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target services | T2

Real-Time Gross Settlement

User Detailed Functional Specifications

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1 Introduction

This document describes the Real-Time Gross Settlement (RTGS) as a business component of T2 and the interactions of RTGS Actors with other components and services. RTGS settles real-time interbank and customer payments and processes transactions of ancillary systems (AS). The document is intended to guide RTGS Actors to a proper understanding of RTGS.

The User Detailed Functional Specifications (UDFS) focuses on the provision of information to RTGS Actors to design and build the interface of their business application with RTGS. The UDFS RTGS is publicly available.

The document is divided into three parts.

- The first part provides a full description of all the RTGS features and processes, functional details concerning access to RTGS and connectivity, dependencies and interactions with other services/ components, operations and support features. The background information provided in chapter Overview of RTGS supports the understanding of RTGS and the interaction with common components described in the following chapters. Afterwards, it guides the reader through the RTGS features. Moreover, it provides an overview of common components used by RTGS (e.g. Common Reference Data Management (CRDM), Data Warehouse (DWH)) and a brief description of the Contingency Services. Central bank (CB) specific information is provided in chapter Additional information for CBs.
- The second part provides process descriptions, which allow RTGS Actors to interact with RTGS via application-to-application (A2A). This part aims at providing a comprehensive description of all user interaction related processes being available in RTGS. This part guides the reader through the steps of the different scenarios – highlighting the actions undertaken by RTGS and all the involved RTGS Actors.
- The third part provides a detailed description of all Extensible Mark-up Language (XML) messages RTGS Actors may use to interact in A2A mode with RTGS. The descriptions of the messages include all required elements according to the schema. Wherever a message or its fields are referenced throughout the document, only the reference name is used.

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2 Reader's guide

The document is structured as to guide the readers through the steps of the whole (A2A) interaction and processing details focusing on different user needs, i.e. business experts, IT experts and message experts:

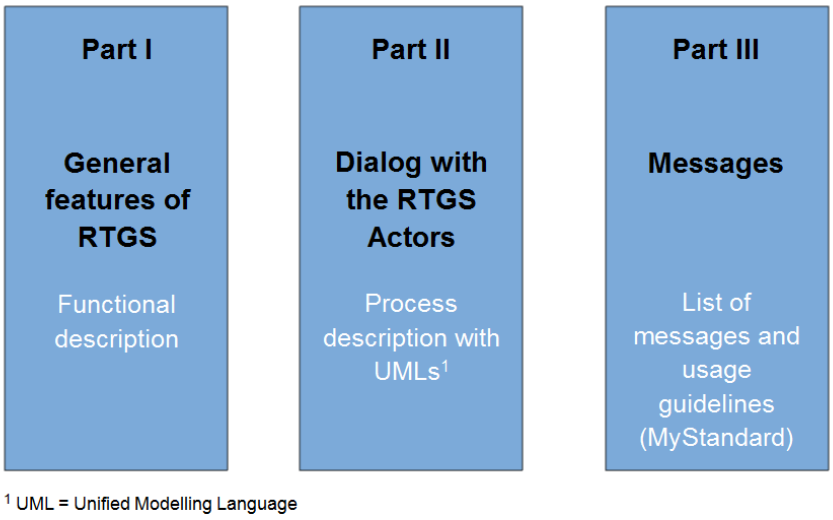


Figure 1: Structure of the RTGS UDFS

Different readers may have different needs and priorities and may not need to read the whole book.

For instance, business readers, interested mainly in organisational issues, may not wish to enter into the full details of each message description, but they might prefer going through a description of the business processes and the information flows between their own business application(s) and RTGS. On the other hand, technical readers involved in the specification and development of technical interfaces to RTGS may not be interested in the complete description of the features RTGS offers. They would probably search the necessary information to design and build the interface of the RTGS Actor's business application with RTGS. The following paragraphs show - with a couple of examples - how business and technical readers may follow different reading patterns in order to fulfil their needs.

All readers, whether business or technical, are invited to read the following UDFS chapters, which are providing a minimum functional and technical background to the understanding of any other UDFS chapter:

- Overview of RTGS, which summarises the RTGS features and functionalities;
- Access to RTGS, which focuses on how to connect to RTGS including authentication and authorisation processes and explains the envisaged usage of access rights depending on the respective roles;
- Parties and accounts, which provides a general description of the main reference data needed for RTGS and the accounts maintained in RTGS, specifying how they are used for the settlement of real-time interbank and customer payments and AS transfers (e.g. which RTGS Actors are involved and how to set up accounts for different purposes including their usage);

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Business oriented perspective

In addition, a business reader may be interested in the way information is structured in RTGS. This user may want to follow the reading plan described below to find further details about the operations possible in RTGS:

- Business day, where the business reader finds an overview of the RTGS schedule and respective processes;
- RTGS business functionality, which informs about the payments processing and settlement of payments and ancillary systems as well as the liquidity management and information management;
- Use of common components in RTGS describes the common components used by RTGS and the interaction between RTGS and the used common components;
- Process RTGS payment order and liquidity transfer order to find a description of the processing of a cash transfer (order) and useful information in order to understand the settlement in RTGS;
- Index of validation rules an error codes includes the relevant error codes provided in case of unsuccessful validation.

Technical oriented perspective

- Processes with RTGS respectively, where an overview of the possible A2A dialogue with RTGS is defined. Each sub-chapter of this chapter describes the flows within, to and from RTGS. The reader can focus on the functionality of RTGS, analysing the procedures and main scenarios.
- Part III - Catalogue of messages, where a detailed description of the content of a given XML message is provided.

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3 Part I - General features of RTGS

3.1 Overview of RTGS

The primary aim of RTGS is the settlement for real-time interbank and customer payments and AS transfers.

RTGS offers a wide range of features to execute real-time payments and AS transfers in an efficient manner (e.g. reservations for purpose, priorities and optimisation algorithms):

- RTGS is multi-currency enabled, i.e. the settlement services are technically designed to support settlement in different currencies and according to their own calendars; neither RTGS nor the other common components of the TARGET Services offer conversion between currencies.
- the A2A communication between RTGS Actors and RTGS is based on the ISO 20022 (International Organisation for Standardisation) compliant messages.

Central bank operations (CBOs) are not processed in RTGS but in the Central Liquidity Management (CLM) Component.

CLM holds the main cash accounts (MCAs) as the central source of liquidity. RTGS provides dedicated cash accounts (DCA) for the settlement of real-time interbank and customer payments and transactions with ancillary systems. Like all other DCAs, the RTGS DCA operates on a credit balance basis only, e.g. the credit line that is on the MCA may be used to increase the liquidity on the DCA by transferring liquidity from MCA to DCA. A party may open more than one RTGS DCA for a dedicated purpose, depending on its business needs (e.g. for AS transfers, for the payment business of a branch/entity). Furthermore, a payment bank / central bank may open one or more RTGS dedicated sub-account(s) that is linked to one RTGS DCA / RTGS CB Account of the same party. This RTGS sub-account may be dedicated to one ancillary system using AS settlement procedure C. RTGS Account Holders are responsible for their own liquidity management and the monitoring of the settlement processes; or they may also grant access to another party to perform these tasks on its behalf.

RTGS makes use of the following common components.

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- The Eurosystem Single Market Infrastructure Gateway (ESMIG) provides the central authentication, authorisation and user management features. It is Network Service Provider (NSP) agnostic and thus offers RTGS Actors the access to all TARGET Services through the connection with a single certified NSP. All NSPs comply with the same communication interface specifications in A2A mode (in store-n-forward and real-time communication protocol) and user-to-application (U2A) mode via Graphical user Interface (GUI).
- CRDM offers features that allow authorised users to set up, maintain and query all reference data that TARGET Services share for their processing activities. CRDM ensures the consistency and integrity of all reference data but also the propagation and managing of relationships across services/components. Furthermore, it avoids duplication of reference data or redundant implementation of the same functions in multiple services/components. Service-specific reference data objects (or functions) are set up and managed (or implemented) in the respective service; any change made locally will not be propagated to CRDM and, if applicable, has to be made in CRDM too. The access to all collected data allows the use of a common Billing component. This is also valid for reference data queries and reports.
- DWH provides the data for historical, statistical and regulatory reporting. It offers predefined queries and reports, but also the possibility to design individual reports and queries. Both modes (A2A and U2A) are available for DWH Actors. Normally, data of the previous business day shall be available in the DWH as of the start of the new calendar day at the latest.
- The Business Day Management (BDM) offers the schedule and calendar for all components and currencies. A schedule defines the structure of the business day in the TARGET Service as well as the events per currency for which RTGS Actors may configure event-based standing orders and regular reports. The calendar defines the days when the T2 Service or a common component is opened or closed. In case it is open, it follows the defined business day schedule. Each TARGET Service may have a different calendar per currency.
- The Billing component ensures the preparation and processing of invoices for RTGS, CLM and common components. To do so, relevant information for each cash account have to be defined in CRDM (e.g. to whom the invoice is addressed to, which MCA is debited, etc.) and this information is then taken into account during the Billing process. Further information on Billing and the respective fees is defined in a pricing guide.
- The Legal Archiving (LEA) component collects all information, which is subject to LEA requirements. The information from the T2 Service and common components is stored in LEA in its original content and format after thirty calendar days and is accessible within its retention period of ten years.
- The Contingency Services are used, in events where business continuity is impossible or systemically important payments and/or the settlement of ancillary systems need to be processed during the failover process. Contingency is a temporary process that aims at processing only limited business to avoid the creation of systemic risk.
- The Operational Tools are provided to the CB's operational staff only. Those tools have interfaces to all applications. They support the monitoring and controlling of RTGS.

For the common components (ESMIG, CRDM, DWH, BDM and Billing) dedicated UDFS exist. The Contingency Services are described in detail in a dedicated UDFS as well.

RTGS is designed to be multi-currency and to provide settlement in Euro and non-Euro central bank money. However, RTGS being a component of the T2 Service, it cannot be used as a stand-alone service for the settlement in one currency. It is required to use the T2 Service as a whole and the T2 Service offers no currency conversion.

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On the contrary, the usage of one single TARGET Service (i.e. either TARGET2-Securities (T2S) or Target Instant Payment Settlement (TIPS)) is possible for the settlement of non-Euro currencies.

The following combinations of the various settlement services are possible for non-Euro currencies:

CLM	RTGS	T2S	TIPS
✓	✓	-	-
-	-	✓	-
-	-	-	✓
✓	✓	✓	-
✓	-	✓	✓
✓	✓	-	✓
✓	✓	✓	✓

Table 1: Combination of settlement services

3.2 Access to RTGS

3.2.1 Connectivity

RTGS provides access to its services through an A2A and a U2A connectivity mode:

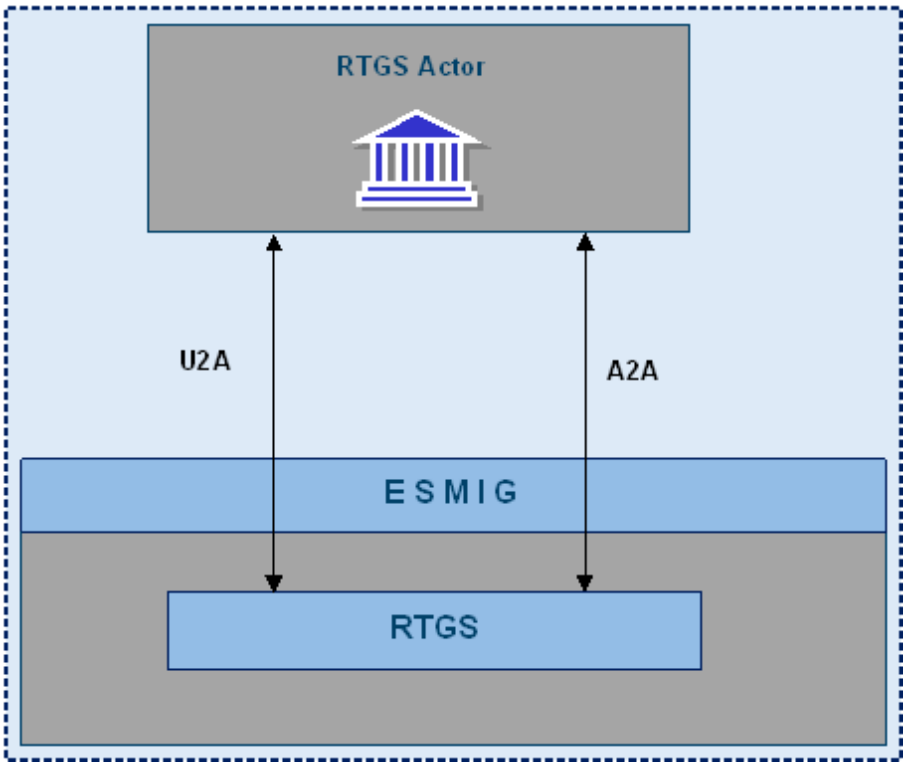


Figure 2: A2A/U2A connectivity

A2A connectivity

Software applications communicate with RTGS by exchanging single messages and files (the latter only inbound to RTGS). The A2A communication relies on XML messages, using ISO 20022 standard where applicable, for both inbound and outbound communication.

The A2A supports the following connectivity modes:

- store-n-forward, message-based;
- store-n-forward, file-based;
- real-time, message-based.

The chapter Communication between RTGS and RTGS Actors provides further details.

The store-n-forward connectivity mode provides for the sending messages even when the receiver is not reachable in the moment of the message sending. The store-n-forward connectivity mode employs a retry mechanism to resend the message until successful delivery is employed. Real-time communication requires the sender and the receiver of the communication to be available and reachable when the message is sent. No retry mechanism is available for the real-time mode when the message cannot be delivered.

The A2A connectivity mode supports a message-based and a file-based transmission channel. The use of a connectivity channel is dependent on the size of business content that is to be transmitted. The limit for a message-based communication is 32 KB, while the maximum size of a file-based communication is limited to 32 MB. Therefore, the transmission channel is not dependent on the type of communication, i.e. file or

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message, but the size of the communication. Individual messages can be sent using file-based communication (and must be if they exceed the size limit of message-based transmission) and files can be sent using message-based communication when the size limit is not exceeded.

U2A connectivity

RTGS Actors can access defined functionalities in RTGS through its dedicated GUI.

Contingency upload of A2A files and messages in U2A

This is a mixture of both connectivity options since a precondition is U2A access to a dedicated GUI screen which then enables a CB to upload A2A files and messages.

More details are provided in chapter Contingency upload of A2A files and messages in U2A .

3.2.2 Authentication and authorisation in RTGS

A distinguished name (DN) identifies an individual or application interacting with RTGS. A DN is a sequence of attribute-value assertions separated by commas, e.g. <cn=meier,ou=RTGS,o=bnkacct,o=nsp-nspname>.

DNs are uniquely linked to digital certificates, which RTGS Actors assign to their users, i.e. individuals interacting with RTGS in U2A mode or applications interacting with RTGS in A2A mode.

ESMIG authenticates the RTGS Actor and carries out an authorisation check at service level in order to verify whether the DN is permitted to submit requests to RTGS. The ESMIG UDFS contains exhaustive information on all the authentication and authorisation checks that ESMIG performs in chapter "*Authentication and authorisation*". If these checks are successful, then ESMIG forwards the request and the sender's DN to RTGS.

RTGS then carries out the authorisation of the sender at application level based on the DN's access rights profile. The DN that is used to sign the A2A message is linked to at least one user or application since it is possible to use one DN by more than one user. The user has one or many roles. The authorisation of the request is checked against the role's access privileges. The privileges, which are used in RTGS, are listed in the CRDM UDFS, chapter *"Privilege"* in the table "*RTGS functions*" and in the RTGS UHB, chapter "*List of Privileges*". Privileges, which are used for A2A only or U2A only, are marked accordingly.

3.2.3 Security

This chapter describes the main principles to ensure the security of RTGS.

It means that the following security criteria are met:

- **confidentiality:** ensuring that information is accessible only to authenticated and authorised RTGS Actors;
- **integrity:** safeguarding the accuracy, completeness and authenticity of information;
- **availability:** ensuring that authorised users have access to information and associated assets in the correct format when required;

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3.2.3.1 Confidentiality

The confidentiality of data is ensured by the possibility to grant specific access rights for any given set of data. The granting of specific access rights in conjunction with authentication and authorisation mechanisms ensures that each RTGS Actor's data is treated confidentially and is not accessible to non-authorised actors when RTGS processes A2A and U2A requests.

3.2.3.2 Integrity

Within RTGS, various business validations ensure the integrity of information. If a business validation fails, RTGS has a concept of error handling in place. The requested action is not processed and RTGS provides the user with detailed information regarding the nature of the error.

In U2A mode, RTGS offers users in addition the possibility to further ensure the data integrity via usage of a dual authorisation concept, the four-eyes principle. In case this option is chosen for a specified set of RTGS operations, a second independent verification and confirmation is required before an operation can be executed in RTGS.

Furthermore an audit trail provides the possibility to query through U2A interface for A2A entries and U2A tasks or by a user defined DWH report the modified data at the attribute level, the user performing the change and the timestamp of the change made. This audit trail shows both the changed attributes and the new values.

3.2.3.3 Availability

The overall availability of RTGS is ensured by the infrastructure design and a centralised technical architecture. This, together with a high level of inherent infrastructure redundancy and dedicated IT resources ensure the maximum availability for RTGS. Availability is also ensured by operational, security-operational and technical monitoring. RTGS operational monitoring provides tools to the operator for the real-time detection of functional and operational and security problems. Technical monitoring allows for the detection of hardware and software problems via real-time monitoring of the technical components involved in the processing, including the network connections.

3.2.4 Graphical User Interface

The GUI allows users to perform business functions based on their respective access rights. It allows users to enter and maintain business data as well as to retrieve business information.

The RTGS User Handbook (UHB) provides exhaustive information on each of the business functions that the RTGS GUI provides.

3.2.5 Communication between RTGS and RTGS Actors

This chapter aims to introduce the interactions in A2A mode and how they should be used for communication between RTGS Actors' backend applications and RTGS.

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It starts with a categorisation of the different communication channels and their related network services. In that context the usage of technical and business data is depicted.

In general, the communication on business and technical level is identical, i.e. if a message should be sent to RTGS the message has to be addressed on both levels to RTGS. However, the processing of payment orders, payment revocation and recall orders as well as payment recall responses require by nature a different use of business data. The different approaches will be touched briefly in the last part of this chapter.

Communication channels can be categorised as follows:

- store-n-forward;
- real-time.

With the distinction of message-based and file-based network services this allows three network service types:

- store-n-forward message-based network service;
- store-n-forward file-based network service;
- real-time message-based network service[1].

The communication channel is part of the party technical address (PTA) that represents the core element for the routing of messages. The communication channel depends on the type of exchanged business data which can be categorised as follows.

- **Instructions** are messages that intend to create or change data in RTGS. External actors can only send instructions to RTGS in store-n-forward mode.
- **Queries** are messages that intend to retrieve data from RTGS. Queries are only sent using real-time mode.
- **Reports** are messages that intend to provide data in push mode from RTGS in store-n-forward mode.

  Note: The pull functionality for reports is reflected in query description via an account statement query, i.e. Query management for RTGS.
- **Notifications** are messages that intend to provide status information in push mode from RTGS. Notifications are provided in store-n-forward mode as result of an instruction.

The following table summarises how the main types of RTGS business data exchanges are mapped against the technical features of the different network services for inbound and outbound communication including files:

RTGS business data exchanges	Inbound communication request	Outbound communication response
Instructions	Store-n-forward message-based, store-n-forward file-based	Store-n-forward message-based, store-n-forward file-based
Queries	Real-time message-based	Real-time message-based In case of timeout and/or oversize: store-n-forward message-based or store-n-forward file-based (see chapter Inbound and Outbound message size limitations)[2]

RTGS business data exchanges	Inbound communication request	Outbound communication response
Reports	N/A	Store-n-forward message-based, store-n-forward file-based
Notifications	N/A	Store-n-forward message-based, store-n-forward file-based

Table 2: Business data and communication channels

APTA consists of three items:

1. a technical receiver name which is represented by a DN;
2. an NSP;
3. a channel.

Possible values for a channel are:

- store-n-forward message-based;
- store-n-forward file-based;
- real-time message-based.

The PTA for a message sent by RTGS is derived as follows:

RTGS business data exchanges	Communication channel	Deduction of PTA
Notifications as response to instructions	Store-n-forward message-based Store-n-forward file-based	A notification as response to an instruction is sent to the same network service and PTA which were used for sending the related inbound communication.
Notifications being not a response to an instruction but belonging to a business case triggered by an instruction, e.g. BankToCustomerDebitCreditNotification (camt.054)	Store-n-forward message-based	The store-n-forward notification being not a response to an instruction is sent to the PTA that is defined in the routing configuration.
Payment orders, payment revocation and recall orders or payment recall responses	Store-n-forward message-based Store-n-forward file-based	Payment orders, payment revocation and recall orders or payment recall are sent to the PTA which is derived from the addressed business receiver (identified in the attribute <To> BIC located in the Business Application header (BAH) of the message).
Responses to queries	Real-time message-based	Responses to real-time messages are sent to the PTA of the sender of the query. In case of timeout and or

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RTGS business data exchanges	Communication channel	Deduction of PTA
	in case of timeout or oversize: store-n-forward message-based, store-n-forward file-based	oversize additional messages are sent using the store-n-forward message-based network channel or store-n-forward file-based network channel for the same technical receiver and the same network provider.[3]
Reports	Store-n-forward file-based Store-n-forward message-based	Reports are sent in store-n-forward mode to the PTA that is defined in the routing configuration.

Table 3: Deduction of PTA

Note: In case of AS without routing configuration the related AS transfer notice will not be produced. In case of other actors without a routing configuration it is not possible to send "notifications not being a response to an instruction" and reports. Such actors need to be treated as U2A only actors in RTGS.

For further information see CRDM UDFS, Chapter "*Party data management*".

Connectivity requirements for RTGS Actors

Store-n-forward mode:

- Each external actor sending store-n-forward traffic to RTGS also must be able to receive store-n-forward traffic with the sender DN and NSP for the respective message-based and file-based network channel.
- According to the routing configuration, the technical receiver name and the NSP are defined for receiving store-n-forward traffic from RTGS. The external actor must support message-based and file-based network channel.

Real-time mode:

- Each external actor sending real-time traffic to RTGS must also be able to receive real-time and store-n-forward traffic with the sender DN and NSP for message-based and file-based channel (the latter for store-n-forward only).

Link routing information on technical and business level

The PTA is always set up as "point-to-point" information, i.e. if a message is sent by a party A to RTGS the PTA of party A is represented by the related DN on technical transport layer of the message and PTA of RTGS is also identified by a DN. Further details on the concept are provided in the ESMIG UDFS, chapter "*Authentication and authorisation concepts*".

For routing purposes PTA consisting of DNs and NSPs are needed. Therefore, a link between the addressee Business Identifier Codes (BICs) and the PTA is established in CRDM. In case there is no link defined in CRDM, the inbound message is rejected as it cannot be forwarded to the intended business receiver.

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For RTGS outbound communication, for both account BICs and multi-addressee BICs, each BIC must be linked to one single DN (technical address) but the same DN can be linked to multiple BICs. The DN is derived from the Business Receiver BIC used in the BAH of the inbound message. Details on DN-BIC-Routing are provided in the CRDM UDFS, chapter "*Connectivity*".

Note: For RTGS Account Holders having configured at least one routing for RTGS, this routing is first considered as default one.

Additionally, for RTGS Account Holders having not defined a DN-BIC Routing for receiving payment orders in RTGS this default routing is then also set as DN-BIC routing in RTGS for the RTGS account BIC itself and all related multi-addressee BICs in case no dedicated DN-BIC routing (which could be linked also to a different non-default party PTA) has been configured for the potential payment order business receiver BIC(s).

On the business layer, represented by the BAH, the identification of the relevant RTGS Actor as well as RTGS itself is based on BICs.

Therefore, the RTGS Directory provides information on addressees to be used in case an RTGS Actor wants to send payment orders, payment revocation and recall orders or payment recall responses to RTGS.

For notifications as responses to instructions and responses to queries, no routing configuration in CRDM is needed as the notifications are always returned to the technical sender of the initial inbound message.

The CRDM routing configuration applies to notifications not being a response to an instruction and to reports:

- for such notifications only the default routing configuration of the respective account holder/party in CRDM applies;
- for reports BankToCustomerStatement (camt.053) each party can define one PTA deviating from the default routing the message shall be send to. Moreover, the party can define other PTAs on cash account level. If defined the PTA on cash account level is used, otherwise the conditional camt.053 routing on party level is chosen.

RTGS identifies the channel (store-n-forward message-based or store-n-forward file-based) depending on the size of the message to be send and the system limitation.

Addressing of messages on business level when sent to RTGS

Messages which can be sent by RTGS Actors to RTGS are instructions and queries. While queries are always addressed to the RTGS platform BIC (TRGTXEPMRTG), the addressing of instructions depends on the underlying business cases identified by different message types. The term instructions encompass cash transfer orders (see chapter Cash transfer orders and cash transfers in RTGS), payment revocation and recall orders, payment recall responses, settlement related modifications (e.g. change debit time) and liquidity management features (e.g. change of limits).

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In general, the approach for addressing messages to RTGS on business level (BAH) is:

- if RTGS has to process the message without forwarding the message content after processing then the RTGS BIC must be used in the BAH in the <To> part (business receiver), i.e. message is only used for inbound communication;
- if RTGS has to process the message and to forward the message content after processing then the addressee which should receive the message after processing must be used in the BAH in the <To> part (business receiver).

In the following table a comprehensive overview of the BIC to be used in the BAH <To> part is provided:

RTGS business data exchanges		Message ID	Inbound communication	Outbound communication	Deduction of business receiver (BIC)
Instructions	Payment orders	PaymentReturn (pacs.004) CustomerCreditTransfer (pacs.008) FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009) FinancialInstitutionDirectDebit (pacs.010)	Yes	Yes	BIC Addressee in RTGS Directory (see CRDM UDFS, chapter "*RTGS Directory*", table "*RTGS Directory Example*")
	Payment order revocation and recall orders, payment recall responses	FIToFIPaymentCancellationRequest (camt.056) ResolutionOfInvestigation (camt.029)	Yes	Yes	BIC Addressee in RTGS Directory
	Liquidity transfer orders	LiquidityCreditTransfer (camt.050)	Yes	No	BIC RTGS
	AS transfer orders	ASTransferInitiation (pain.998)	Yes	No	BIC RTGS
	AS specific instructions	ReturnGeneralBusinessInformation (camt.021) Receipt (camt.025)	Yes	No	BIC RTGS
	Modification orders	ModifyTransaction (camt.007)	Yes	No	BIC RTGS

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RTGS business data exchanges		Message ID	Inbound communication	Outbound communication	Deduction of business receiver (BIC)
		ModifyLimit (camt.011) DeleteLimit (camt.012) ModifyReservation (camt.048) DeleteReservation (camt.049)			
Queries		GetAccount (camt.003) GetTransaction (camt.005) GetLimit (camt.009) GetBusinessDayInformation (camt.018) GetReservation (camt.046) ReportQueryRequest (admi.005)	Yes	No	BIC RTGS

Table 4: Deduction of business receiver for sending to RTGS

Simplified illustration addressing of messages on technical transport header level:



Figure 3: Technical header

Simplified illustration addressing of payment orders on business level in case RTGS forwards the message content after processing:

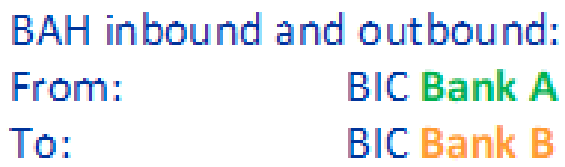


Figure 4: BAH

Note: The sending/receiving RTGS Actor may deviate from the account BIC to be used for debit/credit posting, e.g. multi-addressee.

Simplified illustration addressing of instructions on business level in case RTGS does not forward the message content after processing:

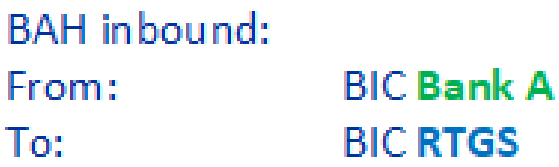


Figure 5: BAH – inbound only

Dual connection policy for RTGS actors

Central banks and critical participants acting in RTGS are mandated to have contracts with two networks service providers (NSPs). The requirement is to have a primary NSP for U2A-only or A2A connectivity and a secondary NSP for contingency.

The secondary NSP will be set up via CRDM and propagated to CLM/RTGS via regular data propagation in the EoD period. It is possible to set up a secondary NSP in the routing configuration (for parties and cash accounts) and for DN-BIC-Routing (multi-addressee BICs). If the primary NSP is disturbed, the secondary NSP can be activated immediately via dedicated GUI screens by the operator. This enables participants to receive reports and push notifications (not being a response to an instruction) via the secondary NSP and multi-addressee BICs to send and receive cash transfer orders via the secondary NSP. It is also possible to reset to the primary NSP immediately in case of need.

In detail, in case a central bank or a participant needs to use two different NSPs in A2A, it may send transactions via both NSPs in A2A, and choose the NSP used for different kind of transactions. This means that a participant would for example receive (if subscribed) a pacs.002 via the same NSP and DN from which it sent the related pacs.008. The same would apply to notifications or query responses, which are sent as an answer to an instruction or query. With the activation of the secondary NSP also reports and push notifications are sent via the secondary NSP to the participant and multi-addressee BICs can send and receive cash transfer orders via the secondary NSP, if they have been set up beforehand in CRDM.

Footnotes

1 Real-time file-based network service is not supported.
2 Timeout handling and the switch from store-n-forward message-based to store-n-forward file-based is handled in ESMIG. Respective details are provided in the ESMIG UDFS, chapter "*Timeout and oversized management*".
3 Timeout handling and the switch from store-n-forward message-based to store-n-forward file-based is handled in ESMIG. Respective details are provided in the ESMIG UDFS, chapter "*Timeout and oversized management*".

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3.3 Parties and accounts

3.3.1 Parties

The RTGS participation model defines different types of RTGS Actors, with different roles and responsibilities, as outlined in chapter Concept of party in RTGS.

This chapter provides a description of the objects that CRDM stores and RTGS uses for its RTGS Actors. Moreover, it focuses in particular on the reference data in the context of Parties used in RTGS. In Use of common components in RTGS the main focus is on CRDM features: set-up of objects, the access rights concept and CRDM specific reference data.

More in detail, chapter Set-up of parties identifies the reference data related to the set-up of RTGS Actors and it provides detailed information as to who is responsible for the set-up of these reference data. Chapter Concept of party in RTGS defines the concept of party in CRDM. In addition, this chapter mentions the so-called hierarchical party model, i.e. the organisational structure of Parties in CRDM. The chapter RTGS – specific party service link defines, based on the party type, service party types, which ensure the correct link to business functionalities. The chapter Reference data for parties used by RTGS illustrates the reference data required by RTGS for each party.

3.3.1.1 Set-up of parties

A party is defined as a legal entity or organisation interacting with RTGS. The set-up of parties for RTGS takes place in CRDM.

The operator is responsible for setting up and maintaining party reference data for all CBs relevant for RTGS. CBs are responsible for setting up and maintaining party reference data for the parties of their community.

The following table summarises the configuration responsibilities for each reference data object related to parties in RTGS and specifies the required communication mode:

Reference data object	Responsible actor	Mode
Party (CB)	Operator	A2A/U2A
Party (payment bank)	CB	A2A/U2A
Party (ancillary system)	CB	A2A/U2A

Table 5: Set-up of parties for RTGS

3.3.1.2 Concept of party in RTGS

The party model of RTGS is based on a hierarchical three-level structure. The operator is the only party at the first level of the hierarchy and is responsible for the set-up of each party of the second level, i.e. each CB in RTGS. In case a CB wants to offer settlement in multiple currencies, the existence of one system entity of this CB per currency is required.

Similarly, each CB belonging to the second level is responsible for the set-up of all parties of its community, represented by parties of the third level. In RTGS, payment banks and ancillary systems belong to the third hierarchy level. In case a CB offers settlement in multiple currencies and a payment bank wants to settle in these currencies, it is required for a payment bank to open a party[1] per currency. As every party is identified by a unique BIC 11, it needs to be ensured during the set-up of reference data that the party BIC used in one of the TARGET settlement services is unique. In case it is not possible in very specific circumstances to ensure that a party BIC11 is unique across all TARGET settlement services, RTGS will not load the party data and all its reference data into its local data model.

This means that each CB is responsible for the reference data of its community. Further information and additional details about the hierarchical model can be found in the CRDM UDFS chapter "*Common reference data objects*" Information about the data scope is included in CRDM UDFS chapter "*Data scope*".

Each party belongs to only one of the following party types according to the above mentioned hierarchical party model:

- operator;
- CB;
- payment bank;
- ancillary system.

Note: The party type defines the level within the hierarchy in the CRDM reference data.

The **operator** is the organisational entity that is responsible for operating RTGS. It is responsible for the initial set-up and day-to-day operations of RTGS and acts as single point of contact for CBs in case of technical issues. It is monitoring the system and carrying out corrective actions in case of incidents or in case of service/component unavailability. The operator is also responsible for setting up and maintaining the reference data of the CBs in CRDM. Upon request of the respective CB the operator may use RTGS functions on behalf of any RTGS Actor. It has full access to all live reference data and transactional data in RTGS.

CBs are responsible for setting up and maintaining reference data in CRDM for all RTGS Actors belonging to their community. CBs can also act as RTGS Account Holder themselves. CBs represent RTGS Actors that own RTGS CB Accounts and / or RTGS sub-accounts. In addition, they can act on behalf of any party belonging to their community on the third level in case of need.

Payment banks represent RTGS Actors that own RTGS DCAs and/or RTGS sub-accounts. Payment banks are responsible for their own liquidity management. They are responsible for instructing liquidity transfers and monitoring the liquidity usage. However, the set-up and maintenance of the RTGS DCAs and RTGS sub-accounts is done by CBs on request of the respective payment bank.

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Ancillary systems are parties in RTGS authorised to submit instructions debiting or crediting:

- an RTGS DCA;
- an RTGS sub-account dedicated to the ancillary system.

Moreover, ancillary systems are responsible for monitoring their AS technical accounts (used for AS settlement procedures A, B, C, D and E) and guarantee funds accounts (used for AS settlement procedures A and B). The set-up and maintenance of these accounts is done by CBs on request of the respective ancillary system.

Footnotes

1 Each party has to be identified with a valid and unique BIC11.

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3.3.1.3 RTGS - specific party service link

The party service link is used to link a party to a service or component. This means it defines the participation of a party type in a specific service or component.

In addition to the party type, a party is also identified by a dedicated service party type (an attribute of the party service link), which defines the business function a party may use. In RTGS, each party requires at least one service party type. The following service party types exist:

Party type	Possible service party types for RTGS
CB	RTGS CB Account Holder RTGS Transit Account Holder
Payment bank	RTGS Account Holder
Ancillary system	Ancillary system RTGS Account Holder

Table 6: Service party types for RTGS

During the creation of an RTGS Account Holder, a flag allows CBs to identify that the account holder uses the component U2A-only. These U2A-only RTGS Account Holder are not able to set up report configuration in push mode, message subscription and routing configuration.

Note: In case this flag does not identify the RTGS Account Holder as U2A, there are two alternatives:

- A2A-only
- mixed

The RTGS Account Holder is either an A2A only one or one in mixed scenario. As regards the enter payment functionality, an A2A-only RTGS Account Holder is only able to create payment orders in U2A if the CB activates exceptional payments feature (assuming that relevant privileges are provided). An RTGS Account Holder in mixed scenario with relevant privileges is able to create U2A payment orders outside a contingency situation.

The service party type “RTGS Transit Account Holder” is required for the set-up of the RTGS dedicated transit accounts.

Note: This table describes only the service party types for RTGS. It is possible for a party to combine service party types for RTGS with service party types for other services/components. E.g. a payment bank can simultaneously act as RTGS Account Holder (through the party service link RTGS) and CLM Account Holder (through the party service link CLM), as illustrated in the following graph:

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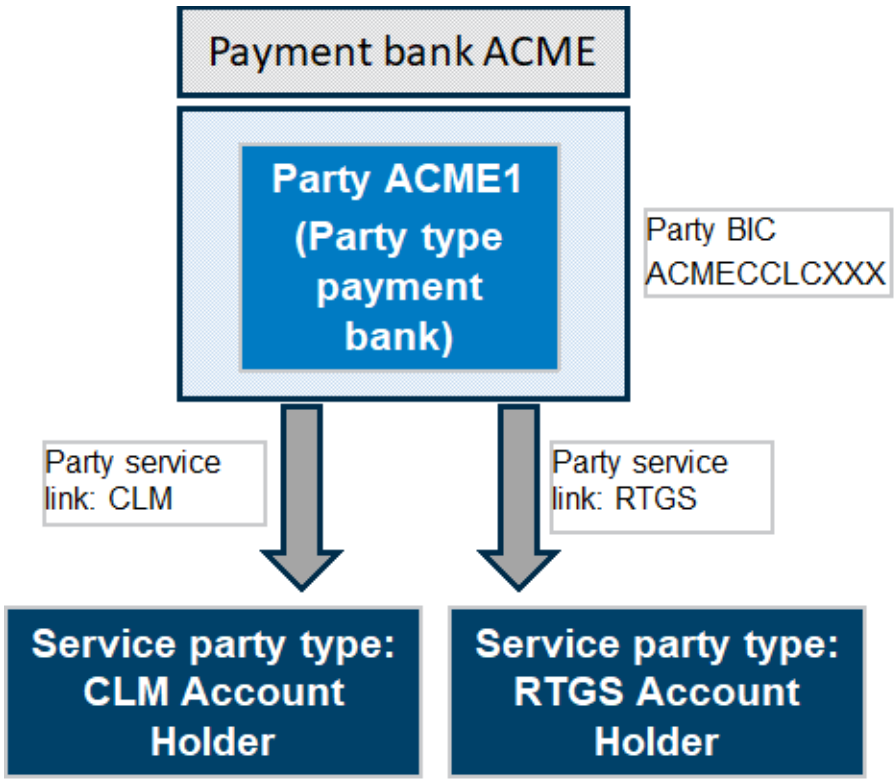


Figure 6: Combination of service party types for RTGS and CLM

Note: It is possible for a party to combine multiple service party types within RTGS. If a party type “ancillary system” with the service party type “ancillary system” wants to act as RTGS Account Holder as well, the CB needs to assign additionally the service party type “RTGS Account Holder” to this party as illustrated in the following graph:

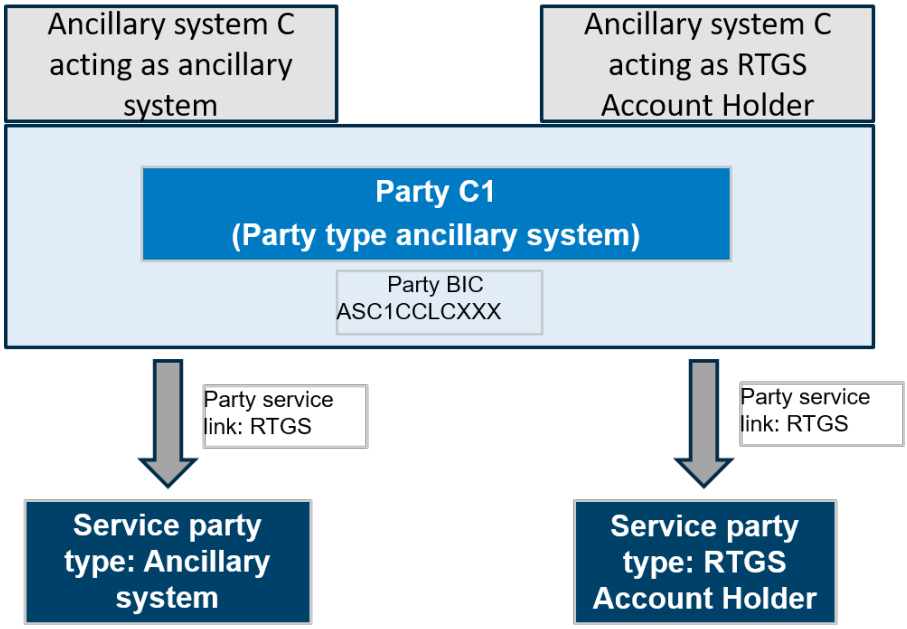


Figure 7: Combination of multiple service party types for RTGS

3.3.1.4 Reference data for parties used by RTGS

This chapter is related to the corresponding chapter in the CRDM UDFS.

3.3.1.5 Participation types for RTGS Directory

There are several possibilities to participate in RTGS. This chapter provides an overview of these participation types.

Note: Participation types and party types are different concepts. In contrast to the party types described above, the participation types provide the necessary information for the RTGS Directory.

Note: Independent from the participation type, unpublished BICs are not listed in the RTGS Directory.

Note: The application of wildcard rules[1] is also foreseen for the RTGS Directory.

Note: CRDM creates the RTGS Directory each business day (at 17:00) in order to provide routing information for RTGS Actors. More details can be found in the CRDM UDFS, chapter "*RTGS Directory*".

Direct Participants

Direct Participants have direct access to RTGS and they can provide indirect access to RTGS for other credit institutions and offer them additional services. They are responsible for their own reference data and for their own liquidity management in RTGS and for monitoring the settlement process. Furthermore, they are responsible for all cash transfers sent or received on their cash account by any entity registered through them.

Indirect Participants

Only payment banks participating directly in RTGS are allowed to intermediate for credit institutions to have their liquidity settled without connecting directly to it.

Indirect Participants:

- are directly linked to one RTGS DCA only (that can be located also in another country);
- can be indirectly addressed;
- do not have an own RTGS DCA.

Each Indirect Participant needs a published BIC11.

The Indirect Participant sends cash transfer orders to/receives cash transfer orders from RTGS via a Direct Participant. The settlement is done on the RTGS DCA of the Direct Participant. The relevant RTGS Account Holder has accepted to represent the respective Indirect Participant. RTGS recognises Indirect Participants allowing them to benefit from the protection of the settlement finality directive (in countries where such protection has been granted).

Multi-addressee access[2]

RTGS Account Holders are able to authorise their branches and credit institutions belonging to their group to channel payments through the linked RTGS DCA/RTGS CB Account without their involvement by submitting/receiving cash transfers directly to/from RTGS.

The cash transfer order is settled on the linked RTGS DCA/RTGS CB Account.

Addressable BIC

Any correspondent (or branch of a correspondent) linked to an RTGS DCA that holds a BIC is eligible to be listed in the RTGS Directory irrespective of its place of establishment. It is the responsibility of the RTGS Account Holder to forward the relevant information to the respective CB for inclusion in the RTGS Directory. These BICs can only send and receive cash transfers to/from RTGS via the linked RTGS DCA. Their cash transfers are settled on the respective RTGS DCA.

Technically, there is no difference between the participation type Indirect Participant and addressable BIC in terms of settlement, but they can be recorded as such in CRDM and will be reported as such in the RTGS Directory.

The following table summarises the conditions and features of the above-mentioned participation types:

Feature	Direct participant	Indirect Participant/addressable BIC	Multi-addressee access
Sending and receiving cash transfer orders	Directly	Via Direct Participant	Directly
Own cash account in RTGS	Yes	No	No
Liquidity provisioning	On its cash account in RTGS	By Direct Participant	By Direct Participant
Liquidity control	By itself	By Direct Participant	By Direct Participant
Addressability	Directly	By Direct Participant	Directly
Publication in RTGS Directory	As Direct Participant	As Indirect Participant/addressable BIC	As multi-addressee access

Table 7: Comparison of participation types according to the RTGS Directory

Authorised account user

In order to identify Direct Participants, Indirect Participants, multi-addressee and addressable BICs for the RTGS Directory, the authorised account user is used to store the reference data in CRDM. These reference data are not needed for settlement in RTGS.

In addition the account BIC for RTGS Accounts, with the exception of sub-accounts, is defined using the authorised account user object.

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Footnotes

1 Wildcard rules are defined by wildcard rule lines within a wildcard template. A wildcard template is composed of at least a bank code (only format check (4!a) is to be done on the bank code) and a wildcard character "*" which replaces any following character. The wildcard character can therefore be at any position from 5 to 11, but must always be at the end of the wildcard template (eg. "MARK*"). It is also possible to have no wildcard character in the template. In that case the wildcard rule will apply to only one BIC (e.g."MARKDEFF100").

2 In line with the RTGS Directory, the concept of multi-addressee is related to the BICs used in the BAH.

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3.3.1.6 Blocking/unblocking party

The blocking/unblocking of payment banks and ancillary systems is possible. Blocking is done by the responsible CB.

As a consequence, the affected payment bank or ancillary system is blocked in RTGS and in CLM, depending on the settlement services the party is linked to. The blocking is under the full responsibility of the respective CB. The CB initiates the blocking at party level (via a restriction type) via the CRDM GUI.

When blocking a party in CRDM, the blocking request includes a valid from date. If the valid from date is specified as the current business date, the blocking becomes effective immediately in all T2 settlement services the party is linked to. The same behaviour is applicable for the unblocking of parties regarding the valid to date. When unblocking a party for a future business date, the valid to date is considered as excluded, i.e. the party is unblocked on the specified valid to date.

As soon as a payment bank or an ancillary system is blocked at party level, all cash accounts belonging to that payment bank or ancillary system in RTGS are blocked, too. For further information on account blocking refer to chapter Blocking/unblocking account.

3.3.2 Accounts structure and functionalities

This chapter provides a detailed description of all the reference data CRDM stores and RTGS uses for all its accounts.

The following categories of accounts can be set up and maintained in CRDM for RTGS:

- RTGS DCAs;
- RTGS sub-accounts;
- RTGS dedicated transit accounts;
- RTGS CB Accounts;
- AS guarantee funds accounts;
- AS technical accounts.

Moreover, RTGS Account Holders can set up the following functionalities on their RTGS DCA:

- floor/ceiling;
- rule-based liquidity transfers due to queued payment orders or AS transfer orders;
- standing order liquidity transfer order;
- standing orders for reservation;
- current reservation;
- standing orders for limits;
- current limit(s);
- message subscriptions;
- report configuration;
- routing configuration.

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Even if defined by the RTGS Account Holder, the set-up and maintenance of the direct debit mandate are done by CBs.

The following chapters describe the above-mentioned reference data objects.

3.3.2.1 Account types

This chapter gives an overview of all account types used in RTGS. Each account has to be linked to a party.

RTGS DCA

RTGS DCAs are used for the settlement of real-time interbank and customer payments and AS transfers. An RTGS DCA can be dedicated for one or several ancillary systems. They shall either have a zero or a positive balance. In case RTGS does not receive any information whether an account is credit-based in the data propagated by CRDM, RTGS will apply as default value « credit-based = true ».

Only parties with a service party type “RTGS Account Holder” can have an “RTGS DCA”. If a CB wants to hold an RTGS DCA, it has to create a party for itself on the third level of the hierarchical model (i.e. as party type “payment bank”).

An RTGS Account Holder may have several RTGS DCAs. Each of these RTGS DCAs is identified with a unique BIC11 per currency[1] (in addition to different account numbers). BIC plus currency is unique within RTGS.

Even if the settlement processes in RTGS are independent of the currency, settlement in a given RTGS currency is possible only if the RTGS DCA where the settlement takes place is denominated in this currency. [2]

It is up to CBs to set up and maintain RTGS DCAs for their RTGS Account Holders.

A party holding at least one MCA and at least one RTGS DCA can establish a one to one link (through the Associated Liquidity Transfer Account attribute) between its MCA and one of its RTGS DCAs. This link is the condition for automated liquidity transfers and one precondition for rule-based liquidity transfers due to queued payment orders or AS transfer orders.[3]

The set-up and maintenance of the links between MCAs and DCAs are done by the CB in CRDM.

Furthermore, each RTGS DCA may be linked to one or many Liquidity Transfer Groups; may belong to one or many Account Monitoring Groups; to one or many Settlement Bank Account Groups; and via the respective party to one Banking Group.

RTGS sub-account

An RTGS sub-account belongs to an RTGS DCA or an RTGS CB Account and holds dedicated liquidity to allow the settlement of an ancillary system using AS settlement procedure C. An RTGS sub-account shall either have a zero or a positive balance. In case RTGS does not receive any information whether an account is credit-based in the data propagated by CRDM, RTGS will apply as default value « credit-based = true ».

Only parties with a service party type “RTGS Account Holder” or “RTGS CB Account Holder” can have an “RTGS sub-account”.

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The RTGS sub-account is identified by an account number and directly linked to one and only one RTGS DCA or RTGS CB Account. Moreover, one or many RTGS sub-accounts may be linked to one RTGS DCA or RTGS CB Account. This is done via the attribute “linked account”.

It is up to CBs to set up and maintain RTGS sub-accounts for their RTGS Account Holders.

RTGS dedicated transit account

The RTGS dedicated transit accounts are technical accounts involved in the inter-service liquidity transfer process and cannot be involved in the settlement of payments and AS transfers. In case RTGS does not receive any information whether an account is credit-based in the data propagated by CRDM, RTGS will apply as default value « credit-based = false ». The RTGS dedicated transit account cannot be directly addressed by the RTGS Account Holders in a liquidity transfer.

Only a party with party type “CB” can have an “RTGS dedicated transit account”. Moreover, the service party type “RTGS transit account holder” must be linked to the party.

There is only one RTGS dedicated transit account per settlement currency. The RTGS dedicated transit account for Euro belongs to the ECB. The RTGS dedicated transit account for another currency belongs to the CB of issue of the respective currency.

The operator creates the dedicated transit account.

RTGS CB Account

An RTGS CB Account is a cash account owned by a CB that is allowed to have negative balance. It can also be used to settle AS transfers. In case RTGS does not receive any information whether an account is credit-based in the data propagated by CRDM, RTGS will apply as default value

- for an RTGS CB Account owned by an out-CB « credit-based = true » and
- for an RTGS CB Account owned by an Eurosystem CBs « credit-based = false ».

In case of CLM CB accounts held in a currency different to EUR the default value in case no data is provided by CRDM is « credit-based = true ».

Only a party with party type “CB” can have an “RTGS CB account”. Moreover, the service party type “RTGS CB Account holder” must be linked to the party.

An RTGS CB account is identified by a BIC11.[4] CBs have the possibility to open more than one RTGS CB Account, each one being identified by a unique BIC11 per currency within RTGS.

It is up to the operator to set up and maintain the RTGS CB accounts.

AS guarantee funds account

An AS guarantee funds account is an account in RTGS for maintaining funds allocated to the settlement of balances of an ancillary system in case of failure of settlement bank(s). It applies to AS settlement procedures A and B. In case RTGS does not receive any information whether an account is credit-based in the data propagated by CRDM, RTGS will apply as default value « credit-based = true ».

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A party with party type “CB” or “Payment Bank” or “Ancillary System” can have an “AS guarantee funds account”. Moreover, the service party type “RTGS CB Account holder” or “RTGS Account Holder” (guarantor) must be linked to the party.

An AS guarantee funds account is identified by a BIC11[5]. The AS guarantee funds account shall have either a zero or a positive balance. If held by a party with party type “CB” a negative balance is technically possible, if it is not set to credit based only.

It is up to CBs to set up and maintain the AS guarantee funds accounts.

AS technical account

An AS technical account is an account used in the context of setting AS transfers. It is an intermediary account for the collection of debits/credits resulting from the settlement of balances. Furthermore, it can be used for transferring funds from the RTGS DCA into the ancillary system and vice versa. An AS technical account is mandatory for AS settlement procedure A, B, C and D and optional for AS settlement procedure E. In case RTGS does not receive any information whether an account is credit-based in the data propagated by CRDM, RTGS will apply as default value « credit-based = true ».

Only a party with party type “CB” or “ancillary system” can have an “AS technical account”. Moreover the service party type “RTGS CB account holder” or “ancillary system” must be linked to the party.

The AS technical account shall either have a zero or a positive balance. If held by a party with party type “CB” a negative balance is technically possible, if it is not set to credit based only.

It is up to CBs to set up and maintain the AS technical accounts.

The following table summarises the categories of accounts in RTGS and the related service party types for each account type:

	RTGS Account Holder	RTGS CB Account Holder	RTGS Transit Account Holder	Ancillary system
RTGS DCA	X			
RTGS sub-account	X	X		
RTGS dedicated transit account			X	
RTGS CB Account		X		
AS guarantee funds account	X	X		
AS Technical Account		X		X

Table 8: Categories of accounts per service party type

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Footnotes

1 The account BIC is stored in the authorised account user.
2 Further information about the setup of currencies can be found in the CRDM UDFS, chapter “Configuration parameters”.
3 In case of pending CBOs in CLM an automated liquidity transfer is sent to RTGS to pull liquidity from the RTGS DCA.
4 The account BIC is stored in the authorised account user.
5 The account BIC is stored in the authorised account user.

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3.3.2.2 Reference data for accounts used by RTGS

This chapter is related to the corresponding chapter in the CRDM UDFS. For further details see CRDM UDFS chapter, "*Description of the entities > Cash account*".

3.3.2.3 Functionalities

This chapter describes the functionalities available at RTGS DCAs level.

Direct debit mandate

The direct debit functionality in RTGS enables an RTGS Account Holder or RTGS CB Account Holder to debit another account holder's RTGS DCA or RTGS CB Account and credit its own RTGS DCA or RTGS CB Account.

An RTGS Account Holder needs to agree with its counterparties that it allows debiting its RTGS DCA on the terms and conditions for using this service. RTGS offers the functional framework. It is also possible to set up a direct debit mandate for debiting an RTGS CB Account.

The direct debit mandate is a prerequisite for instructing direct debits in RTGS. This applies also to CBs in case they want to instruct direct debits in RTGS.

The RTGS Account Holder authorises the payee to issue direct debit order(s). This RTGS Account Holder shall instruct its CB to record and maintain the direct debit mandate in CRDM.

It is up to CBs to set up and maintain the direct debit mandate(s) of RTGS Account Holders in CRDM, based on information submitted to them by the RTGS Account Holder.

Note: In addition to the direct debit mandate itself also the maximum amount for direct debits defined at account level is of relevance. For amount fields which are available in the direct debit mandate as well as for the maximum amount for direct debits defined at account level CRDM propagates for zero values defined in CRDM as well as for undefined values identical information, i.e. zeros, to RTGS. Consequently, RTGS considers the zeros provided by CRDM as "no amount defined", which is considered as no amount limitation in the RTGS direct debit processing because based on the information provided RTGS cannot distinguish between "0 = no amount defined" and "0 = zero amount".

All actions (set up, modify, delete) become effective as of the next business day or on the activation date of the DCA if this is later than the next business day.

This chapter is related to the corresponding chapter in CRDM UDFS. For further details see CRDM UDFS, chapter "*Description of the entities > Cash account*".

Floor/ceiling

For each RTGS DCA or RTGS CB Account, an RTGS Account Holder or RTGS CB Account Holder can define a minimum ("floor") and/or a maximum ("ceiling") amount in CRDM that shall be available for settlement on the respective account. The RTGS Account Holder or RTGS CB Account Holder can choose how RTGS shall respond in case the floor or ceiling on an RTGS DCA or RTGS CB Account is breached (after the settlement of payments or AS transfers).

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Owing to the fact that various objects in CRDM are involved when creating/changing a floor/ceiling configuration there might be certain constellations where the set-up is not complete. In case such invalid/ incomplete floor/ceiling configuration is propagated during the regular data propagation for the upcoming business day such incomplete configurations are not considered in RTGS for further processing.

The notification can be sent in A2A or U2A. Via A2A the floor and ceiling notification (ReturnAccount (camt.004)) is sent in case the RTGS Account Holder or RTGS CB Account Holder has chosen to be notified. Further details are provided in chapter Breach of floor/ceiling threshold - notification.

Precondition for the generation of a rule-based inter-service liquidity transfer is the definition of an “Account to be credited for ceiling breach” and/or an “Account to be debited for floor breach” in CRDM. Those accounts have to be MCAs or CLM CB Accounts. For further details see CRDM UDFS, chapter "*Description of entities > Account Threshold Configuration*".

It is up to RTGS Account Holders or RTGS CB Account Holder to set up and maintain the floor/ceiling information in CRDM. All actions (set up, modify, delete) become effective as of the next business day or on the activation date of the RTGS DCA or RTGS CB Account if this is later than the next business day.

More information can be found in chapter Floor/ceiling.

Rule-based liquidity transfers due to queued payment orders or AS transfer orders

For each RTGS DCA, an RTGS Account Holder can define in CRDM that in case a queued urgent payment order, an AS transfer order or a high priority payment order gets queued, RTGS generates a rule-based inter-service liquidity transfer order to pull the needed liquidity from the linked MCA in CLM (linked through the Associated Liquidity Transfer Account attribute).

It is up to RTGS Account Holders to set up and maintain the related configuration rule(s) in CRDM. All actions (set up, modify, delete) become effective as of the next business day or on the activation date of the RTGS DCA if this date is later than the next business day. Further details can be found in chapter Rule-based liquidity transfers due to queued payment orders or AS transfer orders.

Standing order liquidity transfer order

A standing order liquidity transfer order is a recurring order of an RTGS Account Holder or RTGS CB Account Holder to transfer:

- once per business day
- at a configured business day event (for standing order liquidity transfer orders not related to ancillary system) or at start of procedure (for standing order liquidity transfer orders related to ancillary system);
- a defined amount of liquidity;
- from an RTGS DCA or RTGS CB Account to another cash account;
- over a period with or without a predefined end date.

This information is defined at the level of the RTGS DCA or RTGS CB Account and it is up to the RTGS Account Holder or RTGS CB Account Holder to set up and manage its standing order liquidity transfer orders information in CRDM.

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Set-up and modification of standing order liquidity transfer orders become effective as of the next business day.

The following use cases of standing order liquidity transfer orders are possible for an RTGS DCA or RTGS CB Account:

- intra-service liquidity transfer to another RTGS DCA (within a defined Liquidity Transfer Group);
- intra-service liquidity transfer to a CB Account (if the creditor is a CB Account);
- intra-service liquidity transfer (only AS related) to a linked sub-account at each automated start of mandatory procedure (AS settlement procedure C) containing the code 'CAUT';
- intra-service liquidity transfer (only AS related) to a linked sub-account at each manual start of optional procedure (AS settlement procedure C) containing the code 'CMAN';
- intra-service liquidity transfer (only AS related) to an AS technical account at each automated start of mandatory procedure (AS settlement procedure D) – containing the code 'DAUT';
- inter-service liquidity transfer to an MCA;
- inter-service liquidity transfer to a CLM CB Account;
- inter-service liquidity transfer to an overnight deposit account[1];
- inter-service liquidity transfer to a T2S DCA, a T2S CB account or a TIPS Account.

In case a configuration for a standing order liquidity transfer is propagated which is not considered as valid by RTGS such standing order liquidity transfer will not exist on the upcoming business day in RTGS.

Note: In case information on BICs is provided in standing order liquidity transfers related to AS settlement procedure D, the BICs used need to be valid BICs. Otherwise the standing order liquidity transfer will not be considered on the upcoming business day in RTGS.

Further details on liquidity transfers can be found in the chapter Liquidity transfer.

Standing order for reservation

A standing order for reservation is an instruction of an RTGS Account Holder to set up an urgent or high reservation:

- of a fixed amount;
- for a business day;
- on an RTGS DCA;
- without a predefined end date.

An existing standing order for reservation can be modified or deleted. All actions (set up, modify, delete) become effective as of the next business day or on the activation date of the RTGS DCA if this is later than the next business day. The reservation remains valid until it is modified or deleted. It is up to the RTGS Account Holder to set up and maintain its standing order for reservation information in CRDM.

Current reservation

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RTGS allows RTGS Account Holders to set up a current reservation for the execution of cash transfers with a certain priority. It is possible to have one current reservation for urgent cash transfers and another one for high cash transfers. An existing reservation can be modified or deleted. All activities (set up, modify, delete) become effective immediately.

In case the amount changes to “0”, the reservation is removed automatically. The reactivation is however possible during the business day via A2A and U2A (ModifyReservation).

This information is defined at the level of the RTGS DCA and it is up to RTGS Account Holders to set up and maintain the current reservations in RTGS.

Standing order for limit

A standing order for limit is an instruction of an RTGS Account Holder to define bilateral and/or multilateral limits of a fixed amount for a business day on an RTGS DCA without a predefined end date. These limits are processed during the start-of-day (SoD) procedure of the following business day.

In case a standing order limit is propagated which is not considered as valid by RTGS such standing order limit will not exist on the upcoming business day in RTGS.

An RTGS Account Holder can define the following types of limits in CRDM:

- bilateral standing order for limits;
- multilateral standing order for limits.

A bilateral standing order for limits is defined vis-à-vis a different RTGS DCA. A multilateral standing order for limits is defined vis-à-vis all RTGS DCAs without bilateral limit. It becomes effective the next business day or on the activation date of the related RTGS DCA if this is later than the next business day. A standing order for limits can be modified or deleted. Modification or deletion becomes effective on the next business day or on the activation date of the related RTGS DCA if it is later than the next business day.

The setting to “0“ of the amount of a standing order for limit has a similar effect as the deletion of a standing order for limit. With a single request, an RTGS Account Holder can modify all or several bilateral standing orders for limits which were defined in the past and/or define several standing orders for limits. The deletion of all or several standing order limits with a single request is also possible.

The minimum amount for a standing order for limit is EUR 1,000,000. In case of multi-currency and the inclusion of additional currencies, the minimum amount can be different. Minimum amount is set up by the operator.

The standing order for limit is defined at the level of the RTGS DCA and it is up to the RTGS Account Holder to set up and maintain its standing orders for limit in CRDM.

Note: It is possible to set up one or more bilateral limits but only one multilateral limit against all RTGS DCAs for which no bilateral limit has been configured on RTGS DCA level.

Current limit

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A limit is the maximum amount for payments with a priority class “normal” that an RTGS Account Holder is willing to pay from its RTGS DCA to another RTGS Account Holder’s RTGS DCA per day (bilateral limit), or to all other RTGS Account Holders’ RTGS DCAs (excluding those with whom a bilateral limit is defined) per day (multilateral limit).

An RTGS Account Holder can define a new value for the following existing limits in RTGS at RTGS DCA level:

- bilateral current limits;
- multilateral current limits.

The limits are debit limits and not credit limits.

To take a limit (bilateral or multilateral) into account during the settlement process, it has to be defined before the end of the previous business day with a standing order for limit. Once a limit is defined, it can be changed with current limits. Current limits are valid only for the current business day and become effective immediately.

A deletion also becomes effective immediately but for the current business day only. If the amount for a current limit is changed to “0“, it will have the same effect as if the current limit is deleted.

Current limits are defined at the level of the RTGS DCA and it is up to RTGS Account Holders to define current limits in RTGS.

Further details on limits are provided in chapter Limits.

Footnotes

1 EUR only functionality

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3.3.2.4 Messaging

This chapter gives a rough overview about the RTGS specification regarding report configuration and routing configuration.

Message subscription

Detailed information can be found in the CRDM UDFS, chapter "*Message subscription*".

Report configuration

RTGS Actors can configure one standard report (statement of accounts) that RTGS shall create during the end-of-day period (EoD). RTGS Actors can specify in their report configuration, whether such report shall be sent to the recipient immediately in A2A mode (push) or be stored for later query.

In addition, each report configuration defines the possible recipients, which can be either the report owning party itself or the responsible CB. This information is defined at the level of the cash account and it is up to the RTGS Actor to set up and maintain the report configuration in CRDM.

Further information on the report generation is provided in chapter RTGS report generation.

Routing configuration

The routing configuration defines the technical address to which reports, notifications and forwarded payment messages are sent to. This does not apply e.g. to PaymentStatusReport (pacs.002) (if subscribed) and Receipt (camt.025) as these messages are always returned to the sender of the underlying message.

Routing for each message type is configured at party level and it is up to the RTGS Actor to set up and maintain the routing configuration in CRDM. The routing configuration (and the amendment) become effective as of the next business day.

For further information about the routing configuration refer to chapter Communication between RTGS and RTGS Actors.

3.3.2.5 Blocking/unblocking account

It is possible to block cash accounts in RTGS. Blocking is done by the responsible CB. The blocking of cash accounts is possible for:

- credit and debit;
- debit;
- credit.

When blocking a cash account in CRDM, the blocking request includes a valid from date. If the valid from date is specified as the current business date, the blocking becomes effective immediately. The same behaviour is applicable for the unblocking of cash accounts regarding the valid to date. When unblocking a cash account for a future business date, the valid to date is considered as excluded, i.e. the cash account is unblocked on the specified valid to date.

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In case CRDM marks the cash account as blocked for credit and debit, credits and debits without prior confirmation of the respective CB are not allowed on the cash account. If the cash account is blocked for debit, credits are still allowed on this cash account. The reverse logic applies in case of blocking for credit (debits are still allowed).

Further details on the processing of cash transfer orders in case of blocking are provided in chapter Impact of blocking on the processing of cash transfer orders.

Further details on the modification of payment orders in case of blocking are provided in chapter Payment order modification.

Note: Regardless of the blocking of an RTGS Account Holder it is possible to close the account of an RTGS Account Holder. This closure is a regular process. It becomes effective the next business day or at a predefined business day in the future.

3.3.2.6 Closing of accounts still containing a balance

In case:

- An account is foreseen to be closed as of next business day;
- there is still money on that account at the business day event “Start of EoD processing” of the current business day;

then RTGS will generate a liquidity transfer.

On one side this empties the position on the account (zero balance). On the other side this balance is credited any CB Account of the CB the RTGS Account Holder belongs to (see also chapter Process business day event "Start of EoD processing").

The same procedure is applied in case there is an account to be closed with negative balance. In this case the debtor and creditor side change within the liquidity transfer.

If the RTGS account has a negative balance, the debtor and creditor side are changed within this cash transfer.

This applies to all kind of cash accounts.

3.3.3 Types of groups

Groups are used to cluster parties or accounts for different business needs. It is possible to set up and maintain a Liquidity Transfer Group and a Settlement Bank Account Group in CRDM.

The following table summarises the configuration responsibilities for each reference data object related to groups in CRDM and specifies the required communication mode:

Reference data object	Responsible actor	Entities	Mode
Liquidity Transfer Group	CB	accounts	U2A

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Reference data object	Responsible actor	Entities	Mode
Settlement Bank Account Group	CB	accounts	U2A

Table 9: Set-up of groups for RTGS

Further details on the set-up of the various groups are provided in the CRDM UHB, chapter "*Create a Cash Accounts Group*".

Liquidity Transfer Group

A Liquidity Transfer Group is an optional group of DCAs. All accounts belonging to one group must be in the same currency. CBs can set up Liquidity Transfer Groups to allow intra-RTGS liquidity transfers between them (not for liquidity monitoring purposes). Intra-service liquidity transfers between two RTGS DCAs can only take place between accounts belonging to the same Liquidity Transfer Group.[1] There are no such restrictions on intra-service liquidity transfers, where a CB Account is involved.

CBs can set up a Liquidity Transfer Group and specify the name of this group. All actions (set up, modify, delete) become effective as of the next business day or on the activation date. Each CB can then optionally add DCAs for which it is responsible to a Liquidity Transfer Group.

A DCA can be included in one or several Liquidity Transfer Group(s). A Liquidity Transfer Group can include DCAs owned by several parties belonging to one or multiple CBs. In such a case, the responsible CB of the party links the relevant MCA to the Liquidity Transfer Group.

The following figure gives an example of a Liquidity Transfer Group set-up:

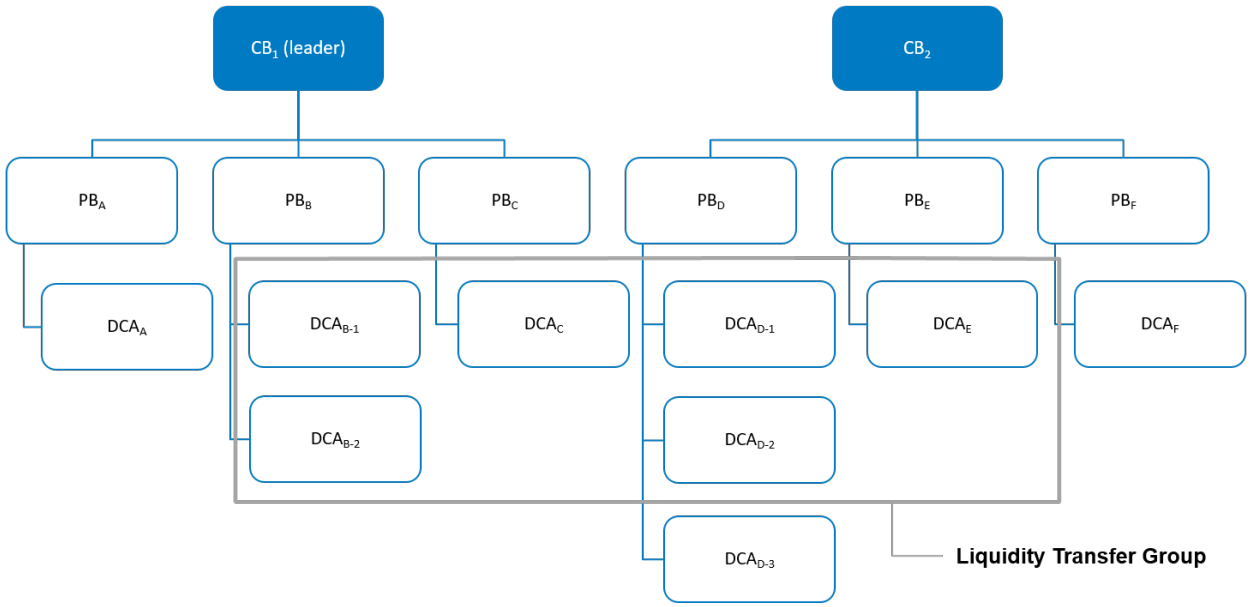


Figure 8: Liquidity Transfer Group

Settlement Bank Account Group

A Settlement Bank Account Group is a group of accounts used for ancillary system settlement. All accounts belonging to one group must be in the same currency. An ancillary system's Settlement Bank Account Group contains all accounts of the AS settlement banks used by the ancillary system. The groups are set up for settlement reasons. It is also possible for the ancillary system to monitor the balances of the RTGS sub-accounts included into the group. This is not valid for linked RTGS DCAs and RTGS CB accounts.

CBs can set up a Settlement Bank Account Group defined for ancillary system parties under their responsibility. All actions (set up, modify, delete) become effective as of the next business day or on the activation date. Each CB links the accounts for which it is responsible to a Settlement Bank Account Group.

A Settlement Bank Account Group can include accounts with type RTGS DCA, RTGS sub-account and RTGS CB Account owned by several parties belonging to one or multiple CBs. In such a case, the responsible CB of the party links the relevant accounts to the Settlement Bank Account Group. RTGS DCAs and RTGS CB Accounts can be included in more than one Settlement Bank Account Group but not RTGS sub-accounts.

In case a Settlement Bank Account Group includes an invalid cash account, the invalid cash account is not considered as part of the Settlement Bank Account Group for further processing.

The following figure gives an example of two Settlement Bank Account Group set-ups:

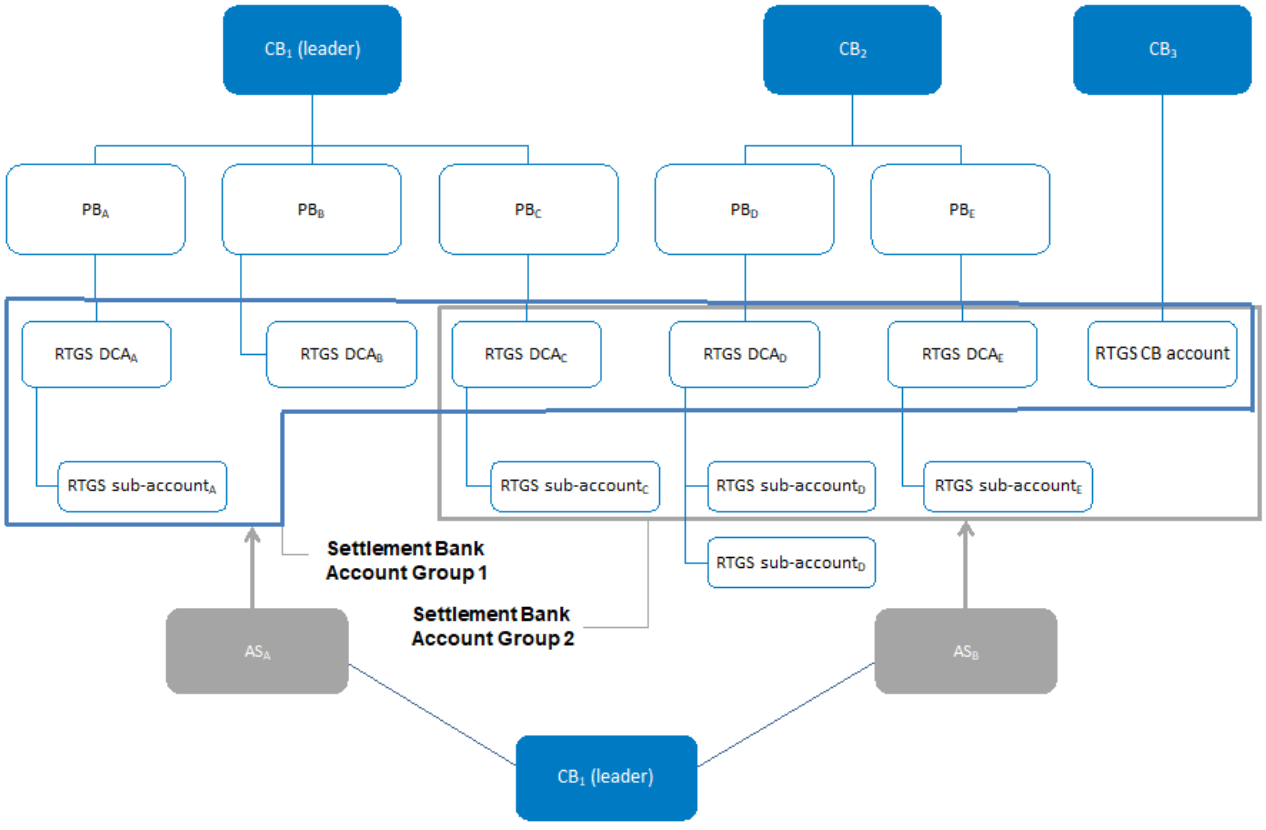


Figure 9: Settlement Bank Account Group

Footnotes

1 The execution of inter-service liquidity transfers is possible without any checks on which groups the accounts belong to.

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3.3.4 Shared reference data

RTGS calendar and scheduled events

The RTGS calendar specifies the calendar days when RTGS is open and follows the defined business day schedule. The closing days for different currencies are included in this calendar.

The RTGS scheduled events automatically trigger a specified process within RTGS. Each event might trigger one or several other events. The other way round each event might have one or several trigger events.

It is up to the operator to set up and maintain the RTGS calendar and the scheduled events. All actions (set up, modify, delete) become effective as of the next business day.

RTGS currency

The RTGS currency specifies the available settlement currencies in RTGS. It is up to the operator to set up and maintain the settlement currencies. All actions (set up, modify, delete) become effective as of the next business day.

The following table shows the attributes of the currency in RTGS:

Attribute	Description
Currency code	It specifies the three-character ISO currency identifying the currency.
Currency name	It specifies the name of the currency.
Number of decimals	It specifies the number of decimals for the currency.

Table 10: Attributes of the RTGS currency

Duplicate check

There are duplicate checks on:

- files and individual messages received (for A2A communication only);
- cash transfer orders at business validation level;
- AS batch message(s).

The system parameters regarding duplicate checks for inbound files/messages and cash transfers is defined in the table below.

It is up to the operator to set up and maintain the duplicate check parameter. All actions (set up, modify, delete) become effective as of the next business day.

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Concerned Process	Parameter	Created by	Updated by	Mandatory/ Optional	Standard or default value
Message/file duplicate check	Number of business days in the past for duplicate check on files and individual messages	Operator	Operator	M	1 business day (same business day)
Liquidity transfer order duplicate check	Number of business days in the past for duplicate check on liquidity transfer orders	Operator	Operator	M	5 business days
Payment order duplicate check	Number of business days in the past for duplicate check on payment orders	Operator	Operator	M	1 business day (same business day)
AS batch message(s) duplicate check	Number of business days in the past for duplicate check on AS batch message(s)	Operator	Operator	M	5 business days

Table 11: Attributes of the duplicate check

Warehoused payment period

It is possible to send warehoused payment orders up to ten calendar days in advance to RTGS. The payment message shall pass technical and business validation and shall be warehoused until RTGS opens for that date. The system parameter regarding the warehoused payment period is defined in the table below. It is up to the operator to set up and maintain the warehoused payment period parameter. All actions (set up, modify, delete) become effective as of the next business day. No specific configuration by the RTGS Actor is required.

Concerned process	Parameter	Created by	Updated by	Mandatory/ optional	Standard or default value
Warehoused payment period	Number of calendar days in the future for warehoused payment orders	Operator	Operator	M	10 calendar days

Table 12: Attributes of the warehoused payment period

3.3.5 Local reference data

Exceptional payments

This functionality can only be used, once the responsible CB has authorised the affected RTGS account holder upon request to use this functionality.

Note: Such activation is not necessary for the creation of payment orders in U2A which only require the assignment of specific privileges for an RTGS Account Holder in mixed scenario. The CB activation is only necessary in case an RTGS Account Holder in mixed scenario wants to enter an interbank payment with code word BACP (backup payment).

Activity	Description	Responsibility
Activate exceptional payments	Activation of exceptional payment orders for the RTGS account holder for - Interbank - Customer	CB, operator
Deactivate exceptional payments	Deactivation of the possibility to send exceptional payment orders for - Interbank - Customer	CB, operator
Deactivate value date	This allows the deactivation of the value date check for the selected RTGS account holder.	CB, operator
Reactivate value date	Value date check is reactivated again (no payment with previous date is possible)	CB, operator

Table 13: Exceptional payments

Note: If the exceptional payment functionality is not deactivated during the day, RTGS deactivates it at the end of the day automatically.

For further information refer to chapter Exceptional Payments via U2A.

On top of that, local reference data maintenance within RTGS is limited to the following set of operations with immediate effect:

- creation, modification and deletion of current reservation;[1]
- modification and deletion of current limits.[2]

Footnotes

1 When a standing order reservation maintained in CRDM is processed in RTGS at SoD, it becomes a current reservation in the local reference data of RTGS.

2 When a standing order limit maintained in CRDM is processed in RTGS at SoD, it becomes a current limit in the local reference data of RTGS.

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3.3.6 Interaction between RTGS and CRDM

CRDM provides features that allow authorised users to set up, update, delete and query all reference data that are shared by multiple services/components (e.g. CLM or RTGS) for their processing activities.

More details can be found in chapter CRDM and in the CRDM UDFS, chapter "*Interactions with other services > TARGET Instant Payment Settlement and T2*".

It is ensured that CRDM propagates common reference data (and their changes) to the relevant services and components in a timely and consistent way. Further detailed information can be found in chapter CRDM.

As far as RTGS is concerned, all reference data set-up and maintenance operations are performed in CRDM with the exception of changes on local reference data which are performed in RTGS directly.

The agreed concept in CRDM allows it to set up certain information without validity date in CRDM as the data is related to other CRDM objects with validity dates or objects without validity dates.

Especially in case data without validity dates (e.g. PTA) refers to CRDM objects (e.g. Party) with a validity date which is not relevant in RTGS for the upcoming business day in the respective currency, the data cannot be considered in RTGS in the local data model for further processing. This is mainly the case for CRDM data referring to parties and/or cash accounts not valid on the upcoming business day in the respective currency due to the fact the party/cash account is closed or only valid as of a future date.

It is worth highlighting that the usage of data not valid on the upcoming business day for the respective currency has the consequence that RTGS cannot consider the complete data row for further processing. Therefore, it is of utmost importance that the users in CRDM ensure a consistent set-up.

The reference data stored in CRDM are propagated from CRDM to RTGS asynchronously, on a daily basis. The only exception is the blocking and unblocking of parties and accounts. This is done in CRDM and is propagated immediately to RTGS.

Every CRDM opening day, all RTGS reference data is propagated from CRDM to RTGS. For detailed information on the reference data propagation, refer to chapter Overview description of the business day as well as the CRDM UDFS, chapter “Common reference data propagation”.

Changes to local reference data in RTGS are not propagated to CRDM.

3.4 Business day

3.4.1 T2 calendar

The T2 calendar defines the working and closing days for RTGS. The operator maintains the T2 calendar which is managed by BDM. CLM and RTGS are using the T2 calendar.

In general, working days are all calendar days from Monday to Friday, excluding days which are defined as closing days. Closing days are calendar days where no operations in RTGS are possible. The closing days in the T2 calendar may differ per currency.

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In addition to Saturday and Sunday, some T2 closing days are defined as system-wide closing days for all currencies.

It is up to the operator to maintain the T2 operating day calendar in CRDM. Each closing day is defined for the linked currency and related service. Further details on the set-up are provided in the Business Day Management UDFS.

In general please find a non-exhaustive list of closing days in T2 per currency[1]

- EUR + DKK: New Year's Day (1 January);
- DKK: Maundy Thursday (Protestant);
- EUR + DKK: Good Friday (Catholic/Protestant);
- EUR + DKK: Easter Monday (Catholic/Protestant);
- DKK: Ascension Day;
- DKK: Bank closure day (the day after Ascension Day);
- EUR: Labour Day (1 May);
- DKK: 2nd Pentecost;
- DKK: Bank closure day (5 June);
- DKK: Christmas Eve (24 December);
- EUR + DKK: Christmas Day (25 December);
- EUR + DKK: Boxing Day (26 December);
- DKK: Bank closure day (31 December). A business day is the timeframe where the RTGS processes are conducted. It starts with the "Change of business day" and lasts until the next "Change of business day". The timeframe is decoupled from normal working day durations.

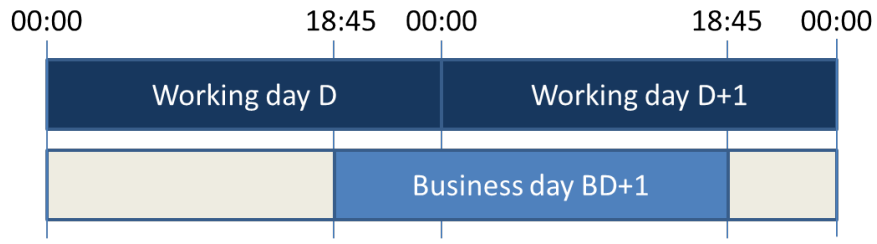


Figure 10: RTGS business day

In the evening of every working day a new business day starts with the date of the next working day according to the T2 calendar. The business day is completed on the next working day. In RTGS, the business day is expected to start at 18:45 on working day D and to end at 18:45 on working day D+1.

Example – T2 closing day during the week

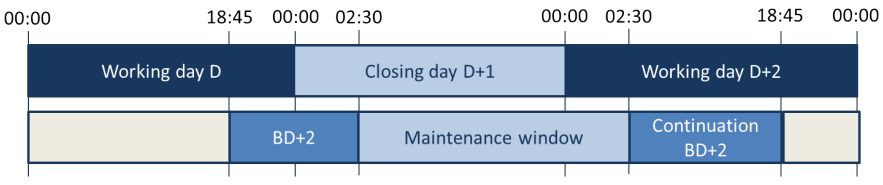


Figure 11: T2 closing day during the week

On the working day D before the T2 closing day D+1, the new business day is opened with the date of the next working day D+2.

On the closing day D+1 RTGS enters the maintenance window and remains in maintenance until the closure of the maintenance window on working day D+2:

Example – currency-specific closing day during the week

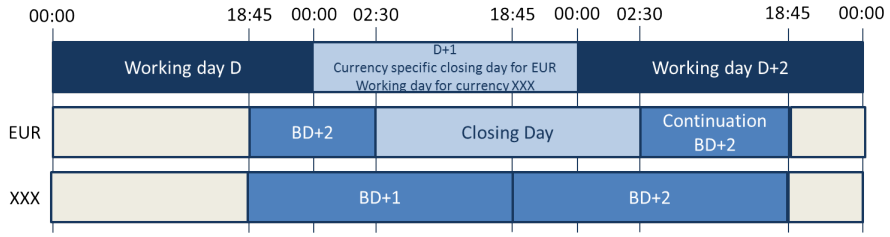


Figure 12: Currency-specific closing day during the week

On the working day D before the currency specific closing day for EUR D+1, the new business day is opened with the date of the next working day D+2 for EUR.

On the currency specific closing day D+1 RTGS is closed for EUR from 02:30 CET at the closing day and remains closed until 02:30 CET on working day D+2. All other currencies follow their standard RTGS schedule.

Example – Saturday and Sunday as T2 closing days

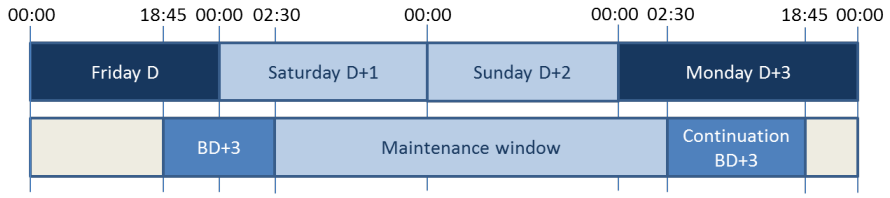


Figure 13: Saturday and Sunday as T2 closing days

On the working day Friday, the new business day is opened with the date of the next working day, Monday D+3 in the example.

RTGS enters the maintenance window on Saturday and remains in maintenance until closure of maintenance window on Monday.

Footnotes

1 Example for EUR and DKK. List may vary per year and currency.

3.4.2 RTGS schedule

The RTGS schedule defines the order and times of RTGS periods with the related events and processes during a business day. It is under control of the operator who is able to perform temporary or permanent changes to the RTGS schedule. The RTGS schedule is managed by BDM:

- Events may be DKK-specific, i.e. all steps of such events are processed only in DKK. Such events will be available in DKK only;
- other events may have different scheduled times for different currencies;
- other events may be relevant for non-DKK only.

The RTGS business day is organised in different periods (see chapter Overview description of the business day). A period is always started by a dedicated event and ends with the event, which defines the start of the next period. Additional events can exist within a period. Events can be time-based or not time-based. Events which are not time-based depend on the occurrence of the defined previous event and the completion of the associated processes. Events which are time-based depend on the occurrence of the defined previous event, the completion of the associated processes and the achievement of the defined point in time for this time-based event. For each time-based event, a planned time and a revised time is managed. For each event (time-based and not time-based) an effective time is stored.

- The planned time corresponds to the standard schedule applied by default for every business day. For all time-based events the planned time defines the earliest point in time an event can occur. Some time-based events depend in addition to the defined time on the completion of processes associated to the previous event. The operator can update this planned time in case of a permanent change in the regular schedule.
- The revised time is the foreseen time for the current business day which usually coincides with the planned time except when a delay has occurred. In contingency situations, the operator updates the revised time while the planned time remains unchanged.
- The effective time is the time of the actual occurrence of the event during the current business day. It can only deviate from the planned or revised time if the processing linked to the previous business day event is not completed in time.

Owing to the fact that some functionality is only available for one currency, some cut-offs and events can be currency-related.

Time-based events can have a currency dependent cut-off for defined operations. Operations arriving later than the planned or revised time linked to the cut-off event are rejected.

The planned times of certain events can be defined currency-specific. The sequence of events cannot be changed. An exhaustive list which of the later described events may be defined per currency is described in chapter List of events.

Planned times can be changed by the operator under the condition that the sequence and order of linked events remain unchanged.

Processing linked to events is triggered at the effective time.

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RTGS Actors can subscribe to a notification message in order for them to be informed about the current system status. RTGS provides a push notification when certain events are triggered. Further details are provided in List of Events.

All times shown in this document are the planned times and therefore indicative. All times refer to Central European Time (CET) or Central European Summer Time (CEST), where applicable[1].

Footnotes

1 For reasons of simplification, only CET is used in the following sections of the document, without any additional indication of CEST, even though times always refer to either CET or CEST, depending on whether winter or summer time applies.

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3.4.3 Overview description of the business day

The business day in RTGS is structured in five periods:

- start-of-day (SoD);
- RTGS real-time settlement I (RTGS RTS I);
- maintenance window (for TARGET Services) if activated;
- RTGS real-time settlement II (RTGS RTS II);
- end-of-day (EoD).

Each **period** of the RTGS business day includes different processes as detailed in chapter Detailed description of the business day.

RTGS RTS I comprises two **settlement window**s for (i) liquidity transfer orders and (ii) AS transfer orders. Furthermore, RTGS RTS II comprises two additional settlement windows for (i) interbank payment orders and (ii) customer payment orders. Settlement windows are closed by **cut-off**s that may differ per currency. The maintenance window is not affecting the status of any cash transfer order.

There are two kinds of maintenance windows:

- the non-optional maintenance window on business days after T2 closing days, including every business day Monday;
- the optional maintenance window on every other business days (Tuesday to Friday; not following a T2 closing day).

Details on the periods of the RTGS business day and the respective settlement windows can be found in the following chapter Detailed description of the business day.

Due to the optionality of the maintenance window there are two kinds of business day schedules. The high-level schedule below shows the different periods in EUR and settlement windows for RTGS business days after T2 closing days:

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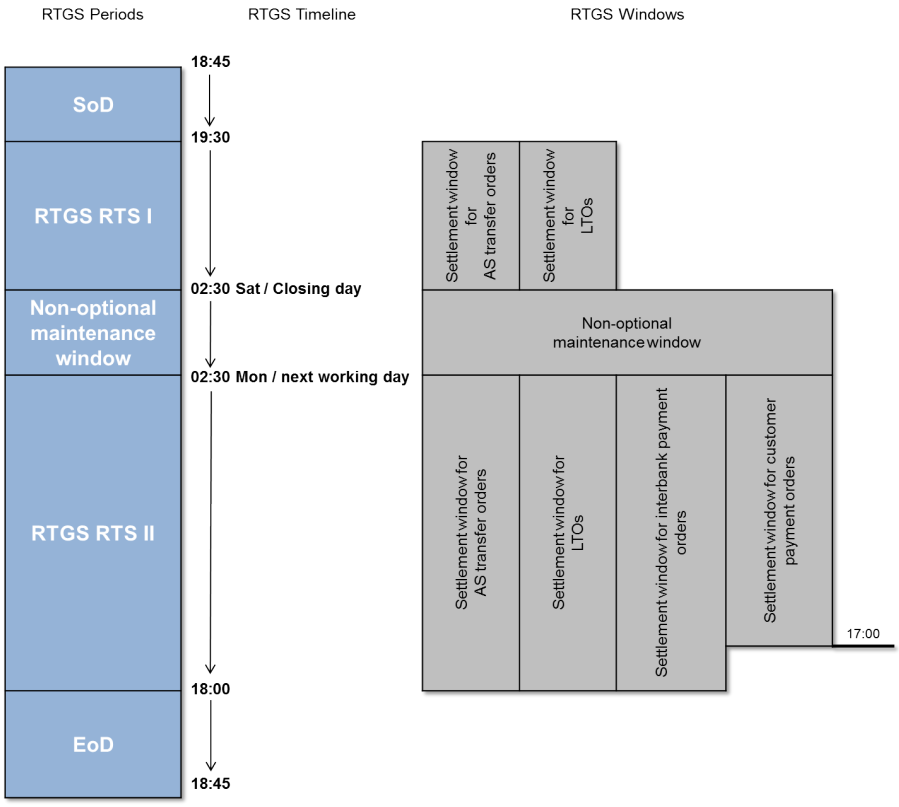


Figure 14: RTGS high-level schedule with non-optional maintenance window

The high-level schedule below shows the different periods in EUR and settlement windows during every other RTGS business day:

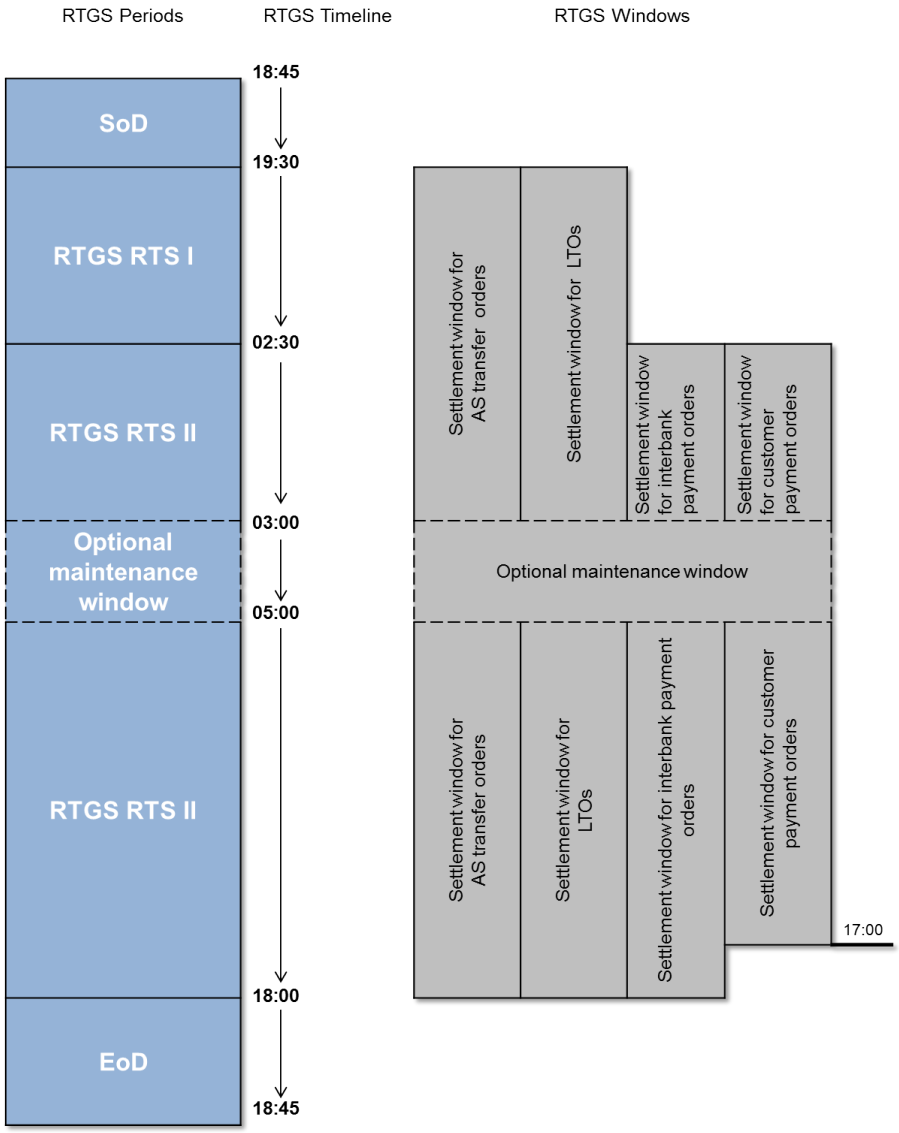


Figure 15: RTGS high-level schedule with optional maintenance window

Access to DWH is available during all periods except for the maintenance window.

During the end of day beginning with the close of service and the maintenance window the access to RTGS GUI is not possible.

Reference data are captured in CRDM. Details are provided in the CRDM UDFS, chapter "*Common Reference Data*" and in the CRDM UHB, chapters "*Party Management*" and "*Account Management*". Reference data valid in RTGS as of the next business day must be captured in CRDM before the CLM event T2DP "Data propagation" for T2, with a planned time of 18:00 CET.

The CLM event T2DP triggers the propagation of all RTGS reference data from CRDM to RTGS. The data propagated from CRDM is taken over in a two-step approach. The CLM event T2D2 "Data propagation for T2 (CLM & RTGS)" triggers the validation and storage in RTGS. It is a direct successor of T2DP. The reference data for the next business day is activated after finalisation of the EoD processing (event RCOS) and will be visible in RTGS after the next SoD.

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The propagation, validation and storage takes place in parallel to the EoD processing, in order to allow RTGS to load the reference data for a smooth and complete reference data propagation.

Currency specific closing days

As closing days may differ per currency, there are business days where RTGS is closed for operations in one currency, while operations in another currency are possible, i.e. currency specific closing days. Details about the handling of currency specific closing are provided in chapter Currency specific closing.

Schedule on the last business day of the minimum reserve maintenance period

On the last business day of the minimum reserve maintenance period, the planned times in RTGS are adapted to the changes required in CLM.

