Test Scenarios

Test Scenarios for Added Elements:

Scenario 1: Creditor Postal Address - District Name

- **Given:** A Credit Transfer message according to the 2023 SEPA rulebook.
- **When:** The Creditor Postal Address includes District Name
  (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/DstrctNm`).
- **Then:** The message should be valid according to the 2023 SEPA rulebook.
- **Additional Notes:**
  - This element (District Name) was previously optional (2021 rulebook) but is now recommended for improved address accuracy.

Scenario 2: Debtor Postal Address - Room

- **Given:** A Credit Transfer message according to the 2023 SEPA rulebook.
- **When:** The Debtor Postal Address includes Room
  (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/Room`).
- **Then:** The message should be valid according to the 2023 SEPA rulebook.
- **Additional Notes:**
  - This element (Room) is newly added in the 2023 rulebook and allows specifying a room number within the debtor's address.

Scenario 3: Creditor Postal Address - Town Location Name

- **Given:** A Credit Transfer message according to the 2023 SEPA rulebook.
- **When:** The Creditor Postal Address includes Town Location Name
  (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/TwnLctnNm`).
- **Then:** The message should be valid according to the 2023 SEPA rulebook.
- **Additional Notes:**
  - This element (Town Location Name) was previously optional (2021 rulebook) but is now recommended for improved address accuracy.

Scenario 4: Initiating Agent - BIC (Financial Institution Identifier)

- **Given:** A Credit Transfer message according to the 2023 SEPA rulebook.
- **When:** The Initiating Agent element includes BIC code
  (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAgt/FinInstnId/BICFI`).
- **Then:** The message should be valid according to the 2023 SEPA rulebook.
- **Additional Notes:**
  - While BIC in Initiating Agent was optional earlier, it's now mandatory for better identification in the 2023 rulebook.

Scenario 5: Creditor Account Proxy - Identification

- **Given:** A Credit Transfer message according to the 2023 SEPA rulebook.
- **When:** The Creditor Account Proxy includes Identification
  (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Prxy/Id`).
- **Then:** The message should be valid according to the 2023 SEPA rulebook.
- **Additional Notes:**
    - o This element (Creditor Account Proxy Identification) is newly added in the 2023 rulebook and allows specifying an identifier for the proxy related to the creditor account.

Scenario 6: Debtor Account Proxy

- **Given:** A Credit Transfer message according to the 2023 SEPA rulebook.
- **When:** The Debtor Account Proxy element is included
  (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Prxy`).
- **Then:** The message should be valid according to the 2023 SEPA rulebook.
- **Additional Notes:**
    - o This element (Debtor Account Proxy) is entirely new in the 2023 rulebook and allows specifying a proxy for the debtor account.

Scenario 7: Debtor Account Proxy - Proprietary Type

- **Given:** A Credit Transfer message according to the 2023 SEPA rulebook.
- **When:** The Debtor Account Proxy includes Proprietary Type
  (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Prxy/Tp/Prtry`).
- **Then:** The message should be valid according to the 2023 SEPA rulebook.
- **Additional Notes:**
    - o This element (Proprietary Type) is a new option within the Debtor Account Proxy. It allows using a custom code defined by bilateral agreement between institutions if the standard codes (e.g., "AUTH" for authorized) are not suitable.

Scenario 8: Debtor Postal Address - Building Number

- **Given:** A Credit Transfer message according to the 2023 SEPA rulebook.
- **When:** The Debtor Postal Address includes Building Number
  (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/BldgNb`).
- **Then:** The message should be valid according to the 2023 SEPA rulebook.
- **Additional Notes:**
    - o This element (Building Number) is newly added in the 2023 rulebook and allows specifying the building number within the debtor's address.

Scenario 9: Debtor Postal Address - District Name

- **Given:** A Credit Transfer message according to the 2023 SEPA rulebook.

- **When:** The Debtor Postal Address includes District Name
  (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/DstrctNm`).
- **Then:** The message should be valid according to the 2023 SEPA rulebook.
- **Additional Notes:**
  - This element (District Name) is newly added in the 2023 rulebook and allows specifying the district name within the debtor's address.

