



PSA VOP SERVICE GUIDELINE FOR EDS ENTRIES

FOR THE PSA VERIFICATION OF PAYEE COMMUNITY

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CHANGE HISTORY

Version	Author	Date	Description of change
1.0	PSA	11.09.2025	Creation of the document

WHAT IS THE EPC DIRECTORY SERVICE (EDS)?

The EDS is a central platform where information about payment service providers (PSPs) is stored. This data enables the establishment of secure and reliable connections between these parties – for example, to correctly route and process VoP requests. The directory contains, for example:

- Identification data such as BIC, LEI, or National Authorization Number (NAN)
- Routing data such as API endpoints (e.g., URIs)
- Interoperability information, such as which options a participant supports

Thanks to the ability to store and cache the directory locally (e.g., via XML, JSON, or CSV file), the EDS also eliminates operational bottlenecks.

WHAT FUNCTION DOES THE EDS PERFORM IN THE VOP PROCEDURE?

The Verification of Payee (VoP) mechanism is used before a SEPA payment is initiated. The payer's payment service provider (the Requesting PSP) wants to ensure that the payee's name and IBAN (or, in the case of companies, an identification number such as LEI, VAT number, etc.) are correct. To do so, it sends a VoP request to the Responding PSP, which provides a response—e.g., "match," "close match," "no match," or "verification not possible."

The EDS serves as the system's "yellow pages": It shows how the VoP request can be forwarded to the correct participant (API endpoint, reachability, etc.)—either directly or via so-called Routing and/or Verification Mechanisms (RVMs).

The EPC Directory Service (EDS) is therefore essential for:

- Routing the VoP request to the correct recipient PSP
- Authenticating and identifying the involved PSPs
- Ensuring interoperability between different systems

1. EDS URLs

The EPC / SWIFT has provided several environments for the EPC Directory Service (EDS) so that PSPs & RVMS can test, onboard and later work productively.

1.1 PILOT-/TEST ENVIRONMENT (PRE-PRODUCTION)

<https://titan.swiftrefdata.com/en/eds>

1.2 LIVE ENVIRONMENT (PRODUCTION)

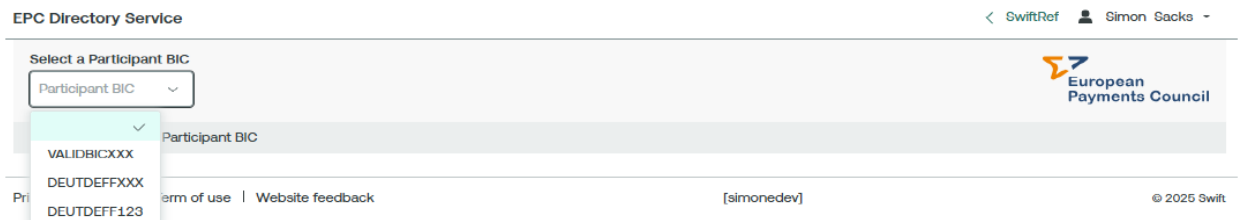
<https://www.swiftrefdata.com/new/en/eds>

2. EDS GUI

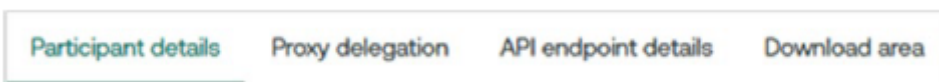
After logging in and selecting the EDS



this will take you to the “Participant Details” page. In the “Select a Participant BIC” dropdown, select the participant BIC.