The high-level schedule below shows the influence of this adaption, i.e. planned changes of the RTGS periods and as a consequence, settlement windows in RTGS RTS I:

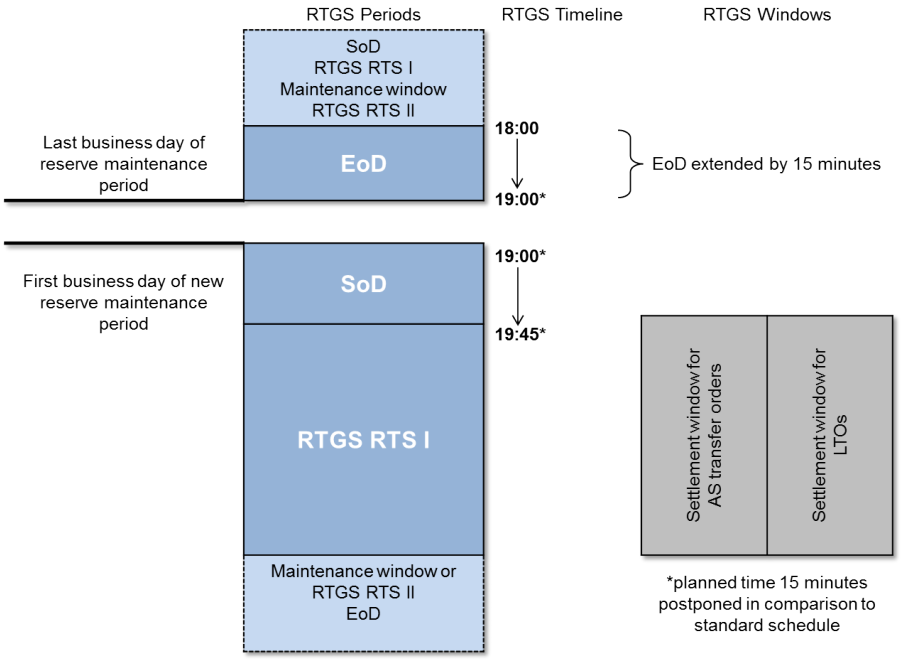


Figure 16: RTGS high-level schedule on the last business day of minimum reserve maintenance period

In order to simplify the reading flow, the following chapter refers to the standard planned times of periods in EUR and windows. References to the schedule on the last and first business day of the minimum reserve maintenance period are avoided, as the changes are described in the graph above.

Note: Although the minimum reserve period takes place for EUR entities only, the subsequent End-of-day processes which are not currency dependent will also be 15 minutes later on the last business day of the minimum reserve period.

3.4.4 Detailed description of the business day

This chapter provides a detailed description of all RTGS periods of the business day.

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3.4.4.1 Start-of-day period (18:45 - 19:30 CET)

This chapter presents the processes during SoD.

The SoD starts after the successful completion of the previous EoD period, but not before 18:45 CET. It starts with the event “Change of business day” and ends with the event “Start of RTGS RTS I”. This period concentrates on the preparation of the new business day. The planned duration of the period is from the close of the previous business day until 19:30 CET.

The table below describes the processes executed during SoD:

RTGS processes	Events and description of the processes
“Change of business day”	Event (not time-based): “Change of business day“
	RTGS changes the business date according to the T2 calendar per currency. The new business day schedule is created on the basis of the default schedule of events and its planned times.
Processing of standing order reservations and standing order limits in RTGS	RTGS processes the standing order reservations and standing order limits defined for RTGS.
Revalidation of warehoused payments	RTGS revalidates the warehoused payments against the reference data valid as of the new business day, see chapter Start-of-day period (18:45 - 19:30 CET). In case the execution date is reached the warehoused payment orders are submitted to RTGS settlement process.

Table 14: Events and processes during SoD

After the event CRTI “Start of CLM RTS” is reached in CLM (planned time 19:00 CET) incoming A2A immediate liquidity transfers orders will be parked in RTGS until RESO "Execution of standing orders in RTGS” starts.

3.4.4.2 RTGS RTS I period (19:30 - 02:30 CET)

This chapter presents the processes during RTGS RTS I.

The RTGS RTS I starts after the successful completion of the SoD and with the event “Start of RTGS RTS I”. It ends with the event “Start of maintenance window”(in case the non-optional maintenance window is scheduled) or “Start of RTGS RTS II”, depending on the applied business day schedule. The planned duration of the period for EUR is from 19:30 CET until 02:30 CET. It contains two settlement windows:

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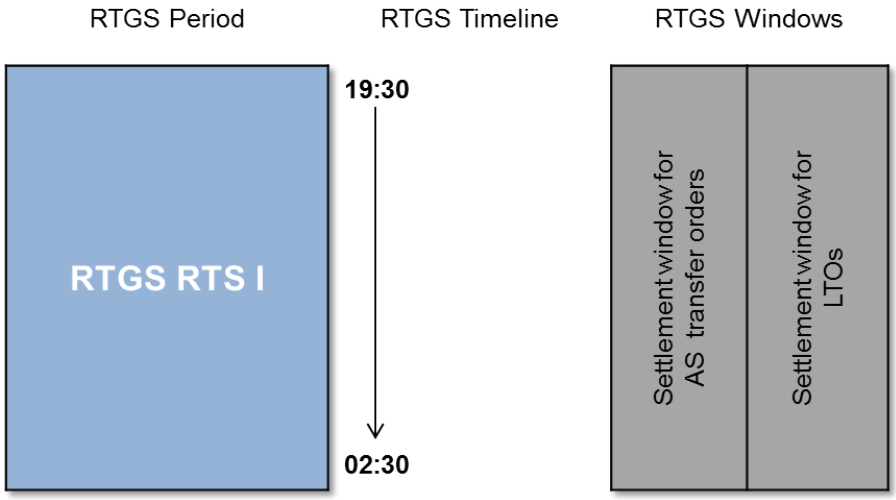


Figure 17: Settlement windows during RTGS RTS I

3.4.4.2.1 Settlement window for AS transfer orders

The settlement window for AS transfer orders starts at two different events depending on the settlement procedure:

- The settlement window for AS transfer orders for AS settlement procedure A, B and E is started by the event “Start of RTGS RTS I”. The planned time for this event is 19:30 CET. The settlement window resumes in RTGS RTS II.
- The settlement window for AS transfer orders for AS settlement procedure C and D is started by the event “Execution of standing orders in RTGS”. The event is processed after the successful completion of the execution of standing order liquidity transfer orders to RTGS in CLM. The settlement window resumes in RTGS RTS II.

The table below describes the processes executed at the start of the settlement window:

RTGS processes	Events and description of the processes
Opening of settlement window for AS settlement procedure A, B and E	Event (time-based): “Start of RTGS RTS I”
Opening of settlement window for AS settlement procedure C and D	Event (not time-based): “Execution of standing orders in RTGS” RTGS opens the mandatory procedure for AS settlement procedure C and D.

Table 15: Processes executed at start of settlement window

3.4.4.2.2 Settlement window for liquidity transfer orders

The settlement window for liquidity transfer orders is started by the event “Start of RTGS RTS I”. The planned time in EUR for this event is 19:30 CET. The settlement window resumes in RTGS RTS II.

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The table below describes the processes executed at the start of the settlement window:

RTGS processes	Events and description of the processes
Opening of settlement window	Event (time-based): “Start of RTGS RTS I”
Processing of automated liquidity transfers in RTGS and standing order liquidity transfer orders in CLM	Execution of automated liquidity transfer orders from RTGS to CLM due to pending/queued CBOs. Parked automated liquidity transfer from CLM, which have been sent by CLM before this event are now executed by RTGS. Execution of standing order liquidity transfer orders to RTGS in CLM.
Start of execution of standing order liquidity transfer orders in RTGS	Event (not time-based): ”Execution of standing orders in RTGS“ The event “Execution of standing orders in RTGS” is processed after the successful completion of the execution of standing order liquidity transfer orders to RTGS in CLM. RTGS processes standing order liquidity transfer orders defined for the event “Execution of standing orders in RTGS”. RTGS processes standing order liquidity transfer orders in favour of sub-accounts (AS settlement procedure C) and AS technical accounts (AS settlement procedure D) initiated by start of mandatory procedure. Standing order liquidity transfer orders in favour of sub-accounts (AS settlement procedure C) initiated by AS start of optional procedure are possible after this event and the closure of the mandatory procedure.
Processing of rule-based liquidity transfers	RTGS starts creating rule-based liquidity transfers in case of floor or ceiling breach.
Processing of immediate liquidity transfers	RTGS starts general processing of immediate liquidity transfer orders and processes parked immediate liquidity transfer orders which were entered via A2A after the CLM business day event “Start of CLM RTS” from RTGS Actors.

Table 16: Events and processes at the start of settlement window for liquidity transfer orders

3.4.4.3 Maintenance window

System maintenance processes take place in the maintenance window.

During the maintenance window, it is not possible to access:

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- RTGS GUI;
- DWH;
- reference data.

Files and individual messages received via A2A are parked for processing until the maintenance window is closed and RTGS RTS II starts or resumes.

Internal cash account and party restriction messages sent from CRDM to T2 are first processed in CLM to ensure a proper blocking of objects in CLM and RTGS before A2A messages are processed.

Non-optional maintenance window

On all business days after T2 closing days, including every business day Monday a non-optional maintenance window is conducted. The non-optional maintenance window starts with the event “Start of non-optional maintenance window” at a planned time of 02:30 CET on the closing day, e.g. Saturday. In case the option of additional T2S NTS cycles is activated on T2S, the “Start of non-optional maintenance window” can be manually postponed up to 2 hours to 4:30 CET at the latest.[1]

The non-optional maintenance window ends with the event “End of non-optional maintenance window” at a planned time of 02:30 CET on the next working day.

Optional maintenance window

On all other business days the maintenance window is activated on an optional basis. When activated, the optional maintenance window starts with the event “Start of optional maintenance window” at a planned time of 03:00 CET and ends with the event “End of optional maintenance window” at a planned time of 05:00 CET.

Footnotes

1 The details with regard to such change of the planned start time are defined outside of the detailed functional specification.

3.4.4.4 RTGS RTS II period (02:30 - 18:00 CET)

This chapter presents the processes during RTGS RTS II.

The RTGS RTS II starts with the event “Start of RTGS RTS II“. It ends with the event “Cut-off for RTGS RTS II”. The planned duration of the period for EUR is from 02:30 CET until 18:00 CET. It contains four different settlement windows[1]:

- settlement window for AS transfer orders;
- settlement window for liquidity transfer orders;
- settlement window for customer payment orders;
- settlement window for interbank payment orders.

On business days after T2 closing days, including every business day Monday, RTGS RTS II is started after the successful completion of the non-optional maintenance window and all settlement windows are open without interruption.

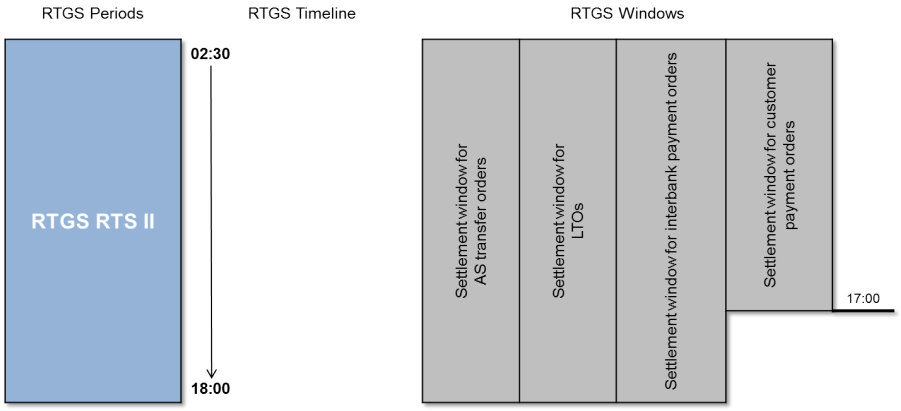


Figure 18: Settlement windows and cut-offs during RTGS RTS II after non-optional maintenance window

On every other business day RTGS RTS II may be interrupted by the optional maintenance window. In case the optional maintenance window is not activated, all settlement windows are open without interruption.

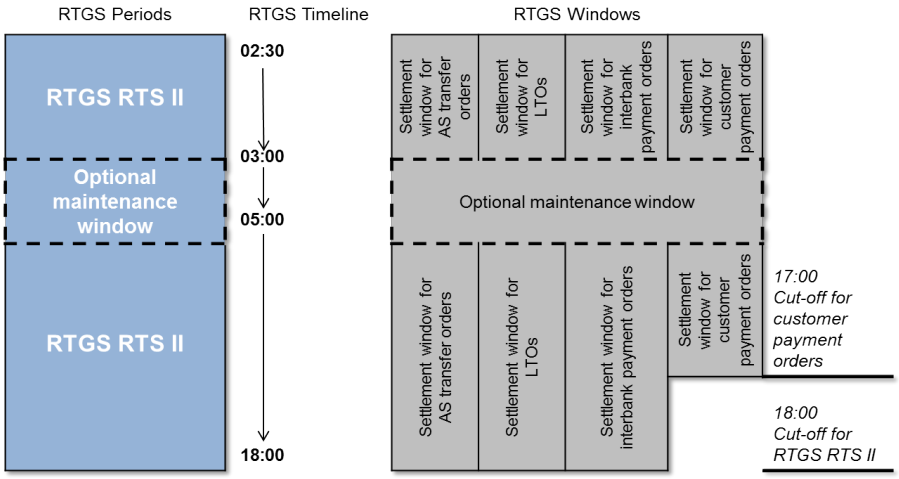


Figure 19: Settlement windows and cut-offs during RTGS RTS II with optional maintenance window

Footnotes

1 For DKK the settlement windows for customer payment orders and interbank payment orders open at 07.00.

3.4.4.4.1 Settlement window for AS transfer orders

The settlement window for AS transfer orders is resumed in RTGS RTS II with the event “Start of RTGS RTS II“. It ends with the event “Cut-off for RTGS RTS II”.

The overall planned duration for the settlement window for AS transfer orders covering RTGS RTS I and II is from 19:30 CET until 18:00 CET, with a possible interruption due to the maintenance window.

3.4.4.4.2 Settlement window for liquidity transfer orders

The settlement window for liquidity transfer orders is resumed in RTGS RTS II with the event “Start of RTGS RTS II”. It ends with the event “Cut-off for RTGS RTS II”.

The overall planned duration in EUR for the settlement window for liquidity transfer orders covering RTGS RTS I and II is from 19:30 CET until 18:00 CET, with a possible interruption due to the maintenance window.

3.4.4.4.3 Settlement window for customer payment orders

The settlement window for customer payment orders starts with the event “Start of settlement window for interbank and customer payments” and ends with the event “Cut-off for customer payment orders”. The planned duration in EUR for this settlement window is from 02:30 CET until 17:00 CET.

During this settlement window, RTGS processes customer payment orders.

3.4.4.4.4 Settlement window for interbank payment orders

The settlement window for interbank payment orders starts with the event “Start of settlement window for interbank and customer payments” and ends with the event “Cut-off for RTGS RTS II”. The planned duration in EUR for this settlement window is from 02:30 CET until 18:00 CET.

During this settlement window, RTGS processes interbank payment orders.

3.4.4.4.5 Cut-offs in RTGS RTS II

Cut-off for customer payment orders

The settlement window for customer payment orders is closed by the event “Cut-off for customer payment orders”. The planned time for this event is 17:00 CET. The cut-off implies the closure for customer payment orders.

Note: For DKK no event “Cut-off for customer payments” is foreseen. Therefore unsettled customer payment orders in DKK are rejected at the event “Cut off for RTGS RTS II”.

The table below describes the processes executed at the cut-off (excl. DKK):

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RTGS processes	Events and description of the processes
Closure of settlement window for customer payment orders	Event (time-based): ”Cut-off for customer payment orders”
Closure for incoming customer payment orders	New customer payment orders are not accepted after the cut-off and are rejected.

Table 17: Events and processes during “Cut-off for customer payments”

The table below describes the processes subsequently executed after the cut- off:

RTGS processes	Events and description of the processes
Last settlement attempt	The last settlement attempt for all customer payment orders takes place.
Rejection of not finally processed customer payment orders	Customer payment orders with non-final status are rejected after the last settlement attempt in case a successful settlement was not possible.
Rejection of not finally processed task queue orders related to customer payment orders	Task queue orders with non-final status related to customer payment orders are rejected.

Table 18: Events and processes after “Cut-off for customer payments”

“Cut-off for RTGS RTS II”

RTGS RTS II is closed by the event “Cut-off for RTGS RTS II”. The planned time in EUR for this event is 18:00 CET. The cut-off implies the closure for:

- AS transfer orders;
- interbank payment orders;
- liquidity transfer orders;
- limit and reservation modifications.

This currency-specific event can be defined earlier for other currencies than for Euro currency but not later than 18:00 CET.

Note: The planned cut-off time in DKK for this event is 17:00 CET. As no event “cut-off for customer payments” is foreseen for DKK, unsettled customer payment orders in DKK are rejected after at least one settlement attempt took place at the event “Cut off for RTGS RTS II”. Therefore the “Cut-off for RTGS RTS II” implies the closure for customer payment orders for Danish community.

The table below describes the processes executed at the cut-off event:

RTGS processes	Events and description of the processes
Closure of RTGS RTS II	Event (time-based): “Cut-off for RTGS RTS II”

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RTGS processes	Events and description of the processes
Closure for incoming cash transfer orders	New liquidity transfer orders, AS transfer orders and payment orders are not accepted after the cut-off and are rejected.
Closure for incoming limit and reservation modifications	New limit and reservation modifications are not accepted after the cut-off and are rejected.

Table 19: Events and processes at the "Cut-off for RTGS RTS II"

The table below describes the processes **subsequently** executed after the cut-off event:

RTGS processes	Events and description of the processes
Last settlement attempt	The last settlement attempt for all liquidity transfer orders, AS transfer orders and interbank payment orders takes place.
Rejection of not finally processed cash transfer orders	Liquidity transfer orders, AS transfer orders and payment orders with non-final status are rejected after the last settlement attempt in case a successful settlement was not possible.
Rejection of not finally processed task queue orders	Task queue orders with non-final status related to AS transfer orders and interbank payment orders are rejected.
Rejection of not finally processed limit and reservation modifications	Limit and reservation modifications with non-final status are rejected.
Execution of standing order liquidity transfer order after last settlement attempt	Event (not time-based): "Execution of standing orders after last settlement attempt in RTGS" RTGS collects and processes RTGS standing order liquidity transfer orders defined for event "Execution of standing orders after last settlement attempt in RTGS" after all other cash transfer orders are in a final status.
Emptying sub-accounts	RTGS transfers remaining liquidity from sub-accounts to the linked RTGS DCAs / RTGS CB Accounts.

Table 20: Events and processes after the "Cut-off for RTGS RTS II"

3.4.4.4.6 DKK specific features of the business day

Note: The following periods and processing summarizes the features, which RTGS provides for DKK only. Thus they are out of scope of all other currencies.

"DKK balance snapshot processing"

After the DKK cut-off for “Execution of standing orders after last settlement attempt in RTGS” and as soon as any cut-off related cash transfer orders and tasks are in a final status the DKK-specific snapshot function can be used.

Further details on the processing are described in the CLM UDFS, chapter "Cut-off for CLM RTS".

The table below describes the processes subsequently executed after the DKK-specific cut-off for CLM RTS:

RTGS processes	Events and description of processes
Check final status of currency related business transactions	When the appropriate DKK-specific event for balance snapshot processing is reached, RTGS checks the finality of all business transactions.
Balance snapshot generation	Once the processing on the pending liquidity transfer in DKK is completed RTGS will generate and send the balance snapshot to CLM.

Table 21: Events and processes after the DKK cut-off for Execution of standing orders after last settlement attempt in RTGS

“DKK Central Bank Period”

After the balance snapshot generation and delivery is finished, the DKK Central Bank Period starts.

In this period only the Danish Central Bank is allowed to move liquidity in RTGS. In this timeslot payment banks and ancillary systems under the Danish Central Bank DKK system entity can neither instruct cash transfers in RTGS.

Once the “DKK Central Bank Period” is started, the Danish Central Bank is allowed to instruct in RTGS intra-service as well as inter-service liquidity transfer orders.

The Danish Central Bank is not obliged to use all functionality available, but has the possibility to use it.

“Cut-off for DKK Central Bank Period”

The DKK Central Bank Period is closed by the event “Cut-off for DKK Central Bank Period”. The planned time in DKK for this event is 18:00 CET. This event ends with the rejection of not finally processed DKK cut-off related cash transfer orders and tasks.

After the end of the DKK Central Bank Period in RTGS, RTGS will start the End-of-day processing in DKK.

3.4.4.5 End-of-day period (18:00 - 18:45 CET)

This chapter presents the processes during EoD:

The EoD period starts after the successful completion of the execution of standing order liquidity transfer orders after the last settlement attempt in RTGS. Therefore the event “Start of EoD processing” marks the point in time where all cash transfer orders are final in RTGS. It ends with the event “Change of business day” for the next T2 business day. The planned duration of the period is from 18:00 CET until 18:45 CET.

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RTGS processes/EoD cut-offs	Events and description of the processes
Start of EoD	Event (not time-based): „Start of EoD processing“
Check of reference data	After propagation of reference data for next business day: Check of cash accounts to be closed as of the next business day with balance and processing of emergency liquidity transfer towards the responsible CB in case of need.
EoD reporting	RTGS creates reports scheduled for EoD.
Sending of general ledger to CLM	Upon request by CLM, RTGS sends a general ledger for all cash account in RTGS to CLM.
Check final status of all business transactions	RTGS checks finality of all business transactions before closing the business day.
EoD completed	Event (time-based): “EoD – close of service” Activation of Reference Data for the next business day. This will be visible only after the run of next Start of Day with BD event RSOD.

Table 22: Events and processes during EoD

3.4.4.6 Currency specific closing

On currency specific closing days RTGS is closed for the operations in one currency, while operations in another currency are possible. The currency specific closing starts with the event “Start of currency specific closing” at a planned time of 02:30 CET on the currency specific closing day and ends with the event “End of currency specific closing” at a planned time of 02:30 CET on the next working day for that currency or T2 closing day for all currencies. In the latter case the non-optional maintenance window is applied after the currency specific closing.

Files and individual messages received via A2A in the closed currency are parked for processing until the currency specific closing day is ended and RTGS RTS II starts. However, A2A queries arriving during currency specific closing day are rejected.

3.4.5 List of events

The following table provides a summary of all events in the RTGS business day. Furthermore it indicates:

- the RTGS code for all events;
- which events are time-based, i.e. for which event a time can be set.

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Note: Events marked with not time-based depend on the previous time-based event.

- for which events standing orders can be configured in RTGS;
- at which events a business day notification (ReturnBusinessDayInformation (camt.019)) is pushed by RTGS, if subscribed;
- which events are currency-specific.

Note: The sequence of the listed events cannot be changed.

Some currency-specific events can be moved to an:

- earlier time only than for Euro currency but not to a later time (see footnotes);
- later time only than for Euro currency but not to an earlier time (see footnotes).

Period	Event	Code	Time-based	Standing order	Push ReturnBusinessDayInformation (camt.019)	Currency context
SoD	“Change of business day“	RSOD	Yes	No	Yes	Not currency-specific
RTGS RTS I	“Start of RTGS RTS I”	RRTI	Yes	No	Yes	Currency-specific[1]
	“Execution of standing orders in RTGS”	RESO	No	Yes	No	Currency-specific
Maintenance window	“Start of non-optional maintenance window”	RSMW	Yes	No	Yes	Not currency-specific
	“End of non-optional maintenance window”	REMW	Yes	No	Yes	Not currency-specific
	“Start of optional maintenance window”	RSOM	Yes	No	Yes	Not currency-specific
	“End of optional maintenance window”	REOM	Yes	No	Yes	Not currency-specific
RTGS RTS II	“Start of RTGS RTS II”	RRII	Yes	Yes	Yes	Currency-specific
	“Start of settlement window for interbank and customer payments”	RSIC	Yes	Yes	Yes	Currency-specific[2]
	“Cut-off for customer payments”	RCOC	Yes	No	Yes	Currency-specific[3] [4]
	“Cut-off for RTGS RTS II”	RCII	Yes	No	Yes	Currency-specific[5]
	“Execution of standing orders after last settlement attempt in RTGS”	RLSO	No	Yes	No	Currency-specific

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Period	Event	Code	Time-based	Standing order	Push ReturnBusinessDayInformation (camt.019)	Currency context
	“Balance Snapshot Processing DKK”	RBDK	Yes	No	No	DKK-specific
	“Start of DKK Central Bank Period”	RSDK	No	No	Yes	DKK-specific
	“DKK-CB cut-off”	RCDK	Yes	No	Yes	DKK-specific
EoD	“Start of EoD processing”	REOD	No	No	Yes	Currency-specific
	“EoD – close of service”	RCOS	No	No	No	Not currency-specific
Currency specific closing	“Start of currency specific closing”	RSCC	Yes	No	Yes	Currency-specific
	“End of currency specific closing”	RECC	Yes	No	Yes	Currency-specific

Table 23: List of events

Footnotes

1 This currency-specific event for other currencies than for Euro currency must not be scheduled earlier than EUR, i.e.at or after 19:30 CET.
2 This currency-specific event for other currencies than for Euro currency must not be scheduled earlier than EUR.
3 This currency-specific event is not available in DKK.
4 This currency-specific event for other currencies than for Euro currency must not be scheduled later than EUR.
5 This currency-specific event for other currencies than for Euro currency must not be scheduled later than EUR.

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3.5 RTGS business functionality

3.5.1 File and message processing

3.5.1.1 Overview

RTGS processes both inbound files and inbound messages.

A file is a communication that is identified by a Business File Header (BFH) and contains one or many individual messages. A technical wrapper (head.003) for each message identifies the individual message in the file. The file can contain different kind of instructions (e.g. payment orders, amendments of payment order, liquidity transfer orders etc.) but all contained instructions have to be directed to RTGS only and must not be mixed with instructions to other components (e.g. CRDM or CLM).

When RTGS receives a file, it splits the file into individual messages and submits each message to the same message processing that RTGS uses when receiving individual messages from submitting actors. Files and messages that RTGS receives from submitting actors are subject to a technical validation and a business validation.

A message is a data structure for the submission of business data that consists of a BAH and a business payload. The BAH provides for all types of messages consistently in one structure data about the message, such as which organisation has sent the message, which organisation should be receiving it, the identity of the message itself, a reference for the message and other information that is common to all messages and the business application. The business payload contains the business data that the submitting actor wants to process in RTGS or receives from RTGS.

Files and messages that RTGS receives from submitting actors are subject to validation checks ensuring that the requirements for processing and settlement have been fulfilled. The validation process can be broken down into two steps: a technical validation and a business validation.

3.5.1.2 Technical validation

RTGS performs a technical validation that verifies the compliance of an inbound file or message with the defined schema of the respective file or message. The technical validation checks:

- syntax, format and structure;
- whether mandatory fields are populated;
- the BAH for messages;
- the BFH and the technical wrapper for files.

RTGS performs the technical validation to the extent possible in order to report the maximum number of identifiable errors. RTGS sends a negative ReceiptAcknowledgement (admi.007) message that reports the error(s) to the submitting actor when the technical validation fails. Chapter Index of validation rules and error codes provides further information on the business rules and the respective error codes for files and messages.

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3.5.1.3 Business validation

The business validation is the process ensuring that the information in a message is correct for further processing.

RTGS validates the business data in a message against the defined business rules for the message and its usage. RTGS does not terminate the business validation after identifying the first error, but continues to perform the business validation to the extent possible in order to report the maximum number of identifiable errors. Consequently, the rejection notification (PaymentStatusReport (pacs.002)) that RTGS sends for the failed business validation of a payment order may include several error codes in order to report the outcome of multiple failed business validations. Chapter Index of validation rules and error codes provides further information on the business rules and the respective error codes for messages.

Rejections of LiquidityCreditTransfer (camt.050) messages sent in A2A mode due to the business validations result in a Receipt (camt.025) message being sent to the submitting actor including the respective error code(s) according to chapter Index of validation rules and error codes . The sending of a negative notification is mandatory and not subject to message subscription.

3.5.2 Cash transfer orders and cash transfers in RTGS

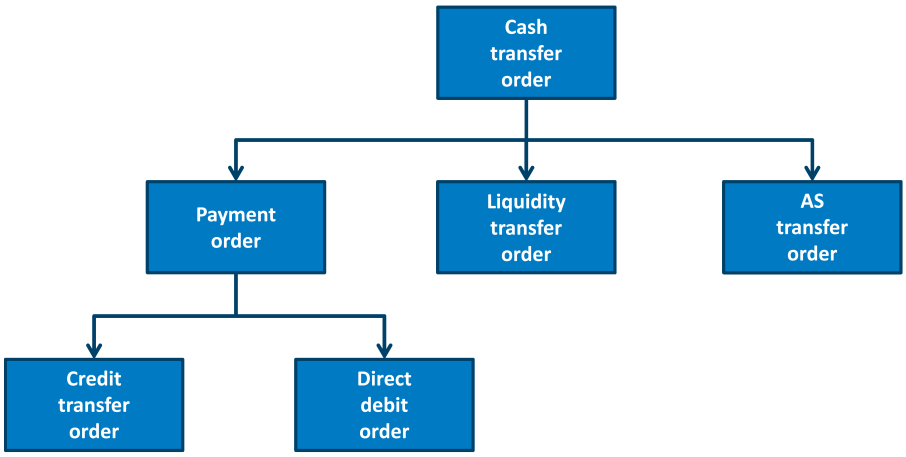


Figure 20: RTGS cash transfer order classification

The T2 Service distinguishes between different types of cash transfer orders and cash transfers.

- The term cash transfer order encompasses payment orders, liquidity transfer orders, and AS transfer orders. A cash transfer is a settled cash transfer order.
- A payment order is a term that encompasses both a credit transfer order and a direct debit order. A payment is a settled payment order.
- A credit transfer order is an instruction from the payer to credit a specific amount of funds on the payee's cash account. A credit transfer is a settled credit transfer order.

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- A direct debit order is a pre-authorised instruction from the payee to debit a specific amount of funds on the payer's RTGS DCA. A direct debit is a settled direct debit order.
- A liquidity transfer order is an instruction to transfer a specific amount of funds between two cash accounts. A liquidity transfer is a settled liquidity transfer order.
- An AS transfer order is a credit/debit transfer order that an ancillary system instructs. An AS transfer is a settled AS transfer order.

RTGS requires the use of ISO 20022 messages to instruct cash transfer orders for processing in RTGS via A2A. A major difference between a payment and a liquidity transfer is the mandatory provision of a UETR reference in a payment. Alternatively, some cash transfer orders can also be instructed via U2A/GUI. In the case of U2A payment the UETR reference is generated by RTGS. RTGS also allows to provide a UETR in U2A on optional basis taking into account a possible erroneous input – e.g. the duplicate check. The UETR has a special format. Thus it is only accepted, if the correct format is used.

The following cash transfer order types can be used[1]:

Cash transfer order	Cash transfer order type	Message Identifier	Message Name	Initiation via U2A possible
Credit transfer order for a customer payment	Customer payment	pacs.008	CustomerCreditTransfer	Yes
Credit transfer order for a payment return	Interbank payment	pacs.004	PaymentReturn	Yes
Credit transfer order for an interbank payment	Interbank payment	pacs.009	FinancialInstitutionCreditTransfer	Yes
Direct debit order for an interbank payment	Interbank payment	pacs.010	FinancialInstitutionDirectDebit	No
Liquidity transfer order	Interbank payment	camt.050	LiquidityCreditTransfer	Yes
AS transfer order	AS transfer order	pain.998	ASTransferInitiation	No

Table 24: Cash transfer order types in RTGS

Footnotes

1 For cash withdrawals and lodgements in RTGS, a camt.050, a pacs.010 or pacs.009 may be used. However, none of the RTGS cash transfer orders can rely on a reservation framework dedicated to withdrawals and lodgements.

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3.5.3 Cash transfer order processing

3.5.3.1 Instructing cash transfer orders

RTGS provides the full processing life cycle for cash transfer orders.

It processes cash transfer orders that it receives from:

- the owner of the RTGS DCA to be debited;
- the owner of the RTGS DCA to be credited (in case of direct debits);
- a third party (e.g. in case of an ancillary system);
- a CB acting on behalf of an RTGS Account Holder (mandated payments);
- a multi-addressee[1], which is an entity authorised to submit and receive payment orders directly to/from RTGS and that does not hold an own RTGS DCA.

Further details on the processing of cash transfer orders are provided in chapter Process RTGS payment order and liquidity transfer order and chapter Perform standard RTGS settlement.

Information on the messages subject to message subscription are provided in chapter Messaging.

Note: The RTGS Directory provides information for RTGS Participants and parties that are addressable within RTGS (see CRDM UDFS, chapter "*RTGS Directory* > *Structure*").

The following table provides an overview of which type of cash transfer orders an actor can submit directly and indirectly to RTGS:

RTGS Actor / CB on behalf	Submission of cash transfer order	Cash transfer order types					
		PaymentReturn (pacs.004)	CustomerCreditTransfer (pacs.008)	FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009)	FinancialInstitutionDirectDebit (pacs.010)	LiquidityCreditTransfer (camt.050)	ASTransferInitiation (pain.998)
Direct Participant	Directly	Yes	Yes	Yes	Yes	Yes	No
Indirect Participant/" addressable BIC"	Via Direct Participant	Yes	Yes	Yes	Yes	Yes	No
Multi-addressee access participant	Directly	Yes	Yes	Yes	Yes	No	No
Ancillary system	Directly	No	No	No	No	No	Yes

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RTGS Actor / CB on behalf	Submission of cash transfer order	Cash transfer order types					
		PaymentReturn (pacs.004)	CustomerCreditTransfer (pacs.008)	FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009)	FinancialInstitutionDirectDebit (pacs.010)	LiquidityCreditTransfer (camt.050)	ASTransferInitiation (pain.998)
CB on behalf of a Direct Participant	Directly	Yes	Yes[2]	Yes[3]	Yes	Yes	N/A
CB on behalf of an ancillary system	Directly	N/A	N/A	N/A	N/A	N/A	Yes

Table 25: Possible cash transfer order types

Footnotes

1 In line with the RTGS Directory, the concept of multi-addressee is related to the BICs used in the BAH.
2 Initiated via mandated payment with dedicated code word
3 Initiated via mandated payment with dedicated code word

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3.5.3.1.1 Payments sent from an RTGS Account Holder to another RTGS Account Holder

An RTGS Account Holder can instruct a payment to another RTGS Account Holder. The comprehensive list of possible cash transfer order types that can be submitted is provided in Possible cash transfer order types.

The example in this chapter illustrates the message flows based on a CustomerCreditTransfer (pacs.008)/ FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009) payment order message:

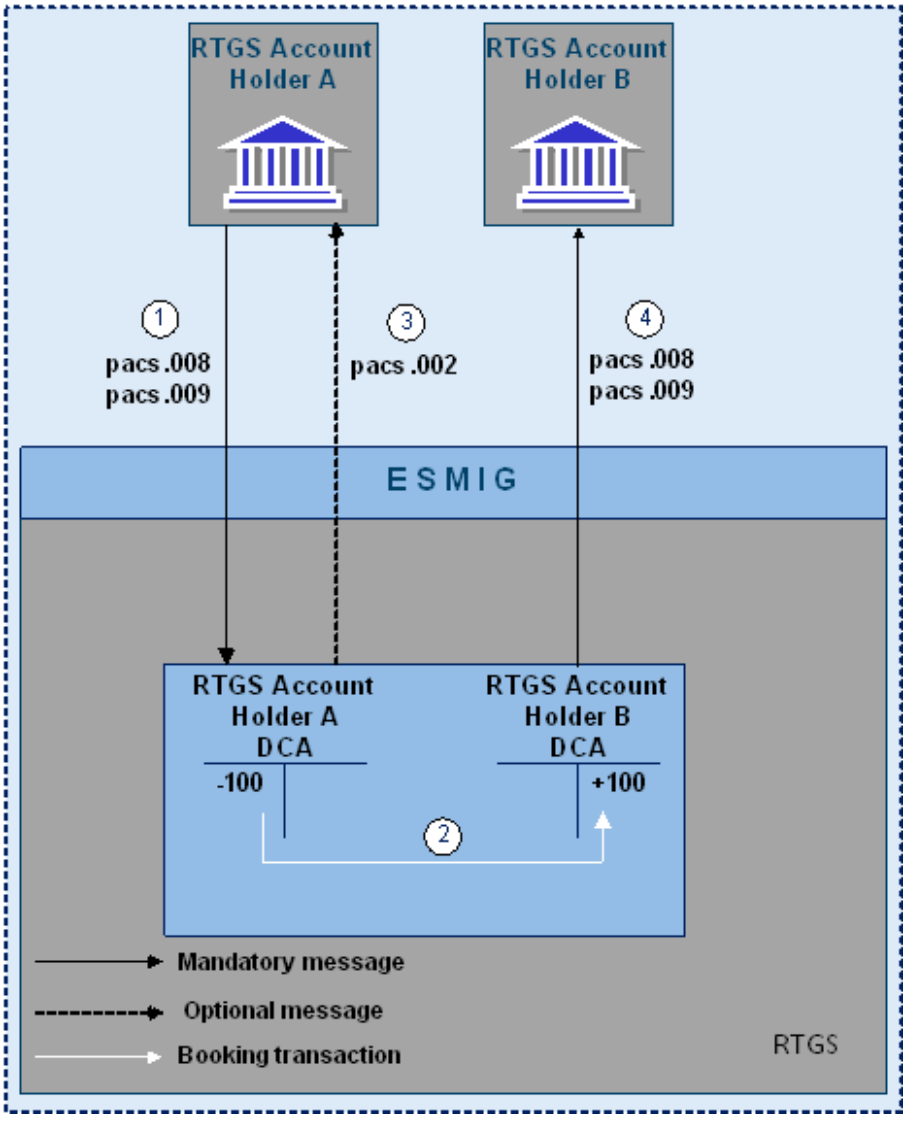


Figure 21: pacs.008 – CustomerCreditTransfer/pacs.009 – FinancialInstitutionCreditTransfer

Step	Description
1	The RTGS Account Holder A sends a payment order (CustomerCreditTransfer (pacs.008) or FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009)) through ESMIG to RTGS.
2	RTGS validates the message and accepts the payment order when the message validation is successful. RTGS settles the payment order on the RTGS DCAs of RTGS Account Holders A and B.

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Step	Description
3	RTGS sends through ESMIG a settlement notification for the payment (PaymentStatusReport (pacs.002)) to RTGS Account Holder A if the RTGS Account Holder has subscribed to the notification.
4	In a mandatory processing step, RTGS creates and forwards through ESMIG the payment (CustomerCreditTransfer (pacs.008) or FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009)) to RTGS Account Holder B.

Table 26: Process description for figure - pacs.008 – CustomerCreditTransfer/pacs.009 – FinancialInstitutionCreditTransfer

Used messages

- PaymentStatusReport (pacs.002)
- CustomerCreditTransfer (pacs.008)
- FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009)

3.5.3.1.2 Payments sent from a multi-addressee to an RTGS Account Holder

A multi-addressee[1] is an entity that an RTGS Account Holder/RTGS CB Account Holder has authorised to submit cash transfer orders for settlement on the RTGS DCA/RTGS CB Account of the RTGS Account Holder/RTGS CB Account Holder. The comprehensive list of possible cash transfer order types that can be submitted is provided in the table “Possible cash transfer order types”.

The example in this chapter illustrates the message flows based on a payment order (e.g. CustomerCreditTransfer (pacs.008) or FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009)) that a multi-addressee sends:

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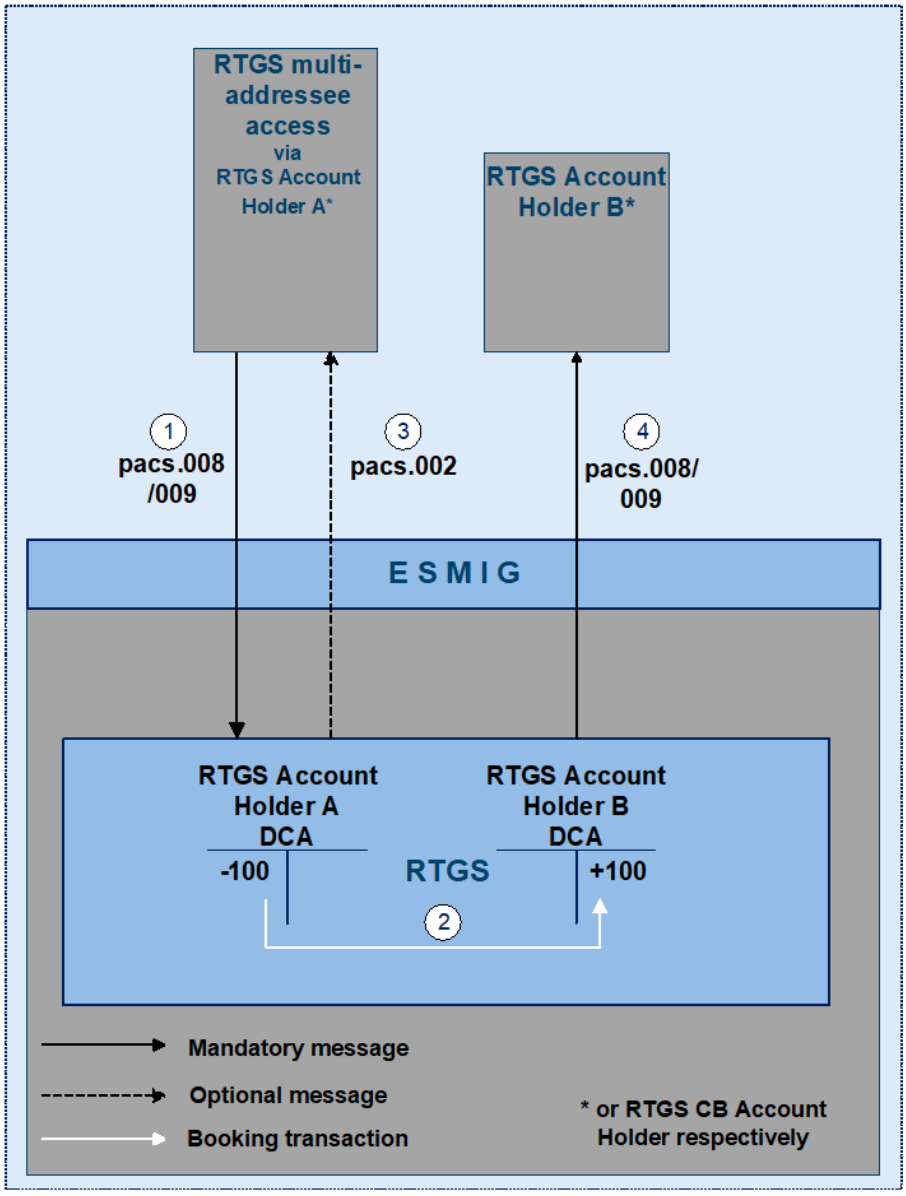


Figure 22: Message flow example for a multi-addressee that sends a payment order

Step	Description
1	The RTGS multi-addressee sends a payment order (CustomerCreditTransfer (pacs.008) or FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009)) through ESMIG to RTGS.
2	RTGS validates the message and accepts the payment order when the message validation is successful. RTGS settles the payment order on the RTGS DCAs of RTGS Account Holders A and B (or RTGS CB Accounts of RTGS CB Account Holders respectively).
3	RTGS sends through ESMIG a settlement notification for the payment (PaymentStatusReport (pacs.002)) to the multi-addressee if a message subscription has been set up for this notification.

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Step	Description
4	In a mandatory processing step, RTGS creates and forwards through ESMIG the payment order (CustomerCreditTransfer (pacs.008) or FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009)) to RTGS Account Holder B (or RTGS CB Account Holder respectively).

Table 27: Process description for figure - message flow example for a multi-addressee that sends a payment order

Used messages

- PaymentStatusReport (pacs.002)
- CustomerCreditTransfer (pacs.008)
- FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009)

Footnotes

1 In line with the RTGS Directory, the concept of multi-addressee is related to the BICs used in the BAH.

3.5.3.1.3 Instructing direct debits

The direct debit functionality enables an RTGS Account Holder or RTGS CB Account Holder to debit another account holder's RTGS DCA or RTGS CB Account and credit its own RTGS DCA or RTGS CB Account. Direct debit orders in RTGS are intended for wholesale purposes only and are restricted to interbank transactions. In particular, it might be used to offer an efficient cash management service within a group of credit institutions or between different branches of a credit institution. Both, RTGS Account Holders and RTGS CB Account Holders can instruct direct debit orders in RTGS.

An RTGS Account Holder (payer) needs to agree with its counterpart (payee) that it allows the counterpart to debit its RTGS DCA on the terms and conditions for using this service. RTGS provides the functional framework.

The payer authorises the payee to issue a direct debit order for a specified RTGS DCA of the payer to any RTGS DCA of the payee. The payer shall instruct its CB to set up and maintain the direct debit mandate in CRDM. For the attributes used in connection with the direct debit mandate see CRDM UDFS, chapter "*Description of entities* > *Direct Debit Mandate*" and parties that are addressable within RTGS (see CRDM UDFS, chapter "*RTGS Directory* > *Structure*". RTGS verifies that the payer has authorised the payee to issue a direct debit order to be debited on the RTGS DCA of the payer before processing the direct debit order.

The following example illustrates the message flows based on a direct debit order (FinancialInstitutionDirectDebit (pacs.010)):

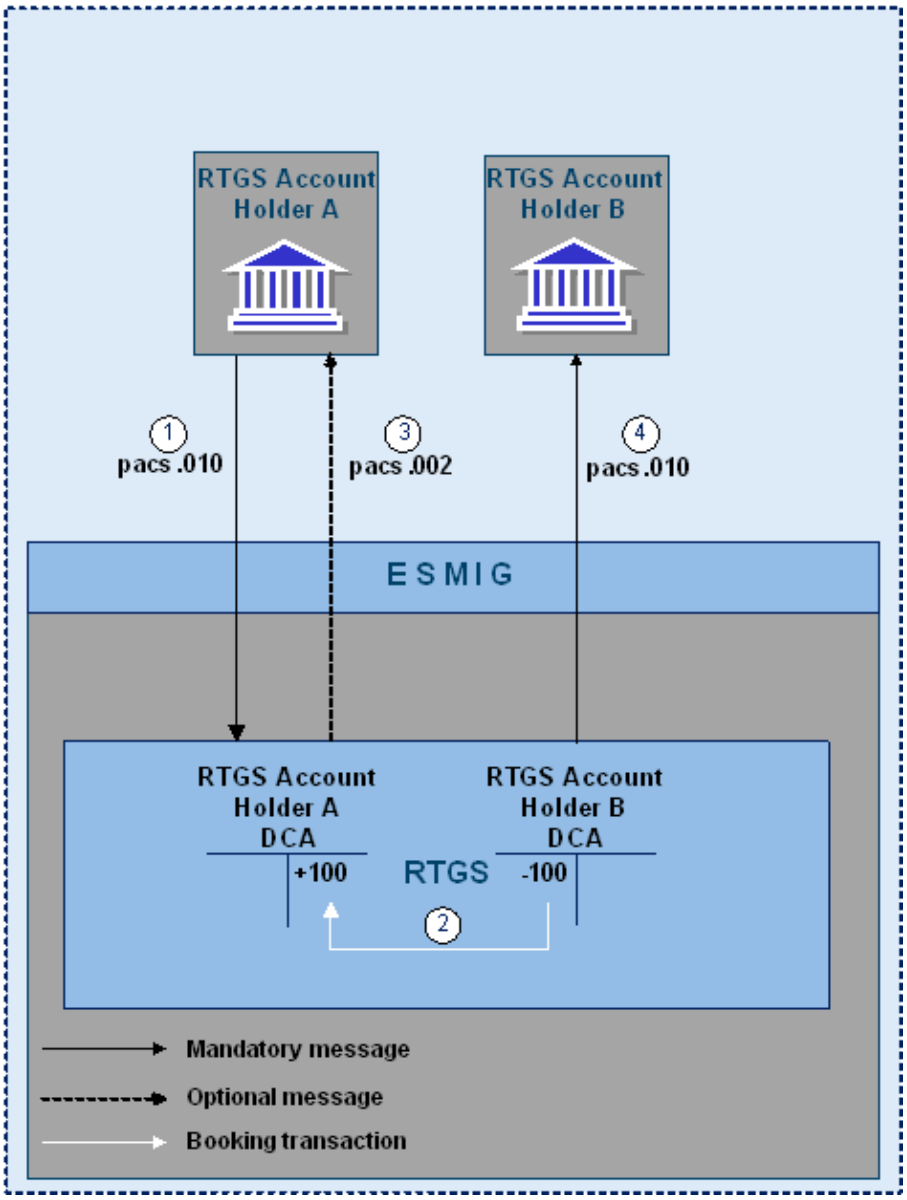


Figure 23: Message flow example for a direct debit order (pacs.010)

Step	Processing in/between	Description
1	RTGS Account Holder A via ESMIG to RTGS	RTGS Account Holder A sends a FinancialInstitutionDirectDebit (pacs.010) via ESMIG to RTGS.
2	RTGS	RTGS validates the message and accepts the payment order when the message validation is successful. RTGS settles the payment order on the RTGS DCAs of the RTGS Account Holders A and B.

Step	Processing in/between	Description
3	RTGS via ESMIG to RTGS Account Holder A	RTGS sends a settlement notification PaymentStatusReport (pacs.002) via ESMIG to the RTGS Account Holder A, if the RTGS Account Holder has subscribed to the notification.
4	RTGS via ESMIG to RTGS Account Holder B	In a mandatory processing step, RTGS creates and forwards a FinancialInstitutionDirectDebit (pacs.010) via ESMIG to the RTGS Account Holder B.

Table 28: Payment messaging on the basis of pacs.010

Used messages

- PaymentStatusReport (pacs.002)
- FinancialInstitutionDirectDebit (pacs.010)

Note: In case of a negative business validation of the direct debit order, a payment order rejection notification (PaymentStatusReport (pacs.002)) is sent on a mandatory basis to the submitting actor.

3.5.3.1.4 Instructing mandated payments

A mandated payment is a credit transfer order (CustomerCreditTransfer (pacs.008) or FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009) that includes the code word “MANP”) that can be used by a CB to instruct on behalf of its RTGS Account Holder in contingency situations, i.e. when the RTGS Account Holder cannot instruct itself owing to operational or technical difficulties at its site. It is the decision of a CB whether it offers mandated payments to its RTGS Account Holders.

RTGS does not provide mandated payment functionality for FinancialInstitutionDirectDebit (pacs.010) and PaymentReturn (pacs.004).

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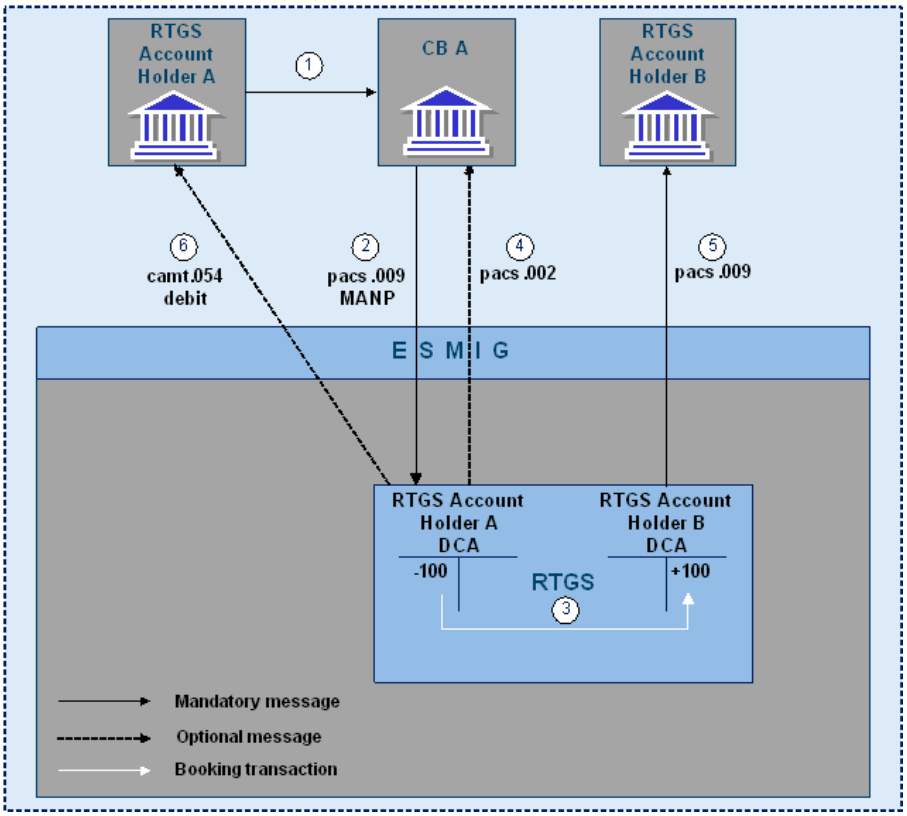


Figure 24: Process flow example for a mandated payment (pacs.009 with code word “MANP”)

Process description

Step	Description
1	The RTGS Account Holder A mandates its responsible CB A to initiate a FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009) on its behalf.
2	CB A sends on behalf of the RTGS Account Holder A a FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009) containing the code word “MANP” through ESMIG to RTGS.
3	RTGS validates the message and accepts the payment order when the message validation is successful. RTGS settles the payment order on the RTGS DCAs of the RTGS Account Holders A and B.
4	RTGS sends through ESMIG a settlement notification for the payment (PaymentStatusReport (pacs.002)) to CB A if CB A has subscribed to the notification.
5	In a mandatory processing step, RTGS creates and forwards through ESMIG the payment (FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009)) to RTGS Account Holder B.
6	RTGS sends through ESMIG a settlement notification for the payment (BankToCustomerDebitCreditNotification (camt.054)) to the RTGS Account Holder A if the RTGS Account Holder A has subscribed to the notification.

Table 29: Process description for figure - process flow example for a mandated payment (pacs.009 with code word “MANP”)

Used messages

- BankToCustomerDebitCreditNotification (camt.054)
- PaymentStatusReport (pacs.002)
- FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009)

3.5.3.2 Cash transfer order priorities

Every cash transfer order in RTGS requires a priority for settlement. RTGS provides the possibility to specify a priority with the submission of a cash transfer order subject to constraints based on the type of submitting actor and the type of cash transfer order. In some cases a submitting actor is authorised to specify a priority for some cash transfer order types. In other cases RTGS does not allow the specification of a priority for a cash transfer order type as it is defined by RTGS.

The characteristics of the different priorities are as follows:

Priority	Characteristic
Urgent	RTGS immediately attempts to settle cash transfer orders with the priority “urgent” when there are no cash transfer orders with the priority “urgent” queued. When RTGS identifies queued cash transfer orders with the priority “urgent”, RTGS places the urgent cash transfer order in the settlement queue for settlement and settles them based on the FIFO principle. However, automated inter-service liquidity transfer orders always have top priority, i.e. RTGS places them on the top of the “urgent” queue.
High	RTGS immediately attempts to settle cash transfer orders with the priority “high” when there are no cash transfer orders with the priority “urgent” or priority “high” queued. When RTGS identifies queued cash transfer orders with the priority “urgent” or priority “high”, RTGS settles cash transfer orders with the priority “high” based on the FIFO principle only after no cash transfer orders with the priority “urgent” remain queued.
Normal	RTGS settles cash transfer orders with the priority “normal” based on the FIFO-bypassing principle (see chapter Processing of cash transfer orders). RTGS settles such cash transfer orders even if cash transfer orders with priority “normal” that were submitted earlier are still in the queue, provided that the balance on the RTGS DCA is sufficient to settle it.

Table 30: Priority classifications

RTGS assigns a default priority when a cash transfer order does not specify a priority or when RTGS supports only a specific priority for a cash transfer order:

Cash transfer order description	Message	Standard (default) priority	Allowed priorities
Credit transfer order for a customer payment	CustomerCreditTransfer (pacs.008)	Normal	High Normal
Credit transfer order for a payment return	PaymentReturn (pacs.004)	Normal	Normal

Cash transfer order description	Message	Standard (default) priority	Allowed priorities
Credit transfer order for an interbank payment	FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009)	Normal	Urgent High Normal
Direct debit order for an interbank payment	FinancialInstitutionDirectDebit (pacs.010)	Normal	Urgent High Normal
Liquidity transfer order	LiquidityCreditTransfer (camt.050) or FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009) with code word “SBTI”	Urgent	N/A
AS transfer order	ASTransferInitiation (pain.998)	Urgent	N/A

Table 31: Default priorities and allowed priorities by cash transfer order type

RTGS applies certain restrictions as to which type of submitting actor can specify which priority for a specific type of cash transfer order:

Priority	Cash transfer order type	Submitting actor
Urgent	Credit transfer order for an interbank payment (FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009))	CB
	Liquidity transfer order for an interbank payment (FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009)) with code word “SBTI”	RTGS Account Holder, RTGS CB Account Holder, (or Authorised RTGS Actor)
	Direct debit order for an interbank payment (FinancialInstitutionDirectDebit (pacs.010))	CB
High	Credit transfer order for a customer payment (CustomerCreditTransfer (pacs.008))	RTGS Account Holder or CB
	Credit transfer order for an interbank payment (FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009))	RTGS Account Holder or CB
	Direct debit order for an interbank payment (FinancialInstitutionDirectDebit (pacs.010))	RTGS Account Holder or CB
Normal	Credit transfer order for a customer payment (CustomerCreditTransfer (pacs.008))	RTGS Account Holder or CB

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Priority	Cash transfer order type	Submitting actor
	Credit transfer order for a return payment (PaymentReturn (pacs.004))	RTGS Account Holder or CB
	Credit transfer order for an interbank payment (FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009))	RTGS Account Holder or CB
	Direct debit order for an interbank payment (FinancialInstitutionDirectDebit (pacs.010))	RTGS Account Holder or CB

Table 32: Eligible submission of priorities

Further details on changing the priority can be found in chapter Payment order modification as well as in chapter Comprehensive queue management.

3.5.3.3 Execution time

RTGS Account Holders have the possibility to determine the settlement time of their payment orders by specifying in the payment order:

- an “earliest debit time indicator”;
- a “latest debit time indicator”.

	Earliest debit time indicator	Latest debit time indicator
Purpose	Specifies that a payment order is eligible for settlement only as of the specified time (message element FromTime).	- Option A: specifies that a payment order must be settled by the specified time (message element RejectTime). - Option B: specifies that a payment order should be settled by the specified time, i.e. resulting in a warning only, but the payment order still may settle after the specified time (message element TillTime).
Processing	- RTGS submits the payment order for settlement when the earliest debit time as specified in the payment order is reached. - If RTGS cannot settle the payment order immediately, RTGS places the payment order in the payment order queue with status “queued”. - If the payment order is not settled by the cut-off time for the payment order type or the reject time as specified in the payment order is reached, then RTGS rejects the payment order.	If the payment order is not settled until the latest indicated debit time: - Option A: RTGS rejects the payment order and sends a rejection notification; - Option B: the payment order remains in the queue. RTGS rejects the payment order after the last settlement attempt if the payment order remains unsettled until the settlement cut-off time for the payment order type.

Table 33: Payment orders with a set execution time indicators

In case a payment order with a “latest debit time indicator” (option A or B) is not executed 15 minutes prior to the defined time, RTGS sends a U2A broadcast and in addition an A2A broadcast via SystemEventNotification (admi.004) if the respective party has subscribed for it. Such broadcast is sent to the RTGS Account Holder or RTGS CB Account Holder to be debited. Details on broadcasts are provided in chapter Broadcasts.

It is possible to specify both the “earliest debit time indicator” and the “latest debit time indicator” in a payment order. When the payment order specifies an “earliest debit time indicator” with “latest debit time indicator” (option A), then this requires that RTGS must settle the payment order in the indicated time period.

The defined execution time of a payment order may be modified as long as the payment order is unsettled and the respective execution time is not reached. Further details on the effect of changing the settlement time can be found in the chapter Payment order modification.

If a payment order specifies both Option A and Option B of the “latest debit time indicator” (message elements TillTime and RejectTime), then RTGS rejects the payment order immediately. It is only possible to use one of these message elements. It is not possible to change the “earliest debit time indicator” of a payment order which is already queued due to the fact that the original “earliest debit time indicator” has been reached and RTGS already tried to settle the payment order.

3.5.3.4 Warehoused payment orders

A warehoused payment order is a payment order that an RTGS Account Holder submits up to ten calendar days in advance of the date on which the payment order is to be executed. Warehoused payment orders are stored in RTGS with the cash transfer order status “warehoused”. RTGS stores such payment orders until RTGS opens for that business day.

RTGS revalidates warehoused payment orders during the start of every business day to ensure that they remain compliant with all business validation rules taking into account the relevant reference data changes. If the payment order fails revalidation, then RTGS rejects the payment order.

Note: In case a change of the schemas is necessary due to a scheduled release, warehoused payment orders with an intended settlement date beyond the release implementation date are not accepted. There is an error handling in this case, including the provision of an error code.

On the indicated settlement day with the start of the settlement window for customer and interbank payments, the warehoused payment orders are processed by RTGS. The timestamp is set when the business validations are performed. During each revalidation process the timestamp is adapted. These payment orders are processed prior to incoming payment orders which have the same priority. With the exception of warehoused payments with an “earliest debit time indicator” that are earmarked until the set execution time is reached, they are immediately settled if enough liquidity is available (normal processing of payment orders in the entry disposition, see chapter Entry disposition). Otherwise they are queued until the settlement attempt is successful (see chapter Dissolution of the payment queue).

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3.5.3.5 Exceptional Payments via U2A

3.5.3.5.1 Overview

An RTGS Account Holder may lose its ability to send payment orders in A2A to RTGS as a consequence of a major incident on its site. Such an incident may result in:

- not meeting pay-in obligations in other systems;
- the build-up of liquidity on the RTGS DCA of the affected RTGS Account Holder in case other RTGS Account Holders submitted or continue to submit payment orders in favour of the affected account holder.

In order to give the affected RTGS Account Holder a possibility to reduce the business impact of the major incident, RTGS offers a functionality to generate payment orders in a contingency situation using exceptional payments functionality in U2A. The RTGS Account Holder may use one or more of the following U2A possibilities:

- interbank payment with code word BACP (backup payment);
- interbank payment without code word BACP;
- customer payment.

For A2A-only RTGS account holders the above mentioned possibilities are subject to CB activation.

RTGS account holders in mixed scenario have the possibility to create payment orders (interbank and customer) in U2A outside a contingency situation. For these RTGS account holders the CB activation is only necessary for

- interbank payment with code word BACP (backup payment).

The functionality (in both cases) is only available after the RTGS Account Holder has received the respective privilege from its CB. RTGS provides the backup payment functionality only for backup liquidity redistribution payments to other RTGS DCAs.

The RTGS Account Holder can enter the exceptional payment, or the CB of the affected RTGS Account Holder can act on behalf of the RTGS Account Holder and enter the exceptional payment.

Note: In case the CB wants to enter an exceptional payment on behalf of the RTGS Account Holder it needs to use either code MANP for customer payments and interbank payments or code BACP for interbank payments. In case of code BACP by the CB on behalf of the RTGS Account Holder the CB activation of the RTGS Account Holder is also required.

On request, the RTGS Account Holder as the sender of a backup payment order receives a settlement notification (BankToCustomerDebitCreditNotification (camt.054)). Such notification includes the code word “BACP”. The RTGS Account Holder receives the debit notification once its major incident is resolved and its connection to RTGS is operational again. The RTGS Account Holder of the credited account receives a payment, i.e. a FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009) with the code word “BACP”.

RTGS blocks the exceptional payment functionality in the GUI per default. A standard procedure must be followed to obtain access to the exceptional payment functionality in the GUI:

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Step	Action
1	When a major incident occurs at the site of the RTGS Account Holder, the RTGS Account Holder must request access to the exceptional payment functionality in the GUI from its CB.
2	The CB authorises access for the RTGS Account Holder in RTGS.
3	RTGS provides access to the exceptional payment functionality of the GUI once a user of the RTGS Account Holder logs out of the GUI and subsequently logs in again. Thereafter the user can enter the exceptional payment.

Table 34: Standard procedure for access to the exceptional payment functionality in the GUI

The RTGS UHB provides further information on exceptional payments in chapter "*Financial Institution Credit Transfer - New Screen*".

Protection against an unauthorised generation of exceptional payment orders is ensured because of the following.

- The generation of exceptional payment orders must first be activated by the CB responsible for the RTGS Account Holder facing technical problems (i.e. affected RTGS Account Holder).
- As a precondition for generating exceptional payment orders a dedicated privilege for the usage of the "Enter Payment Order" functionality is needed. The privileges are held and maintained in CRDM.

3.5.3.5.2 Backup payment characteristics

3.5.3.5.2.1 Backup liquidity redistribution payments

Backup liquidity redistribution payments are used for the provision of excess liquidity accumulated on the RTGS DCA of the RTGS Account Holder affected by a major incident at its site. The purpose of this payment is to reduce the likelihood of a liquidity shortage in RTGS. As the recipient may be any other RTGS Account Holder, such payments can be used to cater for obligations and demands arising from the settlement and funding processes.

Description	
Transfer of liquidity redistribution payments to	RTGS DCAs
Payment order priority	High
Entry through	GUI
Message type	FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009)
Sender of this message	RTGS
Receiver of this message	Credited RTGS Account Holder

Description	
Code word	BACP

Table 35: Backup liquidity redistribution payments

3.5.3.5.2.2 Subsequent submission of individual payment orders

Backup liquidity redistribution payments using the backup functionality are considered as payments of their own. This means that when resuming normal operations there is no need to resend the same or a similar payment order through the standard communication and processing channel to confirm the backup payment.

RTGS has no controls in place to prevent the processing of the original payment orders for which the RTGS Account Holder has initiated a backup payment in RTGS. It is the sole responsibility of the RTGS Account Holder as sender to follow up on these payments with the receiver of the funds.

If the RTGS Account Holder resumes normal operations on the same day before the cut-off, the RTGS Account Holder can still send payment orders to RTGS. If the RTGS Account Holder resumes normal operations only on the following day or later, RTGS provides two possibilities from which the RTGS Account Holder can chose to process payment orders:

- submission of payment orders with the current (new) settlement date in the message element “interbank settlement date”;
- submission of payment orders with the past (original) settlement date in the message element “interbank settlement date”.

Independent from the date in the message element interbank settlement date, RTGS settles all payment orders on the current business day.

These payment orders are released by the affected account holder after resuming normal operations like any other new payment orders; no special treatment of these payment orders is required.

In case an RTGS Account Holder opts to submit payment orders from a previous business day with a past (original) settlement date, then the RTGS Account Holder must follow a standard process:

Step	Action
1	The RTGS Account Holder must request from its CB the temporary lifting of the settlement date validation that verifies that a payment order specifies a settlement date that is the same as the current business day. If more than the current business day is required for dealing with the unprocessed payment orders with an old settlement date, the lifting of the settlement date check for any consecutive business day has to be requested separately at the beginning of the settlement window for payment orders.
2	Upon having completed the sending of payment orders with original (past) settlement date(s), the RTGS Account Holder must inform the CB accordingly so that the CB can reactivate the settlement date check with immediate effect.

Table 36: Standard procedure for submitting payment orders from a previous business day with a past (original) settlement date

RTGS sorts the settled payments by the payment settlement date in the statement of account of the business day on which RTGS processed the backdated payment orders.

3.5.3.5.3 Other exceptional payment orders (without BACP code word)

This feature allows A2A-only RTGS Account Holders to initiate payment orders via U2A for contingency situations. The following types are possible:

- Interbank payment – pacs.009
- Customer payment – pacs.008.

RTGS provides neither pacs.002 nor camt.054 for exceptional payment orders submitted via U2A without the BACP code word.

3.5.3.6 Rejection of cash transfer orders

A rejection in RTGS is when RTGS does not continue to process a cash transfer order owing to:

- a failed technical validation of the cash transfer order on receipt of the cash transfer order;
- a failed business validation of the cash transfer order on receipt of the cash transfer order;
- a payment order failing to settle when it reaches its specified reject time, when specified in the payment order;
- a failed business validation of a warehoused payment order during the SoD revalidation;
- a cash transfer order that is intended for settlement (i.e. not a warehoused payment order) and fails to settle until the end of the respective settlement window.

When RTGS rejects cash transfer orders, it always sends rejection notifications, i.e. they are mandatory and not subject to message subscription.

The type of notification sent in case of a rejection depends on the underlying cash transfer order type. Further details on the rejection of payment orders and liquidity transfer orders are provided in chapter Business validation and in chapter Reject cash transfer order.

Note: In case a rejection time is defined in the payment order, 15 minutes prior to the rejection time, an automated broadcast is triggered via U2A and shown on the GUI screen. An A2A broadcast (SystemEventNotification (admi.004)) is sent in addition in case the respective actor has subscribed to receive the A2A broadcast.

3.5.3.7 Payment order modification

As long as a payment order is not in a final status (including warehoused payment orders), an authorised RTGS Actor has the possibility to modify specific parameters of the payment order (in A2A and U2A mode). The modification of a payment order in A2A is done by sending a payment order modification message (ModifyTransaction (camt.007)). Further details on the processing are provided in chapter Modify RTGS payment order.

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Even in case the modification has not yet been executed, further modifications of the same task type (re-ordering of queued transactions, change of the execution time) can be entered in RTGS and will be processed successively. However, the authorised RTGS Actor is not entitled to submit payment order modifications in case the account to be debited is blocked[1]. In that case only the responsible CB may modify payments.

Parameter	Authorised actors
Priority	RTGS Account Holder to be debited CB on behalf
Re-ordering (increase/decrease) in queue	RTGS Account Holder to be debited CB on behalf
Change of execution time	RTGS Account Holder sending the payment order CB on behalf

Table 37: Modifiable parameters of payment orders and authorised actors

Note: In case of a direct debit order, the RTGS Account Holder to be debited can reprioritise or re-order the queued payment order.

These features allow RTGS Account Holders to react on changing liquidity conditions during the day. The consequences for the settlement of the affected payments can be found in chapter Comprehensive queue management.

RTGS initiates event-oriented processes to resolve the queues on modification of a payment order parameter. Further details are described in chapter Settlement of queued urgent/high cash transfers.

Changing priority

The following options for changing the priority exist:

- from normal to high;
- from high to normal.

The payment order priority can be changed in A2A and U2A - even if the priority has already been changed before. The updated priority can be checked by querying the payment order queue.

The modified payment order:

- keeps the original submission time;
- is placed in the queue according to the (new) priority and the (old) submission time;
- is processed according to the rules of the (new) priority.

A detailed description of the effect of changing the priority can be found in chapter Comprehensive queue management.

Re-ordering of queued payment orders

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An authorised RTGS Actor can change the queue position for an individual (in A2A and U2A) or for several payment orders (only in U2A). The selected payment order or payment orders can be moved:

- to the top of the queued payment orders with the same priority;
- to the end of the queued payment orders with the same priority.

The re-ordering can be done at any time during the business day. A detailed description of the effect of the re-ordering can be found in chapter Comprehensive queue management. The updated payment order can be checked by querying the payment order queue.

Changing the execution time

Payment orders can include a time that indicates as of when they should be settled (payment orders with an “earliest debit time indicator”) and/or a time that indicates by when they should have been settled (payment orders with a “latest debit time indicator”).

The execution time may be changed in RTGS (A2A and U2A). The change has no impact on the payment order processing, but on the queue management as the time indication supports the RTGS Account Holder’s queue management. The updated execution time can be checked by querying the payment order queue.

Note: This is only possible in case an execution time has been set in the original payment order. It is not possible to change the originally instructed settlement date via this functionality. For this purpose, the payment order needs to be revoked and a new one needs to be sent with the new settlement date.

A detailed description of the effect of changing the execution time can be found in chapter Comprehensive queue management.

Footnotes

1 For change of execution time related to a direct debit payment order, the account to be credited is the relevant one.

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3.5.3.8 Payment order revocation and payment recall

RTGS provides the functionality using a FIToFIPaymentCancellationRequest (camt.056):

- to revoke a queued, warehoused or earmarked payment order;
- to recall a settled payment.

Via U2A/GUI it is only possible to revoke a queued, warehoused or earmarked payment order but not to recall a settled payment.

RTGS needs to receive a payment revocation request or recall request to initiate the revocation of a queued, warehoused or earmarked payment order or the recall of a settled payment. RTGS allows the revocation of the following types of payment order:

- PaymentReturn (pacs.004);
- CustomerCreditTransfer (pacs.008);
- FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009);
- FinancialInstitutionDirectDebit (pacs.010).

RTGS immediately revokes the payment order if it is not settled. In case the revocation request is sent to revoke a FinancialInstitutionDirectDebit (pacs.010) or a PaymentReturn (pacs.004) which is already in a final status or does not exist in RTGS, RTGS does not forward the request to the receiving RTGS Account Holder. In such a case, the submitter of the revocation request is informed about the final status of the payment and the fact that the revocation is not possible.

This means that RTGS allows the recall of the following types of payments:

- CustomerCreditTransfer (pacs.008);
- FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009);

RTGS cannot revoke a payment order if the payment is already settled. RTGS also does not validate the existence of a payment that is subject to a recall, i.e. the recall request to be forwarded may refer to a payment settled on a previous business day. In this case, RTGS forwards a payment recall request (FIToFIPaymentCancellationRequest (camt.056)) to the counterparty from which the RTGS Account Holder wants to recall the payment. The counterparty then has the possibility:

- to reject or to confirm the recall request by using the resolution of investigation message (ResolutionOfInvestigation (camt.029)),
- to return the payment by using the payment return message (PaymentReturn (pacs.004)).

When the counterparty sends a reply to reject the recall request or to inform about the forwarding of the recall request to RTGS, then RTGS forwards the reply to the RTGS Account Holder that requested the recall.

In case the counterparty submits a payment return, then RTGS processes this payment return as any other payment order in order to settle the return of the funds. RTGS does not check whether or not a recall request (FIToFIPaymentCancellationRequest (camt.056)) was sent before. The RTGS Account Holder that submitted the payment return can subscribe to receive a PaymentStatusReport (pacs.002) on an optional basis. RTGS sends it as a reply to the PaymentReturn (pacs.004).

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Further information on the A2A processing is provided in chapters Request payment order revocation or recall and Reject or confirm payment order recall. For information on the matching elements between the revocation message and the message of the payment order to be revoked, see chapter Message References.

In the following three simplified examples are provided.

Example 1 - Positive recall

The following figure provides a simplified example of a positive recall (i.e. recall of an already settled payment):

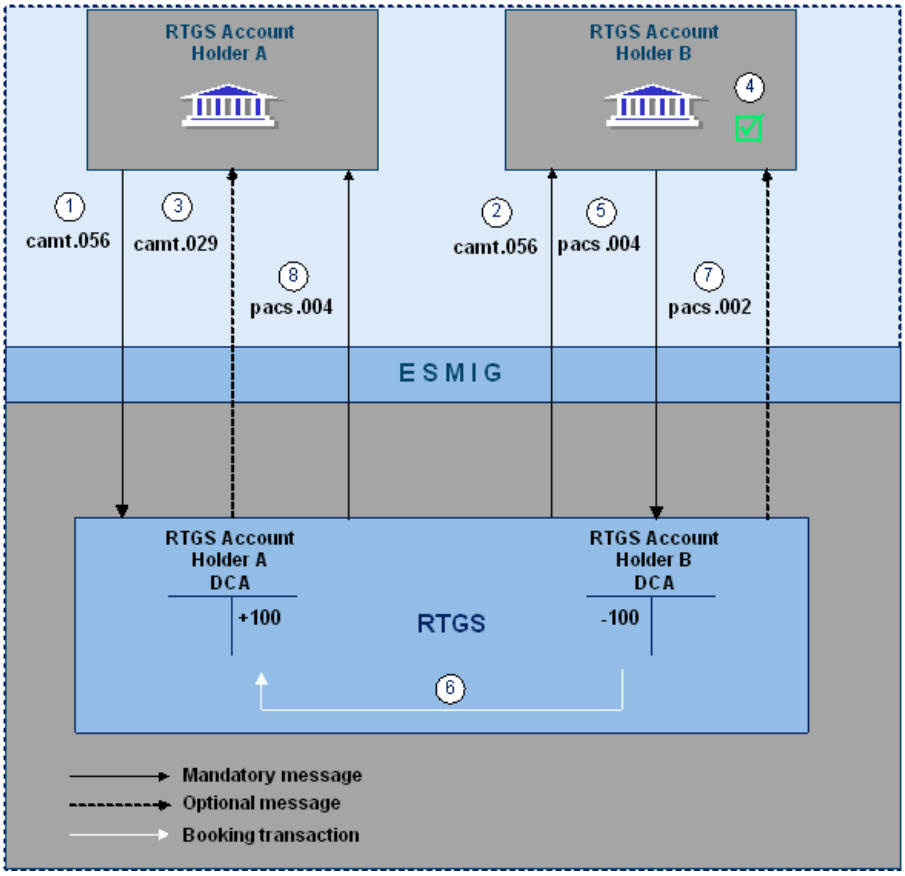


Figure 25: Message flow example for a positive payment order recall

Step	Description
1	RTGS Account Holder A sends a FIToFIPaymentCancellationRequest (camt.056) through ESMIG to RTGS to request the recall of an already settled payment.
2	RTGS sends a FIToFIPaymentCancellationRequest (camt.056) through ESMIG to the RTGS Account Holder B.
3	RTGS sends a ResolutionOfInvestigation (camt.029) on an optional basis through ESMIG to the RTGS Account Holder A to inform of the forwarding of the FIToFIPaymentCancellationRequest (camt.056).

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Step	Description
4	RTGS Account Holder B checks (outside of RTGS) the requested recall.
5	RTGS Account Holder B sends a PaymentReturn (pacs.004) through ESMIG to RTGS.
6	RTGS validates the message and accepts the payment return order when the message validation is successful. RTGS settles the payment return order on the RTGS DCAs of RTGS Account Holders A and B.
7	RTGS sends through ESMIG a settlement notification for the payment return (PaymentStatusReport (pacs.002)) to the RTGS Account Holder B if the RTGS Account Holder B has subscribed to the notification.
8	In a mandatory processing step, RTGS creates and forwards through ESMIG the payment return (PaymentReturn (pacs.004)) to RTGS Account Holder A.

Table 38: Process description for figure - message flow example for a positive payment order recall

Used messages

- ResolutionOfInvestigation (camt.029)
- FIToFIPaymentCancellationRequest (camt.056)
- PaymentStatusReport (pacs.002)
- PaymentReturn (pacs.004)

Example 2- Negative recall

The following figure provides a simplified example of a negative recall (i.e. recipient refuses returning the funds).

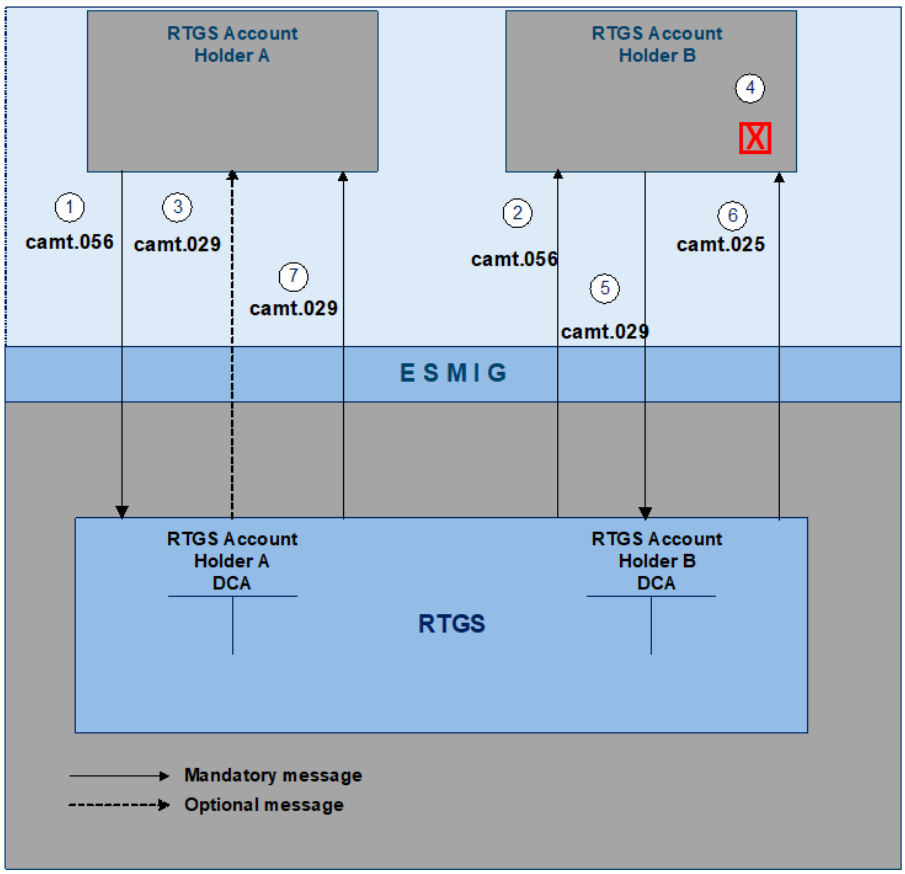


Figure 26: Message flow example for a negative payment order recall

Step	Description
1	RTGS Account Holder A sends a FIToFIPaymentCancellationRequest (camt.056) through ESMIG to RTGS to request the recall of an already settled payment.
2	RTGS sends a FIToFIPaymentCancellationRequest (camt.056) through ESMIG to the RTGS Account Holder B.
3	RTGS sends a ResolutionOfInvestigation (camt.029) on an optional basis through ESMIG to the RTGS Account Holder A to inform of the forwarding of the FIToFIPaymentCancellationRequest (camt.056).
4	RTGS Account Holder B checks (outside of RTGS) the requested recall.
5	RTGS Account Holder B sends a ResolutionOfInvestigation (camt.029) through ESMIG to RTGS.
6	RTGS sends a Receipt (camt.025) through ESMIG to the RTGS Account Holder B to notify that RTGS accepted the recall rejection.
7	RTGS sends a ResolutionOfInvestigation (camt.029) through ESMIG to the RTGS Account Holder A to inform that RTGS Account Holder B has rejected the recall request.

Table 39: Process description for figure - message flow example for a negative payment order recall

Used messages

- ResolutionOfInvestigation (camt.029)
- FIToFIPaymentCancellationRequest (camt.056)
- Receipt (camt.025)

Example 3 – Successful revocation

The following figure provides a simplified example of a successful revocation of a queued payment order:

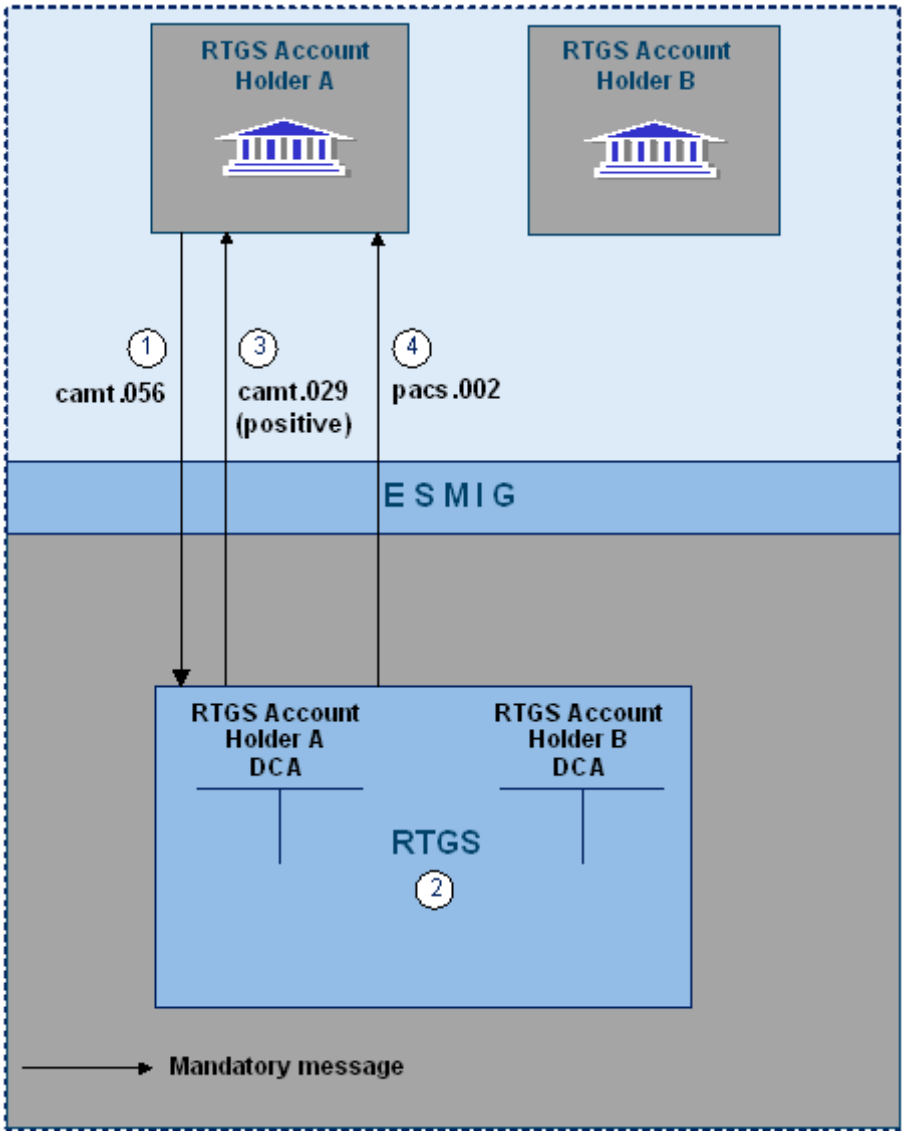


Figure 27: Message flow example for a successful revocation

Step	Description
1	RTGS Account Holder A sends a FIToFIPaymentCancellationRequest (camt.056) through ESMIG to RTGS to request the revocation of a queued, warehoused or earmarked payment order.

Step	Description
2	RTGS validates the message and checks whether the underlying payment order has already been settled or not.
3	RTGS sends a payment order revocation execution notification (ResolutionOfInvestigation (camt.029)) through ESMIG to the RTGS Account Holder A to inform about the successful revocation of the payment order.
4	RTGS sends a payment order revocation notification (PaymentStatusReport (pacs.002)) through ESMIG to the RTGS Account Holder A (see chapter Request payment order revocation or recall).

Table 40: Process description for figure - message flow example for successful revocation

Used messages

- ResolutionOfInvestigation (camt.029)
- FIToFIPaymentCancellationRequest (camt.056)
- PaymentStatusReport (pacs.002)

3.5.3.9 Processing of cash transfer orders

The order of settlement in general depends on the settlement priority. In addition, also the kind of business as trigger of the related cash transfer is taken into consideration. The following table aims to illustrate the settlement order for debits in RTGS depending on settlement priority and underlying business:

Settlement order	Settlement priority	Business case
1	Urgent	Automated liquidity transfer
2	Urgent	Urgent payment/AS transfer
3	Urgent	Immediate, rule-based or standing order liquidity transfer
4	High	High priority payment
5	Normal	Normal payment

Table 41: Effective settlement order

3.5.3.9.1 Entry disposition

3.5.3.9.1.1 General remarks

Basics

The efficient management of liquidity and the settlement of cash transfers in an optimised manner are of key importance. Therefore, offering a broad set of liquidity management features helps fulfilling the main functionality of RTGS.

These features may inter alia:

- result in faster settlement, with a reduced amount of liquidity;
- help to avoid a potential systemic risk owing, e.g. to gridlock situations;
- increase transparency for RTGS Account Holders;
- contribute to achieving a higher degree of efficiency.

The features are implemented in RTGS on a flexible and optional basis. The aim is to meet each RTGS Account Holder´s individual needs, i.e. each RTGS Account Holder can individually decide whether to use certain tools or not.

Settlement of cash transfers as main functionality

The aim of processing in RTGS is the fast and liquidity-saving gross settlement of cash transfers with the following characteristics:

- cover for single cash transfers or the balance of a group of cash transfers;
- settlement in central bank money;
- immediate, irrevocable posting of settled cash transfers.

Influencing factors

The cash transfer processing in RTGS is inter alia influenced by the following factors:

- balance on the RTGS DCA;
- defined current limits;
- reservations;
- used priority;
- order of submitted cash transfers;
- opposing cash transfers and synchronisation of submitted cash transfers;
- set execution time.

Basic principles

The following basic principles apply to the processing of cash transfers in RTGS.

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- Every cash transfer order should be marked as “normal“, “high “, or “urgent“. Only for payment orders a priority class can be selected. All other cash transfer order types (i.e. AS transfer orders and liquidity transfer orders) are treated with priority “urgent”. Priority classes “high” and “normal” can only be used for payment orders. If no priority class is selected, payment orders will be handled with normal priority. Priority class “urgent” is related to certain types of payment orders (i.e. a CB submitting a payment order). Nevertheless, for simplification reasons the description in this chapter uses the general term “cash transfer (order)” as the entry disposition does not process payment orders only.
- RTGS attempts to settle single or a group of cash transfers immediately after their submission, with the exception of cash transfers with a defined earliest debit time indicator (FromTime for payment orders) or Optional connected mechanisms (information period for AS settlement procedures) and with the exception of warehoused payment orders prior to their execution date. In case a FromTime is defined, these cash transfer orders are included in the settlement process from the time indicated as earliest debit time. In case an information period is defined, these AS transfer orders are included in the settlement process from the defined end of the information period.
- Offsetting cash transfer orders are used to save liquidity (bilateral optimisation mechanism).
- Cash transfers are simultaneously settled on the RTGS DCA to be debited and the RTGS DCA to be credited.
- Only cash transfer orders which are not yet executed (i.e. queued, warehoused, earmarked) may be revoked.
- Queuing of cash transfer orders which cannot be settled immediately, according to their priority in different queues (urgent queue, high queue, normal queue).
- In case of an automated liquidity transfer from CLM which was only partially executed in RTGS, an inter-service liquidity transfer order with the remaining amount is created. This is the only scenario in which liquidity transfers are queued in RTGS.

  Note: This automated liquidity transfer order which aims at transferring liquidity from RTGS to CLM is put on top of the urgent queue in RTGS. As soon as a new automated liquidity transfer order arrives in RTGS, RTGS rejects the previously queued automated liquidity transfer order and considers only the current one with the sum of all queued/pending CBOs or to execute the seizure of funds or to reduce the credit line.
- Continuous attempt to settle cash transfer orders in the queues.
- The entry disposition and the optimisation procedures for queues can run at the same time.

3.5.3.9.1.2 Settlement of cash transfers in the entry disposition

The entry disposition includes the processing of payment orders, liquidity transfer orders and AS transfer orders related to AS settlement procedure A (debit leg), AS settlement procedure D and AS settlement procedure E. AS transfer orders related to AS settlement procedure B are settled by the algorithm “partial optimisation with ancillary system” (see chapter Settlement of queued normal payments) only and AS transfer orders related to AS settlement procedure C are settled by the algorithm “optimisation on sub-accounts” (see chapter Algorithm: "Optimisation on sub-accounts") only.

For urgent cash transfers the FIFO-principle applies.

High and normal priority cash transfer orders are not settled in case urgent priority cash transfer orders are queued. The only exception is that cash transfer orders with priority “high” or “normal” are executed before if - and only if - this allows an offsetting cash transfer order to be settled and the overall effect of this offsetting is a liquidity increase on the RTGS DCA.

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For high priority cash transfer orders the FIFO-principle applies, too.

Normal priority cash transfer orders are not settled if high (and/or urgent) priority cash transfer orders are queued. The only exception is that cash transfer orders with priority normal can be executed before if - and only if - this allows an offsetting cash transfer order to be settled and the overall effect of this offsetting is a liquidity increase on the RTGS DCA.

Normal priority cash transfer orders are processed according to the “FIFO by-passing” principle.

In order to settle as efficiently as possible, the FIFO-principle would not be the optimal one; i.e. normal cash transfers submitted may be settled even if other previously sent normal cash transfer orders are still in the queue (provided that the balance on the RTGS DCA is sufficient).

The entry disposition takes offsetting cash transfers into account. The balance available on the account of the RTGS Account Holder is taken into account considering possible reservations according to the settlement priority. In addition, in case of normal cash transfer orders, defined current limits also have to be considered.

The following table shows which cash transfer orders are taken into account during the entry disposition for the RTGS DCA of the debtor and/or the creditor:

Debtor	Creditor
Submitted cash transfer	All offsetting urgent, high and normal cash transfer orders in the queues.

Table 42: Cash transfers taken into account in the entry disposition

Unsuccessful entry disposition

If a submitted cash transfer order cannot be settled in the entry disposition, it is placed into the urgent, high or normal queue - depending on the priority of the cash transfer order.

If a respective rule has been configured in CRDM for urgent payment orders, AS transfer orders or high priority payment orders, a rule-based inter-service liquidity transfer is triggered to pull liquidity from the MCA to the impacted RTGS DCA. Further details can be found in chapter Rule-based liquidity transfers due to queued payment orders or AS transfer orders.

Note: In general, liquidity transfers are not placed into a queue. They are rejected with the appropriate error code in case the liquidity is not sufficient or none of the above mentioned criteria for FIFO by-passing can be met. Exceptions are related to automated liquidity transfers from CLM which were not or only partially settled in RTGS. In such a case RTGS creates an inter-service liquidity transfer order with the remaining amount and this liquidity transfer order is placed on top of the urgent queue.

Detailed sequence of settlement checks

In a first step RTGS checks whether there are already cash transfers of an equal or higher priority level in the queue (exception: if the submitted cash transfer order is a normal one, it is not checked whether the “normal“ queue is empty, because the FIFO principle can be breached for normal cash transfers).

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If the urgent and high queue are not empty, a bilateral offsetting check with a potential liquidity increase takes place. This offsetting check is only successful if offsetting cash transfers from the RTGS DCA to be credited are available and the RTGS DCA to be debited with the cash transfer afterwards has an increased liquidity position. If offsetting cash transfers exist, it is checked if the submitted cash transfer fulfils the other settlement criteria (i.e. bilateral/multilateral Limits and Reservation not breached). If no such offsetting cash transfers exist, the cash transfer order is put in the queue.

If the urgent and the high queue are empty, an offsetting check called “offsetting position 1 check” takes place. This offsetting check is only successful if offsetting cash transfers on top of the queue of the RTGS DCA to be credited are available. If the offsetting check is successful, it is checked if the submitted cash transfer fulfils the other settlement criteria (i.e. bilateral/multilateral limit and liquidity reservations not breached).

If the offsetting check is not successful, an extended offsetting check takes place. This extended offsetting check is only successful if offsetting cash transfers related to the RTGS DCA to be credited (not only on top of its queue) are available and the RTGS DCA to be credited afterwards has an increased liquidity position. If the extended offsetting check is successful, it is checked if the submitted cash transfer fulfils the other settlement criteria (i.e. bilateral/multilateral limit and liquidity reservations not breached). If the extended offsetting check is not successful, the cash transfer is put in the queue.

If the other settlement criteria (i.e. bilateral/multilateral limit and liquidity reservations not breached) are fulfilled, then the operation(s) is (are) settled on the RTGS DCA (i.e. debiting as well as crediting on the respective RTGS DCAs take place). If the other settlement criteria are not fulfilled, then the cash transfer(s) is (are) put in the queue until sufficient liquidity is available and the other settlement criteria are fulfilled (details on the dissolution of the queues are given in chapter Dissolution of the payment queue).

Note: In case of direct debits, the RTGS Account Holder who submits the cash transfer expects a liquidity increase on its RTGS DCA and that the RTGS DCA of the receiver is debited.

Rejection during the cut-off processing

If cash transfers are still queued at the respective cut-off time (see chapter Cut-offs in RTGS RTS II), e.g. due to lack of liquidity (considering urgent or high reservation) or insufficient limits, RTGS rejects these cash transfer orders after the last settlement attempt.

Further details on the A2A processing are provided in Perform standard RTGS settlement.

3.5.3.9.2 Comprehensive queue management

If a submitted payment order cannot be settled in the entry disposition, it is placed into the urgent, high or normal queue, depending on its priority. Moreover, in case of partially settled automated liquidity transfers, the remaining part of such automated liquidity transfer is also queued on top of the urgent payment order queue.

As long as a payment order is not settled, the RTGS Account Holder has the ability to change the relevant parameters of the payment order. Further details on modifying payment orders can be found in chapter Payment order modification.

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Note: Depending on the configuration chosen by the RTGS Account Holder for its RTGS DCA, in case of queued urgent payment orders, AS transfer orders or high priority payment orders an inter-service liquidity transfer might be triggered in order to transfer liquidity from the linked MCA (linked through the Associated Liquidity Transfer Account attribute) to the RTGS DCA. Further details on such rule-based inter-service liquidity transfers can be found in chapter Rule-based liquidity transfers due to queued payment orders or AS transfer orders.

In case of queued payment orders, four different control options for the comprehensive queue management are offered:

Action	RTGS Account Holder
Change priority Exception: It is not possible to change the priority of urgent payment orders	RTGS Account Holder to be debited
Re-ordering (increase/decrease)	RTGS Account Holder to be debited
Change of set execution time (if defined before sending the payment order to RTGS)	RTGS Actor sending the payment order
Revocation (Payment order revocation and payment recall)	RTGS Actor sending the payment order

Table 43: Control options for comprehensive queue management

These control options enable an RTGS Account Holder to react on changed liquidity conditions during the day. It is possible to modify a single payment order or several payment orders at the same time. The latter is possible in U2A only. In case it is not possible to execute a modification, the RTGS Account Holder is notified accordingly via the GUI screen (if the intervention was done in U2A) or via an A2A message (if the intervention was done in A2A).

