

API



European
Payments Council

EPC Directory Service (EDS): Web GUI guidelines

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Table of Contents

1 Introduction	4
1.1 Purpose of the document	4
1.2 Audience	4
1.3 Related documentation	4
2 Significant Changes	4
3 Abbreviations	4
4 Content	5
5 EDS Web GUI Data Providers	5
6 Log in to EDS Web GUI	8
6.1 Use case – As a Participant or RVM I need to login to the EDS Web GUI.....	8
7 EDS Web GUI Interface	8
7.1 swiftrefdata Home Page	8
8 EDS Web GUI Structure	10
8.1 Participant details	10
8.1.1 Use case - As a Participant I want to check my Participant Details	10
8.1.2 Use case - As a Participant I want to update my editable Participant Details.....	11
8.1.3 Use case - As a Participant I want to indicate/update the scheme options	12
8.1.4 Use case - As a Participant I want to indicate/update the scheme operational readiness date.....	13
8.1.5 Use case - As a Participant I want to publish the scheme details in the EDS local file ...	14
8.2 Proxy delegation	15
8.2.1 Use case - As a Participant I want to delegate to a RVM or to another Participant.....	15
8.2.2 Use case - As a Participant I want to modify the details about a delegation to an RVM	16
8.2.3 Use case - As a Participant I want to delete a delegation.....	17
8.3 API endpoint details.....	18
8.3.1 Use case - As a Participant or RVM I want to create new API endpoint details	18
8.3.2 Use case - As a Participant or RVM I want to update the API endpoint details	20
8.3.3 Use case - As a Participant or RVM I want to delete the API endpoint details.....	22
8.4 Download area.....	23



8.4.1 Use case – As a Participant or RVM I want to manually download the EDS local file 23

9	User case – As a Participant or RVM I want to automate the download of the EDS local file	.25
10	Support	25
10.1	Use case – As a Participant or RVM I need to get in contact with support	25
10.2	Use case – As a Participant or RVM I need to access the EDS Web GUI User Guide	26
10.3	Use case – As a Participant or RVM I want to consult the Frequently Asked Questions (FAQ)	27
11	Appendix A: URI, NAN and QWAC	28
12	Appendix B: VOP Scheme Options	29
13	Appendix C - Management of Participant AccountHoldingBic – Examples	30
14	Appendix D – Participant’s BIC	31



1 Introduction

1.1 Purpose of the document

These guidelines explain how to use the EDS Web Graphical User Interface (GUI). The guidelines describe the different screens and how to use them.

1.2 Audience

This document is for users of the EPC Directory Service (EDS).

1.3 Related documentation

- Technical specifications of the EDS Local File
- Technical specifications of the EDS API and Download Automation
- EDS - User Registration Guide

2 Significant Changes

The following tables lists all significant changes to the content of the EDS Web Graphical User Interface (GUI) User Guide since the following previous editions. The table does not include editorial changes that Swift makes to improve the usability and comprehension of the document.

Updated information since	Location

3 Abbreviations

Abbreviation	Definition
API	Application Programming Interface
BIC	Business Identifier Code
GUI	Graphical User Interface
EPC	European Payments Council
EPC ROP	EPC Register of Participants
NAN	National Authorisation Number
PSD2	Payment Services Directive 2
PSP	Payment Service Provider
RVM	Routing and Verification Mechanism, an entity acting as a "Proxy holder" for participants in the VOP scheme
SCT	SEPA Credit Transfer
SCT Inst	SEPA Instant Credit Transfer
TLS	Transport Layer Security
URI	Uniform Resource Identifier
URL	Uniform Resource Locator



VOP	Verification Of Payee
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4 Content

The EDS Web GUI provides access to maintain and consult the EDS data of the Participant's institution.

This online application is divided into the following sections:

- Participant details
- Proxy delegation
- API endpoint details
- Download area

In this document we explain these sections and the related use cases in detail.

Once the Participant's data is ready for publication and the EDS Terms and Conditions are accepted, the Participant's data will be made available to the other EDS users as follows:

- Via a downloadable local file available in different formats (XML, JSON, CSV) – See section [*Download area*]:
 - Manual download: Accessible on the download area for manual download.
 - Download automation: The file receipt can also be automated via an API call (pull).
- Via query APIs based on search criteria (see technical specifications of the EDS API).

5 EDS Web GUI Data Providers

The data in the EDS solution comes from two sources:

- EPC: From the EPC Register Of Participants (ROP).
- Participants or their proxy delegations through the EDS Web GUI screens or the update API.

Provider	Type of data provided	Definition
EPC ROP file - Participant's adherence information	EPCID	The EPC Unique Identifier (format: "EPC" + 6 digits).
	Country code	The ISO 3166-1 alpha-2 country code of the Participant.
	Postal code	The post code of the Scheme Participant as recorded by the EPC during the process of registering the party for Scheme Registers of Participants/EPC Directory Service purposes.
	Participant BIC	The BIC11 used to sign the adherence agreement in the scheme. The number of Participant BICs that a user can maintain is defined by the EPC data. If a contact e-mail is linked to multiple BIC's this e-mail will be able to



		maintain the data for these BICs. See [Appendix D – Participant’s BIC] for some examples.
	VAT number	This is the unique number that identifies a taxable person (business) or non-taxable legal entity that is registered for VAT). In this case for the institution acting as a Scheme Participant.
	LEI	The global Legal Entity Identifier (LEI) registered by the institution acting as a Scheme Participant.
	Additional identifier type	Enterprise number, other, ...
	Additional identifier value	Value of the additional identifier if any.
Participants online data-entry – Participant details	National Authorization Number	The National Authorisation Number (NAN) – see [Appendix A: URI, NAN and QWAC] for more information. Multiple NANs are allowed to a maximum of five.
	Scheme options	The scheme options (if any) made available in order to interoperate as indicated by the participant. For the list of options available for the VOP scheme see [Appendix B: VOP Scheme Options].
	Scheme operational readiness date	A scheme operational readiness date must be indicated to allow publication in the EDS local file.
	Publish in EDS local file	Confirm that the Participant and scheme details are ready to be published in the EDS local file. Once activated and the related data have been published, the Publish in EDS local file cannot be deactivated.
	Operational contact emails	Up to five Operational contact emails can be indicated. The same Operational contact emails cannot appear multiple times for a same Participant. The Participant can indicate the RVM’s address as operational contact email.
	Acceptance of Terms and Conditions	Terms and Conditions must be accepted before saving any change to the editable fields. See the EDS Terms and Conditions.
Participants online data-entry – Proxy delegation	Scheme	The short code used to identify the different schemes: <ul style="list-style-type: none"> • VOP: Verification Of Payee • ... VOP is selected by default.
	Delegated/Proxy	An entity acting on behalf of one or multiple Scheme participants. The Delegated/Proxy is identifiers with the BIC and Name. A Delegated/Proxy is selected from the list of the RVMs.
	Delegation Type	Two types of delegation are possible: <ul style="list-style-type: none"> • Full manager: Grant edit access. • Data reader: Only read access. The same Delegated/Proxy for the same scheme cannot have two different delegation types.