Scenario 10: Debtor Postal Address - Town Name

- **Given:** A Credit Transfer message according to the 2023 SEPA rulebook.
- **When:** The Debtor Postal Address includes Town Name
  (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/TwnNm`).
- **Then:** The message should be valid according to the 2023 SEPA rulebook.
- **Additional Notes:**
  - This element (Town Name) is newly added in the 2023 rulebook and allows specifying the town name within the debtor's address.

Scenario 11: Creditor Postal Address - Country Subdivision

- **Given:** A Credit Transfer message according to the 2023 SEPA rulebook.
- **When:** The Creditor Postal Address includes Country Subdivision
  (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/CtrySubDvsn`).
- **Then:** The message should be valid according to the 2023 SEPA rulebook (but may not be required in all countries).
- **Additional Notes:**
  - This element (Country Subdivision) is newly added in the 2023 rulebook and allows specifying a sub-national region within the creditor's address.
  - It's important to check specific national regulations, as this element might not be mandatory in all SEPA countries.

Scenario 12: Creditor Agent - BIC (Financial Institution Identifier)

- **Given:** A Credit Transfer message according to the 2023 SEPA rulebook.
- **When:** The Creditor Agent element includes BIC code
  (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/BICFI`).
- **Then:** The message should be valid according to the 2023 SEPA rulebook (but may be optional).
- **Additional Notes:**
  - BIC in Creditor Agent (pre-2023 format) was used for identification. However, the 2023 rulebook doesn't mandate BIC for Creditor Agent. This scenario tests if the message remains valid with BIC included (optional).

Scenario 13: Creditor Identification - Legal Entity Identifier (LEI)

- **Given:** A Credit Transfer message according to the 2023 SEPA rulebook.

- **When:** The Creditor Identification includes Legal Entity Identifier (LEI)
  (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id/OrgId/LEI`).
- **Then:** The message should be valid according to the 2023 SEPA rulebook.
- **Additional Notes:**
  - This element (LEI) is newly added in the 2023 rulebook and allows specifying a globally unique identifier for the creditor organization.

Scenario 14: Creditor Postal Address - Floor

- **Given:** A Credit Transfer message according to the 2023 SEPA rulebook.
- **When:** The Creditor Postal Address includes Floor
  (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/Flr`).
- **Then:** The message should be valid according to the 2023 SEPA rulebook (but may be optional).
- **Additional Notes:**
  - This element (Floor) is newly added in the 2023 rulebook and allows specifying the floor level within the creditor's address.
  - It might be an optional element depending on national regulations or specific use cases.

Scenario 15: Debtor Postal Address - Post Box

- **Given:** A Credit Transfer message according to the 2023 SEPA rulebook.
- **When:** The Debtor Postal Address includes Post Box
  (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/PstBx`).
- **Then:** The message should be valid according to the 2023 SEPA rulebook (but may be optional).
- **Additional Notes:**
  - This element (Post Box) is newly added in the 2023 rulebook and allows specifying a post box number within the debtor's address.
  - It might be an optional element depending on national regulations or specific use cases.

Test Scenarios for Modified Elements:

Scenario 1. Initiating Agent - BIC (Financial Institution Identifier)

- **Given:** A Credit Transfer message according to the 2021 SEPA rulebook (BIC optional in Initiating Agent).
- **When:** The Initiating Agent element includes BIC code
  (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstgAgt/FinInstnId/BICFI`).
- **Then:** The message should be valid according to both 2021 and 2023 SEPA rulebooks.

- **Additional Notes:**
  - BIC in Initiating Agent is now mandatory for better identification in the 2023 rulebook. This scenario ensures backward compatibility while testing for the recommended practice.

Scenario 2. Debtor Identification

- **Given:** A Credit Transfer message according to the 2023 SEPA rulebook.
- **When:** The Debtor Identification element (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id`) uses different supported methods (e.g., IBAN, BIC).
- **Then:** The message should be valid according to the 2023 SEPA rulebook for each supported identification method.
- **Additional Notes:**
  - Debtor identification likely existed before, but this scenario tests the validity with different accepted methods in the 2023 context.

Scenario 3. Remittance Information - Structured Creditor Reference

- **Given:** A Credit Transfer message according to the 2021 SEPA rulebook (Creditor Reference Information might be unstructured).
- **When:** The Remittance Information (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf`) includes a coded structure for Creditor Reference Information Type:
  - Type (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/CdtrRefInf/Tp`)
  - Code or Proprietary (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/CdtrRefInf/Tp/CdOrPrtry`)
- **Then:** The message should be valid according to both 2021 and 2023 SEPA rulebooks.
- **Additional Notes:**
  - The 2023 rulebook clarifies the use of a coded structure for Creditor Reference Information. This scenario verifies validity with the new structure.