Modifications are possible in A2A and in U2A.

Further details on the interventions done in U2A can be found in the RTGS UHB, chapter "*Modify cash transfer order*". Further details on the A2A processing are provided in chapter Modify RTGS payment order and chapter Request payment order revocation or recall.

In case of successful interventions, processes are started to resolve the queue(s).

Changing the priority of a payment order

Priority of a payment order		
Urgent	High	Normal
	Decrease to normal	Increase to high

Table 44: Possibilities for changing priorities

It is not possible to change the priority of a queued urgent payment order. The priority of queued high and normal payment orders can be changed and the RTGS Account Holders involved can see the changed payment order priority.

In case of such change, the payment order:

- keeps its original submission time;
- is placed in the queue according to the (new) priority and the initial submission time;
- is processed according to the rules of the (new) priority.

Action	Effect
Change of the first queued high priority payment order into a normal payment order	- If no urgent payment order is queued, an immediate attempt to settle the remaining high priority payment orders following the FIFO principle takes place. - If urgent payment orders are queued, no immediate attempt to settle any high priority payment order takes place.
Change of a normal payment order into a high priority payment order	- If the payment order changed from normal to high it is moved to the high priority payment order queue by taking into account the initial submission time. In case the changed payment order is on top of the queue and if no urgent payment orders are queued, an immediate attempt to settle the high priority payment order following the FIFO principle takes place. - Otherwise, no immediate attempt to settle this high priority payment order.

Table 45: Effect of changed priority

Details on the processing in case of changing the priority via A2A using a ModifyTransaction (camt.007) can be found in chapter Modify RTGS payment order.

Re-ordering of queued payment orders

The RTGS Account Holder sending the payment orders (exception: FinancialInstitutionDirectDebit (pacs.010)) can change the queue position for a single (via U2A and A2A) or several payment orders (U2A only). The payment order(s) selected can be placed on:

- the top of the queued payment orders with the same priority;
- the end of the queued payment orders with the same priority.

Action	Effect
- Moving an urgent payment order to the top of the queued urgent payment orders - Moving an urgent payment order from the top to the end of the queued urgent payment orders - Moving a high priority payment order to the top of the queued high priority payment orders and no urgent payment order is queued - Moving a high priority payment order from the top to the end of the queued high priority payment orders and no urgent payment orders are queued	Immediate check whether payment orders can be executed

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Action	Effect
- Moving an urgent payment order which is not at the top of the queued urgent payment orders to the end - Moving a high priority payment order which is not at the top of the queued high priority payment orders to the end - Moving a normal payment order to the top or the end of the queued normal payment orders	The action is taken into account during the next settlement process – no immediate attempt to settle.

Table 46: Effect of changing the order of queued payment orders

The re-ordering of queued payment orders is possible for all priorities, including urgent payment orders. However, it is not possible to re-order queued automated liquidity transfers which aim at transferring liquidity from the RTGS DCA to the MCA. Such a liquidity transfer order remains on top of the urgent queue and in this case it is not possible to put any other queued urgent payment order on top of the urgent queue.

Details on the processing in case of changing the order via A2A using a ModifyTransaction (camt.007) can be found in chapter Modify RTGS payment order.

Changing the defined execution time

RTGS Account Holders can submit payment orders with a defined execution time. It is possible to include an earliest debit time indicator and/or a latest debit time indicator (see chapter Execution time).

In case a submitted payment order includes an earliest debit time indicator and/or a latest debit time indicator, it is possible to change the earliest debit time indicator and/or the latest debit time indicator via A2A or U2A. Such a change has no impact on the payment order processing, but on the queue management as the time indication only supports the queue management of the RTGS Account Holder:

Action	Effect
Deleting the earliest debit time indicator of an urgent payment order (FromTime)	Immediate settlement attempt, if there is no already queued urgent payment order
Deleting the earliest debit time indicator of a high priority payment order (FromTime)	Immediate settlement attempt, if there are no queued high priority payment orders and no urgent payment orders are queued
Deleting the earliest debit time indicator of a normal payment order	Including the payment order in the next settlement process – no immediate settlement attempt
Changing the earliest debit time indicator of an urgent, high or normal payment order	Including the payment order from the new indicated time onwards

Table 47: Effect of changing the execution time

Note: Since the deletion or modification of the latest debit time indicator has no direct effect on the queue management, it has not been considered in the table.

Details on the processing in case of changing the execution time via A2A using a ModifyTransaction (camt.007) can be found in chapter Modify RTGS payment order.

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Revocation of a queued payment order

In case a payment order is not yet settled, the RTGS Account Holder can revoke the payment order via A2A or U2A.

Details on the revocation via A2A using a FIToFIPaymentCancellationRequest (camt.056) can be found in chapter Payment order revocation and payment recall.

3.5.3.9.3 Dissolution of the payment queue

3.5.3.9.3.1 Settlement of queued urgent/high cash transfers

The queues for cash transfers with urgent or high priority are resolved in an event-oriented way starting with the cash transfer at the top:

Events	By..
Liquidity increase	- Credit related to a payment - Credit related to an AS transfer - Credit related to an intra–service liquidity transfer - Credit related to an inter-service liquidity transfer from other services/components
Intervention on queue level	If the cash transfer order on the top of the urgent/high queue is changed (change of queue position, change of priority, revocation)

Table 48: Possible events for queue resolving

Resolving the urgent/high queue and the entry disposition are handled in the same way. If a single urgent or high cash transfer order cannot be settled, it remains in the queue (at maximum until the end of the business day).

Continuous resolving of the queue

The urgent/high queue is continuously resolved by the sequential run of algorithms for the resolving of queued normal payment orders.

Optimisation for the processing on sub-accounts

For the optimisation of the processing of urgent AS transfer orders on the sub-accounts of settlement banks a special algorithm is used. It can be seen as an exception of the below described algorithms for the settlement of queued normal payment orders. Further details can be found in chapter Algorithm: "Optimisation on sub-accounts".

3.5.3.9.3.2 Settlement of queued normal payments

Principles

The normal queue is continuously resolved by including queued urgent and high priority payment orders as well as the queued part of automated liquidity transfers. There are three different algorithms available:

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- partial optimisation;
- multiple optimisation;
- partial optimisation with ancillary system.

The single algorithms are used either sequentially or according to the situation in order to respond in a flexible way to changed liquidity conditions.

The algorithms can run in parallel to the “entry disposition” of RTGS, which means that payment orders entering the system after the start of any algorithm can be settled immediately if the positions and limits of the accounts concerned are compatible with both the settlement of these payments and the settlement of payments taken into account in the current optimisation.

However, two algorithms cannot run in parallel to each other.

Sequence of algorithms

During the business day the algorithms run sequentially:

- while there is no pending simultaneous multilateral settlement of an ancillary system (see chapter AS settlement procedure B):
  - first algorithm “partial optimisation”, then algorithm “multiple optimisation”;
  - if algorithm “partial optimisation” succeeds, then two algorithm schedule options are in place, i.e. either algorithm “multiple optimisation” runs always after algorithm “partial optimisation” or algorithm “partial optimisation” runs again;
  - changes of the algorithm schedule are within the sole responsibility of the operator in order to be able to react in a flexible way to changed liquidity conditions.
- while there is a pending simultaneous multilateral settlement of an ancillary system:
  - algorithm “partial optimisation with ancillary system”.

The algorithms run in a flexible way by defining a time lag (i.e. a parameter) between the execution of different algorithms to have a minimum interval between two runs of algorithms. The temporal sequence is automatically controlled by RTGS. Manual intervention is possible by the operator.

Consequences of a running algorithm

During a running algorithm a payment order is “locked“. That means it cannot be re-ordered, revoked, etc. If the payment order is settled during the run of the algorithm, the request of an RTGS Account Holder to e.g. re-order the payment order cannot be taken into account anymore. If the payment order is still queued after the end of the algorithm, the request of the RTGS Account Holder is taken immediately into account.

Algorithm: “Partial optimisation”

This algorithm calculates in a first step the total positions of each and every RTGS DCA. In a second step, it removes individual payment orders in order to avoid insufficient cover. This earmarking of payment orders for removal (i.e. maintaining payment orders in the payment order queue) is limited to RTGS DCAs for which an uncovered position was calculated as a result of the calculation of the total liquidity position.

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Step	Description
1	For each RTGS DCA the total position is calculated. It consists of the sum of actual balance plus incoming queued payment orders (i.e. credits) minus outgoing queued payment orders (i.e. debits). All total positions are checked for cover.
2	If all total positions are covered, all payments are settled.
3	If merely one total position of an RTGS DCA is not covered, single payment orders are retained until the liquidity of the DCA is sufficient for covering its total position. Retained payment orders are included in the next settlement process. The executable payments are settled.

Table 49: Main characteristics of algorithm "Partial optimisation"

For the retaining of transactions the following rules apply:

- the selection process runs for a short period of time only;
- payment orders at the end of the queue with lowest priority are first checked concerning retaining;
- the selection is started with the RTGS DCA with the highest uncovered total-debit position.

If the run of this algorithm does not succeed, the algorithm "multiple optimisation" is activated.

Algorithm: "Multiple optimisation"

The aim of this algorithm is to resolve the queues with the highest possible settlement volume and low liquidity demand.

This optimisation process consists of two parts following one after another. It starts with the resolving of bilateral relationships and ends with the resolving of the multilateral relations.

Part 1

Payment orders which should be processed bilaterally (i.e. between two RTGS DCAs of which at least one has defined a bilateral limit towards the other) are settled as follows:

Step	Description
1	Determine the objective sequence of how the bilateral queue should be worked through: first, the pairs of transactions with the best offsetting potential and then the other pairs of payment orders.
2	Check the bilateral positions regarding coverage. If the settlement of a payment order is not possible due to a lack of liquidity or breached limits, single payment orders are retained in the queue.
3	The identified covered transactions are immediately settled before the algorithm continues with the next pairs of payment orders.

Table 50: Main characteristics of algorithm "Multiple optimisation" – part 1

If the settlement of a pair of queues is not possible due to lack of liquidity or breached limits, single payment orders are retained in the queues (under consideration of the FIFO-principle).

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Part 2

The check of bilateral relations is followed by the check of multilateral relations (between one RTGS DCA and others towards which a multilateral limit is defined): how the remaining payment orders influence the balance of each RTGS DCA. Uncovered payment orders or payment orders which breach defined current limits are retained (in the same manner as in algorithm “partial optimisation”).

Payment orders which should be processed multilaterally are handled as follows (step 1-3 are repeated until each uncovered multilateral position is checked):

Step	Description
1	Check the multilateral position regarding coverage.
2	If the settlement of a payment order is not possible due to a lack of liquidity or breached limits, single payment orders are retained in the queue.
3	The identified executable payments are settled.

Table 51: Main characteristics of algorithm “Multiple optimisation” – part 2

Algorithm: “Partial optimisation with ancillary system”

Algorithm “partial optimisation with ancillary system” was developed to support the simultaneous multilateral settlement of an ancillary system (see chapter AS settlement procedure B). It ensures an efficient and fast processing of the related AS transfer orders. In order to smoothen the settlement process and to reduce the overall liquidity needed, other “urgent“ payments as well as “high“ and “normal“ ones are also included.

AS transfers which shall be settled using AS settlement procedure B, bypass the entry disposition and are kept in RTGS separately until the end of the current optimisation process. This separation is necessary as otherwise they would block the settlement of other payments because of their priority.

Note: As long as no AS transfers using settlement procedure B are queued and payment orders are queued, the other algorithms run successively.

Step	Description
1	For each RTGS DCA the total position is calculated. All total positions are checked for cover.
2	If all total positions are covered, all payments and AS transfers are settled.
3	If just one total position of an RTGS DCA is not covered, single payment orders are retained until the liquidity of the DCA is sufficient for covering its total position. During the selection procedure the AS position remains unchanged (i.e. AS transfers (debits) are never retained). Retained payment orders are included in the next settlement process.

Table 52: Main characteristics of algorithm “Partial optimisation with ancillary system”

Inclusion of all queued payment orders:

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Algorithm “partial optimisation with ancillary system” takes all queued payment orders and AS transfers into account. The inclusion is independent:

- of whether the RTGS Account Holders owning the debited and credited RTGS DCAs are AS settlement banks of an ancillary system using the AS settlement procedure B or not;
- of the priority of a payment order (urgent, high, normal).

This broad approach was chosen in order to keep the whole settlement process running smoothly in RTGS. It also helps to smoothen the settlement process by taking into account offsetting payments.

Ordering of AS transfer orders in the queue

Payment orders to be settled by the use of algorithm “partial optimisation with ancillary system” are ordered:

- by their priority (urgent, high, normal);
- within the priority following:
  - the time they have entered RTGS (FIFO principle);
  - their earliest debit time - if defined (exception 1);
  - the time of the start of the settlement period (exception 2 - only for AS transfers (see chapter Ancillary system settlement).

Several ancillary systems involved in one running algorithm “Partial optimisation with ancillary system”

In the same run of algorithm “partial optimisation with ancillary system” the AS transfers of several ancillary systems using AS settlement procedure B (see chapter AS settlement procedure B) are included if they intend to settle at the same time.

Settlement process in detail

The algorithm “partial optimisation with ancillary system” calculates the position of each RTGS DCA including all queued payment orders and AS transfer. For debit positions, it is checked whether sufficient liquidity is available.

If at least one RTGS DCA does not have sufficient liquidity, algorithm “partial optimisation with ancillary system” selects the RTGS DCA with the largest uncovered debit position; then it retains payment orders of this RTGS DCA for optimisation until its position is covered (same retaining rules as algorithm “multiple optimisation”).

If the selected payment / AS transfer order is an AS transfer order using AS settlement procedure B also all other AS transferorders of the respective ancillary systembatch are retained from the optimisation process.

As long as there are still AS transfers stemming from other AS using the AS settlement procedure B queued in RTGS, algorithm “partial optimisation with ancillary system” continues running (= a further loop within the same run starts). In this further loop, also those payment orders are included that were retained before, with the exception of retained AS transfers using the AS settlement procedure B.

Algorithm “partial optimisation with ancillary system” ends:

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a) if there are no AS transfers for AS settlement procedure B included in the settlement process anymore;

b) the time defined as maximum for a run of algorithm “partial optimisation with ancillary system” has elapsed;

c) all debit positions are covered.

In case a) and b) all payment orders included in the optimisation return to their previous status. In case of c) all payments that are not retained are settled.

Note: Owing to the fact that also normal payment orders are included in the optimisation process it is also checked during the run of algorithm “partial optimisation with ancillary system” that no limits are breached. Otherwise, the payment order breaching a limit has to be retained independent of the availability of liquidity.

Sequence of the various algorithms

At the entry time of an ancillary system using AS settlement procedure B, algorithm “partial optimisation with ancillary system” starts. In case an algorithm is running at the beginning of the settlement period algorithm “partial optimisation with ancillary system” waits until the running algorithm ends and then starts immediately.

If algorithm “partial optimisation with ancillary system” is successful the simultaneous multilateral settlement is finished. The sequence of the other algorithms continues.

If algorithm “partial optimisation with ancillary system” is not successful or only partially successful in the first run, the next run of algorithm “partial optimisation with ancillary system” starts after a predefined period of time. In the meantime the other algorithms can run and settle payments. The reason for this is not to stop the whole payment processing for a longer period of time.

The time period is a parameter defined in RTGS to have a minimum interval between two runs. It is the same for the other algorithms. There is also a minimum interval defined between the runs of these algorithms.

If algorithm “partial optimisation with ancillary system” is running and during this time the entry time of another ancillary system using AS settlement procedure B is reached, the AS transfer orders have to wait until the current algorithm “partial optimisation with ancillary system” ends and the next one starts after the minimum interval.

3.5.3.9.3.3 Algorithm: "Optimisation on sub-accounts"

In order to settle AS transfer orders on sub-accounts in RTGS, a dedicated algorithm is available.

This algorithm aims at resolving AS transfer orders using dedicated liquidity on sub-accounts. The algorithm only checks sub-accounts instead of RTGS DCAs and only covered AS transfer orders are settled. In case of uncovered AS transfer orders, these AS transfer orders are put back in the queue of the single sub-account. The algorithm runs only once a time until the next start by RTGS.

Note: Owing to the fact that algorithm “optimisation on sub-accounts” only takes into account AS transfer orders to be settled on sub-accounts there is no need to consider any limits or reservations.

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Step	Description
1	For each RTGS sub-account, the total position is calculated. It consists of the sum of actual balance on one sub-account plus incoming AS transfers (i.e. credits) minus outgoing AS transfers (i.e. debits) for this sub-account.
2	If all total positions are covered, all AS transfers are settled on the sub-accounts.
3	AS transfers that are not covered are put back in the queue.
4	At the end of the cycle, all AS transfers related to the same sub-account with insufficient liquidity for their settlement are rejected even if only one AS transfer cannot be settled.

Table 53: Main characteristics of algorithm “Optimisation on sub-accounts”

3.5.3.9.4 Treatment of backup payments in the settlement process

Backup liquidity redistribution payment orders are transferred to RTGS in the order in which they were generated.

These payment orders go through the same clearing and settlement process (entry management, queue dissolution) in RTGS as any other high priority payment orders.

These payment orders can be queried like any other queued payment orders in U2A. Further details can be found in the RTGS UHB, chapter "*Query/List cash transfers*".

In general, it is also possible to query queued payment orders via A2A.

If backup payment orders are in the queue for high priority payment orders, they are treated in RTGS like any other payment order. As a consequence, revocation (see chapter Payment order revocation and payment recall) as well as queue management (see chapter Comprehensive queue management) is possible.

3.5.3.10 Cash Transfer order processing times

An incoming A2A cash transfer order is processed depending on the type of the cash transfer order and the period of the business day. Detailed information on the business day can be found in chapter Business day of the RTGS UDFS.

In terms of processing time validation the following cash transfer order types are distinguished in RTGS:

- customer payment order with current business date in currency different to DKK;
- customer payment order with current business date in currency DKK;
- interbank payment order with current business date;
- customer or interbank payment order with future business date (warehoused);
- AS transfer order related to settlement procedure A, B and E;

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- AS transfer order related to settlement procedure C and D;
- liquidity transfer order (incl. AS-related LT) sent by payment bank or ancillary system;
- liquidity transfer order (incl. AS-related LT) sent by CB or operator.

After the successful technical validation, a processing time validation is conducted by checking the current system status and the cash transfer order type. The following figure depicts the possible results of the processing time validation and assigns a colour which is used in figure Processing of cash transfer orders during RTGS business day.

During maintenance window and currency specific closing, all incoming cash transfer orders are parked prior to the business validation. The following figure provides detailed information about the processing of the different cash transfer orders depending on the RTGS business day phase.

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	Customer payment order with current business date in currency different to DKK	Customer payment order with current business date in currency DKK	Interbank payment order with current business date	Customer or interbank payment order with future business date (warehoused)	AS transfer order related to settlement procedure A, B and E	AS transfer order related to settlement procedure C and D	Liquidity transfer order (incl. AS-related LT) sent by PB or AS	Liquidity transfer order (incl. AS-related LT) sent by CB or operator
Change of business day Planned time: 18:45								
Start of CLM RTS Planned time: 19:00								
Start of RTGS RTS I Planned time: 19:30								
Execution of standing order liquidity transfers in RTGS								
Start of RTGS RTS II Planned time non-DKK: 02:30 Planned time DKK: 07:00								
Start of settlement window for interbank and customer payments								
Cut-off for customer payments Planned time: 17:00								
Cut-off for RTGS RTS II Planned time non-DKK: 18:00 Planned time DKK: 17:00								
Balance Snapshot Processing DKK								
Start of DKK Central Bank Period								
Cut-off for DKK Central Bank Period Planned time: 18:00								
Close of service								

Results of processing time validation
The incoming cash transfer order is accepted and processed after successful business validation.
The incoming cash transfer order is rejected as the cut-off time for the cash transfer order type is reached.
The incoming cash transfer order is parked after business validation. The cash transfer is created in the system, i.e. the cash transfer order is visible on cash transfer level.
The incoming cash transfer order is parked before business validation. The business validation takes place in the next yellow or green phase. **Note:** The cash transfer is not yet created in the system, i.e. the cash transfer order is neither visible on message nor on cash transfer level.
The incoming cash transfer order is parked during SoD, but will be rejected after start of CLM RTS.

Figure 28: Processing of cash transfer orders during RTGS business day

3.5.4 Ancillary system settlement

3.5.4.1 Overview

An ancillary system defines a system which clears and/or exchanges payments or securities, while the ensuing monetary obligations are settled in another system, typically an RTGS system. Ancillary systems can be:

- retail payment systems;
- high value payment systems;
- instant payment systems;
- foreign exchange settlement systems;
- money market settlement systems;
- clearing houses (central counterparties);
- securities settlement systems (SSS);
- other.

By specifying one of those values a CB can define the transaction category for the Statistical Classification Framework.

RTGS provides ancillary systems with functionality to settle AS transfer orders in central bank money.

The advantages for *AS* settlement banks (i.e. RTGS Account Holders participating in the settlement of ancillary systems and part of the ancillary system's Settlement Bank Account Group) and ancillary systems are:

- choice to use only one RTGS DCA/one RTGS CB Account for payments and the settlement of *AS* transfer orders or to open one or more dedicated RTGS DCAs for one or several ancillary system(s);
- cross-border usage – one RTGS DCA held with one CB/one RTGS CB Account can be used for settling *AS* transfers stemming from ancillary systems from other countries;
- a CRDM configuration for direct debit mandate is not necessary for party acting as ancillary system in ancillary system settlement;
- integration with normal payment business;
- urgent priority to prioritise the settlement of AS transfer orders.

AS settlement procedures

RTGS offers different AS settlement procedures for the settlement of AS transfer orders. The table below provides an overview of the settlement procedures. Details of the procedures can be found in the following chapters:

Procedure	Description
AS settlement procedure A	This AS settlement procedure settles debits first. An ancillary system sends to RTGS both debit and credit AS transfer orders for settlement. RTGS must settle all debits before settling the credits.

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Procedure	Description
AS settlement procedure B	This AS settlement procedure settles AS transfer orders on an all-or-nothing basis. An ancillary system sends to RTGS both debit and credit AS transfer orders for settlement. RTGS settles all debit and credit AS transfer orders simultaneously if possible. No settlement takes place when simultaneous settlement of all debit and credit AS transfer orders is not possible.
AS settlement procedure C	This AS settlement procedure settles AS transfer orders on sub-accounts. This AS settlement procedure allows an AS settlement bank to dedicate liquidity for the settlement of AS transfer orders from a specific ancillary system. The AS settlement bank achieves this by allocating the needed liquidity to a specific sub-account. AS settlement procedure C uses a mandatory procedure and allows ancillary systems to execute optional procedure(s).
AS settlement procedure D	This AS settlement procedure settles AS transfer orders (i.e. liquidity transfers) on an AS technical account. This AS settlement procedure allows an AS settlement bank to dedicate liquidity for the settlement of a specific ancillary system. The AS settlement bank achieves this by allocating the needed liquidity to the respective AS technical account. AS settlement procedure D uses a mandatory procedure.
AS settlement procedure E	This AS settlement procedure performs bilateral settlement of AS transfer orders. Ancillary systems can benefit of the bilateral settlement of simultaneously sent debits and credits that shall be processed independently from each other.

Table 54: AS settlement procedures

For all AS settlement procedures the settlement date of the AS transfer orders has to be the current business date. The warehouse functionality is not provided. Additionally the overall number of transactions must not exceed the parameter for the maximum number of instructions per batch (currently defined at 20,000 for any AS batch message and at 3,000 for AS settlement procedure E for ancillary systems opting for single notification).

Account types for ancillary systems

The following diagram depicts a generic account constellation for an *AS* settlement bank, e.g. an AS settlement bank with various types of settlement business and with cash accounts opened in the book of one CB:

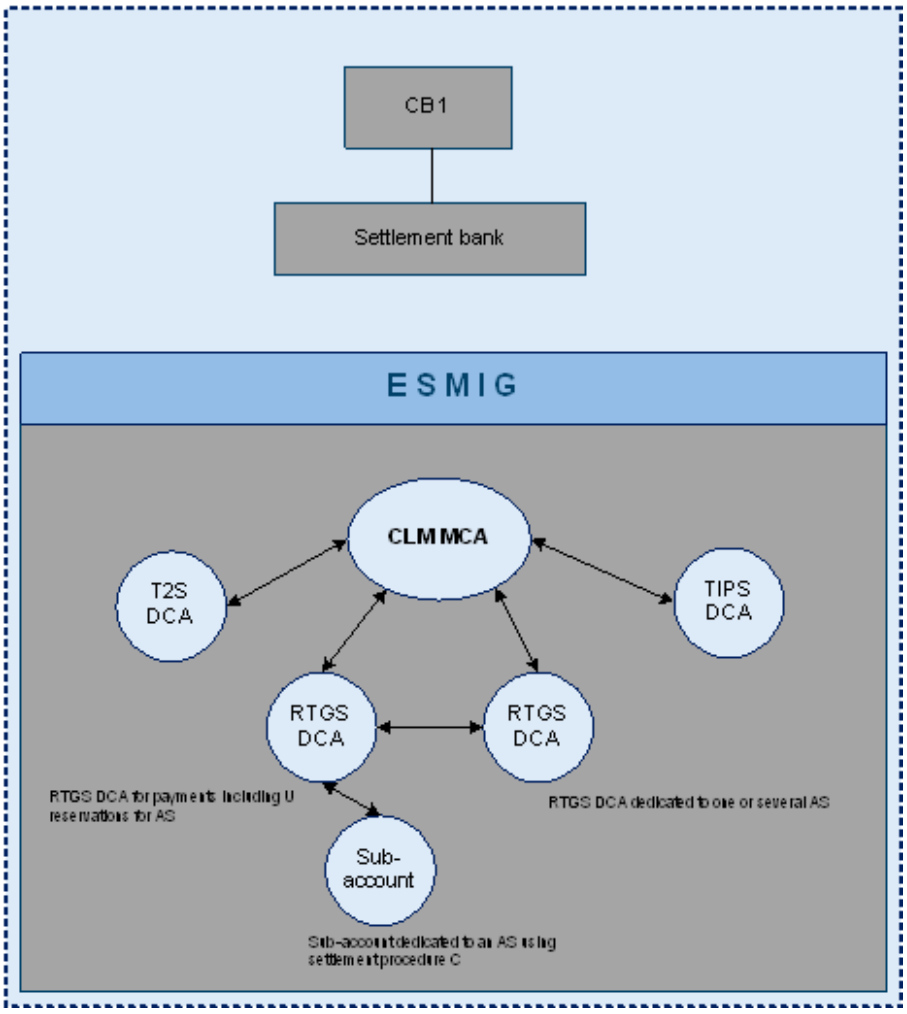


Figure 29: Generic account constellation for an AS settlement bank

Besides the DCAs for securities (i.e. T2S DCA) and instant payments settlement in central bank money (i.e. TIPS Account), the AS settlement bank in the example above has an RTGS DCA for real-time payments (with a reserved amount for urgent AS transfers) and two further accounts for AS transfers: one sub-account for AS settlement procedure C linked to the RTGS DCA for real-time payments and a second account (for the settlement of other ancillary systems) as an RTGS DCA dedicated to one or several ancillary systems.

Account type	Account holder	Description	Procedure
RTGS DCA/RTGS CB Account	AS settlement bank	Used as an RTGS DCA/an RTGS CB Account for the settlement of real-time payments and AS transfers	Can be used in all procedures except for AS settlement procedure C where the sub-account is to be debited
RTGS DCA/RTGS CB Account dedicated to ancillary system(s)	AS settlement bank	Used as an RTGS DCA/an RTGS CB Account specifically for the settlement of one or several ancillary system(s)	Can be used in all procedures except for AS settlement procedure C where the sub-account is to be debited

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Account type	Account holder	Description	Procedure
Sub-account	AS settlement bank	Used to set aside liquidity for exclusive settlement of a specific ancillary system and is linked to an RTGS DCA/RTGS CB Account	AS settlement procedure C only
Guarantee funds account	Guarantor (CB, payment bank or ancillary system[1])	Used in case the optional guarantee mechanism has to be activated by an ancillary system or the CB on its behalf. The same guarantee funds account can be used for both procedures (AS settlement procedure A and B), but it is also possible to use two different ones	AS settlement procedures A and B
AS technical account	Ancillary system or CB	Used as: - intermediary account for the collection of debits and credits resulting from the settlement of *AS* transfers related to settlement procedure A, B, C or E; - for prefunding in the context of *AS* settlement procedure D.	One dedicated AS technical account is to be opened for each AS settlement procedure used. Only for AS settlement procedure E it is possible to reuse the AS technical account from AS settlement procedure C.

Table 55: Account types and their ownership

Liquidity used for settlement of *AS* transfers

The necessary liquidity used for settlement may stem from different accounts. Further details on the sources of liquidity and liquidity transfer order types are described in chapter Dedication of liquidity for ancillary system settlement.

Monitoring of AS settlement

Ancillary systems and *AS* settlement banks can rely on a comprehensive information flow for a full visibility on the status of payments/net balances issued at any time during the entire process. Additionally, AS settlement banks can rely on GUI broadcast and, if subscribed, in addition also on A2A broadcasts via SystemEventNotification (admi.004) for defined business cases.

In addition to the information on individual payments/net balances, RTGS provides ancillary systems, CBs and *AS* settlement banks with aggregated data. These aggregated data are:

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- number and amount of AS transfers;
- AS transfer orders queued because of lack of liquidity;
- uncovered AS transfer orders shortly before a settlement period ends;
- rejected, revoked or reversed AS transfers;
- settled AS transfers.

Footnotes

1 Ancillary system only as service party type RTGS Account Holder

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3.5.4.2 AS settlement procedure A

Basics

Ancillary systems can settle a set of multilateral balances (debits and credits) on RTGS DCAs/RTGS CB Accounts in a batch mode.

RTGS is responsible for settling first all debits and, once all of them have been settled, to execute also all credits at once. Whenever an AS settlement bank's RTGS DCA/RTGS CB Account is debited and the AS technical account is credited, the transaction is considered as a debit whilst debiting the AS technical account and crediting an AS settlement bank's RTGS DCA/RTGS CB Account is considered a credit. In turn, for the AS settlement procedure A the usage of the AS technical account is mandatory.

Due to the peculiarities of the settlement, i.e. in order to ensure that after the settlement of debits the needed amount is present on the AS technical account and not used for other purposes in the framework AS transfer processing, a dedicated AS technical account for AS settlement procedure A is to be used and cannot be reused for any other AS settlement procedure. Additionally, the sum of all debits must be equal to the sum of credits within one AS batch message.

Taking into account the above-mentioned links between the AS transfers, a failure of the settlement attempt for one or more debit legs results in a reversal of already executed debits and a non-settlement of any credit. In order to limit the negative impact of failed settlement, the ancillary system can make use of the guarantee fund mechanism.

Optional connected mechanisms

The AS settlement procedure A may include the following optional connected mechanisms:

- information period;
- settlement period ("till");
- guarantee fund mechanism.

For further details on the usage and functionalities offered by the optional connected mechanisms refer to chapter Optional connected mechanisms.

Process description

The *AS* settlement procedure A consists of the following steps:

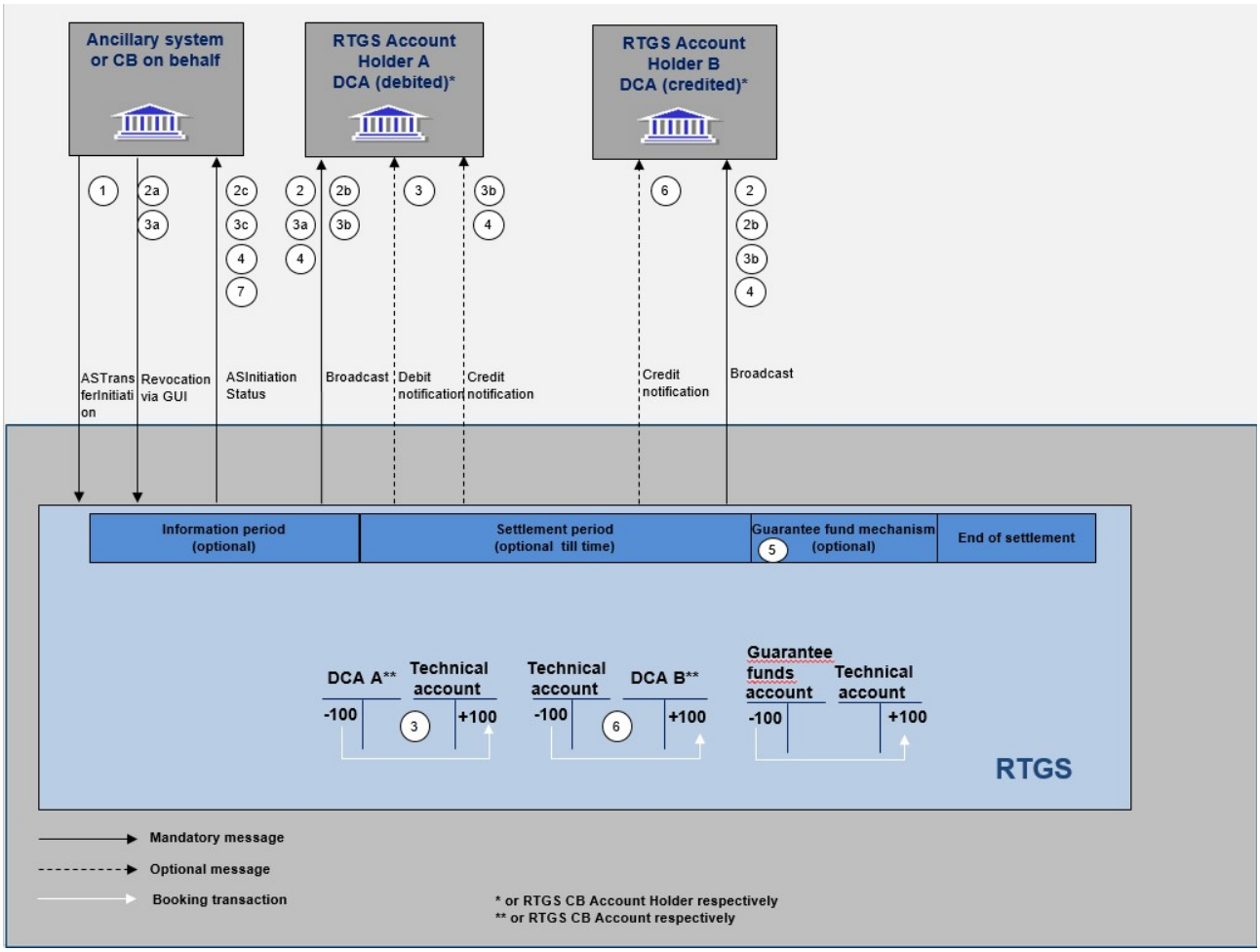


Figure 30: Flow standard multilateral settlement (AS settlement procedure A)

Phase	Step	Processing in/ between	Description
Initiation	1	Ancillary system (or CB on behalf) via ESMIG to RTGS	The ancillary system (or the relevant CB on its behalf) sends an *ancillary system* batch message (ASTransferInitiation (pain.998)) with all multilateral balances to be debited and credited on the AS settlement banks' RTGS DCAs/RTGS CB Accounts.
Information period	2	RTGS	If the "Information Period" option is used, all *AS settlement bank*s included in the AS batch message receive via GUI the broadcast notification on the start of the information period (In addition, it is also possible to receive the broadcast in A2A via SystemEventNotification (admi.004) – provided an appropriate subscription for A2A broadcasts was set up). If no *AS settlement bank* disagrees (the suitable communication means has to be agreed within the contractual relationship with the ancillary system) during the information period, the processing continues.
	2a	RTGS	The AS or the relevant CB on behalf of the AS revokes the full *AS* batch message via GUI.

Phase	Step	Processing in/ between	Description
	2b	RTGS via ESMIG to *AS settlement bank*s	After disagreement all involved *AS settlement bank*s included in the AS batch message are informed via GUI broadcast about failure of settlement due to revocation. In addition, it is also possible to receive the broadcast in A2A via SystemEventNotification (admi.004) – provided an appropriate subscription for A2A broadcasts was set up.
	2c	RTGS via ESMIG to submitting actor	The submitting actor (i.e. the ancillary system or the relevant CB) is informed about the settlement failure due to disagreement via ASInitiationStatus (pain.998) message. Processing stops.
Settlement of debit positions	3	RTGS	Debits are processed for settlement. Once all debits are settled, the credits are processed immediately after. The settlement takes place with debiting the related AS settlement banks' RTGS DCAs/RTGS CB Accounts and crediting the AS technical account. Each debit is checked against the liquidity available in the related AS settlement banks' RTGS DCAs/RTGS CB Accounts. If the liquidity covers the needed amount, the AS transfer is settled. The AS settlement banks receive a debit notification (BankToCustomerDebitCreditNotification (camt.054)) after successful execution of their debit, if subscribed. If liquidity is not sufficient the AS transfer is posted in queue.
	3a	RTGS	The AS settlement banks impacted by the queuing of the AS batch message on debit side are informed about queuing by a GUI broadcast message. (**Note:** It is not foreseen to provide this broadcast in A2A)Immediately after putting the group of debits in the queue, the optimisation process starts (settlement algorithms). Queued AS transfers are settled by resolving the queue. The ancillary system or the CB of the ancillary system is allowed to revoke the AS batch message as long as it is not final.
	3b	RTGS via ESMIG to *AS settlement bank*s	A GUI broadcast is sent to all *AS settlement bank*s included in the AS batch message informing about the settlement failure due to revocation. In addition, it is also possible to receive the broadcast in A2A via SystemEventNotification (admi.004) – provided an appropriate subscription for A2A broadcasts was set up. Already settled AS transfers are reversed and a credit notification (BankToCustomerDebitCreditNotification (camt.054)) is sent to the previously debited *AS settlement bank*s, if subscribed.
	3c	RTGS via ESMIG to submitting actor	The submitting actor (i.e. the ancillary system or the relevant CB) is informed about the settlement failure due to revocation via ASInitiationStatus (pain.998) message.

Phase	Step	Processing in/ between	Description
	4	RTGS	If the ancillary system (or the relevant CB on its behalf) has indicated a Settlement Period ("till") time, RTGS - if related AS transfers are still queued - continuously checks whether the time limit is reached. The AS settlement banks (debit side) are informed via GUI broadcast (**Note:** It is not foreseen to provide this broadcast in A2A). If the time limit is exceeded, and guarantee fund mechanism is not set up, the settlement fails and the whole *AS* batch message is rejected. Consequently RTGS triggers the reversing procedure. Already settled AS transfers are reversed and a credit notification (BankToCustomerDebitCreditNotification (camt.054)) is sent to the previously debited AS settlement banks, if subscribed. The submitting actor (i.e. the ancillary system or the relevant CB) is notified about the settlement failure with an ASInitiationStatus (pain.998) message, all *AS settlement bank*s included in the AS batch message receive a GUI broadcast informing about the failed settlement. In addition, it is also possible to receive the broadcast in A2A via SystemEventNotification (admi.004) – provided an appropriate subscription for A2A broadcasts was set up.
	5	RTGS	If the time limit is exceeded and the guarantee fund mechanism is set up, it can be activated according to the agreed procedures. For details such as the involved messages and notifications refer to chapter Optional connected mechanisms.
Settlement of credit positions	6	RTGS	RTGS processes all credits. The *AS settlement bank*s are informed via a credit notification (BankToCustomerDebitCreditNotification (camt.054)) on an optional basis.
End of settlement	7	RTGS via ESMIG to submitting actor	After all AS transfers have been settled the submitting actor (i.e. the ancillary system or the relevant CB) receives a notification (ASInitiationStatus(pain.998)), confirming the settlement of the entire AS batch message.

Table 56: Process flow for standard multilateral settlement

At each step throughout the process information for *AS settlement bank*s and ancillary systems is available, refer to chapter Overview.

Used messages

- ASTransferInitiation (pain.998)
- ASInitiationStatus (pain.998)
- BankToCustomerDebitCreditNotification (camt.054)
- SystemEventNotification (admi.004)

3.5.4.3 AS settlement procedure B

Basics

Ancillary systems can settle a set of multilateral balances (debits and credits) on RTGS DCAs/RTGS CB Accounts in a batch mode.

RTGS is responsible for settling all debits and credits received in such a set of AS transfers simultaneously. Whenever an AS settlement bank's RTGS DCA/RTGS CB Account is debited and the AS technical account is credited, the AS transfer is considered as a debit whilst debiting the AS technical account and crediting the AS settlement bank's RTGS DCA/RTGS CB Account is considered a credit. Additionally the sum of all debits must be equal to the sum of credits within one AS batch message. The usage of the AS technical account is thus mandatory (i.e. each AS transfer has to present the AS technical account on either debit or credit side).

In order to achieve the simultaneous execution of debits and credits, the AS settlement procedure B benefits from the usage of a dedicated settlement algorithm (see chapter Dissolution of the payment queue). During the optimisation algorithm, RTGS checks that there is sufficient liquidity to settle all debit and credit AS transfers of an ancillary system simultaneously ("All or nothing"). If this check is successfully passed, all debit and credit AS transfers are settled simultaneously. If the check fails, all linked AS transfers remain in the queue and the partial optimisation with AS optimisation algorithm is triggered again.

In order to limit the negative impact of failed settlement, the ancillary system can make use of the guarantee fund mechanism. Due to the above-mentioned optimisation, prior to the optional running of the guarantee fund mechanism it is necessary to single out the failed AS transfers. This is achieved by transforming all AS transfers from AS settlement procedure B into AS settlement procedure A and settling those debits covered by the needed liquidity. This mechanism implies also that the AS technical account used for AS settlement procedure B cannot be used in any other procedure in the framework of ancillary system processing.

Optional connected mechanisms

The AS settlement procedure B may include optional connected mechanisms:

- information period;
- settlement period ("till");
- guarantee fund mechanism.

For further details on the usage and functionalities offered by the optional connected mechanisms refer to chapter Optional connected mechanisms.

Process description

The AS settlement procedure B consists of the following steps:

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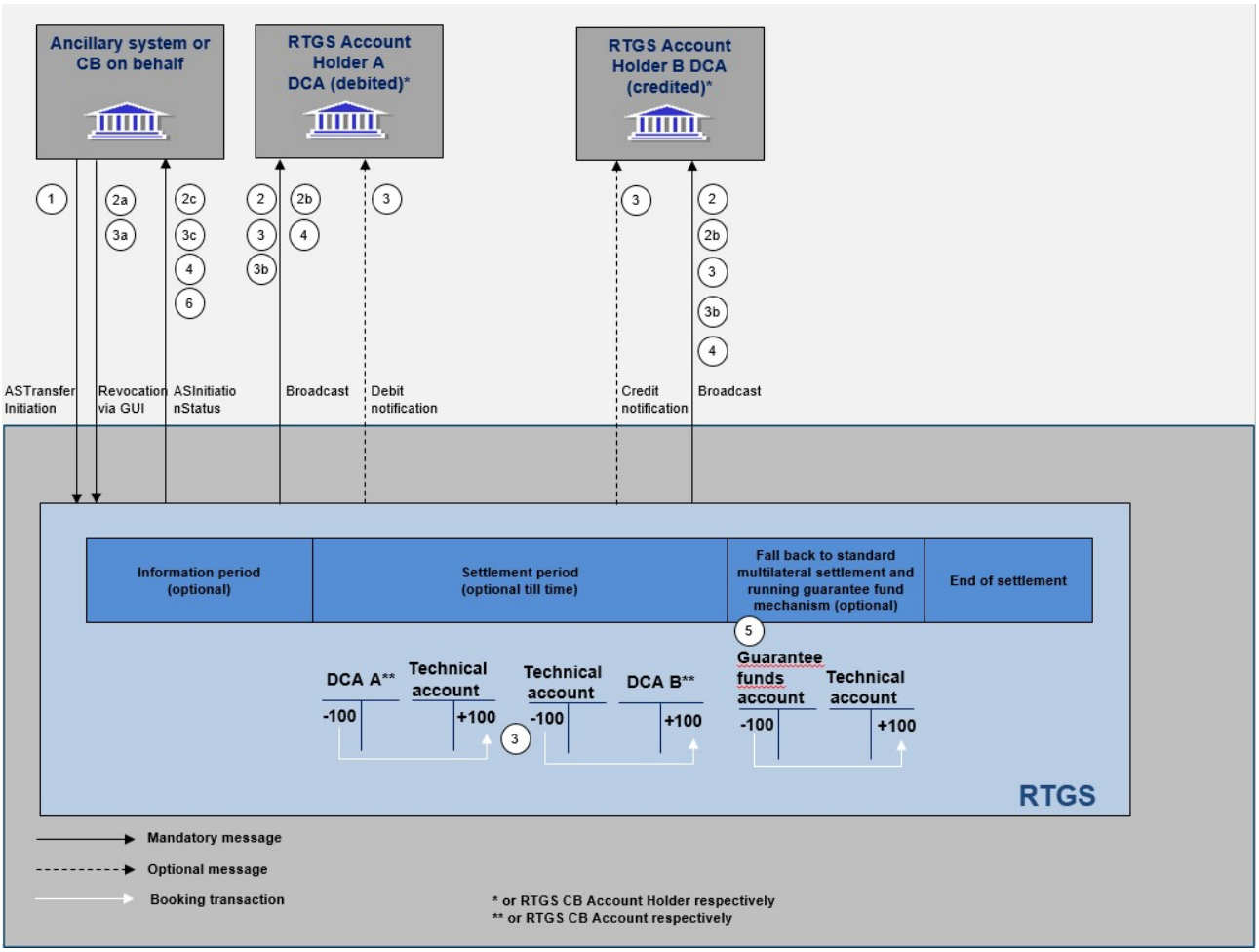


Figure 31: Flow simultaneous multilateral settlement (AS settlement procedure B)

Phase	Step	Processing in/ between	Description
Initiation	1	Ancillary system (or CB on behalf) via ESMIG to RTGS	The ancillary system (or the relevant CB on its behalf) sends an AS batch message (ASTransferInitiation (pain.998)) with all multilateral balances to be debited and credited on the AS settlement banks' RTGS DCAs/RTGS CB Accounts.
Information period	2	RTGS	If the information period option is used, all AS settlement banks included in the AS batch message receive via GUI the broadcast notification on the start of the information period (In addition, it is also possible to receive the broadcast in A2A via SystemEventNotification (admi.004) – provided an appropriate subscription for A2A broadcasts was set up.). If no *AS settlement bank* disagrees (the suitable communication means have to be agreed within the contractual relationship with the ancillary system) during the information period, the processing will continue.
	2a	RTGS	The ancillary system (or the relevant CB on its behalf) revokes the full AS batch message via GUI.

Phase	Step	Processing in/ between	Description
	2b	RTGS via ESMIG to *AS settlement bank*s	After disagreement all *AS settlement bank*s included in the AS batch message are informed via GUI broadcast about failure of settlement due to revocation. In addition, it is also possible to receive the broadcast in A2A via SystemEventNotification (admi.004) – provided an appropriate subscription for A2A broadcasts was set up.
	2c	RTGS via ESMIG to submitting actor	The submitting actor (i.e. the ancillary system or the relevant CB) is informed about the settlement failure due to disagreement via ASInitiationStatus (pain.998) message. Processing stops.
Settlement	3	RTGS	In case no revocation due to disagreement applies, debits and credits are processed simultaneously for settlement using the optimisation algorithm. RTGS checks that there is sufficient liquidity to settle all debit and credit AS transfers of an ancillary system simultaneously. If this check successfully passes, all debit and credit AS transfers are settled simultaneously. The AS settlement banks receive a notification (BankToCustomerDebitCreditNotification (camt.054)) after successful execution of their debits and credits, if subscribed. If the check fails, all linked AS transfers remain in the queue and the partial optimisation with ancillary system algorithm is triggered again. After each unsuccessful settlement attempt a GUI broadcast is sent to all AS settlement banks included in the AS batch message. (**Note:** It is not foreseen to provide this broadcast in A2A)
	3a	RTGS	The ancillary system or the CB of the ancillary system is allowed to revoke the AS batch message (ASTransferInitiation(pain.998)) as long as it is not final.
	3b	RTGS via ESMIG to AS settlement banks	A broadcast is sent to all the involved AS settlement banks informing about the settlement failure due to revocation. In addition, it is also possible to receive the broadcast in A2A via SystemEventNotification (admi.004) – provided an appropriate subscription for A2A broadcasts was set up.
	3c	RTGS via ESMIG to submitting actor	The submitting actor (i.e. the ancillary system or the relevant CB) is informed about the settlement failure due to revocation via ASInitiationStatus (pain.998) message.
	4	RTGS	If the ancillary system (or the relevant CB on its behalf) has indicated a settlement period (“till”), RTGS - if related AS transfers are still unsettled - continuously checks whether the time limit is reached. If the time limit is exceeded, and guarantee fund mechanism is not set up, the settlement fails and the AS batch message is rejected. The submitting actor (i.e. the ancillary system or the relevant CB) is notified of the settlement failure with ASInitiationStatus (pain.998) message, all AS settlement banks included in the AS batch message receive a GUI broadcast informing about the failed settlement attempt. In addition, it is

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Phase	Step	Processing in/ between	Description
			also possible to receive the broadcast in A2A via SystemEventNotification (admi.004) – provided an appropriate subscription for A2A broadcasts was set up.
	5	RTGS	If the time limit is exceeded and the guarantee fund mechanism is set up, it can be activated according to the agreed procedures. Further details are provided in the chapter Optional connected mechanisms. In order to identify the AS transfers not covered, all AS transfers are transferred into AS settlement procedure A and a single settlement attempt is made (i.e. first all debits are executed, see chapter AS settlement procedure A). Only afterwards the guarantee fund mechanism is started. In such a scenario, it has to be kept in mind that the execution of debits and credits is not simultaneous anymore. This behaviour also implies that, in case the guarantee mechanism ends unsuccessfully (i.e. an error within the ancillary systems guarantee procedures), a reversal of the already settled debits is to be executed and credit notification (BankToCustomerDebitCreditNotification (camt.054)) is sent to the previously debited RTGS DCA/RTGS CB Account Holders.
End of settlement	6	RTGS via ESMIG to submitting actor	After all AS transfers have been settled the submitting actor (i.e. the ancillary system or the relevant CB) receives a notification (ASInitiationStatus(pain.998)), confirming the settlement of the AS batch message.

Table 57: Process flow for simultaneous multilateral settlement

At each step throughout the process information for AS settlement banks and ancillary systems is available, refer to chapter Overview.

Used messages

- ASTransferInitiation (pain.998)
- ASInitiationStatus (pain.998)
- BankToCustomerDebitCreditNotification (camt.054)
- SystemEventNotification (admi.004)

3.5.4.4 Settlement on dedicated liquidity accounts (AS settlement procedure C and AS settlement procedure D)

Basics

Ancillary systems which run settlement procedures based on the confidence of a “fixed” amount of liquidity (i.e. having continuous knowledge about the available and the needed liquidity) can benefit from a pre-funding function that allows AS settlement banks to set aside the needed liquidity:

- on one or more separate sub-accounts dedicated to a specific ancillary system (AS settlement procedure C);
- on the AS technical account of a specific ancillary system (AS settlement procedure D).

Consequently, the settlement on dedicated liquidity accounts (AS settlement procedure C and AS settlement procedure D) can be used to settle AS transfers for an amount equal to or lower than the set aside liquidity.

Accounting

The following accounts can be used in the described procedures:

Account type	Account holder	Description	Procedure
Sub-account	AS settlement bank	Used to set aside liquidity for exclusive settlement of a specific ancillary system and is linked to an RTGS DCA/RTGS CB Account.	AS settlement procedure C only
AS technical account	Ancillary system or the CB	Used as: - intermediary account for the collection of debits and credits resulting from the settlement of AS transfers related to AS settlement procedure C; - for prefunding in the context of AS settlement procedure D.	- AS settlement procedure C - AS settlement procedure D

Table 58: Accounting

A sub-account is linked to one RTGS DCA/one RTGS CB Account and is identified with an account number that is specific for the sub-account. Only RTGS Account Holders having an RTGS DCA or RTGS CB Account holders can hold such a sub-account.

The AS settlement banks participating in ancillary systems using AS settlement procedure C have to open one sub-account per ancillary system.

Procedures and cycles

Settlement with dedicated liquidity is a standardised functionality in RTGS. For the settlement with dedicated liquidity one mandatory procedure is used. It is automatically opened by RTGS with the start of the event “Execution of standing orders in RTGS” on the calendar day of the previous business day and ends at the latest at the start of the EoD on the calendar day of the current business day. RTGS itself does not close the procedure, but ensures that with regard to AS settlement procedure C no liquidity remains on the sub-accounts at EoD.

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In addition, AS settlement procedure C offers optional procedures. Therefore, the ancillary system can open and close them as often as needed during the operational hours for ancillary system processing, after the mandatory procedure was closed beforehand by the ancillary system or the CB on behalf.

Ancillary systems using AS settlement procedure C can run several cycles for settlement within a procedure. During a running cycle the liquidity on the sub-accounts is blocked. Before a cycle is started, the ancillary system needs to schedule a certain period of time for the settlement of liquidity transfer orders between the RTGS DCAs/RTGS CB Accounts and the sub-accounts. The closing of the mandatory procedure and the opening/closing of the optional procedure as well as the opening/closing of cycles can be done via A2A messages or GUI screen by the ancillary system or the CB on behalf for AS settlement procedure C only.

In order to prevent conflicts in the managements of the cycles and procedures related to the AS settlement procedures C and D, one AS cannot opt for using both procedures at the same time in CRDM.

Set aside liquidity

To set aside liquidity for the settlement different options are offered by the RTGS, see chapter Liquidity management features.

3.5.4.4.1 AS settlement procedure C

As mentioned above, the AS settlement procedure C is based on AS transfers initiated by ancillary systems between the AS settlement banks' sub-accounts and the AS technical account held by the ancillary systems. For credits only, also the RTGS DCA/the RTGS CB Account of the AS settlement bank can be addressed.

The AS settlement banks dedicate liquidity to the settlement of ancillary systems by opening at least one sub-account per ancillary system they are settling with using AS settlement procedure C. It is possible to open several sub-accounts for one ancillary system (e.g. to allow a segregation of business).

The ancillary system needs an AS technical account which is to be used for the settlement. The settlement then takes place from the sub-accounts towards the AS technical account (debits) and from the AS technical account towards the sub-accounts or RTGS DCAs/RTGS CB Accounts (credits).

During the whole process, the ancillary system is notified of the amounts available on the sub-accounts. This happens whenever the liquidity on sub-accounts changes (by standing order liquidity transfer orders or immediate liquidity transfer orders) or by providing the result of the settlement instructed by the ancillary systems (i.e. ASInitiationStatus(pain.998)). Thus the ancillary system is always in a position to know the liquidity set aside for its settlement. Once a settlement cycle is opened, the liquidity on the sub-accounts is blocked. Settlement shall only be started once the liquidity needed is available on the sub-accounts. In turn, during the settlement cycle only on an exceptional basis (i.e. an error on ancillary system side) AS transfers can be queued on sub-accounts due to missing liquidity.

Liquidity provisioning

Liquidity is dedicated by the AS settlement banks on the sub-accounts opened for the ancillary system settlement. The setting aside of liquidity in the framework of AS settlement procedure C can be done as follows.

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- Setting-up standing order liquidity transfer orders in reference data (to be executed with each start of procedure). It is possible to store different standing order liquidity transfer orders for mandatory and optional settlement procedure. Standing order liquidity transfer orders set-up in reference data only becomes effective as of the next business day.
- Sending LiquidityCreditTransfer (camt.050) messages (immediate liquidity transfer order).
- Using the dedicated RTGS GUI liquidity transfer order screens (immediate liquidity transfer order).
- The ancillary system sending an ASTransferInitiation (pain.998) debiting the AS settlement banks' RTGS DCA/RTGS CB Account and crediting the same AS settlement bank's sub-account (immediate liquidity transfer order).

Liquidity transfer orders are executed in the following way:

- Standing order liquidity transfer orders are executed with each start of procedure (different amounts for mandatory and optional procedure can be specified).
- Immediate liquidity transfer orders are executed during an open procedure (mandatory or optional settlement procedure). They are executed with immediate effect during an open procedure with no cycle running. When a cycle is running, the immediate liquidity transfer order is immediately settled in case the liquidity on the sub-account shall be increased. In case the liquidity on the sub-account shall be decreased the order is stored until the cycle is closed.

Effects on liquidity transfers in case of missing liquidity

Due to the peculiarities of the two different procedures (mandatory and optional), the amounts taken into account for the execution of the different types of liquidity transfer orders are explained below:

Liquidity transfer type	Initiator	Mandatory procedure	Optional procedure
Standing order liquidity transfer order	AS settlement bank	If the total sum of all standing order liquidity transfer orders of an AS settlement bank is larger than the liquidity on its RTGS DCA, all standing order liquidity transfer orders will be reduced in a pro-rata mode, i.e. the existing liquidity is divided by the total sum of standing order liquidity transfer orders and the resulting factor is used to reduce each standing order liquidity transfer order of this RTGS Account Holder.	RTGS rejects the standing order liquidity transfer order in case of insufficient liquidity. If several ancillary systems have launched their procedures the standing order liquidity transfer orders are executed in the same order as of the incoming start of procedure messages from the different ancillary systems (FIFO principle).
Immediate liquidity transfer order	AS settlement bank (or CB on behalf)	Rejected if liquidity is not sufficient to execute the immediate liquidity transfer order amount requested. In case an urgent cash transfer order is pending in queue and has been submitted earlier than the	Rejected if liquidity is not sufficient to execute the immediate liquidity transfer order amount requested. In case an urgent cash transfer order is pending in the queue, the immediate liquidity transfer order is rejected.

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Liquidity transfer type	Initiator	Mandatory procedure	Optional procedure
		immediate liquidity transfer order, the immediate liquidity transfer order is rejected.	
	Ancillary system (or CB on behalf)	Partial execution (i.e. up to the available liquidity on the RTGS DCA or on the sub-account concerned). In case an urgent cash transfer order is pending in queue of the AS settlement bank and has been submitted earlier than the immediate liquidity transfer order, the immediate liquidity transfer order is rejected.	Partial execution (i.e. up to the available liquidity on the RTGS DCA or on the sub-account concerned). In case an urgent cash transfer order is pending in the queue of the AS settlement bank, the immediate liquidity transfer order is rejected.

Table 59: Amounts taken into account for AS settlement procedure C

Mandatory procedure

The mandatory procedure is opened by RTGS on the new business day with the start of the event "Execution of standing orders in RTGS" in an automated way for all ancillary systems using AS settlement procedure C. With the opening of the procedure, the linked standing order liquidity transfer orders are executed, i.e. debiting the RTGS DCAs/RTGS CB Accounts and crediting the sub-accounts of the AS settlement banks.

Ancillary systems (or its CB on behalf) cannot reopen a mandatory procedure. In case the mandatory procedure was closed by the ancillary system (or its CB on behalf), the settlement can only take place by opening an optional procedure. Closing the mandatory procedure launches the sweeping out of liquidity dedicated to the ancillary system, i.e. the balances present on the sub-accounts are retransferred to the linked RTGS DCAs/RTGS CB Accounts.

Optional procedure

Any optional procedure requires the ancillary system (or CB on behalf) to close the mandatory procedure beforehand. The ancillary system can open and close the optional procedure as often as needed during the operational hours for AS processing. With each opening of this procedure the linked standing order liquidity transfer orders is executed, debiting the RTGS DCAs/RTGS CB Accounts and crediting the sub-accounts of the AS settlement banks. With each closure of the procedure the remaining liquidity on the sub-accounts is swept back to the linked RTGS DCA/RTGS CB Account.

Overview on the settlement process

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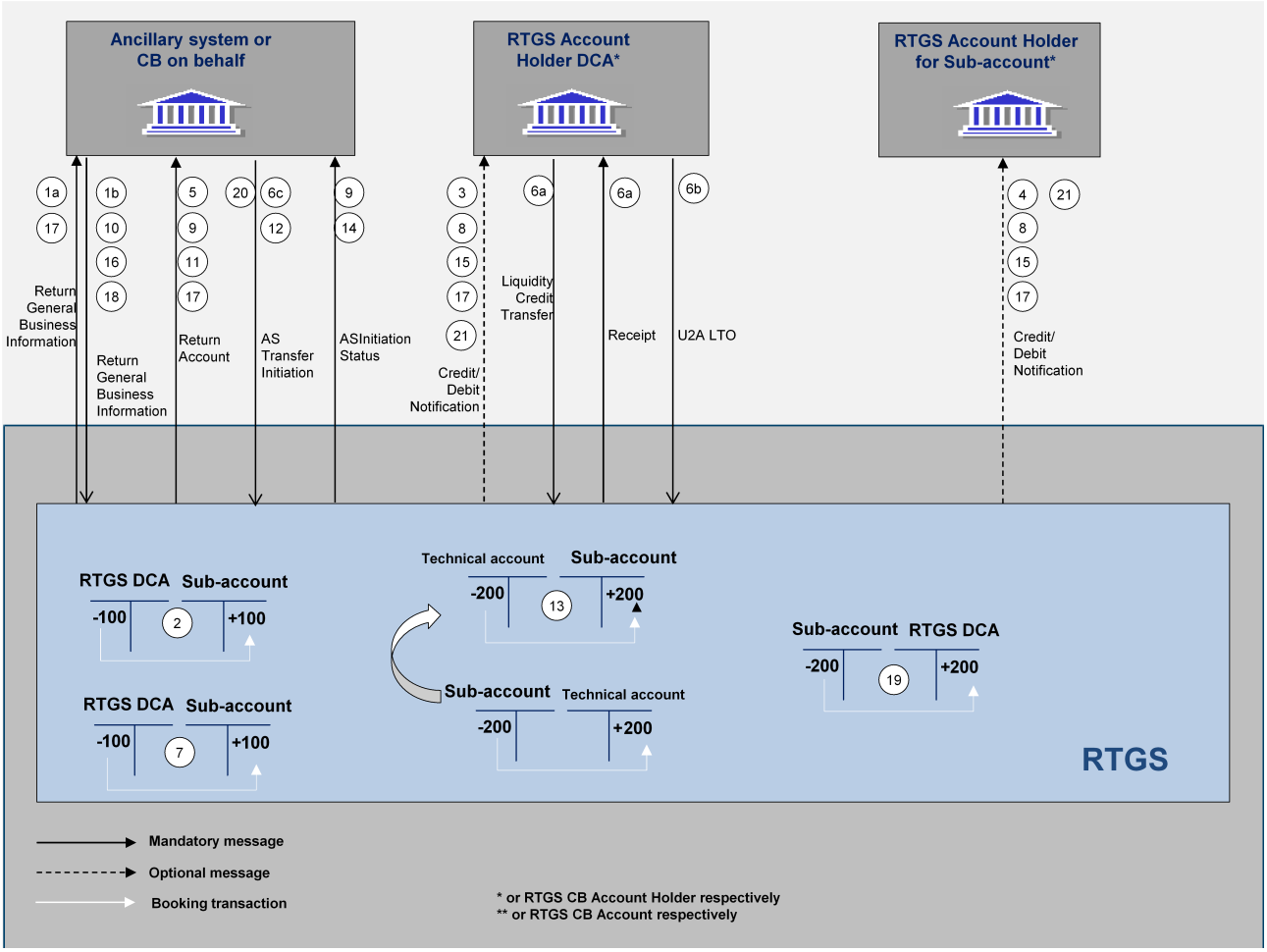


Figure 32: Flow settlement on sub-accounts (AS settlement procedure C)

Phase	Step	Processing with	Description
Start of procedure	1a (mandatory procedure)	RTGS via ESMIG to ancillary system	Start of procedure message for mandatory procedure is automatically initiated by RTGS at the event “Execution of standing orders in RTGS” of new business day. The ancillary system is notified of the event (camt.021-ReturnGeneralBusinessInformation).
	1b (optional procedure)	Ancillary system (or CB on behalf) via ESMIG to RTGS	The ancillary system (or CB on behalf) sends a message (ReturnGeneralBusinessInformation (camt.021)) indicating the start of the optional procedure. The closure of the mandatory procedure prior to this is mandatory. The procedure can also be opened using an U2A GUI screen.

Phase	Step	Processing with	Description
Standing order liquidity transfer order execution	2	RTGS	The start of procedure triggers the execution of existing standing order liquidity transfer orders debiting the AS settlement banks' RTGS DCAs/RTGS CB Accounts and crediting the pertaining sub-accounts
	3	RTGS via ESMIG to AS settlement banks	On an optional basis, the AS settlement banks are notified on the debited amounts on the RTGS DCAs/RTGS CB Accounts (BankToCustomerDebitCreditNotification (camt.054), debit notification)
	4	RTGS via ESMIG to AS settlement banks	On an optional basis, the AS settlement banks are notified of the credited amount on the sub-account (BankToCustomerDebitCreditNotification (camt.054), credit notification)
	5	RTGS via ESMIG to ancillary system	The ancillary system is notified of credit of the sub-account for the amounts actually settled (ReturnAccount (camt.004))
Liquidity adjustment	6a	AS settlement banks via ESMIG to RTGS	AS settlement banks can adjust (increase or decrease) the liquidity on the sub-accounts by using immediate liquidity transfer orders (LiquidityCreditTransfer (camt.050)). RTGS sends a Receipt (camt.025) message to the submitter of the liquidity transfer order (LiquidityCreditTransfer (camt.050)).
	6b	AS settlement banks via ESMIG to RTGS	AS settlement banks can adjust (increase or decrease) the liquidity on the sub-accounts by using immediate liquidity transfer orders sent via U2A (GUI screens).
	6c	Ancillary system (or CB on behalf) via ESMIG to RTGS	The ancillary system (or CB on behalf) can take over the responsibility to manage the liquidity on the sub-account by sending the liquidity transfer order (increase or decrease) via ASTransferInitiation (pain.998) to RTGS.

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Phase	Step	Processing with	Description
	7	RTGS	The liquidity transfer orders are processed and settled on the RTGS DCAs, RTGS CB Accounts and sub-accounts.
	8	RTGS via ESMIG to AS settlement banks	The AS settlement banks are informed on an optional basis with BankToCustomerDebitCreditNotification (camt.054) on the debits/credits executed on their RTGS DCAs, RTGS CB Accounts and sub-accounts.
	9	RTGS via ESMIG to ancillary system (or CB on behalf)	- In case the AS settlement bank has issued the immediate liquidity transfer order, the ancillary system is notified with a ReturnAccount (camt.004). - In case the ancillary system or the relevant CB has issued the immediate liquidity transfer order, submitting actor (i.e. the ancillary system or the relevant CB) is notified with a ASInitiationStatus (pain.998).
Start of cycle	10	Ancillary system (or CB on behalf) via ESMIG to RTGS	In order to block the liquidity set aside on the sub-accounts, the ancillary system or CB on behalf can open a settlement cycle using ReturnGeneralBusinessInformation (camt.021) message (or via dedicated U2A GUI screen).
Blocking of liquidity	11	RTGS via ESMIG to ancillary system (or CB on behalf)	Once the cycle is started, the liquidity on the sub-accounts is blocked as long as the cycle is open. Any immediate liquidity transfer order on the sub-account is executed only in case of a liquidity increase. In case the AS settlement bank has issued the immediate liquidity transfer order, the ancillary system is notified with a ReturnAccount (camt.004). In case the ancillary system or the relevant CB has issued the immediate liquidity transfer order, the submitting actor (i.e. the ancillary system or the relevant CB) is notified with a ASInitiationStatus (pain.998). The ancillary system is notified of the liquidity blocked on all sub-accounts with ReturnAccount (camt.004) message.

Phase	Step	Processing with	Description
Settlement	12	Ancillary system (or CB on behalf) via ESMIG to RTGS	The ancillary system (or CB on behalf) instructs the AS transfers with an ASTransferInitiation (pain.998).
	13	RTGS	Settlement takes place by debiting the sub-accounts and crediting the AS technical account and afterwards debiting the AS technical account and crediting the sub-accounts (crediting can take place directly on the RTGS DCA/RTGS CB Account if indicated by the ancillary system). In case (due to error on ancillary system side) one or more transactions are not covered by the needed liquidity, the AS transfers remain queued on the sub-account. At the end of the cycle all AS transfers related to the same sub-account with insufficient liquidity for their settlement are rejected even if only one AS transfer cannot be settled. The settlement can avail itself of the optimisation process (i.e. settlement algorithm, refer to Dissolution of the payment queue).
	14	RTGS via ESMIG to submitting actor	After the end of the settlement the submitting actor (i.e. the ancillary system or the relevant CB) receives one message as confirmation. The message contains a list of the credits and debits settled (ASInitiationStatus (pain.998)). If some transactions are not settled until the end of cycle, the ASInitiationStatus (pain.998) is sent at the end of the cycle with the individual status of each transaction.
	15	RTGS via ESMIG to AS settlement banks	On an optional basis AS settlement banks receive BankToCustomerDebitCreditNotification (camt.054) notifications for the debits and credits on the sub-accounts respectively credits on RTGS DCAs/RTGS CB Accounts.
End of cycle	16	Ancillary system (or CB on behalf) via ESMIG to RTGS	Ancillary system (or CB on behalf) sends an end of cycle message to RTGS (ReturnGeneralBusinessInformation(camt.021)) (optional in U2A via GUI).

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Phase	Step	Processing with	Description
	17	RTGS via ESMIG to submitting actor	The remaining liquidity on the sub-accounts is released and the submitting actor (i.e. the ancillary system or the relevant CB) is notified with a ReturnGeneralBusinessInformation (camt.021). Stored liquidity transfer orders are now executed and the settlement is notified via BankToCustomerDebitCreditNotification (camt.054) to AS settlement banks and via ReturnAccount (camt.004) to the ancillary system. A new liquidity adjustment phase is now available. The ancillary system (or CB on behalf) can also start a new cycle.
End of procedure	18	Ancillary system (or CB on behalf) via ESMIG to RTGS	Ancillary system (or CB on behalf) can send an end of procedure message (ReturnGeneralBusinessInformation (camt.021)) or using the U2A GUI functionality to close the procedure.
	19	RTGS	Once the procedure is closed, the remaining liquidity on sub-accounts is transferred back to the AS settlement banks' RTGS DCAs/RTGS CB Accounts. In case the procedure is not closed until the end of the settlement window for AS transfers, RTGS transfers the remaining liquidity from the sub-accounts to the linked RTGS DCAs/RTGS CB Accounts automatically.
	20	RTGS via ESMIG to ancillary system	The ancillary system is informed via ReturnAccount (camt.004) on the back transfer of liquidity if the procedure is closed by the AS (or CB on behalf). In case the procedure is not closed until the end of the settlement window for AS transfers, RTGS does not provide the ReturnAccount (camt.004).
	21	RTGS via ESMIG to *AS settlement banks*	On an optional basis the AS settlement banks receive BankToCustomerDebitCreditNotification (camt.054) notifications on the re-transfer of liquidity.

Table 60: Start of procedure and liquidity provision for settlement on sub-accounts (AS settlement procedure C)

Note: Any retransfer from the RTGS sub-account are exclusively done to the linked RTGS DCA.

Used messages

- ASTransferInitiation (pain.998)
- ASInitiationStatus (pain.998)
- BankToCustomerDebitCreditNotification (camt.054)
- Receipt (camt.025)
- ReturnGeneralBusinessInformation (camt.021)
- ReturnAccount (camt.004)
- LiquidityCreditTransfer (camt.050)

3.5.4.4.2 AS settlement procedure D

As mentioned above, the AS settlement procedure D is based on liquidity transfers initiated by ancillary systems or settlement banks between the AS settlement banks' RTGS DCAs/RTGS CB Accounts and the AS technical account. The additional liquidity is taken into account on the AS settlement banks' accounts held within the ancillary system.

For AS settlement procedure D the settlement phase is an internal process of the ancillary system and therefore no details are provided here.

During the whole process, the ancillary system is notified about the amount available on the AS technical account. This happens whenever the liquidity on this account changes (by standing order liquidity transfer orders or immediate liquidity transfer orders) or by providing the result of the settlement instructed by the ancillary system (i.e. ASInitiationStatus(pain.998)). Thus, the ancillary system is always in a position to know the liquidity set aside for their settlement. At the cut-off for EoD no re-transfer of liquidity from the AS technical account to the RTGS DCAs/RTGS CB Accounts takes place. Therefore, the AS technical account can have a non-zero-balance.

Liquidity provisioning

Liquidity is dedicated by the AS settlement banks on the AS technical account opened for the ancillary system. The setting aside of liquidity in the framework of AS settlement procedure D can be done as follows.

- Setting-up standing order liquidity transfer orders in reference data (to be executed with the start of mandatory procedure). Standing order liquidity transfer orders set up in reference data only become effective as of the next business day.
- Sending FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009) SettlementBankTransferInitiation (SBTI) messages (immediate liquidity transfer order).
- Using the dedicated RTGS GUI liquidity transfer screens (immediate liquidity transfer order).
- The ancillary system sending an ASTransferInitiation (pain.998) debiting the AS settlement banks' RTGS DCAs/RTGS CB Accounts and crediting the AS technical account (immediate liquidity transfer order).

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Liquidity transfer orders are executed in the following ways:

- Standing order liquidity transfer orders are executed with the start of the mandatory procedure.
- Immediate liquidity transfer orders are executed during the open mandatory procedure.

Effects on liquidity transfers in case of missing liquidity

The amounts taken into account for the execution of the different types of liquidity transfer orders are explained below:

Liquidity transfer type	Initiator	Mandatory procedure
Standing order liquidity transfer order	AS settlement bank	If the total sum of all standing order liquidity transfer orders of an AS settlement bank is larger than the liquidity on its RTGS DCA, all standing order liquidity transfer orders will be reduced in a pro-rata mode, i.e. the existing liquidity is divided by the total sum of standing order liquidity transfer orders and the resulting factor will be used to reduce each standing order liquidity transfer order of this RTGS Account Holder.
Immediate liquidity transfer order	AS settlement bank (or CB on behalf)	Rejected if liquidity is not sufficient to execute the immediate liquidity transfer order amount requested. In case an urgent cash transfer order is pending in the queue, the immediate liquidity transfer order will be rejected.
	Ancillary system (or CB on behalf)	Partial execution (i.e. up to the available liquidity on the RTGS DCA concerned). In case an urgent cash transfer order is pending in the queue of the AS settlement bank, the immediate liquidity transfer order will be rejected.

Table 61: Amounts taken into account for AS settlement procedure D

Mandatory procedure

The mandatory procedure is opened by RTGS on the new business day with the start of the event “Execution of standing orders in RTGS” in an automated way for all ancillary systems using AS settlement procedure D. This mandatory procedure cannot be closed or reopened by an AS using AS settlement procedure D.

Overview on the settlement process

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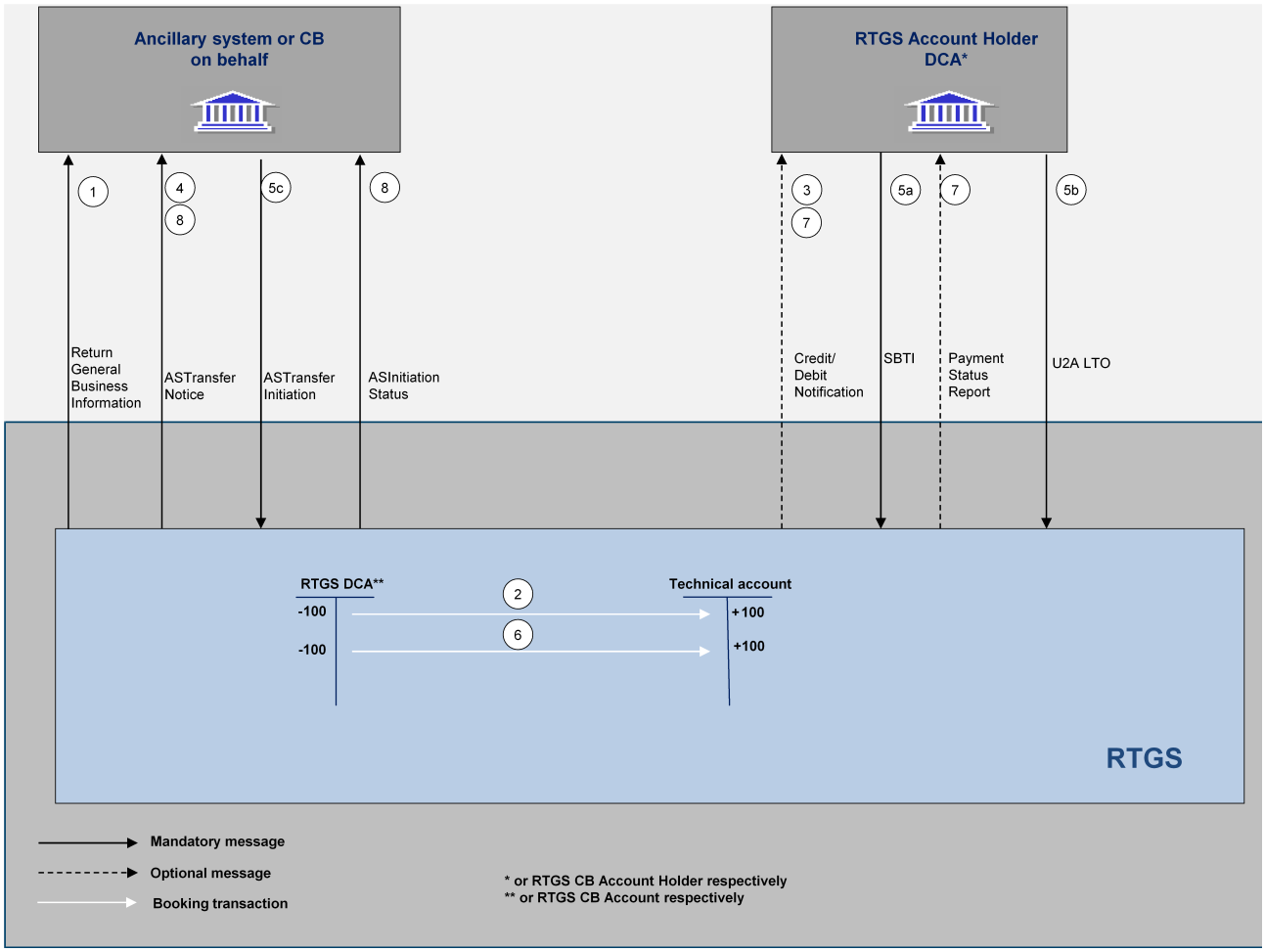


Figure 33: Flow of settlement to AS technical account (AS settlement procedure D)

Phase	Step	Processing with	Description
Start of procedure	1	RTGS via ESMIG to ancillary system	Start of procedure message for mandatory procedure is automatically initiated by RTGS with the start of the event “Execution of standing orders in RTGS” on the new business day. The ancillary system is notified of the event (ReturnGeneralBusinessInformation (camt.021)).
Standing order liquidity transfer order execution	2	RTGS	The start of procedure triggers the execution of existing standing order liquidity transfer orders debiting the AS settlement banks’ RTGS DCAs/ RTGS CB Accounts and crediting the AS technical account.
	3	RTGS via ESMIG to AS settlement banks	On an optional basis, the AS settlement banks are notified of the debited amounts on the RTGS DCAs/RTGS CB Accounts (BankToCustomerDebitCreditNotification (camt.054), debit notification).

Phase	Step	Processing with	Description
	4	RTGS via ESMIG to ancillary system	The ancillary system is notified of the credit of the AS technical account for the amounts actually settled and the resulting balance on the AS technical account (ASTransferNotice(pain.998)).
Liquidity adjustment	5a	AS settlement banks via ESMIG to RTGS	AS settlement banks can adjust (increase) the liquidity on the AS technical account by using immediate liquidity transfer orders (FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009)-SBTI).
	5b	AS settlement banks via ESMIG to RTGS	AS settlement banks can adjust (increase) the liquidity on the AS technical account by using immediate liquidity transfer orders (dedicated U2A GUI screens).
	5c	Ancillary system (or CB on behalf) via ESMIG to RTGS	The ancillary system (or CB on behalf) can take over the responsibility to manage the liquidity on the AS technical account by sending liquidity transfer order via ASTransferInitiation (pain.998)to RTGS. The ancillary system cannot set standing order liquidity transfer orders on behalf of its AS settlement bank. To provide such a functionality the ancillary system has to store and manage its own procedure outside the RTGS and send them at the appropriate time as immediate liquidity transfer orders. Reverse liquidity transfers orders issued by the AS (or CB on behalf) aiming at debiting the AS technical account and crediting the RTGS DCAs/ RTGS CB Accounts are also possible.
	6	RTGS	The liquidity transfers are processed between the RTGS DCAs/RTGS CB Accounts and the AS technical account.
	7	RTGS via ESMIG to AS settlement banks	The *AS settlement bank*s are informed on an optional basis with BankToCustomerDebitCreditNotification (camt.054) or PaymentStatusReport (pacs.002) (if instructed via FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009)- SBTI) on the transfers executed on their RTGS DCAs/RTGS CB Accounts.
	8	RTGS via ESMIG to ancillary system (or CB on behalf)	In case the AS settlement bank has issued the immediate liquidity transfer order including the resulting balance on the AS technical account (via A2A (FinancialInstitutionCreditTransfer

Phase	Step	Processing with	Description
			(CORE and COV) (pacs.009)-SBTI) or U2A), the ancillary system is notified with a ASTransferNotice (pain.998). - In case the ancillary system has issued the immediate liquidity transfer order (via A2A (ASTransferInitiation (pain.998)-ASTI)), the submitting actor (i.e. the ancillary system or the relevant CB) is notified with a ASInitiationStatus (pain.998).

Table 62: Start of procedure and liquidity provision for settlement to AS technical account (AS settlement procedure D)

Used messages

- PaymentStatusReport (pacs.002)
- ASTransferInitiation (pain.998)
- ASInitiationStatus (pain.998)
- ASTransferNotice (pain.998)
- BankToCustomerDebitCreditNotification (camt.054)
- ReturnGeneralBusinessInformation (camt.021)
- FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009) used as SettlementBankTransferInitiation (FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009)-SBTI)

3.5.4.4.3 Cross-ancillary system settlement

Basics

In addition to the above described procedures for the settlement of ancillary system, there is also the possibility to send AS transfers on a cross-ancillary system basis. As a precondition to use this feature a bilateral agreement between the sending and receiving ancillary systems needs to be in place[1]. This agreement has to be put in the reference data by the relevant CBs on behalf of the ancillary systems. The functionality of cross-ancillary system settlement is independent from the procedure the sending and receiving ancillary systems are using (i.e. AS settlement procedure D vs. AS settlement procedure C). Such transfers are always instructed by the ancillary system (or its CB on behalf) as a single AS transfer via an ASTransferInitiation (pain.998). A prerequisite for the settlement of such AS transfer is that the AS transfer is sent during an open cycle of the sending ancillary system (only valid if sending ancillary system is using AS settlement procedure C) and an open procedure of the receiving ancillary system (regardless if mandatory or optional procedure is open). In such case the settlement is executed immediately whatever is the status of the cycle of the receiving ancillary system. Reverse transactions (i.e. “pulling” liquidity from another ancillary system) are not allowed.

AS using AS settlement procedure D to an AS using AS settlement procedure C

With this AS transfer the AS technical account of the sending ancillary system on behalf of an AS settlement bank is debited in order to credit the RTGS sub-account of one of the AS settlement banks of the receiving ancillary system. The receiving ancillary system is notified with an ASTransferNotice (pain.998) about the incoming liquidity on the RTGS sub-account including the information of the resulting balance. The receiving

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ancillary system has the possibility to use this credit immediately. The sending ancillary system or its CB on behalf is notified with an ASInitiationStatus (pain.998) about the outcome of the request. On an optional basis the AS settlement bank of the receiving ancillary system is notified with a credit notification (BankToCustomerDebitCreditNotification (camt.054)). If the settlement request was sent by the CB on behalf of the sending ancillary system, then it is notified on its execution with a ReturnAccount (camt.004) message.

AS using AS settlement procedure D to an AS using AS settlement procedure D

With this AS transfer the AS technical account of the sending ancillary system on behalf of an AS settlement bank is debited in order to credit the AS technical account of the receiving ancillary system in favour of one of the AS settlement banks. The receiving ancillary system is notified with an ASTransferNotice (pain.998) about the incoming liquidity including the information of the resulting balance. The receiving ancillary system has the possibility to use this credit immediately. The sending ancillary system or its CB on behalf is notified with an ASInitiationStatus (pain.998) about the outcome of the request. If the settlement request was sent by the CB on behalf of the sending ancillary system, then it is notified on its execution with a ReturnAccount (camt.004) message.

AS using AS settlement procedure C to an AS using AS settlement procedure C

With this AS transfer the RTGS sub-account of an AS settlement bank of the sending ancillary system is debited in order to credit the RTGS sub-account of one of the AS settlement banks of the receiving ancillary system. The receiving ancillary system is notified with an ASTransferNotice (pain.998) about the incoming liquidity to the RTGS sub-account including the information of the resulting balance. The receiving ancillary system has the possibility to use this credit immediately. In case the liquidity on the AS technical account is insufficient, the AS transfer is rejected. RTGS rejects the AS transfer when the liquidity on the RTGS sub-account is insufficient. The sending ancillary system or its CB on behalf is notified with an ASInitiationStatus (pain.998) of the outcome of the request. On an optional basis the AS settlement banks of the receiving and sending ancillary systems are notified with credit/debit notifications (BankToCustomerDebitCreditNotification (camt.054)). If the settlement request was sent by the CB on behalf of the sending ancillary system, then it is notified on its execution with a ReturnAccount (camt.004) message.

AS using AS settlement procedure C to an AS using AS settlement procedure D

With this AS transfer the RTGS sub-account of an AS settlement bank of the sending ancillary system is debited in order to credit the AS technical account of the receiving ancillary system in favour of one of the AS settlement banks. The receiving ancillary system is notified with an ASTransferNotice (pain.998) about the incoming liquidity including the information of the resulting balance. The receiving ancillary system has the possibility to use this credit immediately. In case the liquidity on the AS technical account is insufficient, the AS transfer is rejected. In case the liquidity on the RTGS sub-account is insufficient, the AS transfer is rejected. The sending ancillary system or its CB on behalf is notified with an ASInitiationStatus (pain.998) of the outcome of the request. On an optional basis the AS settlement bank of the sending ancillary system is notified with a debit notification (BankToCustomerDebitCreditNotification (camt.054)). If the settlement request was sent by the CB on behalf of the sending ancillary system, then it is notified on its execution with a ReturnAccount (camt.004) message.

Footnotes

1 Owing to the fact that various objects in CRDM are involved when creating/changing a bilateral agreement there might be a situation where the set-up is not complete. In case such invalid/incomplete configuration is propagated during the regular data propagation for the upcoming business day such incomplete configuration is not considered in RTGS for further processing.

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3.5.4.5 AS settlement procedure E

Basics

Ancillary systems can benefit of the bilateral settlement of simultaneously sent debits and credits that shall be processed independently from each other. The ancillary system may send one to many (up to a parameter currently defined at 20,000 for ancillary systems opting for global notifications and 3,000 for ancillary systems opting for single notification) AS transfer orders in one AS batch message (ASTransferInitiation(pain.998)). Any of those AS transfers is processed individually within RTGS. The ancillary system may use the AS settlement procedure E also to settle multilateral balances by using an AS technical account. This can be achieved by creating debits first (debit RTGS DCA/RTGS CB Account and credit AS technical account) and only sending the batch of credits (debiting AS technical account and crediting RTGS DCA/RTGS CB Account) after successful settlement of the debits.

Although it is possible to use the AS technical accounts used for AS settlement procedure C, it is recommended to use a dedicated AS technical account for procedure E for segregation purposes.

Based on the option chosen in reference data, the ancillary system can receive a global notification after finalisation (settlement, revocation or rejection) of all individual AS transfers sent within one AS batch message or for each single AS transfer.

Optional connected mechanisms

The AS settlement procedure E may include the following optional connected mechanisms:

- information period;
- settlement period (“till”).

For further details on the usage and functionalities offered by the optional connected mechanisms refer to chapter Optional connected mechanisms.

Process description

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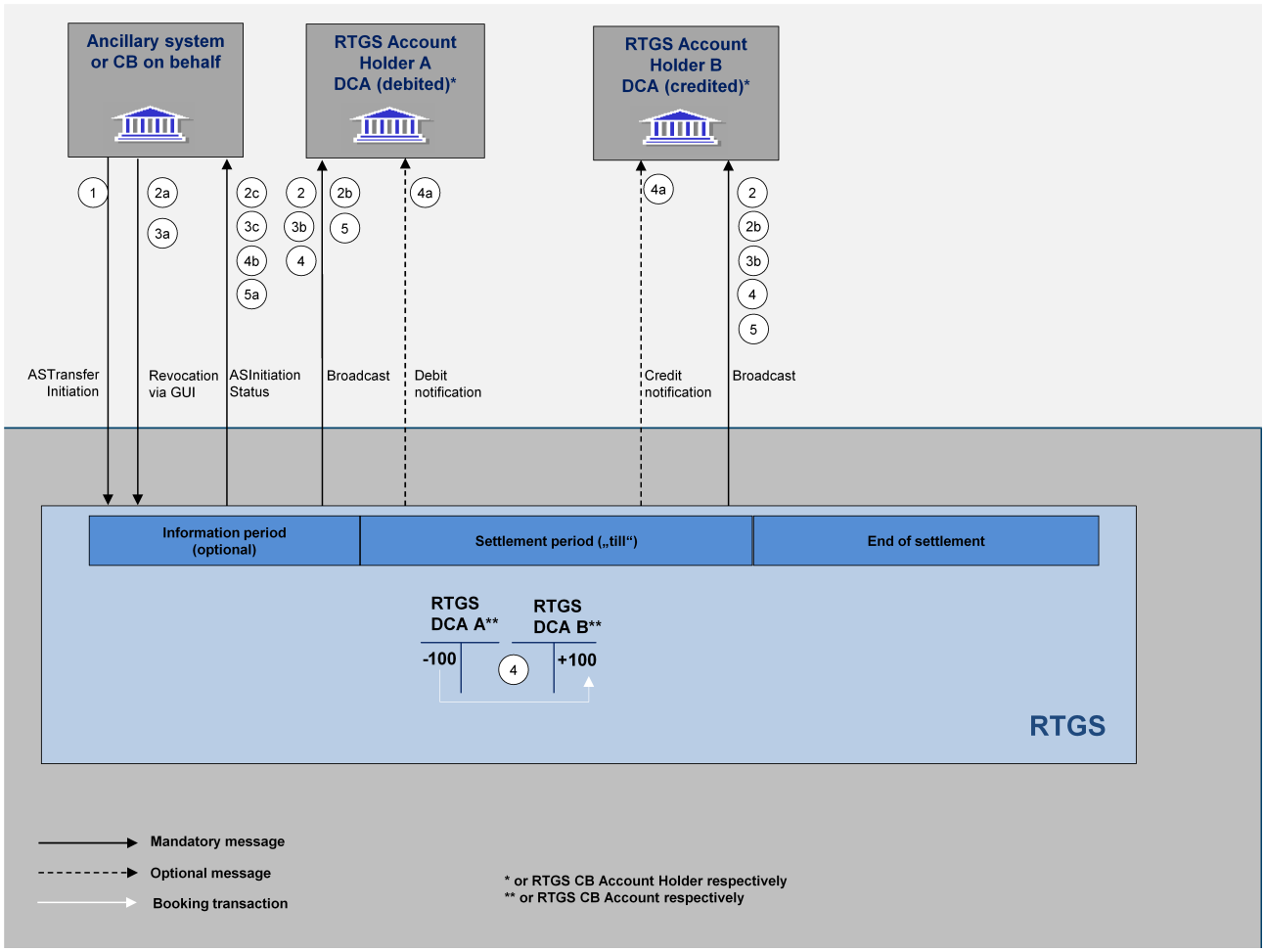


Figure 34: Flow of the bilateral settlement of simultaneously sent debits and credits (AS settlement procedure E)

The AS settlement procedure E consists of the following steps:

Phase	Step	Processing in/ between	Description
Initiation	1	Ancillary system (or CB on behalf) via ESMIG to RTGS	The ancillary system (or the relevant CB on its behalf) sends an ancillary system batch message (ASTransferInitiation(pain.998)) including all individual AS transfer orders. On an optional basis those AS transfer orders may include the AS technical account on debit or credit side.
Information period	2	RTGS	If the “Information Period” option is used, all involved AS settlement banks included in the AS batch message receive via GUI the broadcast notification on the start of the information period. In addition, it is also possible to receive the broadcast in A2A via SystemEventNotification (admi.004) – provided an appropriate subscription for A2A broadcasts was set up. If no AS settlement bank disagrees (the suitable communication means have to be agreed within the contractual relationship with the ancillary system) during the information period, the processing will continue.

Phase	Step	Processing in/ between	Description
	2a	Ancillary system (or CB on behalf) via ESMIG to RTGS	The ancillary system (or the relevant CB on its behalf) will revoke the pertaining AS transfer orders via GUI one by one.
	2b	RTGS via ESMIG to AS settlement banks	After disagreement all AS settlement banks included in the revocation of the single AS batch messages are informed via GUI broadcast about failure of settlement due to revocation. In addition, it is also possible to receive the broadcast in A2A via SystemEventNotification (admi.004) – provided an appropriate subscription for A2A broadcasts was set up.
	2c	RTGS via ESMIG to submitting actor (i.e. the ancillary system or the relevant CB)	In case of single notification an ASInitiationStatus (pain.998) message for the revoked AS transfer orders is sent to the submitting actor (i.e. the ancillary system or the relevant CB). If all included AS transfer orders were revoked, also the submitting actor (i.e. the ancillary systems or the relevant CB) opting for global notification will be informed via ASInitiationStatus (pain.998) message. The ancillary system is informed via broadcast via U2A on the settlement failure.
Settlement	3a	Ancillary system (or CB on behalf) via ESMIG to RTGS	The ancillary system (or the relevant CB on its behalf) is allowed to revoke AS transfers as long as they are not final.
	3b	RTGS via ESMIG to AS settlement banks	A broadcast is sent to all relevant AS settlement banks involved in the AS batch message informing about the revoked AS transfer. In addition it is also possible to receive the broadcast in A2A via SystemEventNotification (admi.004) – provided an appropriate subscription for A2A broadcasts was set up.
	3c	RTGS via ESMIG to submitting actor (i.e. the ancillary system or the relevant CB)	In case of single notification the submitting actor (i.e. the ancillary system or the relevant CB) is informed about the settlement failure of the pertaining AS transfers due to revocation via ASInitiationStatus (pain.998) message. In case of global notification the ASInitiationStatus (pain.998) is only sent after all AS transfer orders reached a final status. The ancillary system is informed via broadcast via U2A on the settlement failure.
	4	RTGS	The settlement takes place with the debit/credit of the pertinent accounts in RTGS (either RTGS DCAs/RTGS CB Accounts or AS technical account). Each debit component is checked against the liquidity available in the pertinent account. If the liquidity covers the needed amount, the AS transfer is settled (both on the debit and on the credit side). If liquidity is not sufficient the AS transfer is posted in the queue and the AS

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Phase	Step	Processing in/ between	Description
			settlement banks (debit and credit side) are informed via GUI broadcast (**Note:** It is not foreseen to provide this broadcast in A2A).
	4a	RTGS via ESMIG to AS settlement banks	If subscribed to, the AS settlement banks are informed via BankToCustomerDebitCreditNotification (camt.054) about the successful settlement on the RTGS DCAs/RTGS CB Accounts.
	4b	RTGS via ESMIG to submitting actor (i.e. the ancillary system or the relevant CB)	In case of single notification the submitting actor (i.e. the ancillary system or the relevant CB) is informed about the settlement of the pertaining AS transfers via single ASInitiationStatus (pain.998) messages. In case of global notification the ASInitiationStatus (pain.998) is only sent after all AS transfer orders reached a final status.
End of settlement	5	RTGS	If the AS (or the relevant CB on its behalf) has indicated a settlement period (“till”) time, RTGS continuously checks whether the time limit is reached and the AS transfers are still queued. If the time limit is exceeded the settlement fails and the AS transfers not yet settled are rejected. The same applies at the start of the EoD in case no settlement period (“till”) option is used. All AS settlement banks impacted by the settlement failure receive a GUI broadcast informing about the failed settlement. In addition, it is also possible to receive the broadcast in A2A via SystemEventNotification (admi.004) – provided an appropriate subscription for A2A broadcasts was set up.”
	5a	RTGS via ESMIG to submitting actor (i.e. the ancillary system or the relevant CB)	The submitting actor (i.e. the ancillary system or the relevant CB) is informed in case of single notification for each AS transfer rejected at end of settlement period or EoD respectively. For ancillary systems opting for global notification, a single ASInitiationStatus (pain.998) is sent to the submitting actor (i.e. the ancillary system or the relevant CB) informing about the status of each of the AS transfers (i.e. in case of full settlement only the successful settlement of the AS batch is indicated while in case of partial settlement the single status are returned).