Participants online data-entry – API endpoint details	Scheme	The short code used to identify the different payment-related schemes: <ul style="list-style-type: none"> • VOP: Verification Of Payee • ... VOP is pre-populated by default.
	Environment	Live or Test.
	Operation	The type of the scheme operation request related to the URL API endpoint.
	URI	The URL specifying the API endpoint that exposes the functionality needed to carry out the Scheme Operation. A same Account Holding BIC can have several URIs, nevertheless these URI should be distinguished by one of the attributes: scheme, environment, operation, API version, priority number. See <i>[Appendix A: URI, NAN and QWAC]</i> for more information.
	API version	API version number (e.g. in case of evolution of the Rulebook). API version must match the API version indicated in the URL.
	Priority number	Where more than one set of API details have been provided for a single Scheme Operation, the priority number indicates the priority order in which the multiple sets of details should be considered for use. e.g. Number 1 indicates the PRIMARY URL to be used, number 2 indicates a BACKUP URL to be used.
	Account holding BICs	List of BIC11 of the institutions holding beneficiary's accounts. The Account holding BIC: <ul style="list-style-type: none"> • Must be an existing BIC • Cannot be another Participant BIC • Cannot be an Account holding BIC used by another Participant See <i>[Appendix C - Management of Participant AccountHoldingBic – Examples]</i> for details.
	Start datetime	It indicates the validity periods of different versions of a given URL-level detail. The validity of the different versions of the URL falls between the start date of the future URL and the end date of the current URL.
	Stop datetime	It indicates the validity periods of different versions of a given URL-level detail. The validity of the different versions of the URL falls between the start date of the future URL and the end date of the current URL.
Notes	Additional description or usage information.	



6 Log in to EDS Web GUI

6.1 Use case – As a Participant or RVM I need to login to the EDS Web GUI

Before you begin

Have a look at the EDS - User Registration Guide for the following:

- You must be a registered swift.com user.
- Your e-mail address must be registered in the EPC ROP file associated to the Participant’s BIC as an “EDS email address”.

swift.com/swiftrefdata.com supports the following browsers¹:

- Microsoft® Edge®, most recent stable version
- Mozilla® Firefox®, most recent stable version
- Google Chrome™, most recent stable version
- Apple® Safari®, most recent stable version

Procedure

1. Navigate to www.swiftrefdata.com .
2. You are redirected to the customer login page on www.swift.com.

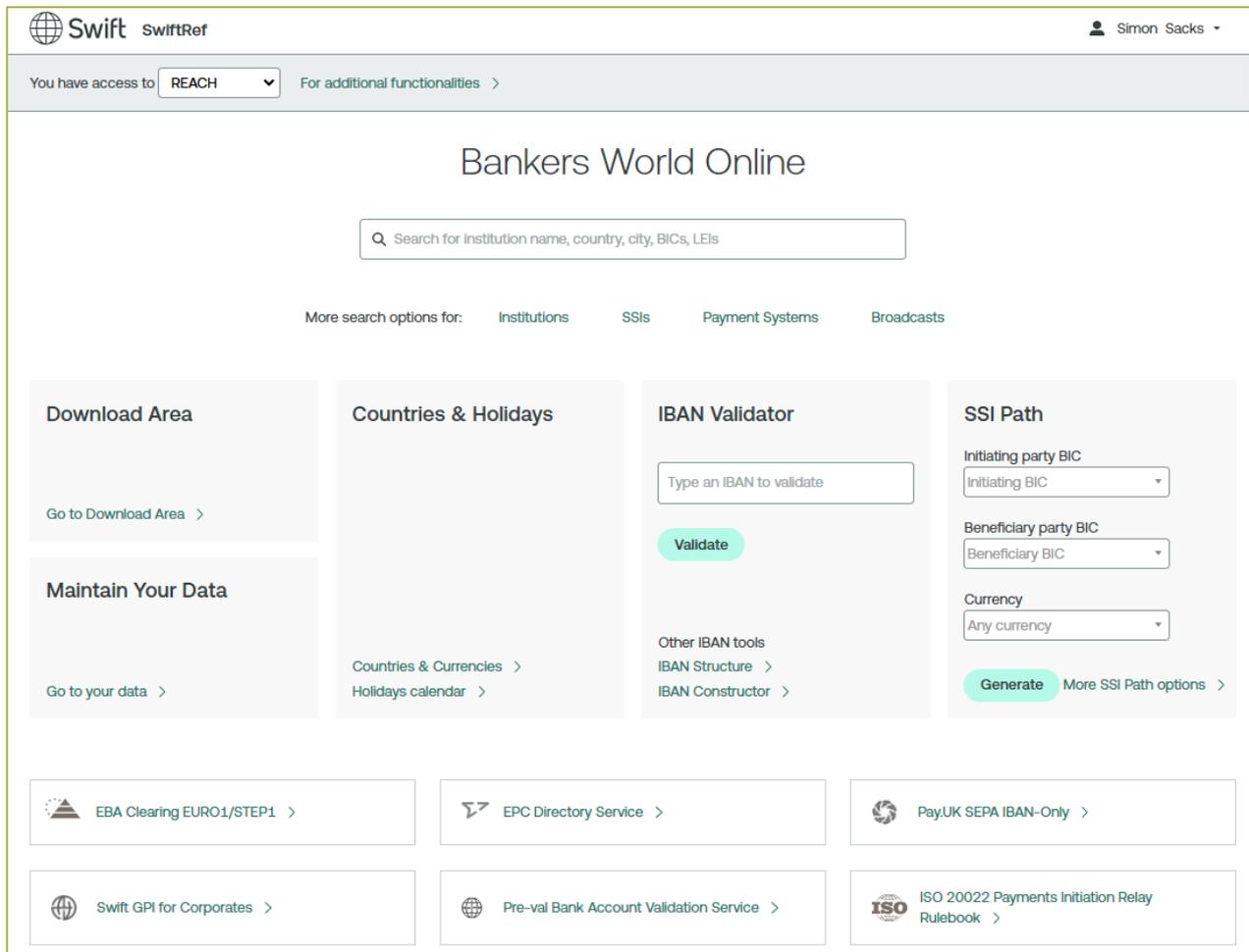
3. Type your e-mail address and your password and click “Sign In”
4. The SwiftRef’s home page (Bankers World Online) page is displayed.

