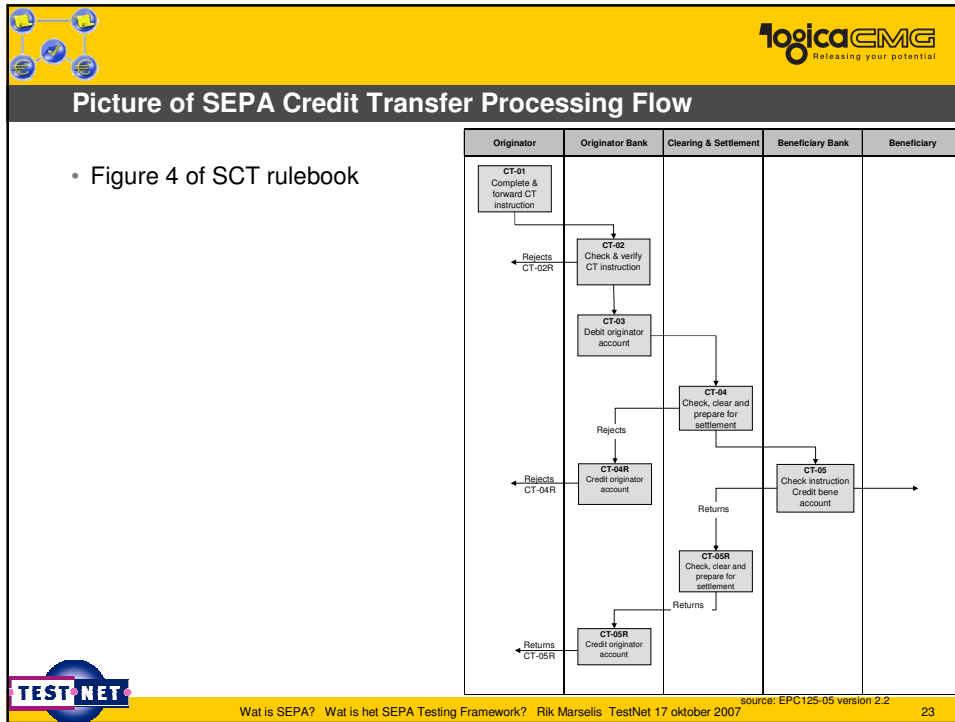
**Scope of SEPA Testing Framework (1)**



```
graph TD; A[SCT & SDD Implementation Guidelines] --> C[SEPA Testing Framework (STF)]; B[SCT & SDD RULEBOOKS] --> C; D[UNIFI ISO20022 XML] --> C; C --> E[Acceptance Criteria]; E --> F[Test Scenarios]; E --> G[Testing Principles]; F -.-> H[Test Cases]; G -.-> H;
```

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**SCT Acceptance Criteria**

- See STF section 4.7 for the SCT Acceptance Criteria
  
- Examples that require special attention:
  - CTAc-01 Full original amount (also see CTAc-24)
  - CTAc-03 Reachability
  - CTAc-09 Remittance information
  - CTAc-25 Banking Business Days
  - CTAc-27 AOS
  - CTAc-28 Latin Character set




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**SEPA Test Plan: prevent suffering from “last bus syndrome”**



- When testing with other parties (e.g. an ACH) your organization will have to use a certain time-slot
  
- Be aware that there will be fewer time-slots than organizations that want to test
  
- So take care to be in time to claim a time-slot
  
- Don't wait for “the last bus” because everybody knows there will be a last bus but when everybody waits for the last bus most people will not get on it !!!






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## LogicaCMG SEPA services



- SEPA Testing Training**
- SEPA Directory (routing data)**
- SEPA Test Factory**
- Payments Systems**
- Specialised Consulting**

**Rik.Marselis@LogicaCMG.com**

**S**tandardise specifications  
**E**nsure seamless implementation  
**P**erform testing  
**A**dhere to the Schemes



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