Table 63: Process flow for AS settlement procedure E

At each step throughout the process information for AS settlement banks and ancillary systems is available.

Used messages

- ASTransferInitiation (pain.998)
- ASInitiationStatus (pain.998)
- BankToCustomerDebitCreditNotification (camt.054)
- SystemEventNotification (admi.004)

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3.5.4.6 Optional connected mechanisms

3.5.4.6.1 General aspects

In connection with settlement of ancillary systems, a set of additional options is available which can be used for a more efficient liquidity management:

- information period;
- settlement period (“till”);
- guarantee fund mechanism.

In order to use one or several of these optional connected mechanisms, the ancillary system either has to fill specific fields of the ASTransferInitiation (pain.998) or to rely on reference data (guarantee fund mechanism).

Only the ancillary system (or the CB acting on its behalf) is entitled to insert these parameters in the message. Once a message is sent the parameter can be updated in U2A mode by the ancillary system for optional connected mechanism “Settlement period” before the inserted “till”- time has been expired.

“Information Period” and “Guarantee fund mechanism” parameters cannot be updated neither by the ancillary systems nor by the AS settlement banks nor by CBs once the related AS batch was received by RTGS.

The table below summarises which optional connected mechanism can be used with which ancillary system procedure:

AS settlement procedure	Information period	Settlement period (“till”)	Guarantee fund mechanism
AS settlement procedure A	X	X	X
AS settlement procedure B	X	X	X
AS settlement procedure C	-	-	-
AS settlement procedure D	-	-	-
AS settlement procedure E	X	X	-

Table 64: Usability of optional connected mechanism per AS processing procedure

3.5.4.6.2 Information period

The information period option allows AS settlement banks a more efficient liquidity management for the settlement of a specific AS transfer. This optional connected mechanism can be used for:

- AS settlement procedure A;
- AS settlement procedure B;
- AS settlement procedure E.

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The information period option can be used by indicating a specific end time (within the operational hours for AS processing) or duration (the calculated end time as well has to be within the operational hours for AS processing) within an ASTransferInitiation (pain.998) message. The start time of the information period is the time of reception after validations. The usage of this option leads to:

- information about the specified settlement time to AS settlement banks;
- possibility for AS settlement banks to disagree on the amount.

Under certain circumstances AS settlement banks have the possibility to disagree on specific balances before the settlement takes place. The business rules and regulations for disagreements need to be defined by the ancillary system and the relevant CB. RTGS technically always allows the ancillary system and the relevant CB on behalf to revoke AS batches or individual AS transfer orders in the context of AS settlement procedure A, B and E. There is no parameter controlling whether disagreement procedures are defined or not on the level of ancillary systems, their AS settlement banks and the ancillary system's CB.

Process flow

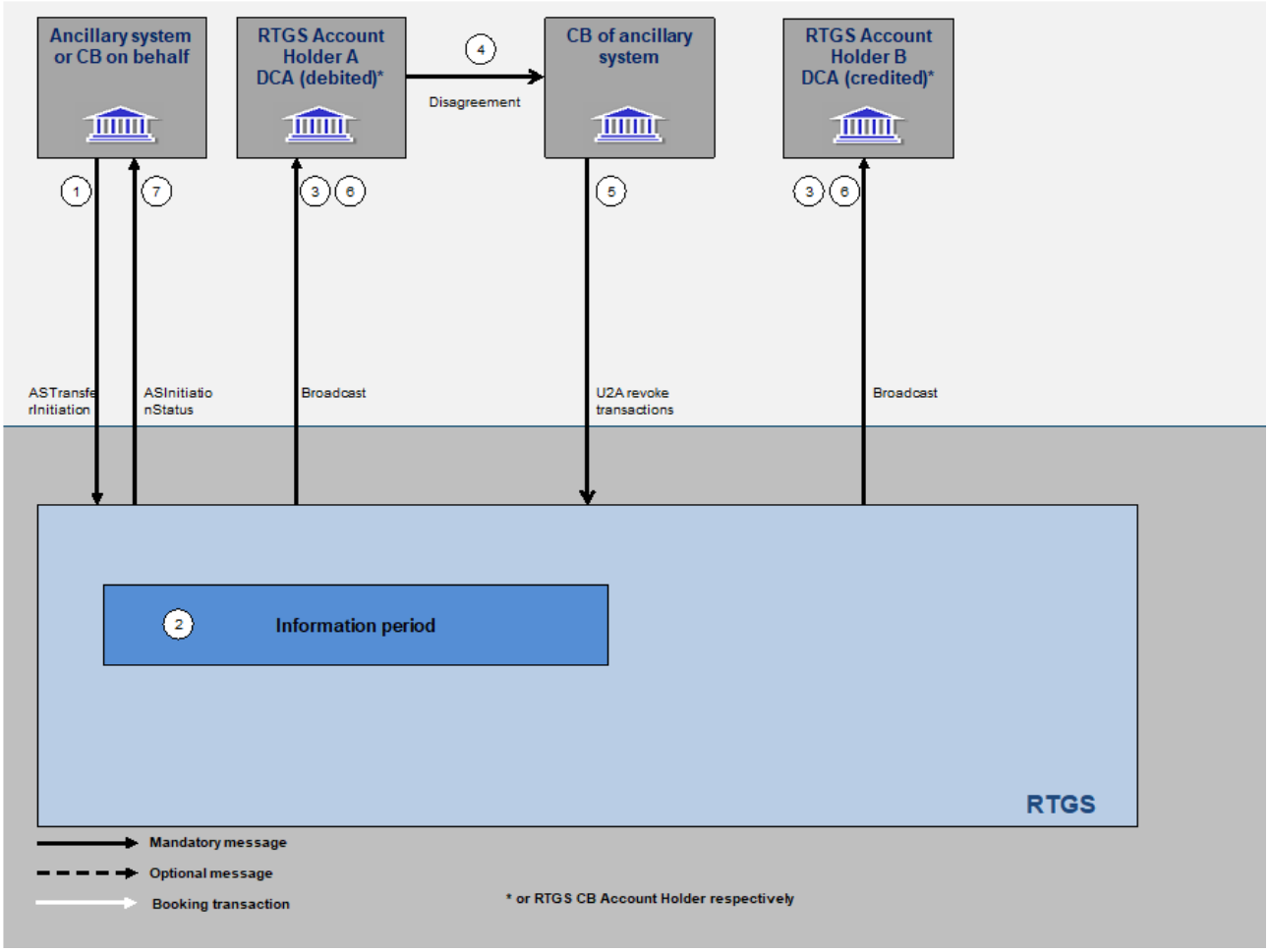


Figure 35: Flow information period

Action	Step	Interaction	Description
Initiation	1	Ancillary system (or CB on behalf) via ESMIG to RTGS	The ancillary system or the CB on behalf of the ancillary system sends the ASTransferInitiation (pain.998) with the information period indicated in the GroupHeader. RTGS uses the indicated time or duration for the start of the settlement period.
Information period	2	RTGS	Immediately after reception and positive validations the information period starts.
	3	RTGS via ESMIG to AS settlement banks	With the start of the information period the AS settlement banks (this means RTGS Account Holder A DCA (debited) as well as RTGS Account Holder B DCA (credited or RTGS CB Accounts respectively) are informed via GUI broadcast on the indicated start of settlement period. In addition, it is also possible to receive the broadcast in A2A via SystemEventNotification (admi.004) – provided an appropriate subscription for A2A broadcasts was set up.
	4	AS settlement bank to CB of the ancillary system	In case one or several AS settlement banks disagree on the amount of the AS transfers present in the pertaining set of transactions, it may contact the CB of the ancillary system. The procedure on if, when and how such disagreement is to be applied has to be set up internally within the AS community. Also the way the AS settlement bank contacts the CB (directly or indirectly via the pertaining ancillary system) is out of scope of RTGS.
	5	CB via ESMIG to RTGS	The CB, via GUI revokes the disagreed set of transactions, leading to a rejection of all transactions and settlement is not triggered. The information period and all processing of the involved AS transfers is stopped. In the context of AS settlement procedure E disagreement and revocation only applies to individual AS transfers from the initial AS batch message. Revocation is then done only for single AS transfers and only those are revoked. Other AS transfers from the same AS batch message are treated independently (i.e. processing stops only for the revoked AS transfers).
Notification in case of disagreement	6	RTGS via ESMIG to all AS settlement banks	All AS settlement banks are informed via broadcast on the rejection of the transactions due to disagreement. In addition, it is also possible to receive the broadcast in A2A via SystemEventNotification(admi.004) – provided an appropriate subscription for A2A broadcasts was set up.
	7	RTGS via ESMIG to ancillary system	The ancillary system is informed via ASInitiationStatus (pain.998) message on the rejection due to disagreement.

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Action	Step	Interaction	Description
			Depending on the notification choice of the ancillary system using AS settlement procedure E, the ASInitiationStatus (pain.998) message is sent either immediately (single notification) or after finalising all included AS transfers (global notification).
End of information period	8	RTGS	In case no disagreement was expressed during the information period (or for AS settlement procedure E not all included AS transfers were disagreed), the indicated end of the information period will mark the start of the settlement period.

Table 65: Process flow information period with disagreement

Used messages

- ASTransferInitiation (pain.998)
- ASInitiationStatus (pain.998)
- SystemEventNotification (admi.004)

3.5.4.6.3 Settlement period ("till")

The settlement of an ancillary system may only take place during a pre-defined period of time. If the settlement is not completed successfully during this period of time, the transactions are rejected or a guarantee fund mechanism is activated.

Similar to the information period option, the settlement period (“till”) option has to be indicated per ASTransferInitiation (pain.998) in the GroupHeader of the message and is then valid for the whole set of transactions.

The ancillary system (or its responsible CB on behalf), according to rules established within the ancillary system’s community, can modify the end of the settlement period (“Change settlement period” in U2A mode) before it is expired.

Ancillary systems are expected to use the settlement period (“till”) option to avoid the extension of the arranged settlement timeframe. This option helps the ancillary system to control the execution time of their transactions but also helps the AS settlement banks to have a better control of their liquidity.

Note: The start of the settlement period is always marked either with the end of information period (if it was indicated) or immediately after reception and positive validation of the ASTransferInitiation (pain.998). The settlement period (“till”) option only allows defining an end time or duration of the settlement period. In case no settlement period (“till”) is used, the settlement period ends after final settlement or rejection of all transactions presented in the ASTransferInitiation (pain.998) message or, if one or several transactions are not executed due to missing liquidity, until the end of operational hours for AS processing. The ancillary system or the relevant CB on its behalf can revoke batches or AS transfer orders via the GUI in the settlement period.

The usage of this option is a prerequisite for launching the optional guarantee fund mechanism.

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3.5.4.6.4 Guarantee fund mechanism

The guarantee fund mechanism (if opted for by the ancillary system) could be used to provide the needed liquidity when a settlement failure occurs.

This optional connected mechanism can be used only:

- in relation to AS settlement procedures A and B;
- together with the settlement period (“till”) option.

The guarantee fund mechanism is based on a guarantee funds account where the liquidity is collected to support the AS settlement procedure - either continuously or arranged shortly before.

In order to use the guarantee fund mechanism, it has to be opted for by the ancillary system in its reference data. The usage of the guarantee fund mechanism is then valid whenever a settlement period (end time indicated with the settlement period (“till”) option) ends unsuccessfully. In case no settlement period (“till”) option was used, the underlying transaction processing will stop and rejection and reversal process (AS settlement procedure A) is started.

Process description

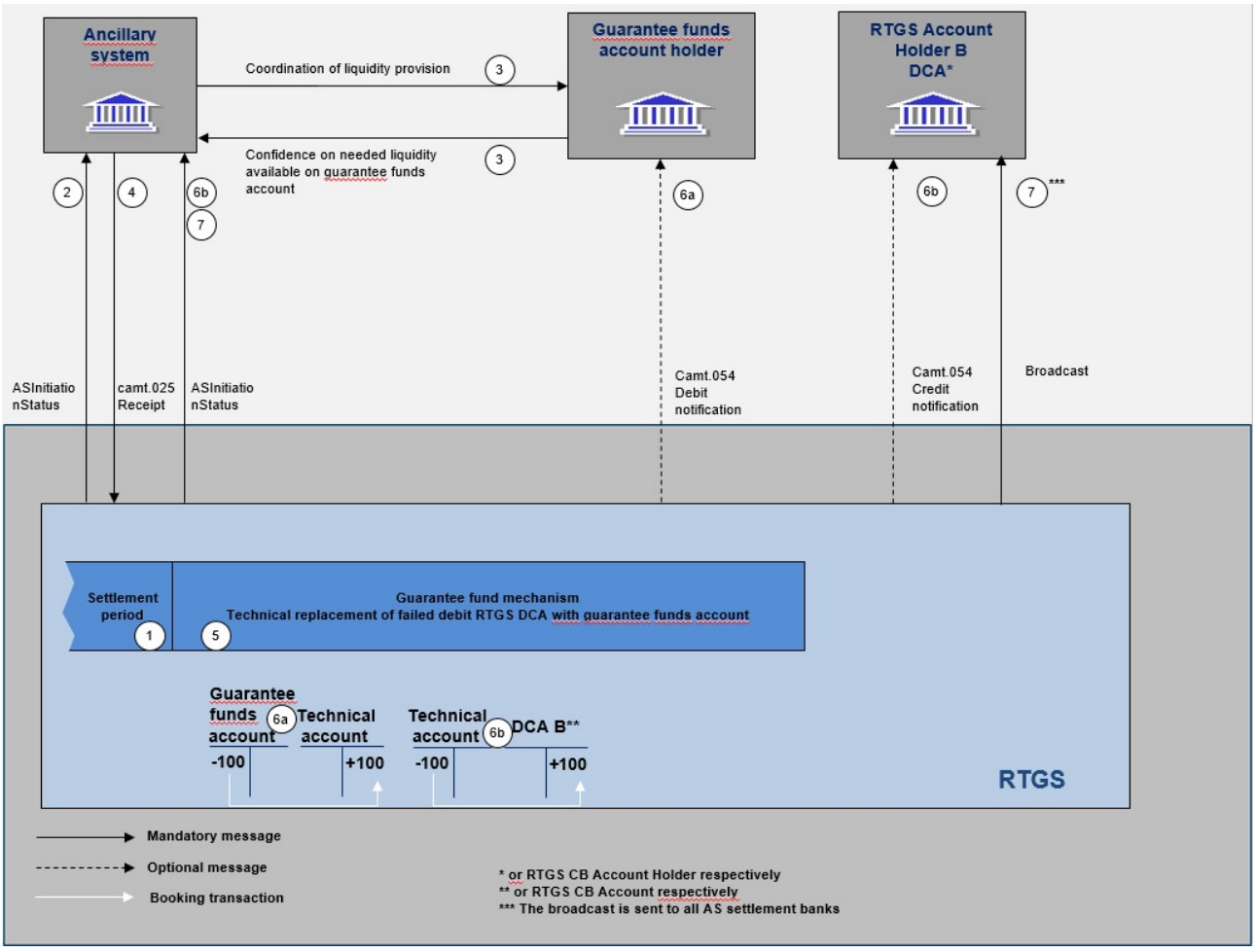


Figure 36: Flow guarantee fund mechanism

Phase	Step	Description
Settlement failure	1	If the settlement period (“till”) time is indicated and the settlement of either standard or simultaneous multilateral settlement is not yet achieved when the allotted time is exceeded the settlement fails. In case of AS settlement procedure B, prior to the start of the guarantee fund mechanism a transformation of all transactions to AS settlement procedure A is performed and debit transactions covered by needed liquidity are executed. Refer to AS settlement procedure A for the flow of messages related to this scenario
Guarantee fund mechanism	2	If the guarantee fund mechanism has been set up (reference data), the ancillary system is notified on settlement failure with an ASInitiationStatus (pain.998)message containing the request to confirm the use of the guarantee fund mechanism by using the “decision indicator” flag within this message.
	3	Depending on the guarantee scheme, either the collection of the needed liquidity has been granted in advance by the ancillary system and its community (i.e. prefunding) or the ancillary system has to co-ordinate the liquidity collection making it available on the guarantee funds account. The notifications to the guarantee funds account holder then depend on the messages used. In any case, before the guarantee fund mechanism starts, the ancillary system has to ensure that the needed liquidity is provided on the guarantee funds account. **Note:** The guarantee scheme details are out of RTGS scope.
	4	The ancillary system sends an XML message Receipt (camt.025)) to give either a positive or a negative confirmation in order to proceed or not with a new settlement phase against the guarantee funds account.
New settlement phase	5	If the ancillary system confirms the actual use of the guarantee fund mechanism RTGS re-enters the AS transfers for which the liquidity is missing in order to be settled on the guarantee funds account by substituting the failed debtor’s RTGS DCA with the guarantee funds account.
	6a	In case of sufficient liquidity and the guarantee funds account is not blocked, the settlement of the debit from guarantee funds account to the AS technical account is executed. Depending on the message subscription, also the guarantee funds account holder is notified with a BankToCustomerDebitCreditNotification (camt.054) debit notification.
	6b	After successfully debiting the guarantee funds account, all credit postings from the AS technical account to the RTGS DCAs/RTGS CB Accounts of the AS settlement banks are executed. The ancillary system is notified with an ASInitiationStatus (pain.998) message about the completion of the whole settlement procedure. On an optional basis, the AS settlement banks of the creditor side are notified with a BankToCustomerDebitCreditNotification (camt.054) credit notification.
	7	If the ancillary system sends a negative confirmation there is a lack of liquidity on the guarantee funds account or the guarantee funds account is blocked the “reversing procedure” is initiated in order to transfer back the already settled debits from the AS technical account to the RTGS DCAs/RTGS CB Accounts of the AS settlement banks. All involved AS settlement banks are notified with a GUI broadcast about failed

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Phase	Step	Description
		settlement. In addition, it is also possible to receive the broadcast in A2A via SystemEventNotification (admi.004) – provided an appropriate subscription for A2A broadcasts was set up. The ancillary system receives an ASInitiationStatus (pain.998) informing on the failed settlement.

Table 66: Process description for guarantee fund mechanism

Used messages

- ASTransferInitiation (pain.998)
- ASInitiationStatus (pain.998)
- BankToCustomerDebitCreditNotification (camt.054)
- Receipt (camt.025)
- SystemEventNotification (admi.004)

3.5.5 Liquidity management

3.5.5.1 Available liquidity

The RTGS DCA is used for the settlement of real-time interbank and customer payments, AS transfers from ancillary systems and liquidity transfers. An RTGS DCA may either have a zero or a positive balance.

The credit line – if available - is managed on the MCA in CLM.

Depending on the priority of a payment order (see chapter Cash transfer order priorities) and the liquidity reservations (see chapter Reservation) defined by the RTGS Account Holder for its RTGS DCA, the actual liquidity available for settlement of a specific payment order might be less than the balance on the RTGS DCA:

	Urgent cash transfer	High cash transfer	Normal cash transfer
Available liquidity	Balance on the RTGS DCA	Balance on the RTGS DCA minus urgent reservation	Balance on the RTGS DCA minus urgent reservation minus high reservation

Table 67: Effect of reservations on the available liquidity

In case the available liquidity on the RTGS DCA is not sufficient to settle a cash transfer and depending on the configuration chosen by the RTGS Account Holder, a rule-based liquidity transfer order might be triggered. Further details can be found in the following chapters.

As CB accounts in RTGS can have a negative balance, the available liquidity for CB accounts is not limited.

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3.5.5.2 Liquidity transfer

3.5.5.2.1 Overview

In general, liquidity transfers debiting an RTGS DCA, an RTGS CB Account or an RTGS sub-account are initiated either in A2A or U2A by the RTGS Account Holder or by another authorised RTGS Actor (e.g. an ancillary system, the CB on behalf or another authorised credit institution).

Liquidity transfers in RTGS are initiated by either:

- the RTGS Account Holder itself in A2A or in U2A;
- byanother authorised RTGS Actor (e.g. an ancillary system, a CB or another credit institution) in A2A or in U2A (U2A initiation not for ancillary systems);
- by the CB debiting its RTGS CB Account in A2A or in U2A;
- by RTGS itself, based on the set-up in CRDM.

Further details on the initiation of immediate liquidity transfers via U2A are provided in the RTGS UHB, chapter "*Enter current liquidity transfer order*".

The following use cases for liquidity transfers exist in RTGS:

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		Debit Account									
		RTGS DCA	RTGS sub-account	RTGS CB Account	AS technical account	MCA	CLM CB Account	Overnight deposit account	TIPS Account	T2S DCA	T2S CB Account
Credit Account	RTGS DCA	X[1]	X[4]	X[2;3]	X[6]	X[3]	X[2;3]	-	X	X	X
	RTGS sub-account	X[4]	-	X[4]	-	X	X	-	X	-	-
	RTGS CB Account	X[2;3]	X[4]	X[3]	X[6]	X[2;3]	X[3]	-	X	X	X
	AS technical account	X[6;7]	X	X[6]	-	-	-	-	-	-	-
	MCA	X[3;5]	X	X[2;3]	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	CLM CB Account	X[2;3]	X	X[3]	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Overnight deposit account	X	X	X	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	TIPS Account	X	X	X	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	T2S DCA	X	-	X	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	T2S CB Account	X	-	X	N/A	N/A	N/A	N/A	N/A	N/A	N/A

intra-service liquidity transfers	
inter-service liquidity transfers	
N/A	not applicable in RTGS
-	option is not available

Figure 37: Liquidity transfer combinations from RTGS service perspective

Please note the following details for the mentioned liquidity transfer combinations:

1. The combination is only possible within a defined Liquidity Transfer Group.
2. For rule-based liquidity transfers, the combination refers to RTGS DCAs/MCAs belonging to a central bank modelled as party of party type “payment bank”.
3. Includes rule-based liquidity transfers.
4. The combination is allowed for linked RTGS sub-accounts. Both accounts have to be held by the same party.
5. Includes automated liquidity transfers.
6. This liquidity transfer order cannot be submitted via a LiquidityCreditTransfer (camt.050). The ancillary system may only submit it via ASTransferInitiation (pain.998). A submission of the ASTransferInitiation (pain.998) by the RTGS Account Holder is not possible.
7. This liquidity transfer order cannot be submitted via a LiquidityCreditTransfer (camt.050). The RTGS Account Holder (or authorised RTGS Actor) may only submit it via FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009) with code word "SBTI" (AS Settlement Procedure D).

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Note: Liquidity transfer orders crediting an overnight deposit account are possible in EUR only.

The AS guarantee funds accounts can be funded and defunded through RTGS payments.

The following types of liquidity transfers can be initiated in or by RTGS:

Liquidity transfer type	Description
Immediate liquidity transfer order	Immediate transfer of liquidity initiated by the RTGS Account Holder or another authorised RTGS Actor in A2A or U2A.
Rule-based liquidity transfer order	Transfers of liquidity initiated by RTGS due to a: - floor and/or ceiling rule (configuration in CRDM); - pending urgent payment order, AS transfer order or high priority payment order rule (configuration in CRDM).
Standing order liquidity transfer order	Recurring transfer of liquidity initiated by RTGS every business day at configured certain business day events (for standing order liquidity transfer orders not related to ancillary systems) or at the start of procedure (for standing order liquidity transfer orders related to ancillary systems) (configuration in CRDM).

Table 68: Liquidity transfer types

Depending on the type, a liquidity transfer can either push liquidity to another account (e.g. debit the RTGS Account Holder's DCA and credit another cash account) or pull liquidity from another account (e.g. debit a linked or predefined cash account to be debited and credit the RTGS Account Holder's DCA).

With regard to the push or pull of liquidity a liquidity transfer from RTGS can be initiated towards the following settlement services:

Liquidity transfer type	Initiator	Use case	Push/pull	Counterpart cash account in
Immediate liquidity transfer order	RTGS Actor	Intra-service	Push	RTGS
		Inter-service	Push (incl. pull response[1])	CLM, TIPS, T2S
	CLM Actor	Inter-service	Pull[2]	CLM
Rule-based liquidity transfer order	System	Intra-service	Push or pull	RTGS
		Inter-service	Push (incl. pull response) or pull	CLM
Standing order liquidity transfer order		Intra-service	Push	RTGS
		Inter-service	Push	CLM, TIPS, T2S

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Liquidity transfer type	Initiator	Use case	Push/pull	Counterpart cash account in
Automated liquidity transfer order		Inter-service	Push (as pull response)	CLM

Table 69: Liquidity transfer directions

In principle liquidity transfer orders are never queued in RTGS, they are:

- earmarked (e.g. in case of blocking of a party);
- settled immediately (fully or partially) or
- rejected.

Only an automated liquidity transfer order from CLM can be queued. In such a scenario any incoming liquidity (up to the required amount) on the RTGS DCA is transferred stepwise to the MCA in CLM until the original amount of the automated liquidity transfer (i.e. the amount needed to settle the pending/queued CBO(s) in CLM) is completely settled.

Note: Whenever such an automated liquidity transfer is queued, it needs to be settled prior to any other payment order and does not allow the earlier settlement of any other payment order.

Once a liquidity transfer is settled on the RTGS DCA, this settlement is irrevocable and unconditional.

Footnotes

1 A CLM Account Holder can “pull” liquidity from RTGS DCAs by entering an immediate liquidity transfer order via U2A only.
2 A CLM Account Holder can “pull” liquidity from RTGS DCAs by entering an immediate liquidity transfer order via CLM U2A only. Further details are provided in the CLM UHB, chapter "Enter current liquidity transfer order".

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3.5.5.2.2 Execution of liquidity transfers

As regards the execution of liquidity transfers in RTGS the following principles apply:

Liquidity transfer type	Frequency and trigger	Initiator	Settlement
Immediate liquidity transfer	Once immediately after the submission during the operating hours	RTGS (CB) Account Holder (or authorised RTGS Actor)	Only settlement of the full amount is possible; otherwise it is immediately rejected.
		Ancillary system	Partial settlement is possible. In case of partial settlement, no further settlement attempt is performed.
		CB (on behalf of RTGS Account Holder)	Only settlement of the full amount is possible; otherwise it is immediately rejected.
		CLM Account Holder (or authorised CLM Actor)	Partial settlement is possible. In case of partial settlement, no further settlement attempt is performed
Automated liquidity transfer	Automatically triggered whenever a CBO gets pending/queued in CLM	CLM	Partial settlement is possible. In case of partial settlement, a new automated liquidity transfer order with the remaining amount is put on top of the queue in RTGS until the original amount of the automated liquidity transfer is completely settled.
Rule-based liquidity transfer	Automatically triggered by every breach of a configured floor/ceiling rule (only after the settlement of payment(s) or AS transfer(s))	Pre-configured in CRDM	Partial settlement is possible. In case of partial settlement, no further settlement attempt is performed.

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Liquidity transfer type	Frequency and trigger	Initiator	Settlement
Rule-based liquidity transfer	Automatically triggered – based on the configuration – in case of pending urgent payment order, AS transfer order or high priority payment order	Pre-configured in CRDM	Partial settlement is possible. In case of partial settlement, no further settlement attempt is performed.
Standing order liquidity transfer order	Automatically triggered every business day at configured certain business day events	Pre-configured in CRDM	Partial settlement is possible. In case of partial settlement, no further settlement attempt is performed. In case several standing order liquidity transfer orders are triggered with the same event, a pro rata execution applies.

Table 70: Execution of liquidity transfers

Note: Processing of liquidity transfer orders will not be possible from 19:00 – 19:30 but immediate liquidity transfers orders submitted during that time will be parked. Further details are provided in chapter "Settlement window for liquidity transfer orders".

3.5.5.2.3 Liquidity transfer process

In the following process descriptions successful liquidity transfers are described. The unsuccessful processes are described in chapter Rejection of liquidity transfer orders.

The processing of liquidity transfers is dependent on how the order is triggered[1]. There is a need to distinguish between immediate liquidity transfers submitted by an RTGS Actor (via LiquidityCreditTransfer (camt.050)) and system-generated liquidity transfer orders (i.e. standing order liquidity transfer orders and rule-based liquidity transfers).

Footnotes

1 The ASTransferInitiation message is an AS batch message, which is sent by an ancillary system to RTGS. It is used to instruct AS transfer order(s) or liquidity transfer orders to be executed in RTGS.

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3.5.5.2.3.1 Immediate intra-service liquidity transfer between two RTGS DCAs

In case a Liquidity Transfer Group was set up by the responsible CB, it is possible to settle an intra-service liquidity transfer order between two RTGS DCAs. The following figure provides a high-level description of the message flow.

Note: The set-up of a Liquidity Transfer Group is required for all intra-service liquidity transfers between two RTGS DCAs even if the RTGS DCA to be debited and the RTGS DCA to be credited belong to the same party.

Example 1 – Liquidity transfer between two RTGS DCAs submitted by the RTGS Account Holder

Message flow

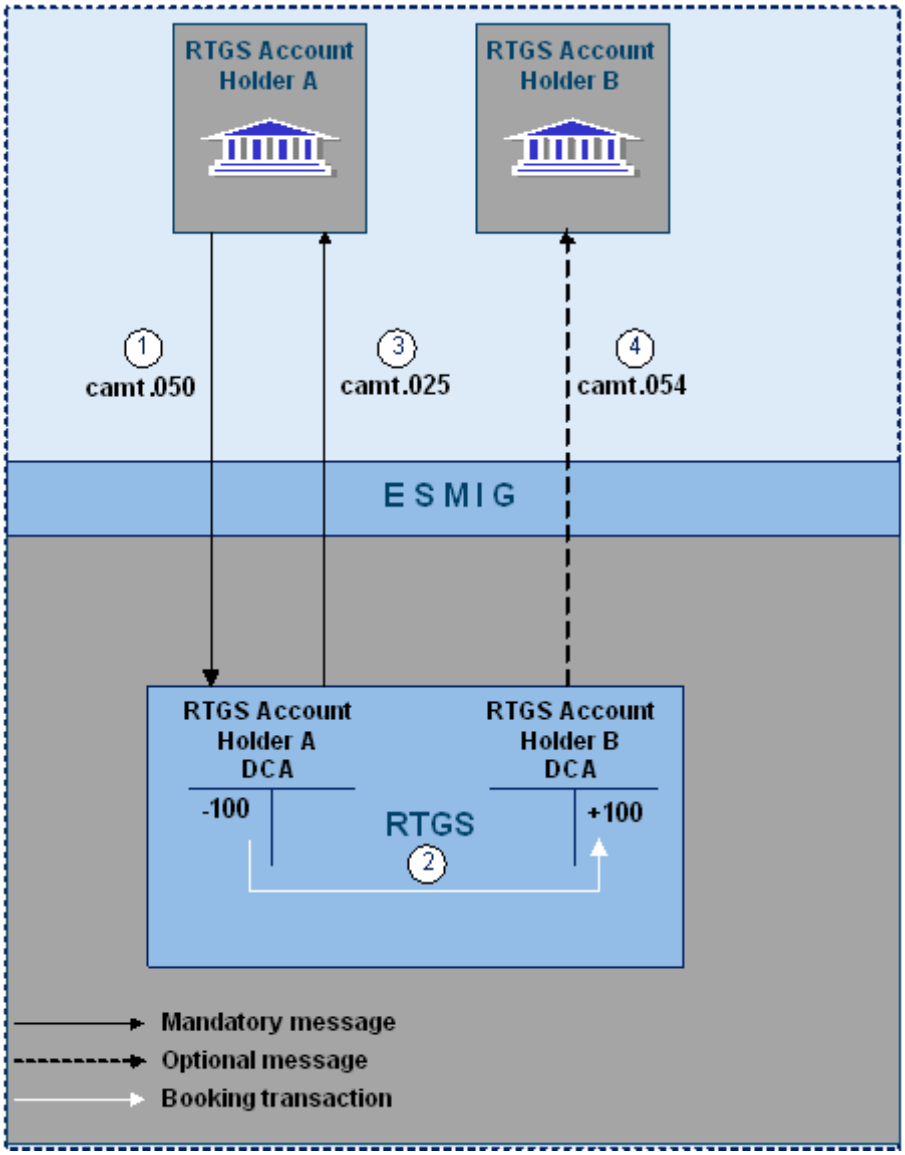


Figure 38: Liquidity transfer order between two RTGS DCAs in RTGS

Process description

The liquidity transfer between two RTGS DCAs consists of the following process steps:

Step	Processing in/between	Description
1	RTGS Account Holder A via ESMIG to RTGS	The RTGS Account Holder A sends a LiquidityCreditTransfer (camt.050) via ESMIG to RTGS.
2	RTGS	RTGS message check and validation in RTGS are positive (incl. check on membership of RTGS DCA to be debited and RTGS DCA to be credited in the same Liquidity Transfer Group). In case sufficient liquidity is available, simultaneous settlement on the RTGS DCAs of RTGS Account Holders A and B.
3	RTGS via ESMIG to RTGS Account Holder A	Creation and forwarding of Receipt (camt.025) (mandatory) to RTGS Account Holder A.
4	RTGS via ESMIG to RTGS Account Holder B	Creation and forwarding of BankToCustomerDebitCreditNotification (camt.054) (optional) to RTGS Account Holder B.

Table 71: Process description for liquidity transfer order between two RTGS DCAs in RTGS

Used messages

- LiquidityCreditTransfer (camt.050)
- BankToCustomerDebitCreditNotification (camt.054)
- Receipt (camt.025)

In addition to the intra-service liquidity transfer between two RTGS DCAs (within a Liquidity Transfer Group), the following use cases are also considered to be intra-RTGS liquidity transfers.

- Liquidity transfer from an RTGS DCA to a linked sub-account dedicated to an ancillary system using the AS settlement procedure C (and vice versa);
- Liquidity transfer from an RTGS CB Account to a sub-account dedicated to an ancillary system using the AS settlement procedure C;
- Liquidity transfer from an RTGS DCA or RTGS CB Account to the AS technical account related to an ancillary system using AS settlement procedure D. In this case the AS settlement banks needs to use the FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009) message with code word “SBTI” for the initiation and the submitting actor receives – subject to message subscription - a payment order settlement notification (PaymentStatusReport (pacs.002)) to confirm the settlement (i.e. no liquidity transfer order settlement notification Receipt (camt.025)).

Example 2 – Liquidity transfer order between two RTGS DCAs submitted by a CB on behalf

Message flow

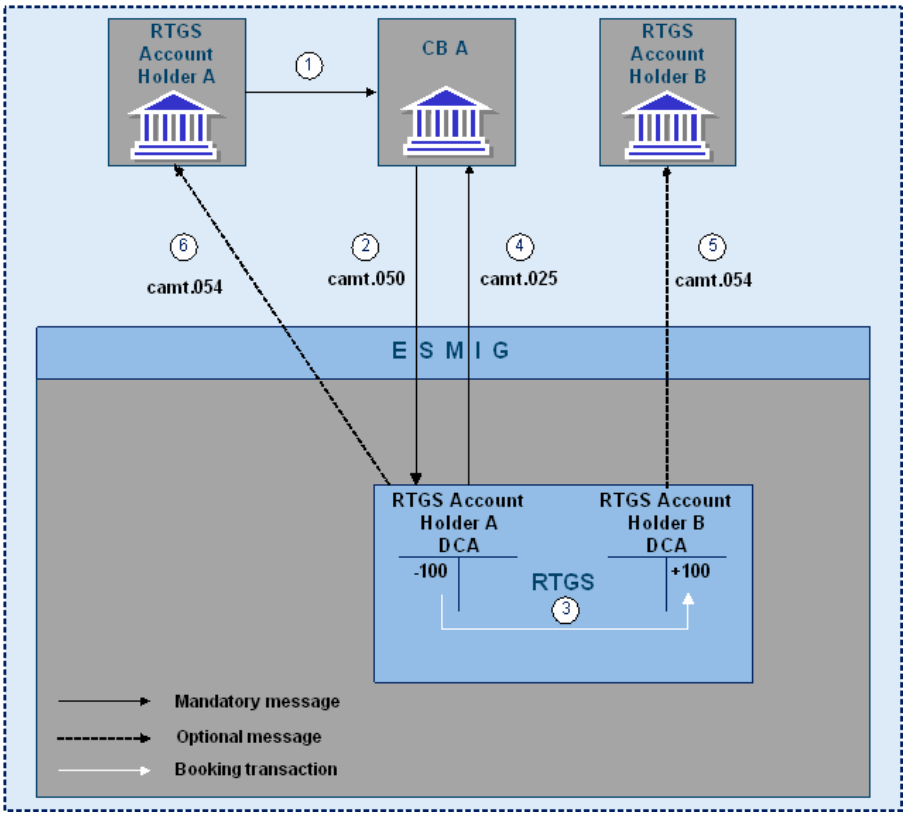


Figure 39: Liquidity transfer order between two RTGS DCAs submitted by a CB on behalf

Process description

The liquidity transfer between two RTGS DCAs which was submitted by a CB on behalf of the RTGS Account Holder consists of the following process steps:

Step	Processing in/between	Description
1	RTGS Account Holder A to CB A	The RTGS Account Holder A instructs its CB A to initiate a LiquidityCreditTransfer (camt.050) on its behalf. **Note:** This step is out of scope of RTGS.
2	CB A via ESMIG to RTGS	CB A sends on behalf of the RTGS Account Holder A a LiquidityCreditTransfer (camt.050) via ESMIG to RTGS.
3	RTGS	RTGS message check and validation in RTGS is positive (incl. check on membership of RTGS DCA to be debited and RTGS DCA to be credited in the same Liquidity Transfer Group). In case sufficient liquidity is available, simultaneous settlement on the RTGS DCAs of RTGS Account Holders A and B.
4	RTGS via ESMIG to CB A	Creation and forwarding of Receipt (camt.025) (mandatory) to CB A.
5	RTGS via ESMIG to RTGS Account Holder B	Creation and forwarding of BankToCustomerDebitCreditNotification (camt.054) (optional) to RTGS Account Holder B.

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Step	Processing in/between	Description
6	RTGS via ESMIG to RTGS Holder A	Creation and forwarding of BankToCustomerDebitCreditNotification (camt.054) (optional) to RTGS Account Holder A.

Table 72: Process description for liquidity transfer order between two RTGS DCAs submitted by a CB on behalf

Used messages

- LiquidityCreditTransfer (camt.050)
- BankToCustomerDebitCreditNotification (camt.054)
- Receipt (camt.025)

The message flow and process description for the other use cases will be similar.

3.5.5.2.3.2 Immediate inter-service liquidity transfer from an RTGS account to a CLM account

In case of an inter-service liquidity transfer order between an RTGS Account and a CLM Account, it is possible for an RTGS (CB) Account Holder to send liquidity from an RTGS DCA, an RTGS CB Account or an RTGS sub-account to any MCA, CLM CB account or overnight deposit account held in CLM. The following figure provides a high-level description of the message flow for the use case of an inter-service liquidity transfer from an RTGS DCA to an MCA:

Message flow

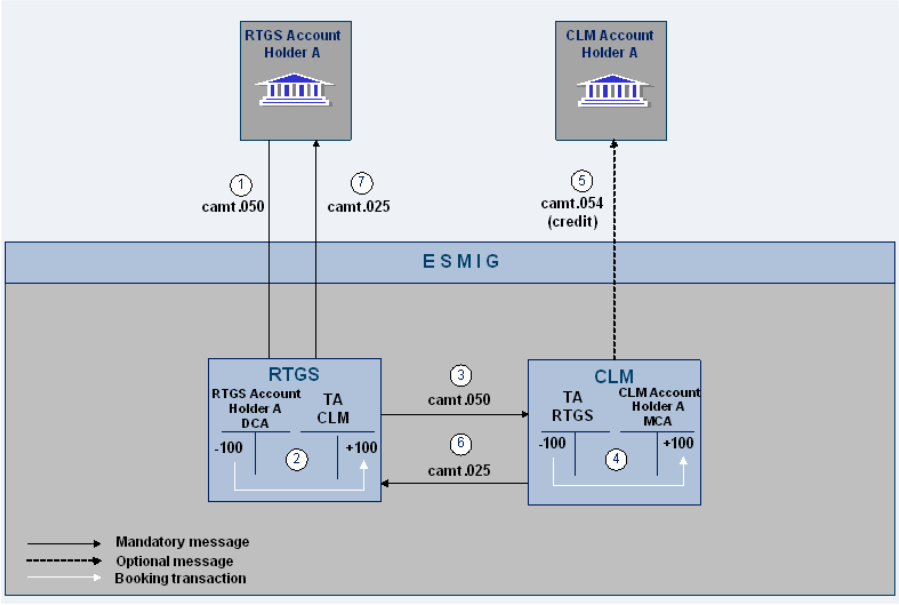


Figure 40: Liquidity transfer from an RTGS DCA to an MCA

Process description

The use case of a liquidity transfer order between an RTGS DCA and an MCA in CLM consists of the following process steps:

Step	Processing in/between	Description
1	RTGS Account Holder A via ESMIG to RTGS	A LiquidityCreditTransfer (camt.050) is sent from RTGS Account Holder A via ESMIG to RTGS.
2	RTGS	Message check and validation in RTGS positive In case sufficient liquidity is available, simultaneous settlement on the RTGS DCA of RTGS Account Holder A and the CLM transit account.
3	RTGS to CLM	A LiquidityCreditTransfer (camt.050) is forwarded to CLM.
4	CLM	Simultaneous settlement on the RTGS transit account and the MCA of CLM Account Holder A (can be owned by a different party)
5	CLM via ESMIG to the CLM Account Holder A	A BankToCustomerDebitCreditNotification (camt.054) (credit) is sent by CLM via ESMIG to the CLM Account Holder A (optional).
6	CLM to RTGS	A Receipt (camt.025) is forwarded to RTGS.
7	RTGS via ESMIG to RTGS Account Holder A	Creation and forwarding of a Receipt (camt.025) to RTGS Account Holder A (mandatory).

Table 73: Process description for liquidity transfer from an RTGS DCA to an MCA

Used messages

- LiquidityCreditTransfer (camt.050)
- BankToCustomerDebitCreditNotification (camt.054)
- Receipt (camt.025)

The message flow and process description for the other use cases will be similar.

3.5.5.2.3.3 Immediate inter-service liquidity transfer from an RTGS account to a T2S DCA, a T2S CB Account or a TIPS Account

The following figure provides a high-level description of the message flow in case of an inter-service liquidity transfer order initiated in RTGS in order to send liquidity to a T2S DCA. The message flow from an RTGS DCA, RTGS CB Account or an RTGS sub-account[1] to a T2S CB Account or to a TIPS Account will be similar.

Message flow

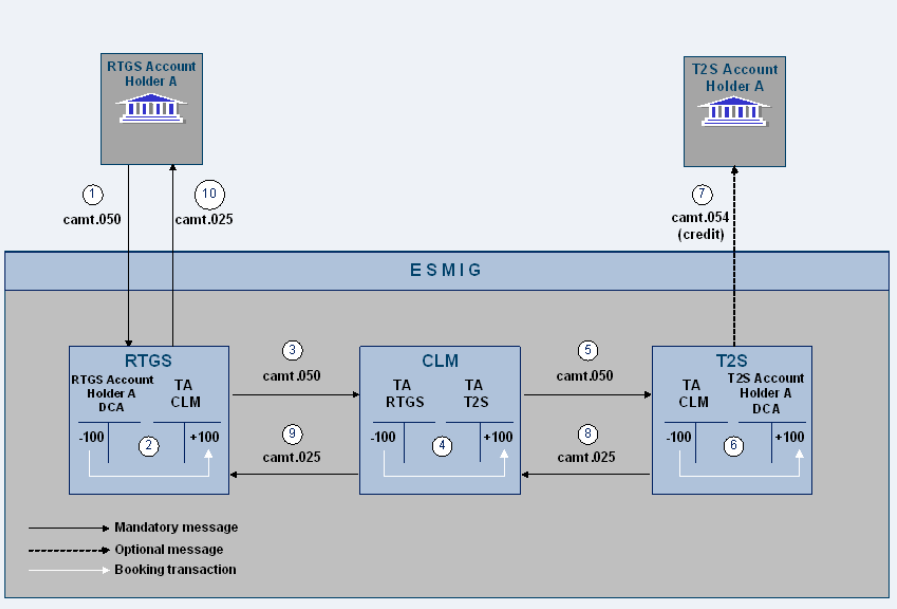


Figure 41: Liquidity transfer from an RTGS DCA to a DCA in the T2S Service

Note: The detailed functionality of CLM, TIPS and T2S is out of scope of this UDFS.

Process description

The liquidity transfer from the RTGS DCA to a cash account in a different service (T2S DCA as example) consists of the following process steps:

Step	Processing in/between	Description
1	RTGS Account Holder A via ESMIG to RTGS	A LiquidityCreditTransfer (camt.050) is sent from the RTGS Account Holder A to RTGS via ESMIG.
2	RTGS	Message check and validation in RTGS positive In case sufficient liquidity is available, simultaneous settlement on the RTGS DCA of RTGS Account Holder A and the CLM transit account.
3	RTGS to CLM	A LiquidityCreditTransfer (camt.050) is forwarded to CLM.
4	CLM	Simultaneous settlement on the RTGS transit account and the T2S transit account
5	CLM to T2S Service	A LiquidityCreditTransfer (camt.050) is forwarded to the T2S Service.
6	T2S Service	Simultaneous settlement on the CLM transit account and the DCA of T2S Account Holder A
7	T2S Service via ESMIG to the T2S Account Holder A	A BankToCustomerDebitCreditNotification (camt.054) (credit) is sent by the T2S Service via ESMIG to the T2S Account Holder A (optional).

Step	Processing in/between	Description
8	T2S Service to CLM	A Receipt (camt.025) is forwarded to CLM.
9	CLM to RTGS	A Receipt (camt.025) is forwarded to RTGS.
10	RTGS via ESMIG to the RTGS Account Holder A	Creation and forwarding of a Receipt (camt.025) to RTGS Account Holder A generated by RTGS (mandatory).

Table 74: Process description for liquidity transfer from an RTGS DCA to a DCA in the T2S Service

Used messages

- LiquidityCreditTransfer (camt.050)
- BankToCustomerDebitCreditNotification (camt.054)
- Receipt (camt.025)

The process description for the use cases of liquidity transfers from an RTGS CB Account or an RTGS sub-account to a cash account in another service will be similar.

Footnotes

1 Functionality must be supported in the respective settlement service.

3.5.5.2.3.4 *Immediate inter-service liquidity transfer from a T2S DCA, a T2S CB Account or a TIPS Account to an RTGS account*

The following figure provides a high-level description of a message flow in case of an interservice liquidity transfer order initiated in TIPS in order to send liquidity to an RTGS DCA. The message flow from a TIPS Account, a T2S DCA or a T2S CB Account to an RTGS DCA, an RTGS CB Account or an RTGS sub-account[1] will be similar.

Message flow

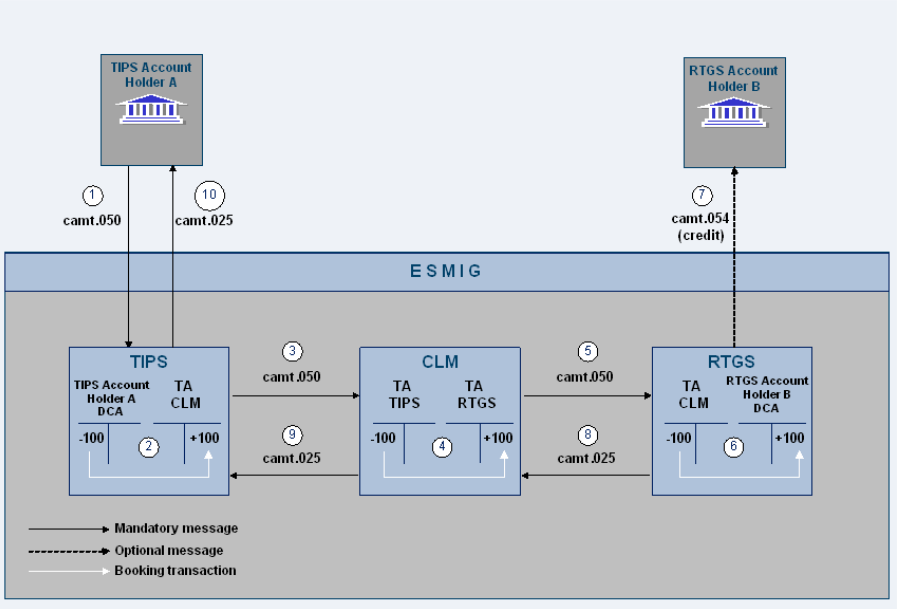


Figure 42: Liquidity transfer from a TIPS Account to an RTGS DCA

Note: The detailed functionality of TIPS, T2S and CLM are out of scope of this UDFS.

Process description

The liquidity transfer from a different service (TIPS in this example) to the RTGS DCA consists of the following process steps:

Step	Processing in/between	Description
1	TIPS Account Holder via ESMIG to TIPS	A LiquidityCreditTransfer (camt.050) is sent from the TIPS Account Holder A to TIPS via ESMIG.
2	TIPS	Message check and validation in TIPS Service positive In case sufficient liquidity is available, simultaneous settlement on the TIPS Account of TIPS Account Holder A and the CLM transit account.
3	TIPS to CLM	A LiquidityCreditTransfer (camt.050) is forwarded to CLM.

Step	Processing in/between	Description
4	CLM	Simultaneous settlement on the TIPS transit account and the RTGS transit account
5	CLM to RTGS	A LiquidityCreditTransfer (camt.050) is forwarded to RTGS.
6	RTGS	Simultaneous settlement on the CLM transit account and the RTGS DCA of RTGS Account Holder B
7	RTGS via ESMIG to the RTGS Account Holder B	A BankToCustomerDebitCreditNotification (camt.054) (credit) is sent by RTGS via ESMIG to the RTGS Account Holder B (optional).
8	RTGS to CLM	A Receipt (camt.025) is forwarded to CLM.
9	CLM to TIPS	A Receipt (camt.025) is forwarded to TIPS.
10	TIPS via ESMIG to the TIPS Account Holder A	Creation and forwarding of a Receipt (camt.025) to TIPS Account Holder A generated by TIPS (mandatory)

Table 75: Process description for liquidity transfer from a TIPS Account to an RTGS DCA

Used messages

- LiquidityCreditTransfer (camt.050)
- BankToCustomerDebitCreditNotification (camt.054)
- Receipt (camt.025)

The process description for liquidity transfers from a TIPS Account, a T2S DCA or a T2S CB Account to an RTGS DCA, RTGS CB Account or RTGS sub-account will be similar.

Footnotes

1 Functionality must be supported in the respective settlement service.

3.5.5.2.3.5 System-generated liquidity transfers

In addition to immediate liquidity transfer orders submitted by RTGS Actors, RTGS generates the following liquidity transfer order types:

- standing order liquidity transfer orders;
- rule-based liquidity transfer orders.

The aim of this chapter is to illustrate the settlement process as well as the related communication to the RTGS Account Holder for the use case of a liquidity transfer between an MCA and an RTGS DCA. The message flow and process description will be similar for the other use cases.

Message flow

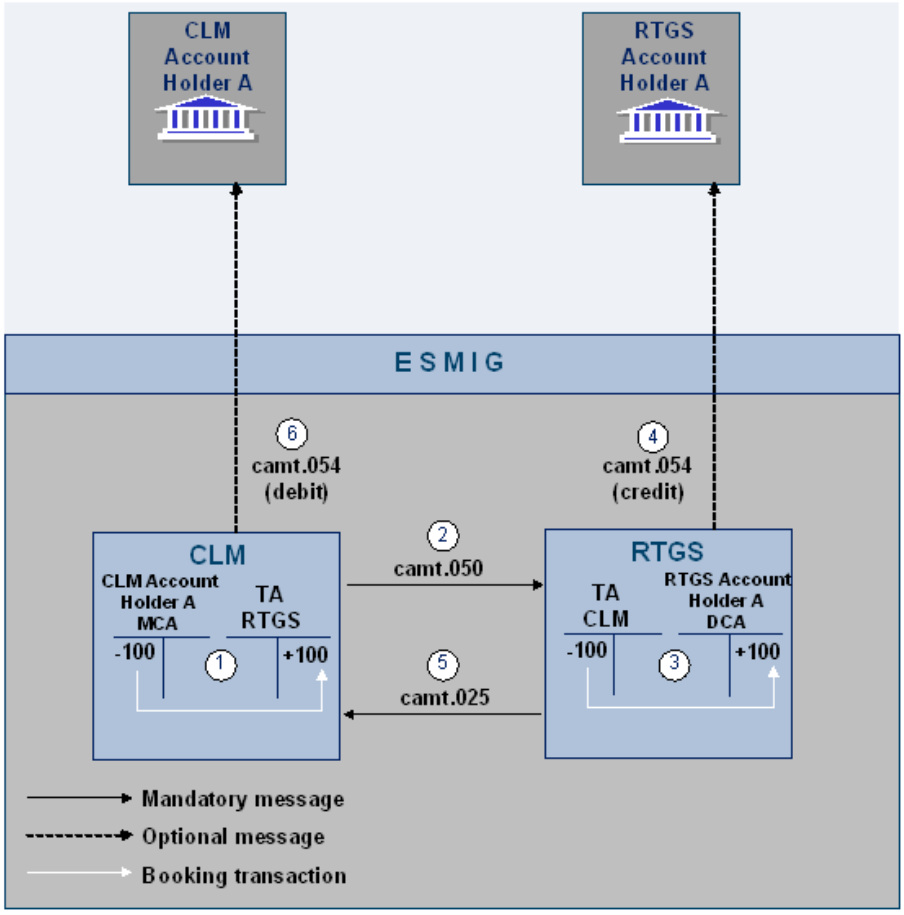


Figure 43: Liquidity transfer from CLM triggered by the system

Process description

Step	Processing in/between	Description
1	CLM	In case sufficient liquidity is available, settlement on CLM MCA and RTGS transit account in CLM.

Step	Processing in/between	Description
2	CLM to RTGS	CLM forwards the liquidity transfer order (LiquidityCreditTransfer (camt.050)) to RTGS.
3	RTGS	Debit of CLM transit account and credit on RTGS DCA in RTGS.
4	RTGS via ESMIG to RTGS Account Holder	A BankToCustomerDebitCreditNotification (camt.054) credit notification (optional) is sent by RTGS via ESMIG to RTGS Account Holder.
5	RTGS to CLM	A settlement notification (Receipt (camt.025)) is sent to CLM.
6	CLM via ESMIG to CLM Account Holder	A BankToCustomerDebitCreditNotification (camt.054) debit notification (optional) is sent by CLM via ESMIG to the CLM Account Holder.

Table 76: System-generated inter-service liquidity transfer

Used message

- Receipt (camt.025)
- LiquidityCreditTransfer (camt.050)
- BankToCustomerDebitCreditNotification (camt.054)

3.5.5.2.4 Rejection of liquidity transfer orders

Liquidity transfer orders sent to RTGS have to pass several validations before the liquidity transfer order is settled on the accounts.

For different reasons, a liquidity transfer order can be rejected and a notification with the appropriate error code for rejection is returned to the sender. Further details on validations are provided in File and message processing.

3.5.5.3 Liquidity management features

3.5.5.3.1 Reservation

3.5.5.3.1.1 Overview

RTGS offers two different types of reservation:

- urgent - with the usage of the urgent reservation facility, liquidity can be reserved for the execution of urgent cash transfer orders;
- high - with the usage of the high reservation facility, liquidity can be reserved for the execution of urgent and high priority cash transfer orders.

The RTGS Account Holder decides which cash transfer order should have access to the reserved liquidity by determining the appropriate priority.

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Reservation on an RTGS DCA can be affected by RTGS Account Holders or other actors that have the appropriate access rights using A2A or U2A. Further details on the U2A functionality can be found in the UHB.

In case of e.g. technical problems faced by an RTGS Account Holder, the responsible CB can act on behalf of this RTGS Account Holder.

RTGS Account Holders have the possibility to:

- create or to modify reservations with immediate effect during the current business day as a current reservation in RTGS. This includes:
  - establishing a specific amount during the current day with immediate effect as a current reservation;
  - "resetting" to zero the liquidity reserved for the current business day only with immediate effect;
  - modify the amount on demand during the day with immediate effect.
- create, modify or delete a standing order reservation in CRDM valid as of the next business day (i.e. valid as of the next business day until next modification or the deletion of the standing order).

In case the available liquidity on the RTGS DCA is lower than the amount to be reserved, the part which can be reserved will be reserved and the remaining part of the reservation will be queued (i.e. the pending value) and RTGS will process it in an event-oriented manner. Consequently, in case of incoming credits, RTGS decreases the pending value and increases the respective reservation accordingly. Thereby, the pending urgent reservation is processed first.

The liquidity reservation is possible throughout the whole business day with the exception of the EoD processing and the maintenance window.

Standing order reservation

Standing order reservations are created and managed in CRDM. The definition of standing order reservations is only possible for RTGS DCAs and not for sub-accounts.

The amount defined in the standing order for reservation is valid at the SoD and can only be modified in CRDM. Modifications of standing orders during the business day are only valid as of the following business day.

It is possible to have a standing order for the two types of reservations at the same time. Consequently, the RTGS Account Holder can have an urgent reserve and a high reserve on its RTGS DCA in parallel. At the SoD, reservations are set according to the standing orders and up to the balance on the RTGS DCA.

Current reservation with immediate effect

Current reservation are created and managed directly in RTGS. The definition of such reservations is only possible for RTGS DCAs and not for sub-accounts.

As outlined above, it is possible to create a reservation for the current business day only. Moreover, it is possible to modify an existing reservation and to "reset to zero" the amount of the reservation with immediate effect for the current business day only. Owing to the asynchronous processing in RTGS, incoming liquidity might be blocked and used by a parallel settlement process before the attempt to increase the reservation has been performed.

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Upon receipt of:

- EoD notification;
- a reservation revocation;
- a new reservation order.

RTGS stops processing the original reservation order. For the processing of the new reservation order, the new reservation replaces the pending one.

Details on the business day and the related processes are provided in chapter Detailed description of the business day.

3.5.5.3.1.2 Effect and tapping of liquidity reservation

The following tables explain the effect of the reservation functionality for the processing of cash transfers in RTGS:

Effect	Urgent cash transfer	High cash transfer	Normal cash transfer
Available liquidity for settlement of cash transfers	Balance on RTGS DCA	Balance on RTGS DCA minus urgent reserve	Balance on RTGS DCA minus urgent reserve minus high reserve
Effect of outgoing cash transfers	- Reduction of balance on RTGS DCA - Reduction of urgent reserve - If the urgent reserve is not sufficient, the liquidity will be used as follows: – available liquidity for normal cash transfers; – reduction of the high reserve.	- Reduction of balance on RTGS DCA - Reduction of high reserve - If the high reserve is not sufficient, the available liquidity for normal cash transfers will be used.	- Reduction of balance on RTGS DCA
Effect of incoming (i.e. credited) cash transfers	Increase of balance on RTGS DCA	Increase of balance on RTGS DCA	Increase of balance on RTGS DCA

Table 77: Effect of reservations for cash transfer procession

Note: Direct debits affect the reserved liquidity and the balance on the RTGS DCA the other way round.

Basic principles of liquidity tapping

RTGS provides the possibility to define dedicated liquidity pools for cash transfers with high and urgent priority. The definition of reservations finally determines the sequence of liquidity tapping from these pools. In addition, rules can be defined in CRDM to trigger a liquidity transfer from CLM MCA to support the processing of payment orders with high and urgent priority and AS transfer orders in RTGS.

The generic sequence of liquidity tapping in RTGS can be illustrated as follows:

Business case	Tapping of liquidity reservations				
	RTGS DCA			CLM MCA	
	Urgent (U)	High (H)	Available liquidity for normal payments	CBOs	Non-reserved
Liquidity transfer	**3**	**2**	**1**		
U payment/ ancillary system transfer	**1**	**3**	**2**		**4**[1]
H payment		**1**	**2**		**3**[2]
N payment			**1**		

Table 78: Generic sequence of liquidity tapping in RTGS

Numeric example of reservation usage

The following table illustrates the effect of the reservation functionality for the processing of payments in RTGS by numeric examples:

Activity	Balance on RTGS DCA	Urgent reserve	High reserve	Available liquidity for normal payments
Start	1,000	100	200	700
Settlement of ancillary system = 50 (debit)	950 ⇓	50 ⇓	200 ⇔	700 ⇔
Submitting high payment to bank B = 200	750 ⇓	50 ⇔	0 ⇓	700 ⇔
Submitting normal payment to bank C = 20	730 ⇓	50 ⇔	0 ⇔	680 ⇓

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Activity	Balance on RTGS DCA	Urgent reserve	High reserve	Available liquidity for normal payments
Settlement of ancillary system = 100 (credit)	830 ⇑	50 ⇔	0 ⇔	780 ⇑
Incoming high payment from bank B = 50	880 ⇑	50 ⇔	0 ⇔	830 ⇑
Incoming normal payment from bank C = 30	910 ⇑	50 ⇔	0 ⇔	860 ⇑
Set a new high reservation with immediate effect = 500	910 ⇔	50 ⇔	500 ⇑	360 ⇓
Settlement of urgent payment in favour of CB = 450 (debit)	460 ⇓	0 ⇓	460 ⇓	0 ⇓

Table 79: Usage of urgent and high reserve – numeric exampleFußnoteThis example refers to liquidity transfers and payments sent as credit transfers.

Footnotes

1 Related to rule-based liquidity transfer (subject to prior configuration set up by the party) in case of

- queued U payment orders or AS transfer orders (pull liquidity from CLM to RTGS) or
- queued U or H payment orders or AS transfer orders (pull liquidity from CLM to RTGS).

2 Related to rule-based liquidity transfer (subject to prior configuration set up by the party) in case of queued U or H payment orders or AS transfer orders (pull liquidity from CLM to RTGS).

3 This example refers to liquidity transfers and payments sent as credit transfers.

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3.5.5.3.2 Limits

3.5.5.3.2.1 Overview

In general, limits determine the amount of liquidity an RTGS Account Holder is willing to accept as liquidity outflow for settling credit transfers with priority normal which are to be debited on its RTGS DCA.

The following types of limits can be used in RTGS:

- bilateral limit;
- multilateral limit.

The limits are debit limits and not credit limits, i.e. they define the amount an RTGS Account Holder is willing to pay:

- to another RTGS DCA in case of a bilateral limit;
- to all other RTGS DCAs towards which no bilateral limit has been defined.

without receiving any incoming payments (i.e. incoming credit transfers) first.

Limits can be defined and managed by RTGS Account Holders or other RTGS Actors that have the appropriate access rights using A2A or U2A. Further details on the U2A functionality can be found in the UHB. Limits are set up at account level, i.e. a bilateral/multilateral limit applies for payments processed on one specific RTGS DCA only.

During the SoD period, defined current limits are set according to the standing order limits. On that basis, the free limit position is updated throughout the business day after each relevant credit and debit. As a consequence, a normal payment order is only settled if it does not cause a breach of the free limit position. In case no limit is defined, the RTGS DCA's liquidity available for the respective priority is available for a payment.

In general, RTGS Account Holders have the following possibilities.

- Modify current limits with immediate effect during the business day in RTGS. The modification of current limits with immediate effect includes the increase, the decrease and the reduction to zero (The reduction of a current limit to zero will have the effect of a removal for that business day).
- In case an RTGS DCA Holder has defined more than one current bilateral limit, and potentially a current multilateral limit, and wants to reduce all these current limits to zero, it can do so within one shot via A2A using camt.012 or via U2A. If a current limit is set to zero, it is not possible to increase it again on the same business day. The reduction of the last current bilateral limit on an account to zero automatically triggers the reduction of a current multilateral limit to zero on this account.
- In case of a technical problem on the RTGS DCA Holder's side, the responsible CB may perform the reduction of the current (bilateral and multilateral) limits to zero within one shot and with immediate effect.
- Create, modify or delete a defined standing order limit in CRDM valid from the following business day(s) (i.e. valid as of the next business day until next change).

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The limitation process consists of the following elements:

- definition of current bilateral limits towards selected RTGS DCAs;
- definition of a current multilateral limit towards all RTGS DCAs towards which no bilateral limit is defined.

Objectives for the use of limits

The setting of the limits enables the RTGS Account Holder:

- to ensure an early submission of normal payment orders with full control of the liquidity outflow on the RTGS DCA at the same time;
- to avoid free-riding on the liquidity of one RTGS Account Holder's RTGS DCA by another RTGS Account Holder;
- to synchronise the payment order flow with other RTGS DCAs and to promote its early submission.

3.5.5.3.2.1.1 Bilateral limits

Bilateral position

The bilateral position from RTGS DCA A towards RTGS DCA B is defined as the sum of payments received from RTGS DCA B (i.e. credits for RTGS DCA A) minus the sum of payments made to RTGS DCA B (debits for RTGS DCA A). This means if the result is negative, the current bilateral limit will be utilised with this amount.

Effect of current bilateral limit

With the current bilateral limit, the RTGS DCA restricts the use of liquidity when submitting payment orders for another RTGS DCA. Direct debits effect the bilateral position just the other way round as in case of direct debits outgoing payments are credits and incoming payments are debits.

Once a defined Standing Order bilateral limit has been created in CRDM and is taken into account during the SoD for the current business day, the defined current limit can be changed directly in RTGS with immediate effect throughout the business day.

3.5.5.3.2.1.2 Multilateral limits

Multilateral position

The multilateral position from RTGS DCA A is defined as the sum of payments (credits for RTGS DCA A) received from all RTGS DCAs towards which no current bilateral limit has been defined, minus the sum of payments (debits for RTGS DCA A) made to these RTGS DCAs. This means if the result is negative, the **c**urrent multilateral limit is utilised with this amount.

Effect of current multilateral limit

With the multilateral limit, the RTGS DCA restricts the use of liquidity, when submitting payment orders for any other RTGS DCA for which a current bilateral limit has not been set.

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Direct debits affect the multilateral position just the other way round because outgoing payments are credits and incoming payments are debits.

Once a defined StandingOrder multilateral limit has been created in CRDM and is taken into account during the SoD for the current business day, the defined current limit can be changed directly in RTGS with immediate effect throughout the business day.

3.5.5.3.2.1.3 Rules for definition of limits

The creation of standing order limits is done in CRDM and the definition is done per RTGS DCA.

Changes and “resetting to zero” of current bilateral and multilateral limits with immediate effect for the current business day are done in RTGS directly.

The following general rules apply.

- The minimum amount of a limit is defined by a parameter which is set to one million for the Euro and DKK. It is not possible to define a bilateral limit vis-à-vis CBs. For CB accounts it is not possible to define limits.
- A bilateral or multilateral limit with an amount of zero is a limit which is considered as “not defined”.
- A multilateral limit can be defined if at least one bilateral limit exists.
- Any credits (related to payment orders with normal, high or urgent priority) from an RTGS DCA towards which a current bilateral/multilateral limit is defined, increase the free limit position.

In order to take into account a defined current limit (bilateral or multilateral) for the settlement of payments, the defined Standing Order limit needs to be defined before the end of the previous business day. This means that a standing order limit above one million (in case of Euro or DKK) has to be defined in CRDM at the latest before the end of the previous business day.

Limits are exclusively set by RTGS Account Holders. Only in the case of a technical problem on the RTGS DCA Holder’s side, the responsible CB may adjust the amount of a current limit with immediate effect for the next algorithm.

Note: The minimum amount for a bilateral limit in DKK is due to processing efficiency reasons one million DKK. The exact value is to be defined in CRDM and will be propagated to CLM/RTGS.

3.5.5.3.2.2 Effect of limits

General effect of current limits

The following table explains the effects of current limits on the processing and subsequent settlement of payments:

Normal payment	
Available liquidity for settlement of normal payments	Balance on RTGS DCA minus urgent reserve minus high reserve

Normal payment	
Effect of outgoing payments (i.e. debits on the RTGS DCA[1])	- Reduction of balance on RTGS DCA - Reduction of bilateral or multilateral position (payment orders are queued[2], if the amount of the normal payment order is higher than the Free Limit Position)
Effect of incoming payments (i.e. credits on the RTGS DCA[3])	- Increase of balance on RTGS DCA - Increase of the Free Limit Position

Table 80: Effects of limits

Current bilateral limit

The processing of normal payment orders in case RTGS Account Holder of RTGS DCA A has set a current bilateral limit for RTGS DCA B is illustrated in the following simplified example:

Bilateral relation	Current bilateral limit set	Submitted normal payments	Explanation
RTGS DCA A vis-à-vis RTGS DCA B	3 million Euro	10 million Euro	Up to a maximum of 3 million Euro of RTGS DCA A's liquidity is used to settle normal payment orders between RTGS DCA A and RTGS DCA B.
RTGS DCA B vis-à-vis RTGS DCA A	Not relevant in this example	6 million Euro	If RTGS DCA A has sufficient liquidity available, a maximum of 9 million Euro from RTGS DCA A and 6 million Euro from RTGS DCA B can be settled. 1 remaining million Euro from RTGS Account Holder A cannot be settled and are queued until: - additional payment orders (high/urgent/normal) from RTGS DCA B are settled; - RTGS Account Holder A increases the current bilateral limit on its RTGS DCA to an amount of 4 million Euro or sets the current bilateral limit to zero. Otherwise the normal payment orders are not settled and are rejected by the end of the day.

Table 81: Processing in case of current bilateral limit

Current multilateral limit

The processing of normal payment orders in the case of RTGS Account Holder A has set a current multilateral limit is illustrated in a following simplified example (RTGS Account Holder A has not definedcurrent bilateral limits on its RTGS DCA vis-à-vis those RTGS Account Holders' RTGS DCAs).

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Multilateral relation	Current multilateral limit set	Submitted normal payment orders	Explanation
RTGS DCA A vis-à-vis RTGS DCAs C, D, E, ...	2 million Euro	20 million Euro	Up to a maximum of 2 million Euro of RTGS DCA A's liquidity is used to settle payment orders between RTGS DCA A and RTGS DCAs C, D, E, ...
RTGS DCAs C, D, E, ... vis-à-vis RTGS DCA A	Not relevant in this example	15 million Euro	If RTGS DCA A has sufficient liquidity available, a maximum of 17 million Euro from RTGS DCA A and 15 million Euro from RTGS DCAs C, D, E, ... can be settled. 3 remaining million Euro from RTGS DCA A cannot be settled and are queued until: - additional payment orders (high/urgent/normal) of RTGS DCAs C, D, E, ... are settled; - RTGS Account Holder A increases the current multilateral limit on its RTGS DCA to an amount of 5 million Euro or sets the current limits to zero. Otherwise the normal payment orders are not settled and rejected by the end of the day.

Table 82: Processing in case of current multilateral limits

Footnotes

1 Direct debits effect the bilateral/multilateral position just the other way round because outgoing payment orders are credits and incoming payment orders are debits. Debits related to payment orders with high or urgent priority do not have any effect on the free limit position.
2 Payment orders queued due to limit breach are called countable payments.
3 Direct debits effect the bilateral/multilateral position just the other way round because outgoing payment orders are credits and incoming payment orders are debits. Debits related to payment orders with high or urgent priority do not have any effect on the free limit position.

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3.5.5.3.3 Dedication of liquidity for ancillary system settlement

For the settlement of ancillary systems the RTGS Account Holder can “set aside” liquidity for this purpose only.

Depending on the settlement procedure the ancillary system is using, the liquidity needs to be provided on different accounts:

- sub-account for the AS settlement procedure C (account owner = RTGS Account Holder);
- AS technical account for AS settlement procedure D (account owner = ancillary system or its CB).

Moreover, the RTGS Account Holder can open a dedicated RTGS DCA (account owner = RTGS Account Holder) which is used for ancillary system settlement only.

To transfer liquidity to the RTGS DCA / RTGS CB Account Holder’s sub-account or to the AS technical account, the following possibilities can be used.

- Setting-up of standing order liquidity transfer orders by the RTGS Account Holder in CRDM. These become effective as of the next business day;
- Immediate liquidity transfer orders initiated by the RTGS Account Holder using a LiquidityCreditTransfer (camt.050) messages (in case of AS settlement procedure C), FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009) messages with code word “SBTI” (in case of AS settlement procedure D) or via dedicated RTGS GUI liquidity transfer screens (for AS settlement procedures C & D);
- Immediate liquidity transfer orders initiated by the ancillary system using an ASTransferInitiation debiting the AS settlement bank’s RTGS DCA and crediting the AS settlement bank’s sub-account (AS settlement procedure C) or the AS technical account (AS settlement procedure D).

For AS settlement procedure D standing order liquidity transfer orders are executed only once with the start of the mandatory procedure. For settlement procedure C, standing order liquidity transfer orders are executed with each start of a procedure (one mandatory and multiple optional procedures during the respective settlement window). Different amounts for both procedures can be specified. Further details can be found in chapter Ancillary system settlement. Immediate liquidity transfer orders are executed with immediate effect during an open procedure with no cycle running (cycles are only applicable to AS settlement procedure C). When a cycle is running, the liquidity transfer is executed only in case it leads to a liquidity increase on the sub-account.

In case the available liquidity on the RTGS DCA is not sufficient, the following shall apply.

- If the total sum of all standing order liquidity transfer orders of a AS settlement bank is larger than the liquidity on its RTGS DCA, all standing order liquidity transfer orders are reduced in a pro-rata mode, i.e. the existing liquidity is divided by the total sum of standing order liquidity transfer order and the resulting factor is used to reduce each standing order liquidity transfer orders of this account holder (mandatory procedure). In optional procedure of AS settlement procedure C the standing order liquidity transfer order is rejected.
- An immediate liquidity transfer order initiated by the AS settlement bank is rejected.
- An immediate liquidity transfer order initiated by the ancillary system (or CB on behalf of the ancillary system) is partially settled up to the available liquidity on the RTGS DCA.

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3.5.5.3.4 Floor/ceiling

3.5.5.3.4.1 Definition of floor/ceiling threshold

The RTGS Account Holder or the RTGS CB Account Holder can define a minimum (“floor”) and/or maximum (“ceiling”) threshold amount for its RTGS DCA(s) and/or RTGS CB Account in CRDM. The RTGS Account Holder or the RTGS CB Account Holder has the option to choose what shall be done by RTGS once the balance is below the defined floor or above the defined ceiling amount.

Two options are available which can be combined.

1. RTGS generates a notification to be sent to the RTGS Account Holder or the RTGS CB Account Holder as the owner of the RTGS DCA or RTGS CB Account informing about the floor/ceiling breach (upon which the RTGS Account Holder or the RTGS CB Account Holder can take action).
2. RTGS automatically generates an inter-service liquidity transfer to pull liquidity from the MCA or CLM CB Account to be debited in case the floor is breached on the RTGS DCA or RTGS CB Account or RTGS pushes liquidity to the MCA or CLM CB Account to be credited in case the ceiling threshold was breached. When using this functionality, the RTGS Account Holder or the RTGS CB Account Holder needs to define also a target floor amount and a target ceiling amount for its RTGS DCA or RTGS CB Account.

For details on the relevant configurations see CRDM UDFS, chapter "*Description of entities > Account Threshold Configuration*”.

The check on floor/ceiling breach is only triggered after the settlement of a payment order or an AS transfer. It is not triggered after the settlement of liquidity transfers.

3.5.5.3.4.2 Breach of floor/ceiling threshold - notification

If the RTGS Account Holder or the RTGS CB Account Holder chooses the first option, RTGS generates and sends out a notification with the information that the balance on the RTGS DCA or RTGS CB Account is below the floor or that the balance on the RTGS DCA or RTGS CB Account is above the ceiling respectively:

- in U2A mode a broadcast will be displayed as an alert;
- in A2A mode a ReturnAccount (camt.004) message will be sent by RTGS, (Process RTGS floor and ceiling).

The notification is sent every time the threshold is breached. However, RTGS does not send the notification again if, after having passed the threshold, the balance of the RTGS DCA or RTGS CB Account remains consistently below the floor or above the ceiling threshold defined.

The following figure provides an example for an RTGS DCA; the processes would be the same for an RTGS CB Account.

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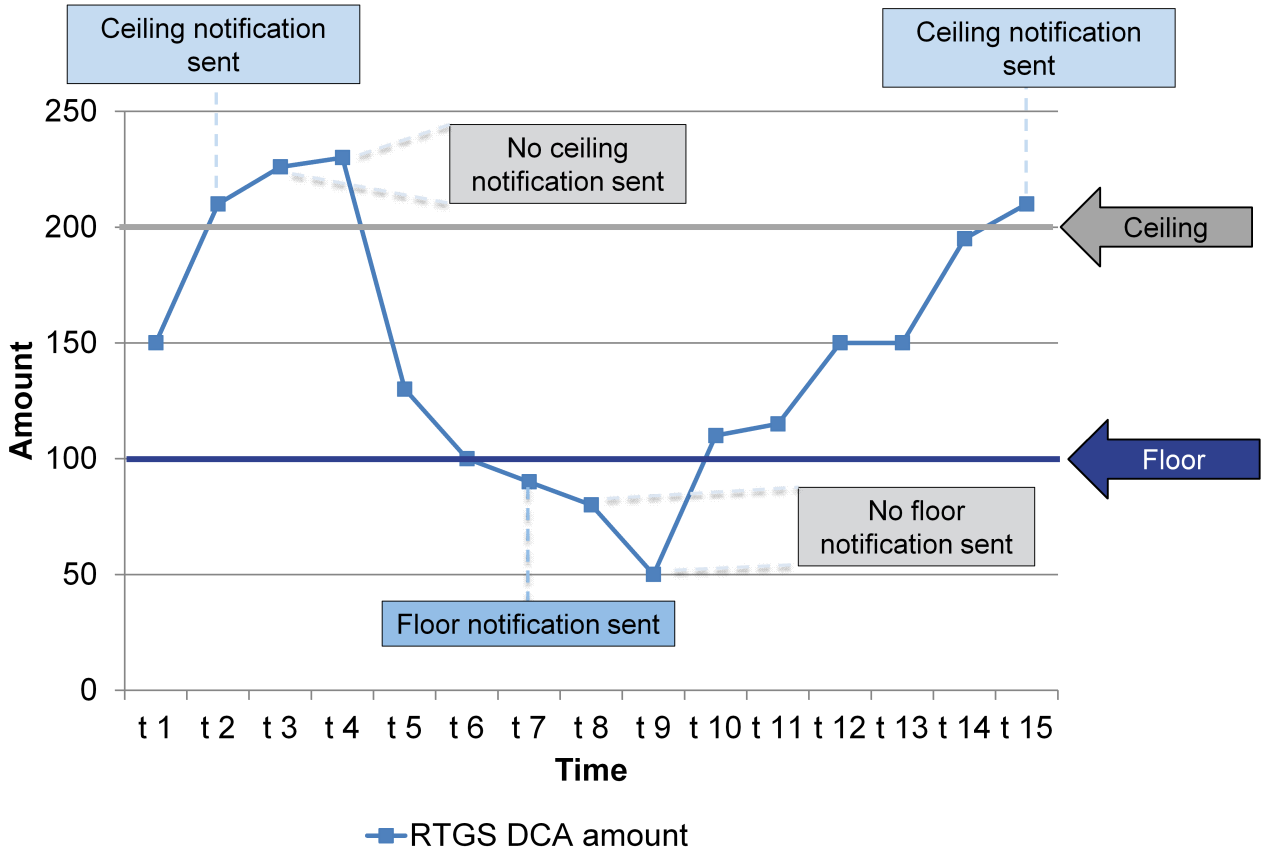


Figure 44: Breach of floor/ceiling threshold - notification

3.5.5.3.4.3 Breach of floor/ceiling threshold - rule-based liquidity transfer

If chosen by the RTGS Account Holder or the RTGS CB Account Holder, RTGS creates and releases a rule-based liquidity transfer. This can either be a

1. rule-based inter-service liquidity transfer with the following characteristics:

- In case of a breach of the floor threshold the needed amount is pulled from the MCA or CLM CB Account to be debited and credited on the RTGS DCA or RTGS CB Account.
  - The MCA or CLM CB Account used is the “Account to be debited for floor breach” defined in CRDM.
  - The amount to be transferred is the difference between the current balance on the RTGS DCA or RTGS CB Account and the predefined target amount. The target floor amount could be different, but is in any case equal or above the floor amount. In case of insufficient liquidity on the MCA or CLM CB Account, the liquidity transfer is settled partially and no pending orders are generated for the remaining amount necessary to bring the balance of the RTGS DCA or RTGS CB Accountabove the floor.
  - In case of a breach of the ceiling threshold the amount is pushed to the MCA or CLM CB Account to be credited in CLM where it is credited and the RTGS DCA or RTGS CB Account is debited.

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- The MCA or CLM CB Accountused is the “Account to be credited for ceiling breach” defined in CRDM.
- The amount to be transferred to the MCA or CLM CB Accountis the difference between the current balance and the predefined target ceiling amount. The target ceiling amount could be different but is below the ceiling amount.
- The target amount for the ceiling is independent from the target amount of the floor threshold and could be the same.

2. or a rule-based intra-service liquidity transfer with the following characteristics:

- in case of a breach of the floor threshold, a certain amount is pulled from an RTGS DCA or an RTGS CB Account and credited on the RTGS DCA or RTGS CB Account subject to the floor configuration:
  - the RTGS DCA or RTGS CB Account to be debited is predefined as the “Account to be debited for floor breach” as defined in CRDM;
  - the amount to be transferred is the difference between the currently available liquidity on the RTGS DCA or RTGS CB Account subject to the floor and the predefined target amount;
  - the target amount can be either equal or above the floor amount;
  - if the available liquidity on the RTGS DCA or RTGS CB Account to be debited is not sufficient, the liquidity transfer is partially settled in RTGS. No further settlement attempt takes place.
- in case of a breach of the ceiling threshold, a certain amount is pushed to another RTGS DCA or RTGS CB Account and debited on the RTGS DCA or RTGS CB Account subject to the ceiling configuration:
  - the RTGS DCA or RTGS CB Account to be credited is predefined as the “Account to be credited for ceiling breach” in CRDM;
  - the amount to be transferred to the RTGS DCA or RTGS CB Account to be credited is the difference between the currently available liquidity on the RTGS DCA or RTGS CB Account subject to the ceiling and the predefined target amount;
  - the target amount can be equal or below the ceiling amount;
  - the target amount for ceiling is independent from the target amount of the floor threshold and could be the same.

Note: A ceiling breach does not trigger a liquidity transfer as long as a queued automated liquidity transfer order, a queued urgent payment order or a queued AS transfer order exists for the RTGS DCA (see chapter Processing of cash transfer orders).

RTGS rule-based intra-service liquidity transfers only refer to RTGS DCAs belonging to a central bank modelled as party of party type “payment bank” and are only possible when at least one RTGS CB Account is involved.

In case the RTGS Account Holder or the RTGS CB Account Holderhas chosen this option, RTGS provides a notification on the breach of the floor/ceiling as well.

After the successful execution of the rule-based inter-service liquidity transfer, the amount on the RTGS DCA or RTGS CB Account is again within the boundaries of the floor or ceiling amount.

The following figure provides an example for an RTGS DCA; the processes would be the same for an RTGS CB Account.

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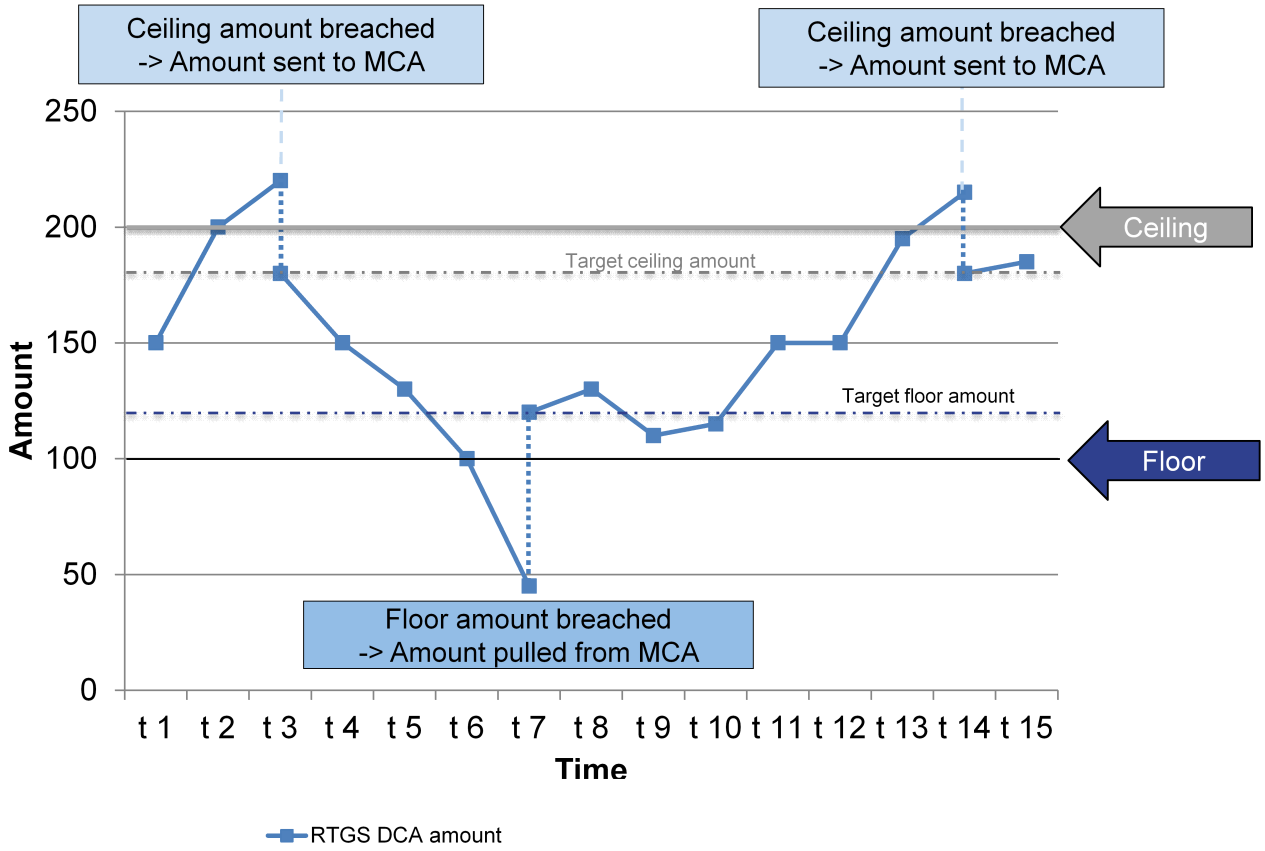


Figure 45: Breach of floor/ceiling threshold – rule-based liquidity transfer

3.5.5.3.5 Rule-based liquidity transfers due to queued payment orders or AS transfer orders

It can be defined in CRDM for each RTGS DCA that RTGS generates an inter-service liquidity transfer order in case an urgent payment order, an AS transfer order or an high priority payment order gets queued:

- the related rule in CRDM can be configured for the following two scenarios on RTGS DCA level:
  - an urgent payment order or an AS transfer order gets queued;
  - an urgent payment order, an AS transfer order or a high priority payment order gets queued.
- if the respective configuration rule has been set, an inter-service liquidity transfer order to pull liquidity from the linked MCA to the impacted RTGS DCA is triggered, when the respective payment order or AS transfer order gets queued:
- the used MCA is the one linked to the RTGS DCA as defined in CRDM;
- the amount to be transferred is determined as follows:
  - In case an urgent payment order or AS transfer gets queued (i.e. after the first settlement attempt only), the amount to be transferred is the difference between the RTGS DCA balance and the sum of all currently queued urgent payment orders and AS transfer orders (including the urgent payment order or AS transfer order which triggered the rule-based liquidity transfer).
  - In case a high priority payment order gets queued, the amount to be transferred is the difference between the account balance and the sum of all currently queued urgent payment orders and AS transfer orders and high priority payment orders (including the high priority payment order which

triggered the rule-based liquidity transfer). An urgent reservation – if defined – is not considered for the calculation, i.e. the whole RTGS DCA balance is taken into account for the calculation of the amount to be transferred.

In case of insufficient liquidity on the linked MCA (linked through the Associated Liquidity Transfer Account attribute), the inter-service liquidity transfer is settled partially and no queued orders are generated for the remaining amount necessary for the settlement of the queued payment orders or AS transfer orders.

The functionality is not offered for queued normal payment orders.

A rule-based liquidity transfer is not triggered in case an automated liquidity transfer gets queued or is already pending in the queue of the RTGS DCA.

After the successful (full or partial) execution of the inter-service liquidity transfer, the event-oriented resolving process for the queue is triggered due to the liquidity increase on the RTGS DCA. For queued AS transfer orders related to AS settlement procedure B the algorithm “partial optimisation with ancillary system” is continued after execution of the liquidity transfer (partial or full execution). Further details can be found in chapter Settlement of queued urgent/high cash transfers and Settlement of queued normal payments.

3.5.6 Information management for RTGS

3.5.6.1 RTGS status management

3.5.6.1.1 Concept

RTGS informs its RTGS Actors of the processing results for any kind of object. This information is provided to the RTGS Actors via a status reporting which is managed by the status management. The communication of the status to RTGS Actors is complemented by the communication of reason codes. In case of negative results of an RTGS process, RTGS provides the respective error code(s) accordingly.

3.5.6.1.2 Overview

The status management process manages the status updates of the different objects (e.g. payment orders, liquidity transfers, amendment instructions) existing in RTGS in order to communicate relevant status updates via status advice messages to the RTGS Actors throughout the lifecycle of the object. Some status notifications are mandatory, others are provided on an optional basis. Status information on push basis is only available in A2A mode. Respective status advice messages are pushed via store-n-forward network service.

The status of an object is indicated through a value, which is subject to change through the lifecycle of the object. This value provides RTGS Actors with information about the situation of the object with respect to a given RTGS process at a certain point in time.

Since each object in RTGS can be subject to several processes, each object in RTGS has several status. However, each of these status has one single value at a certain moment in time that indicates the object’s situation at the considered moment. Depending on its object type, an object is submitted to different processes in RTGS. Consequently, the status featuring each object depends on the considered object type.

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The following chapters provide:

- the generic principles for the communication of status and reason codes to RTGS Actors;
- the list of status featuring each object type as well as the possible values for each of these status.

Reason codes are provided within the respective message documentation in MyStandards and in chapter Index of validation rules and error codes .

3.5.6.1.3 Status management process

3.5.6.1.3.1 Status communication and types

Communication of status and reason codes to RTGS Actors

RTGS Actors can query the status values and reason codes of the objects linked to their instructions (e.g. cash transfers, tasks) during the day.

The status can be classified into two different types, common to all types of object.

- “Intermediate status”: in general an object has more than one status in its lifetime. If the status of an object is not a final status type, then the object is still being processed in RTGS. With each step in the process of the object the status changes until a final status is reached. Further status updates are communicated to the RTGS Actor if reached.
- “Final status”: this is the last status of an object (i.e. the status that an instruction has when processing for that object ends). At a point in time, any object in RTGS reaches a final status, all respective processes are completed.

For some specific status updates, the status management process informs the RTGS Actor of the status change by means of the sending status advice messages (according to their message subscription configuration – refer to chapter Messaging).

Status and status values in RTGS

As previously mentioned, the status of an instruction depends on the considered instruction type. The following paragraphs provide the list of status and status values. None of the status are stored for processing of queries.

Further details on the Unified Modelling Language (UML) conventions can be found in chapter Processes with RTGS.

RTGS status are:

- RTGS inbound file status;
- RTGS message status;
- ancillary system batch message status;
- cash transfer status;
- task queue status.