Scenario 4. Payment Identification - Content Variation

- **Given:** A Credit Transfer message according to the 2023 SEPA rulebook.
- **When:** The Payment Identification element (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId`) uses different variations allowed by the format (e.g., End-to-End Identification, Message Identification).
- **Then:** The message should be valid according to the 2023 SEPA rulebook for each allowed variation.
- **Additional Notes:**
  - Payment Identification likely existed before, but this scenario tests the validity with different content variations within the 2023 format.

Scenario 5. Remittance Information - Specific Elements (Optional)

- **Given:** A Credit Transfer message according to the 2023 SEPA rulebook.
- **When:** The Remittance Information
  (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf`) includes optional elements
  based on the 2023 rulebook (e.g., structured remittance information).
- **Then:** The message should be valid according to the 2023 SEPA rulebook, even if
  optional elements are omitted.
- **Additional Notes:**
  - o The 2023 rulebook might introduce new optional elements within Remittance
    Information. This scenario tests for message validity with and without these
    elements.

Scenario 6. Debtor Agent

- **Given:** A Credit Transfer message according to the 2021 SEPA rulebook (Debtor Agent
  might be optional).
- **When:** The Debtor Agent element
  (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt`) is included.
- **Then:** The message should be valid according to both 2021 and 2023 SEPA rulebooks
  (assuming it was optional before).
- **Additional Notes:**
  - o Check the 2023 rulebook for any mandatory requirements regarding Debtor
    Agent. This scenario tests for continued validity if it was optional earlier.

Scenario 7. Debtor Name

- **Given:** A Credit Transfer message according to the 2023 SEPA rulebook.
- **When:** The Debtor Name element
  (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Nm`) uses different name formats
  allowed by the SEPA rulebook (e.g., full name,띄어쓰기(Space Character) usage for
  Korean names).
- **Then:** The message should be valid according to the 2023 SEPA rulebook for each
  allowed name format.
- **Additional Notes:**
  - o Debtor Name likely existed before, but this scenario tests validity with different
    name formats following the 2023 rulebook.

Scenario 8. Group Header - Service Level Code

- **Given:** A Credit Transfer message according to the 2021 SEPA rulebook.
- **When:** The Service Level code
  (`/Document/FIToFICstmrCdtTrf/GrpHdr/PmtTpInf/SvcLvl/Cd`) uses different valid
  options (e.g., "SEPA" for standard priority, "特急 (Tokkyu)" for express priority in
  Japanese).

- **Then:** The message should be valid according to both 2021 and 2023 SEPA rulebooks for each supported service level code.
- **Additional Notes:**
  - Service Level codes likely existed before, but this scenario tests validity with different options considering the 2023 rulebook.

Scenario 9. Local Instrument

- **Given:** A Credit Transfer message according to the 2023 SEPA rulebook.
- **When:** The Local Instrument element (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtTpInf/LclInstrm`) is left empty or uses a code specific to a national regulation.
- **Then:** The message should be valid according to the 2023 SEPA rulebook (assuming Local Instrument is optional or allows national variations).
- **Additional Notes:**
  - The 2023 rulebook might clarify the usage of Local Instrument. This scenario tests for validity with and without the element, and with a national code (if applicable).

Scenario 10. Interbank Settlement Amount

- **Given:** A Credit Transfer message according to the 2023 SEPA rulebook.
- **When:** The Interbank Settlement Amount (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrBkSttlmAmt`) uses a different currency than the transaction amount.
- **Then:** The message should be valid according to the 2023 SEPA rulebook (depending on specific rule interpretations).
- **Additional Notes:**
  - The 2023 rulebook might not explicitly change Interbank Settlement Amount usage. This scenario tests for validity with different currencies, considering potential interpretations.