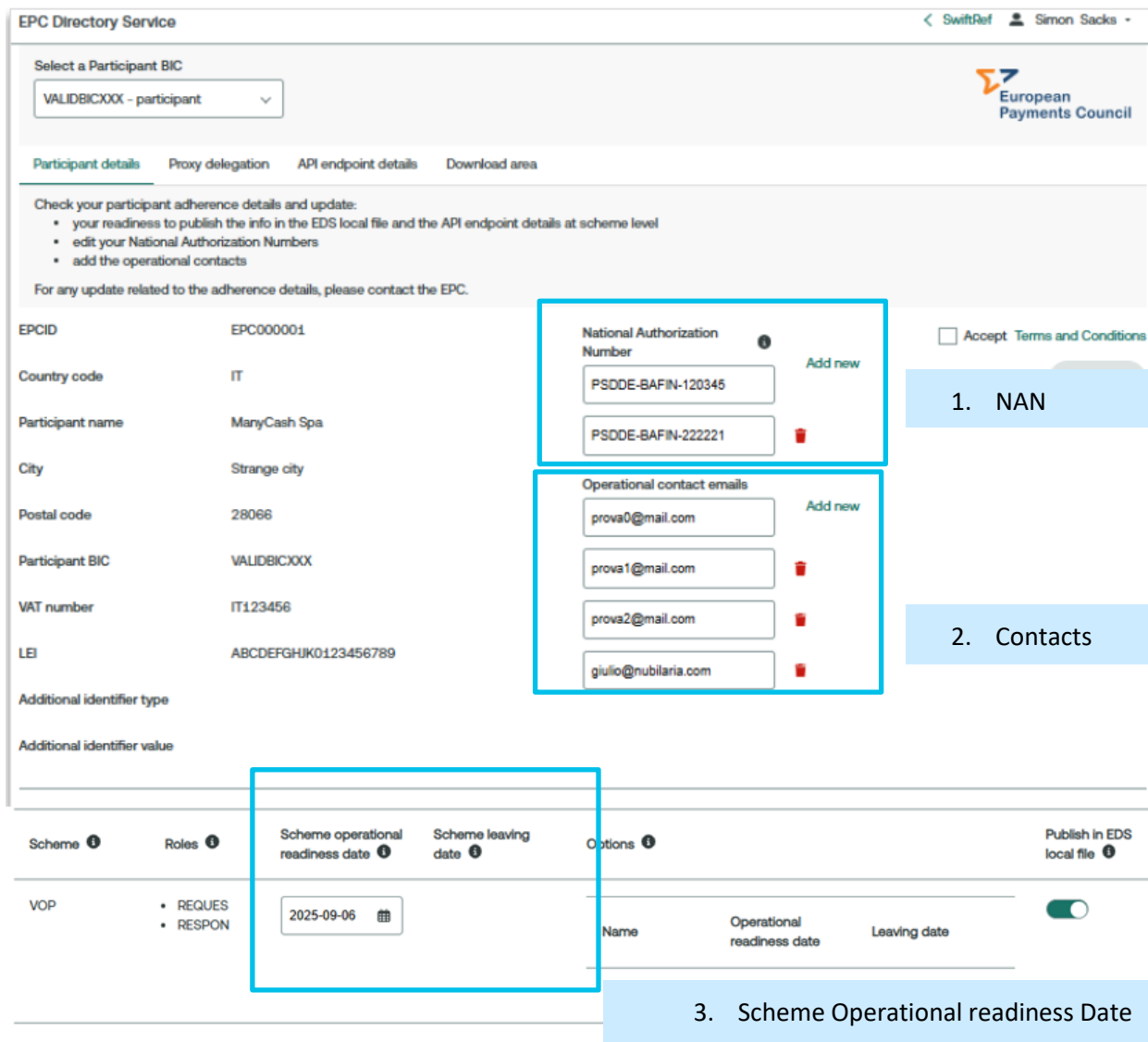


The menu with four tabs is presented:



3. PARTICIPANT DETAILS

In the first tab, the participant data is visible and the missing participant details can be entered:



The screenshot shows the 'EPC Directory Service' interface. The top navigation bar includes 'Participant details', 'Proxy delegation', 'API endpoint details', and 'Download area'. The 'Participant details' tab is active, showing a list of participant information. Three sections are highlighted with blue boxes and numbered:

- 1. NAN**: National Authorization Number. This section contains two input fields with the values 'PSDDE-BAFIN-120345' and 'PSDDE-BAFIN-222221', each with an 'Add new' button and a red delete icon.
- 2. Contacts**: Operational contact emails. This section contains four input fields with the values 'prova0@mail.com', 'prova1@mail.com', 'prova2@mail.com', and 'giulio@nubilaria.com', each with an 'Add new' button and a red delete icon.
- 3. Scheme Operational readiness Date**: This section is located at the bottom of the page and contains a table with columns for 'Scheme', 'Roles', 'Scheme operational readiness date', 'Scheme leaving date', 'Options', and 'Publish in EDS local file'. The 'Scheme operational readiness date' column is highlighted with a blue box and contains the value '2025-09-06'.