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3.5.6.1.3.2 RTGS file status

Indicates the status of the file in RTGS and it can have the following status:

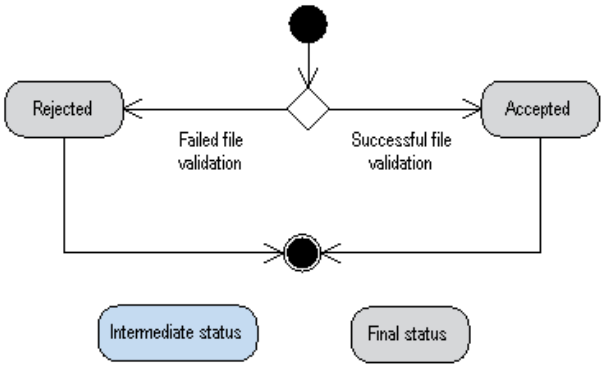


Figure 46: RTGS inbound file status diagram

Status value	Definition	Direction	Transition possible to status	Intermediate /final status	Reported via status notification to the sender
Accepted	File status if an incoming file is finally processed with positive validation result.	Inbound	-	Final	-
Rejected	File status if an incoming file is finally processed with negative validation result.	Inbound	-	Final	Mandatory

Table 83: RTGS inbound file status

3.5.6.1.3.3 RTGS message status

Indicates the status of the message in RTGS and it can have the following status:

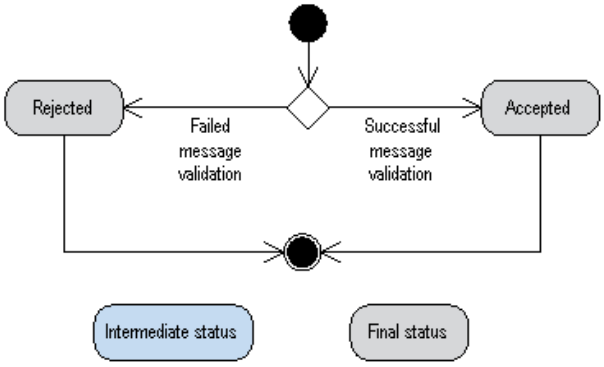


Figure 47: RTGS inbound message status diagram

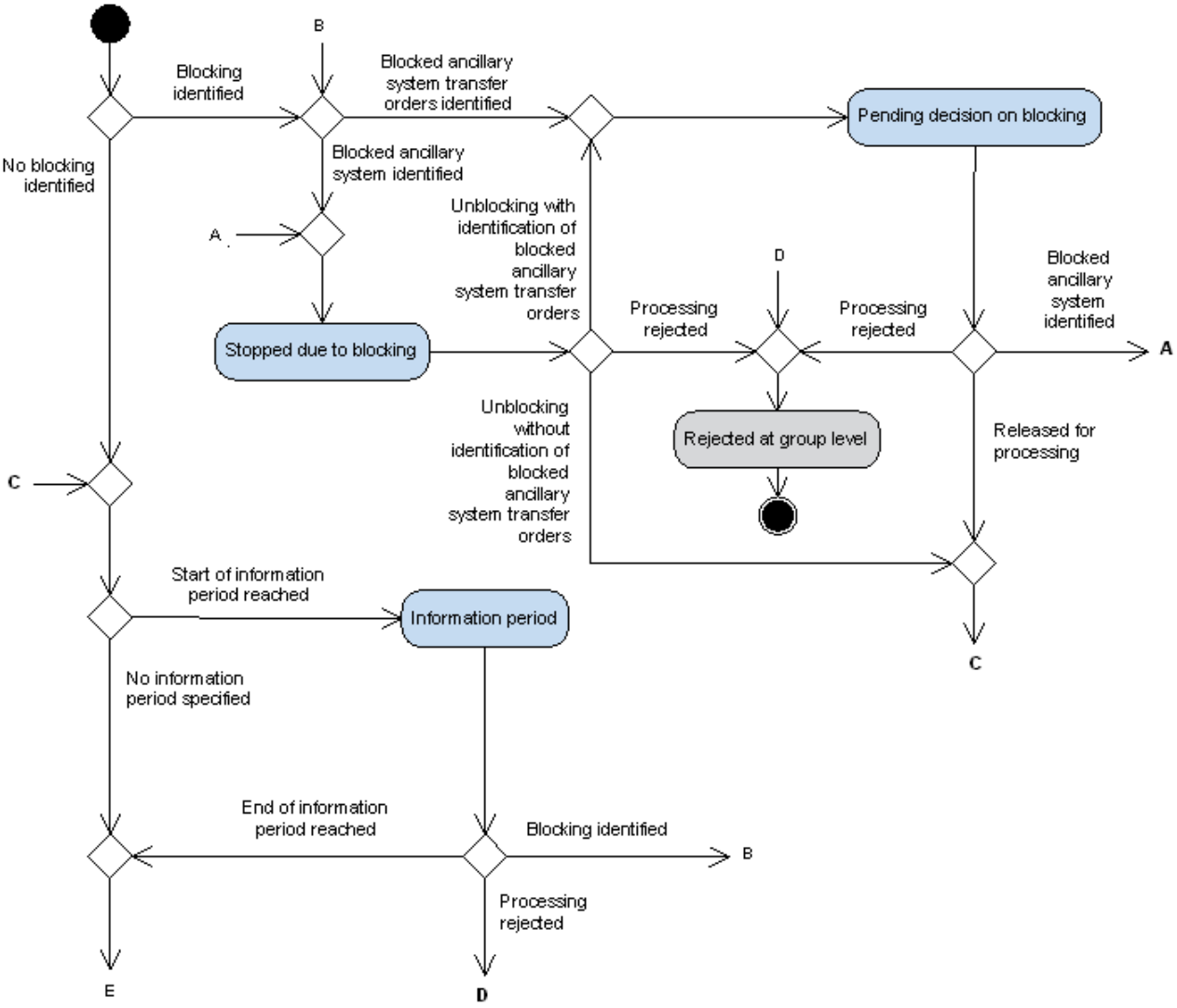
Status value	Definition	Direction	Transition possible to status	Intermediate /final status	Reported via status notification to the sender
Accepted	Message status if an incoming message is finally processed with positive validation result.	Inbound	-	Final	-
Rejected	Message status if an incoming message is finally processed with negative validation result.	Inbound	-	Final	Mandatory
Provided	Status of an outgoing message sent to ESMIG.	Outbound	-	Final	-

Table 84: RTGS message status

3.5.6.1.3.4 Ancillary system batch message status

Indicates the status of an AS batch message in RTGS. The transition diagrams are separated per AS settlement procedures. It can have the following status:

Status transition diagrams I and II for AS settlement procedure A and B


B
Blocking identified
Blocked ancillary system transfer orders identified
Pending decision on blocking
No blocking identified
Blocked ancillary system identified
A
Unblocking with identification of blocked ancillary system transfer orders
D
Blocked ancillary system identified
Processing rejected
Processing rejected
Stopped due to blocking
A
Unblocking without identification of blocked ancillary system transfer orders
Rejected at group level
Released for processing
C
C
Start of information period reached
Information period
No information period specified
End of information period reached
Blocking identified
B
Processing rejected
E
D

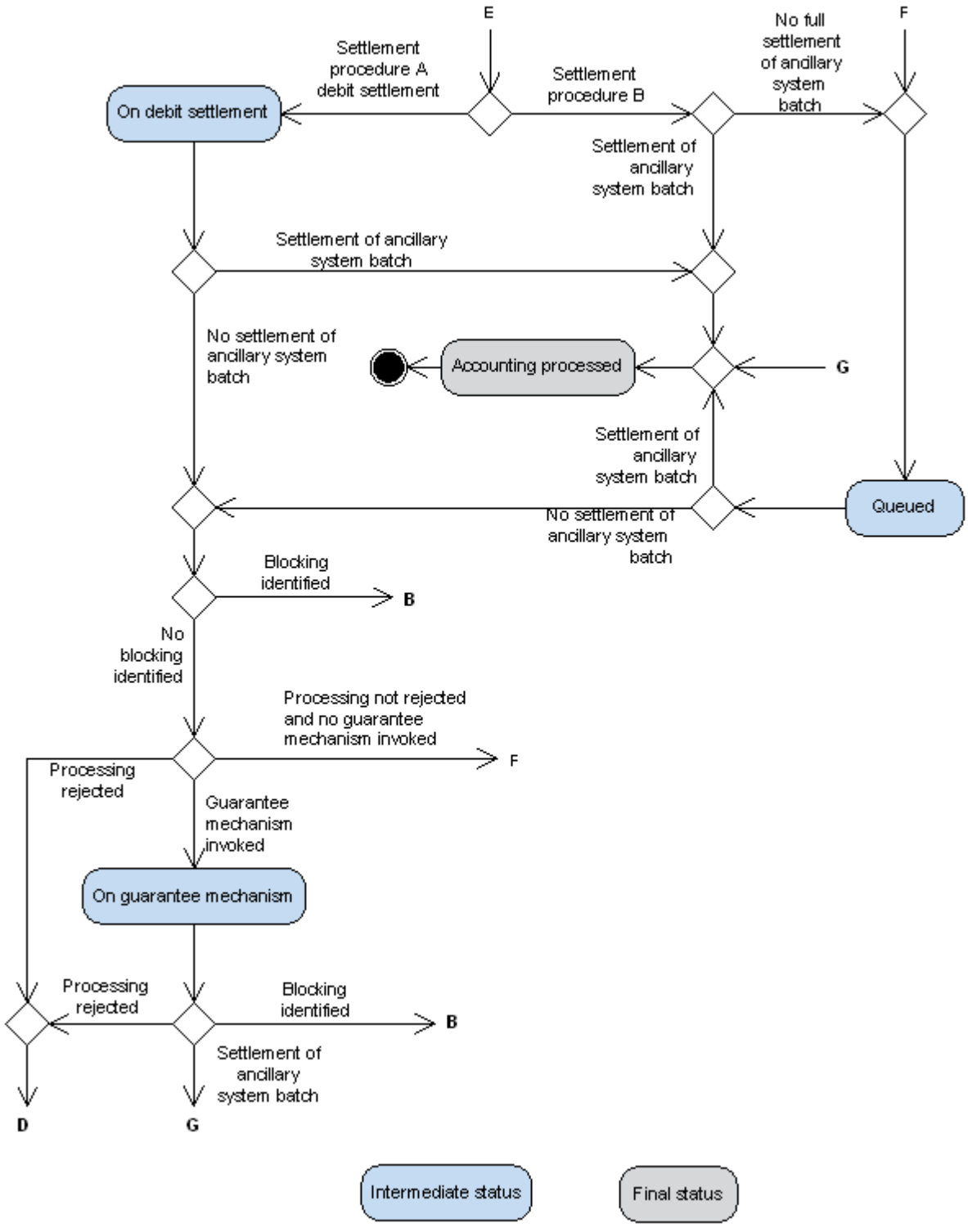


Figure 48: Status transition diagram I and II - for AS settlement procedure A and B

Status transition diagram III - for AS settlement procedure C

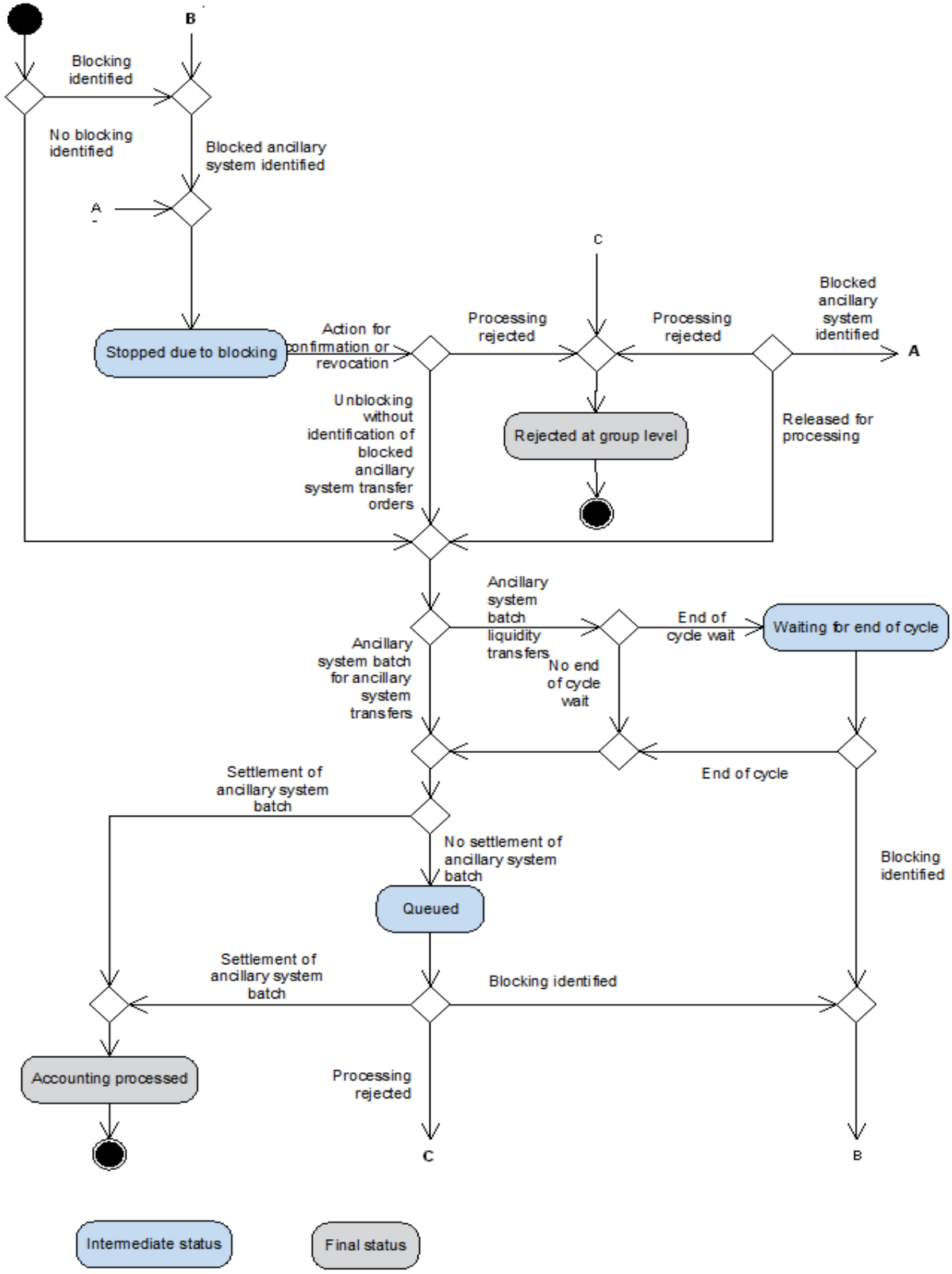


Figure 49: Status transition diagram III - for AS settlement procedure C

Status transition diagram IV - for AS settlement procedure D

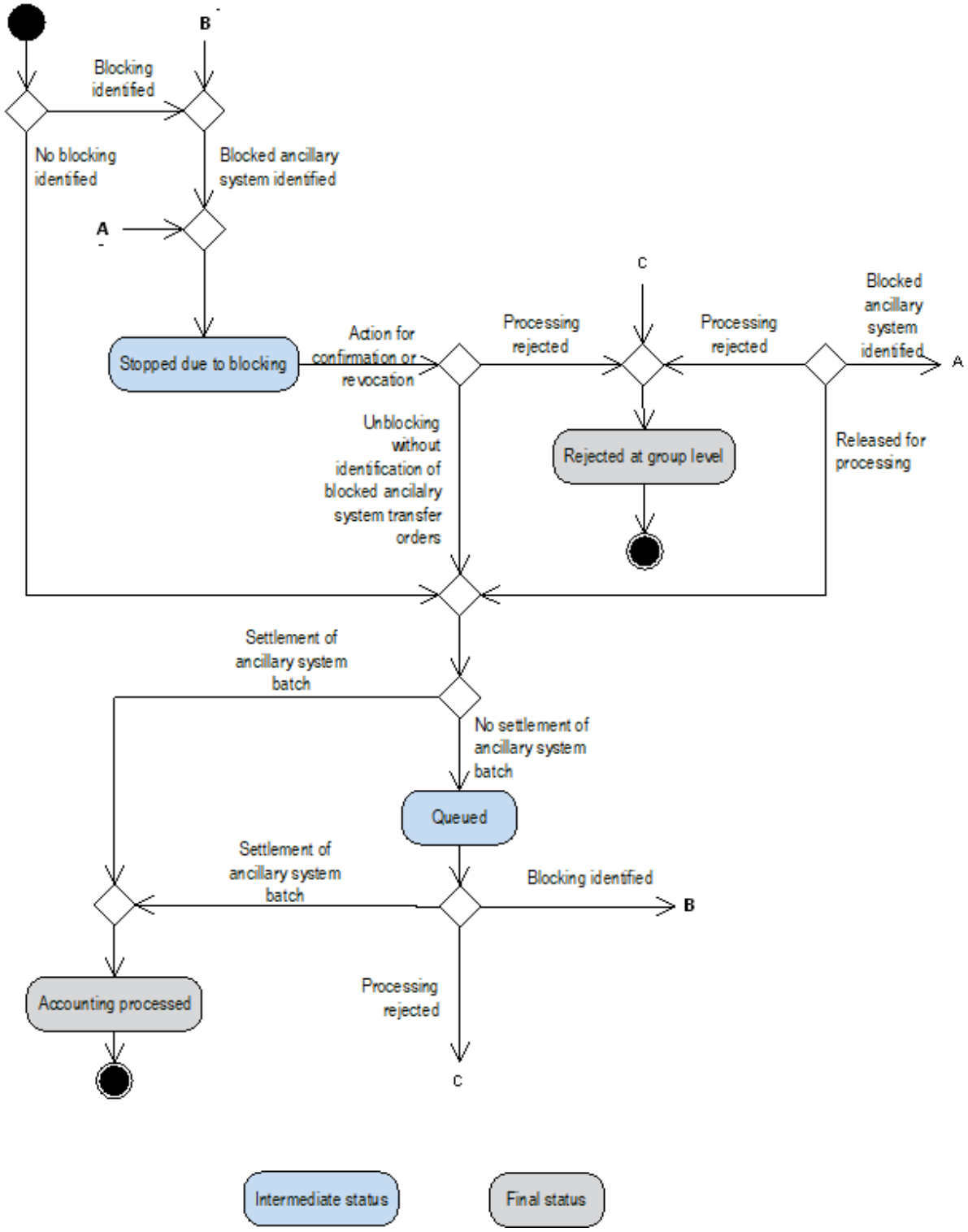


Figure 50: Status transition diagram IV - for AS settlement procedure D

Status transition diagram V - for AS settlement procedure E

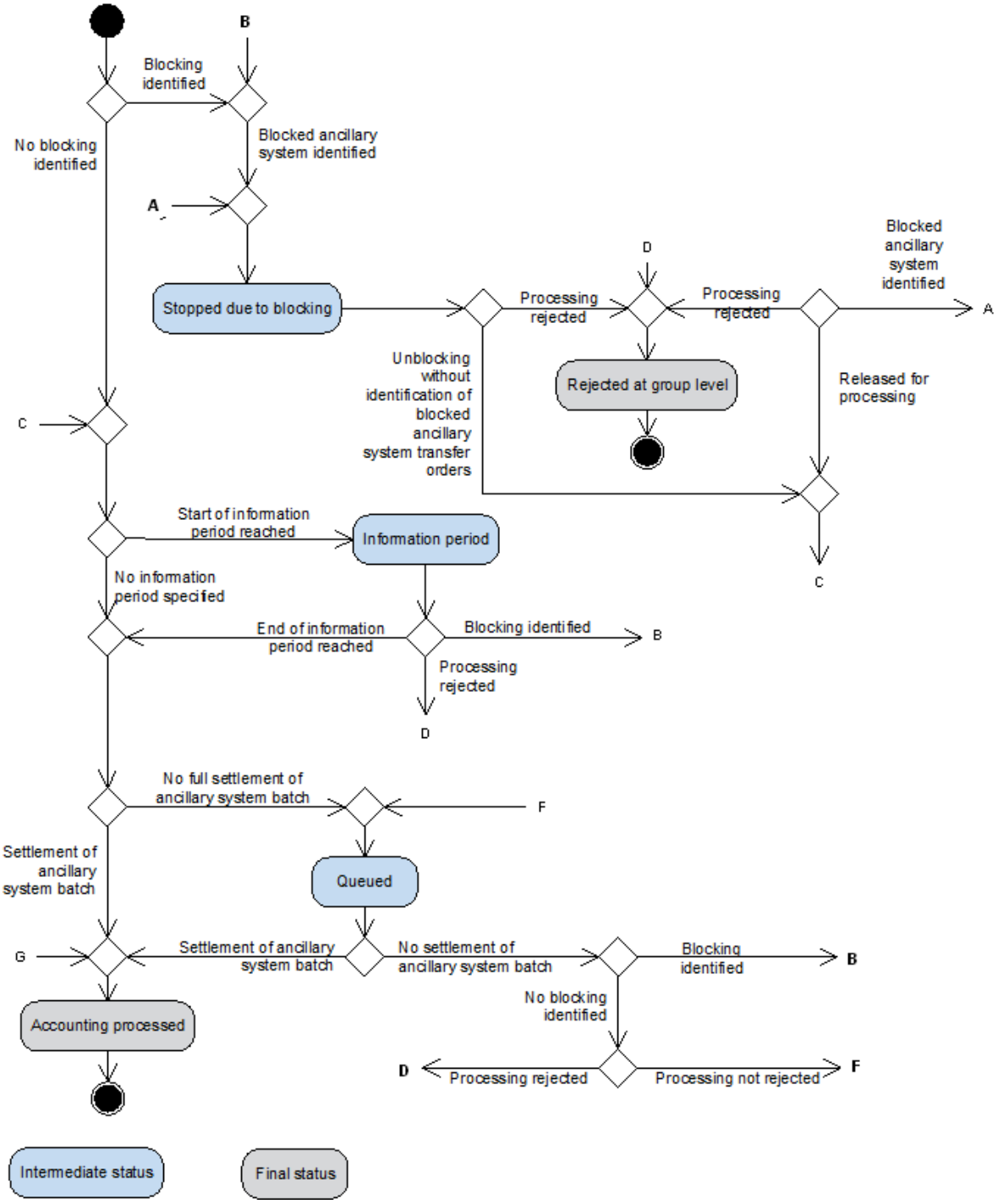


Figure 51: Status transition diagram V - for AS settlement procedure E

Status value	Definition	Transition possible to status	Intermediate /final status	Reported via status notification to the sender
Stopped due to blocking	This status is applied to an AS batch message and to all AS transfers within this AS batch message in case of blocking of the ancillary system having submitted it. In case of blocking, the CB may either agree or disagree on the processing of the AS batch message.	Pending decision on blocking, waiting for end of cycle, information period, on guarantee mechanism, on settlement debit, rejected at group level, queued, accounting processed	Intermediate	-
Pending decision on blocking	This status is applied to an AS batch message in case of blocking of an RTGS Account Holder involved in an AS transfer order of this AS batch message.	Stopped due to blocking, waiting for end of cycle, information period, on guarantee mechanism, on settlement debit, rejected at group level, queued, accounting processed	Intermediate	-
Waiting for end of cycle	AS liquidity transfer waiting for end of cycle.	Accounting processed, rejected at group level	Intermediate	-
Information period	This status applies if the optional connected mechanism “information period“ is selected for the relevant AS batch message, between the start and the end of this information period.	Stopped due to blocking, pending decision on blocking, on settlement debit, queued, accounting processed, rejected at group level	Intermediate	Mandatory
On guarantee mechanism	If all AS transfers are not settled (lack of liquidity by the end of settlement period) the ancillary system is asked on the use of the guarantee funds account.	Stopped due to blocking, pending decision on blocking, on settlement debit, queued, accounting processed,	Intermediate	Mandatory

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Status value	Definition	Transition possible to status	Intermediate /final status	Reported via status notification to the sender
		rejected at group level		
On settlement debit	This status only applies to AS batch messages, while the settlement attempts to settle the debit AS transfers.	Queued, stopped due to blocking, pending decision on blocking, on guarantee mechanism, rejected at group level	Intermediate	-
Queued	Status of an AS batch message which is ready for settlement. Queued AS batch messages are waiting for the next settlement attempt.	Stopped due to blocking, pending decision on blocking, on guarantee mechanism, on settlement debit, accounting processed, rejected at group level	Intermediate	-
Accounting processed	The AS batch message has been finally processed by the settlement.	-	Final	Mandatory
Rejected at group level	AS transfers already rejected at group level.	-	Final	Mandatory

Table 85: AS batch message status

Some status values do not apply to all settlement procedures. Find hereafter the list of possible values per AS settlement procedure:

Status value	AS settlement procedure A	AS settlement procedure B	AS settlement procedure C	AS settlement procedure D	AS settlement procedure E
Stopped due to blocking	X	X	X	X	X
Pending decision on blocking	X	X			
Waiting for end of cycle	-	-	X	-	-
Information period	X	X	-	-	X

Status value	AS settlement procedure A	AS settlement procedure B	AS settlement procedure C	AS settlement procedure D	AS settlement procedure E
On guarantee mechanism	X	X	-	-	-
On settlement debit	X	-	-	-	-
Queued	X	X	X	X	X
Accounting processed	X	X	X	X	X
Rejected at group level	X	X	X	X	X

Table 86: List of status values per AS settlement procedure

3.5.6.1.3.5 Cash transfer status

Indicates the status of the cash transfer in RTGS and it can have the following status:

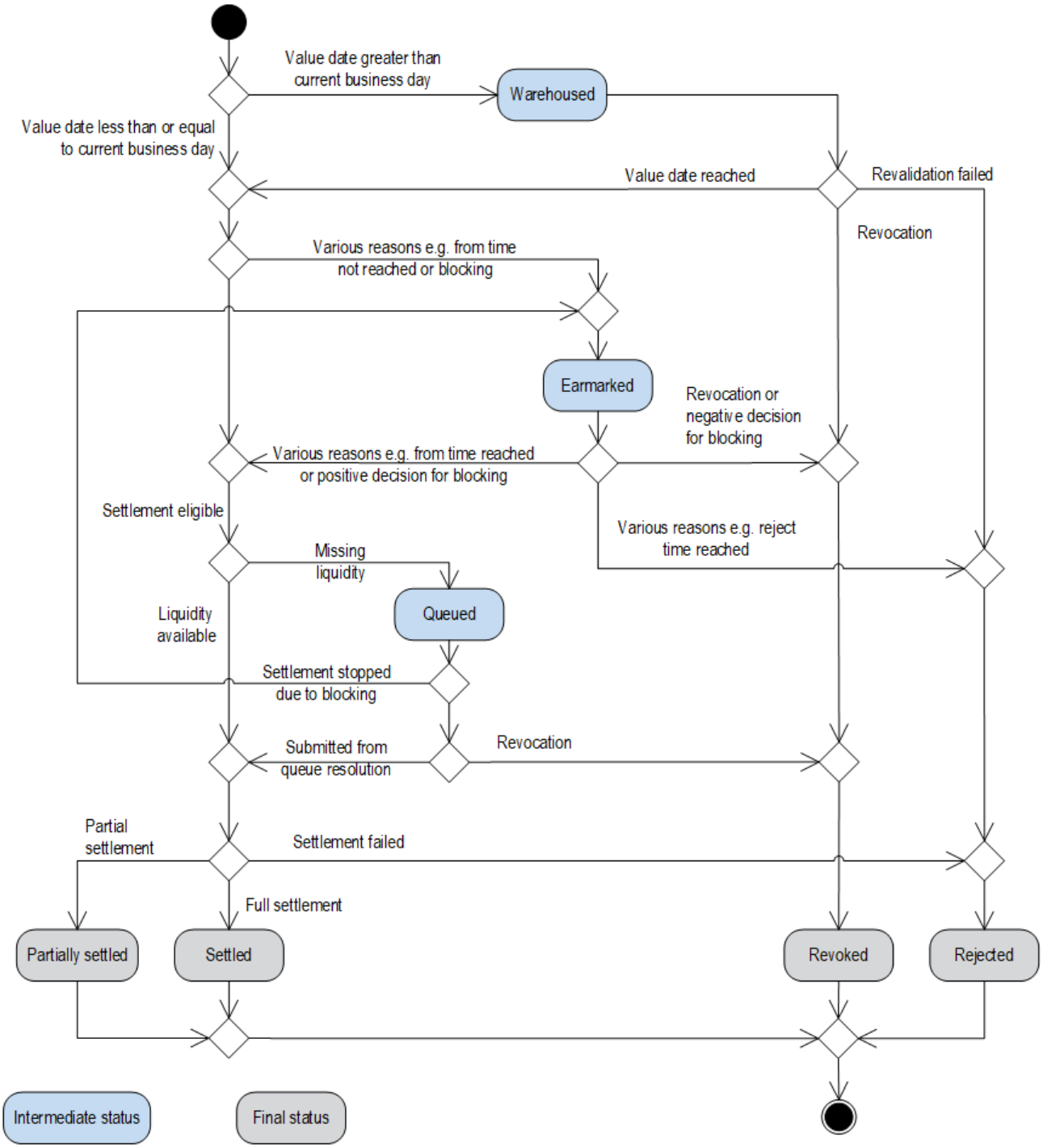


Figure 52: Cash transfer status diagram

Status value	Definition	Transition possible to status	Intermediate /final status	Reported via status notification to the sender
Warehoused	Status of a cash transfer order with a value date of a future business day and status of a cash transfer order with the value date of the current business day until it is forwarded to the processing at the start of the business day. From then on they are processed normally. To this cash transfer status a time stamp is stored.	Earmarked, Partially settled, Queued, Revoked, Rejected, Settled	Intermediate	-
Earmarked	Status of a cash transfer order which is ready for settlement but not taken into account for various reasons. The following scenarios are summarised in this status: - pending start of settlement; - settlement stopped due to earliest debit time indicator; - AS settlement not yet started due to active information period[1]; - due to parking on cash transfer level; - settlement stopped due to blocking; - pending decision on blocking; - waiting for end of cycle; - waiting for completion of debits; - waiting for algorithm “partial optimisation with ancillary system” (Settlement of queued normal payments).	Queued, Partially settled, Revoked, Rejected, Settled	Intermediate	-
Queued	Status of a cash transfer order which is ready for settlement. Queued cash transfer orders are waiting for the next settlement attempt. To this cash transfer status a time stamp is stored.	Earmarked, Partially settled, Revoked, Rejected, Settled	Intermediate	-
Partially settled	Status of a cash transfer after settlement with an amount lower than originally instructed. For the remaining (unsettled) amount a new cash transfer is created. For further details see chapter Execution of liquidity transfers.	-	Final	Mandatory
Revoked	Status of a cash transfer which is revoked by a system user i.e. by an action to prevent the settlement of a cash transfer order.	-	Final	Mandatory

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Status value	Definition	Transition possible to status	Intermediate /final status	Reported via status notification to the sender
Rejected	Status of a cash transfer which is rejected by the system i.e. by an action to refuse to continue processing (all cash transfers with error code, except error code for revoked).	-	Final	Mandatory
Settled	Status of a cash transfer after settlement. Final cash transfers cannot be revoked. To this cash transfer status a time stamp is added.	-	Final	Optional for payment orders, mandatory for liquidity transfers

Table 87: Cash transfer status

Footnotes

1 The cash transfer query in A2A provides explicit information on cash transfers for which the AS settlement is not yet started due to active information period.

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3.5.6.1.3.6 Task queue order status

Indicates the status of the task queue order in RTGS and it can have the following status:

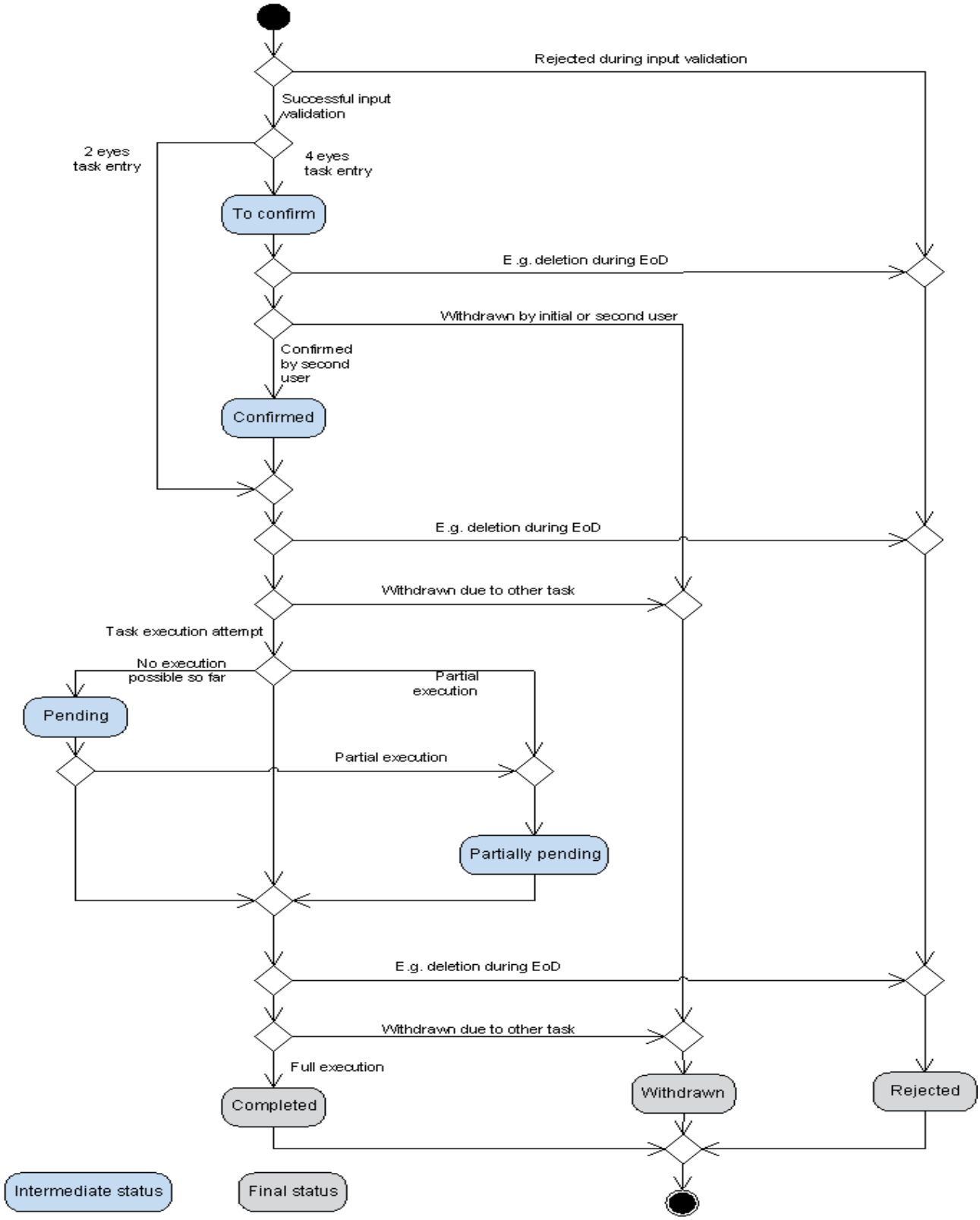


Figure 53: Task queue order status diagram

Additional information concerning the reason codes are also provided in Chapter Index of validation rules and error codes.

Status value	Definition	Transition possible to status	Intermediate /final status	Reported via status notification to the sender
To confirm	The task must be confirmed by a second user and is not processed until another user action or a system –side rejection reactivates the processing. This status can only occur in U2A for four-eyes principle. It is the only status in which a task revocation (and confirmation) is possible directly via respective screens.	Confirmed, withdrawn, rejected	Intermediate	-
Confirmed	The task is confirmed by a second user and is ready for further processing. This status can only occur in U2A for four-eyes principle.	Pending, partially pending, completed, withdrawn, rejected	Intermediate	-
Pending	A task should be stored with status “pending”, if the task was already tried to be processed at least one time but it could not be finalised. The processing was interrupted after the storage of entries initiated by the task and before the final processing of these entries. The task is updated and further processed, if the preconditions for the pending status (e.g. liquidity increase) are changed. **Note:** Tasks with status “pending” can only be revoked via a new task. This processing rule applies for: - current reservations (see chapter Reservation); - current limits (see chapter Limits).	Partially pending, completed, withdrawn, rejected	Intermediate	-
Partially pending	A task should be stored with status “partially pending” if the user's order cannot be processed completely (e.g. an increase of reservation cannot be executed completely because of lack of liquidity). The order is processed as far as possible. The task is updated and further processed, if the preconditions for the “partially pending” status (e.g. liquidity increase) are changed.	Completed, withdrawn, rejected	Intermediate	Mandatory

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Status value	Definition	Transition possible to status	Intermediate /final status	Reported via status notification to the sender
Withdrawn	Status based on an action by the user to prevent the processing during the four-eyes approval process.	-	Final	Mandatory
Rejected	Status based on an action by the system to refuse to continue processing.	-	Final	Mandatory
Completed	The task was processed successfully and the business case stemming from the task is final. The tasks changing an existing business case (like queue management) are completed, if the respective action is completely processed. The managed payment order does not have to be final. To this task queue status a time stamp is added.	-	Final	Mandatory

Table 88: Task queue order status

3.5.6.2 RTGS report generation

3.5.6.2.1 Concept

RTGS provides the possibility to periodically create the predefined report “Statement of account”. RTGS triggers the generation of the “Statement of account” report based on the reference data configuration. The “Statement of account” is provided during the EoD processing. The report is not created intraday (i.e. it is not possible to define a scheduled time for receiving the report). Further details on the business day are provided in the chapter Business day. Depending on the RTGS Actor’s preferences the report is either sent out directly after creation or stored for later retrieval.

Report name	ISO message	ISO code
Statement of accounts	BankToCustomerStatement	BankToCustomerStatement (camt.053)

Table 89: Report “Statement of accounts”

The respective business process is described in chapter Receive RTGS report.

3.5.6.2.2 Overview

The report “Statement of account” includes information on one single cash account of an RTGS Actor. It is not possible to receive one combined “Statement of account” for more than one cash account. Furthermore it does not include information from other settlement services, i.e. there is no report including combined information of CLM and RTGS.

The report provides information about all items that have been settled on a cash account and balance information of the current business day. This rule applies independently of the value date included in the payment order, see transmission of unprocessed payment orders with original settlement date due to backup scenario in chapter Subsequent submission of individual payment orders.

It is provided as complete report i.e. no delta version is offered.

Report configuration and message subscription for notifications are different functionalities, i.e. no message subscription reference data is needed in case the report should be created and sent (later in case of push mode).

3.5.6.2.3 Report generation process

Preconditions for report creation

In order to avoid unnecessary processing and storage RTGS does not create reports automatically. So, to initiate the creation of a report, the report receiver has to configure the report in advance. The configuration of the report has to be done via the CRDM GUI for the reference data, which is described in the CRDM UHB, chapter "*Report Management*".

This configuration is stored as reference data and is valid until the “valid to” date stored within the report configuration is reached. RTGS uses the report configuration defined in CRDM and propagated for the respective business day. Further details are provided in the chapter Messaging and in the CRDM UDFS, chapter "*Report configuration*".

Moment of data extraction

The creation of a “statement of accounts” report is always triggered during the EoD period of RTGS after finalisation of settlement processes [RTGS process “EoD reporting”] – see End-of-day period (18:00 – 18:45 CET). A new report configuration can be set-up at the earliest for the next business day. The respective component only creates those reports, whose report configuration is valid at the current business day.

Availability of the report in RTGS

A generated report is available for query until it is replaced by a new (next) version of it, i.e. a report that is created during the EoD of the current business day replaces the report that was created during the EoD of the previous business day. The replaced report is no longer available for query in RTGS. In A2A mode RTGS pushes the specific report, provided that the push preference for the report is stored for the respective recipient in reference data (i.e. report configuration). The message is sent out based on the routing information stored for the RTGS Actor. Alternatively the report is just stored after generation and can be queried in pull mode.

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Parameters for the set-up of a report

The following parameters are created and updated by the CRDM Actor (see CRDM UDFS, chapter "*Report configuration*") for the set-up of a report configuration:

Parameter	Mandatory/ optional	Possible values	Further information
Report type	Mandatory	Statement of accounts	
Concerned account	Mandatory	Cash account	
Possible recipient of a report	Mandatory	RTGS Actor	
Communication channel	Mandatory	Push mode, pull mode	
Valid from	Optional	Date	If not stated, the next business date shall be used by default.
Valid to	Optional	Date	The field “valid to” is the only field that can be amended after the report configuration has been stored.

Table 90: Parameters for the set-up of a report

Concerned account

Each report provides information on a certain scope of data. The data scope is indicated by the cash account for which it is configured. The feature is available for all cash account types (including RTGS sub-accounts).

The concerned account has to be specified, when the report is configured for the first time. It is necessary to store one configuration per cash account and recipient for which the report should be created.

Possible recipients of a report

All reports can be received by the technical address of:

- concerned account owner;
- another authorised party.

For each recipient (according to the report configuration for the cash account) an own report message is created. Each report configured in push mode is sent in store-n-forward mode to the PTA that is defined in the routing configuration. As outlined in chapter Communication between RTGS and RTGS Actors, for statement of account reports each party can define a conditional routing with a PTA different from the default routing on party or account level. When sending the message, the PTA of the cash account-specific conditional routing is used, if it exists. Otherwise, the PTA of the party-specific conditional routing is used. Each RTGS Actor can decide, if they wish to receive a report directly after its creation or rather query it on an ad hoc basis.

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If a recipient wishes to receive a report directly after its creation, this has to be stored in the reference data configuration of the report in CRDM (communication channel = push mode). In this case reports can be received by the technical address defined for the cash account or by the technical address defined for the other authorised party see chapter Communication between RTGS and RTGS Actors.

If a recipient does not wish to receive a report directly after its creation but to be able to retrieve it afterwards, this has to be stored in the reference data configuration of the report as well (communication channel = pull mode).

Furthermore the recipient is stored as recipient of a report independent of the configuration with push or pull mode.

For information about the set-up of a report configuration for a specific concerned report recipient, see CRDM UHB chapter "*Report Management*" related to report configuration set-up.

3.5.6.3 Query management for RTGS

3.5.6.3.1 Concept for RTGS

Queries are provided by RTGS to the submitting actor as a means of satisfying the information needs on demand. The submitting actor can obtain information on different business items by submitting query requests to RTGS. These are answered on the basis of the latest data available.

For requests on RTGS queries using the specified (optional and mandatory) search and return criteria are available. Thus actors are not able to define these criteria by themselves.

The respective business process is described in chapter Send RTGS query.

3.5.6.3.2 Overview for RTGS

RTGS provides a range of predefined query types, which the submitting actor can use to request information on business items. The offered queries are available for all authorised submitting RTGS Actors.

They can send query requests to RTGS in A2A mode or in U2A mode. Generally, all these query requests are processed in real-time. Exceptions occur during the close of service and the maintenance window. During the close of service and the maintenance window query management does not service any requests. In case ESMIG is available and the network interface is not closed, an A2A query request during the close of service or the business service maintenance window is handled by using timeout and oversized management[1] or by RTGS, providing a business message response containing the corresponding error. As regards information on routing see chapter Communication between RTGS and RTGS Actors. In case the network interface is closed, NSP informs the authorised submitting actor about the closure of the real-time channel.

Footnotes

1 Timeout handling and the switch from store-n-forward message-based to store-n-forward file-based is handled in ESMIG. Respective details are provided in the ESMIG UDFS.

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3.5.6.3.3 Query management process for RTGS

Initiating queries for RTGS

In order to obtain the desired information the submitting actor needs to submit a query request to RTGS. For the communication with RTGS in A2A mode all query and response messages are set up as XML messages compliant with the ISO20022 standard. For the communication with RTGS in U2A mode a GUI based on a standard browser application is provided.

In general an authorised submitting actor can send each query request in A2A mode as well as in U2A mode. However, there are some queries which are only accessible via U2A mode. Query availability in the respective communication mode is shown in the table below. The respective messages are listed in table: A2A messages for query processing. Query request and return criteria are described in detail in the RTGS UHB for U2A mode, chapter "*Screen User Guide - Description of Use Cases*" and in chapter List of messages with link to MyStandards for A2A mode.

Query type	Initiation via GUI(U2A mode)	Initiation via XML message(A2A mode)
Account balance query	X	X
Account statement query	X	X
AS batch query	X	-
Audit trail for RTGS query	X	-
Broadcast query	X	-
Cash transfer query	X	X
Current limits query	X	X
Current reservations query	X	X
Event query	X	X
File query	X	-
Message query	X	-
System time query		X
Task queue query	X	-

Table 91: Initiating queries for RTGS

The different types of queries in RTGS are static regarding the set of selection parameters, which can be mandatory, optional or conditional.

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Note: Account Statements can be downloaded by U2A only RTGS Account Holder (i.e. when the party is set up as U2A-only in CRDM). The download is possible up to 10 business days.

Preconditions for successful processing of queries

RTGS validates the plausibility of search criteria that were specified by the submitting actor. In addition, RTGS ensures that the submitting actor of the query is allowed to initiate the query and to retrieve the requested information by checking, whether the submitting actor possesses all necessary privileges granted in advance (taking into account the validity dates) and ensuring the data scope.

Providing data for queries

If all checks performed by RTGS are successful, it extracts the requested business information from the production data. The submitting actor receives the latest available data.

If any plausibility or authorisation checks performed by RTGS fail, the submitting actor receives a response specifying the error(s) using the respective error code(s).

Retrieving the query response

In case the extraction of the query data is successful, the RTGS sends a query response containing the requested business information back to the requesting actor. In case the extraction of the query data returns a zero result, the submitting actor receives appropriate information. If the retrieval of the query result fails, then an error response is provided to the submitting actor.

In case the business data for the query response has to be included in more than one individual message (e.g. pagination), RTGS answers the query with an error response including a reference to the necessary switch of the network channel via real-time network channel. Additionally, RTGS provides the query response including the business data via store-n-forward network channel.

If the submitting actor has sent the query via U2A mode, the response is given to the same submitting actor in U2A mode.

Note: Comprehensive information on the U2A dialogue is provided in the RTGS UHB.

If the submitting actor has sent the query via A2A mode, the response is given to the same component user in A2A mode. RTGS does not allow the routing of the query response to a dedicated technical address.

Parameter synthesis

No specific configuration from the submitting actor is needed.

3.5.6.3.4 Specificities for delta set queries

The delta set query is a specific feature, which allows to query for a reduced set of cash transfer (orders) related to new items or already reported items with changed status according to the defined search and return criteria.

The following additional rules apply:

- The feature is only available in A2A.
- It is based on the cash transfer query messages, i.e. GetTransaction (camt.005) and cash transfer query response message, i.e. ReturnTransaction (camt.006).
- Precondition for the usage is, that the delta set query is always sent by the same user (linked to the same party).
- Delta set queries are possible for one or more accounts. In maximum, the user may query its full data scope within RTGS.
- For a delta set query a combination of search and return criteria is defined with the delta set initialisation query.
- A delta set query is valid for one business day. Thus, one delta set initialisation query is necessary per business day and the query name returned by RTGS/CLM is valid throughout the whole business day.
- A cash transfer (order) which newly fulfils the search criteria, is part of the delta set query response on the next delta set query. Additionally each cash transfer status update is part of the delta set query response. A cash transfer (order) which no longer fulfils the search criteria (e.g. due to modified cash transfer priority), is no longer part of the query response even if the status changes between two delta set queries.
- In case a delta set query response is missing, a new delta set initialisation query is necessary to avoid gaps in the reported result sets.

3.5.6.4 Broadcasts

Broadcasts are information messages that RTGS simultaneously provides to users in U2A and A2A– the latter, when the user has opted for A2A broadcasts. Broadcasts are either settlement-related or operations-related.

RTGS automatically generates settlement-related broadcasts on the basis of an explicitly defined business case.

A CB or the operator creates operations-related broadcasts through an U2A request. They can be sent as normal or alert broadcasts. RTGS (CB) Account Holders are the recipients of broadcasts.

A2A broadcasts are system-generated messages which RTGS sends independently from an account. RTGS sends an A2A broadcast via SystemEventNotification (admi.004) to the broadcast subscribing party on the basis of the defined routing configuration for notifications being not a response to an instruction but belonging to a business case triggered by an instruction (see chapter Communication between RTGS and RTGS Actors).

3.5.6.4.1 Settlement-related broadcasts

RTGS automatically generates settlement-related broadcasts on the basis of the following exhaustive list of specified business cases:

Business case	U2A availability	A2A availability	Linked business description	Linked process description
Latest debit time warning (reject time or till time)	Yes	Yes	Execution time Rejection of cash transfer orders	Initiate RTGS reject time or till time broadcast Process RTGS reject time or till time broadcast
Floor notification	Yes	No[1]	Breach of floor/ceiling threshold - notification	Process RTGS floor and ceiling
Ceiling notification	Yes	No[2]	Breach of floor/ceiling threshold - notification	Process RTGS floor and ceiling
AS settlement procedure A - information period	Yes	Yes	AS settlement procedure A Information period	Initiate information period broadcast Process information period broadcast
AS settlement procedure A – AS batch message revoked	Yes	Yes	AS settlement procedure A Information period	Process AS revocation broadcast
AS settlement procedure A – AS batch message rejected for blocking of an AS settlement bank	Yes	No		
AS settlement procedure A - queuing for liquidity	Yes	No	AS settlement procedure A	N/A
AS settlement procedure A - settlement failure	Yes	Yes	AS settlement procedure A Guarantee fund mechanism	Broadcast AS batch settlement failure
AS settlement procedure B - information period	Yes	Yes	AS settlement procedure B Information period	Initiate information period broadcast Process information period broadcast

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Business case	U2A availability	A2A availability	Linked business description	Linked process description
AS settlement procedure B – AS batch message revoked	Yes	Yes	AS settlement procedure B Information period	Process AS revocation broadcast
AS settlement procedure B – AS batch message rejected for blocking of an AS settlement bank	Yes	No		
AS settlement procedure B - queuing for liquidity	Yes	No	AS settlement procedure B	N/A
AS settlement procedure B - settlement failure	Yes	Yes	AS settlement procedure B Guarantee fund mechanism	Broadcast AS batch settlement failure
AS settlement procedure C – AS transfer rejected for blocking of an AS settlement bank	Yes	No		
AS settlement procedure D – AS transfer rejected for blocking of an AS settlement bank	Yes	No		
AS settlement procedure E - Information period	Yes	Yes	AS settlement procedure E Information period	Initiate information period broadcast Process information period broadcast

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Business case	U2A availability	A2A availability	Linked business description	Linked process description
AS settlement procedure E - revocation of AS transfer order	Yes	Yes	AS settlement procedure E Information period	Process AS revocation broadcast
AS settlement procedure E – AS transfer rejected for blocking of an AS settlement bank	Yes	No	AS settlement procedure E	
AS settlement procedure E - queuing for liquidity	Yes	No	AS settlement procedure E	N/A
AS settlement procedure E - settlement failure	Yes	Yes	AS settlement procedure E Execute AS batch blocking disagreement procedure C, D or E	Reject cash transfer order

Table 92: Settlement-related broadcasts in RTGS

Footnotes

1 Respective A2A notification is provided via ReturnAccount (camt.004). Thus no A2A broadcast is foreseen.
2 Respective A2A notification is provided via ReturnAccount (camt.004). Thus no A2A broadcast is foreseen.

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3.5.6.4.2 Operations-related broadcast

A CB or the operator creates operations-related broadcasts through a U2A request:

U2A availability	A2A availability	Linked process description
Yes	Yes	Initiate RTGS operations-related broadcast Process RTGS operations-related broadcast

Table 93: Operations-related broadcasts in RTGS

3.5.7 Provisioning of data for billing

RTGS provides the following transactional data for billing:

- submitting actor of the message;
- cash transfer type;
- number of transmissions;
- business day.

3.5.8 Impact of blocking on the processing of cash transfer orders

A CB can block a party as a whole or individual cash accounts. Details on the blocking of a party are provided in chapter Blocking/unblocking party and details on the blocking of a cash account are provided in chapter Blocking/unblocking account.

Depending on the option chosen by the responsible CB, a cash account[1] is blocked for:

1. debits and credits;
2. debits only;
3. credits only.

In case a cash account is blocked with immediate effect for debits and credits, the processing for the cash transfer orders which are affected by the blocking is as follows.

- No cash transfer orders (depending on the kind of blocking) can settle automatically on this cash account.
- Cash transfer orders involved in a running algorithm are not directly affected by the blocking and the algorithm is not stopped. If the optimisation algorithm:
  - is successful, the involved cash transfer orders are settled;
  - fails, the cash transfer orders are set to status “earmarked” and require the explicit confirmation by the responsible CB before any further settlement attempt takes place.
- In principle, all queued cash transfer orders are set to “earmarked” after the blocking became effective and each cash transfer order requires the explicit confirmation by the CB before any further settlement attempt can take place.

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- New cash transfer orders received in RTGS which shall settle on the blocked cash account are stored for confirmation by the CB (i.e. an agreement of the CB is required).
  - If the CB gives its confirmation, the cash transfer orders will run through the Entry disposition. If they cannot be settled in the entry disposition.
    - Payment orders and AS transfer orders are queued and are included in the process of Dissolution of the payment queue.
    - Liquidity transfer orders – with the exception of automated liquidity transfer orders are rejected after the unsuccessful settlement attempt.
  - If the CB disagrees, the cash transfer orders are rejected (see Disagree on cash transfer order or AS batch due to blocking in RTGS).
- Warehoused payment orders need to be confirmed by the responsible CB on the intended settlement day before they can run through the entry disposition.
- As soon as an RTGS DCA is blocked, no standing order liquidity transfer orders are generated anymore debiting the blocked RTGS DCA.
- In case of inter-service standing order liquidity transfer orders the blocking status of the cash account to be credited is not checked by RTGS. The detailed handling is up to the respective receiving settlement service.
- Intra-service standing order liquidity transfer orders are not created in case:
  - the cash account to be debited is blocked for debits or;
  - the cash account to be credited is blocked for credits or;
  - the standing order liquidity transfer order is related to an AS and the AS is blocked.

Note: The confirmation of cash transfer orders is done by the responsible CB via the GUI. Nevertheless, organisational rules outside RTGS may be implemented to involve other bodies, depending on the legal requirements of each country before the CB confirms the earmarked cash transfer orders.

Once an RTGS DCA is blocked, all linked sub-accounts are blocked as well.

In case a cash account is either blocked for debits or for credits only, the same processing as described above does apply, but only for the relevant cash transfer orders (i.e. either debits only or credits only).

The following table provides an example on the handling of liquidity transfer orders in RTGS in case the account is blocked for debits:

Liquidity transfer type	Handling in case of blocking
Immediate liquidity transfer order	An immediate transfer of liquidity initiated by the RTGS Account Holder or another authorised RTGS Actor in A2A or U2A is set to “earmarked” and needs to be confirmed by the responsible CB before any settlement attempt takes place.
Automated liquidity transfer order	An inter-service liquidity transfer order stemming from CLM due to queued/ pending CBOs is set to “earmarked” and needs to be confirmed by the responsible CB before any settlement attempt takes place.

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Liquidity transfer type	Handling in case of blocking
Rule-based liquidity transfer order	A liquidity transfer order created by RTGS due to a: - floor and/or ceiling rule; - pending urgent payment order, AS transfer order or high priority payment order rule is set to “earmarked” after its creation and needs to be confirmed by the responsible CB before any settlement attempt takes place.
Standing order liquidity transfer order	No standing orders are generated for an RTGS DCA which is blocked for debits.

Table 94: Liquidity transfer orders to be debited on an account blocked for debits

If an AS as a whole or the AS technical account is blocked, AS transfer orders included in an AS batch are submitted to settlement only after a confirmation of the CB responsible for the ancillary system. The CB can act on behalf of an ancillary system using AS settlement procedure C (e.g. to send an “end of cycle“ or “end of procedure message“).

In case of unblocking, the cash account is set to “unblocked” status again. Consequently, all affected earmarked cash transfer orders are considered for further processing (i.e. an explicit confirmation by the responsible CB is no longer needed).

Footnotes

1 In case of blocking of a party all cash accounts of the party are handled accordingly.

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3.5.9 The life cycle of a business case

3.5.9.1 Concept

A business case groups all messages, cash transfer (orders) and/or tasks linked to a party's order (initiated via U2A or A2A) or a system-generated activity based on party configuration. It is identified by a unique identifier dynamically assigned by RTGS to the business case, adopts different processing states during its lifecycle and is related to one or more entities depending on the underlying business case (e.g. payment or limit change).

These possible entities are

- inbound file (only for initiation with BusinessFileHeader (head.002)),
- inbound message (only for initiation via A2A), AS batch message,
- cash transfer (order),
- task (e.g. resulting from modifications of the cash transfer) and
- outbound message.

All these entities share the same unique Business Case ID.

The current processing state of each linked entity is described by its own status. For further information on status values and possible status transitions please refer to chapter Status management process. The status of a cash transfer in combination with the information on related entities provides the possibility to track the whole life cycle of a cash transfer.

3.5.9.2 Business Case ID specificities

An inbound file is completely processed after its successful splitting. Thus the business case for the inbound file is finalised after splitting. RTGS handles each single message (extracted from the inbound file) separately.

When RTGS receives an inbound message including a cash transfer order, it assigns a unique Business Case ID to this message. In case of an AS batch message all cash transfer orders included in the message inherit this Business Case ID. If an outbound message is created for these cash transfers then the same Business Case ID is assigned to the outbound message.

Any modification of a cash transfer order is represented by a task in RTGS which inherits the Business Case ID from the cash transfer order to be modified. If the modification is instructed through a ModifyTransaction (camt.007) message then this message is assigned the same Business Case ID as the inbound message of the relevant cash transfer order. This Business Case ID is also allocated to the resulting Receipt (camt.025) message. Thus all messages related to this business case can be searched for within RTGS by using the Business Case ID.

If RTGS receives a FIToFIPaymentCancellationRequest (camt.056) message including a revocation, then this message is assigned the Business Case ID of the cash transfer order to be revoked. In case this message leads to a recall, then the camt.056 message is assigned a new Business Case ID different from the Business Case ID of the cash transfer to be recalled.

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A BankToCustomerStatement (camt.053) message includes the Business Case ID in the entry details for every cash transfer not containing an instruction Id or End-to-End ID. Details are provided in BankToCustomerStatement (camt.053).

The Business Case ID is always unique within RTGS. An inter-service liquidity transfer received by RTGS and subsequently processed in CLM gets two different Business Case IDs: one is created within RTGS and one is created within CLM. RTGS and CLM do not 'share' the same Business Case ID for the inter-service liquidity transfer.

3.5.9.3 Business case codes and their usage

A Business Case Code is a four-letter code indicating the business context of a business case related to a cash transfer. A Business Case Code classifies a Business Case but does not clearly identify it (several Business Cases may share the same Business Case Code)

RTGS uses codes for various cases:

- For message subscription, RTGS sends a debit notification or credit notification (camt.054) to a business receiver if the account holder has subscribed for the message in CRDM. It is used to confirm the credit or debit of a certain entry on one of the account holder's RTGS cash accounts.
- For provision of entry details in camt.053 and camt.054
- For cash transfer query and query response (camt.005 and camt.006)

In the context of U2A and A2A cash transfer queries and query responses, the cash transfer category is a four-letter code indicating the business context of each cash transfer.

3.5.10 Cash Transfer Category and Business Case Codes for various features

RTGS uses the following codes for various cases:

- For message subscription, RTGS sends a debit notification or credit notification to a business receiver if the account holder has subscribed for the message in CRDM. It is used to confirm the credit or debit of a certain entry on one of the account holder's RTGS cash accounts.
- For provision of entry details in camt.053 and camt.054
- For cash transfer query and query response (camt.005 and camt.006)

The following business scenarios are possible:

-Code	Description	Subject to camt.054 message subscription	Provided in camt.053 and camt.054	Cash transfer category [Payment Type] provided in camt.005/ camt.006
Liquidity transfers				

-Code	Description	Subject to camt.054 message subscription	Provided in camt.053 and camt.054	Cash transfer category [Payment Type] provided in camt.005/ camt.006
LIIE	Immediate liquidity transfer - Inter-service	Y	Y	Y
LIIA	Immediate liquidity transfer - Intra-service[1]	Y	Y	Y
LIPU	Immediate liquidity transfer – Inter-service pull	Y	Y	Y
LIAS	Immediate liquidity transfer - Intra-service ancillary system on behalf	Y	Y	Y
LAUT	Automatic liquidity transfer	Y	Y	Y
LRFB	Rule-based liquidity transfer - Floor breach	Y	Y	Y
LRCB	Rule-based liquidity transfer - Ceiling breach	Y	Y	Y
LRQP	Rule-based liquidity transfer - Queued RTGS payment or AS transfer	Y	Y	Y
LSIE[2]	Standing order liquidity transfer - Inter-service	Y	Y	Y
LSIA	Standing order liquidity transfer - Intra-service[3]	Y	Y	Y
LCCA	End of day liquidity transfer due to closing of accounts	Y	Y	Y
AS transfers				
ASTI	AS transfer	Y	Y	Y
Payments				
MANP	Mandated payment	Y	Y	Y
BACP	Backup payment	Y	Y	Y
REGP	Regular payment - Any agreed code(-word) entered in the payment - Not validated	N	(Y)[4]	Y

Table 95: Case Descriptions

Footnotes

1 The code includes intra-service AS-related immediate liquidity transfers, i.e. intra-service liquidity transfers to AS technical account for AS settlement procedure D (SBTI) or to RTGS sub-account initiated by the AS settlement bank itself or by the CB acting on behalf of the AS settlement bank. The Local instrument code "SBTI" from FIToFIFinancialInstitutionCreditTransfer (pacs.009) is not reported as code in ReturnTransaction (camt.006), BankToCustomerStatement (camt.053) or BankToCustomerDebitCreditNotification (camt.054) messages.

Intra-service AS-related immediate liquidity transfers initiated by the AS or the CB acting on behalf of the AS (via AS batch) are represented by code "LIAS".

2 For standing order liquidity transfers between RTGS and CLM

3 The code includes intra-service AS-related standing order liquidity transfers, i.e. intra-service liquidity transfers to AS technical account for AS settlement procedure D or to RTGS sub-account.

4 Or any agreed code(-word) entered in the inbound payment order. Such code(-word)s are not validated by RTGS on content or length and are not considered for further RTGS processing except camt.053 reporting. Regular payments cannot trigger a BankToCustomerDebitCreditNotification (camt.054).

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3.6 Use of common components in RTGS

TARGET Services will be supported by the following main common components: (1) ESMIG; (2) CRDM; (3) Billing; (4) LEA and (5) BDM. In addition, some TARGET Services will have a common DWH and Contingency component.

The access to the TARGET Services and components will take place via ESMIG. It will be network provider agnostic (i.e. will not rely on network specific features) and thus allows participants to connect through a single certified NSP to access all TARGET Services both via A2A and U2A (via GUI). Different TARGET Services may finalise their migration to the common gateway at different times, including after the go-live of phase II of the TARGET Services project. Furthermore, ISO 20022 compliant messaging will be adopted as the standard format for communication with all TARGET Services. ESMIG shall provide central authentication, authorisation and user management features to protect the connected systems/platforms against intrusion and unauthorised access and to ensure that a trusted party transmitted the inbound communication through a secure channel.

Any reference data object (or function) that is used by more than one service shall be set up and managed (or implemented) in CRDM component. Service specific reference data objects (or functions) are set up and managed (or implemented) in the respective service. The aim of CRDM is to (1) achieve consistency and integrity of all reference data, (2) ensure consistent processing and relationships between reference data across services, and (3) avoid duplication of reference data and redundant implementation of the same functions in multiple services.

Common component for Billing will facilitate the Eurosystem to prepare and process invoices for different TARGET Services and common components.

LEA component will collect all information which is subject to legal archiving requirements: i.e. all incoming and outgoing business transactions from and to participants as well as relevant reports such as account statements. Moreover, some messages between different services are archived as well. The information from TARGET Services and common components will be stored in LEA in its original content and format and will be accessible within its retention period of ten years.

Data from the current business day from T2 (i.e. CLM and RTGS) and T2S is available in DWH component as of the next calendar day. DWH provides data for historical, statistical and regulatory reporting. Participants can access the DWH via A2A and U2A (via GUI). They can subscribe to predefined reports or query the database by using predefined templates.

3.6.1 CRDM

CRDM provides a common reference data management feature that allows all CRDM Actors to create and maintain common reference data for the configuration of data related to parties, cash accounts, rules and parameters. The following list shows the main configuration areas for common reference data in CRDM:

- party reference data;
- cash account reference data;
- access rights management;
- message subscription configuration;

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- network configuration;
- report configuration;
- BDM configuration;
- restriction type management;
- Billing configuration;
- configuration parameters[1].

CRDM Actors set up the appropriate configuration by creating and maintaining common reference data objects in CRDM. A common reference data object is a set of logically related, self-consistent information. Parties and cash accounts are examples of common reference data objects.

CRDM allows CRDM Actors to create, update and delete common reference data objects in CRDM. Deletion of a common reference data object is always on logical level and it is possible, for a duly authorised user, to restore a previously deleted common reference data object.

CRDM allows full maintenance of all reference data objects in U2A mode, whereas it provides only a subset of functions in A2A and DMT more on a limited number of reference data objects.

CRDM provides versioning facilities and validity periods allowing the implementation of data revision and data history features, in order to keep track of all past data changes, to enter changes meant to become effective as of a future date and to define common reference data objects with limited or unlimited.

All types of CRDM Actors, i.e. CBs, payment banks, ancillary systems and the operator have access to the common data management, each of them to different functions and data, according to the access rights granted to their users.

Duly authorised users can create and maintain common reference data objects in CRDM submitting common reference data maintenance instructions.

Further details on CRDM can be found in the CRDM UDFS.

Footnotes

1 This area includes reference data for countries, currencies, currency service links, system entities, services, BIC directory and reserve management parameters.

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3.6.2 Data Warehouse

This chapter provides an overview as regards the DWH and the interaction of this common component with RTGS.

3.6.2.1 Functional overview

The DWH is a common component collecting business information and data derived from RTGS and other settlement services and (common) components. The DWH supports business decisions by allowing data consolidation, data preparation and reporting at different aggregation levels.

The collected information from RTGS includes the following:

- account balances;
- cash transfer order and cash transfer information;
- settlement related information (including warehoused payment orders, earliest/latest debit time indicator and other factors influencing the settlement of cash transfer orders);
- liquidity reservations;
- bilateral and multilateral limit information and other settlement restrictions (blocking of accounts/parties);
- account data (including RTGS specific reference data);
- messages.

The collected information is kept for ten years within the DWH.

Besides this information from RTGS, data from CLM, T2S[1], CRDM, Billing, the Contingency Service (only in case it was opened) and the component managing the business day is available in the DWH as well.

The data is transmitted to the DWH from the settlement services and (common) components at the end of each business day. After the processing (data transformation and pre-calculations) of the transmitted data within the DWH, data of the previous business day is normally available in the DWH as of the start of the new calendar day.

Both communication modes (A2A and U2A) are available for the DWH via ESMIG. With the A2A interface, DWH users can receive (predefined) reports on the basis of a prior configuration (in U2A mode). For detailed information on the DWH communication in A2A mode and the configuration to receive (predefined) reports, see the DWH UDFS, chapter "*Overview > DWH communication*".

To enable the access to the DWH via U2A mode, a graphical user interface (DWH GUI) is available. The DWH GUI gives a business-oriented view of the collected data and offers the possibility to export data results which are shown on the GUI screen to different formats. For detailed information on the DWH GUI including e.g. the way of presentation of data in the DWH, the data structure and possible filter criteria see the DWH documentation (UHB).

The DWH offers different types of reports. The DWH normal user profile grants access to a set of predefined reports. The advanced user profile (only applicable for CBs) in addition offers the possibility to adapt predefined reports and to freely design new reports using the data objects available in the DWH (user defined reports).

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The data access/scope within the DWH depends on which settlement services/components are used by a system entity/party. For RTGS users the DWH is available for CBs, payment banks and ancillary systems. Authorised DWH users can access their data according to their access rights and their own data scope.

Further details on DWH can be found in the DWH UDFS.

Footnotes

1 T2S data will be available in the DWH as soon as the T2S Long Term Statistical Information (LTSI) component has been decommissioned.

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3.6.2.2 Interaction with RTGS

As far as RTGS data is within the scope of the DWH, the data of each RTGS business day is transmitted from RTGS to the DWH once per business day. As soon as all EoD processes with an impact on the RTGS data for the respective business day have been finished and the RTGS event RCOS (RTGS "EoD – close of service") is reached, the RTGS data from the respective business day is copied from the RTGS operational database to a replication database in the DWH using an internal technical communication channel. As a consequence, the following process steps within the DWH require no more direct interaction with the RTGS operational database and the business day change in RTGS is independent from these activities.

Once the transmission process has been finished, further processes (data transformation and data pre-calculation) within the DWH are performed using the RTGS data. For detailed information on these processes, see the DWH documentation (UDFS).

The following diagram shows a conceptual overview of the interaction between RTGS and the DWH:

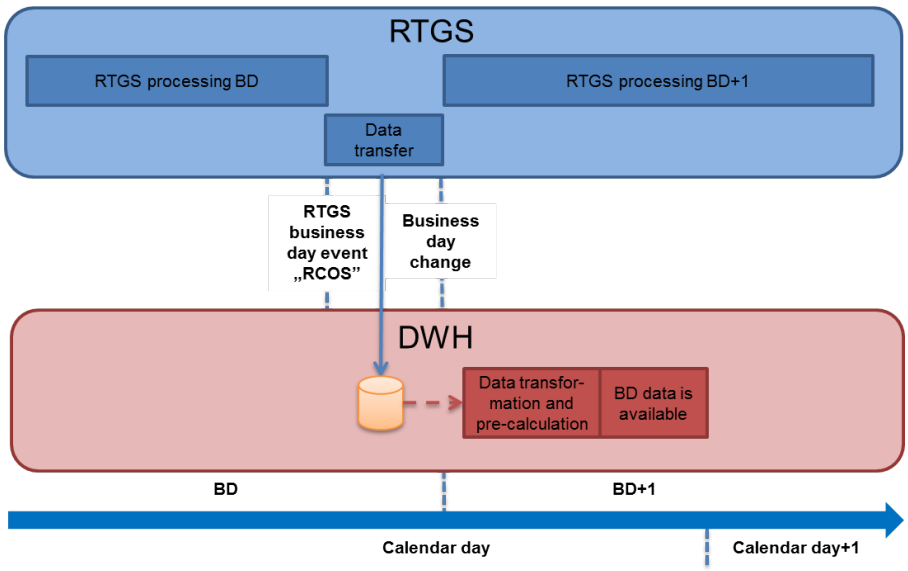


Figure 54: Interaction between RTGS and DWH

3.6.3 Billing

The Billing common component (BILL) provides the functionalities for the aggregation of the daily billable items, its enrichment into invoice data and the centralised creation and management of invoices for all the TARGET Services.

The involved actors and their relevant activities are:

- the operator monitors the correct functioning of BILL and is responsible for the invoice creation and sending and, in exceptional circumstances, for the cancellation of the invoices;
- the ECB actor manages the invoices to be issued to the CBs – including the possibilities to insert manual corrections at system entity level;
- the CB actor can:

- optionally receive consumption messages;
- receive its own invoices via A2A;
- access the system and query invoice data of its participants and manage manual corrections for the participants' invoices;
- access the system and view/download the created invoices (its own as system entity and the ones of its participants) in PDF format;
- optionally configure direct invoicing (i.e. direct sending of xml invoice from BILL to participant);
- optionally configure direct debiting for the payments of its participants' invoices.

- each CB participant can, if configured by the relevant CB, receive its invoices via A2A and receive a direct debit on its account in order to pay the fees.

Further details on Billing can be found in the Billing UDFS.

3.6.4 Legal Archiving

3.6.4.1 General features of Legal Archiving

The LEA common component provides features to gather all information which is subject to LEA requirements from all the Eurosystem Market Infrastructure Services. LEA archives messages for all TARGET Services. The messages exchanged via ESMIG (i.e. between the Eurosystem and parties external to ESMIG) and some messages between different services – so-called internal messages - are archived.

RTGS is responsible for providing the camt.050/camt.025 received from CLM for legal archiving.

Legally archived messages are retained for a predefined retention period, which may be different for different services. The retention period for RTGS is ten years. The information is stored and managed in a centralised way and in their original format.

At the end of each business day, all data relevant for legal purpose produced by the services are sent to the LEA component. LEA is mainly concerning settlement-related messages and messages changing reference data or transactional data.

3.6.4.2 Legal Archiving management

The operator is responsible for the retrieval of the archived information upon CB request. The CB can also request the retrieval of archived data on behalf of one of their participants.

The operator is allowed to retrieve archived data that belong to the predefined retention period.

3.6.5 ESMIG

The description of ESMIG included in this document is related to the network connectivity services provided by ESMIG to all the TARGET Services, common components and applications. In the context of the Market Infrastructure Services' consolidation, the ESMIG will also provide differentiated and additional services based on the needs of the others Eurosystem Market Infrastructure Services.

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When possible, synergies between ESMIG provided features across the different TARGET Services, common components and applications have to be put in place. ESMIG offers scalability to cope with the different TARGET Services, common components and applications throughputs and it ensures that the traffic of one backend service may not impact the processing time of messages from or to other services. In the context of the current document, ESMIG provides to actors the single access point for the external communication to TARGET Services, common components and applications. This means it is in charge of A2A and U2A traffic management providing authentication of all inbound traffic (A2A and U2A).

ESMIG provides business continuity measures (e.g. multiple sites, path diversification, etc.) and public key infrastructure (PKI) services. Moreover the ESMIG provides operational/monitoring tools to ensure the monitoring of the system's functioning by the Operator Service Desk.

The ESMIG opening hours are aligned with the opening hours of the respective market infrastructure services, e.g. for TIPS it is 24/7/365.

ESMIG is expected to perform basic checks on inbound messages and then route them to the relevant TARGET Services, common components and applications. Similarly, ESMIG takes care of the routing of outbound messages from TARGET Services, common components and applications to the related NSP.

ESMIG, for some validations making use of services offered by the NSPs, is expected to:

- authenticate the message sender;
- check that the sender belongs to the Closed Group of Users (CGU) entitled to send messages to the relevant TARGET Services, common components and applications;
- execute the technical validation of the received messages (well-formedness of the XML) at transport level;
- perform the schema validation, in case the backend component requires it (compliance of the incoming A2A message with the referenced XML schema definition - e.g. it checks that the message contains all the mandatory fields, that the value of each field is consistent with the data type of the field, etc.);
- provide digital signature services;
- forward the message to TARGET Services, common components and applications along with the technical sender's DN.

Further details on ESMIG can be found in the ESMIG UDFS.

3.6.6 Business Day Management

In the CRDM it is possible to define, for each relevant service or component, operating day types as default sets of events with specific planned execution times, predecessor dependencies, and specific processes to be activated for each event.

At business date change, the proper operating day type is loaded from the CRDM to the BDM common component; this allows the automated generation of the current business day schedule (scheduler list) for each service or component upon SoD.

BDM manages the scheduler lists generated starting from the CRDM.

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For each service or component, calendar data includes the opening days (with specific operating day types) and closing days that can optionally be defined as currency-based. The maintenance of operating day type and calendar elements is performed in CRDM.

Modifications to the operating day type structure are made effective after being loaded in the scheduler list.

Further details on BDM can be found in the BDM UDFS.

3.6.7 Contingency Services

Contingency Services for T2, called Enhanced Contingency Solution (ECONS II) aim at addressing a situation where the T2 Service (i.e. CLM and RTGS) is not available due to a major technical failure or a successful cyber attack, which may not allow for a recovery of T2 in another site or region. In such circumstances, ECONS II allows to resume the processing of critical transactions for a period of up to five consecutive business days.

The settlement of transactions in a contingency case is performed on technical accounts dedicated for contingency settlement, having a starting balance of zero. Contingency settlement allows CBs to provide liquidity (debiting its own account and crediting the account of a participant) in A2A mode based on collateral available in a collateral management system (CMS) or in U2A mode via GUI.

Contingency settlement supports an AS settlement procedure A with the restrictions as described in the ECONS II UDFS, chapter "*Settlement of AS Transaction files*".

It is ensured that the contingency activities are traceable (e.g. through specific transaction reference numbers) and reconcilable with the production CLM and RTGS after recovery. The contingency settlement is complementary to and independent from the production system, and it can run in parallel with the latter.

ECONS II for T2 is i) connected to the common components (ESMIG, CRDM, LEA), and ii) technologically diverse from the main T2 Service. The contingency settlement has its own fully segregated ESMIG components.

Further details on ECONS II can be found in the ECONS II UDFS.

3.7 Operations and support

3.7.1 Business application configuration

The configuration of the TARGET Services, specific components, common components and applications is performed by means of a set of rules and parameters. These rules and parameters are defined and maintained exclusively by the Operator Service Desk as reference data objects.

3.7.2 Business and operations monitoring

The business and operations monitoring integrates information coming from different sources in order to monitor the business and operational status of the platform, to detect possible problems in real-time and to provide up-to-date information in the event of an incident scenario. Monitoring is the activity related to the

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control of the platform functioning and to the immediate awareness of any event possibly impacting on it. The monitoring is a prominent task of the Operator Service Desk who monitors the TARGET Service infrastructure, the specific components and the common components continuously, thus allowing an immediate detection of possible deviations from the standard behaviour.

In case an action can be taken directly in order to either remove the problem or to anyway restore the normal situation, the Operator Service Desk does it autonomously within the agreed internal procedures. Should this be not the case, the Operator Service Desk raises the alarm through the standard procedures to be defined in the Operational Procedures.

3.7.3 Trouble management

The Trouble Management System (TMS) is a tool where the Operator Service Desk tracks all interactions with the authorised TARGET Service Actors. Following the naming convention of the Information Technology Infrastructure Library (ITIL) used in the TARGET Services, events captured in the TMS can be:

- incidents;
- problems;
- service requests.

The authorised TARGET Service Actors are able to report anomalies or to submit a request via telephone or e-mail to the Operator Service Desk. They receive an identifier through which they have the possibility to get updates on the case through the TMS interface.

The TARGET Service Actor in whose name the case is opened is entitled to access the related item in the TMS through a dedicated interface which is made available to it. The key to retrieve the information is the case number which the reporting actor is provided immediately when calling or via a return e-mail, should the latter be the way of getting in touch with the Operator Service Desk.

Each item within the TMS has a life cycle from the opening until the closure through updates and status changes. Every time the case is impacted by one of such events, the concerned TARGET Service Actor receives a notification where it is invited to have a look at the case. An agreement from the reporting TARGET Service Actor is required to close a TMS case.

3.8 Additional information for CBs

3.8.1 Role of CBs in RTGS

General

The relationship between the CBs and the national banking community is decentralised. A centralised platform enables the CBs to provide harmonised and cost-efficient services to their counterparties.

Each CB remains fully responsible for the business relations with its RTGS Account Holders and with its ancillary systems. Therefore, the system is designed in a "client-based" way in order to meet the administrative and monitoring requirements of the participating CBs.

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Tasks of the CBs

In the context of RTGS, the CBs have the following tasks:

Administrative tasks	Operational tasks
Reference data set-up and maintenance in CRDM	All contacts and provision of any kind of support to their RTGS Account Holders and ancillary systems
	Blocking and unblocking of parties/accounts
	Monitoring of the activities of their RTGS Account Holders and ancillary systems
	Initiating cash transfer orders on their own
	Initiating cash transfer orders on behalf of their RTGS Account Holders and ancillary systems
	Handling of local contingency

Table 96: Tasks of the CBs

3.8.2 Processing of cash transfer orders - specific functions for CBs in relation to their community

Concerning the settlement of cash transfer orders of RTGS Account Holders and ancillary systems, CBs have specific functions, only applicable to them. These include queries about activities and balances of the parties they are responsible for (see chapter Query management - specific functions for CBs), actions in connection with blocked accounts/parties and the involvement in ancillary system activities. In connection with ancillary systems, the CB can be the holder of several types of accounts including guarantee funds accounts and AS technical accounts (see chapter Ancillary system settlement).

The following specific actions are applicable for CBs in RTGS (in U2A only) in relation to their community:

- agree/disagree on cash transfer orders related to blocked parties/accounts;
- revoke ancillary system AS batch in case of disagreement of AS settlement procedures A and B;
- revoke pertaining AS transfer orders in case of disagreement of AS settlement procedure E;
- activate exceptional payments;
- enable back-value payments;
- create operations-related broadcasts.

Further details on the U2A functionalities are provided in the RTGS UHB.

In addition, a CB is able to support its RTGS Account Holders and ancillary systems in case of contingency situations on the side of the respective party by initiating cash transfer orders in A2A on behalf of them. The following table shows which cash transfer order types can be initiated by the CB acting on behalf:

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Scenario	Cash transfer order type					
	Payment-Return (pacs.004)	Customer-Credit-Transfer (pacs.008)	Financial-Institution-Credit-Transfer (CORE and COV) (pacs.009)	Financial-Institution-Direct-Debit (pacs.010)	Liquidity-Credit-Transfer (camt.050)	ASTransfer-Initiation (pain.998)
CB on behalf of an RTGS Account Holder	Yes	Yes[1]	Yes[2]	Yes	Yes	N/A
CB on behalf of an ancillary system	N/A	N/A	N/A	N/A	N/A	Yes

Table 97: Possible cash transfer order types, which can be initiated by the CB acting on behalf

Footnotes

1 Initiated via mandated payment with dedicated code word
2 Initiated via mandated payment or FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009) / SBTI with dedicated code word

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3.8.3 Query management - specific functions for CBs

Dedicated queries are provided to CBs in order to satisfy their specific information needs. Nonetheless the same processing applies to all queries independent of their availability for all parties or limitation to specific parties according to their access rights. See chapter Query management for RTGS. As regards the processing the description in chapter Send RTGS query also applies for all queries irrespective of their access limitations.

Query type	Initiation via GUI (U2A mode)	Initiation via XML message (A2A mode)
Balances of RTGS DCAs for the whole banking community query	X	N/A
Business lifecycle query	X	N/A
Cash transfers per status for the whole banking community query	X	N/A

Table 98: List of CB specific queries

Since these queries are only available in U2A, further details on the search parameters and query results are provided in the RTGS UHB, chapter "*Monitoring*".

3.8.4 Contingency upload of A2A files and messages in U2A

This procedure enables CBs to forward messages (except for queries) or files to RTGS in case their participants connection to the NSP is interrupted or the provider has problems to process messages/files.

In this case it is possible that the respective CB uploads files or messages on behalf of the participant or for its own use. This is possible via a dedicated GUI screen by using an uncompressed UTF-8 text format within an .xml or .txt file with maximum size 32MB. The upload itself follows the four-eyes principle, which means that two users have to upload the file or message independently from each other. There is a check done by the system that the checksum of both files/messages are the same. In order to continue with the upload the “Party Technical Address” (original sender, i.e. not the user who executes the upload), “Business Sign DN” and the “Technical Service Identification” have to be inserted. RTGS executes the validations, which it would execute in case of standard A2A channel delivery.

The message or file to be uploaded does not need to be signed. If a signature is present, it will not be checked by RTGS.

Both users need the respective privilege as described in the CRDM UDFS, chapter "*Privilege*" in table "RTGS functions" and in the RTGS UHB, chapter "*List of Privileges*".

The communication between participant and CB is under the full responsibility of the CB and subject to an internal guideline.

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4 Part II - Dialogue with external RTGS Actors

4.1 Processes with RTGS

The purpose of Part II of this UDFS is to describe the interactions between RTGS and the business application of an RTGS Actor for a given business scenario (use case). It provides a formalised description of the A2A interfaces in order to enable RTGS Actors to adapt their business applications to interact with the settlement service RTGS. Part II of this UDFS does not enter into any description regarding the required behaviour of the business application(s) of RTGS Actors, as this determination remains in the remit of the respective RTGS Actor.

This chapter uses activity diagrams in accordance with UML conventions for presenting the processes and actions in RTGS that result in message exchanges with the RTGS Actor(s). This chapter describes the behaviour of RTGS from the perspective of a technically directly connected RTGS Actor. The descriptions in this chapter document only the RTGS activities that process an inbound communication or trigger a possible outgoing communication to an RTGS Actor. The chapter does not document internal processing steps when those processing steps that do not lead to the disclosure of information (sending of messages) to users.

Note: The same conventions apply for the status transition diagrams used in chapter Status management process.

Conventions used

The examples in the subsequent diagrams provide an overview of the conventions used:

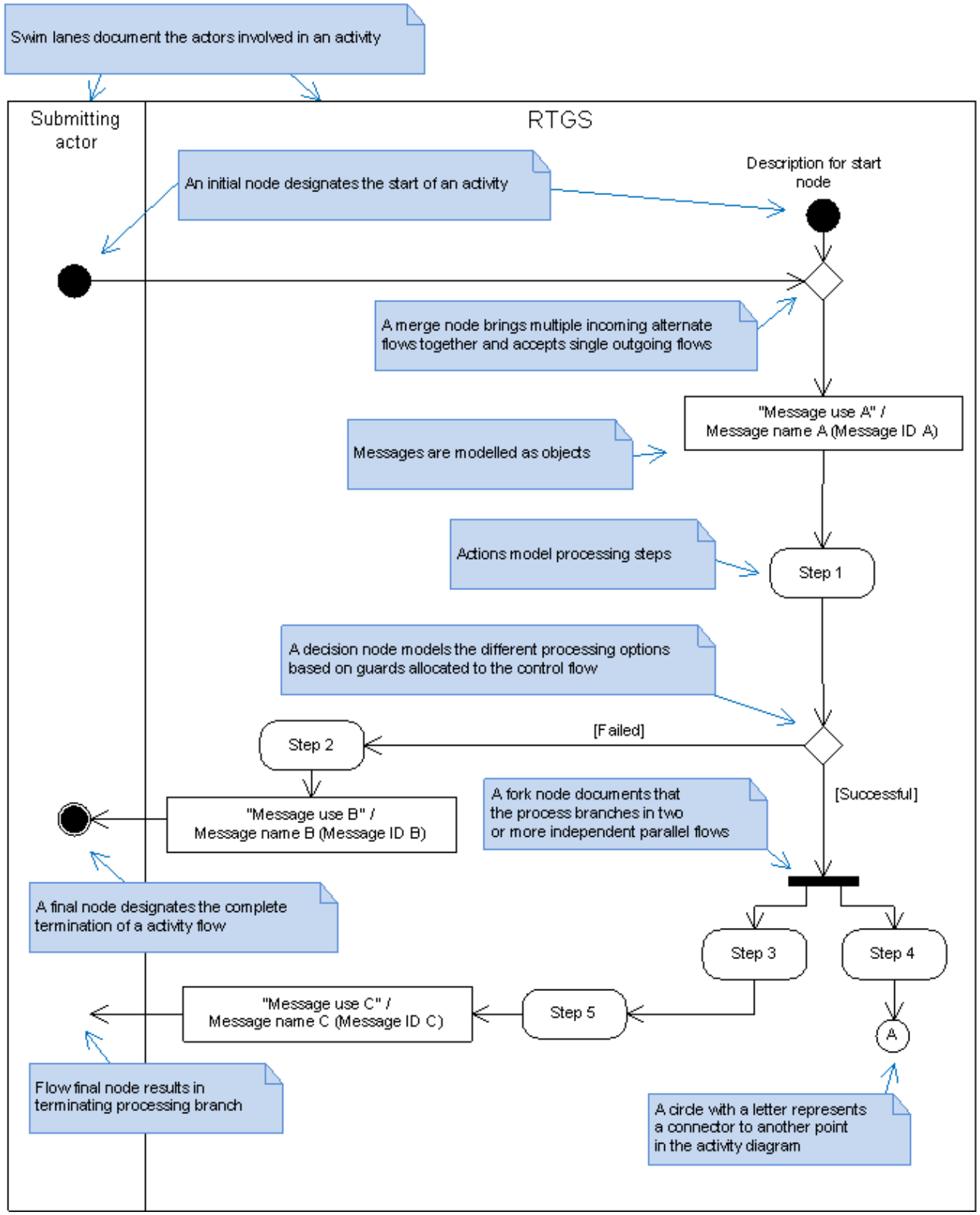


Figure 55: UML conventions – example I

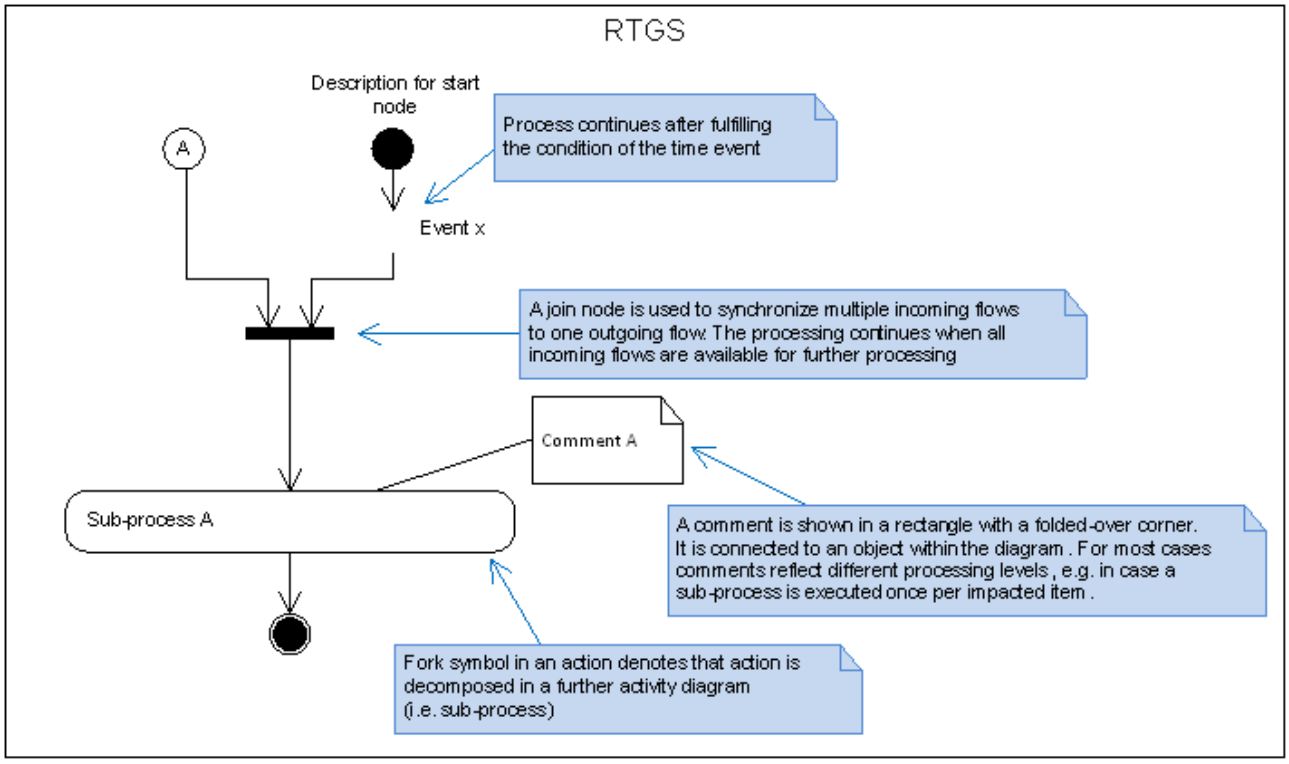


Figure 56: UML conventions – example II

Each use case generally consists of one diagram. However, this approach can lead to very complex diagrams when a given use case covers many possible process variations. In order to reduce this complexity to ensure readability, a use case may be:

- decomposed to provide diagrams on the level of its sub-processes;
- provided as a universal diagram to cover several use cases of the same type (e.g. a generic send query use case instead of a use case for each query).

4.1.1 Send RTGS file

4.1.1.1 Description

This activity diagram describes the processing that takes place in RTGS when a submitting actor sends a file to RTGS:

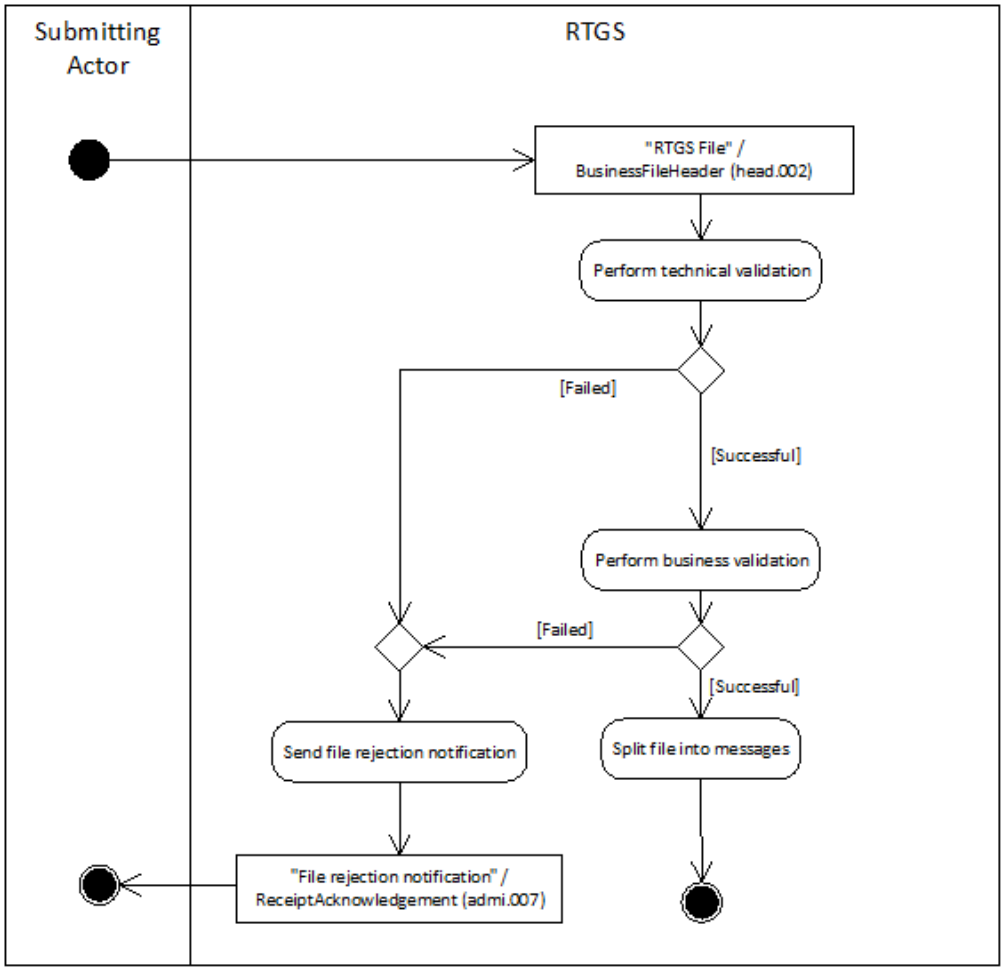


Figure 57: Send RTGS file

RTGS receives a file as a communication that has a BusinessFileHeader (head.002) with one or many technical wrappers (head.003) that each contains an individual message. Chapter Business File Header provides further details.

Perform technical validation

RTGS performs the technical validation of the BFH including technical wrapper(s). It validates the compliance of the file structure against the schema. The process identifies as many as possible technical validation errors.

- **[Failed]** The submitted file is not compliant with the technical validation rules. The processing continues with the process step “Send file rejection notification”.
- **[Successful]** The submitted file complies with the technical validation rules. The processing continues with the process step “Perform business validation”.

Perform business validation

RTGS performs the business validation of the BFH. The process identifies as many as possible business validation errors.

- **[Failed]** The file is not compliant with the business validation rules. The processing continues with the process step “Send file rejection notification”.
- **[Successful]** The file complies with the business validation rules. The processing continues with the process step “Split file into messages”.

Send file rejection notification

This process sends a “File rejection notification”/ReceiptAcknowledgement (admi.007) that includes all identified errors that resulted in the failed validation to the submitting actor.

Split file into messages

This process step splits the file into individual messages and submits the single messages to the message processing.

4.1.1.2 Messages

Message description/usage	ISO message	ISO code
RTGS File	BusinessFileHeader	head002

Table 99: Inbound message for Send RTGS file

Message description/usage	ISO message	ISO code
File rejection notification	ReceiptAcknowledgement	admi.007

Table 100: Outbound message for Send RTGS file

4.1.2 Send RTGS message

4.1.2.1 Description

This activity diagram describes the processing that takes place in RTGS for a message when a submitting actor sends a single message to RTGS or RTGS processes a single message from a file.

Note: A message in the context of this process is a communication from a submitting actor to RTGS to initiate a specific business processing in RTGS.

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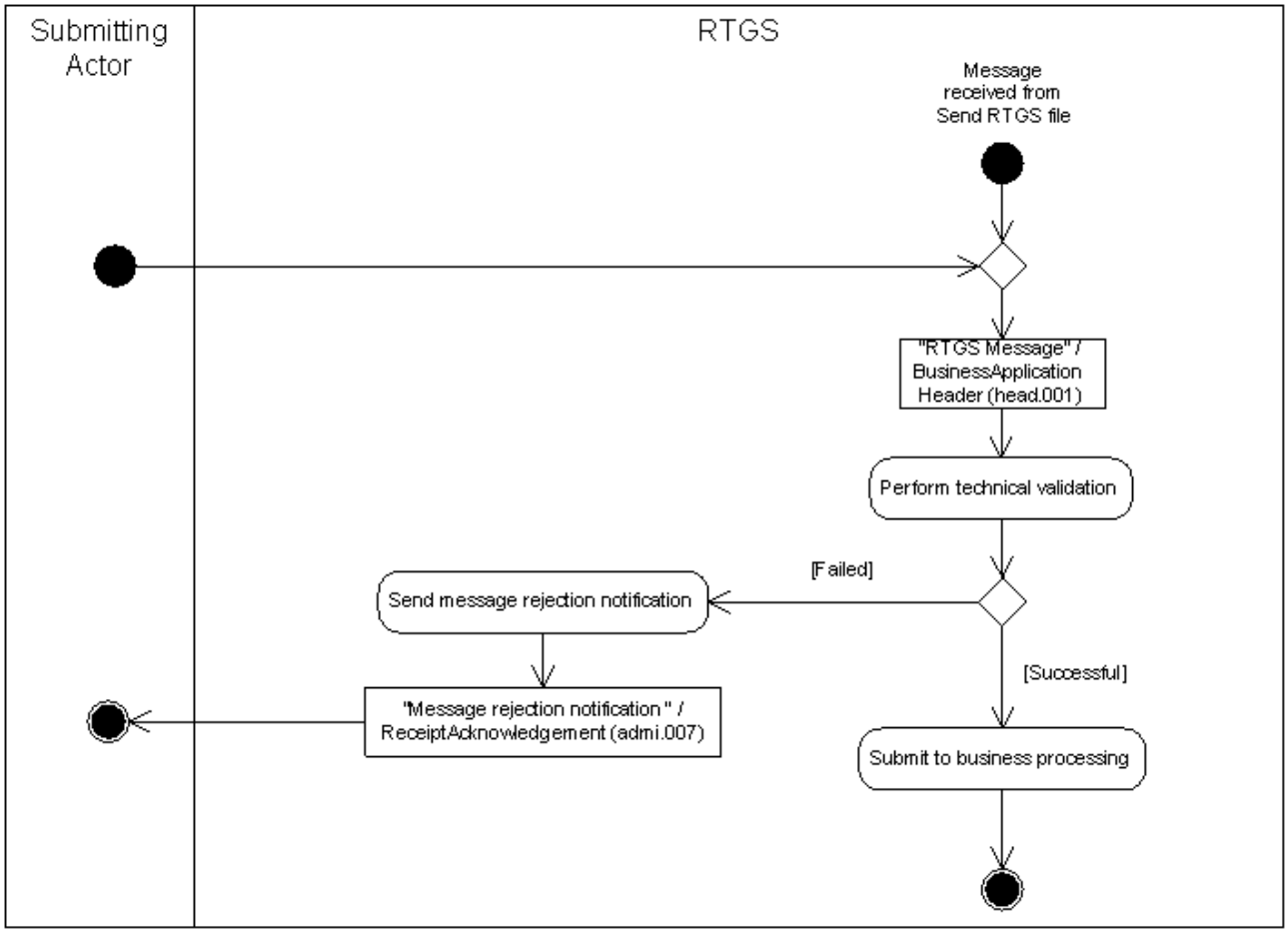


Figure 58: Send RTGS message

RTGS receives an individual message from a submitting actor or from the “Send RTGS file” process and the processing continues with “Perform technical validation”.

Perform technical validation

RTGS triggers a technical validation of the message. The technical validation verifies the compliance of the message against the schema that RTGS requires for the message. The process identifies as many as possible technical validation errors.

- **[Failed]** The submitted message is not compliant with the technical validation rules. The processing continues with the process step “Send message rejection notification”.
- **[Successful]** The submitted message complies with the technical validation rules. The processing continues with the process step “Submit to business processing”.

Send message rejection notification

This process step sends to the submitting actor a “Message rejection notification”/ReceiptAcknowledgement (admi.007) that includes all identified errors that resulted in the failed validation.

Submit to business processing

The process step submits the message to the respective business processing in RTGS.

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4.1.2.2 Messages

Message description/usage	ISO message	ISO code
RTGS message	BusinessApplicationHeader	head.001

Table 101: Inbound message for Send RTGS message

Message description/usage	ISO message	ISO code
Message rejection notification	ReceiptAcknowledgement	admi.007

Table 102: Outbound message for Send RTGS message

4.1.3 Process RTGS payment order and liquidity transfer order

4.1.3.1 Description

This activity diagram describes the processing for payment orders and liquidity transfer orders after the successful technical validation of the underlying message that contains the payment order or the liquidity transfer order. This process does not apply to AS transfer orders, as their processing is specified in chapter Ancillary system settlement.