Scenario 11. Group Header - Clearing System Information

- **Given:** A Credit Transfer message according to the 2021 SEPA rulebook.
- **When:** The Clearing System Information (`/Document/FIToFICstmrCdtTrf/GrpHdr/SttlmInf/ClrSys`) includes:
  - Proprietary code (`/Document/FIToFICstmrCdtTrf/GrpHdr/SttlmInf/ClrSys/Prtry`) for a specific national clearing system.
- **Then:** The message should be valid according to both 2021 and 2023 SEPA rulebooks (assuming national variations are allowed).
- **Additional Notes:**
  - The 2023 rulebook might not explicitly change usage, but this scenario tests validity with a proprietary code for national purposes.

Scenario 12. Creditor Identification

- **Given:** A Credit Transfer message according to the 2023 SEPA rulebook.
- **When:** The Creditor Identification element
  (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id`) uses different supported methods (e.g., IBAN, BIC, National Identifier).
- **Then:** The message should be valid according to the 2023 SEPA rulebook for each supported identification method.
- **Additional Notes:**
  - Creditor identification likely existed before, but this scenario tests the validity with different accepted methods.

Scenario 13. Debtor Date and Place of Birth (Optional)

- **Given:** A Credit Transfer message according to the 2023 SEPA rulebook.
- **When:** The Debtor Private Identification
  (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id/PrvtId`) includes:
  - Date and Place of Birth
    (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id/PrvtId/DtAndPlcOfBirth`) element (optional).
- **Then:** The message should be valid according to the 2023 SEPA rulebook with or without the Date and Place of Birth element.
- **Additional Notes:**
  - The 2023 rulebook might introduce the Date and Place of Birth as an optional element within Debtor Private Identification. This scenario tests validity with and without it.

Scenario 14. Ultimate Debtor Private Identification

- **Given:** A Credit Transfer message according to the 2021 SEPA rulebook (Ultimate Debtor might not be present).
- **When:** The message includes Ultimate Debtor information
  (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/Id/PrvtId`).
- **Then:** The message might be valid according to the 2023 SEPA rulebook, depending on specific use cases and rule interpretations.
- **Additional Notes:**
  - The 2023 rulebook might clarify the usage of Ultimate Debtor information. This scenario tests for validity with this element, but further research is recommended.

Scenario 15. Debtor Organization Identification

- **Given:** A Credit Transfer message according to the 2023 SEPA rulebook.
- **When:** The Debtor Identification element
  (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id`) uses the Organization Identification method
  (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id/OrgId`).

- **Then:** The message should be valid according to the 2023 SEPA rulebook.
- **Additional Notes:**
  - o Debtor identification likely existed before, but this scenario highlights the use of Organization Identification within the element.

Test Scenarios for Removed Elements:

Scenario 1: Creditor Organization Identification with BIC or BEI

- **Given:** A Credit Transfer message according to the 2023 SEPA rulebook.
- **When:** The Creditor Organization Identification
  (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id/OrgId`) uses:
  - o BIC code
    (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id/OrgId/BIC`) - This is the recommended approach for identifying the Creditor's financial institution.
- **Then:** The message should be valid according to the 2023 SEPA rulebook.
- **Additional Notes:**
  - o BEI (Business Entity Identifier) might still be an option
    (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id/OrgId/BEI`), but BIC is generally preferred.

Scenario 2: BIC for Financial Institution Agents

- **Given:** A Credit Transfer message according to the 2023 SEPA rulebook.
- **When:** The message includes BIC codes for financial institution agents:
  - o Creditor Agent
    (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/BIC`)
  - o Debtor Agent (if provided)
    (`/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/BIC`)
  - o Initiating Agent
    (`/Document/FIToFICstmrCdtTrf/GrpHdr/InstgAgt/FinInstnId/BIC`)
- **Then:** The message should be valid according to the 2023 SEPA rulebook.
- **Additional Notes:**
  - o The 2023 rulebook might emphasize the importance of BIC for better identification, especially for Initiating Agent.

Scenario 3: Including BIC Although Not Mandatory (Optional)

- **Given:** A Credit Transfer message according to the 2023 SEPA rulebook (an element might allow BIC optionally).
- **When:** The message includes a BIC code for an element where it's not strictly mandatory (refer to specific rulebook guidance for each element).

- **Then:** The message might still be valid according to the 2023 SEPA rulebook (depending on the specific element and rule interpretations).
- **Additional Notes:**
  - Even if BIC becomes optional for certain elements in the future, including it for better identification is generally recommended.