7 EDS Web GUI Interface

7.1 swiftrefdata Home Page²

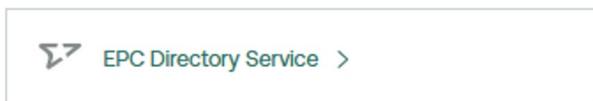
¹ For more information on the supported browsers you can consult [SWIFT Knowledge Centre](#).

² SwiftRef is Swift’s payment reference data solution.



Relevant tabs ³	Description
EPC Directory Service	Access the EPC Web GUI

To access the EDS Web GUI the user will need to select the “EPC Directory Service” tab:



To be able to access the EPC Directory Service tab the user will need to belong to a Participant adhering to an EPC scheme supported by the EDS and according to the EPC adherence process and register as swift.com user (see EDS - User Registration Guide).

³ Depending on the contractual relationship with Swift, the view of the main page might slightly differ to the image in this page, this will not impact the relevant tab.



8 EDS Web GUI Structure

On the EPC Directory Service landing screen, the list of BICs of the registered EPC participants to which the EDS user has access is displayed. If a BIC in the list is of a participant that delegated access to the participant represented by the logged user (e.g. RVM of another participant acting as a proxy), next to that BIC in the list the label “Delegated” is displayed. Otherwise, the keyword “Participant” is displayed.

Examples: if the logged user belongs to an RVM that can act on behalf of BIC1, the BIC1 is displayed as “BIC1 – Delegated”. If the logged user belongs to a participant BIC2 that acts as a proxy for BIC1, the indications “BIC1 – Delegated” and “BIC2 – Participant” are displayed.

All BICs are based on the data coming from the EPC. See [Appendix C - Management of Participant AccountHoldingBic – Examples] and [Appendix D – Participant’s BIC] for more details.



Once a participant is selected the data is available in the following tabs:

- Participant details
- Proxy delegation (only accessible to the users directly linked to a participant BIC)
- API endpoint details
- Download area



8.1 Participant details

This screen supports several use cases:

8.1.1 Use case - As a Participant I want to check my Participant Details

When you select a Participant BIC11 you can see in this screen the different details linked to a Participant as detailed in the EPC ROP: Participant identification details and schemes’ roles and options.



EPC Directory Service
< SwiftRef Simon Sacks

Select a Participant BIC
 VALIDBICXXX - participant

Participant details Proxy delegation API endpoint details Download area

Check your participant adherence details and update:

- your readiness to publish the info in the EDS local file and the API endpoint details at scheme level
- edit your National Authorization Numbers
- add the operational contacts

For any update related to the adherence details, please contact the EPC.

EPCID: EPC000001

Country code: IT

Participant name: ManyCash Spa

City: Strange city

Postal code: 28066

Participant BIC: VALIDBICXXX

VAT number: IT123456

LEI: ABCDEFGHIK0123456789

Additional identifier type

Additional identifier value

National Authorization Number ⓘ

Add new

PSDDE-BAFIN-120345

Accept Terms and Conditions

PSDDE-BAFIN-222221 🗑

Operational contact emails Add new

prova0@mail.com

prova1@mail.com 🗑

prova2@mail.com 🗑

giulio@nubilaria.com 🗑

Scheme	Roles	Options	Operational readiness date	Leaving date	Publish in EDS local file ⓘ									
VOP	<ul style="list-style-type: none"> • REQUES • RESPON 	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left; border-bottom: 1px solid #ccc;">Name</th> <th style="text-align: left; border-bottom: 1px solid #ccc;">Operational readiness date</th> <th style="text-align: left; border-bottom: 1px solid #ccc;">Leaving date</th> </tr> </thead> <tbody> <tr> <td style="border: 1px solid #ccc; padding: 2px;">INACNO ▼</td> <td style="border: 1px solid #ccc; padding: 2px;">01-02-2025 📅</td> <td style="border: 1px solid #ccc; padding: 2px;">31-12-2025 📅</td> </tr> <tr> <td style="border: 1px solid #ccc; padding: 2px; background-color: #f0f0f0;"> ▼ </td> <td style="border: 1px solid #ccc; padding: 2px; background-color: #f0f0f0;">01-02-2025 📅</td> <td style="border: 1px solid #ccc; padding: 2px; background-color: #f0f0f0;">DD-MM-YYYY 📅</td> </tr> </tbody> </table>	Name	Operational readiness date	Leaving date	INACNO ▼	01-02-2025 📅	31-12-2025 📅	▼	01-02-2025 📅	DD-MM-YYYY 📅	01-03-2025 📅		<input type="checkbox"/>
Name	Operational readiness date	Leaving date												
INACNO ▼	01-02-2025 📅	31-12-2025 📅												
▼	01-02-2025 📅	DD-MM-YYYY 📅												

8.1.2 Use case - As a Participant I want to update my editable Participant Details

You must go to the Participant details tab.



The screenshot shows the 'EPC Directory Service' interface. At the top, there's a navigation bar with 'SwiftRef' and 'Simon Sacks'. Below that, a dropdown menu shows 'Select a Participant BIC' with 'VALIDBICXXX - participant' selected. The main content area has tabs for 'Participant details', 'Proxy delegation', 'API endpoint details', and 'Download area'. Under 'Participant details', there's a section for checking adherence details and updating them, with a list of tasks: 'your readiness to publish the info in the EDS local file and the API endpoint details at scheme level', 'edit your National Authorization Numbers', and 'add the operational contacts'. Below this, there's a note: 'For any update related to the adherence details, please contact the EPC.' The main form is divided into two columns. The left column contains identification details: EPCID (EPC000001), Country code (IT), Participant name (ManyCash Spa), City (Strange city), Postal code (28066), Participant BIC (VALIDBICXXX), VAT number (IT123456), LEI (ABCDEFGHJK0123456789), and fields for Additional Identifier type and value. The right column contains editable fields: National Authorization Number (PSDDE-BAFIN-120345), Operational contact emails (prova0@mail.com, prova1@mail.com, prova2@mail.com, giulio@nubilaria.com), and an 'Accept Terms and Conditions' checkbox. There are 'Add new' and 'Save' buttons.

On the left you will see the identification details of the Participant that originates from the EPC ROP registry and that cannot be modified. If something needs to be changed to this data, the Participant must contact the EPC⁴.

On the right side of the screen you can edit and maintain the following data:

- National Authorization Number (NAN). There can be multiple NANs for a Participant BIC.
- Operation contacts emails: Up to 5 e-mail addresses can be provided.
- Accept Terms and Conditions: To accept the EDS Terms and Conditions for this EPC Directory Service online. Without the acceptance of the Terms and Conditions the data cannot be published.