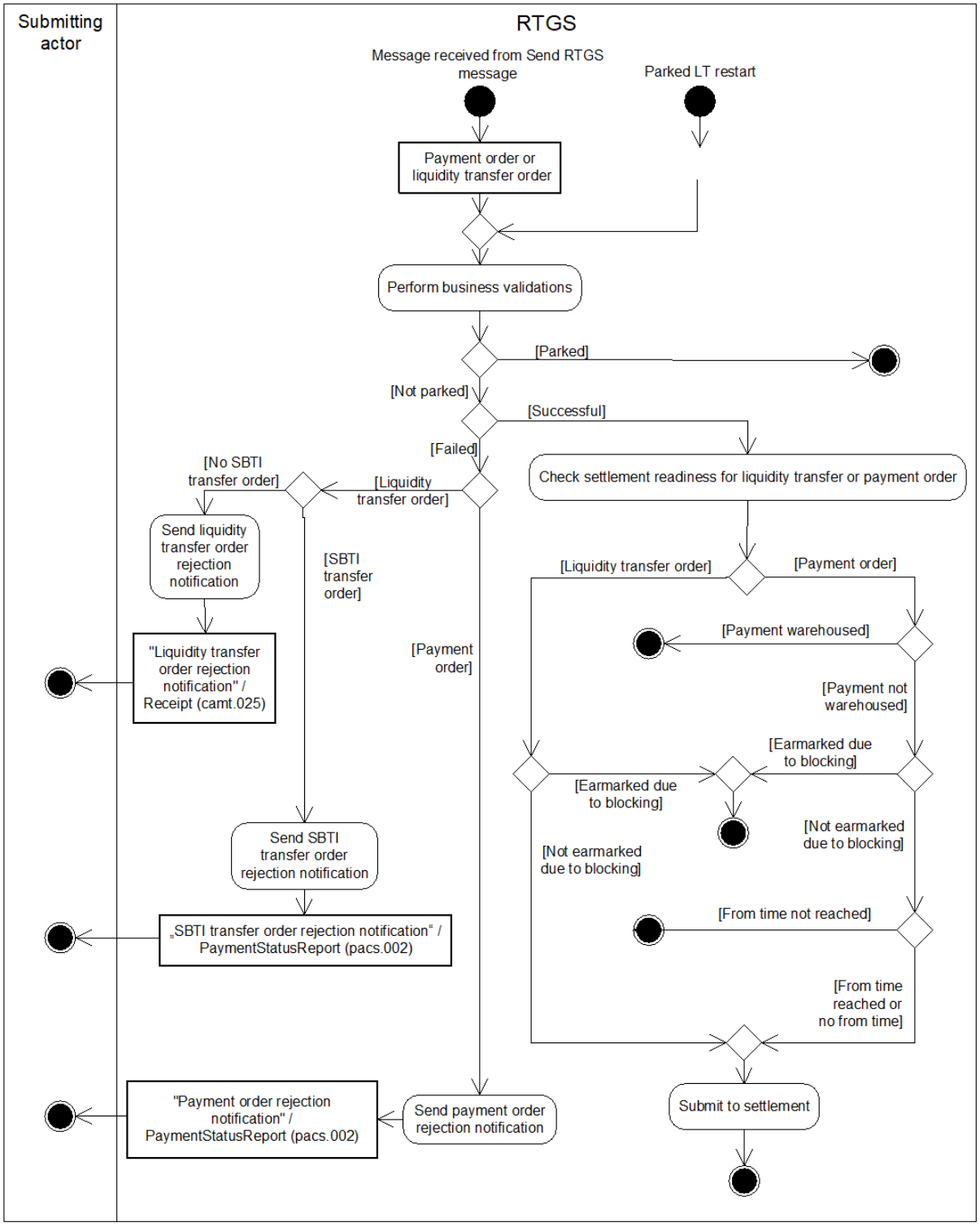


Figure 59: Process RTGS payment order and liquidity transfer order

This process receives an individual message from the “Send RTGS message” process or it starts processing after restart of parked liquidity transfer orders and continues with the step “Perform business validations”.

Perform business validations

The process verifies the compliance of a payment order or of a liquidity transfer order (including SBTI transfer order) against the business validation rules. At the beginning of business validation RTGS checks if the individual message is a liquidity transfer order and if the system status allows processing or requires parking.

- **[Parked]** In case the liquidity transfer order is subject to parking, the processing terminates.
- **[Not parked]** In case the individual message is not a liquidity transfer order or the liquidity transfer order is not subject to parking, the step continues with business validation.

The process performs the business validations to the extent possible in order to report the maximum number of validation errors to the submitting actor.

- **[Failed]** The payment order or liquidity transfer order is not compliant with the business validation rules. In case of a liquidity transfer order (except SBTI transfer order), the processing continues with the step “Send liquidity transfer order rejection notification”. In case of a SBTI transfer order, the processing continues with the step “Send SBTI transfer order rejection notification”. In case of a payment order, the processing continues with the step “Send payment order rejection notification”.
- **[Successful]** The payment order or liquidity transfer order complies with the business validation rules. The processing continues with the step “Check settlement readiness for liquidity transfer or payment order”.

Send liquidity transfer order rejection notification

The process step creates a “Liquidity transfer order rejection notification”/Receipt (camt.025) and sends it to the submitting actor.

Send SBTI transfer order rejection notification

The process step creates a “SBTI transfer order rejection notification”/PaymentStatusReport (pacs.002) and sends it to the submitting actor.

Send payment order rejection notification

The process step creates a “Payment order rejection notification”/PaymentStatusReport (pacs.002) and sends it to the submitting actor.

Check settlement readiness for liquidity transfer or payment order

This processing step determines the state to which the payment order or liquidity transfer order must be set after successful business validation. If the intended settlement date of the payment order is after the current business day, then the processing step sets the payment order to “warehoused”. If the blocking check described in chapters Blocking/unblocking party and Blocking/unblocking account results in blocking of the payment order or liquidity transfer order, then the processing step sets it to “earmarked”. If the from time is not reached, then the processing step sets the payment order to “earmarked”.

Otherwise the processing continues with “Submit to settlement”.

Submit to settlement

This processing step submits the payment order or liquidity transfer order to the process “Perform standard RTGS settlement”.

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4.1.3.2 Messages

Message description/usage	ISO message	ISO code
Payment return order	PaymentReturn	pacs.004
Customer credit transfer order	CustomerCreditTransfer	pacs.008
Financial institution credit transfer order	FinancialInstitutionCreditTransfer (CORE and COV)	pacs.009
Financial institution direct debit order	FinancialInstitutionDirectDebit	pacs.010
Liquidity credit transfer order	LiquidityCreditTransfer	camt.050

Table 103: Inbound messages for process RTGS payment order and liquidity transfer order

Message description/usage	ISO message	ISO code
Payment order rejection notification	PaymentStatusReport	pacs.002
SBTI transfer order rejection notification	PaymentStatusReport	pacs.002
Liquidity transfer order rejection notification	Receipt	camt.025

Table 104: Outbound messages for process RTGS payment order and liquidity transfer order

4.1.4 Request payment order revocation or recall

4.1.4.1 Description

RTGS provides the functionality:

- to revoke a queued, warehoused or earmarked payment order;
- to recall a settled payment.

RTGS needs to receive a payment order revocation request or recall request to initiate the revocation of a queued, warehoused or earmarked payment order or the recall of a settled payment. RTGS allows the revocation of the following types of payment order:

- PaymentReturn (pacs.004);
- CustomerCreditTransfer (pacs.008);
- FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009);
- Financial institution direct debit order (pacs.010).

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RTGS allows the recall of the following types of payment order:

- CustomerCreditTransfer (pacs.008);
- FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009).

Details on the payment order revocation or recall requests including two examples are provided in chapter Payment order revocation and payment recall. For information on the matching elements between the revocation message and the message of the payment order to be revoked, see chapter Message References.

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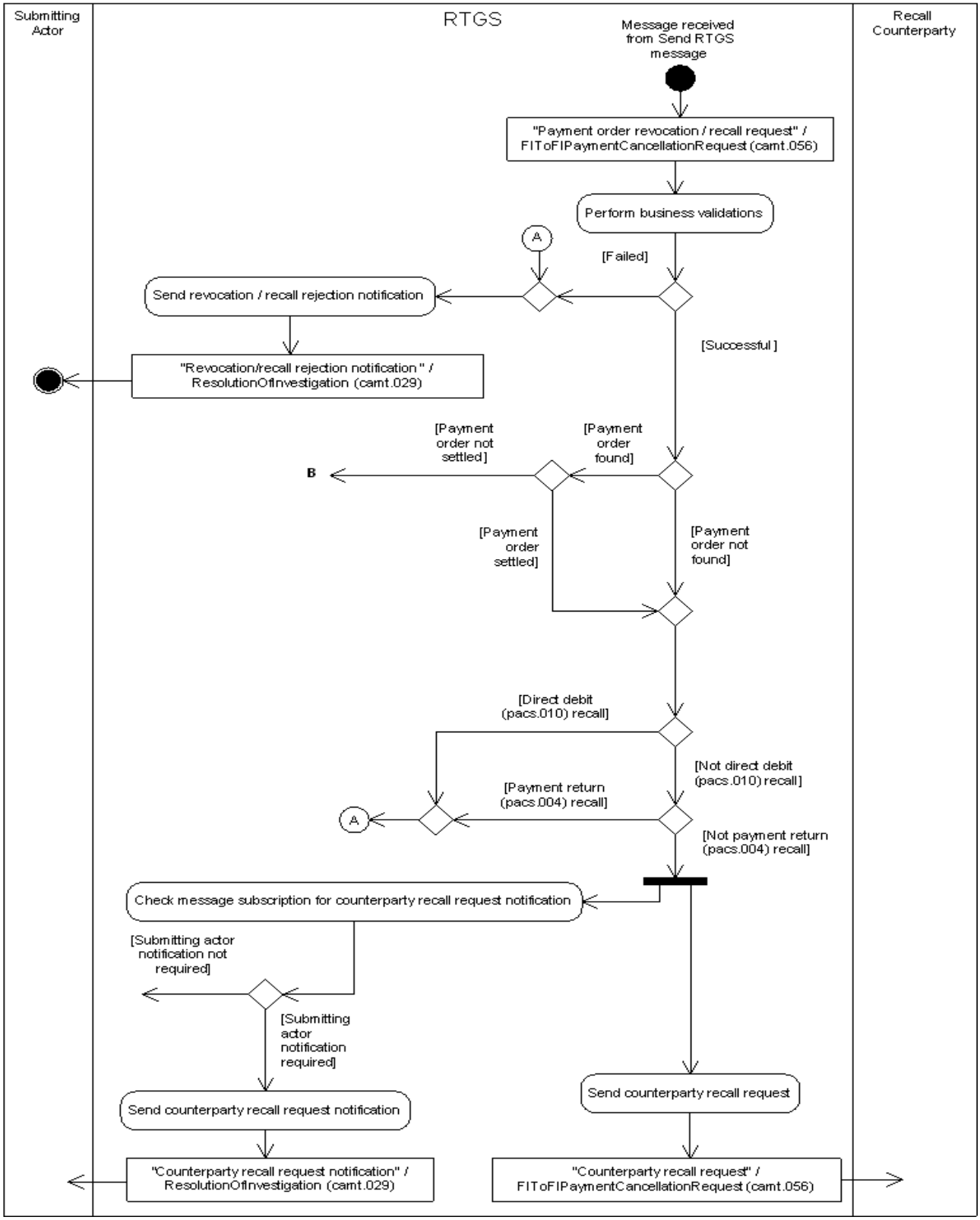


Figure 60: Request payment order revocation or recall I

This process receives an individual message from the “Send RTGS message” process and continues with the step “Perform business validations”.

Perform business validations

The process verifies the compliance of a payment order revocation or recall request against the business validation rules. The process performs the business validations to the extent possible in order to report the maximum number of validation errors to the submitting actor.

- **[Failed]** The payment order revocation or recall request is not compliant with the business validation rules. The processing continues with the step “Send revocation/recall rejection notification”.
- **[Successful]** The payment order revocation or recall request complies with the business validation rules. If the process finds an unsettled payment order, the processing continues with the step “Revoke payment order” and continues afterwards with “Send payment order revocation notification”. If the process finds a settled payment or finds no payment order, the processing diverges depending on the underlying payment order. The processing continues with the step “Send revocation/recall rejection notification” for a FinancialInstitutionDirectDebit (pacs.010) recall or a PaymentReturn (pacs.004) recall as RTGS does not allow a recall of a FinancialInstitutionDirectDebit (pacs.010) or a PaymentReturn (pacs.004).

  For payment orders that are neither direct debits nor payment returns, the processing continues with a split allowing two following steps, i.e. “Check message subscription for counterparty recall request notification” for the submitting actor notification and “Send counterparty recall request” for the recall delivery to the recall counterparty.

Send revocation/recall rejection notification

The process step creates a “Revocation/recall rejection notification”/ResolutionOfInvestigation (camt.029) and sends it to the submitting actor.

Check message subscription for counterparty recall request notification

In case a message subscription exists for the notification, the processing continues with “Send counterparty recall request notification”. Otherwise, RTGS sends no notification.

Send counterparty recall request notification

The process step creates a “Counterparty recall request notification”/ResolutionOfInvestigation (camt.029) and sends it to the submitting actor.

Send counterparty recall request

The process sends the “Counterparty recall request”/FIToFIPaymentCancellationRequest (camt.056) to the recall counterparty:

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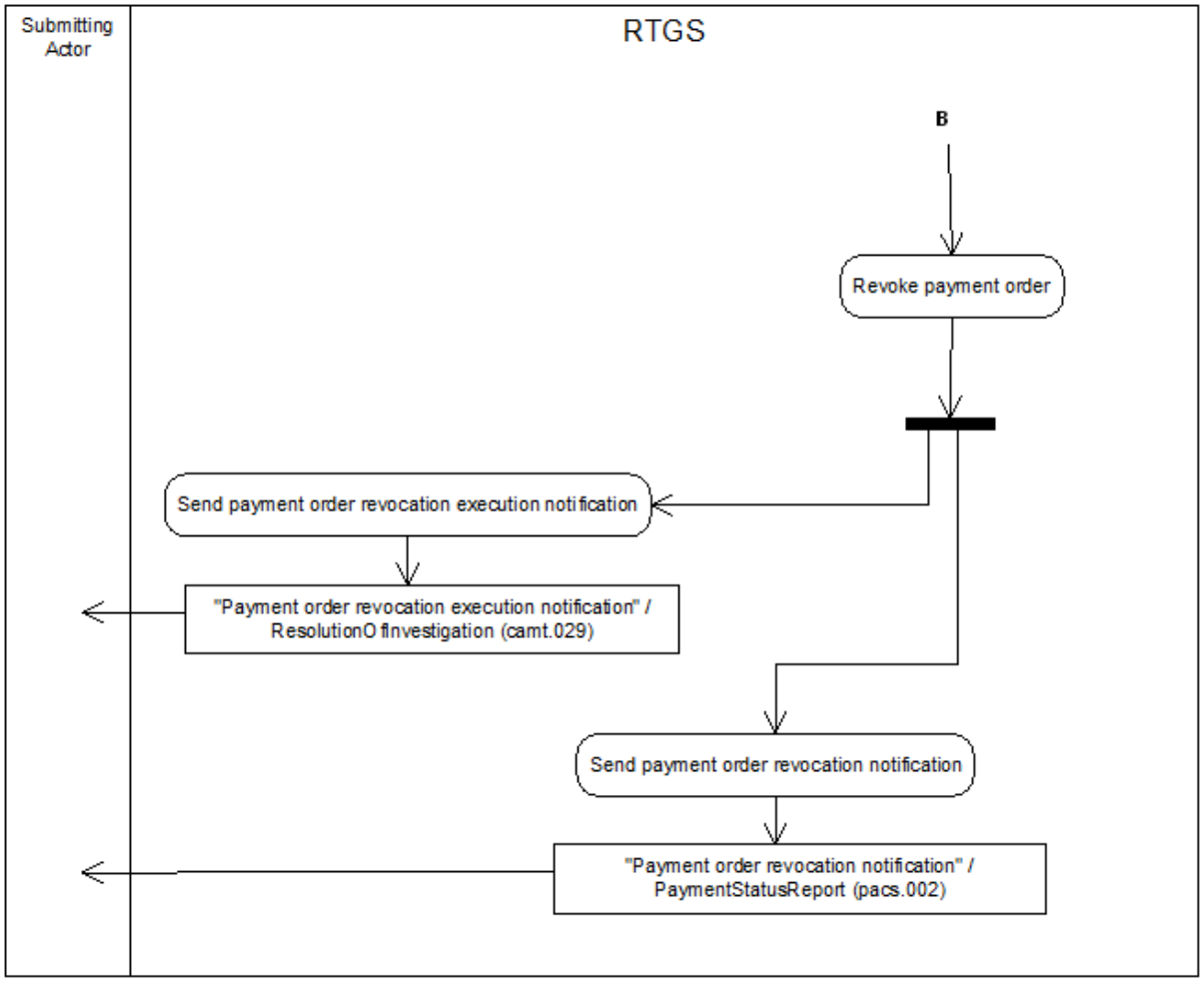


Figure 61: Request payment order revocation or recall II

Revoke payment order

The process step revokes the payment order and subsequently triggers in parallel the processing steps “Send payment order revocation execution notification” and “Send payment order revocation notification”.

Note: In case the revocation leads to a queued event the process step “Perform standard RTGS settlement” is triggered.

Send payment order revocation execution notification

The process step creates a “Payment order revocation execution notification”/ResolutionOfInvestigation (camt.029) and sends it to the submitting actor.

Send payment order revocation notification

The process step creates a “Payment order revocation notification”/PaymentStatusReport (pacs.002) and sends it to the submitting actor.

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4.1.4.2 Messages

Message description/usage	ISO message	ISO code
Payment order revocation/recall request	FIToFIPaymentCancellationRequest (camt.056)	FIToFIPaymentCancellationRequest (camt.056)

Table 105: Inbound message for request payment order revocation or recall

Message description/usage	ISO message	ISO code
Revocation/recall rejection notification	ResolutionOfInvestigation (camt.029)	ResolutionOfInvestigation (camt.029)
Payment order revocation execution notification	ResolutionOfInvestigation (camt.029)	ResolutionOfInvestigation (camt.029)
Payment order revocation notification	PaymentStatusReport (pacs.002)	PaymentStatusReport (pacs.002)
Counterparty recall request notification	ResolutionOfInvestigation (camt.029)	ResolutionOfInvestigation (camt.029)
Counterparty recall request	FIToFIPaymentCancellationRequest (camt.056)	FIToFIPaymentCancellationRequest (camt.056)

Table 106: Outbound messages for request payment order revocation or recall

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4.1.5 Reject or confirm payment order recall

4.1.5.1 Description

This process describes the processing of the counterparty response to a recall request in RTGS:

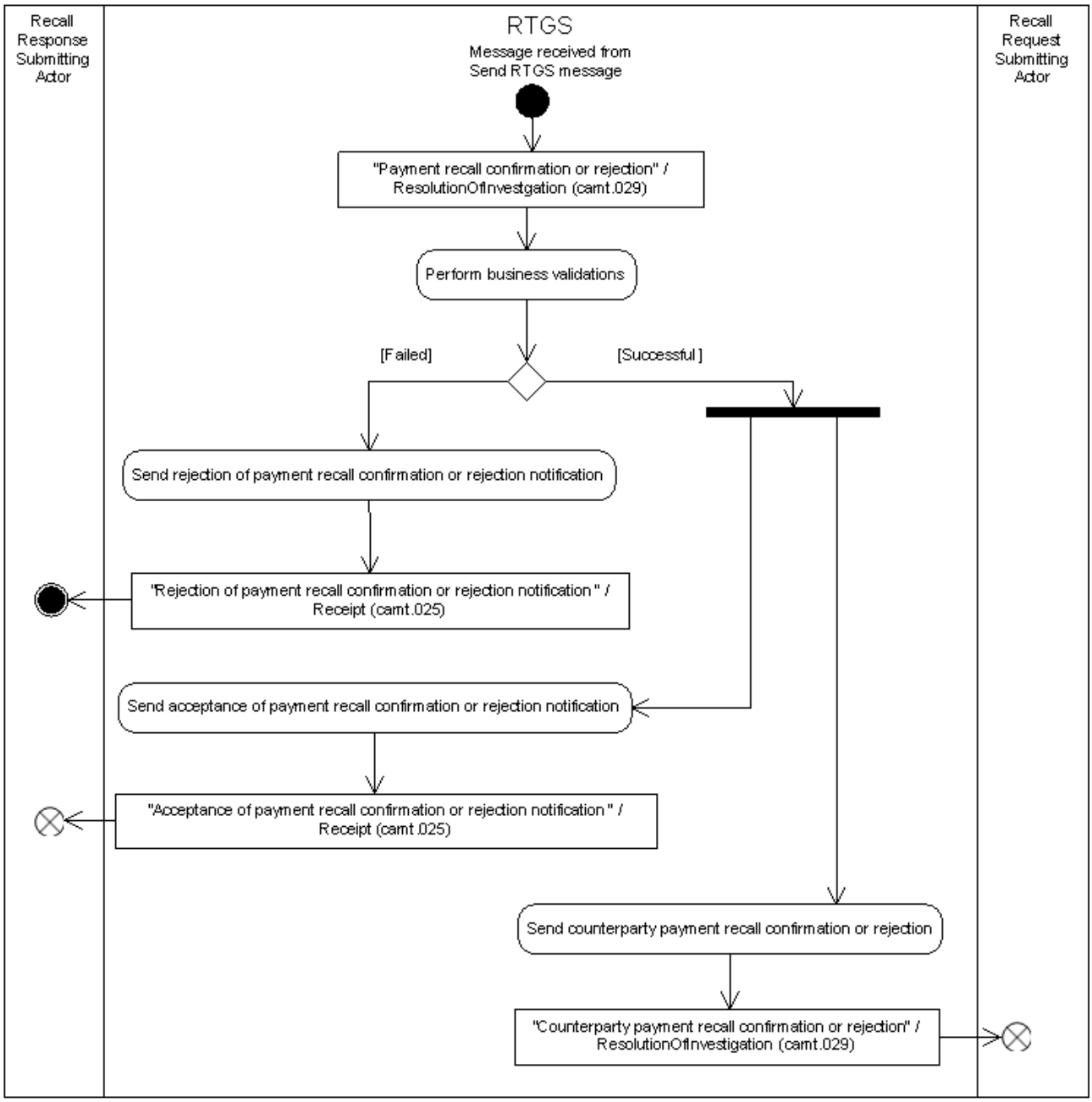


Figure 62: Reject or confirm payment order recall

This process receives an individual message from the "Send RTGS message" process and continues with the step "Perform business validations".

Perform business validations

The process verifies whether the confirmation or rejection of the payment order recall request is compliant with the business validation rules. The process performs the business validations to the extent possible in order to report as many as possible validation errors to the submitting actor.

- **[Failed]** The confirmation or rejection of the payment order recall request is not compliant with the business validation rules. The processing continues with the step “Send rejection of payment recall confirmation or rejection notification”.
- **[Successful]** The confirmation or rejection of the payment order recall request complies with the business validation rules. The processing continues with the two following parallel steps “Send acceptance of payment recall confirmation or rejection notification” and “Send counterparty payment recall confirmation or rejection”.

Send rejection of payment recall confirmation or rejection notification

The process step creates a “Rejection of payment recall confirmation or rejection notification”/Receipt (camt.025) and sends it to the recall response submitting actor.

Send acceptance of payment recall confirmation or rejection notification

The process step creates an “Acceptance of payment recall confirmation or rejection notification”/Receipt (camt.025) and sends it to the recall response submitting actor.

Send counterparty payment recall confirmation or rejection

The process sends the “Counterparty payment recall confirmation or rejection”/ResolutionOfInvestigation (camt.029) to the recall request submitting actor.

4.1.5.2 Messages

Message description/usage	ISO message	ISO code
Payment recall confirmation or rejection	ResolutionOfInvestigation	camt.029

Table 107: Inbound message for reject or confirm payment order recall

Message description/usage	ISO message	ISO code
Rejection of payment recall confirmation or rejection notification	Receipt	camt.025
Acceptance of payment recall confirmation or rejection notification	Receipt	camt.025
Counterparty payment recall confirmation or rejection	ResolutionOfInvestigation	camt.029

Table 108: Outbound messages for reject or confirm payment order recall

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4.1.6 Modify RTGS payment order

4.1.6.1 Description

The modification of a payment order is possible when RTGS has not yet settled the payment order.

It is possible to change the:

- order in the queue (i.e. re-ordering of one single payment order);
- priority;
- execution time (earliest and latest debit time) of the queued payment order.

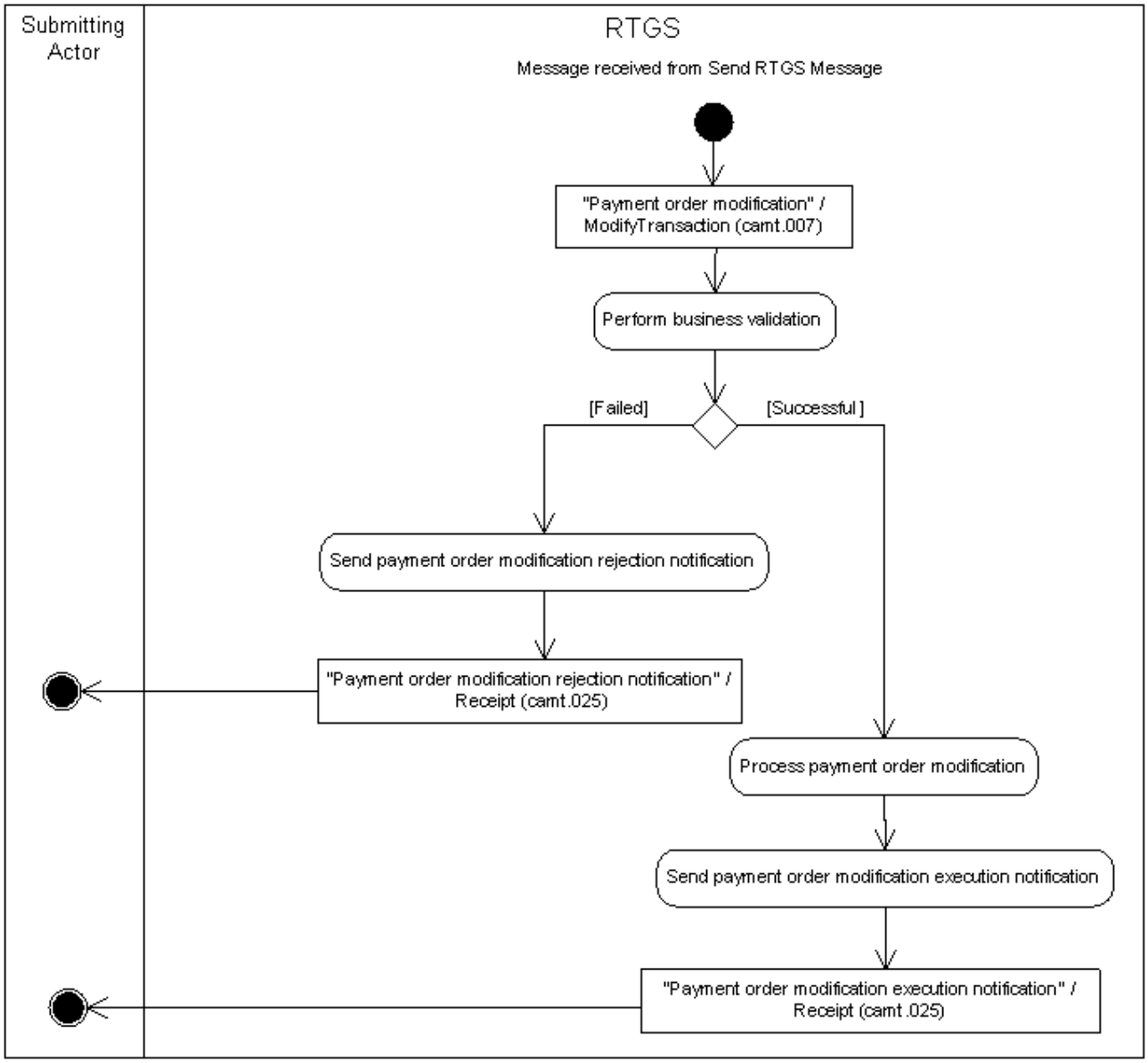


Figure 63: Modify RTGS payment order

This process receives an individual message from the “Send RTGS message” process and continues with the step “Perform business validations”.

Perform business validations

The process verifies whether the payment order modification is compliant with the business validation rules. The process performs the business validations to the extent possible in order to report as many as possible validation errors to the submitting actor.

- **[Failed]** The submitted payment order modification is not compliant with the business validation rules for payment order modifications. The processing continues with “Send payment order modification rejection notification”.
- **[Successful]** The submitted payment order modification message complies with the business validation rules for performing payment order modifications. The processing continues with “Process payment order modification”.

Send payment order modification rejection notification

The process step creates a “Payment order modification rejection notification”/Receipt (camt.025) and sends it to the submitting actor.

Process payment order modification

This processing step applies the change to the payment order. The processing continues with “Send payment order modification execution notification”.

Send payment order modification execution notification

The process step creates a “Payment order modification execution notification”/Receipt (camt.025) and sends it to the submitting actor.

4.1.6.2 Messages

Message description/usage	ISO message	ISO code
Payment order modification	ModifyTransaction	camt.007

Table 109: Inbound message for modify RTGS payment order

Message description/usage	ISO message	ISO code
Payment order modification rejection notification	Receipt	camt.025
Payment order modification execution notification	Receipt	camt.025

Table 110: Outbound messages for modify RTGS payment order

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4.1.7 Execute RTGS standing order

4.1.7.1 Description

RTGS standing order liquidity transfer orders are instructions to transfer regularly a fixed amount of money from an RTGS DCA or an RTGS CB account to another cash account. Further details are provided in Liquidity transfer directions.

As regards the events subject to RTGS standing order liquidity transfer orders, the details can be found in chapter List of events.

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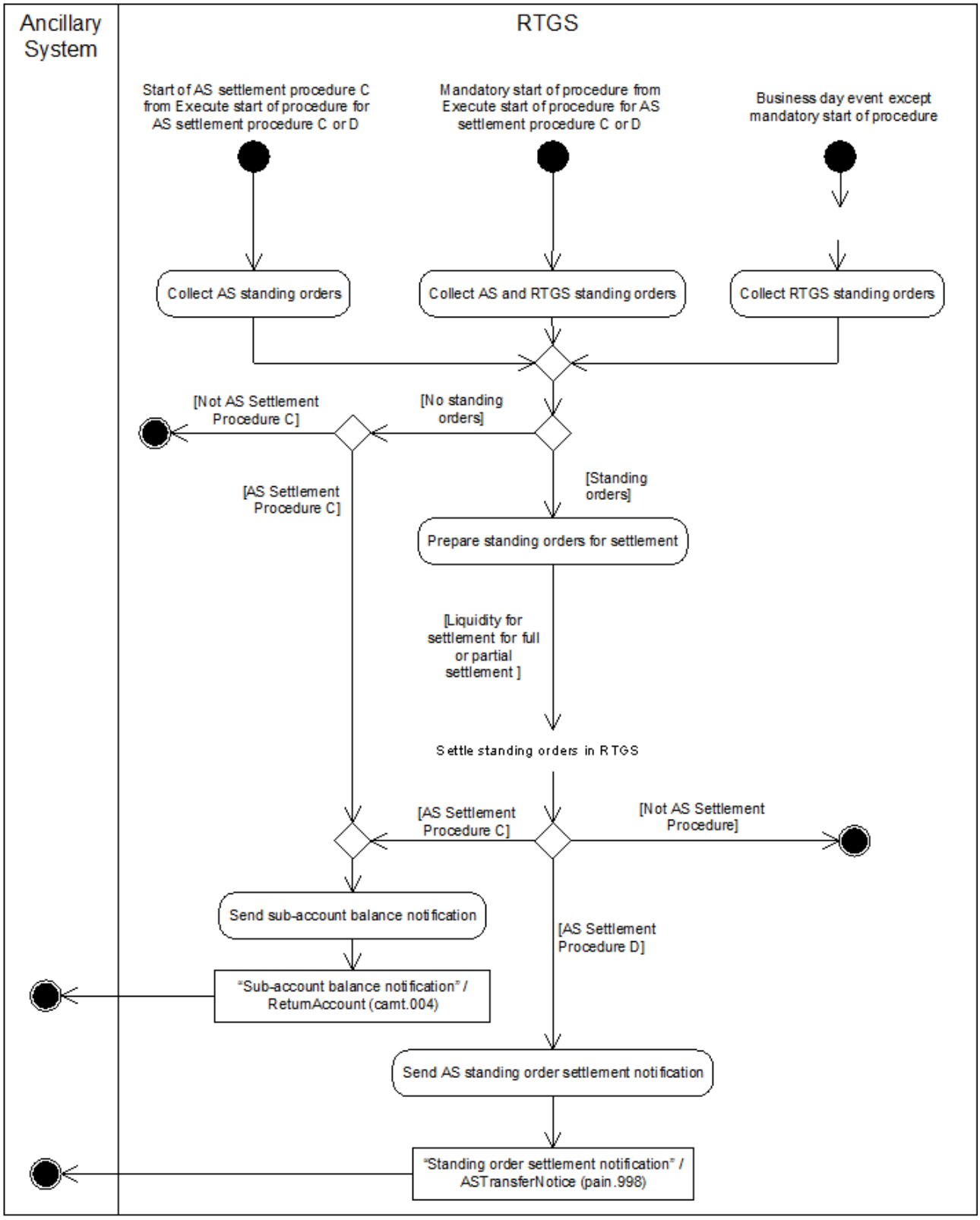


Figure 64: Execute RTGS standing order

The process starts through either:

- the start of an optional procedure for AS settlement procedure C from the process “Execute start of procedure for AS settlement procedure C or D” and continues with the step “Collect AS standing orders”;
- the mandatory start of procedure from the process “Execute start of procedure for AS settlement procedure C or D” and continues with the step “Collect AS and RTGS standing orders”;
- a business day event at which the execution of RTGS standing order liquidity transfer orders is possible except for the mandatory start of procedure and continues with the step “Collect RTGS standing orders”.

Details on the business day and the relevant events are provided in chapter Detailed description of the business day.

Collect AS standing orders

The start of an optional procedure for AS settlement procedure C results in the collection of all AS standing order liquidity transfer orders for execution. The process continues:

- when standing order liquidity transfer orders are found with the step “Prepare standing orders for settlement”;
- when no standing order liquidity transfer orders are found for AS using AS settlement procedure C with the step “Send sub-account balances notification”.

Collect AS and RTGS standing orders

The receipt of the business event for the start of mandatory procedure results in the collection of all AS standing order liquidity transfer orders and RTGS standing order liquidity transfer orders for execution. The process continues:

- when standing order liquidity transfer orders are found with the step “Prepare standing orders for settlement”;
- when no standing order liquidity transfer orders are found and for AS using AS settlement procedure C with the step “Send sub-account balances notification”;
- when no RTGS standing order liquidity transfer orders and no standing order liquidity transfer orders AS using AS settlement procedure C are found without further processing.

Collect RTGS standing orders

The receipt of a business event for execution of standing order liquidity transfer orders which is not the start of an AS settlement procedure results in the collection of all RTGS standing order liquidity transfer orders for execution. The process continues:

- when standing order liquidity transfer orders are found with the step “Prepare standing orders for settlement”;
- when no standing order liquidity transfer orders are found without further processing.

Prepare standing orders for settlement

The collection of standing order liquidity transfer orders results in their preparation for settlement. The process submits all standing order liquidity transfer orders for settlement when sufficient liquidity is available for full or partial settlement. When there is insufficient liquidity for full settlement, the process prepares the standing order liquidity transfer orders for pro rata settlement.

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Note: In case there is no liquidity available for settlement, standing order liquidity transfer orders are settled with an amount of zero. Consequently, partial settlement also includes a settlement with an amount of zero.

The processing continues with the sub-process “Settle standing order in RTGS”.

Afterwards the processing continues with the step “Send sub-account balances notification” in case of AS settlement procedure C or with the step “Send AS standing order settlement notification” in case of AS settlement procedure D.

Send sub-account balance notification

This process step notifies the completion of the standing order liquidity transfer order settlement to the ancillary system when the start of AS settlement procedure C triggered the execution of the standing order liquidity transfer order settlement.

Send AS standing order settlement notification

This process step notifies the completion of the standing order liquidity transfer order settlement to the ancillary system when a business event for AS settlement procedure D triggered the execution of the standing order liquidity transfer order settlement.

4.1.7.2 Messages

Message description/usage	ISO message	ISO code
Sub-account balance notification	ReturnAccount	camt.004
Standing order settlement notification	ASTransferNotice	pain.998

Table 111: Outbound messages for execute RTGS standing order

4.1.8 Settle standing order in RTGS

4.1.8.1 Description

This sub-process is called for every settlement of a standing order liquidity transfer order and describes the outbound communication that take place as a result of the settlement:

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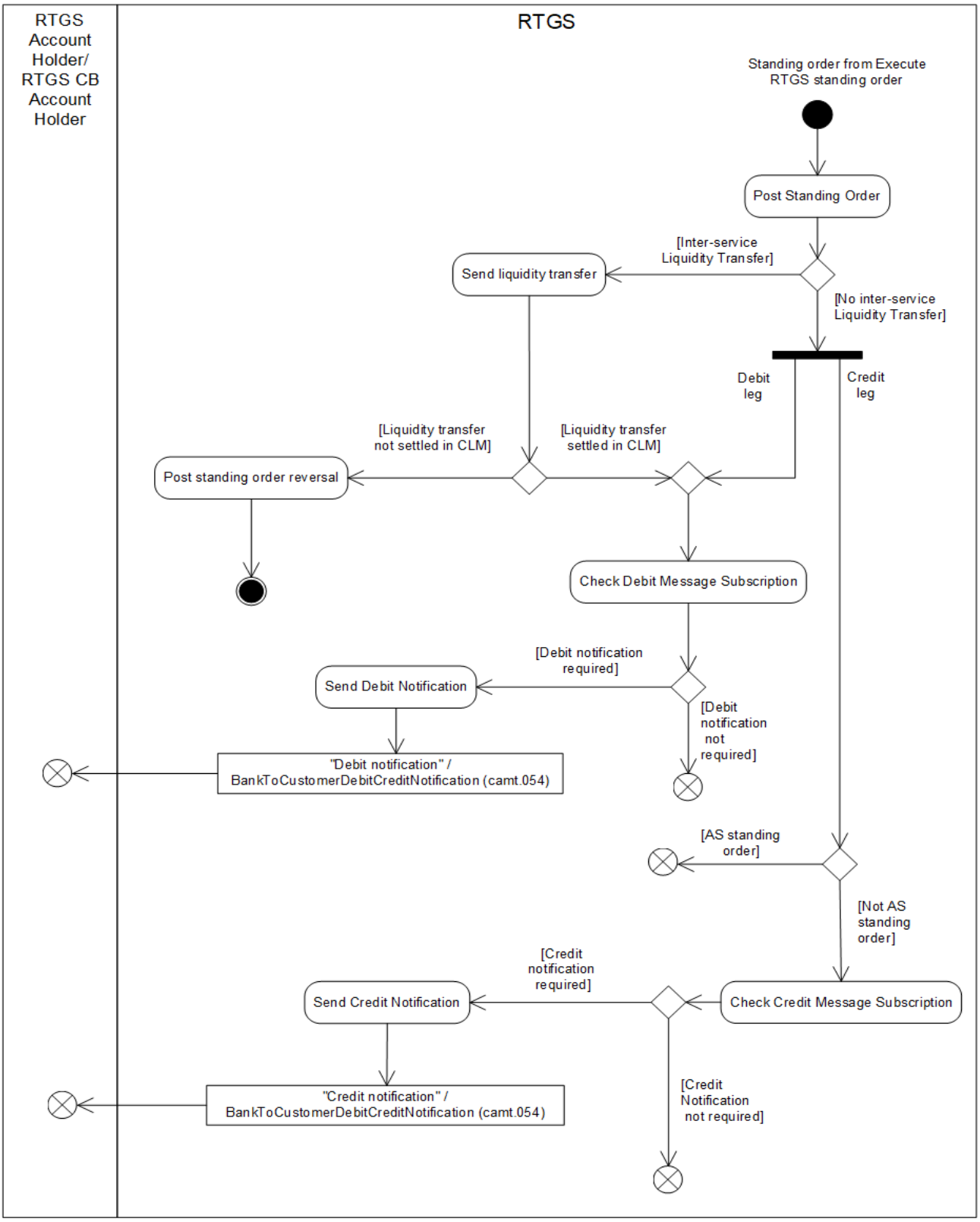


Figure 65: Settle standing order in RTGS

Post standing order

The posting of a standing order liquidity transfer order onto the respective accounts triggers the following steps:

- if the posting relates to an inter-service liquidity transfer order, the processing continues with the step “Send liquidity transfer”;
- if the posting is not related to an inter-service liquidity transfer order, the processing continues with the two following parallel steps “Check debit message subscription” and “Check credit message subscription”

Send liquidity transfer

RTGS sends a liquidity transfer to CLM.

If CLM settles the inter-service liquidity transfer order, the processing will continue with the step “Check debit message subscription”. If CLM does not settle the inter-service liquidity transfer order, then the processing will continue with the step “Post standing order reversal”.

Post standing order reversal

RTGS reverses the posting for the RTGS standing order liquidity transfer order.

Check debit message subscription

RTGS checks whether a message subscription for the RTGS Account Holder/RTGS CB Account Holder to notify the settlement exists. In case a message subscription exists for the debit notification for the RTGS Account Holder/RTGS CB Account Holder, the processing continues with the step “Send debit notification”.

Send debit notification

The process step creates a “Debit notification”/BankToCustomerDebitCreditNotification (camt.054) and sends it to the RTGS Account Holder/RTGS CB Account Holder.

Check credit message subscription

RTGS checks whether a message subscription for the RTGS Account Holder/RTGS CB Account Holder to notify the settlement exists. In case a message subscription exists for the credit notification for the RTGS Account Holder/RTGS CB Account Holder, the processing continues with the step “Send credit notification”.

Send credit notification

The process step creates a “Credit notification”/BankToCustomerDebitCreditNotification (camt.054) and sends it to the RTGS Account Holder/RTGS CB Account Holder.

4.1.8.2 Messages

Message description/usage	ISO message	ISO code
Debit notification	BankToCustomerDebitCreditNotification	camt.054

Message description/usage	ISO message	ISO code
Credit notification	BankToCustomerDebitCreditNotification	camt.054

Table 112: Outbound messages for settle standing order in RTGS

4.1.9 Perform standard RTGS settlement

4.1.9.1 Description

The standard RTGS settlement process attempts to settle the following cash transfer order types in RTGS:

- all types of payment orders;
- all types of liquidity transfer orders except standing order liquidity transfer orders;
- some specific AS transfer orders:
  - AS settlement procedure A debit (i.e. debit leg only);
  - cross-AS transfer;
  - AS settlement procedure E.

All other AS transfer use cases (including the credit leg of AS settlement procedure A) are settled in dedicated AS settlement processes. These processes are described in chapter Ancillary system settlement.

Standing order liquidity transfer orders are settled as well in a dedicated processing, which is described in chapters Execute RTGS standing order and Settle standing order in RTGS.

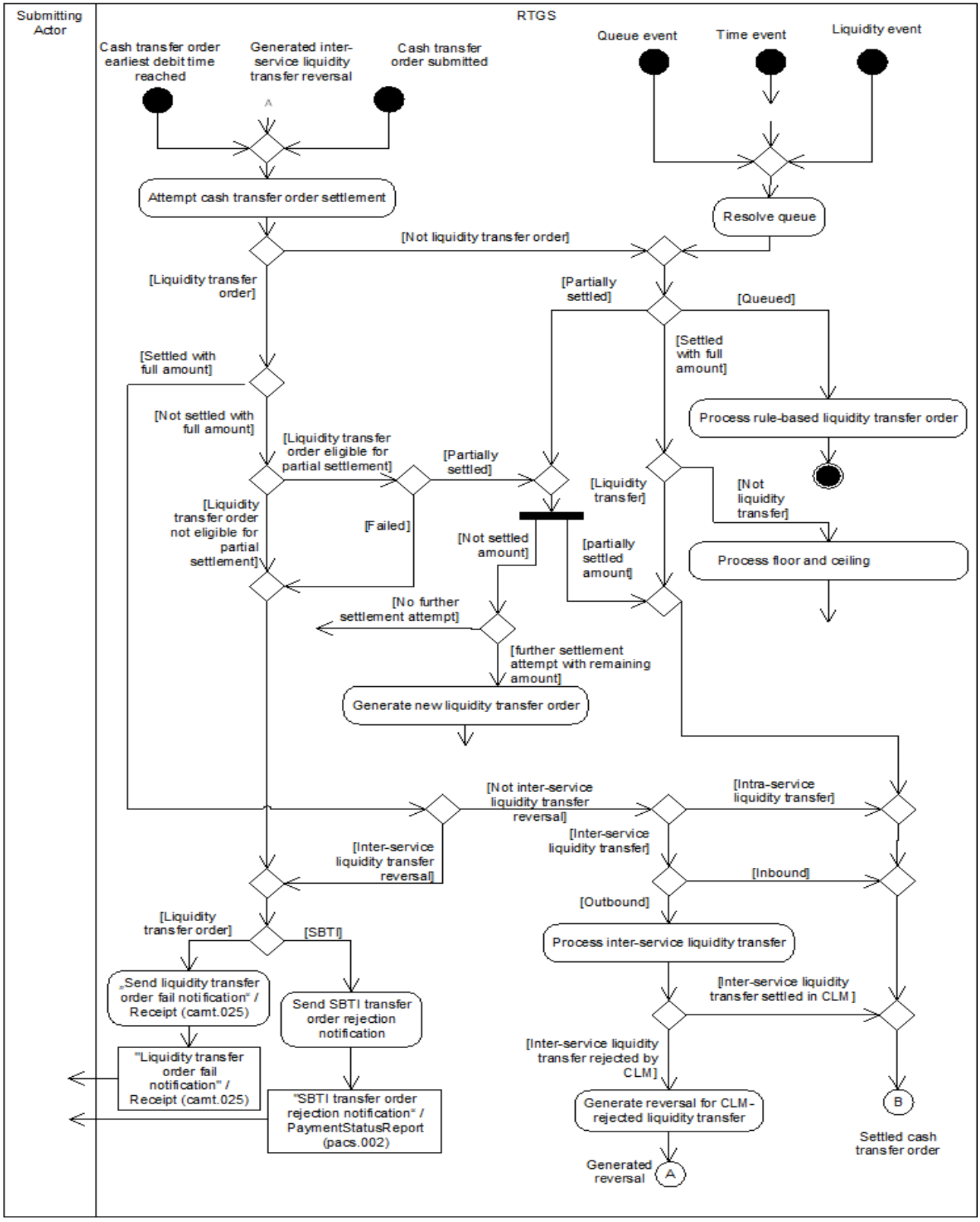


Figure 66: Standard RTGS settlement I

The process step “Attempt cash transfer order settlement” or the process step “Resolve queue” triggers the standard RTGS settlement process.

One of the following events triggers the process step “Attempt cash transfer order settlement”:

- a cash transfer order for which the specified earliest debit time has been reached;
- a reversal resulting from a settlement fail of an inter-service liquidity transfer that RTGS had sent to another settlement service;
- the receipt of a cash transfer order.

One of the following events triggers the process step “Resolve queue”:

- queue event, i.e. interventions at queue level also taking into account the agreement of a CB in case of blocking;
- time event, i.e. scheduled running of optimisation algorithm;
- liquidity event, i.e. increase of liquidity on the RTGS DCA or CB accounts.

Attempt cash transfer order settlement

The processing of a settlement attempt of a cash transfer order depends on the underlying cash transfer order type:

Cash transfer order type	Initiation	Possible results				
		Queued	Settled with full amount	Failed	Partially settled - remaining amount queued	Partially settled - no further settlement attempt
Payment orders	not relevant	X	X			
Liquidity transfer orders	RTGS Account Holder		X	X		
	Ancillary system		X	X		X
	CB		X	X		
	Pull sent from CLM - automated liquidity transfer		X		X	
	Pull sent from CLM - rule-based liquidity transfer (floor breach)		X	X		X

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Cash transfer order type	Initiation	Possible results				
		Queued	Settled with full amount	Failed	Partially settled - remaining amount queued	Partially settled - no further settlement attempt
	Pull sent from CLM – immediate pull initiated via CLM-U2A		X	X		X
	Push sent to CLM - rule-based liquidity transfer (ceiling breach)		X			
	Push sent from any other settlement service (inbound liquidity transfer)		X			
	Inter-service liquidity transfer reversal (due to rejection of RTGS outbound liquidity transfer by any other settlement service)		X			
AS transfer orders	not relevant	X	X			
SBTI	Not relevant		X			

Table 113: Possible results of "Attempt cash transfer order settlement"

The outcome of the process "Attempt cash transfer order settlement" triggers the next processing step.

- **[Settled with full amount]** – RTGS settles the cash transfer order. The processing continues:

- for settled outbound inter-service liquidity transfers with “Process inter-service liquidity transfer”;
- for other settled liquidity transfers with “B”;
- for all other settled cash transfers with the following two parallel steps:
  - “B”;
  - sub-process Process RTGS floor and ceiling.

[Queued] – RTGS queues the processed cash transfer order. The processing continues with the step “Process rule-based liquidity transfer order”.

[Failed] – The settlement of the liquidity transfer order fails. In case of liquidity transfer order (except SBTI),the processing continues with “Send liquidity transfer order fail notification”. In case of SBTI order, the processing continues with “Send SBTI transfer order rejection notification”.

[Partially settled - remaining amount queued] – RTGS partially settles the automated liquidity transfer order.

- The processing continues with “B” for the settled amount (including zero amount).

  Note: In the standard RTGS settlement process only standing order liquidity transfer orders are settled also with a zero amount and trigger the related optional debit notification with a zero amount for the debited RTGS Account Holder. Other liquidity transfer orders eligible for partial settlement are not settled with a zero amount by this process, i.e. they are queued with the full amount in case of automated liquidity transfer order or fail in case of no available liquidity for all other liquidity transfer orders.
- The processing continues with “Generate new liquidity transfer order” for the not settled amount.

[Partially settled - no further settlement attempt] – RTGS partially settles without further settlement attempt the liquidity transfer order initiated by an ancillary system on behalf of an RTGS Account Holder or a pull from CLM (pull via CLM-U2A or rule-based liquidity transfer). The processing continues with “B”.

Resolve queue

The processing step tries to settle cash transfer orders employing the mechanism described in Dissolution of the payment queue. The further processing depends on the underlying cash transfer order type and the respective processing result:

Cash transfer order type	Possible results		
	Queued	Settled with full amount	Partially settled - remaining amount queued
Payment orders	X	X	
Automated liquidity transfer orders	X	X	X
AS transfer orders	X	X	

Table 114: Possible results of “Resolve queue”

The outcome of the process “Resolve queue” triggers one of the following next process steps:

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- **[Settled with full amount]** – RTGS settles the cash transfer order. The processing continues:
  - for settled automated liquidity transfers with “B”;
  - for all other settled cash transfers with the following two parallel steps:
    - “B”;
    - sub-process “Process floor and ceiling”.
- **[Queued]** – RTGS queues the processed cash transfer order. The processing continues with the step “Process rule-based liquidity transfer order”.
- **[Partially settled - remaining amount queued]** – RTGS partially settles the automated liquidity transfer order:
  - the processing continues with “B” for the settled amount;
  - the processing continues with the step “Generate new liquidity transfer order” for the unsettled amount.

Process rule-based liquidity transfer

After the first settlement attempt for a payment order or an AS transfer order, the rule-based liquidity transfer processing may create an inter-service liquidity transfer order. Further details can be found in chapter Rule-based liquidity transfers due to queued payment orders or AS transfer orders.

Generate new liquidity transfer order

This process step creates a new liquidity transfer order with the unsettled amount from a partially settled automated liquidity transfer and places it on the top of the payment queue of the RTGS DCA.

Further details on the handling of automated liquidity transfer orders can be found in chapter Liquidity transfer.

Process inter-service liquidity transfer

The settlement of an inter-service liquidity transfer order results in the creation and sending of an inter-service liquidity transfer order to the target settlement service. Based on the settlement result received from the target settlement service, the processing continues as follows:

- **[Settled]** The processing continues with “B”;
- **[Rejected]** The processing continues with the step “Generate reversal for CLM-rejected liquidity transfer”.

Send liquidity transfer order fail notification

The process step creates a “Liquidity transfer order fail notification”/Receipt (camt.025) and sends it to the submitting actor.

Send SBTI transfer order rejection notification

The process step creates a “SBTI transfer order rejection notification”/PaymentStatusReport (pacs.002) and sends it to the submitting actor.

Generate reversal for CLM-rejected liquidity transfer

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The process step creates an inter-service liquidity transfer reversal and transmits it to “Attempt cash transfer order settlement”.

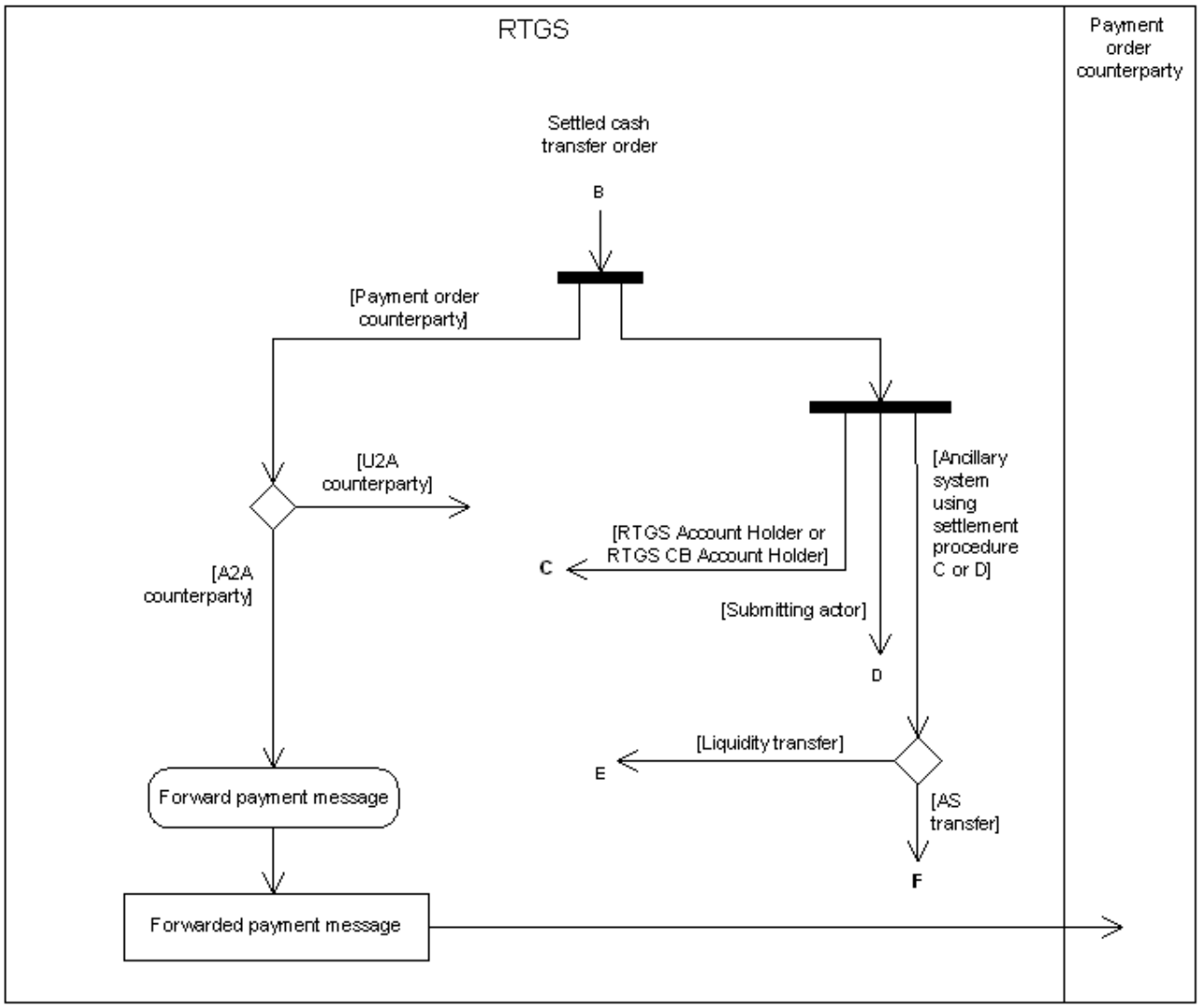


Figure 67: Standard RTGS settlement II

The further processing distinguishes between the types of recipients for the cash transfer order settlement messages and notifications:

- payment order counterparty;
- RTGS Account Holder or RTGS CB Account Holder (processing continues with “C”);
- submitting actor (processing continues with “D”);
- ancillary system using AS settlement procedure C or D:
  - liquidity transfer (processing continues with “E”);
  - AS transfer (processing continues with “F”).

Payment order counterparties receive a forwarded payment message only when they have A2A access that enables them to receive messages. In case of an A2A counterparty, the processing continues with “Forward payment message”. Otherwise the processing stops.

Forward payment message

The A2A counterparty, i.e. the payment order counterparty, receives a forwarded payment message. The following payment messages are forwarded:

- CustomerCreditTransfer (pacs.008);
- FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009);
- PaymentReturn (pacs.004);
- FinancialInstitutionDirectDebit (pacs.010).

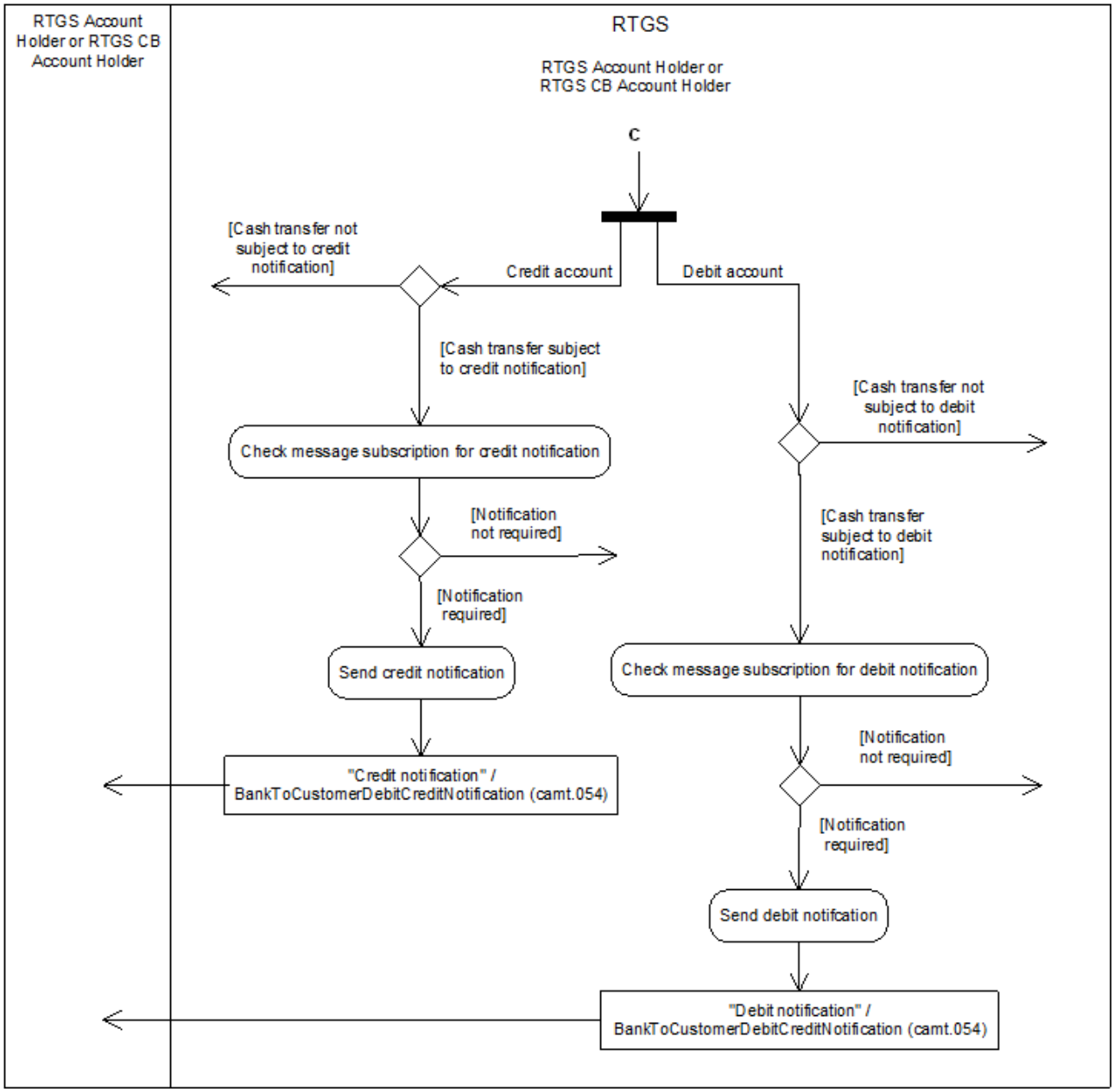


Figure 68: Standard RTGS settlement III

The following table documents whether the RTGS Account Holder or RTGS CB Account Holder receives a notification in terms of ”Debit notification” and “Credit notification” from the standard RTGS settlement process:

Cash transfer order type	Submission type	Use case	“Debit notification”/ BankToCustomerDebitCreditNotification (camt.054)	“Credit notification”/ BankToCustomerDebitCreditNotification (camt.054)
Payment	A2A	Mandated payment	Optional	-
		Not mandated payment	-	-
	U2A	Payment initiated by RTGS Account Holder	-	-
	U2A	Backup payment (Code word BACP)	Optional	-
AS transfer	A2A	AS settlement procedure A debit	Optional	-
		Cross-AS transfer from AS settlement procedure C to AS settlement procedure C	Optional	Optional
		Cross-AS transfer from AS settlement procedure C to AS settlement procedure D	Optional	-
		Cross-AS transfer from AS settlement procedure D to AS settlement procedure C	-	Optional
		Cross-AS transfer from AS settlement procedure D to AS settlement procedure D	-	-
		AS settlement procedure E	Optional	Optional
Liquidity transfer	U2A	Liquidity transfer with credit on RTGS DCA, RTGS CB Account or sub-account (credit leg)	-	Optional
		Liquidity transfer with debit on RTGS DCA, RTGS CB Account or sub-account (debit leg)	Optional	-

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Cash transfer order type	Submission type	Use case	"Debit notification"/ BankToCustomerDebitCreditNotification (camt.054)	"Credit notification"/ BankToCustomerDebitCreditNotification (camt.054)
	A2A	Liquidity transfer with credit on RTGS DCA, RTGS CB Account or sub-account initiated via LiquidityCreditTransfer (camt.050) (credit leg)	-	Optional
		Liquidity transfer with debit[1] on RTGS DCA, RTGS CB Account or sub-account initiated via LiquidityCreditTransfer (camt.050) (debit leg)	-	-
		Liquidity transfer for AS settlement procedure C initiated via ASTransferInitiation (pain.998)/ ASTI	Optional	Optional
		Liquidity transfer for AS settlement procedure D initiated via FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009) with code word SBTI	-	-
		Liquidity transfer for AS settlement procedure D with credit on RTGS DCA initiated via ASTransferInitiation (pain.998)/ ASTI (credit leg)	-	Optional
		Liquidity transfer for AS settlement procedure D with debit on RTGS DCA initiated via ASTransferInitiation (pain.998)/ ASTI (debit leg)	Optional	-
	Internal (from CLM)	Liquidity transfer with debit on RTGS DCA or RTGS CB Account (debit leg)	Optional	-
		Liquidity transfer with credit on RTGS DCA or RTGS CB Account (credit leg)	-	Optional

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Cash transfer order type	Submission type	Use case	"Debit notification"/ BankToCustomerDebitCreditNotification (camt.054)	"Credit notification"/ BankToCustomerDebitCreditNotification (camt.054)
	System-generated	Outbound inter-service liquidity transfer (push to CLM due to ceiling breach)	Optional	-

Table 115: Outbound RTGS settlement notifications for the RTGS Account Holder or RTGS CB Account Holder

The notification process for the credit and/or debit account terminates when the settlement of the cash transfer order is not subject to notification of the credit/debit account (see table above).

When the settlement of a cash transfer is subject to a

- credit notification (see table above), then the processing continues with "Check message subscription for credit notification" for the RTGS Account Holder or the RTGS CB Account Holder;
- debit notification (see table above), then the processing continues with "Check message subscription for debit notification" for the RTGS Account Holder or the RTGS CB Account Holder.

Check message subscription for credit notification

In case a message subscription exists for the credit notification for the RTGS Account Holder or RTGS CB Account Holder, the processing continues with the step "Send credit notification". Otherwise, RTGS sends no credit notification.

Send credit notification

The process step creates a "Credit notification"/BankToCustomerDebitCreditNotification (camt.054) and sends it to the RTGS Account Holder or the RTGS CB Account Holder.

Check message subscription for debit notification

In case a message subscription exists for the debit notification for the RTGS Account Holder or the RTGS CB Account Holder, the processing continues with the step "Send debit notification". Otherwise, RTGS sends no debit notification.

Send debit notification

The process step creates a "Debit notification"/BankToCustomerDebitCreditNotification (camt.054) and sends it to the RTGS Account Holder or RTGS CB Account Holder.

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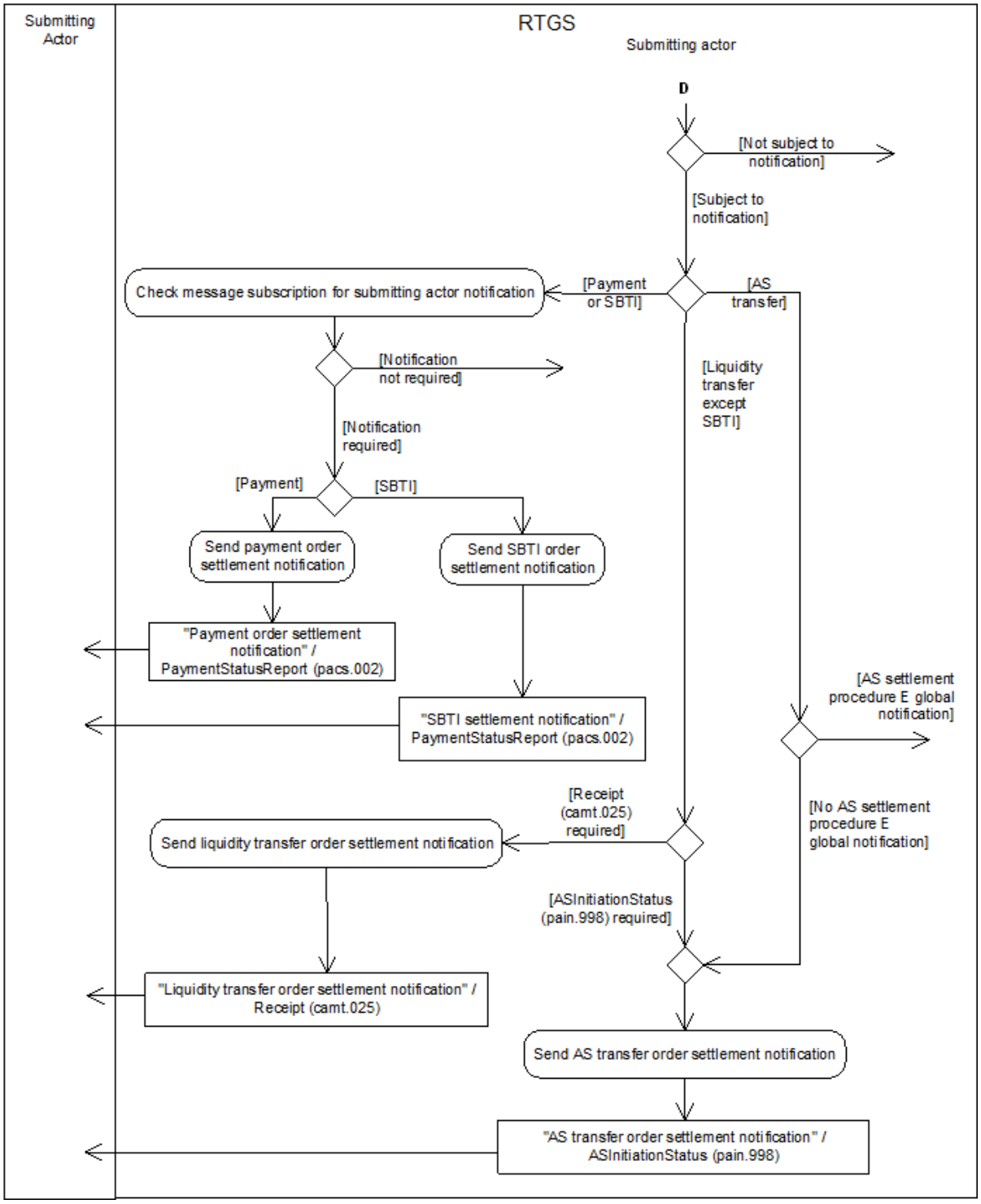


Figure 69: Standard RTGS settlement IV

The following table documents whether the submitting actor receives a notification in terms of “Payment order settlement notification”, “Liquidity transfer order settlement notification” or “AS transfer order settlement notification” from the standard RTGS settlement process:

Cash transfer order type	Submission type	Use case	"Payment order settlement notification"/ PaymentStatusReport (pacs.002)	"AS transfer order settlement notification"/ ASInitiationStatus (pain.998)	"Liquidity transfer order settlement notification"/ Receipt (camt.025)
Payment	A2A	Any payment initiated via PaymentReturn (pacs.004), CustomerCreditTransfer (pacs.008), FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009) or FinancialInstitutionDirectDebit (pacs.010)	Optional	-	-
	U2A	Any payment initiated via U2A	-	-	-
AS transfers	A2A	AS settlement procedure A debit	-	-	-
		Cross-AS transfer (any constellation)	-	Mandatory	-
		AS settlement procedure E – only if AS opted for single notification	-	Mandatory	-
Liquidity transfer	U2A	Any liquidity transfer initiated via U2A	-	-	-
	A2A	Liquidity transfer initiated via LiquidityCreditTransfer (camt.050)	-	-	Mandatory
		Liquidity transfer for AS settlement procedure C initiated via ASTransferInitiation (pain.998) with code word ASTI	-	Mandatory	-
		Liquidity transfer for AS settlement procedure D initiated via ASTransferInitiation (pain.998) with code word ASTI	-	Mandatory	-

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Cash transfer order type	Submission type	Use case	"Payment order settlement notification"/ PaymentStatusReport (pacs.002)	"AS transfer order settlement notification"/ ASInitiationStatus (pain.998)	"Liquidity transfer order settlement notification"/ Receipt (camt.025)
		Liquidity transfer for AS settlement procedure D initiated via FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009) with code word SBTI	Optional	-	-
	Internal (CLM)	Any internal liquidity transfer from another settlement service	-	-	-
	System-generated	Any system-generated liquidity transfer	-	-	-

Table 116: Outbound RTGS settlement notifications for the submitting actor

The notification process for the submitting actor terminates when the settlement of the cash transfer order is not subject to notification of the submitting actor or the notification is not required (see table above).

Check message subscription for submitting actor notification

When the settlement of the cash transfer order is subject to notification to the submitting actor (see table above) the processing continues depending on the cash transfer order type – with one of the following processing steps:

- "Send payment order settlement notification";
- "Send SBTI order settlement notification";
- "Send liquidity transfer order settlement notification";
- "Send AS transfer order settlement notification".

Send payment order settlement notification

The process step creates a "Payment order settlement notification"/PaymentStatusReport (pacs.002) and sends it to the submitting actor.

Send SBTI order settlement notification

The process step creates a "SBTI order settlement notification"/PaymentStatusReport (pacs.002) and sends it to the submitting actor.

Send liquidity transfer order settlement notification

The process step creates a "Liquidity transfer order settlement notification"/Receipt (camt.025) and sends it to the submitting actor.

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Send AS transfer order settlement notification

The process step creates an “AS transfer order settlement notification”/ASInitiationStatus (pain.998) and sends it to the submitting actor.

Note: In case of AS settlement procedure E this is only the case if the AS has defined in static data to receive a notification for each single transaction.

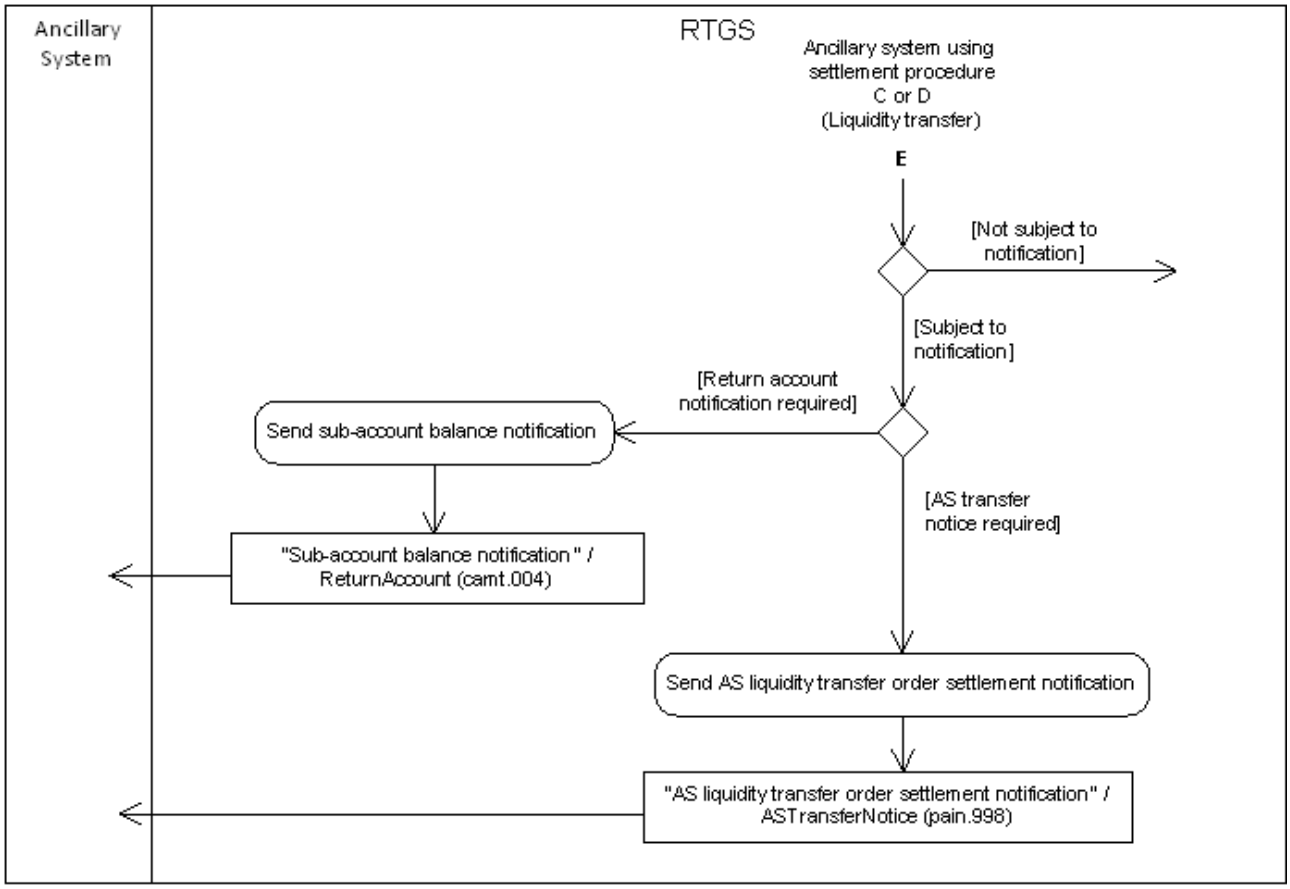


Figure 70: Standard RTGS settlement V

The following table documents whether the ancillary system using AS settlement procedure C or D receives a notification in terms of “Sub-account balance notification” or “AS liquidity transfer order settlement notification” from the standard RTGS settlement process:

Cash transfer order type	Submission type	Use case	“AS liquidity transfer order settlement notification”/ ASTransferNotice (pain.998)	“Sub-account balance notification”/ ReturnAccount (camt.004)
Liquidity transfer	U2A	Liquidity transfer with credit or debit on sub-account	-	Mandatory

Cash transfer order type	Submission type	Use case	"AS liquidity transfer order settlement notification"/ ASTransferNotice (pain.998)	"Sub-account balance notification"/ ReturnAccount (camt.004)
		Liquidity transfer with credit on AS technical account for AS settlement procedure D	Mandatory	-
	A2A	Liquidity transfer with credit or debit on sub-account (LiquidityCreditTransfer (camt.050))	-	Mandatory
		Liquidity transfer for AS settlement procedure C (ASTransferInitiation (pain.998) with code word ASTI)	-	-
		Liquidity transfer with credit on AS technical account for AS settlement procedure D (FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009) with code word SBTI)	Mandatory	-
		Liquidity transfer for AS settlement procedure D (ASTransferInitiation (pain.998) with code word ASTI)	-	-

Table 117: Outbound RTGS settlement notifications for the ancillary system using AS settlement procedure C or D

The notification process for the ancillary system using AS settlement procedure C or D terminates when the settlement of the liquidity transfer order is not subject to notification of the ancillary system (see table above).

When the settlement of the liquidity transfer order is subject to notification to the ancillary system using AS settlement procedure C or D (see table above) the processing continues with:

- "Send sub-account balances liquidity transfer settlement notification";
- "Send AS liquidity transfer order settlement notification".

Send sub-account balance notification

The process step creates a "Sub-account balance notification"/ReturnAccount (camt.004) and sends it to the ancillary system.

Send AS liquidity transfer order settlement notification

The process step creates an "AS liquidity transfer order settlement notification"/ASTransferNotice (pain.998) and sends it to the ancillary system.

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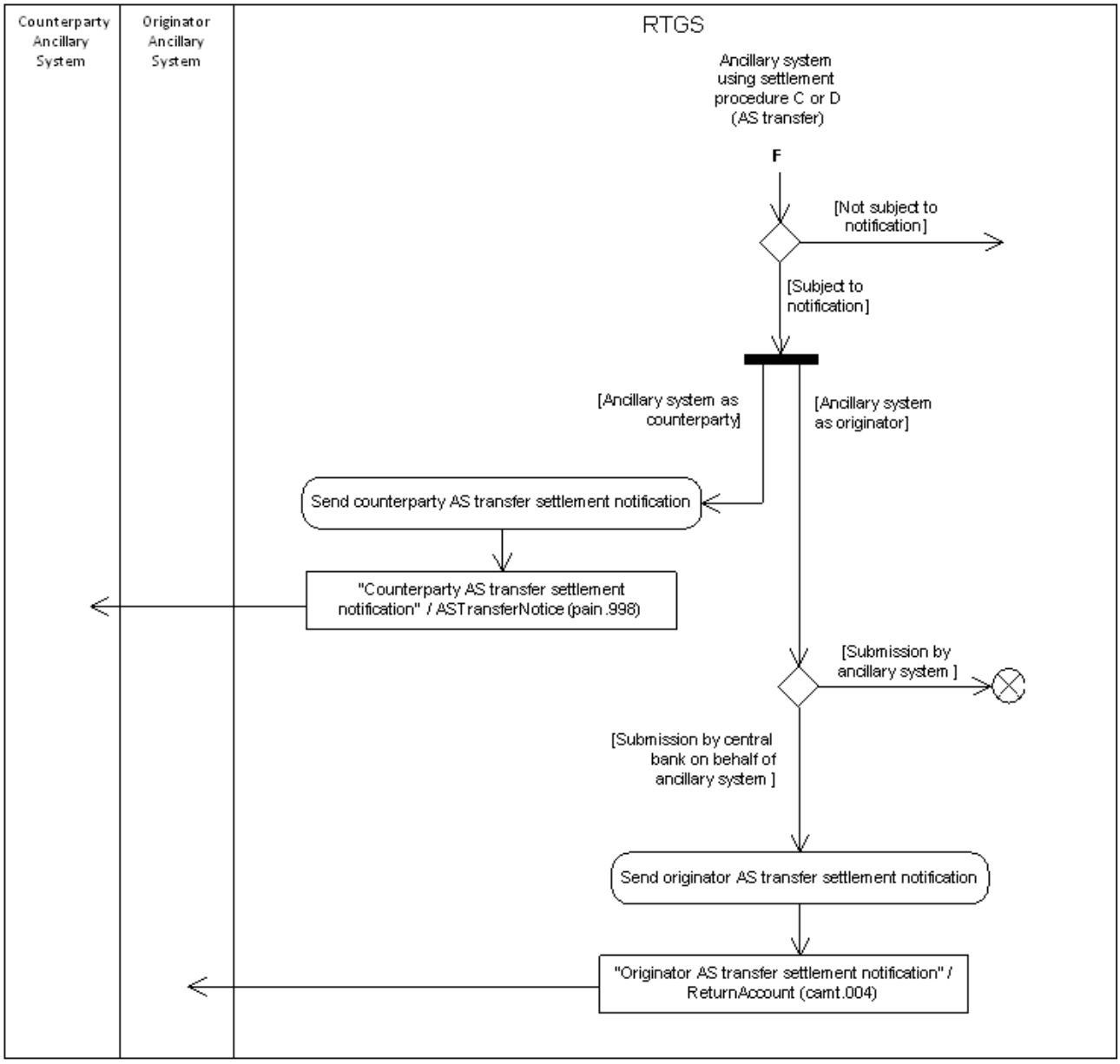


Figure 71: Standard RTGS settlement VI

The following table documents whether the ancillary system as counterparty and the ancillary system as originator (when the CB submits the AS transfer order on behalf of the ancillary system) receive a notification in terms of counterparty AS transfer settlement notification and originator AS transfer settlement notification from the standard RTGS settlement process:

Cash transfer order type	Submission type	Use case	"Counterparty AS transfer settlement notification"/ ASTransferNotice (pain.998)	"Originator AS transfer settlement notification"/ ReturnAccount (camt.004)
AS transfer	A2A	Cross-AS transfer from AS settlement procedure C to AS settlement procedure C	Mandatory	Mandatory

Cash transfer order type	Submission type	Use case	"Counterparty AS transfer settlement notification"/ ASTransferNotice (pain.998)	"Originator AS transfer settlement notification"/ ReturnAccount (camt.004)
		Cross-AS transfer from AS settlement procedure C to AS settlement procedure D	Mandatory	Mandatory
		Cross-AS transfer from AS settlement procedure D to AS settlement procedure C	Mandatory	Mandatory
		Cross-AS transfer from AS settlement procedure D to AS settlement procedure D	Mandatory	Mandatory

Table 118: Outbound RTGS settlement notifications for the counterparty AS and originator AS

The notification process for the counterparty AS and originator AS terminates when the settlement of the AS transfer order is not subject to notification of the ancillary system (see table above).

When the settlement of the AS transfer order is subject to notification to the counterparty AS and/or originator AS (see table above) the processing continues:

- for the ancillary system as counterparty with the step "Send counterparty AS transfer settlement notification";
- for the ancillary system as originator in case a CB submitted the AS transfer on behalf with the step "Send originator AS transfer settlement notification".

Send counterparty AS transfer settlement notification

RTGS creates an "Counterparty AS settlement notification"/ASTransferNotice (pain.998) and sends it to the ancillary system.

Send originator AS transfer settlement notification

RTGS creates a "Originator AS transfer settlement notification"/ReturnAccount (camt.004) and sends it to the ancillary system.

Footnotes

1 In case the CB has sent the liquidity transfer on behalf of the RTGS Account Holder, the RTGS Account Holder can receive an optional camt.054 (subject to message subscription).

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4.1.9.2 Messages

Message use	ISO message	ISO code
Payment return	PaymentReturn	pacs.004
Customer credit transfer	CustomerCreditTransfer	pacs.008
Financial institution credit transfer	FinancialInstitutionCreditTransfer (CORE and COV)	pacs.009
Financial institution direct debit	FinancialInstitutionDirectDebit	pacs.010
Payment order settlement notification	PaymentStatusReport	pacs.002
Send SBTI transfer order rejection notification	PaymentStatusReport	pacs.002
Liquidity transfer order fail notification	Receipt	camt.025
Sub-account balance notification	ReturnAccount	camt.004
Originator AS transfer settlement notification	ReturnAccount	camt.004
AS liquidity transfer order settlement notification	ASTransferNotice	pain.998
Counterparty AS transfer settlement notification	ASTransferNotice	pain.998
Debit notification	BankToCustomerDebitCreditNotification	camt.054
Credit notification	BankToCustomerDebitCreditNotification	camt.054
Liquidity transfer order settlement notification	Receipt	camt.025
SBTI order settlement notification	PaymentStatusReport	pacs.002
AS transfer order settlement notification	ASInitiationStatus	pain.998

Table 119: Outbound messages for process standard RTGS settlement

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4.1.10 Process RTGS floor and ceiling

4.1.10.1 Description

This standardised sub-process checks whether a posting on an RTGS DCA or RTGS CB Account resulting from the settlement of a payment order or AS transfer order breaches a defined floor amount or a defined ceiling amount on the RTGS DCA or RTGS CB Account.

Note: The settlement of liquidity transfers does not result in the check of a floor breach or a ceiling breach.

This sub-process is triggered by a settled payment (i.e. credit transfer or direct debit) or a settled AS transfer.

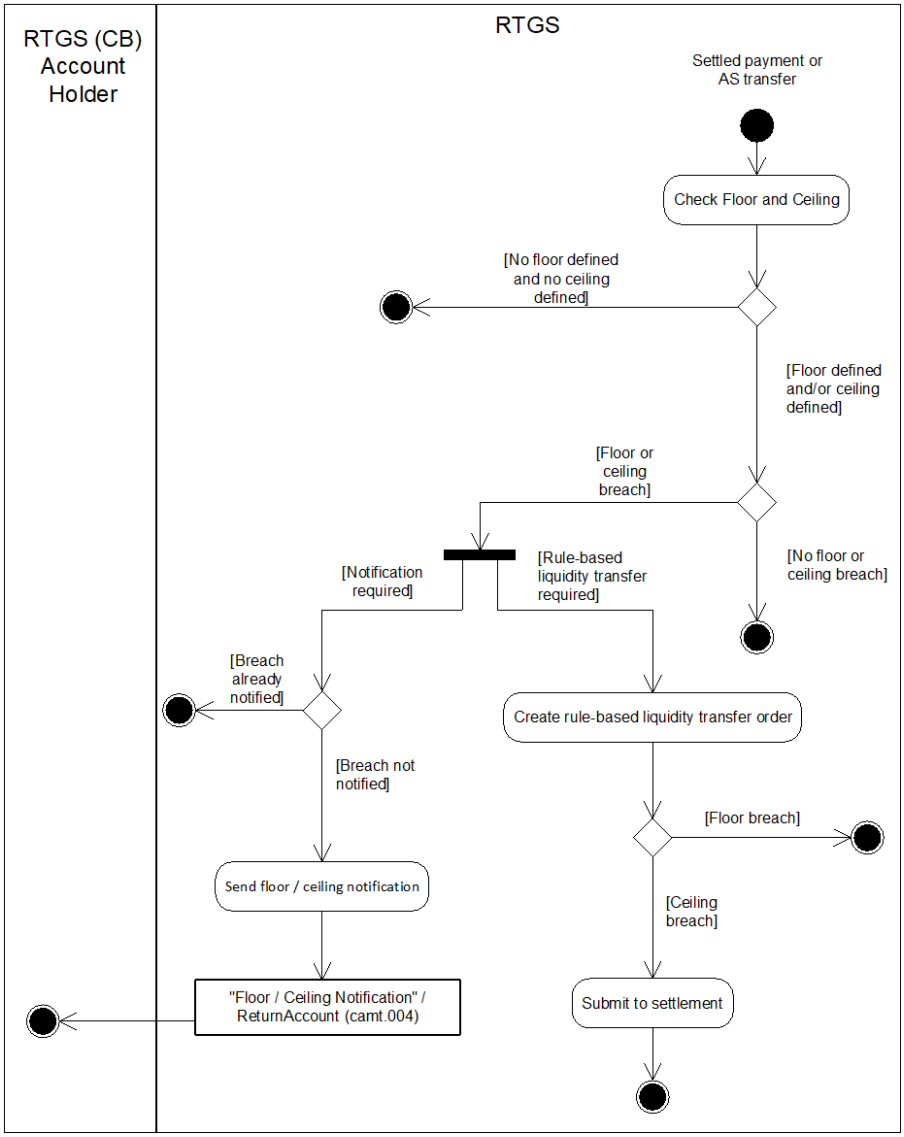


Figure 72: Floor and ceiling processing

Check floor and ceiling

This process step first checks whether the RTGS Account Holder or RTGS CB Account Holder has configured a floor amount and/or a ceiling amount for the RTGS DCA or RTGS CB Account. The process terminates when neither a floor amount nor a ceiling amount is configured for the RTGS DCA or RTGS CB Account. The process also terminates when a floor amount or a ceiling amount is configured for the RTGS DCA or RTGS CB Account, but the check does not identify a breach. When the check identifies either a floor breach or a ceiling breach, then the check determines whether the breach requires a rule-based liquidity transfer order or a notification or both. In case the breach requires the notification of the breach, the process determines whether the breach was already notified. If that is the case, then the process terminates. Otherwise, the processing continues with the process step “Send floor/ceiling notification”.

In case the breach requires a rule-based liquidity transfer, the processing continues with the step “Create rule-based liquidity transfer order” or executes this step in parallel to the notification if applicable.

Send floor/ceiling notification

Depending on the breach, this processing step sends the “Floor/ceiling notification”/ReturnAccount (camt.004) (i.e. either floor notification or ceiling notification) to the RTGS Account Holder or RTGS CB Account Holder.

Further details can be found in chapter Breach of floor/ceiling threshold - notification.

Create rule-based liquidity transfer order

This process step generates a liquidity transfer order based on a floor breach or a ceiling breach. In case of a floor breach, a pull liquidity transfer order is initiated to pull liquidity from CLM to RTGS.

In case of a ceiling breach, the processing continues with the step “Submit to settlement”.

Submit to settlement

This processing step submits the cash transfer order to the process “Perform standard RTGS settlement”.

Further details can be found in chapter Breach of floor/ceiling threshold - rule-based liquidity transfer.

4.1.10.2 Messages

Message description/usage	ISO message	ISO code
Floor/ceiling notification	ReturnAccount	camt.004

Table 120: Outbound message for process RTGS floor or ceiling notification

4.1.11 Process RTGS reject time

A payment order may include a “latest debit time” indicator that specifies the time up to which RTGS has to settle the payment order, i.e. the reject time. RTGS monitors the reject time of payment orders. When RTGS identifies that a payment order is still queued at its reject time, then RTGS rejects the payment order:

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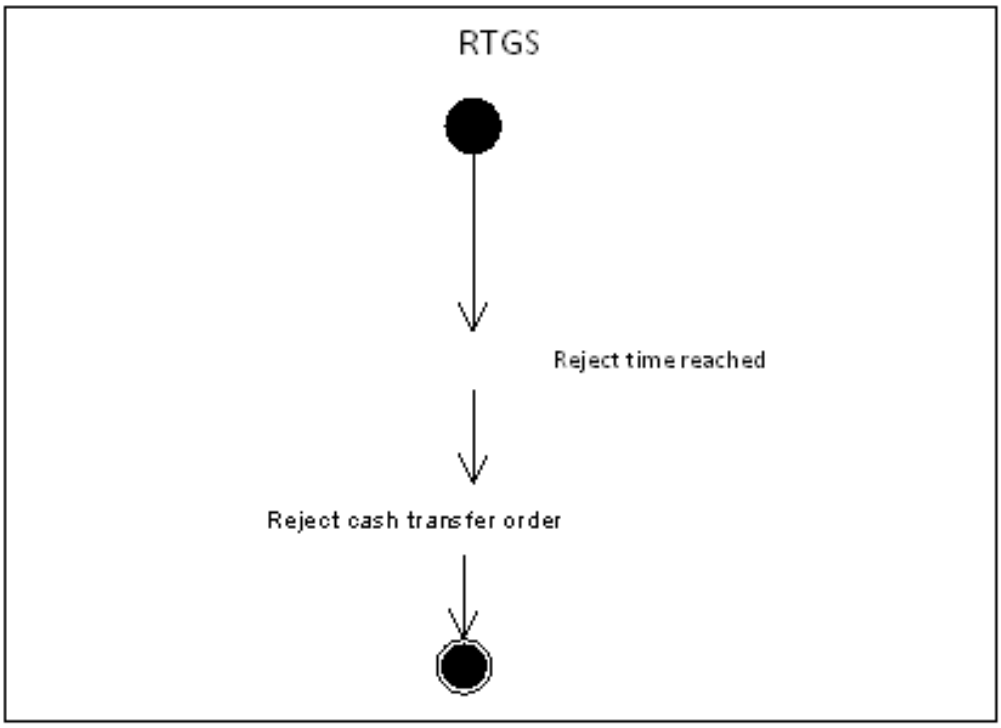


Figure 73: Process RTGS reject time

This process initiates the rejection of all payment orders due to reject time. The processing continues with the sub-process “Reject cash transfer order”.

4.1.12 Initiate RTGS reject time or till time broadcast

A payment order may include a “latest debit time”. When a payment order includes a “latest debit time”, RTGS monitors the latest debit time indicator of a payment order in order to initiate an A2A broadcast via SystemEventNotification (admi.004). Further details on “latest debit time indicator” are provided in chapter Execution time.

Further details on broadcasts can be found in chapter Broadcasts.

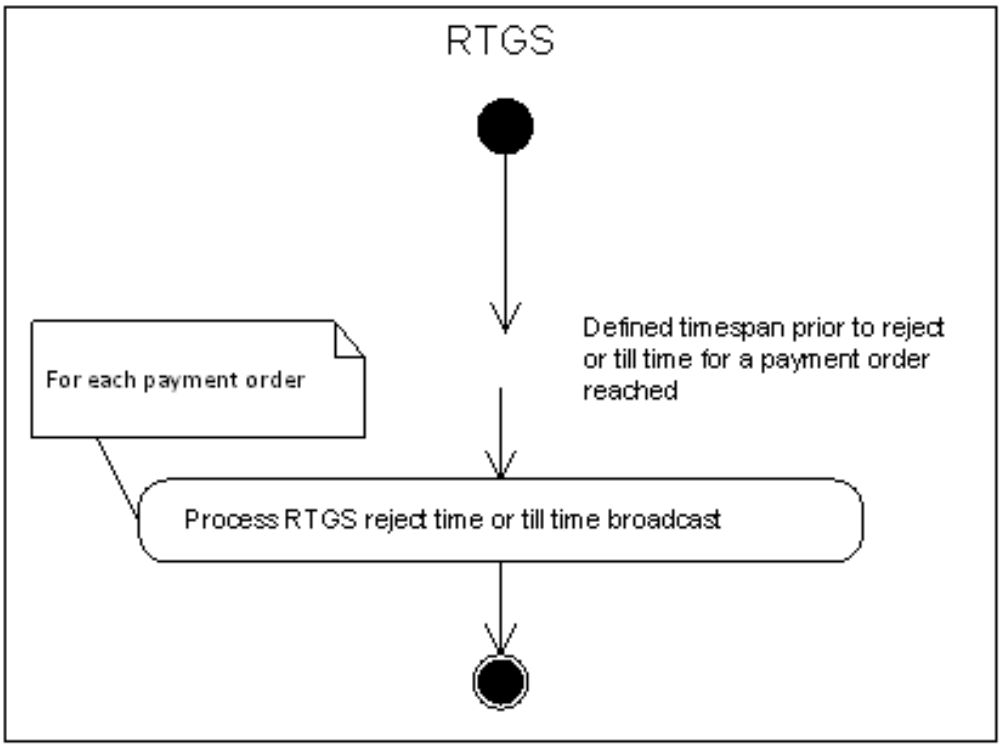


Figure 74: Initiate RTGS reject time or till time broadcast

This process initiates the sending of an A2A broadcast when RTGS determines that a reject time or till time for a payment order is reached.

The process is triggered in case a defined timespan prior to the indicated reject time or till time for a payment order is reached. The processing continues with the sub-process "Process RTGS reject time or till time broadcast".

4.1.13 Process RTGS reject time or till time broadcast

4.1.13.1 Description

This sub-process sends an A2A broadcast to a broadcast subscribing party.

Note: The A2A broadcast is sent in addition to the U2A broadcast if the respective party has subscribed to receiving A2A broadcasts.

Further details on broadcasts can be found in chapter Broadcasts.