1. NAN (National Authorization Number) is one of the most important components of the EDS. The NAN serves as a unique identifier for a participant and is assigned in Austria by the Financial Market Authority (FMA).

The structure of the NAN in Austria:

PSDAT-FMA company register number: e.g., PSA NAN: PSDAT-FMA-370048p.

A participant can enter one or more NANs.

2. Email contacts

These can be contacted, for example, for further investigations.

3. Scheme Operational Readiness Date (ORD)

This is the date from which the participant officially participates in Verification of Payee. The EPC default date here is October 5, 2025. This date must be entered for the production/live environment and should be entered no later than one week before go-live, or by September 28, 2025.

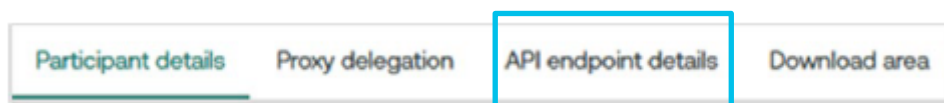
In the test environment, the date can be set to an earlier date and represents the date from which participation in a test can begin.



Important:

Proxy delegation is used to transfer the administrative control of EDS entries to an RVM and **must not** be filled in when using the PSA VoP Service.

4. API ENDPOINT DETAILS



The "API endpoint details" section manages the entries for a bank's accessibility in the EDS.

These entries must be entered and maintained by the bank.

4.1 LIVE ENVIRONMENT

In production/live EDS, **LIVE** entries with the production API are required for each BIC.

<https://pub.api.vop.psa.at/BICAAT11XXX/vop/v1/payee-verifications>

The **TEST** entries with the production API are only required for the BICs participating in the pilot. e.g., the main BICs. The production URL is also entered here.

TEST PROD EDS API ENTRY (Pilot)

+ Create new API endpoint detail
x

Scheme ⓘ
VOP

Environment * ⓘ
TEST

Operation * ⓘ
postVerificationOfPayeeRequests

URI * ⓘ
https://pub.api.vop.psa.at/TVBAATWWXXX/vop/v1/payee-verifications

API version * ⓘ
1

Priority number * ⓘ
1

Account holding BICs * ⓘ
TVBAATWWXXX

Start datetime * ⓘ
2025-09-03 00:00:00

End datetime ⓘ
YYYY-MM-DD HH:mm:ss

Notes ⓘ

☒ Accept EDS Terms and Conditions
Cancel
Save

LIVE PROD EDS ENTRY

+ Create new API endpoint detail
x

Scheme ⓘ
VOP

Environment * ⓘ
LIVE

Operation * ⓘ
postVerificationOfPayeeRequests

URI * ⓘ
https://pub.api.vop.psa.at/TVBAATWWXXX/vop/v1/payee-verifications

API version * ⓘ
1

Priority number * ⓘ
1

Account holding BICs * ⓘ
TVBAATWWXXX

Start datetime * ⓘ
2025-10-05 00:00:00

End datetime ⓘ
YYYY-MM-DD HH:mm:ss

Notes ⓘ

☒ Accept EDS Terms and Conditions
Cancel
Save

4.2 TEST ENVIRONMENT

In the test environment, the entries are entered using the test API:

<https://pub.api-test.vop.psa.at/BICAAT11XXX/vop/v1/payee-verifications>

+ Create new API endpoint detail
x

Scheme ⓘ
VOP

Environment * ⓘ
TEST

Operation * ⓘ
postVerificationOfPayeeRequests

URI * ⓘ
https://pub.api-test.vop.psa.at/TVBAATWWXXX/vop/v1/payee-verification

API version * ⓘ
1

Priority number * ⓘ
1

Account holding BICs * ⓘ
TVBAATWWXXX

Start datetime * ⓘ
2025-09-03 00:00:00

End datetime ⓘ
YYYY-MM-DD HH:mm:ss

Notes ⓘ

☒ Accept EDS Terms and Conditions

Cancel Save

5. PUBLICATION OF ENTRIES

Scheme ⓘ	Roles ⓘ	Scheme operational readiness date ⓘ	Scheme leaving date ⓘ	Options ⓘ
VOP	• REQUES • RESPON	2025-09-06 		Publish in EDS local file ⓘ ☒
				Name Operational readiness date Leaving date
Add new				

Entries will only be published if the “Publish in EDS local file” option is enabled.