The options related details are also editable information. See next use case 8.1.3

8.1.3 Use case - As a Participant I want to indicate/update the scheme options

You must go to the Participant details tab:

⁴ Contact the EPC on the following e-mail address: vop@epc-cep.eu



In this page you can:

- Add the Scheme’s options (see list of options in Appendix B: VOP Scheme Options):
 - Select the option from the predetermined list.
 - Once you select an option, you must indicate an Operational Readiness Date for this option.
 - The Option’s leaving date is optional. Once the leaving date is reached the option will be removed from publication.
- Update or delete existing options.

Options are not mandatory for the publication of the scheme.

The operational readiness date must be equal or later to the Scheme’s Operational readiness date.

Once you are ready to publish the information in the Options you must select “Publish in EDS local file”. You will need to accept the EDS Terms and Conditions in the upper right part of the Participant details tab.

8.1.4 Use case - As a Participant I want to indicate/update the scheme operational readiness date

You need to go to the Participants details tab:



- You can modify the Operational Readiness Date in the Participant details tab, you must save before leaving the screen.
- The Operational Readiness date cannot be later than six months from the current date.
- When the scheme Operational Readiness date is updated, if the Readiness Date of one or several options for that scheme is earlier than the scheme's new operational readiness date, the option readiness date will be updated accordingly with the scheme operational readiness date.

8.1.5 Use case - As a Participant I want to publish the scheme details in the EDS local file

The user needs to go to the Participants details tab:

Scheme	Roles	Options	Operational readiness date	Leaving date	Publish in EDS local file									
VOP	<ul style="list-style-type: none">• REQUES• RESPON	<table border="1"><thead><tr><th>Name</th><th>Operational readiness date</th><th>Leaving date</th></tr></thead><tbody><tr><td>INACNO</td><td>01-02-2025</td><td>31-12-2025</td></tr></tbody></table> <p>Support for additional information about payment account number</p> <table border="1"><tbody><tr><td></td><td>01-02-2025</td><td>DD-MM-YYYY</td></tr></tbody></table>	Name	Operational readiness date	Leaving date	INACNO	01-02-2025	31-12-2025		01-02-2025	DD-MM-YYYY	01-02-2025		<input checked="" type="checkbox"/>
Name	Operational readiness date	Leaving date												
INACNO	01-02-2025	31-12-2025												
	01-02-2025	DD-MM-YYYY												

- By activating "Publish in EDS local file", you confirm your decision to publish in the EDS local file all the API details related to that scheme and all your participant details including NAN and operational contact e-mails. Without activating this flag, any information related to the Participant is not published.
- "Publish in EDS local file" cannot be deactivated if the scheme Operational Readiness date is today or earlier.
- "Publish in EDS local file" can be activated only if the scheme's Operational Readiness date is filled in.



8.2 Proxy delegation

8.2.1 Use case - As a Participant I want to delegate to a RVM or to another Participant

EPC Directory Service

Select a Participant BIC
VALIDBICXXX - Participant

Participant details Proxy delegation API endpoint details Download area

Delegate to a certified RVM or to another Participant and update related information.

Proxy delegation (2)

+ New record

VOP Delegation type Clear all filters Search for delegated/proxy

Scheme	Delegated/Proxy	Delegation type
VOP	RVM1BICXXX - RVM 1 name	Full manager
VOP	RVM2BICXXX - RVM 2 name	Data reader

- This screen is only visible for users directly linked to the Participant BIC.
- It will allow them to delegate the maintenance of the data to a proxy holder (an RVM or other Participant). For RVMs, the Participant must ensure to have a contract agreement with the RVM before providing delegation rights, and for other participants the related organizational arrangements need to be ensured, e.g. delegation to the head-office of a banking group.
- Next to “Proxy delegation” there is an indication of the number of existing delegations “(#)”.
- To add new delegations the Participant will select the “New record” button.

EPC Directory Service

Select a Participant BIC
VALIDBICXXX - Participant

Participant details Proxy delegation API endpoint details Download area

Delegate to a certified RVM or to another Participant and update related information.

Proxy delegation (2)

+ New record

VOP Delegation type Clear all filters Search for delegated/proxy

Edit proxy delegation

Scheme
VOP

Delegated/Proxy

Delegation type

Cancel Save

Scheme	Delegated/Proxy	Delegation type
VOP	RVM1BICXXX - RVM 1 name	Full manager
VOP	RVM2BICXXX - RVM 2 name	Data reader



- For the Scheme and Delegation type, you will select a value from a predetermined list.
- The Scheme will be prepopulated with VOP.
- The Delegated/Proxy will be suggested based on the BIC and/or name that you enter. If the Delegated/Proxy is not found, you must contact the EPC⁵.
- The info icons provide an explanation of the field.
- A Pop-up message will appear to indicate that necessary organisational arrangement needs to be in place (in case of delegation to another Participant)

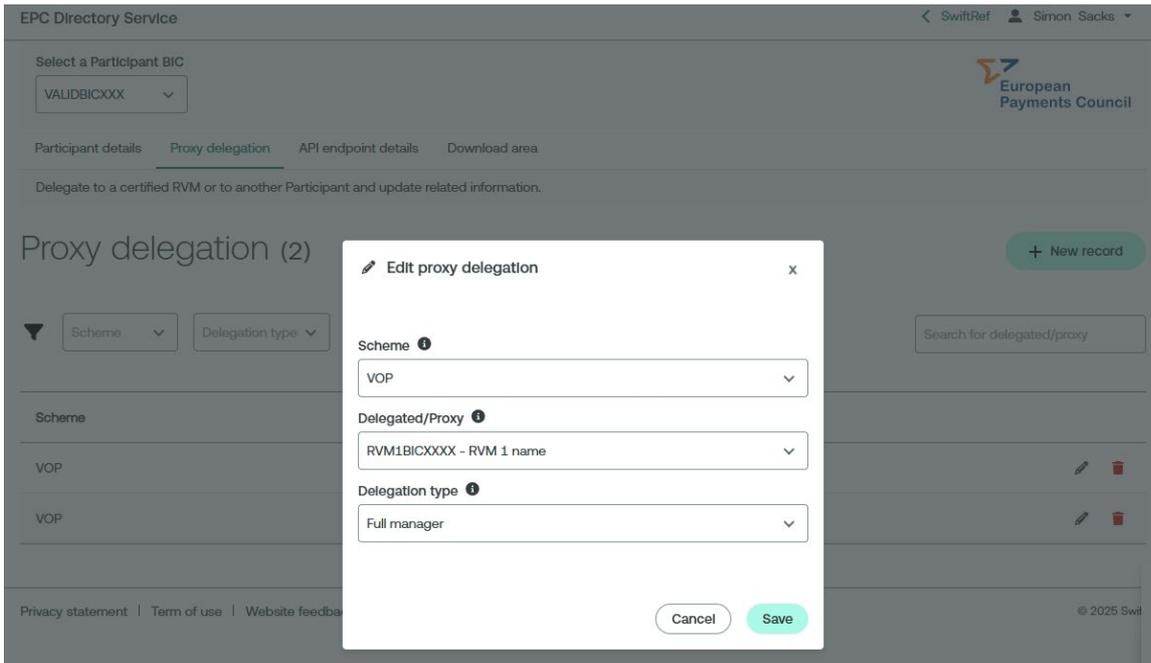
8.2.2 Use case - As a Participant I want to modify the details about a delegation to an RVM