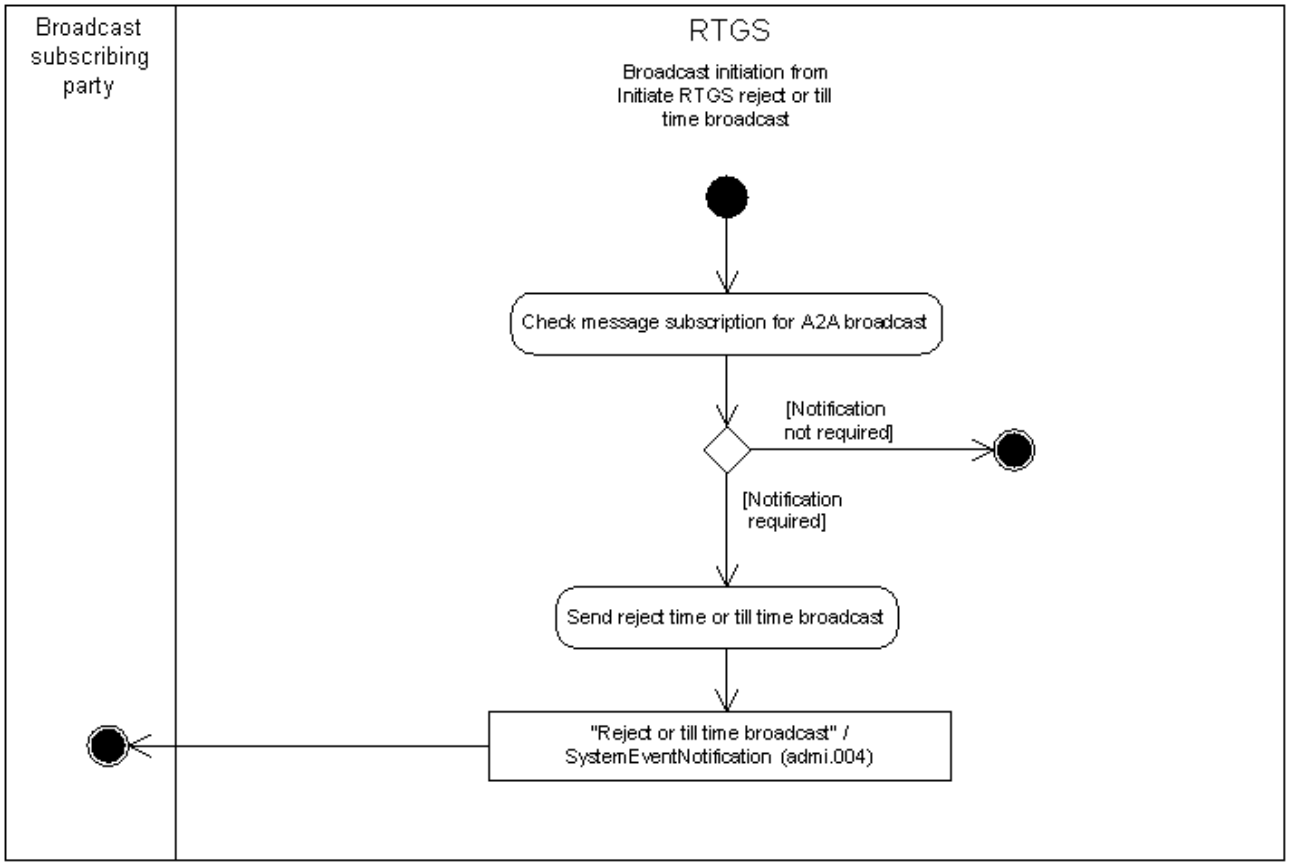


Figure 75: Process RTGS reject time or till time broadcast

The process “Initiate RTGS reject time or till time broadcast” triggers this sub-process. The sub-process starts with the process step “Check message subscription for A2A broadcast”.

Check message subscription for A2A broadcast

This process step checks whether a message subscription for A2A broadcasts exists. In case such subscription exists, the processing continues with the step “Send reject or till time broadcast”.

Send reject time or till time broadcast

This process step creates a “Reject or till time broadcast”/SystemEventNotification (admi.004) and sends it to the broadcast subscribing party.

4.1.13.2 Messages

Message description/usage	ISO message	ISO code
Reject or till time broadcast	SystemEventNotification	admi.004

Table 121: Outbound message for process RTGS reject time or till time broadcast

4.1.14 Ancillary system settlement

RTGS provides ancillary systems with dedicated functionality to instruct, to manage and to settle AS transfer orders in central bank money. The chapter documents the AS-specific processes that RTGS offers to ancillary systems. Ancillary systems may instruct RTGS directly or delegate authority to their CB to act on their behalf. Therefore, the submitting actor in the context of the AS-specific processes is either the ancillary system or the CBs that act on behalf of an ancillary system.

4.1.14.1 Send AS batch

4.1.14.1.1 Description

An AS batch message that an ancillary system or a CB sends to RTGS triggers this process:

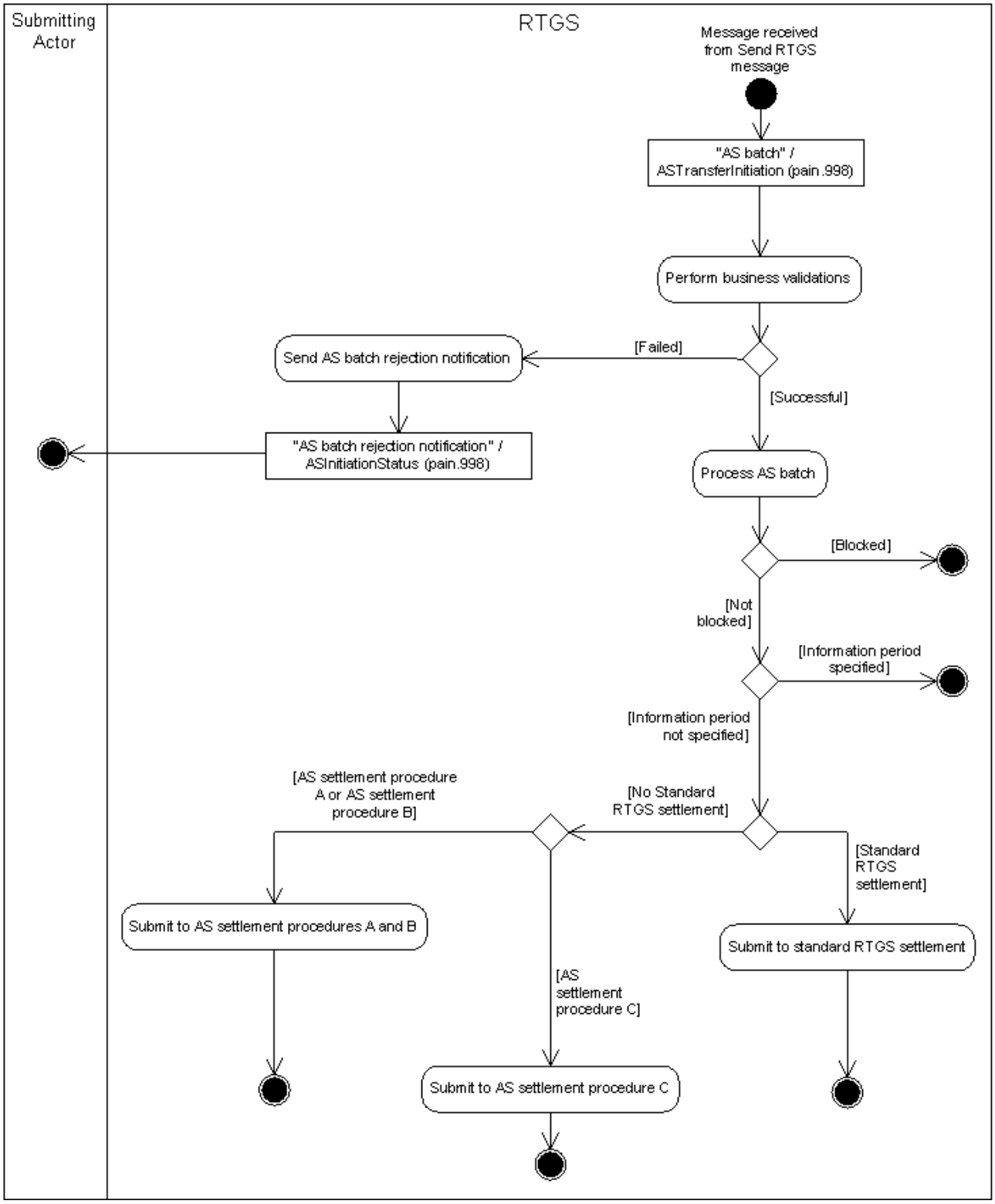


Figure 76: Send AS batch

This process receives an AS batch message from the "Send RTGS message" process and continues with the step "Perform business validations".

Perform business validations

The process verifies whether the AS batch is compliant with the business validation rules. It performs the business validation until an error occurs or until it finishes successfully. After the first error, RTGS stops the business validation execution and reports the error to the submitting actor.

- **[Failed]** The AS batch is not compliant with the business validation rules. The processing continues with the step “Send AS batch rejection notification”.
- **[Successful]** The AS batch complies with the business validation rules. The processing continues with the step “Process AS batch”.

Send AS batch rejection notification

The process step creates an “AS batch rejection notification”/ASInitiationStatus (pain.998) and sends it to the submitting actor.

Process AS batch

The process checks a potential blocking and a possibly specified information period. If the blocking check described in chapters Blocking/unblocking party and Blocking/unblocking account results in blocking of the AS batch, then the processing step sets the AS batch and the AS transfer order(s) to the respective status. If blocking check results in “Not blocked”, the information period check starts. If the information period (described in chapter Optional connected mechanisms) is specified, the processing step sets the AS batch to status “Information period” and the AS transfer order(s) to status “earmarked”. If an information period is not specified, then the processing continues for:

- AS settlement procedure A and B with the step “Submit to AS settlement procedure A and B”;
- AS settlement procedure C (i.e. AS transfer order(s) except cross-AS transfer orders) with the step “Submit to AS settlement procedure C”;
- cross-AS transfer orders, AS transfer orders from AS settlement procedure E and all liquidity transfers related to AS settlement procedures C and D (standard RTGS settlement) with the step “Submit to standard RTGS settlement”.

Submit to AS settlement procedures A and B

The processing submits the AS batch to the process “Initiate AS settlement for AS settlement procedures A or B”.

Submit to AS settlement procedure C

The processing submits the AS batch to the process “Execute AS settlement procedure C”.

Submit to standard RTGS settlement

The processing submits the AS batch to the process “Perform standard RTGS settlement”.

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4.1.14.1.2 Messages

Message description/usage	ISO message	ISO code
AS batch	ASTransferInitiation	pain.998

Table 122: Inbound message for send AS batch

Message description/usage	ISO message	ISO code
AS batch rejection notification	ASInitiationStatus	pain.998

Table 123: Outbound message for send AS batch

4.1.14.2 Initiate AS settlement for AS settlement procedures A or B

This process initiates the settlement for the AS settlement procedures A and B:

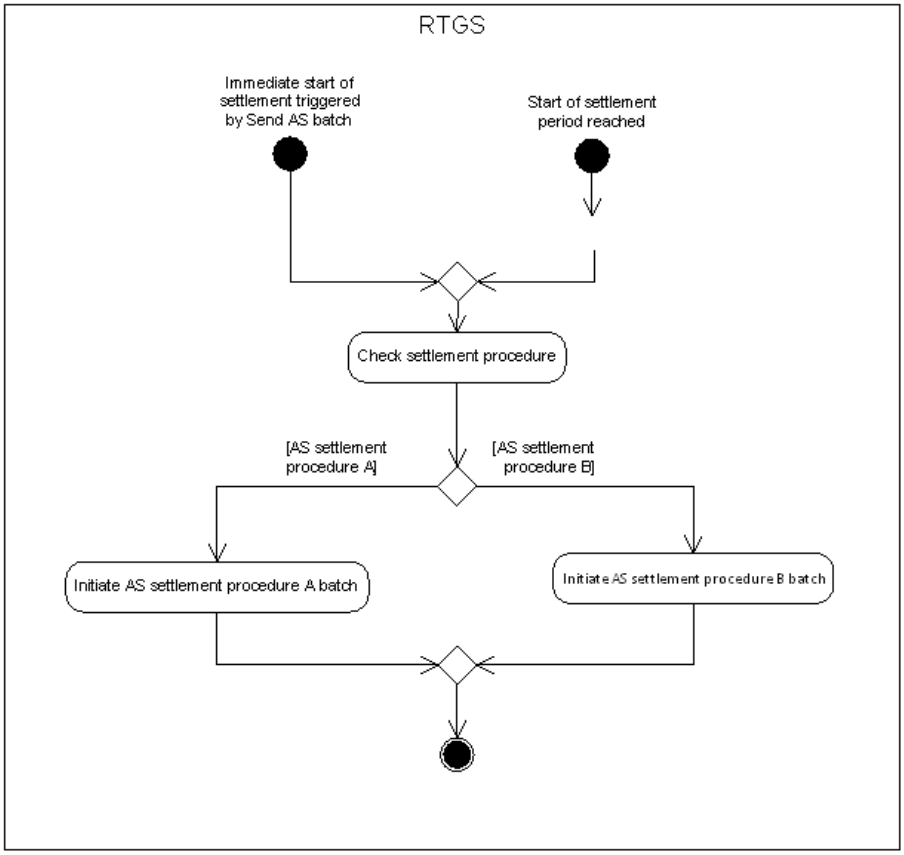


Figure 77: Initiate AS settlement for AS settlement procedures A or B

One of the following events triggers the process step “Check settlement procedure”:

- immediate start of settlement triggered by send AS batch;
- start of settlement period reached.

Check settlement procedure

The process checks the settlement procedure to determine which process to trigger. In case of AS settlement procedure A, the processing continues with “Initiate AS settlement procedure A batch”. In case of AS settlement procedure B, the processing continues with “Initiate AS settlement procedure B batch”.

Initiate AS settlement procedure A batch

This process step submits the AS transfer orders referring to the debit legs to the “Perform standard RTGS settlement” process. The process also sets the status of AS transfer orders referring to the credit leg to “Earmarked”. This process sets the AS batch to the status “On settlement debit”.

Initiate AS settlement procedure B batch

This process sets the AS batch to the status “Queued” and the status of the AS transfer orders to “Earmarked”.

4.1.14.3 Process AS settlement procedure B batch

4.1.14.3.1 Description

This process describes the settlement of an AS settlement procedure B batch:

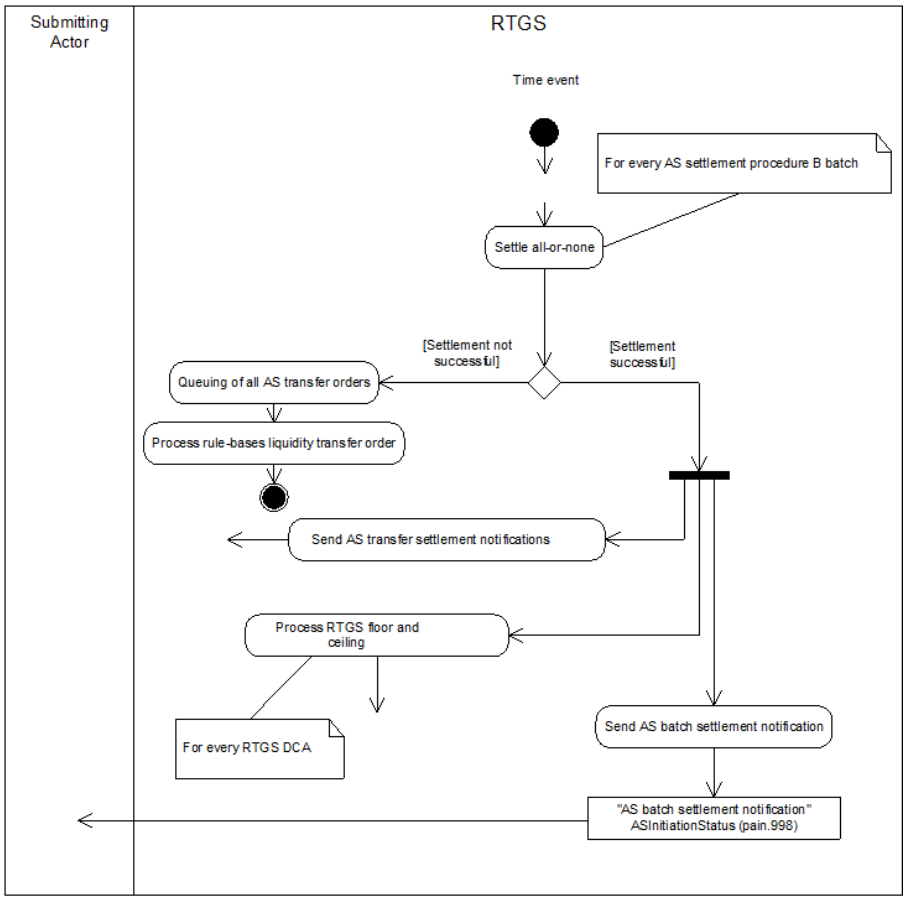


Figure 78: Process AS settlement procedure B batch

A time event triggers the process step “Settle all-or-none”.

Settle all-or-none

This process step attempts to settle all AS transfer orders for every AS settlement procedure B batch. Details on “Algorithm: Partial optimisation with ancillary system” can be found in chapter Settlement of queued normal payments. In case the settlement is not successful, the processing continues with “Queuing of all AS transfer orders”.

In case settlement is successful, the processing continues with the following three parallel activities:

- sub-process “Send AS transfer settlement notifications”;
- sub-process “Process RTGS floor and ceiling”;
- “Send AS batch settlement notification”.

Queuing of all AS transfer orders

This process step queues all AS transfer order included in an AS settlement procedure B batch and the processing continues with the step “Process rule-based liquidity transfer order”.

Process rule-based liquidity transfer order

After the first settlement attempt of an AS settlement procedure B batch, the rule-based liquidity transfer processing may create an inter-service liquidity transfer order. Further details can be found in chapter Rule-based liquidity transfers due to queued payment orders or AS transfer orders.

Send AS batch settlement notification

The process step creates an “AS batch settlement notification”/ASInitiationStatus (pain.998) and sends it to the submitting actor.

4.1.14.3.2 Messages

Message description/usage	ISO message	ISO code
AS batch settlement notification	ASInitiationStatus	pain.998

Table 124: Outbound message for process AS settlement procedure B batch

4.1.14.4 Send AS transfer settlement notifications

4.1.14.4.1 Description

Each settlement of an AS transfer order stemming from AS settlement procedures

- A for guarantee mechanism,
- B except for the reversals of debits or
- C

triggers this sub-process:

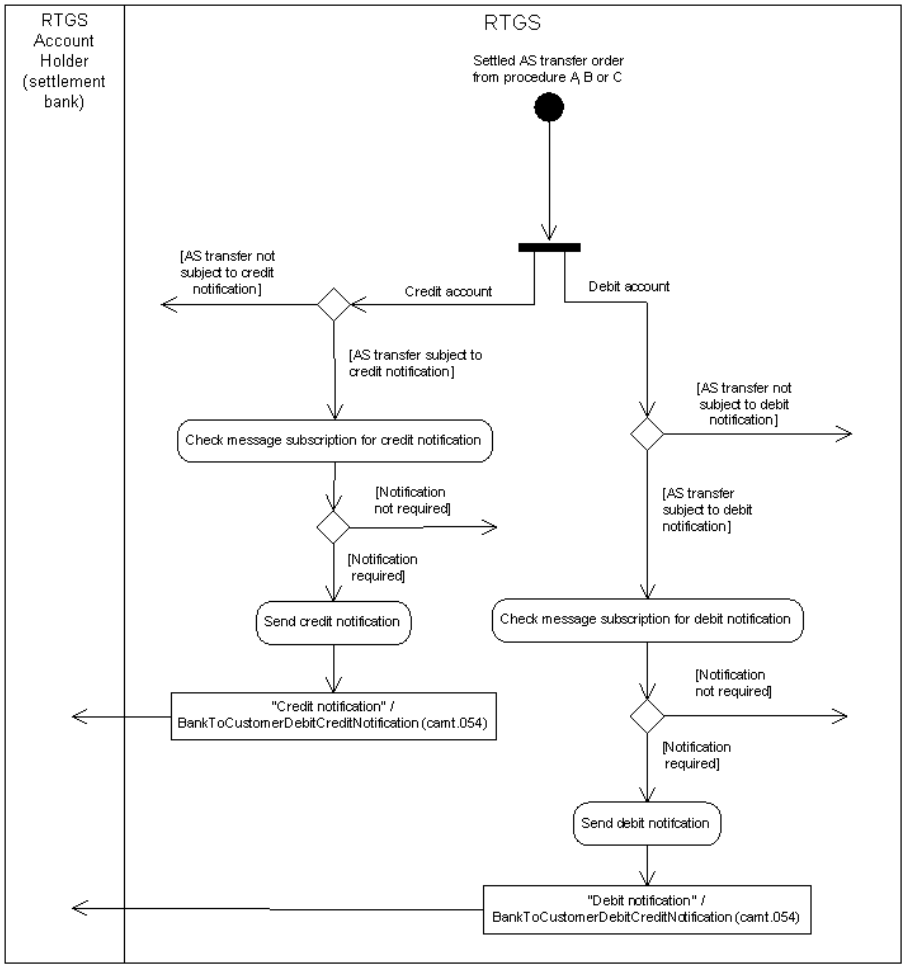


Figure 79: Send AS transfer settlement notification

When settlement of an AS transfer order is subject to a credit notification, then the sub-process must check whether a message subscription for the RTGS Account Holder exists. When the settlement of an AS transfer is not subject to a credit notification, then RTGS does not generate a credit notification for the RTGS Account Holder.

AS transfers settled on AS settlement bank accounts for AS settlement procedures A, B and C are subject to (optional) debit or credit notifications.

Check message subscription for credit notification

In case a message subscription exists for the credit notification for the RTGS Account Holder, the processing continues with the step “Send credit notification”. Otherwise, RTGS sends no credit notification.

Send credit notification

The process step creates a “Credit notification”/BankToCustomerDebitCreditNotification (camt.054) and sends it to the RTGS Account Holder.

Check message subscription for debit notification

In case a message subscription exists for the debit notification for the RTGS Account Holder, the processing continues with the step “Send debit notification”. Otherwise, RTGS sends no debit notification.

Send debit notification

The process step creates a “Debit notification”/BankToCustomerDebitCreditNotification (camt.054) and sends it to the RTGS Account Holder.

4.1.14.4.2 Messages

Message description/usage	ISO message	ISO code
Debit notification	BankToCustomerDebitCreditNotification	camt.054
Credit notification	BankToCustomerDebitCreditNotification	camt.054

Table 125: Outbound messages for send AS transfer settlement notifications

4.1.14.5 Notify guarantee fund mechanism initiation

4.1.14.5.1 Description

This process initiates the guarantee funds mechanism:

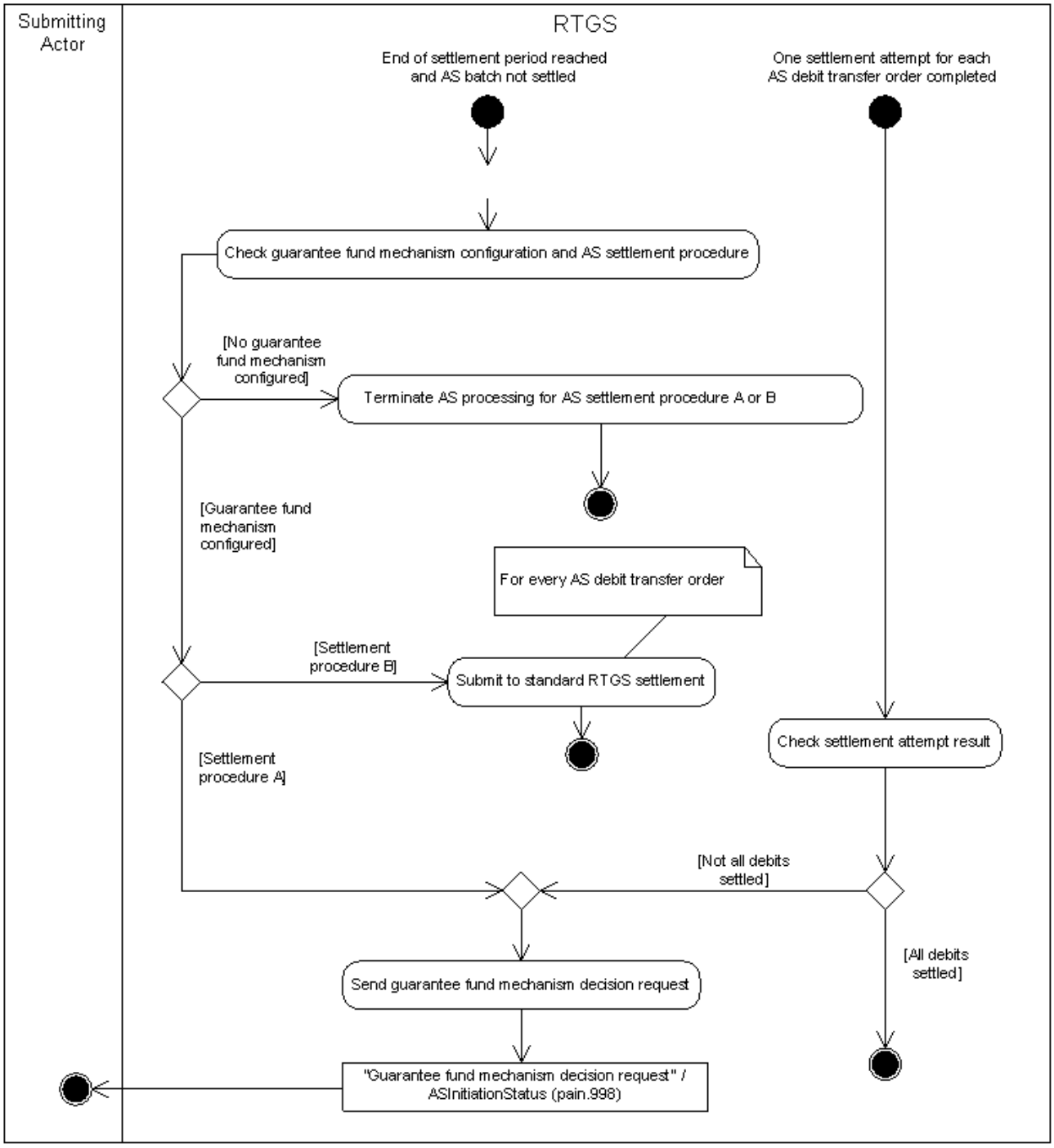


Figure 80: Notify guarantee fund mechanism initiation

RTGS initiates this process at the end of settlement period (optional connected mechanism settlement period ("till") must have been used) and the process step "Check guarantee fund mechanism configuration and AS settlement procedure" is triggered.

In case one settlement attempt for each AS debit transfer order is completed, the process step "Check settlement attempt result" is triggered.

Check guarantee fund mechanism configuration and AS settlement procedure

The process step checks the guarantee fund mechanism configuration and the used AS settlement procedure. In case no guarantee fund mechanism is configured, the processing continues with the sub-process “Terminate AS processing for AS settlement procedure A or B”.

In case the guarantee fund mechanism is configured and if the AS batch should have been settled in AS settlement procedure B, the processing continues with the step “Submit to standard RTGS settlement”.

In case the guarantee fund mechanism is configured and if the AS batch should have been settled in AS settlement procedure A, the processing continues with “Send guarantee fund mechanism decision request”.

Submit to standard RTGS settlement

The processing submits the AS debit transfer orders to the process “Perform standard RTGS settlement”.

Send guarantee fund mechanism decision request

The process step creates a “Guarantee fund mechanism decision request”/ASInitiationStatus (pain.998) and sends it to the submitting actor.

Check settlement attempt result

The processing checks the result of the AS debit transfer order settlement attempts for the respective AS batch. In case all respective AS debit transfer orders settled, the process finishes without further processing. In case at least one AS debit transfer order is not settled, the processing continues with “Send guarantee fund mechanism decision request”.

4.1.14.5.2 Messages

Message description/usage	ISO message	ISO code
Guarantee fund mechanism decision request	ASInitiationStatus	pain.998

Table 126: Outbound message for notify guarantee fund mechanism initiation

4.1.14.6 Trigger guarantee fund mechanism use

4.1.14.6.1 Description

The ancillary system response to the decision request to use or not to use the guarantee fund mechanism triggers this process:

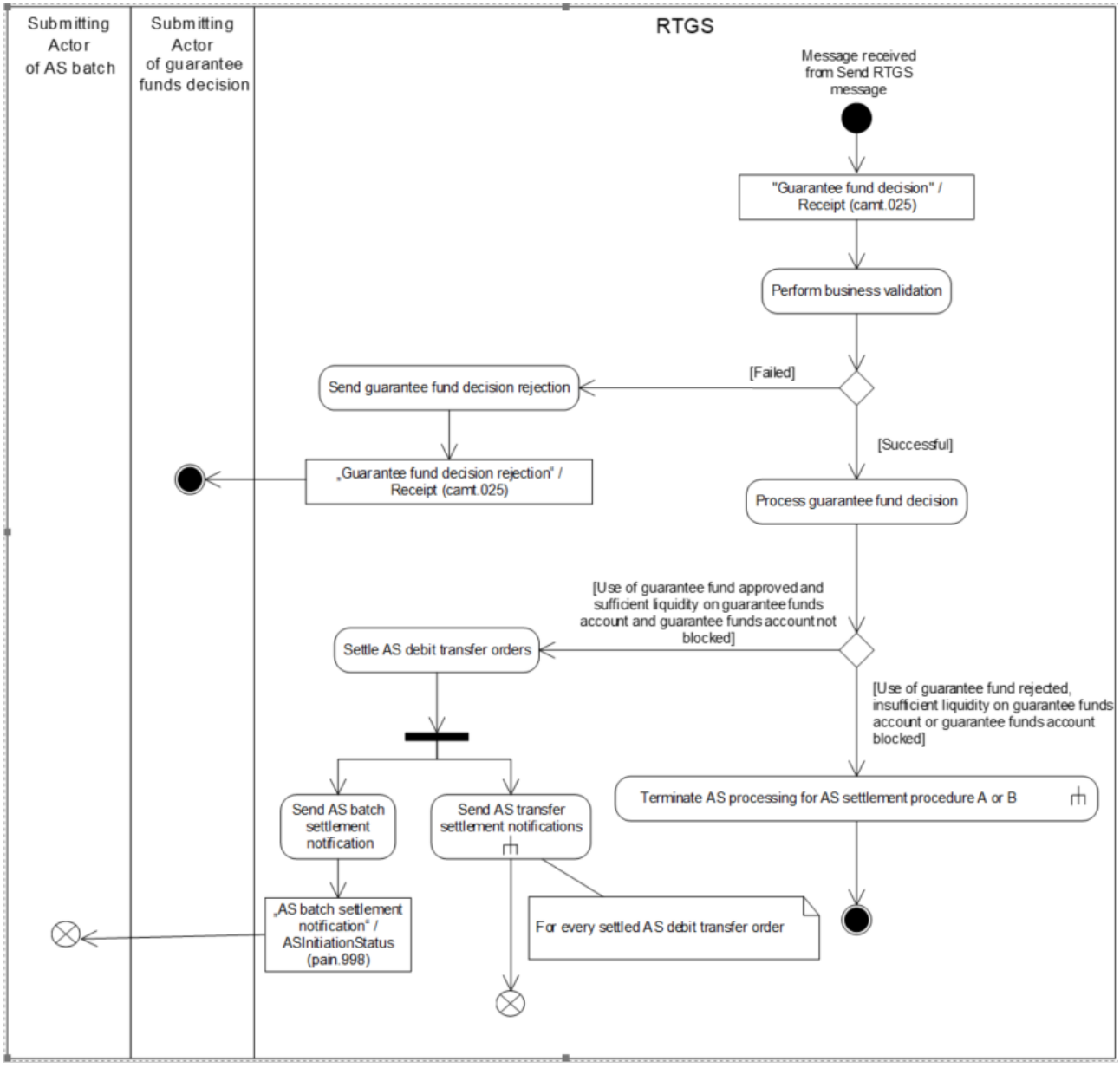


Figure 81: Trigger guarantee fund mechanism use

This process receives an individual message from the "Send RTGS message" process and continues with the step "Perform business validations".

Perform business validations

The process verifies whether guarantee fund notification from the ancillary system is compliant with the business validation rules. It performs the business validation until an error occurs or until it finishes successfully. After the first error, RTGS stops the business validation execution and reports the error to the submitting actor.

- **[Failed]** The guarantee fund notification from the ancillary system is not compliant with the business validation rules. The processing continues with the step “Send guarantee fund decision rejection”.
- **[Successful]** The guarantee fund notification from the ancillary system complies with the business validation rules. The processing continues with the step “Process guarantee fund decision”.

Send guarantee fund decision rejection

The process step creates a “Guarantee fund decision rejection”/Receipt (camt.025) and sends it to the submitting actor of the guarantee funds decision.

Process guarantee fund decision

The processing depends on the decision.

- **[Use of guarantee fund rejected, insufficient liquidity on guarantee funds account or guarantee funds account blocked]** In case the ancillary system rejects the use of the guarantee fund mechanism or in case of insufficient liquidity or in case the guarantee funds account is blocked, the processing continues with the sub-process “Terminate AS processing for AS settlement procedure A or B”.
- **[Use of guarantee fund approved and sufficient liquidity on guarantee funds account and guarantee funds account not blocked]** After approval of the use of guarantee fund mechanism and provided that sufficient liquidity is available and the guarantee funds account is not blocked, the processing continues with the step “Settle AS debit transfer orders”.

Settle AS debit transfer orders

The failing RTGS DCA(s) to be debited are substituted by the guarantee funds account and the settlement of the new AS debit transfer orders takes place. The processing continues with the following parallel activities:

- “Send AS batch settlement notification” and
- for every settled AS debit transfer order with the sub-process “Send AS transfer settlement notifications”.

Send AS batch settlement notification

The process step creates an “AS batch settlement notification”/ASInitiationStatus (pain.998) and sends it to the submitting actor of the AS batch.

4.1.14.6.2 Messages

Message description/usage	ISO message	ISO code
Guarantee fund decision	Receipt	camt.025

Table 127: Inbound message for trigger guarantee fund mechanism use

Message description/usage	ISO message	ISO code
Guarantee fund decision rejection	Receipt	camt.025
AS batch settlement notification	ASInitiationStatus	pain.998

Table 128: Outbound message for trigger guarantee fund mechanism use

4.1.14.7 Terminate AS processing for AS settlement procedure A or B

4.1.14.7.1 Description

One of the following rejection cases triggers this sub-process:

- AS batch revoked after finalisation of information period or due to the disagreement on AS batch from blocking in RTGS (see “Disagree on cash transfer order or AS batch due to blocking in RTGS”);
- guarantee fund mechanism not invoked (see “Notify guarantee fund mechanism initiation”);
- guarantee fund mechanism unsuccessful (see “Trigger guarantee fund mechanism use”);
- Cut-off RTGS RTS II processing (see “Process business day event "Cut-off for RTGS RTS II"”).

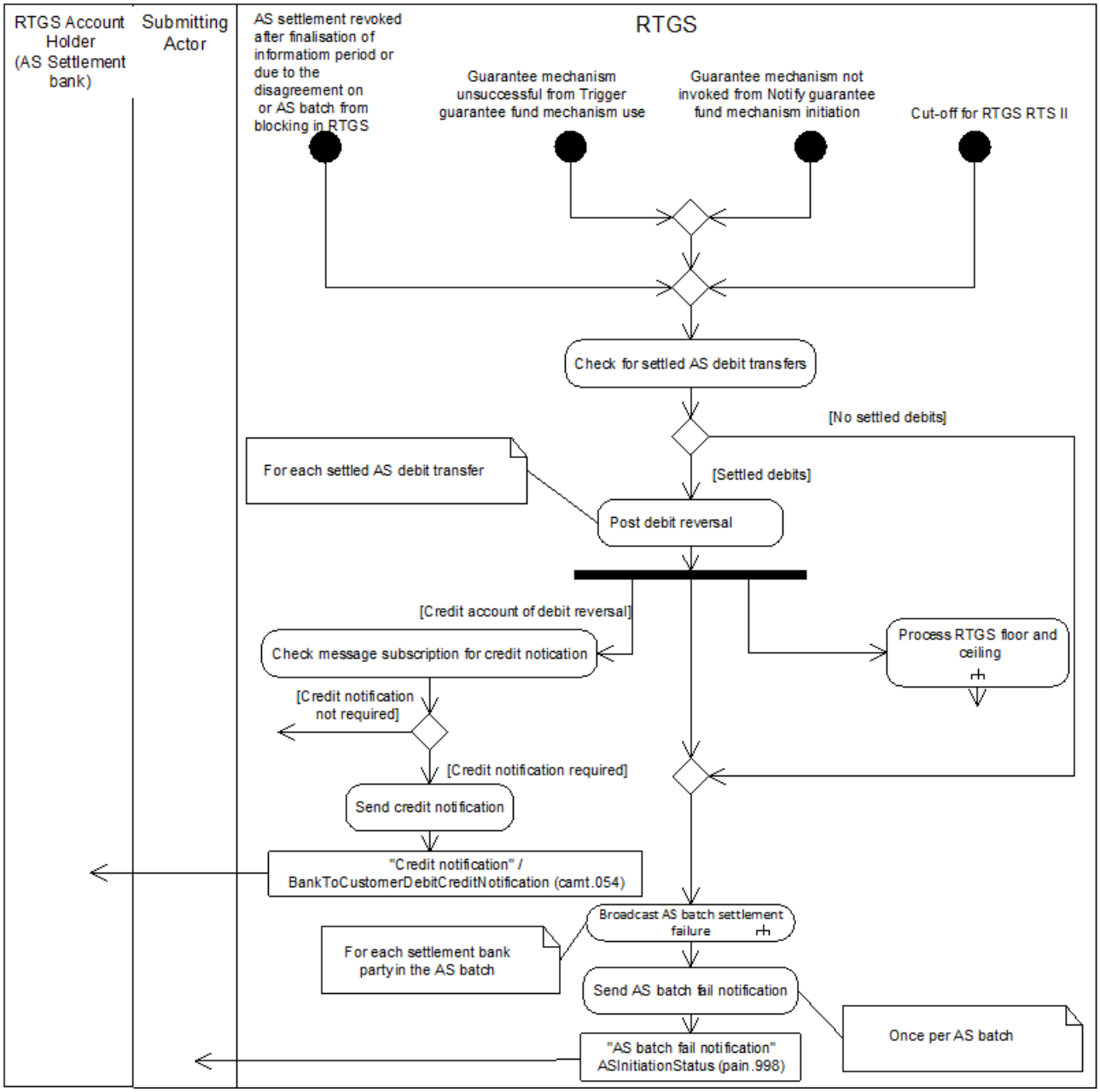


Figure 82: Terminate AS processing for AS settlement procedure A or B

This sub-process initiates the rejection of an AS batch based on the previously listed triggers. It continues with “Check for settled AS debit transfer”.

Check for settled AS debit transfer

The processing step checks whether RTGS has already settled any AS debit transfer. In case at least one AS debit transfer settled, the processing continues for each settled AS debit transfer with the process step “Post debit reversal”.

In case no debits are settled, the processing continues with the sub-process “Broadcast AS batch settlement failure” and afterwards with the process step “Send AS batch fail notification”.

Post debit reversal

In order to reverse a settled debit, RTGS creates and settles a credit with same amount for the accounts on which the debit previously settled. The processing continues with a split resulting in the processing steps “Check message subscription for credit notification”, sub-process “Broadcast AS batch settlement failure” and the sub-process “Process RTGS floor and ceiling”.

Check message subscription for credit notification

In case a message subscription exists for a credit notification for the RTGS Account Holder, the processing continues with the step “Send credit notification”. Otherwise, RTGS sends no credit notification.

Send credit notification

The process step creates a “Credit notification”/BankToCustomerDebitCreditNotification (camt.054) and sends it to the RTGS Account Holder (AS settlement bank).

Send AS batch fail notification

The process step creates an “AS batch fail notification”/ASInitiationStatus (pain.998) and sends it to the submitting actor.

4.1.14.7.2 Messages

Message description/usage	ISO message	ISO code
Credit notification	BankToCustomerDebitCreditNotification	camt.054
AS batch fail notification	ASInitiationStatus	pain.998

Table 129: Outbound message for terminate AS processing for AS settlement procedure A or B

4.1.14.8 Broadcast AS batch settlement failure

4.1.14.8.1 Description

This sub-process sends an A2A broadcast via SystemEventNotification (admi.004) to the broadcast subscribing party.

Note: The A2A broadcast is sent in addition to the U2A broadcast if the respective party has subscribed to receiving A2A broadcasts.

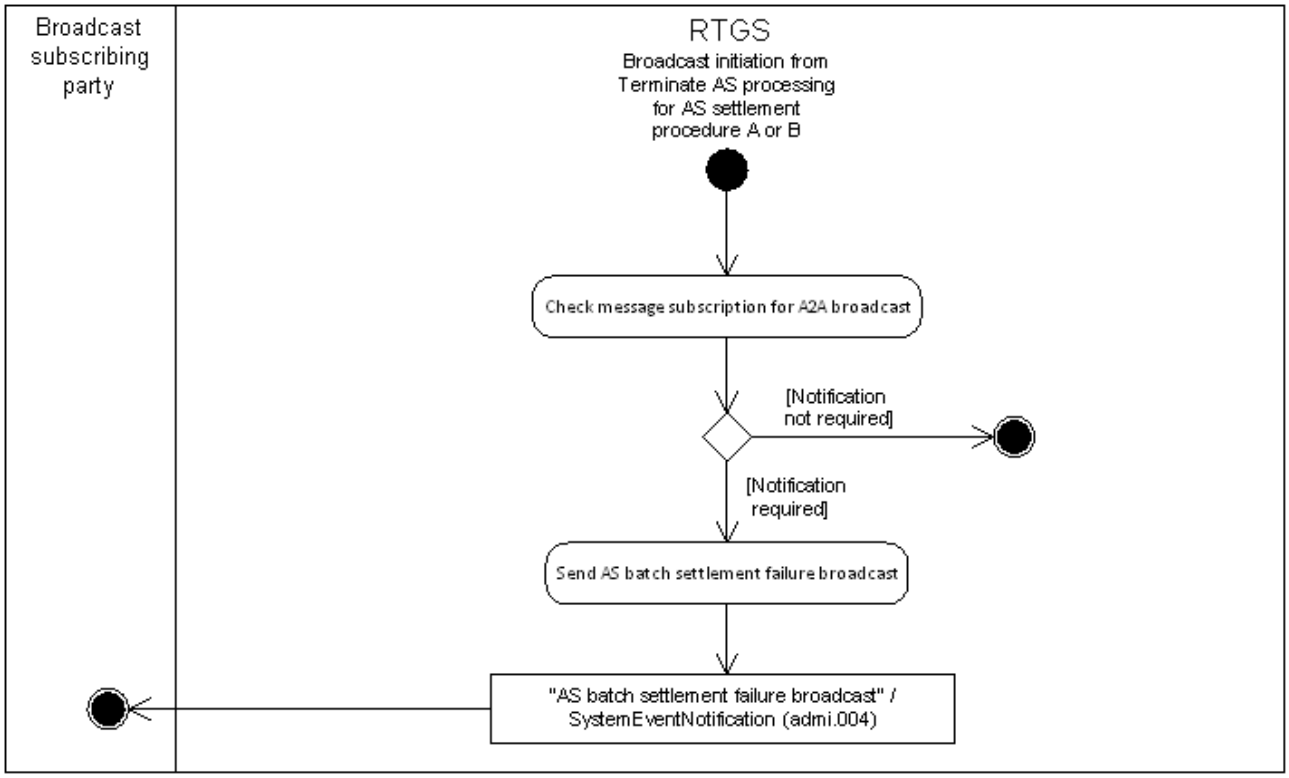


Figure 83: Process AS batch settlement failure broadcast

This sub-process is triggered by the sub-process “Terminate AS processing for AS settlement procedure A or B”.

The sub-process starts with the process step “Check message subscription for A2A broadcast”.

Check message subscription for A2A broadcast

This process step checks whether a message subscription for A2A broadcasts exists. In case such subscription exists, the processing continues with “Send AS batch settlement failure broadcast”.

Send AS batch settlement failure broadcast

This process step creates an “AS batch settlement failure broadcast”/SystemEventNotification (admi.004) and sends it to the broadcast subscribing party.

4.1.14.8.2 Messages

Message description/usage	ISO message	ISO code
AS batch settlement failure broadcast	SystemEventNotification	admi.004

Table 130: Outbound message for process AS batch settlement failure broadcast

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4.1.14.9 Finalise AS settlement procedure A batch after settlement of all debits

4.1.14.9.1 Description

The settlement of all AS debit transfer orders in one AS settlement procedure A batch triggers this process:

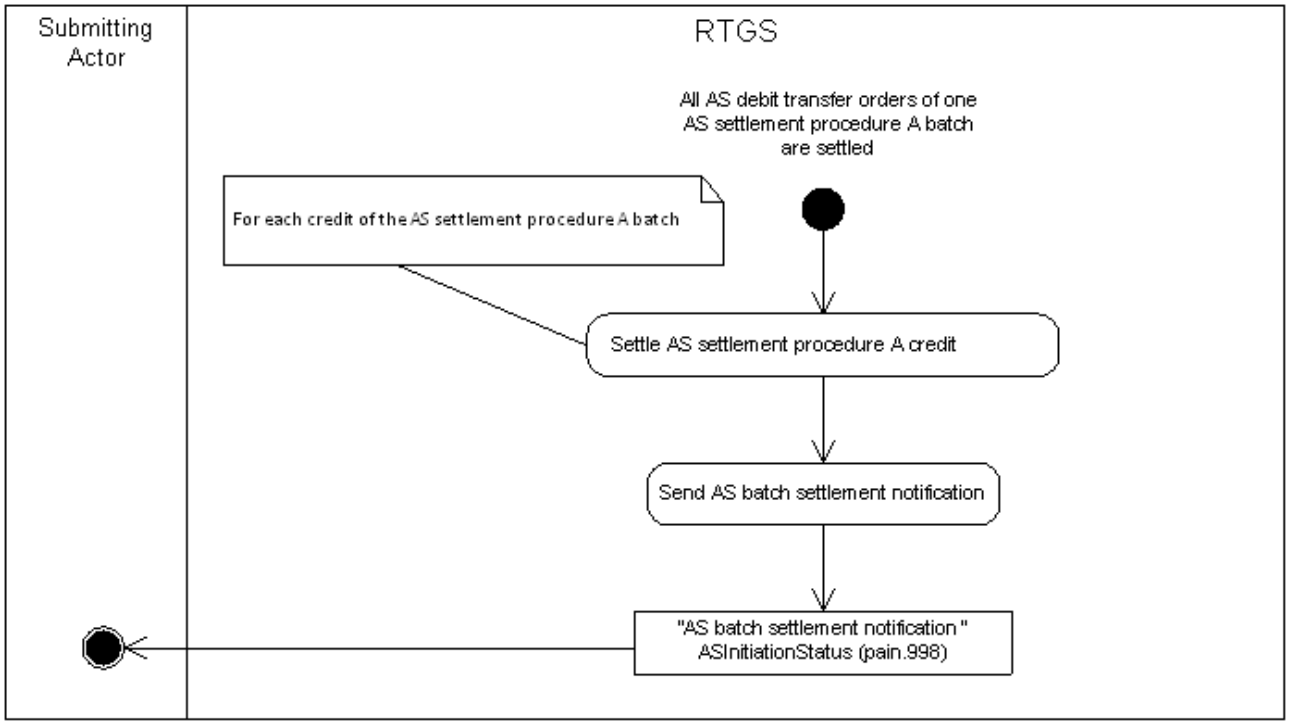


Figure 84: Finalise AS settlement procedure A batch after settlement of all debits

This process triggers the sub-process “Settle AS settlement procedure A credit” for each credit of the AS settlement procedure A batch and subsequently the step “Send AS batch settlement notification”.

Send AS batch settlement notification

The process step creates an “AS batch settlement notification”/ASInitiationStatus (pain.998) and sends it to the submitting actor.

4.1.14.9.2 Messages

Message description/usage	ISO message	ISO code
AS batch settlement notification	ASInitiationStatus	pain.998

Table 131: Outbound message for finalise AS settlement procedure A batch after settlement of all debits

4.1.14.10 Settle AS settlement procedure A credit

4.1.14.10.1 Description

An AS credit transfer order from the process “Finalise AS settlement procedure A batch after settlement of all debits” triggers this sub-process:

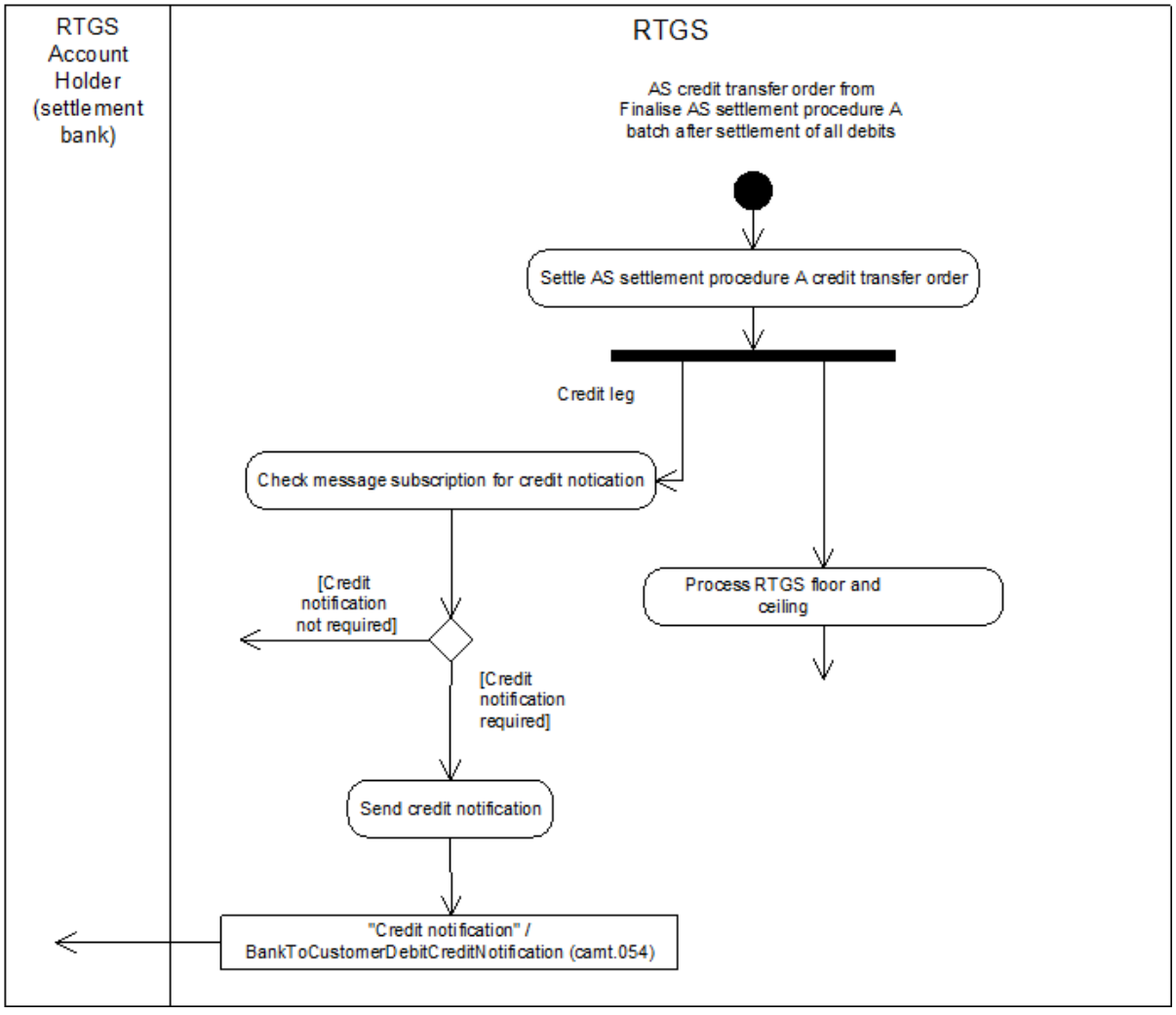


Figure 85: Settle AS settlement procedure A credit

This sub-process starts with the step “Settle AS settlement procedure A credit transfer order”.

Settle AS settlement procedure A credit transfer order

This processing step settles all AS credit transfer orders of the respective AS settlement procedure A. The processing continues with a split into the processing steps “Check message subscription for credit notification” and the sub-process “Process RTGS floor and ceiling”.

Check message subscription for credit notification

In case a message subscription exists for the credit notification for the RTGS Account Holder, the processing continues with the step “Send credit notification”. Otherwise, RTGS sends no credit notification.

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Send credit notification

The process step creates a “Credit notification”/BankToCustomerDebitCreditNotification (camt.054) and sends it to the RTGS Account Holder (AS settlement bank).

4.1.14.10.2 Messages

Message description/usage	ISO message	ISO code
Credit notification	BankToCustomerDebitCreditNotification	camt.054

Table 132: Outbound message for settle AS settlement procedure A credit

4.1.14.11 Initiate information period broadcast

An ancillary system can specify an information period for AS settlement procedure A, AS settlement procedure B or AS settlement procedure E. Further details on the information period are provided in chapter Optional connected mechanisms.

Further details on broadcasts can be found in chapter Broadcasts.

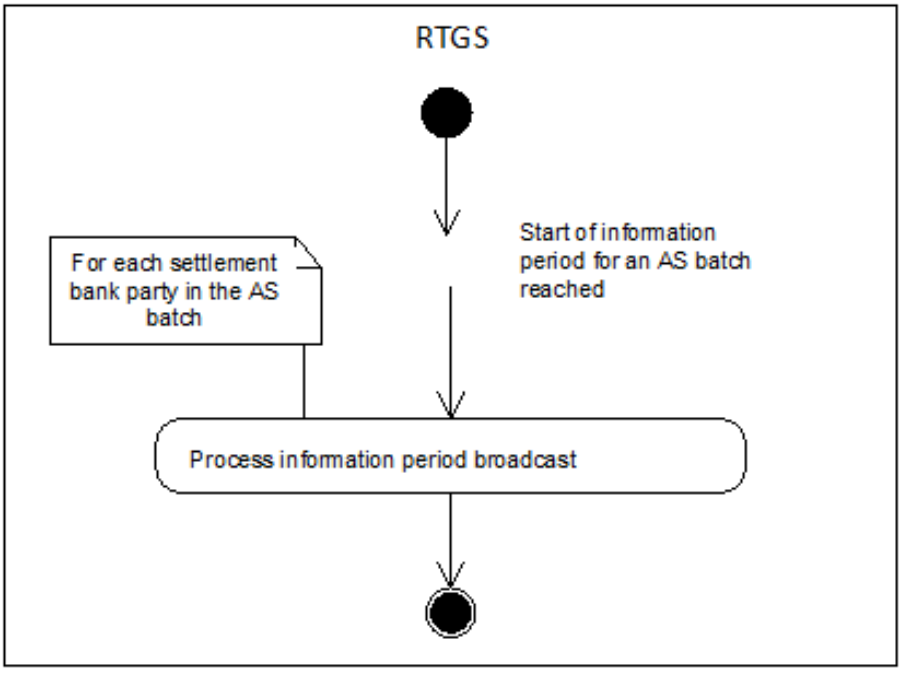


Figure 86: Initiate information period broadcast

This process initiates the sending of an A2A broadcast to each party of an AS settlement bank in the AS batch.

The process is triggered in case an information period was indicated by an ancillary system. The processing continues with the sub-process “Process information period broadcast”.

4.1.14.12 Process information period broadcast

4.1.14.12.1 Description

This sub-process sends an A2A broadcast via SystemEventNotification (admi.004) to the broadcast subscribing party.

Note: The A2A broadcast is sent in addition to the U2A broadcast if the respective party has subscribed to receiving A2A broadcasts. Details on message subscription are provided in chapter Messaging.

Further details on broadcasts can be found in chapter Broadcasts.

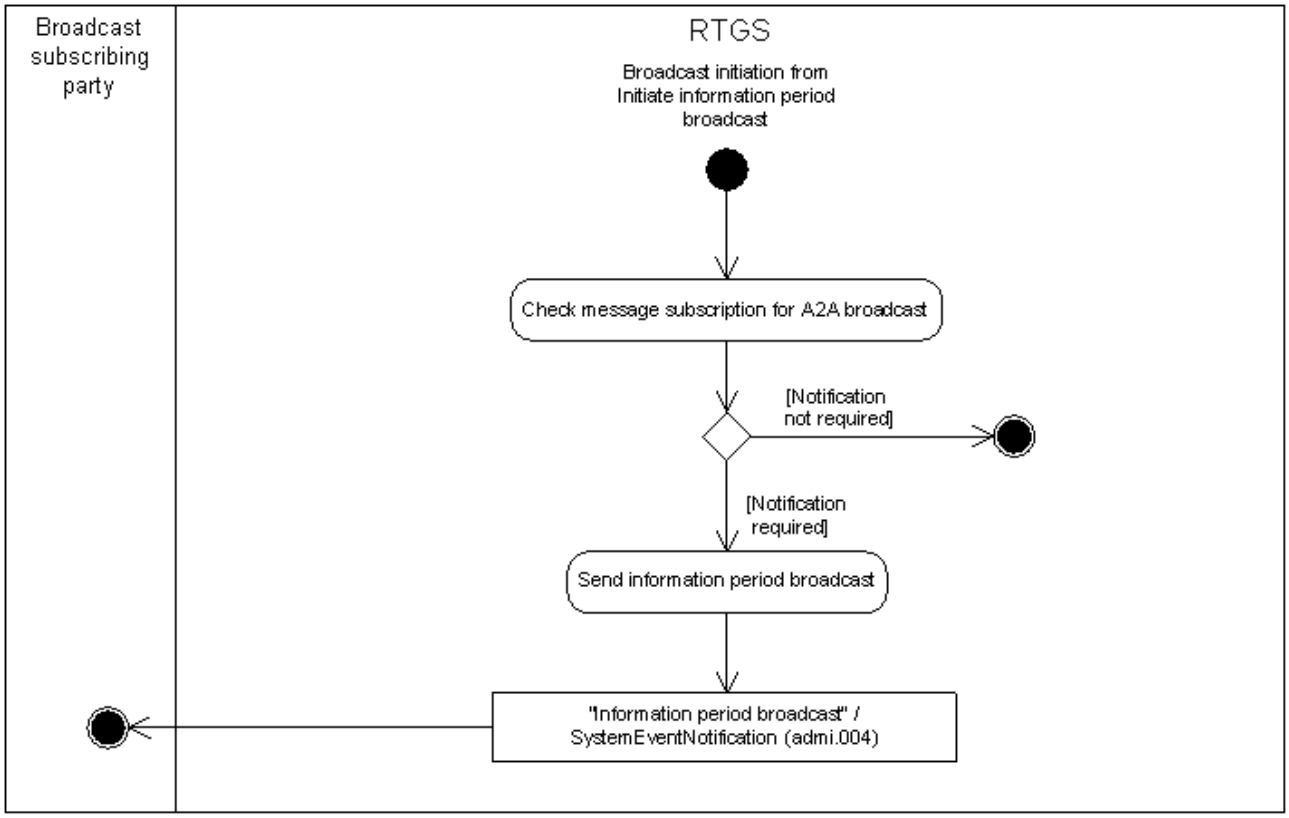


Figure 87: Information period broadcast

This sub-process is triggered by the process “Initiate information period broadcast”.

The sub-process starts with the process step “Check message subscription for A2A broadcast”.

Check message subscription for A2A broadcast

This process step checks whether a message subscription for A2A broadcasts exists. In case such subscription exists, the processing continues with “Send information period broadcast”.

Send information period broadcast

This process step creates an "Information period broadcast”/SystemEventNotification (admi.004) and sends it to the broadcast subscribing party.

4.1.14.12.2 Messages

Message description/usage	ISO message	ISO code
Information period broadcast	SystemEventNotification	admi.004

Table 133: Outbound message for process information period broadcast

4.1.14.13 Execute start of procedure for AS settlement procedures C and D

4.1.14.13.1 Description

Either the ancillary system triggers this process when it opens the optional procedure (only possible for AS settlement procedure C) or RTGS starts the mandatory procedure automatically at the event “Execution of standing orders in RTGS”. Further details on the business day are provided in chapter Business day.

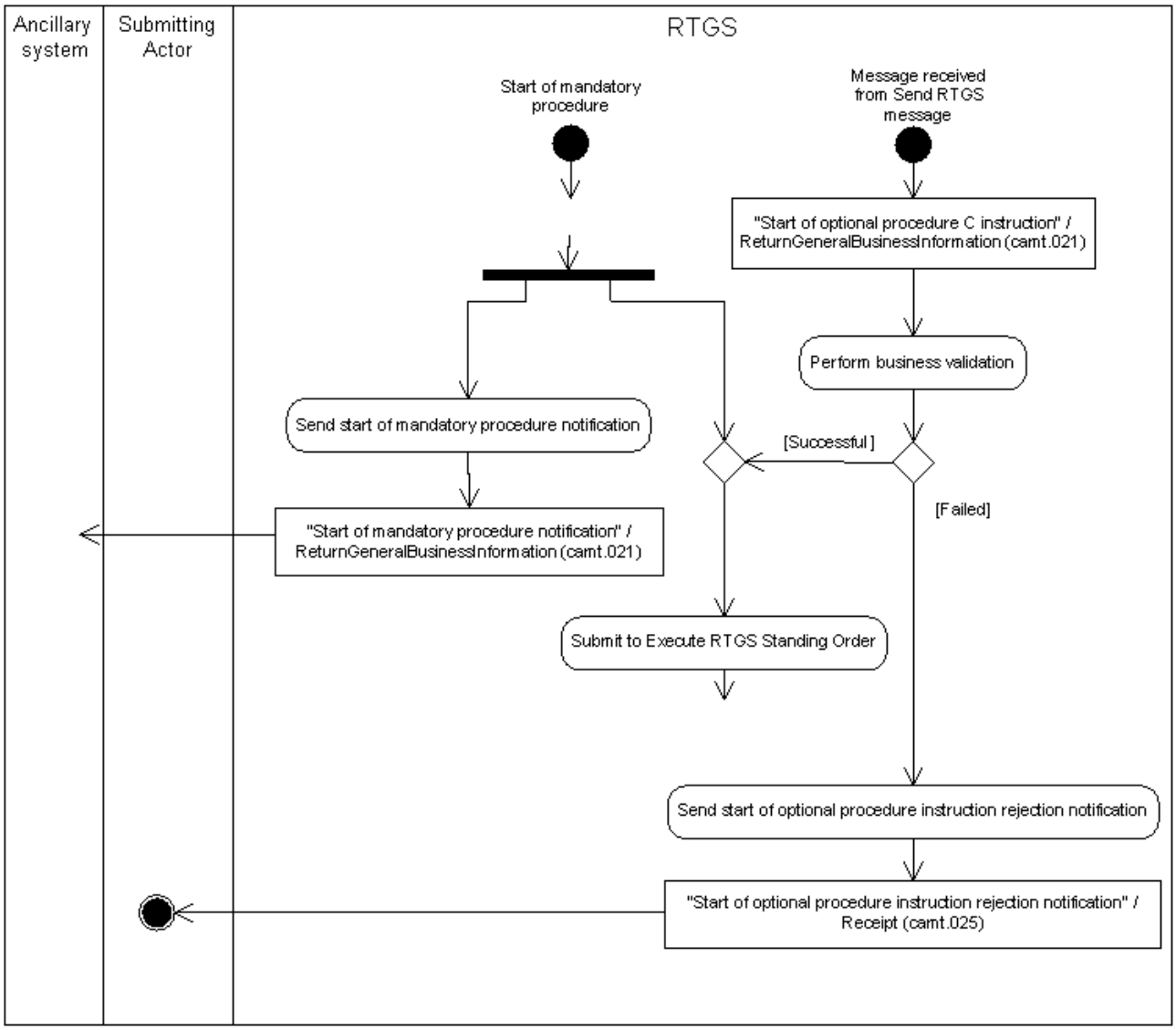


Figure 88: Execute AS settlement procedure C and D - start of procedure

This process starts either due to:

- start of mandatory procedure;
- receipt of an individual message from the “Send RTGS message” process and continues with the step “Perform business validations”.

When the start of mandatory procedure initiates the process, the process splits into the processing steps “Send start of mandatory procedure notification” and “Submit to Execute RTGS Standing Order”.

Perform business validations

The process verifies whether start of optional procedure C instruction is compliant with the business validation rules. It performs the business validation until an error occurs or until it finishes successfully. After the first error, RTGS stops the business validation execution and reports the error to the submitting actor.

- **[Failed]** The start of optional procedure C instruction is not compliant with the business validation rules. The processing continues with the step “Send start of optional procedure instruction rejection notification”.
- **[Successful]** The start of optional procedure C instruction complies with the business validation rules. The processing continues with the step “Submit to execute RTGS standing order”.

Send start of mandatory procedure notification

The process step creates a “Start of mandatory procedure notification”/ReturnGeneralBusinessInformation (camt.021)) and sends it to the ancillary system using AS settlement procedure C or D.

Submit to execute RTGS standing order

This processing step submits the AS standing order liquidity transfer orders to the process “Execute RTGS standing order”.

Send start of optional procedure instruction rejection notification

The process step creates a “Start of optional procedure instruction rejection notification”/Receipt (camt.025)) and sends it to the submitting actor.

4.1.14.13.2 Messages

Message description/usage	ISO message	ISO code
Start of optional procedure C instruction	ReturnGeneralBusinessInformation	camt.021

Table 134: Inbound message for execute start of procedure for AS settlement procedures C and D

Message description/usage	ISO message	ISO code
Start of mandatory procedure notification	ReturnGeneralBusinessInformation	camt.021

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Message description/usage	ISO message	ISO code
Start of optional procedure instruction rejection notification	Receipt	camt.025

Table 135: Outbound messages for execute start of procedure for AS settlement procedures C and D

4.1.14.14 Execute start of cycle for AS settlement procedure C

4.1.14.14.1 Description

The ancillary system triggers this process when it instructs a start of cycle:

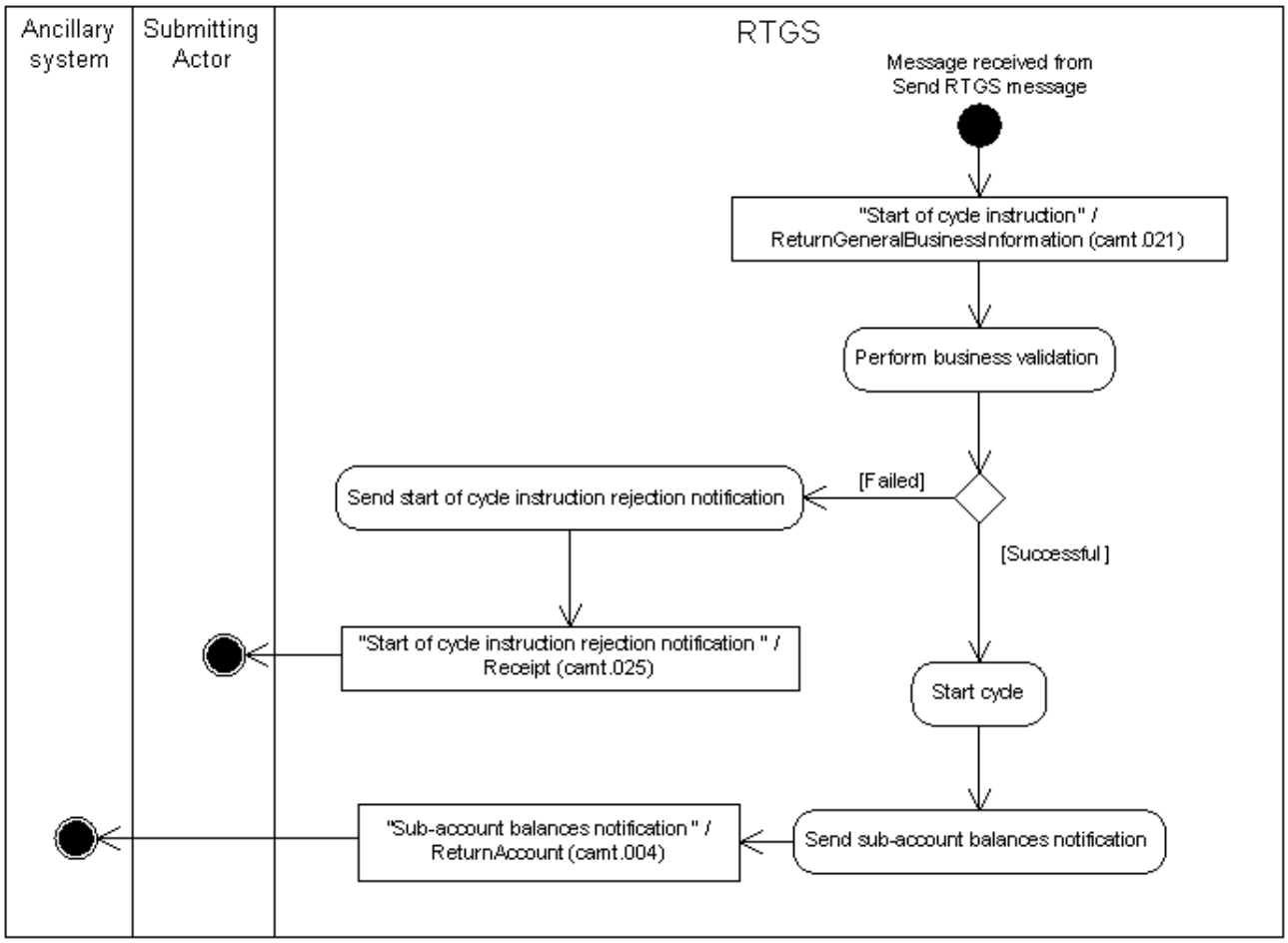


Figure 89: Execute start of cycle for AS settlement procedure C

This process receives an individual message from the “Send RTGS message” process and continues with the step “Perform business validations”.

Perform business validations

The process verifies whether start of cycle instruction is compliant with the business validation rules. It performs the business validation until an error occurs or until it finishes successfully. After the first error, RTGS stops the business validation execution and reports the error to the submitting actor.

- **[Failed]** The start of cycle instruction is not compliant with the business validation rules. The processing continues with “Send start of cycle instruction rejection notification”.
- **[Successful]** The start of cycle instruction complies with the business validation rules. The processing continues with “Start cycle”.

Send start of cycle instruction rejection notification

The process step creates a “Start of cycle instruction rejection notification”/Receipt (camt.025) and sends it to the submitting actor.

Start cycle

RTGS starts the cycle and blocks the liquidity on the RTGS sub-accounts.

Note: During a running cycle, a liquidity transfer order which aims at increasing the liquidity on the sub-account is settled immediately.

Send sub-account balances notification

The process step creates a “Sub-account balances notification”/ReturnAccount (camt.004)) and sends it to the ancillary system.

4.1.14.14.2 Messages

Message description/usage	ISO message	ISO code
Start of cycle instruction	ReturnGeneralBusinessInformation	camt.021

Table 136: Inbound message for execute start of cycle for AS settlement procedure C

Message description/usage	ISO message	ISO code
Start of cycle instruction rejection notification	Receipt	camt.025
Sub-account balances notification	ReturnAccount	camt.004

Table 137: Outbound messages for execute start of cycle for AS settlement procedure C

4.1.14.15 Execute end of cycle for AS settlement procedure C

4.1.14.15.1 Description

A submitting actor triggers this process when it instructs the end of a cycle:

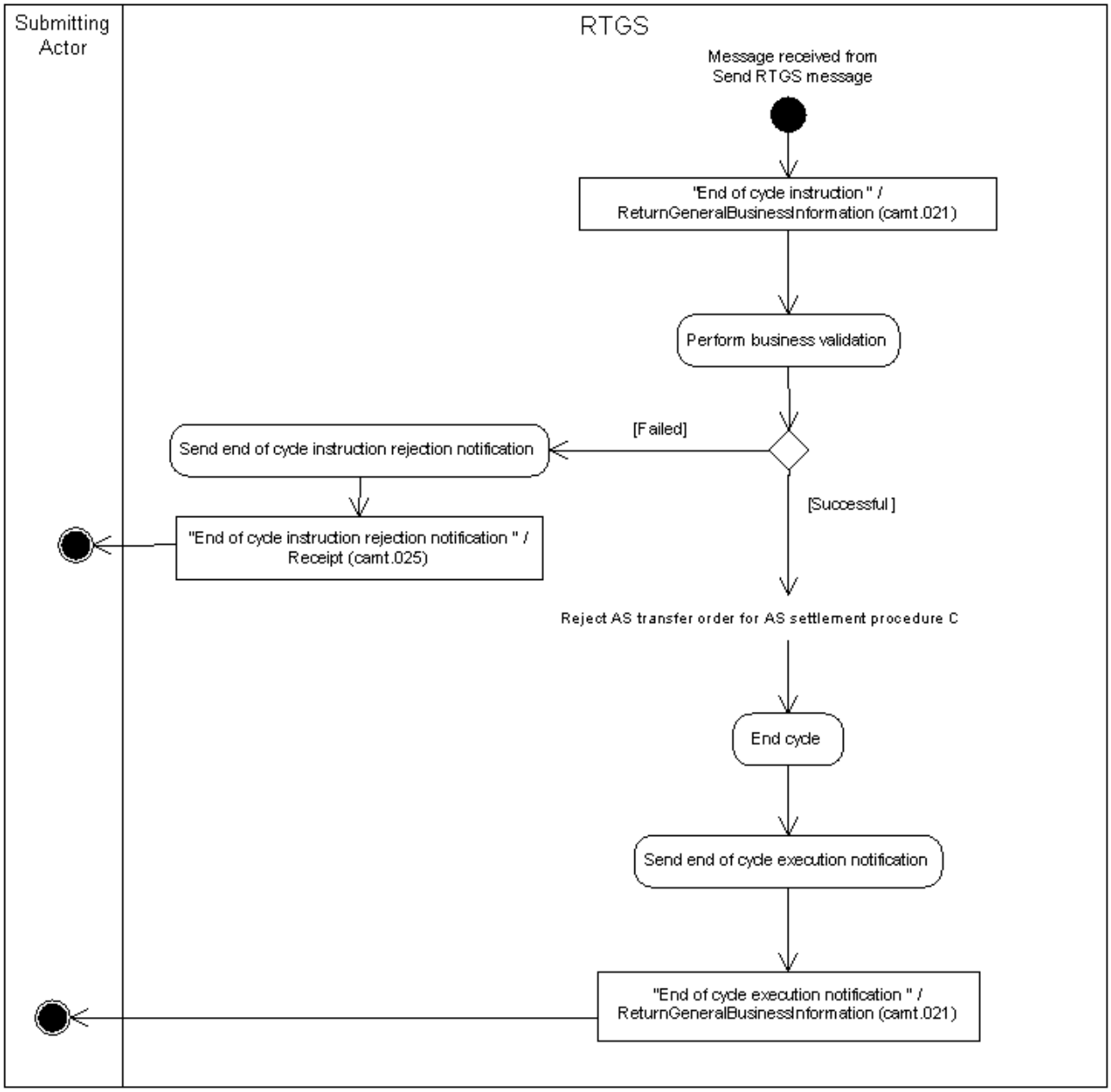


Figure 90: Execute end of cycle for AS settlement procedure C

This process receives an individual message from the “Send RTGS message” process and continues with the step “Perform business validations”.

Perform business validations

The process verifies whether end of cycle instruction is compliant with the business validation rules. It performs the business validation until an error occurs or until it finishes successfully. After the first error, RTGS stops the business validation execution and reports the error to the submitting actor.

- **[Failed]** The end of cycle instruction is not compliant with the business validation rules. The processing continues with “Send end of cycle rejection notification”.
- **[Successful]** The end of cycle instruction complies with the business validation rules. The processing continues with the sub-process “Reject AS transfer order for AS settlement procedure C” and subsequently with the step “End cycle”.

Send end of cycle instruction rejection notification

The process step creates an “End of cycle instruction rejection notification”/Receipt (camt.025) and sends it to the submitting actor.

End cycle

RTGS closes the cycle and the process continues with “Send end of cycle execution notification”.

Send end of cycle execution notification

The process step creates an “End of cycle execution notification”/ReturnGeneralBusinessInformation (camt.021) and sends it to the submitting actor.

4.1.14.15.2 Messages

Message description/usage	ISO message	ISO code
End of cycle instruction	ReturnGeneralBusinessInformation	camt.021

Table 138: Inbound message for execute end of cycle for AS settlement procedure C

Message description/usage	ISO message	ISO code
End of cycle instruction rejection notification	Receipt	camt.025
End of cycle execution notification	ReturnGeneralBusinessInformation	camt.021

Table 139: Outbound messages for execute end of cycle for AS settlement procedure C

4.1.14.16 Execute end of procedure for AS settlement procedure C

4.1.14.16.1 Description

This process is triggered whenever the ancillary system instructs an end of procedure to RTGS:

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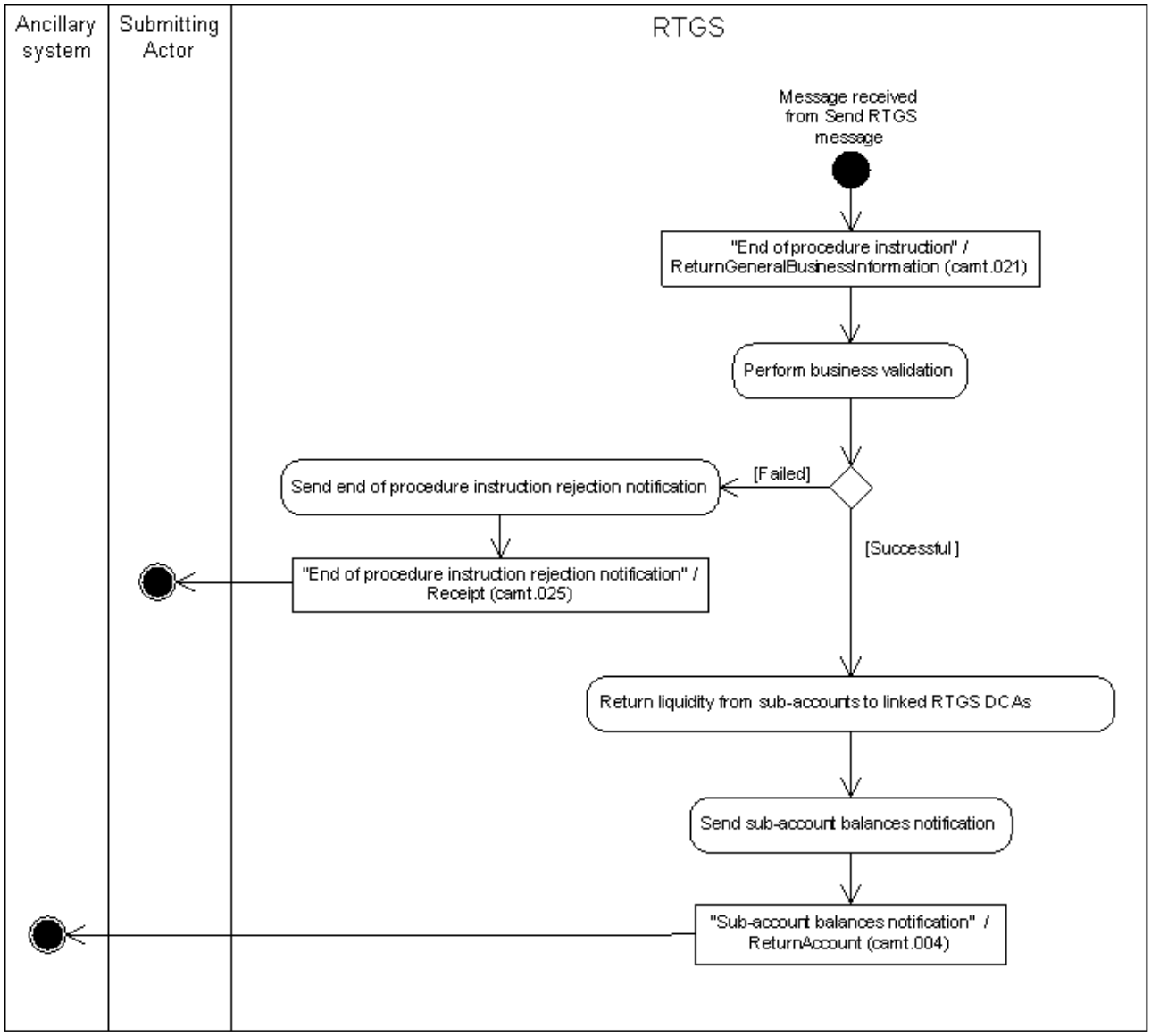


Figure 91: Execute end of procedure for AS settlement procedure C

This process receives an individual message from the “Send RTGS message” process and continues with the step “Perform business validations”.

Perform business validations

The process verifies whether end of procedure instruction is compliant with the business validation rules. It performs the business validation until an error occurs or until it finishes successfully. After the first error, RTGS stops the business validation execution and reports the error to the submitting actor.

- **[Failed]** The end of procedure instruction from the ancillary system is not compliant with the business validation rules. The processing continues with the step “Send end of procedure instruction rejection notification”.
- **[Successful]** The end of procedure instruction from the ancillary system complies with the business validation rules. The processing continues with the sub-process “Return liquidity from sub-accounts to linked RTGS DCAs” and subsequently with the step “Send sub-account balances notification”.

Send end of procedure instruction rejection notification

The process step creates an “End of procedure instruction rejection notification”/Receipt (camt.025) and sends it to the submitting actor.

Send sub-account balances notification

The process step creates a “Sub-account balances notification”/ReturnAccount (camt.004) and sends it to the ancillary system.

4.1.14.16.2 Messages

Message description/usage	ISO message	ISO code
End of procedure instruction	ReturnGeneralBusinessInformation	camt.021

Table 140: Inbound message for execute end of procedure for AS settlement procedure C

Message description/usage	ISO message	ISO code
End of procedure instruction rejection notification	Receipt	camt.025
Sub-account balances notification	ReturnAccount	camt.004

Table 141: Outbound messages for execute end of procedure for AS settlement procedure C

4.1.14.17 Execute AS settlement procedure C

4.1.14.17.1 Description

This “Execute AS settlement procedure C” process triggers the settlement attempt of the individual transfer orders of an AS batch.

All rights reserved.

This process is triggered:

- if an AS batch containing AS transfer orders for AS settlement procedure C arrives from the process “Send AS batch”;
- if there are queued AS transfer orders for an AS settlement procedure C batch and there is an liquidity inflow on one of the sub-accounts related to that batch;

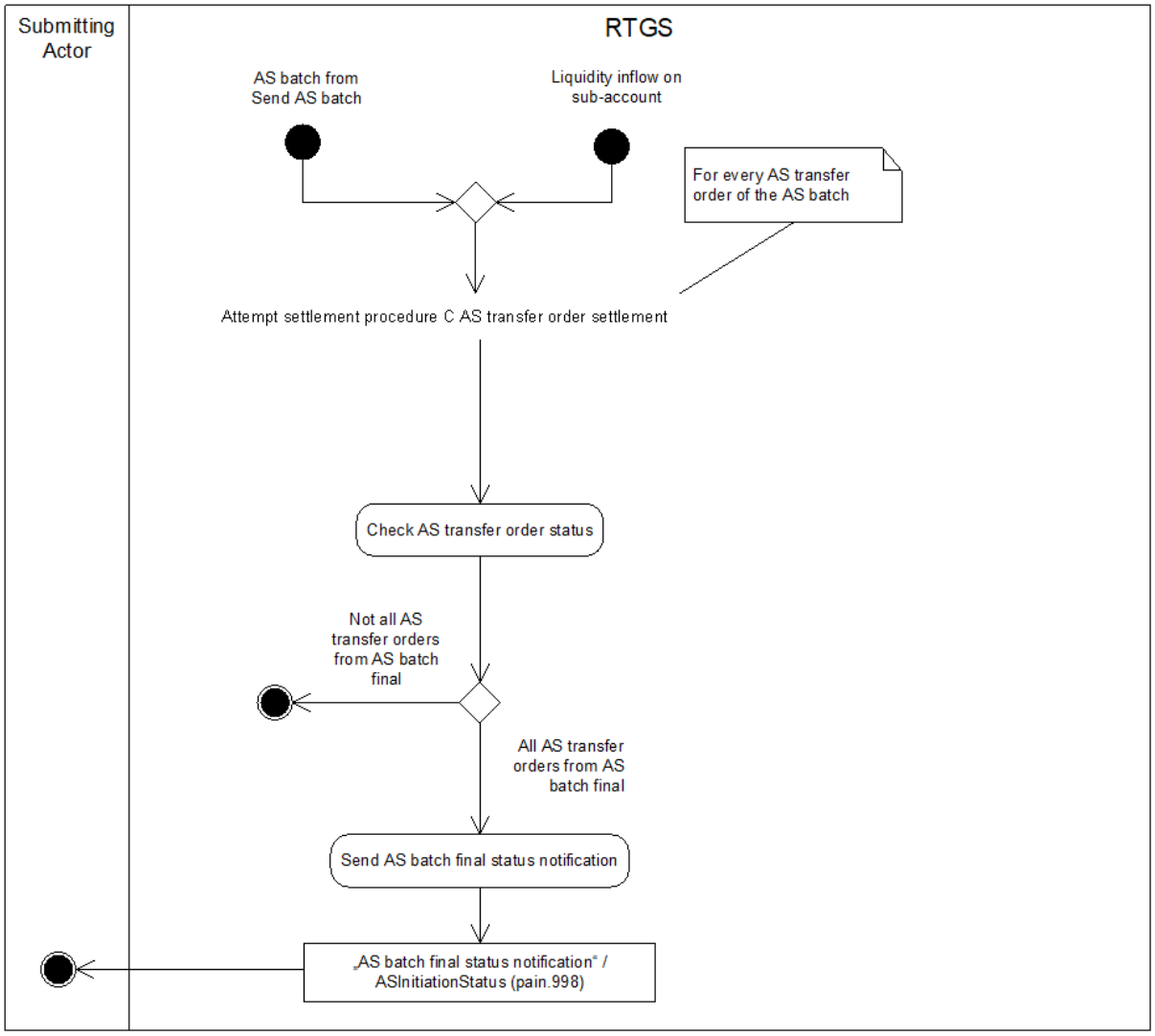


Figure 92: Execute AS settlement procedure C

This process initially calls the sub-process “Attempt settlement procedure C AS transfer order settlement”. Afterwards the processing continues with the step “Check AS transfer order status”.

Check AS transfer order status

The process step checks whether all AS transfer orders of the respective AS batch are final.

Note: Final in this context means settled or rejected.

In case all AS transfer order from the AS batch are final, the process continues with the process step “Send AS batch final status notification”. Otherwise the processing stops.

Send AS batch final status notification

The process step creates an “AS batch final status notification”/ASInitiationStatus (pain.998) and sends it to the submitting actor when all AS transfer orders from the AS batch settled.

4.1.14.17.2 Messages

Message description/usage	ISO message	ISO code
AS batch final status notification	ASInitiationStatus	pain.998

Table 142: Outbound message execute AS settlement procedure C

4.1.14.18 Attempt settlement procedure C AS transfer order settlement

4.1.14.18.1 Description

This sub-process attempts to settle AS transfer orders from AS settlement procedure C:

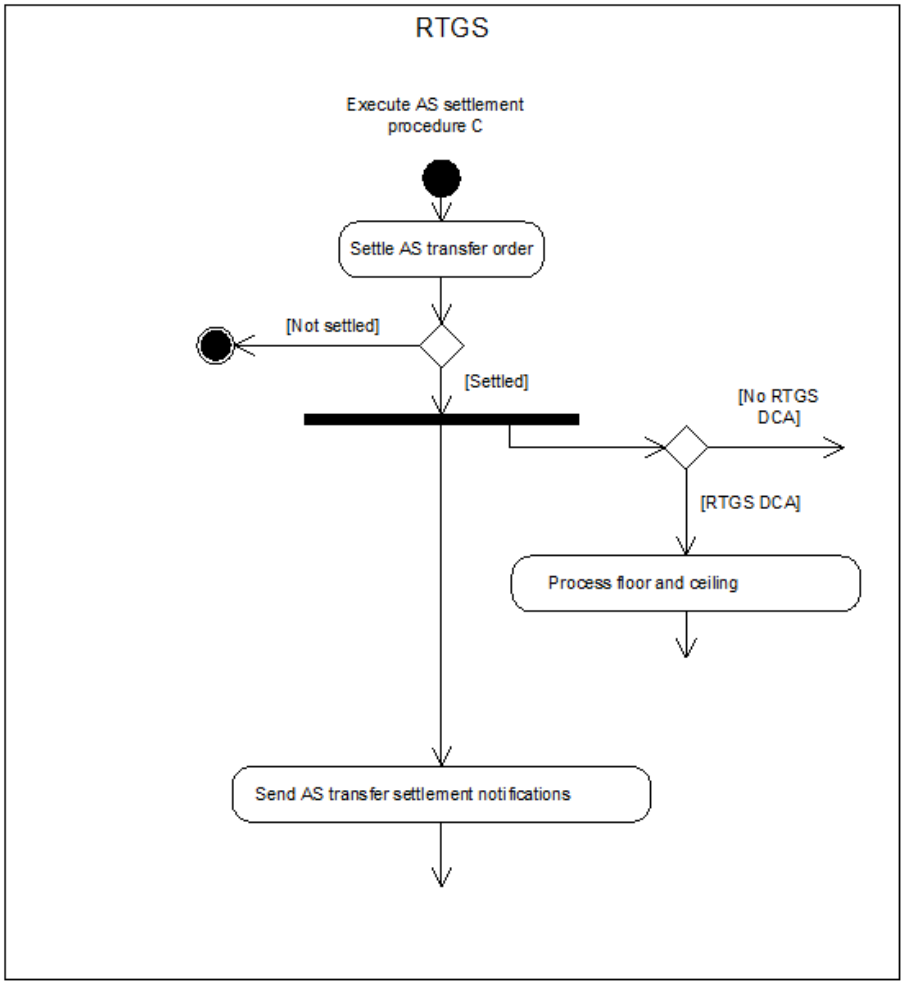


Figure 93: Attempt settlement procedure C AS transfer order settlement

This sub-process is triggered by the process “Execute AS settlement procedure C” and starts with “Settle AS transfer order”.

Settle AS transfer order

The process step attempts to settle each AS transfer order from an AS settlement procedure C AS batch.

- **[Not settled]** If the settlement of the AS transfer order fails, then the process terminates for the failed AS transfer order. The status of the AS transfer order is set to queued.
- **[Settled]** If the AS transfer order settles, the process continues with the sub-process “Send AS transfer settlement notifications” and for ceiling check with the sub-process “Process RTGS floor and ceiling” if the AS transfer involves an RTGS DCA.

4.1.14.19 Reject AS transfer order for AS settlement procedure C

4.1.14.19.1 Description

This sub-process rejects queued AS transfer orders and sends the final status notification for the AS batch to the submitting actor. This sub-process is called:

- at end of cycle;
- at the cut-off RTGS RTS II processing.

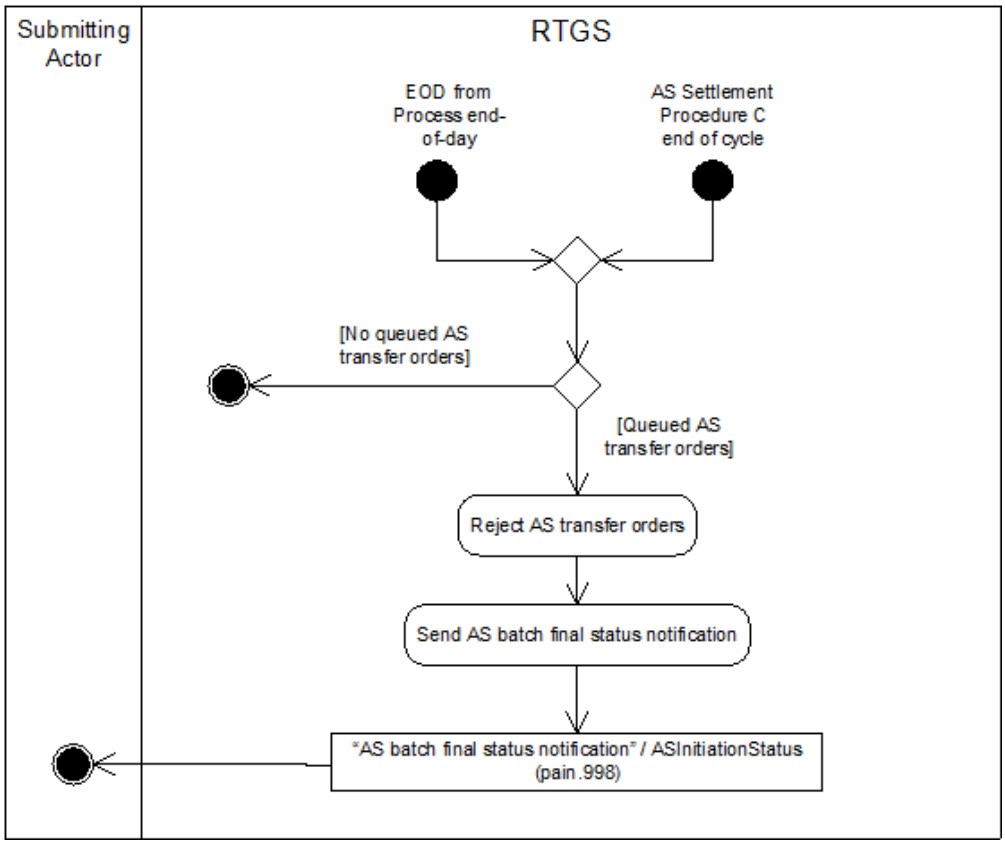


Figure 94: Reject AS transfer order for AS settlement procedure C

In case there is at least one existing queued AS transfer order, the processing continues with “Reject AS transfer orders”.

Reject AS transfer orders

This processing step rejects all queued AS transfer orders and the processing continues with “Send AS batch final status notification”.

Send AS batch final status notification

This processing step sends the “AS batch final status notification”/ASInitiationStatus (pain.998) to the submitting actor.

4.1.14.19.2 Messages

Message description/usage	ISO message	ISO code
AS batch final status notification	ASInitiationStatus	pain.998

Table 143: Outbound message for reject AS transfer order for AS settlement procedure C

4.1.14.20 Process AS settlement procedure E global notification

4.1.14.20.1 Description

This process triggers the sending of a global notification on case of AS settlement procedure E:

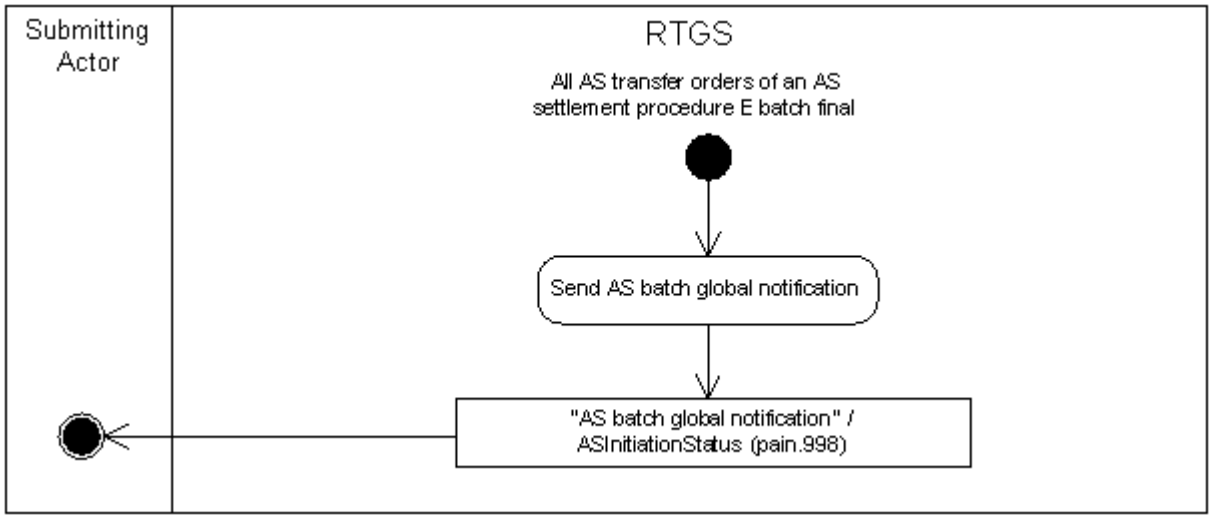


Figure 95: Process AS settlement procedure E global notification

RTGS initiates this process in case an AS using AS settlement procedure E has configured to receive a global notification once all AS transfer orders are in a final status.

Send AS batch global notification

The process step creates an “AS batch global notification”/ASInitiationStatus (pain.998) and sends it to the submitting actor.

4.1.14.20.2 Messages

Message description/usage	ISO message	ISO code
AS batch global notification	ASInitiationStatus	pain.998

Table 144: Outbound message for Process AS settlement procedure E global notification

4.1.14.21 Process AS batch revocation

4.1.14.21.1 Description

The process is triggered in case the CB or the AS revokes an AS batch:

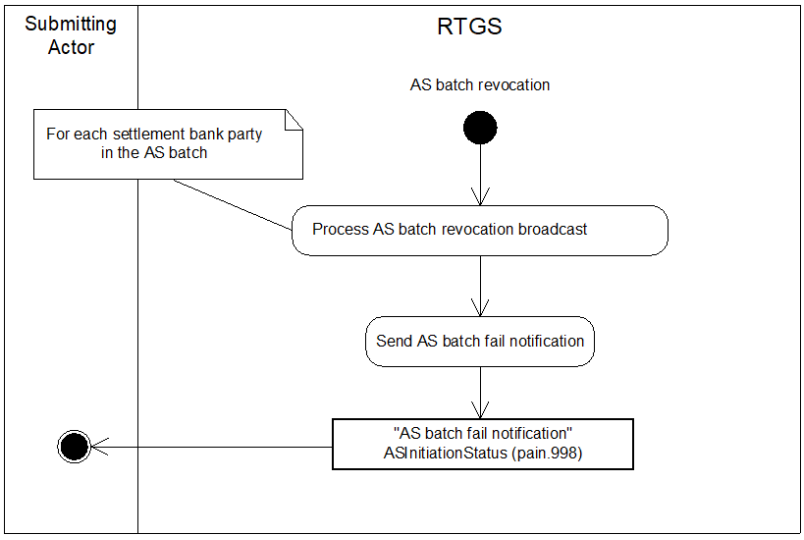


Figure 96: Process AS batch revocation

The process is triggered by the revocation of an AS batch during information period and continues with the sub-process “Process AS revocation broadcast” for each AS settlement bank party in the AS batch. Afterwards, the processing continues with the process step “Send AS batch fail notification”.

