Article 78: Incorrect unique identifiers

Council first-reading position 8543/1/26 REV 1, 4 November 2026. Verified 19 November 2026. Final wording and numbering may change.

Application
The Council position provides for general application 21 months after eventual entry into force under Article 124. Final Official Journal text and calendar dates remain to be checked.

Provision
Article 78(1)-(5)

Requirement
Execution according to the unique identifier is deemed correct regarding the recipient identified by it. A user-supplied incorrect identifier excludes Article 79 liability for non-execution or defective execution, but the payer’s provider must make reasonable recovery efforts and the recipient’s provider must cooperate. If recovery fails, the payer’s provider must, on written request, provide available relevant information for a recovery claim.

Responsible
The payer’s provider leads reasonable recovery efforts; the recipient’s provider cooperates. An incorrect identifier supplied by an initiation provider follows Article 80.

Timing
Start the recovery route on identification of the error. Supply the specified litigation-relevant information on written request if collection is not possible. No numerical recovery deadline is stated here.

Conditions and exceptions
A recovery fee requires framework-contract agreement and must be reasonable and proportionate to costs. Article 78 does not resolve separate matching-service breaches under Articles 51 and 58.

PSD2 comparison
PSD2 Article 88. The Council correlation is an article-level starting point, not equivalence of every duty.

Source: Council of the European Union, 8543/1/26 REV 1. Updated article card.

What it means for the fraud function

- Preserve the identifier originally supplied and the executed routing record.

- Open a recovery workflow with the recipient’s provider instead of treating a liability exclusion as case closure.

- Check whether the user or an initiation provider supplied the incorrect identifier and assess any separate matching failure.

Common misreadings

- Correct execution against an identifier does not remove the explicit recovery duties.

- A mistaken identifier is not automatically an unauthorised-payment dispute.

Episodes: Coverage follows the curriculum. Links on the updated HTML card.