In the Proxy delegation tab, select the Edit icon of the RVM that you want to edit:

Scheme	Delegated/Proxy	Delegation type	
VOP	RVM1BICXXXX - RVM 1 name	Full manager	
VOP	RVM2BICXXXX - RVM 2 name	Data reader	

The following screen will appear:

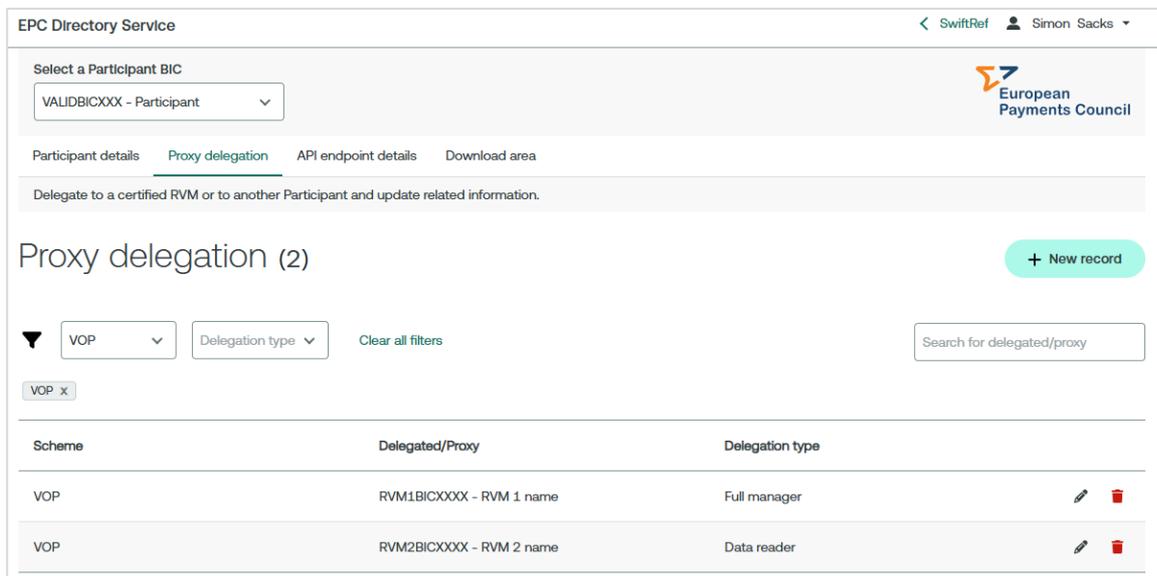
⁵ Contact the EPC on following e-mail: vop@epc-cep.eu



Edit the existing details and save.
The info icons provide an explanation of the field.

8.2.3 Use case - As a Participant I want to delete a delegation

In the Proxy delegation tab, select the Bin icon of the RVM that you want to delete:



The following screen will appear:



Select “Delete”.
The info icons provide an explanation of the field.

8.3 API endpoint details

8.3.1 Use case - As a Participant or RVM I want to create new API endpoint details

- The “API endpoint details” tab is to be used.
- To add scheme details the Participant will select the “New record” button.
- Next to “API endpoint details” there is an indication of the number of existing scheme URIs “(#)”.

Scheme	Environment	Operation	URI	API version	Priority number	Account holding BICs	Notes	Start datetime	End datetime
VOP	LIVE	postVerificationOfPayeeRequests	https://vopxxx.bankbi c.com/vop/3/payee- verifications	1	1	VALIDBIC333, VALIDBIC444	This is the...	2025-01-22 T00:00:00Z	



The following screen will appear.

The screenshot shows the 'Create new API endpoint detail' modal form in the EPC Directory Service. The form is overlaid on a background page that displays a table of API endpoint details. The modal form contains the following fields and controls:

- Scheme**: A dropdown menu with 'VOP' selected.
- Environment**: A dropdown menu.
- Operation**: A dropdown menu.
- URI**: A text input field.
- API version**: A text input field.
- Priority number**: A text input field.
- Account holding BICs**: A text area for entering BICs, separated by commas, tabs, or semi-columns.
- Start datetime**: A datetime picker with the format 'YYYY-MM-DD HH:mm:ss'.
- End datetime**: A datetime picker with the format 'YYYY-MM-DD HH:mm:ss'.
- Notes**: A text area for entering notes.
- Accept Terms and Conditions**: A checkbox.
- Cancel** and **Save** buttons.

The background page shows a table with columns for 'Scheme', 'Environment', 'Operation', 'Start datetime', and 'End datetime'. The table contains two rows of data, both with 'VOP' as the Scheme and 'LIVE' and 'TEST' as the Environment. The Start datetime is '2025-01-01 00:00:00' and the End datetime is '2025-12-31 23:59:59'. There are also icons for editing and deleting records.

- Drop down values to be selected for:
 - Scheme: VOP is pre-populated by default.
 - Environment
 - Operation
- Copy/paste is possible for the Account holding BICs (comma, tab or semi column separate). If any of the BICs is a non-existing one, you will receive a warning message detailing the invalid BICs.

Once you have completed the data for the new Scheme details you must accept the EDS Terms and Conditions and Save.

The info icons provide an explanation of the field.



8.3.2 Use case - As a Participant or RVM I want to update the API endpoint details

- The “API endpoint details” tab is to be used.
- To edit the scheme details you will select the edit icon of the scheme that you want to update.

EPC Directory Service SwiftRef Simon Sacks

Select a Participant BIC
VALIDBICXXX - Participant European Payments Council

Participant details Proxy delegation **API endpoint details** Download area

Create new scheme details or check and update existing ones.

