

# Incident Report: IR-2025-DE-055

**Subject:** SEPA Instant Credit Transfer Timeout

**Date of Report:** December 20, 2025

**Status:** Resolved

## 1. Executive Summary

Following a core banking system update, **Germany**-based users experienced failures with SEPA Instant Credit Transfers. While the Kredila app showed "Success," the funds were stuck in the intermediary clearing layer due to an IBAN validation mismatch.

## 2. Incident Timeline (CET)

- **Dec 19, 09:00 AM:** First reports of "Missing Funds" despite "Sent" status in the Kredila app.
- **Dec 19, 12:00 PM:** Internal audit reveals that the "Instant" flag was being stripped from the XML payment message.
- **Dec 20, 10:00 AM:** Patch deployed to restore the INST tag in the ISO 20022 message format.

## 3. Impact Assessment

- **Affected Region:** Germany
- **Impact:** 650 transactions totaling €1.2M were delayed by 24 hours.
- **Root Cause:** ISO 20022 message formatting error following a software deployment.

## 4. Resolution & Preventive Action

- **Resolution:** Re-sent all affected transactions with the correct "Instant" priority flag and refunded transfer fees.
- **Preventive Action:** Added a **Regression Test Suite** specifically for ISO 20022 payment messaging to our CI/CD pipeline.