API endpoint details (1) + New record

▼ VOP Environment Operation [Clear all filters](#)

VOP x

Scheme	Environment	Operation	URI	API version	Priority number	Account holding BICs	Notes	Start datetime	End datetime
VOP	LIVE	postVerificationOfPayeeRequests	https://vopxxx.bankbi c.com/vop/3/payee- verifications	1	1	VALIDBIC333, VALIDBIC444	This is the...	2025-01-22 T00:00:00Z	

The following screen will appear:



The screenshot shows the 'Edit API endpoint detail' form in the EPC Directory Service. The form is a modal window with a title bar and a close button. It contains several fields: 'Scheme' (VOP), 'Environment' (LIVE), 'Operation' (postVerificationOfPayeeRequests), 'URI' (https://vopxxx.bankbic.com/vop/v1/payee-verifications), 'API version' (1), 'Priority number' (1), 'Account holding BICs' (VALIDBIC123,VALIDBIC456,VALIDBIC789), 'Start datetime' (01/01/2025 00:00:00), 'End datetime' (YYYY-MM-DD HH:mm:ss), and 'Notes' (This is the first API URI. Very very long note). At the bottom, there is a checkbox for 'Accept Terms and Conditions', a 'Cancel' button, and a 'Save' button. The background shows a table of API endpoint details with columns for Scheme, Environment, Operation, Start datetime, and End datetime.

- The fields will be pre-populated with existing values.
- Drop down options to be selected for:
 - Scheme
 - Environment
 - Operation
- Copy/paste is possible for the Account holding BICs (comma, tab or semi column separate). If any of the BICs is a non-existing one, you will receive a warning message detailing the invalid BICs.

Once you have finished editing you must accept the EDS Terms and Conditions and Save.

The info icons provide an explanation of the field.



8.3.3 Use case - As a Participant or RVM I want to delete the API endpoint details

- The “API endpoint details” tab is to be used.
- To delete the scheme details you will select the delete icon of the scheme that you want to update.
-

EPC Directory Service SwiftRef Simon Sacks

Select a Participant BIC
VALIDBICXXX - Participant

Participant details Proxy delegation **API endpoint details** Download area

Create new scheme details or check and update existing ones.

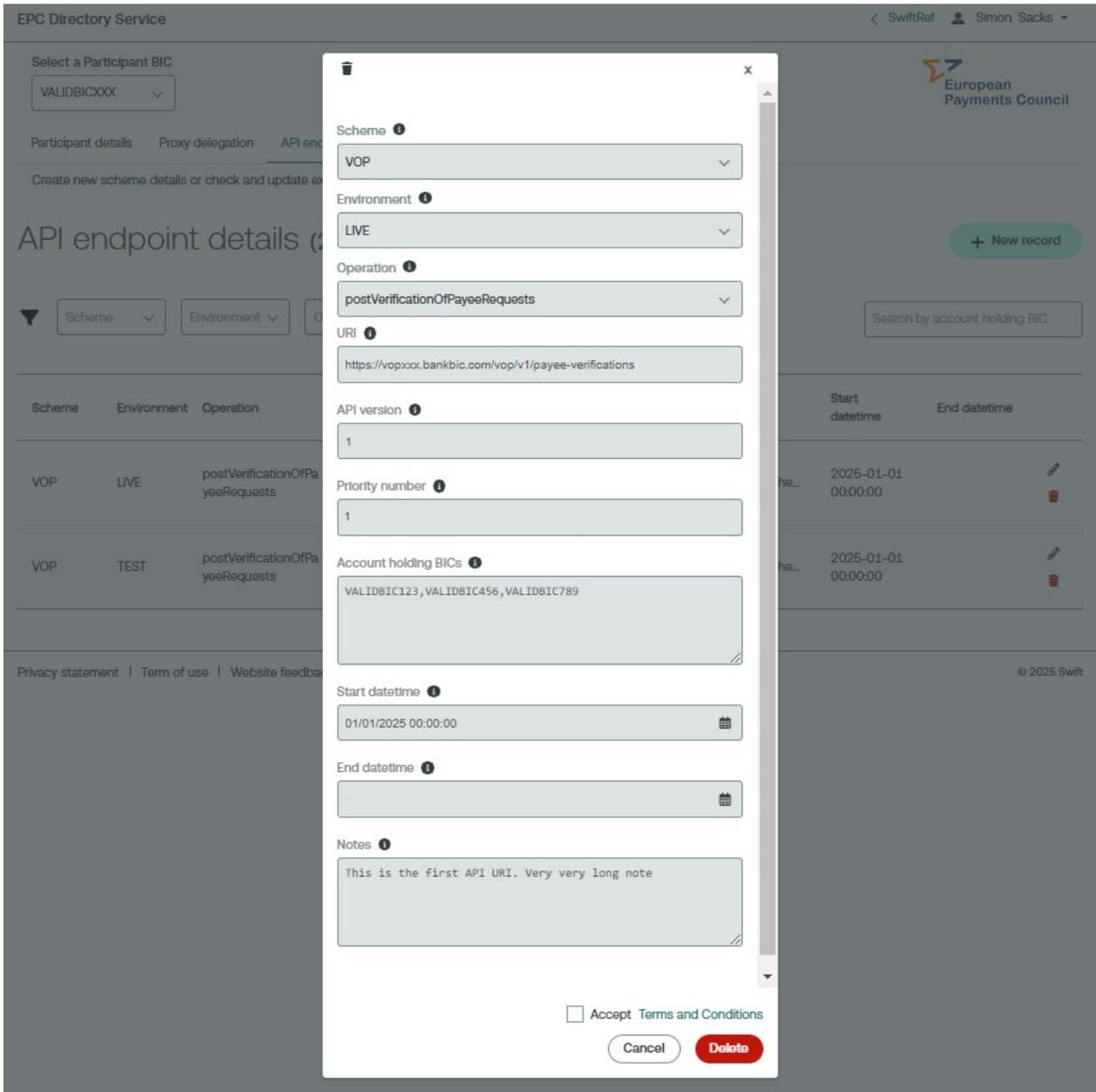
API endpoint details (1) + New record

▼ VOP Environment Operation Clear all filters Search by account holding BIC

VOP x

Scheme	Environment	Operation	URI	API version	Priority number	Account holding BICs	Notes	Start datetime	End datetime
VOP	LIVE	postVerificationOfPayeeRequests	https://vopxxx.bankbi.c.com/vop/3/payee-verifications	1	1	VALIDBIC333, VALIDBIC444	This is the...	2025-01-22 T00:00:00Z	

The following screen will appear:



- The fields will be pre-populated with existing values.
- A warning message will appear if the record is deleted and there is no other Live record.
- The EDS Terms and Conditions must be accepted before deleting the record.

The info icons provide an explanation of the field.

8.4 Download area

8.4.1 Use case – As a Participant or RVM I want to manually download the EDS local file

By clicking in the “Download area” tab the user will be automatically redirected to the download area where the EDS local file is available for manual download.



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Select a Participant BIC
VALIDBICXXX - participant ▾

 European Payments Council

[Participant details](#) [Proxy delegation](#) [API endpoint details](#) [Download area](#)

Check your participant adherence details and update:

- your readiness to publish the info in the EDS local file and the API endpoint details at scheme level
- edit your National Authorization Numbers
- add the operational contacts

For any update related to the adherence details, please contact the EPC.

EPCID	EPC000001	National Authorization Number ⁱ	<input type="checkbox"/> Accept Terms and Conditions
Country code	IT	<input type="text" value="PSDDE-BAFIN-120345"/> Add new	<input type="button" value="Save"/>
Participant name	ManyCash Spa	<input type="text" value="PSDDE-BAFIN-222221"/> 	
City	Strange city	Operational contact emails ⁱ	
Postal code	28066	<input type="text" value="prova0@mail.com"/> Add new	
Participant BIC	VALIDBICXXX	<input type="text" value="prova1@mail.com"/> 	
VAT number	IT123456	<input type="text" value="prova2@mail.com"/> 	
LEI	ABCDEFGHJK0123456789	<input type="text" value="giulio@nubilaria.com"/> 	
Additional Identifier type			
Additional Identifier value			

The download area has the following sections:

- Daily Directory: the EDS local file is available for manual download.
- Documentation: user guide, automated download technical specifications, ...



EPC Directory Service

[SwiftRef](#)
Simon Sacks

Select a Participant BIC
 VALIDPIPXXX - Delegated

Participant details
Proxy delegation
API endpoint details
Download area

Lorem ipsum is simply dummy text of the printing and typesetting industry. Lorem ipsum has been the industry's standard dummy text ever since the 1500s, when an unknown printer took a galley of type and scrambled it to make a type specimen book.

[Close all](#)

▼ Daily Directory

File date:

Product	Format	Activation Date	File Name
EDS local file Full	<input style="width: 100px;" type="text" value="Please select a date"/>	EDS-V1-F-2025-03-11-TXT.zip	Download

▼ Documentation

Document

User guide [View](#)

Privacy statement | [Term of use](#) | [Website feedback](#)
[simonedev]
© 2025 Swift

9 User case – As a Participant or RVM I want to automate the download of the EDS local file

The SwiftRef Automated Download Service offers a distribution service through www.swiftrefdata.com or api.swiftrefdata.com. This service enables you to receive automatically (through an API call) the file over the Internet.

To secure the integrity of the sensitive data being transferred, all transmissions are encrypted through the TLS 1.2. over HTTPS.

You can find the necessary information to automate the download of the EDS local file in the technical specifications of the EDS API.

10 Support

10.1 Use case – As a Participant or RVM I need to get in contact with support

To get detailed information about how to get support, you must select your name in the upper menu.

Click on Support. Depending on the nature of your query you will need to contact either Swift's support or the EPC's support as indicated in the instructions below.



Click on Support. Depending on the nature of your query you will need to contact either Swift's support or the EPC's support as indicated in the instructions below.

Swift
For all Swift support (which includes directory publication issues, directory file related queries, website application errors or malfunctions, identity and access management concerns) please create a case in salesforce [here](#). If you are not yet registered for Swift support we refer to the [EDS - User Registration Guide](#).

EPC
For Scheme Participant's adherence data issues (which includes updates of registration details, missing BICs, adherence status), please contact the EPC on following e-mail: vop@epc-cep.eu

10.2 Use case – As a Participant or RVM I need to access the EDS Web GUI User Guide

Select your name in the upper menu and select “User guide EDS”.



Select your name in the upper menu and select “FAQ”.



EPC Directory Service

SwiftRef Simon Sacks

Select a Participant BIC
VALIDBICXXX - participant

Participant details Proxy delegation API endpoint details Download area

Check your participant adherence details and update:

- your readiness to publish the info in the EDS local file and the API endpoint details at scheme level
- edit your National Authorization Numbers
- add the operational contacts

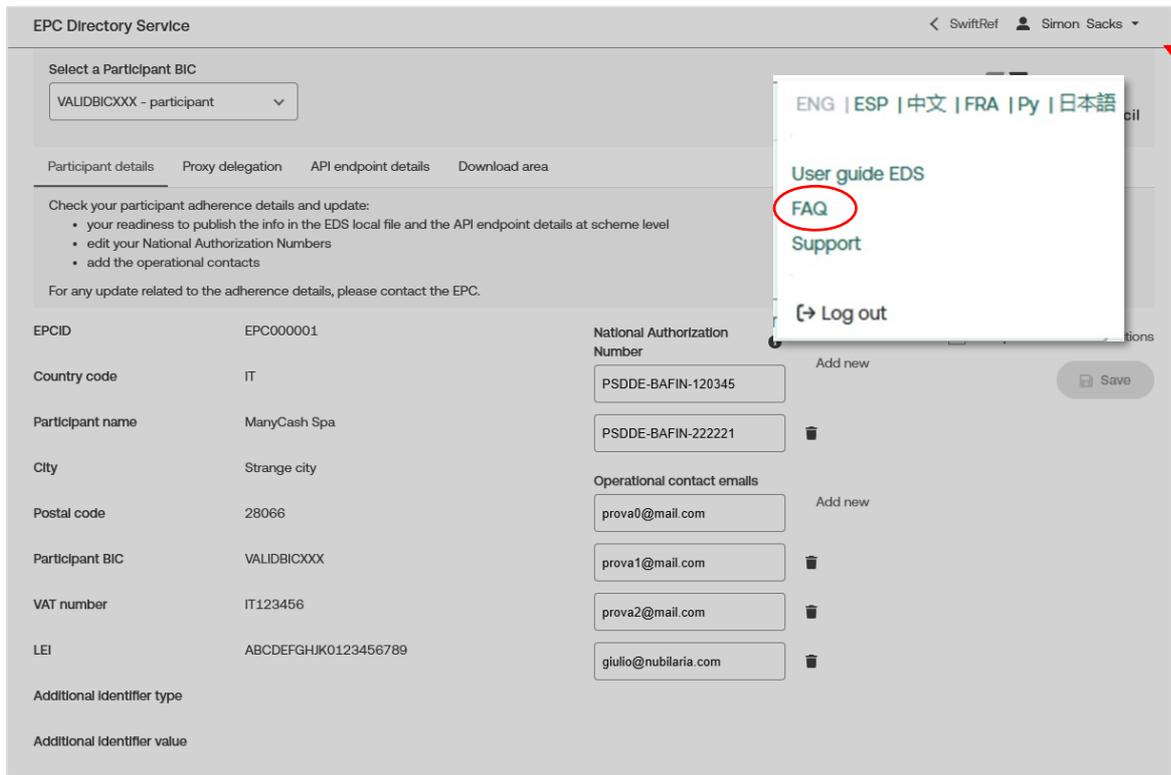
For any update related to the adherence details, please contact the EPC.

EPCID	EPC000001	National Authorization Number	PSDDE-BAFIN-120345	Add new
Country code	IT		PSDDE-BAFIN-222221	
Participant name	ManyCash Spa	Operational contact emails	prova0@mail.com	Add new
City	Strange city		prova1@mail.com	
Postal code	28066		prova2@mail.com	
Participant BIC	VALIDBICXXX		giulio@nubilaria.com	
VAT number	IT123456			
LEI	ABCDEFGHJK0123456789			
Additional identifier type				
Additional identifier value				

Accept terms and Conditions Save

10.3 Use case – As a Participant or RVM I want to consult the Frequently Asked Questions (FAQ)

Select your name in the upper menu and select “FAQ”.



11 Appendix A: URI, NAN and QWAC

URI

A URI (Uniform Resource Identifier) is a string of characters used to identify a resource on the internet.

Think of it as an address that helps you locate and access various web resources. We use following URI:

- **URL (Uniform Resource Locator):** This is the most common type of URI and it provides the specific location of a resource along with the protocol needed to access it. For example, <https://www.microsoft.com> is a URL.

NAN

The **National Authorisation Number (NAN)** is a unique identifier assigned to Payment Service Providers (PSPs) by their National Competent Authority (NCA).

This number is included in the Qualified Website Authentication Certificate (QWAC) under the Payment Services Directive 2 (PSD2).

The purpose of the NAN in the QWAC is to:

1. **Authenticate the PSP:** It verifies the identity of the PSP, ensuring that they are authorized and regulated by their NCA.



2. **Enhance Security:** It helps in establishing a secure and trusted communication channel between the PSP and other entities, such as banks and customers.
3. **Compliance:** It ensures that the PSP complies with PSD2 regulations, which aim to increase the security of electronic payments and reduce fraud

The format of the NAN Identifier contains as specified in the ETSI TS 119 495 V1.7.1 (2024-07) is as follows:

- 2-character ISO 3166-1 [8] country code representing the NCA Country;
- hyphen-minus "-" (0x2D (ASCII), U+002D (UTF-8)); and
- 2-8 character NCA identifier (A-Z uppercase only, no separator) without country code, unique within the country.

QWAC

The Payment Services Directive / PSD2 is a regulatory framework that ensures secure payments across the European Union.

PSD2-compliant **Qualified Website Authentication Certificates (QWACs)** are SSL/TLS certificates that encrypt sensitive data and authenticate banking entities and third-party payment service providers (PSPs) for trusted commerce transactions on websites.

Authorisation

Authorisation is the process by which an API server (= Responding PSP for VOP) will decide to allow or deny an incoming request.

To authorise a VOP request, the Responding PSP must verify in the EDS:

- if the Requesting PSP is adhering to the VOP EPC scheme.
- **Once the Requesting PSP is authenticated, the Responding PSP can extract the National Authorization Number (NAN)**

The Responding PSP will verify if the combination of the BIC (as received in the payload of the VOP request) and the NAN which is present in the EDS.

12 Appendix B: VOP Scheme Options

These following values can appear in the Participant details tab and can be changed by the user:

Name	Code
Support for additional information about payment account number	INACNO
Support for LEI to identify the Payment Counterparty	VERLEI
Support for anyBic to identify the Payment Counterparty	VERBIC
Support for BANK identification code of the Payment Counterparty	VCBANK
Support for CBID identification code of the Payment Counterparty	VCCBID



Support for CHID identification code of the Payment Counterparty	VCCHID
Support for CINC identification code of the Payment Counterparty	VCCINC
Support for COID identification code of the Payment Counterparty	VCCOID
Support for CUST identification code of the Payment Counterparty	VCCUST
Support for DUNS identification code of the Payment Counterparty	VCDUNS
Support for EMPL identification code of the Payment Counterparty	VCEMPL
Support for GS1G identification code of the Payment Counterparty	VCGS1G
Support for SREN identification code of the Payment Counterparty	VCSREN
Support for SRET identification code of the Payment Counterparty	VCSRET
Support for TXID identification code of the Payment Counterparty	VCTXID
Support for BDID identification code of the Payment Counterparty	VCBDID
Support for BOID identification code of the Payment Counterparty	VCBOID
Support for a Proprietary Code to identify the Payment Counterparty	VCPROP

13 Appendix C - Management of Participant AccountHoldingBic – Examples

The Account Holding BIC or the Financial Institution BIC identifies the banking establishment by which the IBAN is held. As a principle all the participant's IBAN BICs need to be defined in the EDS as Account holding BICs for each URI (API endpoint) on which the Participant expects to host a Responding VOP service.

Example:

IBAN Number: BE 39 555 XXXXXXXXX

IBAN National ID: 555

IBAN BIC: DEMOBEBBXXX

In order to do a VoP call and retrieve the related URI this BIC needs to be indicated as an Account Holding BIC.

How can you find all your Account Holding BICs?

1. Contact the payments/IBAN specialists in your institution. They should be able to provide you a list of the different Account Holding BICs used in the SEPA area.
2. Use solution from an external provider providing an overview of the link between the different IBAN national ID's and the Account Holding BICs. All the Account Holding BICs belonging to your institution should be indicated as an Account Holding BIC.

Example:

In the ROP the BIC DEMOBEBBXXX is registered for VOP.

This BIC will be indicated as the Participant BIC. But let's assume that next to the Participant BIC also some additional branches are linked to IBAN national IDs. In that case the data entered will be as follows:

PARTICIPANT BIC (registered with EPC for VOP)	URI	ACCOUNT HOLDING BIC's
--	------------	------------------------------



DEMOBEBBXXX	XXXXXXXX	DEMOBEBBXXX DEMOBEBB10A DEMOBEBB12A DEMOBEBB12T DEMOBEBB14A DEMOBEBB16C
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14 Appendix D – Participant’s BIC

A Participant must be licensed as a PSP either incorporated and licensed in a SEPA country or territory or licensed by an appropriate EEA regulatory body. To apply to become a Participant, an undertaking is submitted to the EPC an executed and original Adherence Agreement and submit Supporting Documentation to the EPC. A Participant may appoint an agent to complete an Adherence Agreement on its behalf.

The list of Participants for the different schemes is maintained by the EPC.

A Participant is identified in the EDS based on the Participant's BIC11. This is the BIC that the EPC have stored in its ROP to designate the scheme participant. The BIC must remain the same for all schemes. This BIC is not necessarily the BIC that can be derived by the IBAN of the beneficiary.

The Participant BIC11 is used on the requesting side to make the necessary API call to request the operation be carried out by a Responding Participant (identified by the Account Holding BIC).