Send AS batch fail notification

This processing step sends the "AS batch fail notification"/ASInitiationStatus (pain.998) to the submitting actor.

4.1.14.21.2 Messages

Message description/usage	ISO message	ISO code
AS batch fail notification	ASInitiationStatus	pain.998

Table 145: Outbound message for Process AS batch revocation

4.1.14.22 Process AS revocation broadcast

4.1.14.22.1 Description

This sub-process sends an A2A broadcast via SystemEventNotification (admi.004) to the broadcast subscribing party.

Note: The A2A broadcast is sent in addition to the U2A broadcast if the respective party has subscribed to receiving A2A broadcasts.

Further details on broadcasts can be found in chapter Broadcasts.

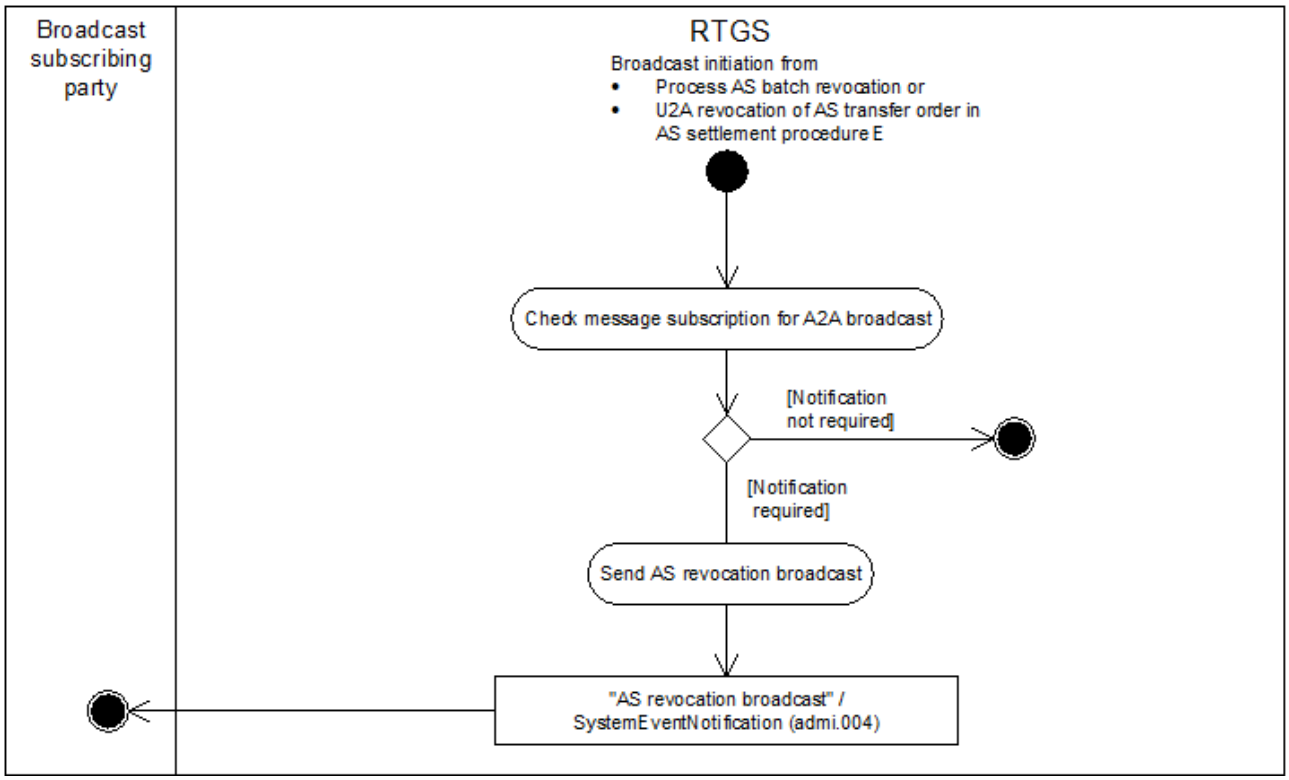


Figure 97: Process AS revocation broadcast

This sub-process is triggered

- for AS batches in AS settlement procedures A and B during information period by the process “Process AS batch revocation” and
- for AS transfer orders in AS settlement procedure E by “U2A revocation of AS transfer order in AS settlement procedure E”.

The sub-process starts with the process step “Check message subscription for A2A broadcast”.

Check message subscription for A2A broadcast

This process step checks whether a message subscription for A2A broadcasts exists. In case such subscription exists, the processing continues with “Send AS revocation broadcast”.

Send AS revocation broadcast

This process step creates an "AS revocation broadcast”/SystemEventNotification (admi.004) and sends it to the broadcast subscribing party.

4.1.14.22.2 Messages

Message description/usage	ISO message	ISO code
AS revocation broadcast	SystemEventNotification	admi.004

Table 146: Outbound message for process AS revocation broadcast

4.1.14.23 Return liquidity from sub-accounts to linked RTGS DCAs

4.1.14.23.1 Description

This sub-process returns the liquidity from the sub-accounts to the linked RTGS DCAs to ensure that after the end of procedure and at the start of the EoD processing no balances are on the sub-accounts:

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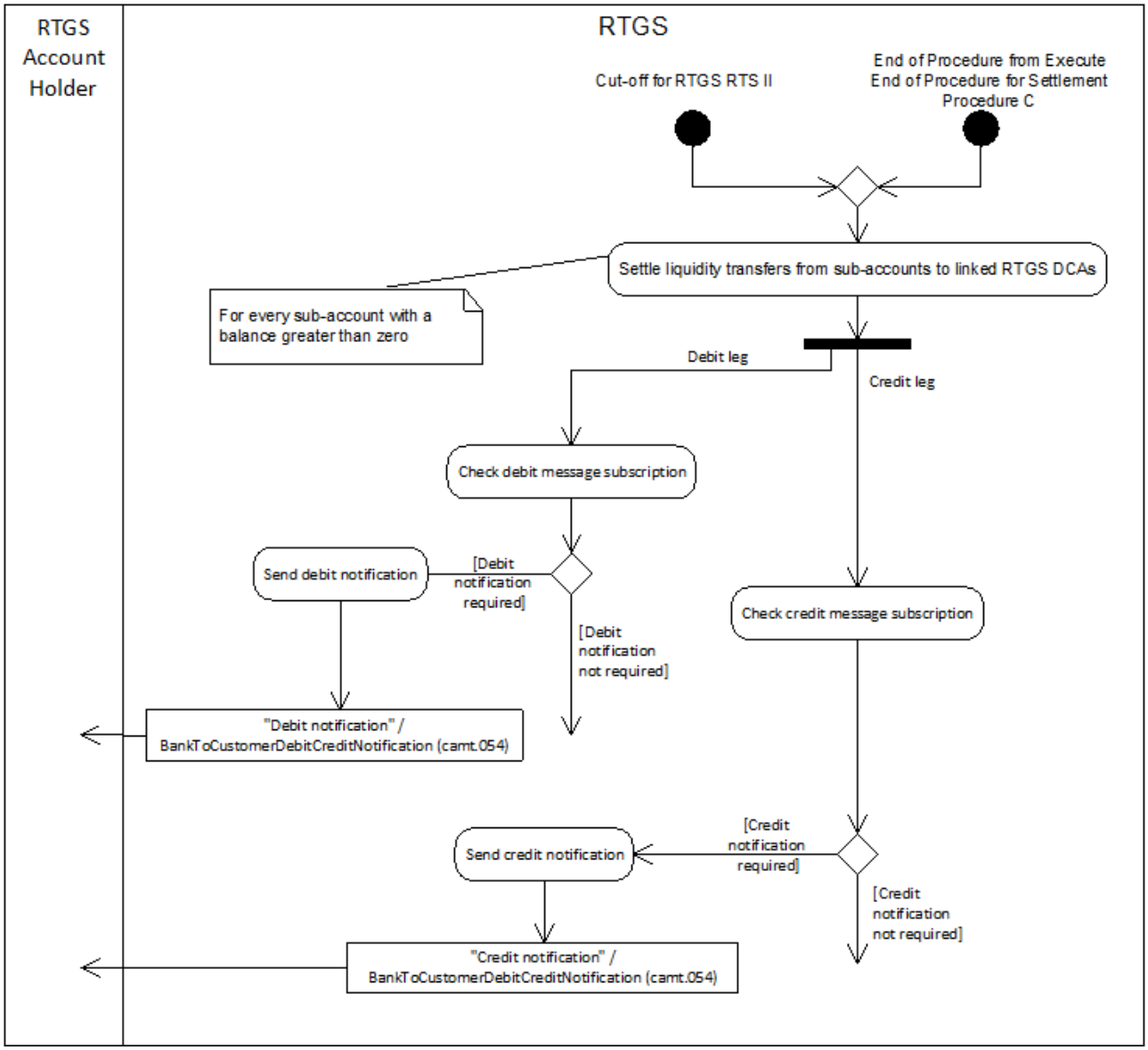


Figure 98: Return liquidity from sub-accounts to RTGS DCAs

This sub-process is triggered either by:

- "Cut-off for RTGS RTS II" processing;
- end of Procedure from Execute End of Procedure for Settlement Procedure C.

This sub-process starts with the step "Settle liquidity transfers from sub-accounts to linked RTGS DCAs".

Settle liquidity transfers from sub-accounts to linked RTGS DCAs

The process step transfers any funds remaining on each relevant sub-account to the linked RTGS DCA. The processing continues with the parallel steps "Check debit message subscription" and "Check credit message subscription".

Check message subscription for credit notification

In case a message subscription exists for the credit notification for the RTGS Account Holder, the processing continues with the step “Send credit notification”. Otherwise, RTGS sends no credit notification.

Send credit notification

The process step creates a “Credit notification”/BankToCustomerDebitCreditNotification (camt.054) and sends it to the RTGS Account Holder.

Check message subscription for debit notification

In case a message subscription exists for the debit notification for the RTGS Account Holder, the processing continues with “Send debit notification”. Otherwise, RTGS sends no debit notification.

Send debit notification

The process step creates a “Debit notification”/BankToCustomerDebitCreditNotification (camt.054)) and sends it to the RTGS Account Holder.

4.1.14.23.2 Messages

Message description/usage	ISO message	ISO code
Debit notification	BankToCustomerDebitCreditNotification	camt.054
Credit notification	BankToCustomerDebitCreditNotification	camt.054

Table 147: Outbound messages for liquidity returned from sub-accounts to RTGS DCAs

4.1.14.24 Execute AS batch blocking disagreement procedure C, D or E

4.1.14.24.1 Description

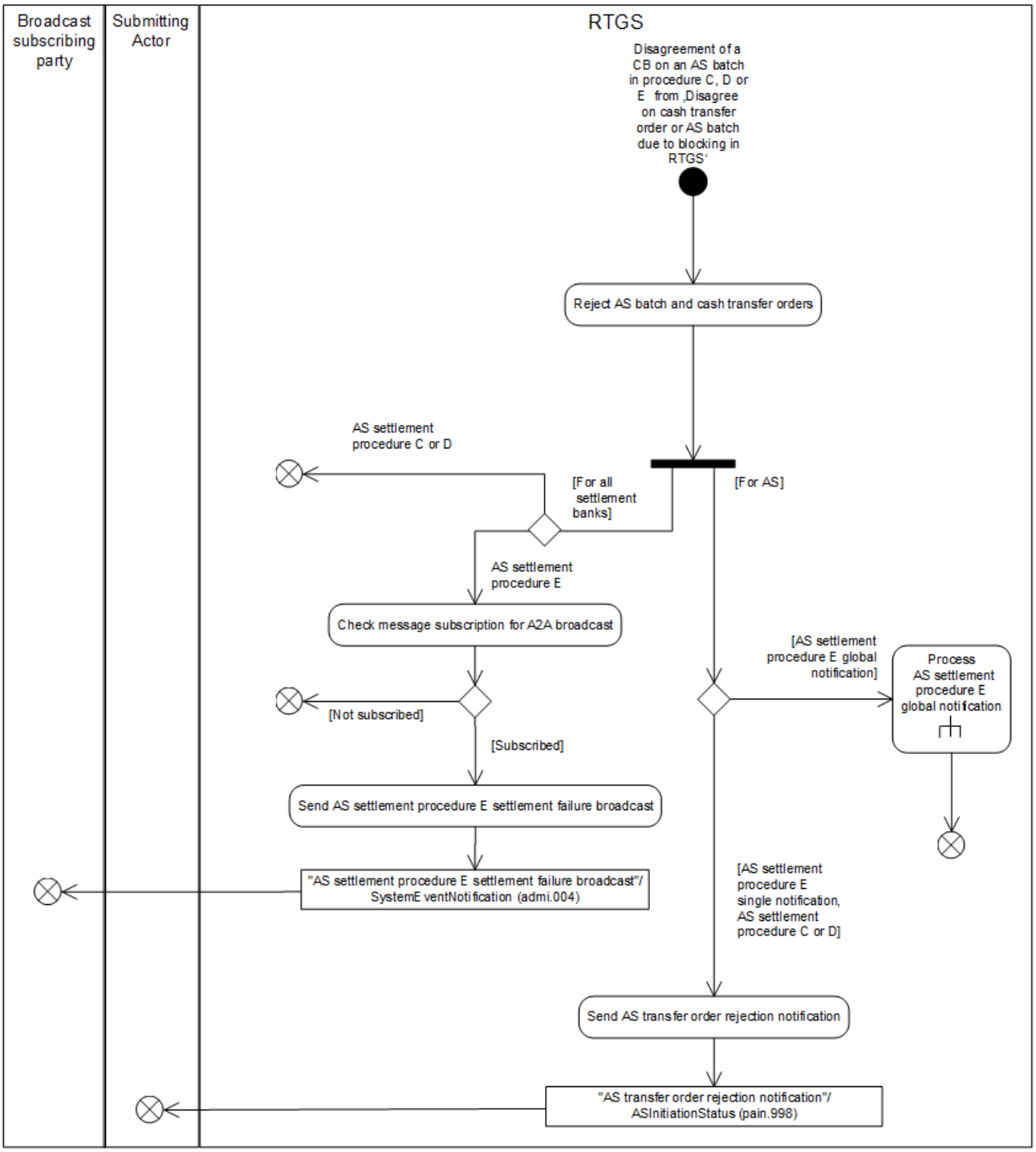


Figure 99: Execute AS batch blocking disagreement procedure C, D or E

This sub-process is called when:

- a rejection of an AS batch is required due to the disagreement of a CB on an AS batch in procedure C, D or E with regard to blocking (see chapter Disagree on cash transfer order or AS batch due to blocking in RTGS);

Reject AS batch and related cash transfer orders

This processing step rejects the AS batch and the related cash transfer orders. The processing continues with parallel processing of the steps

- “Check message subscription for A2A broadcast” (in case of AS settlement procedure E and for settlement banks only) and
- “Send AS transfer order rejection notification” (in case of AS settlement procedure E with single notification, AS settlement procedure C or D and for AS only).
- Sub-process “Process AS settlement procedure E global notification" (in case of AS settlement procedure E with global notification and for AS only).

Send AS transfer order rejection notification

This processing step sends the "AS transfer order rejection notification"/ASInitiationStatus (pain.998) to the submitting actor.

Check message subscription for A2A broadcast

This process step checks whether a message subscription for A2A broadcasts exists by settlement banks. In case such subscription exists, the processing continues with “Send AS settlement procedure E settlement failure broadcast”.

Send AS settlement procedure E settlement failure broadcast

This process step creates an "AS settlement procedure E settlement failure broadcast”/ SystemEventNotification (admi.004) and sends it to the broadcast subscribing party.

4.1.14.24.2 Messages

Message description/usage	ISO message	ISO code
AS transfer order rejection notification	ASInitiationStatus	pain.998
AS settlement procedure E settlement failure broadcast	SystemEventNotification	admi.004

Table 148: Outbound messages for execute AS batch blocking disagreement procedure C, D or E

4.1.15 Disagree on cash transfer order or AS batch due to blocking in RTGS

The disagreement of a CB on a cash transfer or an AS batch due to blocking triggers this process.

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Note: This process is only triggered for:

- cash transfer orders which require an immediate notification on the rejection;
- AS batches of all AS settlement procedures.

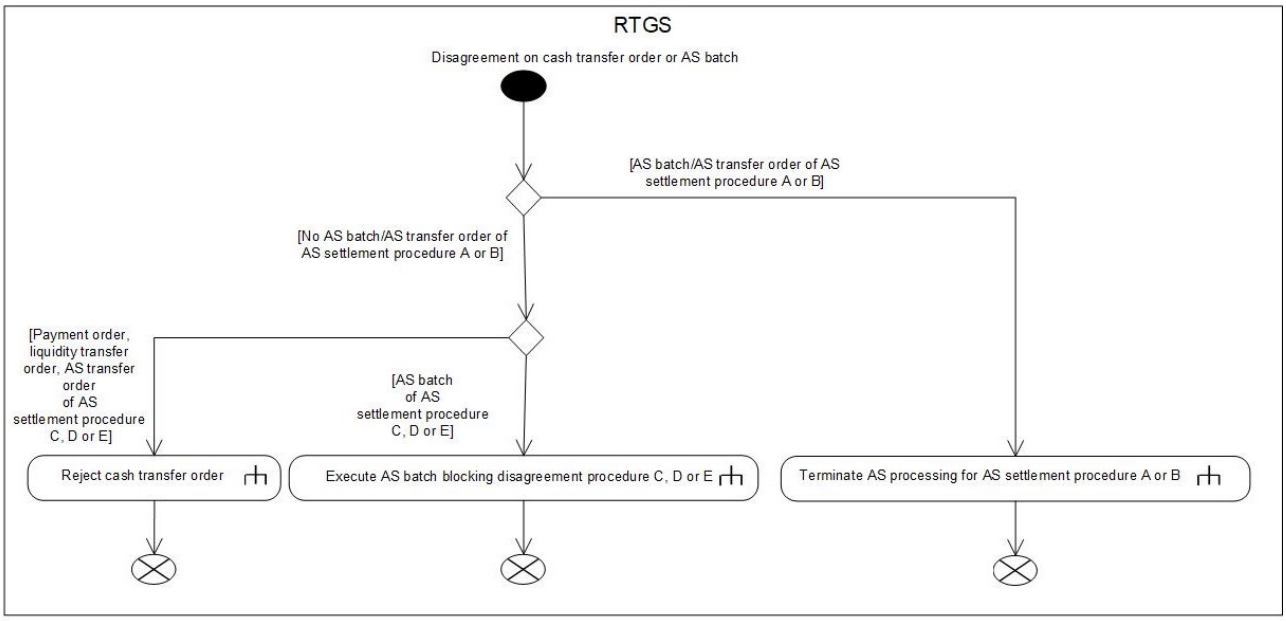


Figure 100: Disagree on cash transfer order or AS batch due to blocking in RTGS

In case of an AS transfer order of AS settlement procedure A or B, the processing continues with the sub-process “Terminate AS processing for AS settlement procedure A or B”. In case of an AS batch of AS settlement procedure C, D or E, the processing continues with the sub-process “Execute AS batch blocking disagreement procedure C, D or E”. For all other cash transfer orders, the processing continues with the sub-process “Reject cash transfer order”.

4.1.16 Reject cash transfer order

4.1.16.1 Description

This sub-process rejects a cash transfer order and sends a rejection notification for the cash transfer order to the submitting actor:

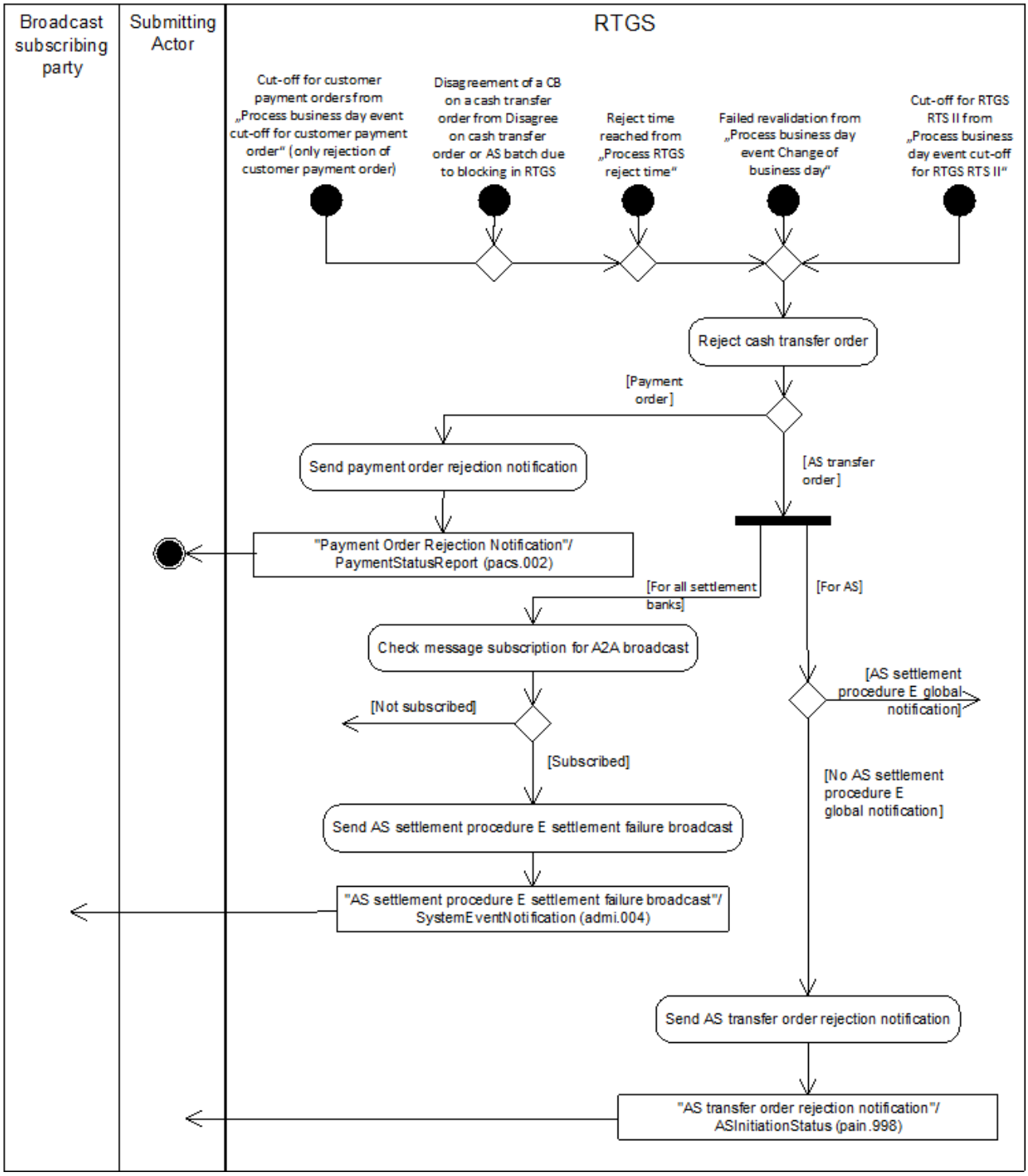


Figure 101: Reject cash transfer order

This sub-process is called when:

- a rejection of a cash transfer order takes place at the cut-off RTGS RTS II processing (see chapter Process business day event "Cut-off for RTGS RTS II");
- a rejection of a cash transfer order, i.e. customer payment order, takes place at the cut-off for customer payment order processing (see chapter Process business day event "Cut-off for customer payment orders")
- a warehoused payment order fails revalidation at the SoD (see chapter Process business day event "Change of business day");
- a rejection of a cash transfer is required due to the disagreement of a CB on a cash transfer order with regard to blocking (see chapter Disagree on cash transfer order or AS batch due to blocking in RTGS);
- a payment order reaches its reject time (see chapter Process RTGS reject time).

Reject cash transfer order

This processing step rejects the cash transfer order. In case of payment orders, the processing continues with the step “Send payment order rejection notification”. In case of AS transfer orders the processing continues with parallel processing of the steps

- “Check message subscription for A2A broadcast” and
- “Send AS transfer order rejection notification” (for all relevant AS transfer orders with the exception of AS transfers orders stemming from an ancillary system using AS settlement procedure E and the respective ancillary system having opted for a global notification.

Send payment order rejection notification

This processing step sends the "Payment Order Rejection Notification"/PaymentStatusReport (pacs.002) to the submitting actor.

Send AS transfer order rejection notification

This processing step sends the "AS transfer order rejection notification"/ASInitiationStatus (pain.998) to the submitting actor.

Check message subscription for A2A broadcast

This process step checks whether a message subscription for A2A broadcasts exists. In case such subscription exists, the processing continues with “Send AS settlement procedure E settlement failure broadcast”.

Send AS settlement procedure E settlement failure broadcast

This process step creates an "AS settlement procedure E settlement failure broadcast”/ SystemEventNotification (admi.004) and sends it to the broadcast subscribing party.

4.1.16.2 Messages

Message description/usage	ISO message	ISO code
Payment order rejection notification	PaymentStatusReport	pacs.002

Message description/usage	ISO message	ISO code
AS transfer order rejection notification	ASInitiationStatus	pain.998
AS settlement procedure E settlement failure broadcast	SystemEventNotification	admi.004

Table 149: Outbound messages for reject cash transfer order

4.1.17 Modify current limit

4.1.17.1 Description

This process triggers the modification or deletion of a current limit in RTGS. This process is also used when an RTGS Account Holder has more than one bilateral limit, and potentially a multilateral limit, and wants to reduce all these limits to zero in one shot. However, in order to reduce all bilateral limits to zero camt.012 needs to be used. In case a current limit is set to zero, it is not possible to set up a current limit intraday:

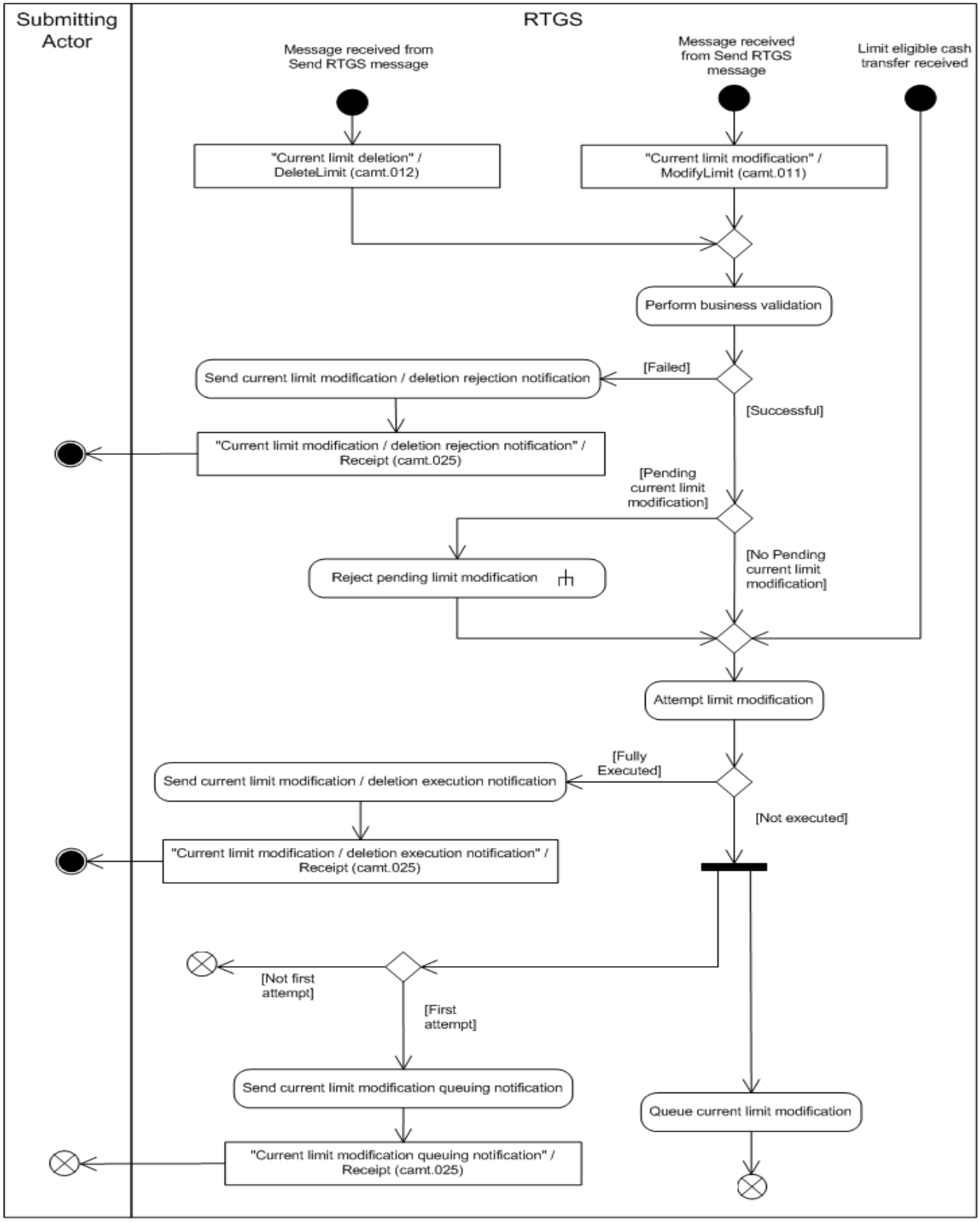


Figure 102: Modify current limit

RTGS initiates this process when it receives:

- a message from the process “Send RTGS message” to delete the current limit;
- a message from the process “Send RTGS message” to modify the current limit;
- a limit eligible cash transfer.

The processing continues with the process step “Perform business validations” when it receives a message from the process “Send RTGS message”. Otherwise, the processing continues with the process step “Attempt limit modification”.

Perform business validations

The process step verifies whether a current limit deletion request or a current limit modification request is compliant with the business validation rules. It performs the business validations to the extent possible in order to report as many as possible validation errors to the submitting actor.

- **[Failed]** The current limit deletion request or a current limit modification request is not compliant with the business validation rules. The processing continues with “Send current limit modification/deletion rejection notification”.
- **[Successful]** The current limit deletion request or a current limit modification request complies with the business validation rules. If a pending limit modification request exists, the processing triggers the sub-process “Reject pending limit modification”. Afterwards the processing continues with “Attempt limit modification”.

Send current limit modification/deletion rejection notification

RTGS rejects the request and sends a "Current limit modification/deletion rejection notification"/Receipt (camt.025) to the submitting actor.

Attempt limit modification

RTGS attempts to update the limit. There are two possible outcomes:

- full execution of the modification or deletion;
- no execution of the modification.

RTGS always fully executes a deletion of a limit.

The processing continues with “Send current limit modification/deletion execution notification” for a full execution of a limit modification request or a limit deletion request. If the attempt to execute the limit modification request results in no execution, then the process executes the following two processing steps in parallel:

- only on the first attempt to modify the limit, the processing continues with the processing step “Send current limit modification queuing notification”;
- the processing continues with “Queue current limit modification”.

Send current limit modification/deletion execution notification

RTGS executes the request and sends a "Current limit modification/deletion execution notification"/Receipt (camt.025) to the submitting actor.

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Send current limit modification queuing notification

RTGS sends a "Current limit modification queuing notification"/Receipt (camt.025) to the submitting actor.

Queue current limit modification

RTGS queues the modification for further processing.

4.1.17.2 Messages

Message description/usage	ISO message	ISO code
Current limit deletion	DeleteLimit	camt.012
Current limit modification	ModifyLimit	camt.011

Table 150: Inbound messages for modify current limit

Message description/usage	ISO message	ISO code
Current limit modification/deletion rejection notification	Receipt	camt.025
Current limit modification/deletion execution notification	Receipt	camt.025
Current limit modification queuing notification	Receipt	camt.025

Table 151: Outbound messages for modify current limit

4.1.18 Reject pending limit modification

4.1.18.1 Description

This sub-process removes a pending limit modification:

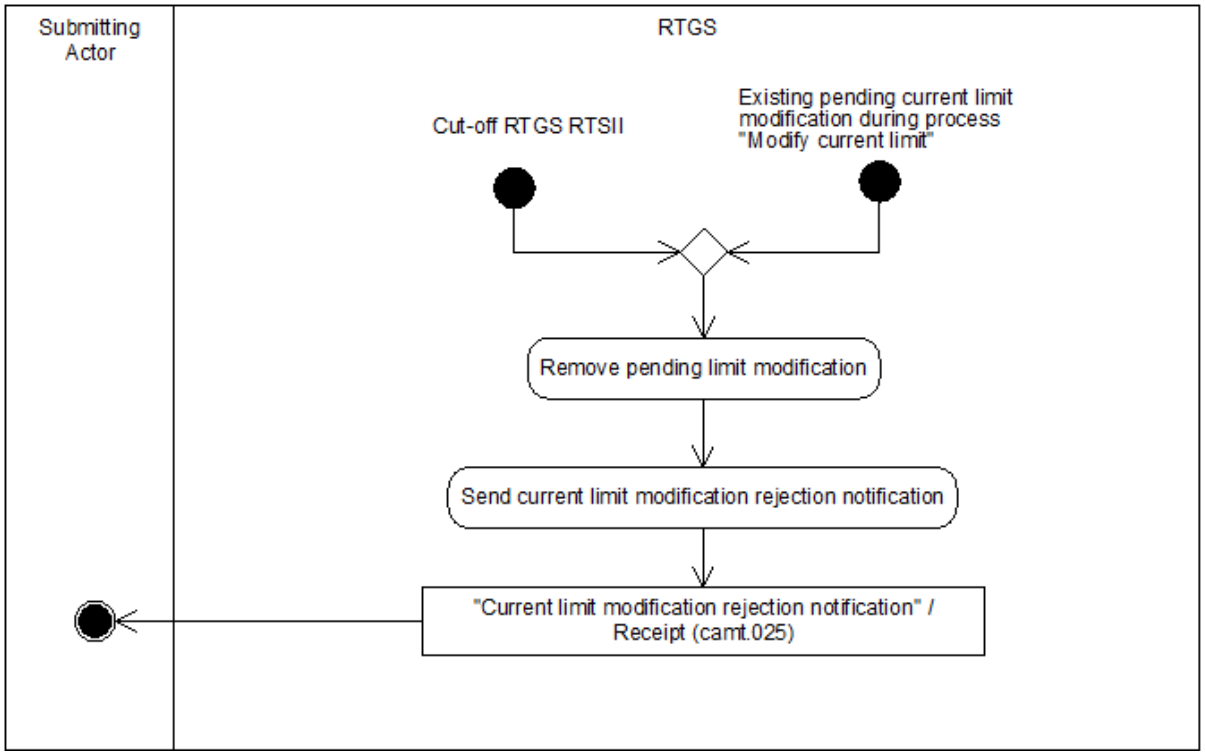


Figure 103: Reject pending limit modification

This sub-process is triggered either by:

- the Cut-off RTGS RTS II processing;
- an existing pending current limit from the process “Modify current limit”.

The sub-process starts with the process step “Remove pending limit modification”.

Remove pending limit modification

This process step removes the pending limit modification and the processing continues with “Send current limit modification rejection notification”.

Send current limit modification rejection notification

The process step creates a "Current limit modification rejection notification”/Receipt (camt.025)) and sends it to the submitting actor.

4.1.18.2 Messages

Message description/usage	ISO message	ISO code
Current limit modification rejection notification	Receipt	camt.025

Table 152: Outbound message for reject pending limit modification

4.1.19 Manage current reservation in RTGS

4.1.19.1 Description

RTGS offers two different types of reservation that allows the RTGS Account Holder to decide which payments should have access to the reserved liquidity by determining the appropriate priority:

- urgent - with the usage of the urgent reservation facility, liquidity is reserved for the execution of urgent payments;
- high - with the usage of the high reservation facility, liquidity is reserved for the execution of urgent and high priority payments.

This process triggers the modification or deletion of a current reservation in RTGS.

“Modification” of a current reservation also includes the set-up of a current reservation with immediate effect for the current business day.

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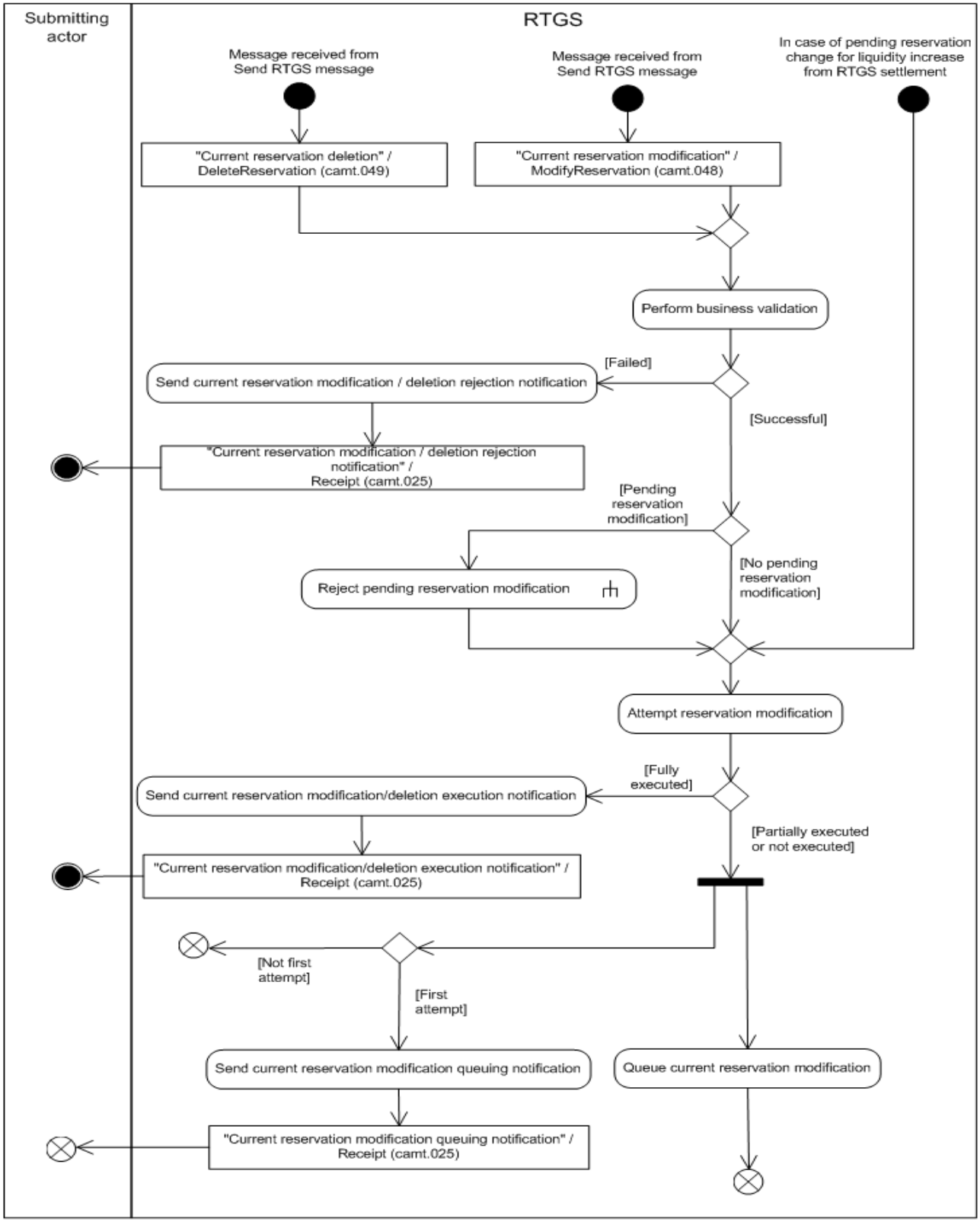


Figure 104: Manage current reservation

RTGS initiates this process when it receives:

- a message from the process “Send RTGS message” to delete a current reservation (camt.049);
- a message from the process “Send RTGS message” to modify a current reservation (camt.048);
- the notification of a liquidity increase on the RTGS DCA in case of pending reservation.

The processing continues with the process step “Perform business validations” when it receives a message from the process “Send RTGS message”. Otherwise the processing continues with the process step “Attempt reservation modification”.

Perform business validations

The process step verifies whether a current reservation deletion request (camt.049) or a current reservation modification request (camt.048) is compliant with the business validation rules. It performs the business validations to the extent possible in order to report the maximum number of validation errors to the submitting actor.

- **[Failed]** The current reservation deletion request (camt.049) or a current reservation modification request (camt.048) is not compliant with the business validation rules. The processing continues with “Send current reservation modification/deletion rejection notification”.
- **[Successful]** The current reservation deletion request (camt.049) or a current reservation modification request (camt.048) complies with the business validation rules. If a pending reservation modification exists, the processing triggers the sub-process “Reject pending reservation modification”. The processing continues with “Attempt reservation modification”.

Send current reservation modification deletion rejection notification

RTGS rejects the request and sends a "Current reservation modification/deletion rejection notification"/ Receipt (camt.025) to the submitting actor.

Attempt reservation modification

RTGS attempts to modify the reservation, resulting in two possible outcomes:

- full execution of the modification or deletion;
- partial execution or no execution of the modification.

RTGS always fully executes a deletion of a current reservation.

The processing continues with “Send current reservation modification/deletion execution notification” for a full execution of reservation modification request (camt.048) or a reservation deletion request (camt.049). If the attempt to execute the reservation modification request (camt.048) results in a partial execution or no execution, then the process executes the following two processing steps in parallel:

- only on the first attempt to modify the reservation, the processing continues with the processing step “Send current reservation modification queuing notification”;
- the processing continues with “Queue current reservation modification”.

Note: In case of liquidity increase on the RTGS DCA a pending urgent reservations is always executed first.

Send current reservation modification/deletion execution notification

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RTGS executes the request and sends a "Current reservation modification/deletion execution notification"/ Receipt (camt.025) to the submitting actor.

Send current reservation modification queuing notification

RTGS sends a "Current reservation modification queuing notification"/Receipt (camt.025) to the submitting actor.

Queue current reservation modification

RTGS queues the modification for further processing.

4.1.19.2 Messages

Message description/usage	ISO message	ISO code
Current reservation deletion	DeleteReservation	camt.049
Current reservation modification	ModifyReservation	camt.048

Table 153: Inbound messages for manage current reservation

Message description/usage	ISO message	ISO code
Current reservation modification/ deletion rejection notification	Receipt	camt.025
Current reservation modification/ deletion execution notification	Receipt	camt.025
Current reservation modification queuing notification	Receipt	camt.025

Table 154: Outbound messages for manage current reservation

4.1.20 Reject pending reservation modification in RTGS

4.1.20.1 Description

This sub-process removes a pending reservation modification from processing:

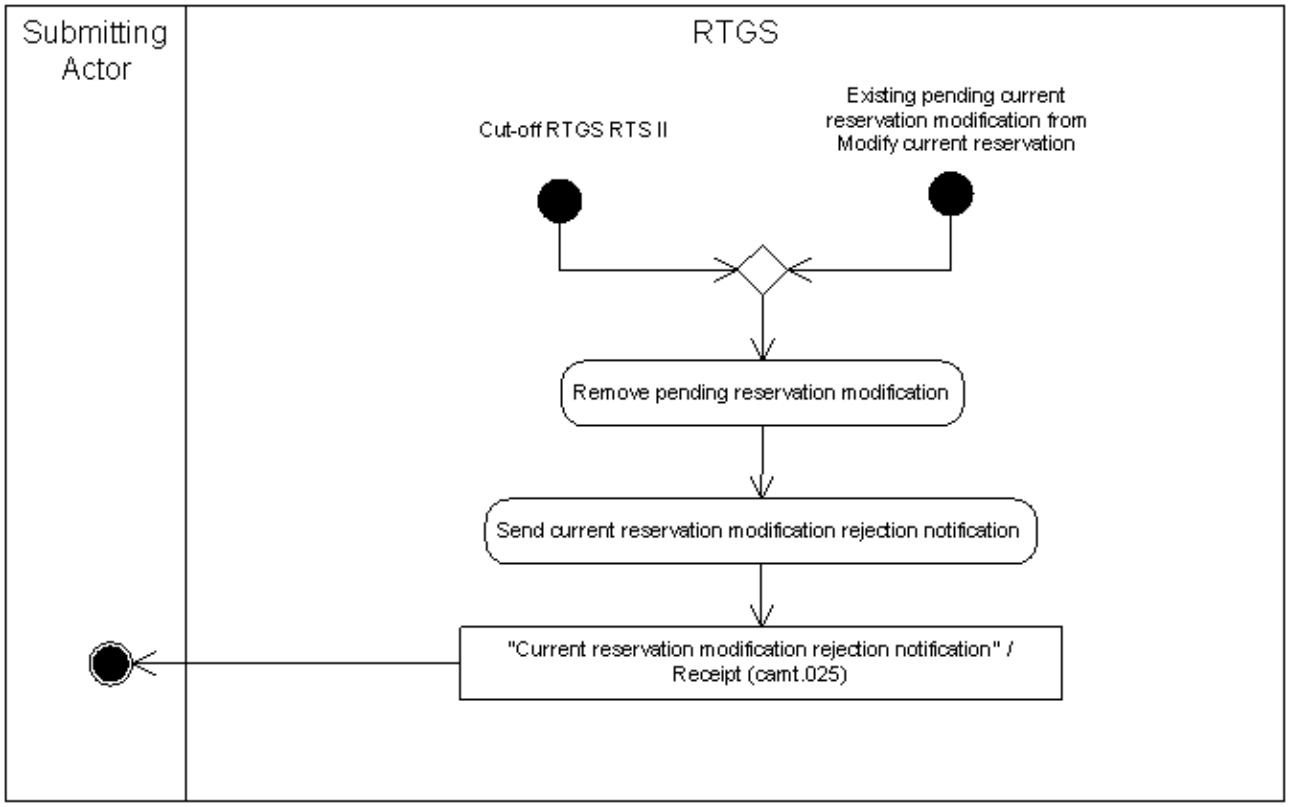


Figure 105: Reject pending reservation modification

This sub-process is triggered either by:

- the Cut-off RTGS RTS II processing;
- the existence of a pending current reservation from the process “Modify current reservation”.

The sub-process starts with the process step “Remove pending reservation modification”.

Remove pending reservation modification

This process step removes the pending reservation modification and the processing continues with the step “Send current reservation modification rejection notification”.

Send current reservation modification rejection notification

The process step creates a "Current reservation modification rejection notification”/Receipt (camt.025) and sends it to the submitting actor.

4.1.20.2 Messages

Message description/usage	ISO message	ISO code
Current reservation modification rejection notification	Receipt	camt.025

Table 155: Outbound message for reject pending reservation modification

4.1.21 Business day event processes

The processes described in this chapter are all started by business day events. Further details on the business day and the related events can be found in chapter Business day.

4.1.21.1 Process business day event "Change of business day"

As the reference data updates become effective in RTGS as of a new business day, RTGS revalidates warehoused payment orders at the start of every business day after the event “Change of business day” in order to ensure that the payment orders still comply with the business validation rules:

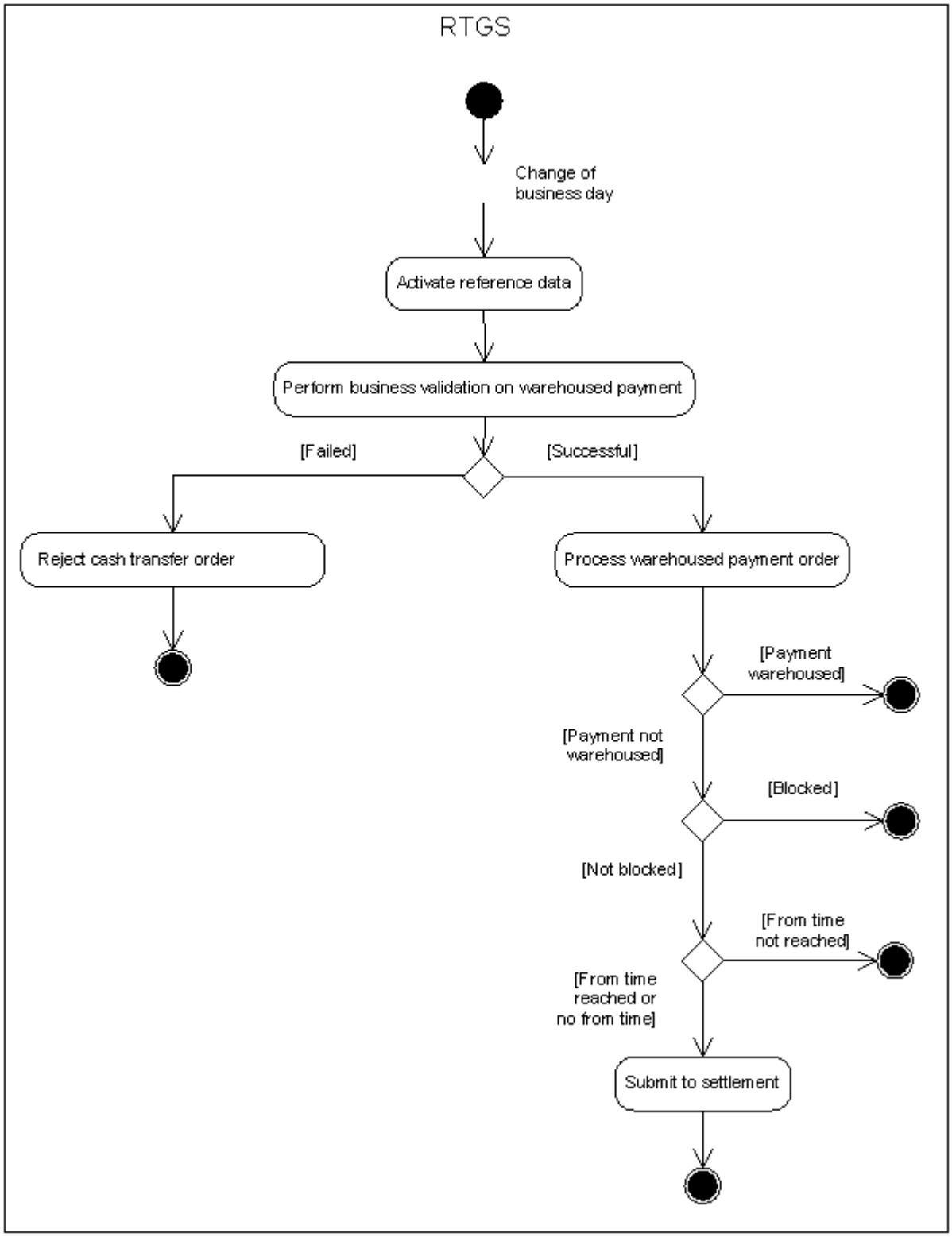


Figure 106: Process business day event “Change of business day”

The event “Change of business day” triggers the processing step “Activate reference data”.

Activate reference data

The processing step activates the reference data in RTGS which were loaded during the EoD period of the previous business day. After activation, the processing continues with the processing step “Perform business validation on warehoused payment” for each warehoused payment order.

Perform business validations on warehoused payment

The process verifies whether the warehoused payment order remains compliant with the business validation rules after the reference data updates are activated in RTGS. The process performs the business validations to the extent possible in order to report as many as possible validation errors to the submitting actor.

- **[Failed]** The warehoused payment order is not compliant with the business validation rules. The processing continues with the sub-process “Reject cash transfer order”.
- **[Successful]** The warehoused payment order remains compliant with the business validation rules. The processing continues with the processing step “Process warehoused payment order”.

Process warehoused payment order

This processing step determines the state to which the payment order must be set after successful business validation. If the intended settlement date of the payment order is after the current business day, then processing step sets the payment order to “warehoused”. Otherwise, the processing step checks if blocking is applicable. If the blocking check described in chapters Blocking/unblocking party” and Blocking/unblocking account” results in blocking of the payment order, then the processing step sets the payment order to “earmarked”. Otherwise, the processing step checks if an earliest debit time indicator (FromTime) was set. If the set FromTime is not reached, then the processing step sets the payment order to “earmarked”.

Otherwise, the processing continues with the step “Submit to settlement”.

Submit to settlement

This processing step submits the payment order to the process “Perform standard RTGS settlement”. The first settlement attempt takes place when the settlement window for customer and interbank payments is opened.

4.1.21.2 Process business day event "Cut-off for customer payment orders"

This process serves as basis for the sub-process to be initiated after the event “Cut-off for customer payment orders”.

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The time-based event “Cut-off for customer payment orders” triggers the closure processing for customer payments, which results in the triggering of the following sub-process:

- Reject cash transfer order.

4.1.21.3 Process business day event "Cut-off for RTGS RTS II"

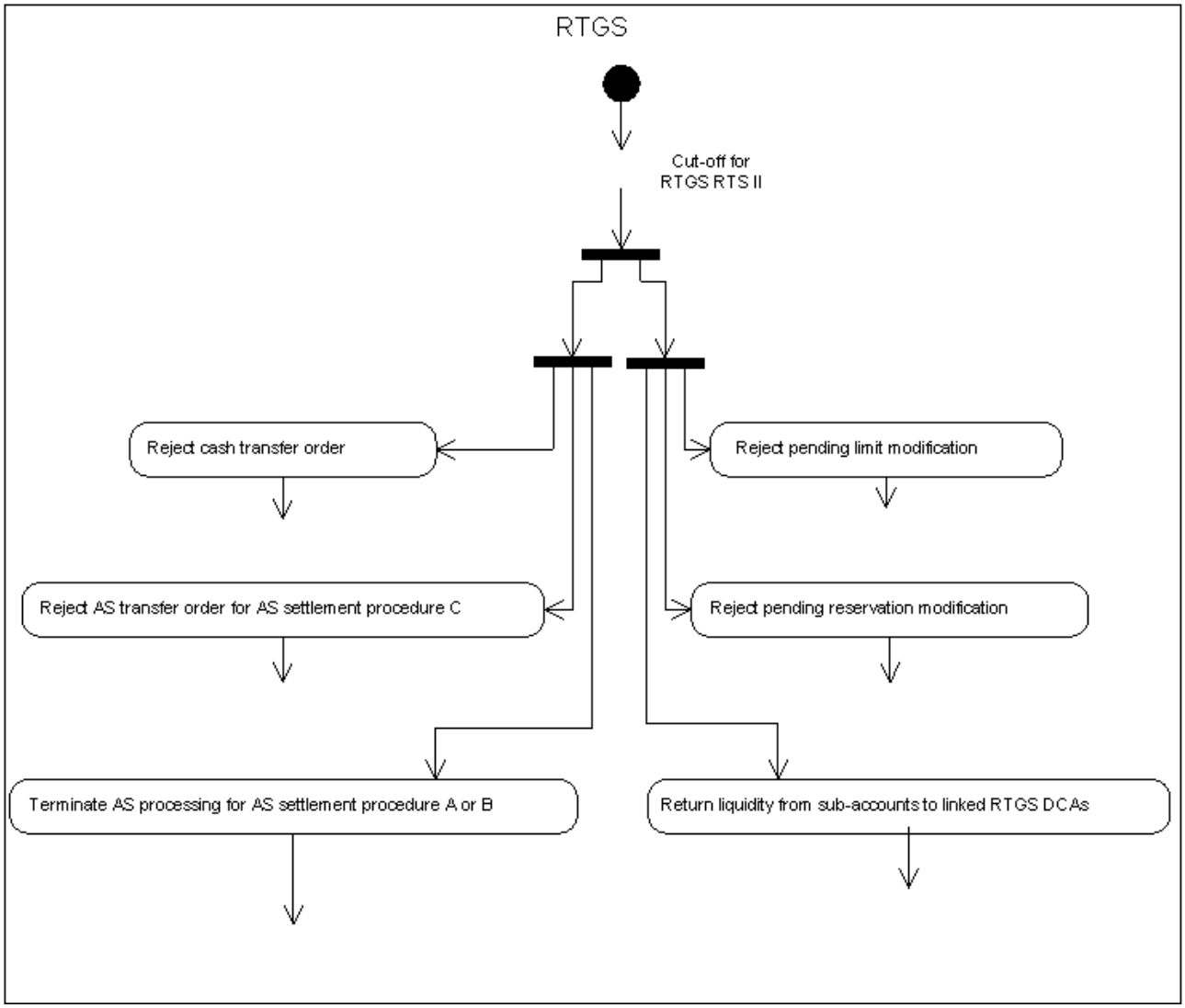


Figure 107: Process business day event “Cut-off RTGS RTS II”

The time-based business day event “Cut-off for RTGS RTS II” triggers the closure processing, which subsequently results in the parallel triggering of the following sub-processes:

- “Return liquidity from sub-accounts to linked RTGS DCAs”;
- “Reject cash transfer order”;
- “Terminate AS processing for AS settlement procedure A or B”;

- “Reject AS transfer order for AS settlement procedure C”;
- “Reject pending reservation modification in RTGS”;
- “Reject pending limit modification”.

4.1.21.4 Process business day event "Start of EoD processing"

This process ensures that all cash accounts to be closed as of the next business day do not have any remaining balance:

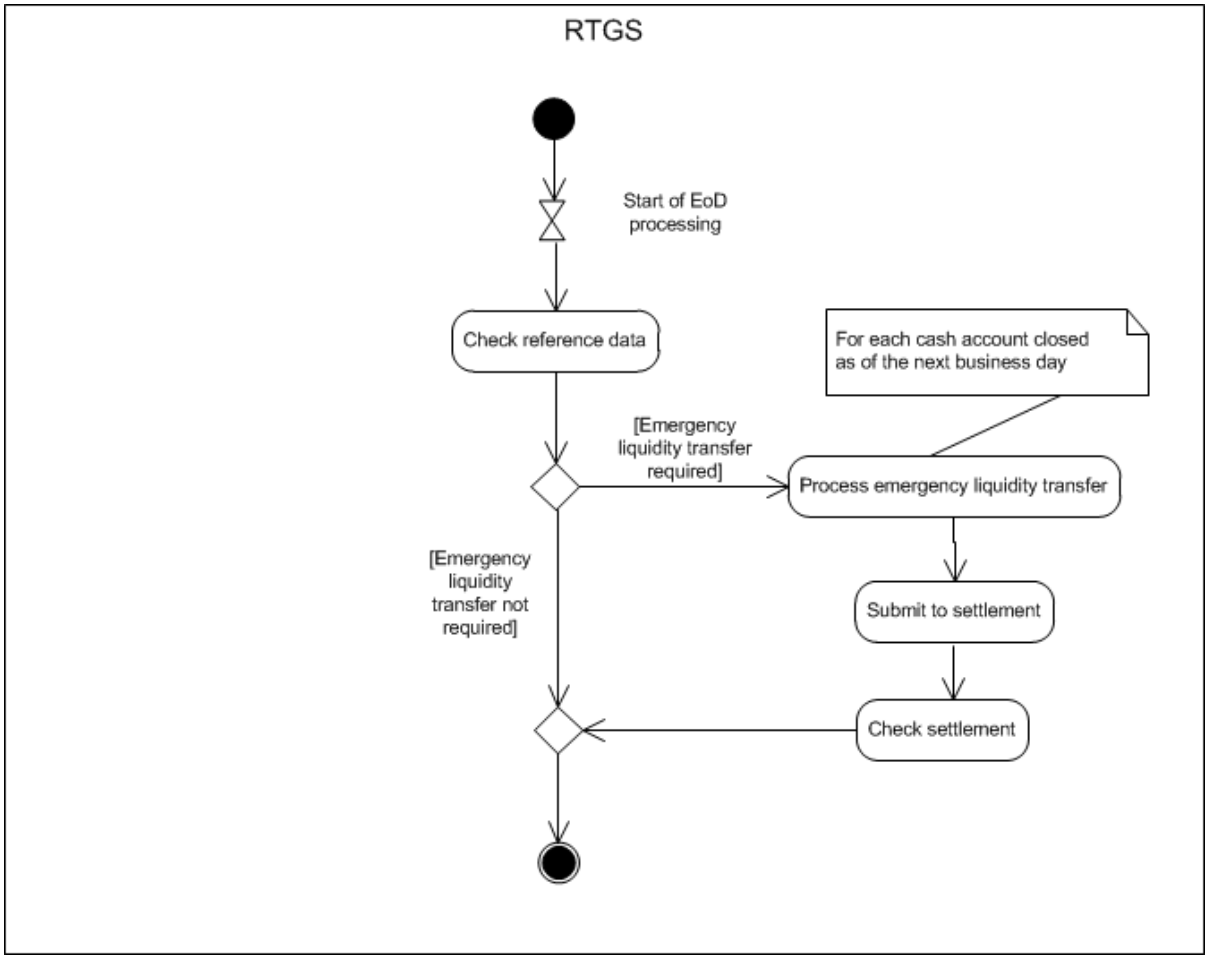


Figure 108: Process business day event “Start of EoD processing”

The event “Start of EoD processing” triggers the processing step “Check reference data”.

Check reference data

The processing step checks if there are any cash accounts to be closed as of the next business day that have a balance:

- in case no such accounts exist, the EoD processing continues and the process ends;
- in case there is a cash account to be closed which has a balance and shall be closed as of the next business day, the processing continues with the processing step “Process emergency liquidity transfer”.

Process emergency liquidity transfer

The process step creates an emergency liquidity transfer order for each cash account that has a balance, but shall be closed as of the next business day, towards any CB Account of the CB the RTGS Account Holder belongs to (see chapter Closing of accounts still containing a balance). The processing continues with the processing step “Submit to settlement”.

Submit to settlement

This processing step submits the liquidity transfer order to the process “Perform standard RTGS settlement” and continues with the processing step “Check settlement”.

Check settlement

This processing step checks continuously whether all submitted liquidity transfer orders are settled. Once all liquidity transfer orders are settled, the process ends.

4.1.22 Information services

RTGS provides information services to allow RTGS Actors to receive or to retrieve their respective business information that RTGS processes and stores. RTGS Actors also can receive system notifications to provide them with information on the business day.

4.1.22.1 Send RTGS query

4.1.22.1.1 Description

RTGS provides a defined set of queries allowing the RTGS Actors to request their respective business data from RTGS. A query allows the RTGS Actor to specify the criteria which RTGS shall use to retrieve data. It allows the RTGS Actor to limit the scope of the retrieved data to the specific data that the RTGS Actor requires. Query requests and query responses are ISO 20022 compliant XML messages.

The “Send RTGS query” describes the interactions between an RTGS Actor that submits a query and RTGS that provide a response to the query. The chapter Query management for RTGS describes the respective business scope. The chapter Query management - specific functions for CBs provides information on CB-specific queries.

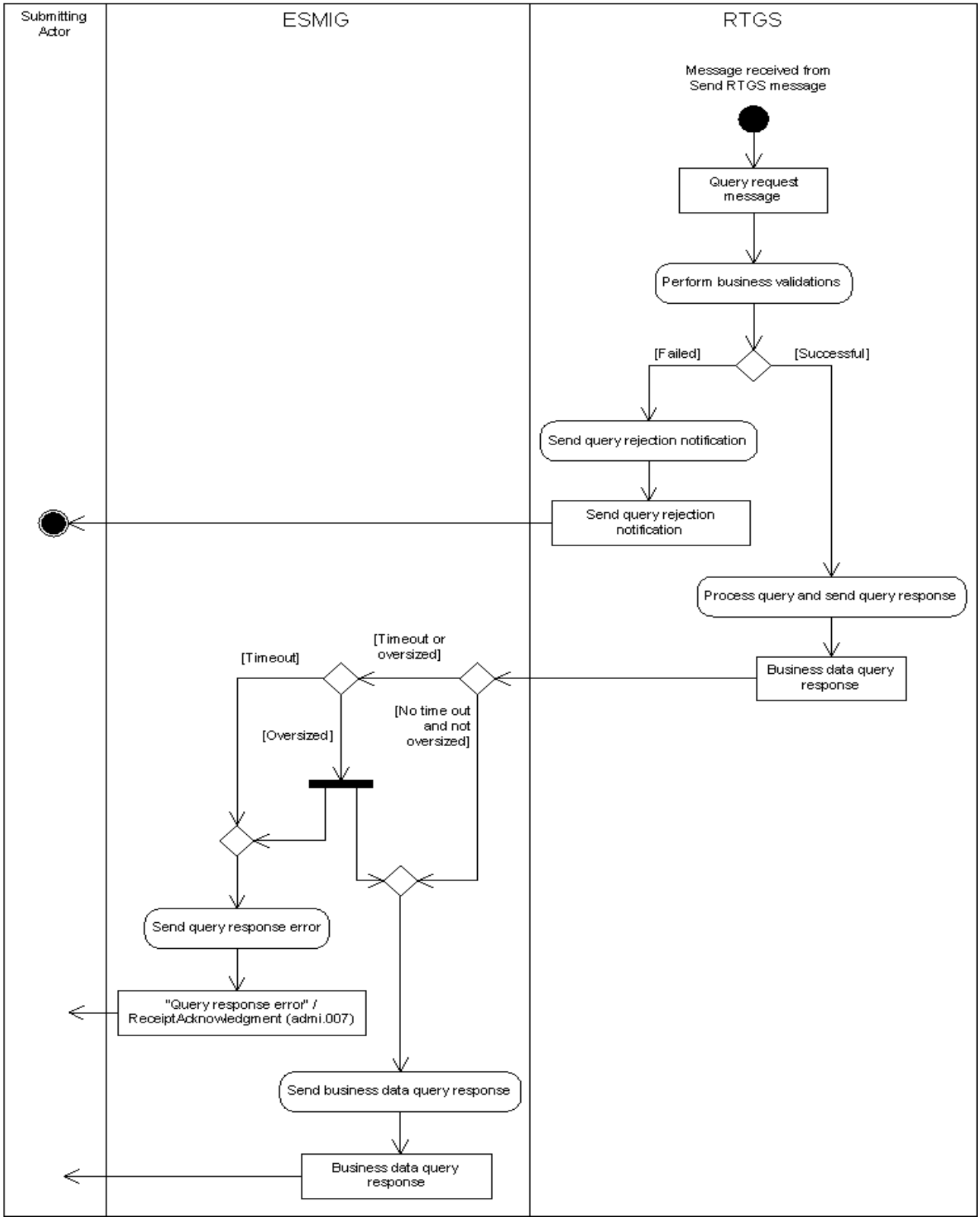


Figure 109: Send RTGS query

This process receives an individual message from the “Send RTGS message” process and continues with the step “Perform business validations”.

Perform business validations

The process verifies whether the query request is compliant with the business validation rules. The process performs the business validations to the extent possible in order to report as many as possible validation errors to the submitting actor.

- **[Failed]** The submitted query message is not compliant with the business validation rules for the query message. The processing continues with the step “Send query rejection notification”.
- **[Successful]** The submitted query message complies with the business validation rules for the query message. The processing continues with the step “Process query and send query response”.

Send query rejection notification

The process step creates a “Send query rejection notification” and sends it to the submitting actor. The rejection message that the processing step generates depends on the submitted query message, as documented for the respective query in the column “Query rejection for failed business validation” in A2A messages for query processing.

Process query and send query response

The processing of the query extracts the required business data, creates the query response message as documented for the respective query in the column “Business data query response” in A2A messages for query processing. When there is no timeout and the query response is not oversized, the processing continues with the step “Send business data query response” in ESMIG. In the case of an oversized query response, the processing continues with a split resulting in the processing steps “Send query response error” in ESMIG and “Send business data query response” in ESMIG. ESMIG automatically sends the query response through the file channel when it determines an oversized query response. See chapter Inbound and Outbound message size limitations for more information on how the Send business data query response is handled. The processing only continues with “Send query response error” in ESMIG for a timeout.

Send query response error

The ESMIG process step creates a “Query response error/ReceiptAcknowledgement (admi.007) and sends it to the submitting actor in order to close the real-time channel.

Send business data query response

The ESMIG process step sends the “Business data query response” and sends it to the submitting actor. For oversize management ESMIG sends the business data through the store-n-forward file-based network channel.

4.1.22.1.2 Messages

“Send RTGS query” is a universal use case. Consequently, the use case applies to several query messages. The subsequent table provides a complete list of inbound and outbound messages used for each query:

Query	Query request message	Query rejection for failed business validation	Query response for business data
Account balance query	GetAccount (camt.003)	ReturnAccount (camt.004)	ReturnAccount (camt.004)
Account statement query	ReportQueryRequest (admi.005)	ReceiptAcknowledgement (admi.007)	In case the query response includes one page: BankToCustomerStatement (camt.053) In case the query response includes more than one page:[1] ReceiptAcknowledgement (admi.007)
Cash transfer query[2]	GetTransaction (camt.005)	ReturnTransaction (camt.006)	In case the query response includes one page: ReturnTransaction (camt.006) In case the query response includes more than one page:[3] ReceiptAcknowledgement (admi.007)
Current limits query	GetLimit (camt.009)	ReturnLimit (camt.010)	ReturnLimit (camt.010)
Current reservations query	GetReservation (camt.046)	ReturnReservation (camt.047)	ReturnReservation (camt.047)
Event query	GetBusinessDayInformation (camt.018)	ReturnBusinessDayInformation (camt.019)	ReturnBusinessDayInformation (camt.019)
System time query	GetBusinessDayInformation (camt.018)	ReturnBusinessDayInformation (camt.019)	ReturnBusinessDayInformation (camt.019)

Table 156: A2A messages for query processing

Footnotes

1 The UML diagram describes the answer via the real-time network channel. The additionally provided query response via store-n-forward network channel is not part of the diagram.
2 “This query is available in full and delta set.”
3 The UML diagram describes the answer via the real-time network channel. The additionally provided query response via store-n-forward network channel is not part of the diagram.

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4.1.22.2 Receive RTGS report

4.1.22.2.1 Description

An RTGS Actor may configure to receive optional reports. This use case describes the general mechanism for the creation of all reports and their transmission to the Receiving Actor requiring the reports. The use case covers the publishing of reports in push mode as well as their storage for later retrieval (pull mode). The chapter RTGS report generation describes the respective business scope.

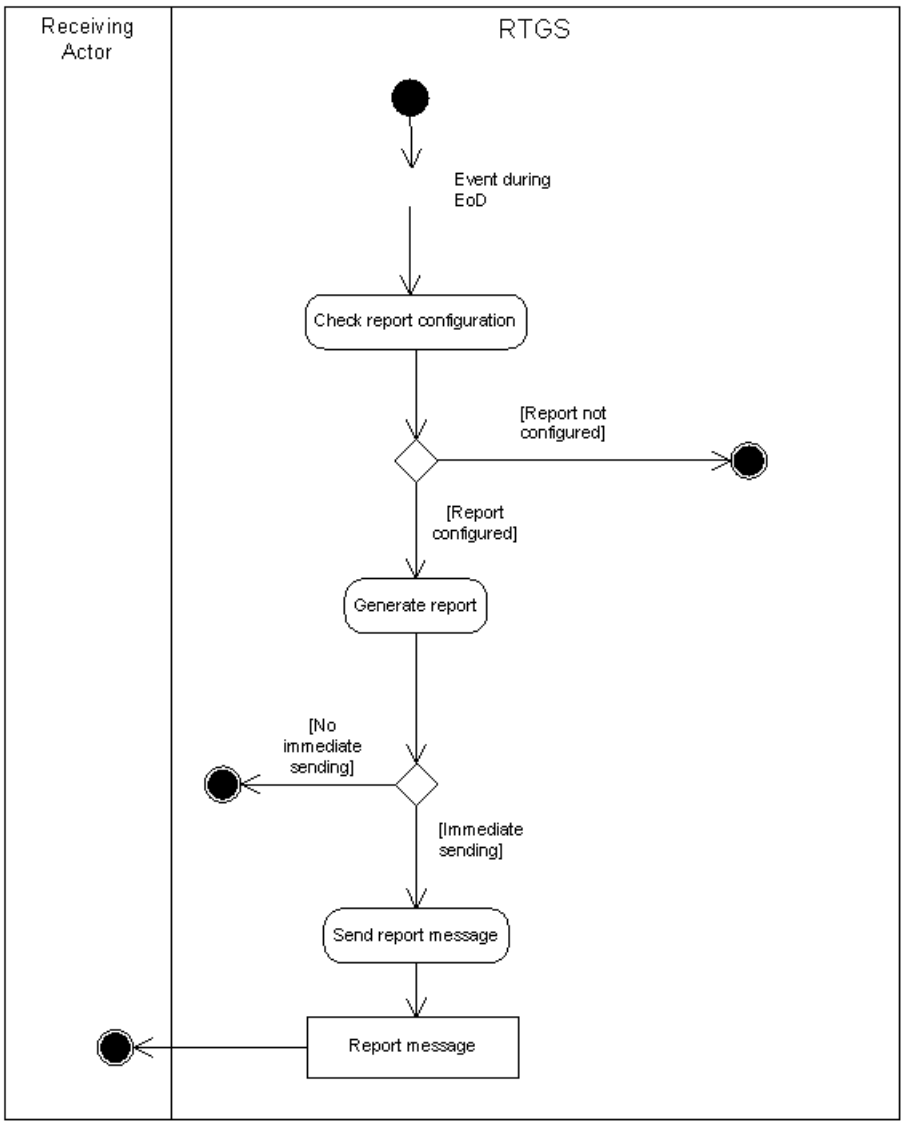


Figure 110: Receive RTGS report

During the EoD, the report generation is triggered. Further details on the business day are provided in chapter End-of-day period (18:00 – 18:45 CET).

Check report configuration

The report processing checks whether a report configuration exists for an optional report, i.e. the statement of account. If a report configuration exists for the cash account in RTGS, then the processing continues with “Generate report”. The process terminates for a cash account in RTGS when no configuration for the respective optional report exists.

Generate report

The processing generates an optional report.

The processing stores the report for a later retrieval. In case of a report configuration with push option, the processing continues with “Send report message” Otherwise, the processing terminates without delivering the report to the report receiving actor.

Send report message

This processing step sends the "Report message" as documented in Outbound report message immediately to the report receiving actor.

4.1.22.2.2 Messages

Report name	ISO message	ISO code
Statement of account	BankToCustomerStatement	camt.053

Table 157: Outbound report message

4.1.22.3 Receive RTGS system notification

4.1.22.3.1 Description

RTGS uses system notifications in order to provide RTGS Actors regularly with a defined set of business events. The receipt of system notifications is subject to a message subscription.

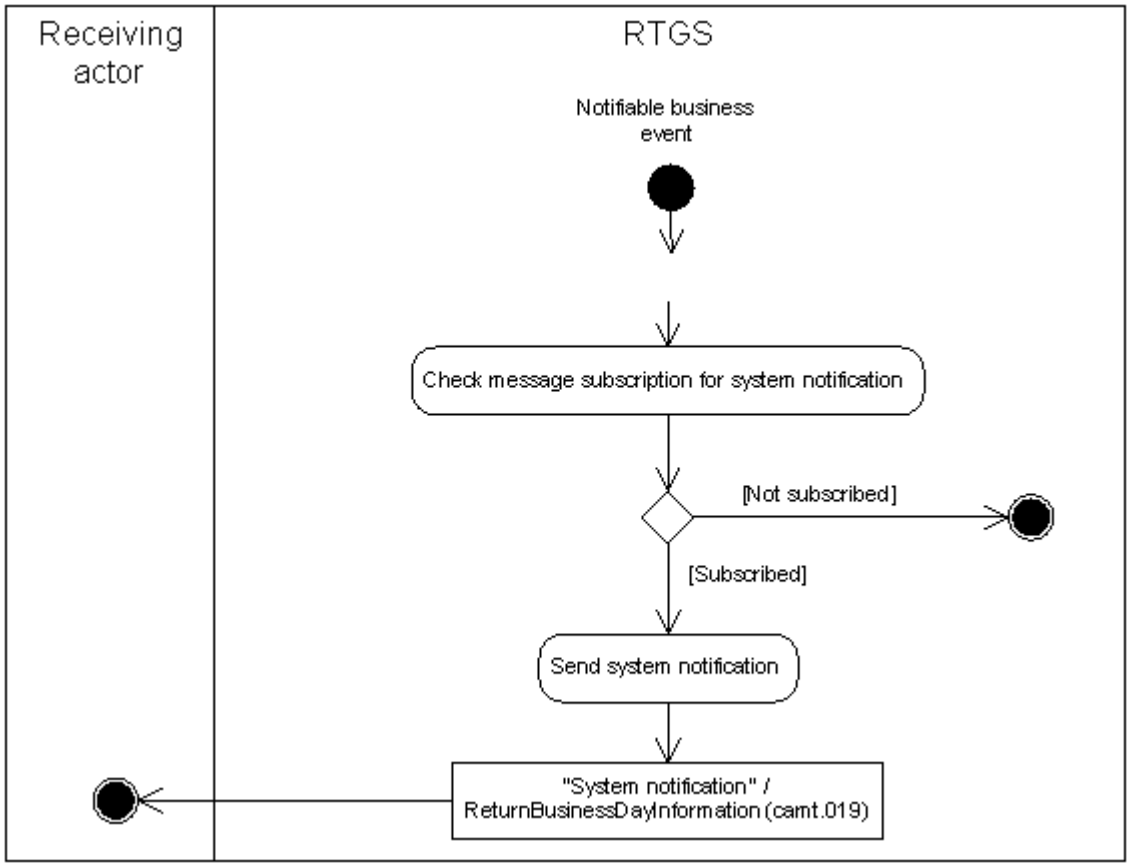


Figure 111: Receive RTGS system notification

Check message subscription for system notification

The receipt of a notifiable business event triggers a check of the message subscription to check whether a receiving actor has subscribed to the receiving system notifications. The process terminates when the receiving actor has no message subscription. In case the receiving actor opted for receiving system notifications, the processing continues with “Send system notification”.

Send system notification

When the receiving actor has subscribed to get system notifications, then the process generates the “System notification”/ReturnBusinessDayInformation (camt.019) message and sends it to the receiving actor.

4.1.22.3.2 Messages

Message description/usage	ISO message	ISO code
System notification	ReturnBusinessDayInformation	camt.019

Table 158: Outbound message for receive system notification

4.1.22.4 Initiate RTGS operations-related broadcast

This process initiates the sending of an A2A broadcast via SystemEventNotification (admi.004) to each party in the list provided by the GUI and is triggered in case an RTGS operations-related broadcast was entered in the GUI. The processing continues with the sub-process "Process RTGS operations-related broadcast".

Further details on broadcasts can be found in chapter Broadcasts.

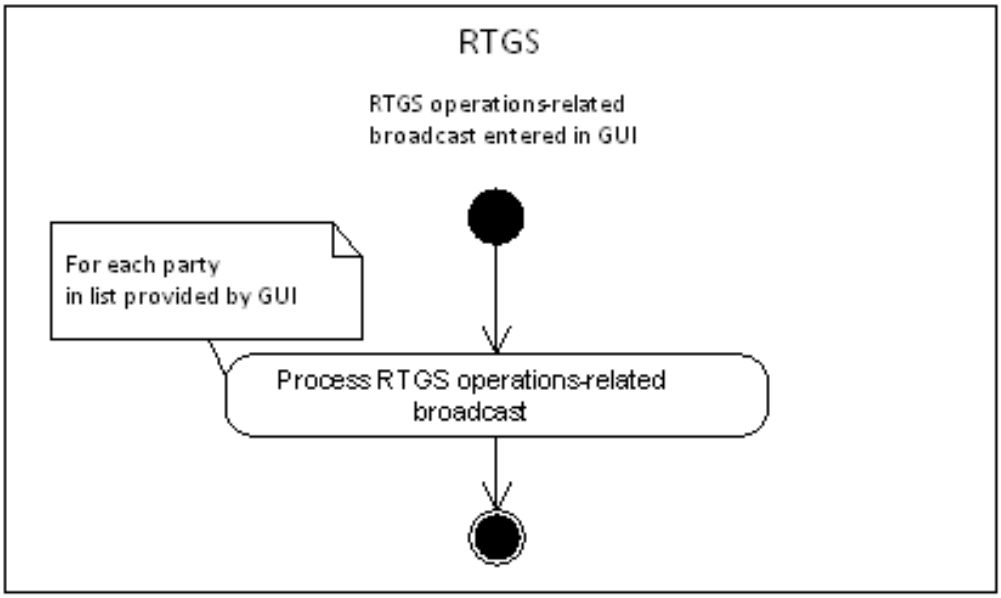


Figure 112: Initiate RTGS operations-related broadcast

4.1.22.5 Process RTGS operations-related broadcast

4.1.22.5.1 Description

This sub-process sends an A2A via SystemEventNotification (admi.004) broadcast to the broadcast subscribing party.

Note: The A2A broadcast is sent in addition to the U2A broadcast if the respective party has subscribed to receiving A2A broadcasts.

Further details on broadcasts can be found in chapter Broadcasts.

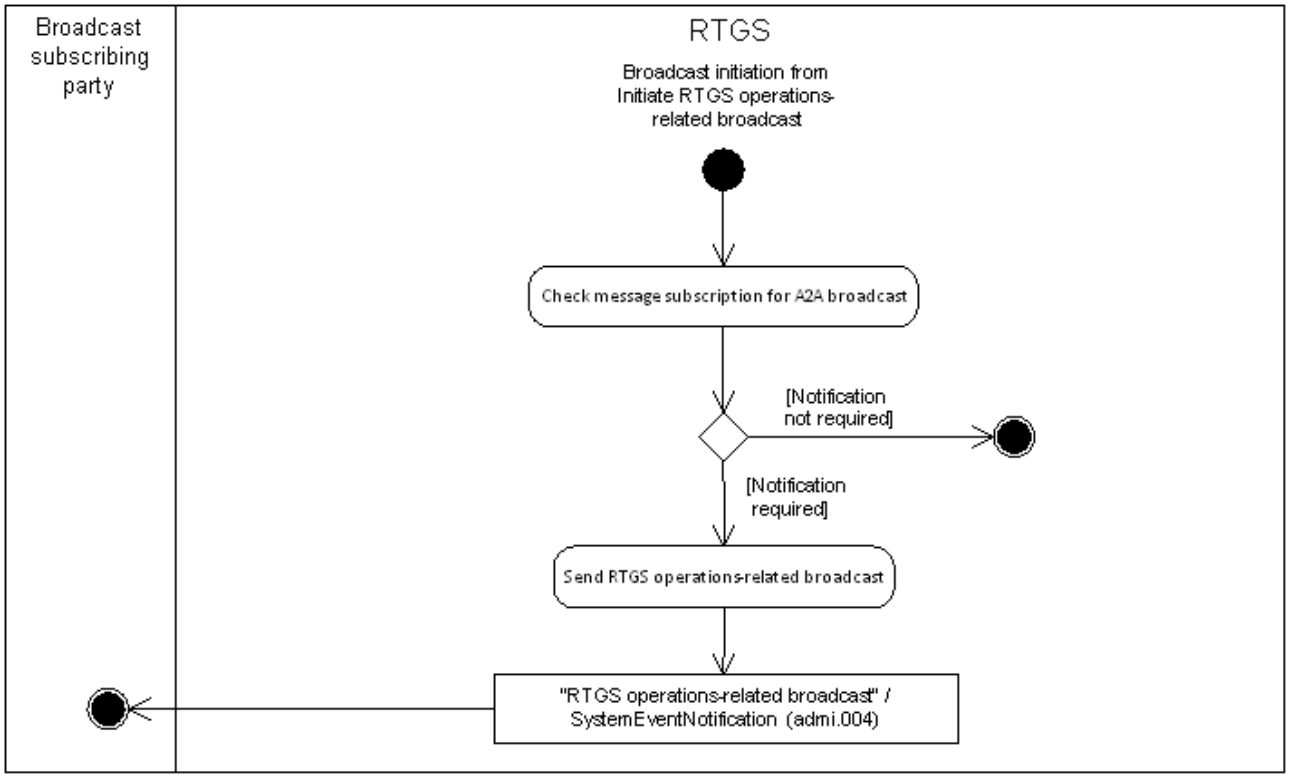


Figure 113: Process RTGS operations-related broadcast

This sub-process is triggered by the process “Initiate RTGS operations-related broadcast”.

The sub-process starts with the process step “Check message subscription for A2A broadcast”.

Check message subscription for A2A broadcast

This process step checks whether a message subscription for A2A broadcasts exists. In case such subscription exists, the processing continues with “Send RTGS operations-related broadcast”.

Send RTGS operations-related broadcast

This process step creates an "RTGS operations-related broadcast”/SystemEventNotification (admi.004) and sends it to the broadcast subscribing party.

4.1.22.5.2 Messages

Message description/usage	ISO message	ISO code
RTGS operations-related broadcast	SystemEventNotification	admi.004

Table 159: Outbound message for process RTGS operations-related broadcast

5 Part III - Catalogue of messages

5.1 Messages - introduction

Following on from the formalised illustration of the application processes, the Part III - Catalogue of messages chapter provides a detailed description of the entire set of ISO messages - customised to the specific needs of RTGS - available to the actors. The objective is to allow the reader to find the necessary information related to messaging which is needed to establish a functioning system of A2A communication.

The List of messages contains all the ISO messages required to support the actors' business processes. This content is framed by an introductory chapter Messages - general information.

This introductory chapter "Messages - general information" provides basic information on the concept of messaging or/and information applicable to all messages in RTGS. The Appendix of this UDFS contains comprehensive lists of relevant technical details for each message.

The messages described in chapter List of messages are grouped according to the "business areas" used in ISO 20022 to facilitate orientation for the reader. Each message description consists of three chapters.

- One chapter to explain the scope of the concerned message and to provide high-level information to the reader about its purpose.
- One chapter to provide detailed information on the schema file corresponding to the relevant message. Besides providing an overview of the message's outline, this chapter contains a link to the online resources where the schema file in XSD- and Excel-format and the respective schema documentation in HTML- and PDF-format and the message examples can be accessed.
- One chapter to illustrate in detail the different usages or query and instruction types in accordance with the use cases.

Overview and scope of the message

This chapter provides basic information about the scope of the message within the context of RTGS. Besides illustrating the purpose of the message within the system, it informs about the sender and receiver of this particular message.

For an inbound message it mentions the possible different instructions or queries for the concerned message (if applicable) and informs the reader about the corresponding response message foreseen. For an outbound message it mentions the possible different usages covered by the message (if applicable).

Relevant usage descriptions for each message are listed in Processes with RTGS.

Schema

This chapter starts with an outline of the message building blocks applicable to the schema. The reader can find guidance on whether this building block is optional or mandatory and what sort of information it contains.

The chapter also contains the respective hyperlinks for the online resources related to the message, including the in-depth schema file descriptions. The reader can access the schema file both in XSD and Excel format. These schema files were customised to the needs of the specific utilisation of the messages for

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RTGS and hence contain explanatory annotations and definitions clarifying these possible specificities. Besides the schema file representation, the reader can access documentation available in HTML and PDF providing further explanations on the specific utilisation of the concerned message.

The customised schemas reflect the latest available status of the respective ISO message, i.e. they include all changes occurring during the regular ISO maintenance cycles for these messages. Under certain conditions, the schema documentation anticipates upcoming changes to the ISO messages which are caused by those ISO Change Requests launched specifically to cover RTGS requirements. These changes are not yet incorporated into the schema files as their availability follows the yearly maintenance cycle. Within the schema documentation the reader is nonetheless informed about such changes in advance and can identify future changes to the messages already at this point in time.

The message in business context

This chapter provides a concrete example on the utilisation of the message in the RTGS context.

For an inbound message with several purposes (instructions or queries) and for an outbound message with several usages, the chapter provides the specific set-up of the message in order to perform the foreseen task.

- It provides the scope and details of the specific types of instructions/queries or usages, e.g. the query parameters applicable to the specific case.
- In a sub-chapter entitled “Specific message requirements”, a message extract is provided in a table format showing the necessary elements of the message to fulfil the purpose described. The extract only depicts the part/s of the message required for the particular necessary configuration for the usage case and may thus deviate from the overall XML structure of the message.
- A complete message sample in XML format provides the reader with a concrete example on how the message is to be used in a specific business situation which refers to the particular instruction/query or usage. All data used are fictional.

The specific schema is the sole source of information. To avoid doubt, the information contained in the “Specific message content”- tables is not designed to be stand-alone and must be understood only as clarifying the respective specific schema and the related schema documentation.

Within the “Utilisation” column of the tables the reader is familiarised with the relevant content of the concerned message element in the context of the concerned message usage or instruction/query type. This column does not include any sample data but provides generic information applicable to the message element. In cases where codes or values are listed in this column, they should be understood to be the comprehensive set of all possible values for the element in the context of the concerned message usage or instruction/query type.

In the cases where a relationship is applicable to a set of messages, there are Business scenarios defined.

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5.2 Messages - general information

5.2.1 Message validation

5.2.1.1 Structure of ISO 20022 messages

Basic information on the XML schema

XML schema conforms to the compulsory overall structure foreseen for ISO 20022 messages.

Each schema requires an XML declaration. This declaration provides information on the used XML version and the applicable character set within the message. XML declarations do not have an end tag as they are not part of the XML document itself and hence do not constitute an XML element.

Below the XML declaration, all schema have a root element. This root element provides the name of the schema, including information on the variant and the version[1] of the schema. The actual content of the schema is hence a sub-element of the root element. Similar to all other elements within the schema, the root element also has an end tag at the end of the schema.

Example

The below example provides an indication of the overall structure of ISO 20022 messages:

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:DRAFT3admi.007.001.01">
  <RctAck>
    <MsgId>
      <MsgId>NONREF</MsgId>
    </MsgId>
    <Rpt>
      <RltdRef>
        <Ref>Inc050b013-BAHId</Ref>
      </RltdRef>
      <ReqHdlg>
        <StsCd>H001</StsCd>
        <Desc>Element Related is misssing</Desc>
      </ReqHdlg>
    </Rpt>
  </RctAck>
</Document>
```

Figure 114: XML structure, basic information

ISO 20022 message

When being sent as an ISO 20022 message, an XML schema is referred to as message instance. The underlying schema “explains” what makes up a valid message (i.e. it contains the necessary rules and definitions). The message instances itself consists of message components. Another term which specifies the partitioning within a message instance is the message item. Such a message item can be either a message building block or a message element. Message items which occur as XML tags within the message instance can appear at any level of nesting in the message.

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A message building block is a message item which is specific to the concerned message (i.e. the user cannot find it in the ISO 20022 Data Dictionary). Within the corresponding schema of the message the building block must be defined as an immediate child of the message. This is not to be confused with reusable groupings of one or more message elements, known as message components (i.e. that the user can find in the ISO 20022 Data Dictionary).

Message components are items which are used for setting up a message. These message components contain a set of message elements. In ISO 20022 these message components are usually linked to a particular business component. A comprehensive overview of all standardised ISO 20022 message components is available in the Data Dictionary of ISO 20022.

Each message element is uniquely identified. In ISO 20022 these message elements are usually linked to a particular business element. Filled-in message elements occur as simple and complex data types. These data types specify the format of the possible values of a message element.

Simple data types serve as a prescription on how to fill the respective message element in the message instance.

Example

The simple type shown below prescribes the way in which the currency code must be entered:

```
<xs:simpleType name="ActiveCurrencyCode">
  <xs:restriction base="xs:string">
    <xs:pattern value="[A-Z]{3,3}"/>
  </xs:restriction>
</xs:simpleType>
```

Figure 115: XML structure, simple datatype

Complex data types allow for choice and sequencing options within the message and do not (only) prescribe ways of filling message elements. They hence determine the structure of a message element.

Example

The complex type shown below allows for a choice on how to assure party identification in a message:

```
<xs:complexType name="FinancialInstitutionIdentification18__1">
  <xs:sequence>
    <xs:element name="BICFI" type="TARGET_BIC11Text" minOccurs="0" maxOccurs="1"/>
    <xs:element name="ClrSysMmbId" type="ClearingSystemMemberIdentification2__1" minOccurs="0" maxOccurs="1"/>
    <xs:element name="LEI" type="LEIIdentifier" minOccurs="0" maxOccurs="1"/>
    <xs:element name="Nm" type="TARGET_RestrictedFINXMax140Text_Extended" minOccurs="0" maxOccurs="1"/>
    <xs:element name="PstlAdr" type="PostalAddress24__1" minOccurs="0" maxOccurs="1"/>
  </xs:sequence>
</xs:complexType>
```

Figure 116: XML structure, complex datatype

ISO 20022 classifies data types into standardised representation classes. These representation classes provide a set of possible data, which can be inserted into the concerned message element.

For example, the message element “Bank Identifier” can be assigned to the representation class “BICIdentifier” or the message element “Text” can be assigned to the representation class “Max35Text”.

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Choice components allow the user of the message to choose between several possibilities. The message user may only choose one possible option in the instance.

Footnotes

1 A “variant” is a restricted version of a global message which fits the needs of a particular community while remaining in strict compliance with the original ISO 20022 message. For example, optional items can be removed or made mandatory, choices can be removed to keep no or fewer options, internal code lists can be reduced to the subset of codes that are actually used, size of text fields can be reduced, etc.

A “version” helps to cater for the evolution of message requirements and for the correction of possible problems and errors of a message. Upon the publication of a new message version a message switches from one way of being used to a new way of being used. Each message (variant) usually has one current version, which is the most recent one. The former and the current version coexist for a certain while in order to ease the migration.

Example: Within the ReturnAccount message camt.004.001.08 the number 001 reflects the variant of the message in use whereas the number 08 reflects the current version of the message variant in use.

RTGS makes only use of different message versions but not variants.

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5.2.1.2 RTGS-specific schema customisation

Based upon the enriched ISO schema files for its messages, once available, (i.e. after the enrichment of newly developed messages or after the publication of maintained messages in the context of a new standards release) these schema files are customised to adapt them to the specificities applicable in the context of RTGS.

The customisation of the schema files used in RTGS follows a particular approach which combines the needs of the RTGS Actors to have a coherent logic across the messages and the need within RTGS to have a usable and efficient schema definition. RTGS derived this approach from the following customisation principles:

- customised RTGS schema files are compliant with the initial ISO 20022 schema files;
- when possible, RTGS customisation drops all the message elements with no direct connection to the user requirements of RTGS;
- when possible, RTGS customisation restricts element types to the RTGS-specific usage;
- RTGS customisation defines the necessary content of mandatory fields which cannot be pruned (i.e. “removed”) from the ISO schema files;
- RTGS customisation restricts the list of possible code values to the sole codes allowed in RTGS;
- RTGS customisation sets the length of the values to the length applicable in RTGS;
- RTGS customisation sets the occurrence of message elements to the occurrence applicable in RTGS;
- RTGS customisation makes optional message elements mandatory if their usage in RTGS is always compulsory;
- RTGS customisation restricts the allowed characters to those used in RTGS with a pattern;
- RTGS customisation restricts numeric fields applicable to RTGS (e.g. for amounts).

Based on the chosen approach four scenarios apply to the customisation for RTGS purposes:

1. a (part of a) message only contains elements which are supported by RTGS and there is hence no need for any pruning;
2. RTGS does not need a certain element but it cannot be pruned in the message because of a particular actor need and/or that element could be used in subsequent messages;
3. neither RTGS nor RTGS Actors need a certain element and therefore it is pruned;
4. neither RTGS nor its RTGS Actors need a certain element but as mandatory element in the ISO schema file it cannot be pruned and may be filled with a dummy value in RTGS.

For the scenarios 1, 3 and 4, RTGS only allows message elements according to the customised schema file. RTGS rejects any inbound message containing message elements which are not part of the RTGS customised schema file. Message elements under the scope of scenario 4 are not subject to further processing in RTGS. RTGS Actors can hence fill these fields either with dummy values or real data (inserting real data does not lead to any processing, either).

For scenario 2 an alternative procedure applies. If message elements are present in the message and in the RTGS customised schema file although the message element is per se dispensable, RTGS nevertheless processes the message. For these message elements only schema validations are applicable. RTGS does not validate these elements against its business rules.

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However, for all messages, RTGS prunes elements which are not within the general scope of its functionalities.

Note: RTGS restricts character fields to not allow leading or trailing whitespaces.

RTGS rejects messages during technical validation in cases where actors:

- use elements in the message which are not present in the RTGS customised schema file;
- use values in allowed elements but do not respect the restrictions of these values foreseen in the RTGS customised schema.

For RTGS outbound messages the logic for filling message elements customised to be optional is derived from the concrete circumstances and purposes of the concerned messages:

- for query response messages the filled message elements for outbound messages are those necessary to convey the information requested by the corresponding query message;
- for report messages the same applies, in accordance to the concrete configuration for the subscribed reports.

For any other RTGS outbound message the filling of optional fields also depends either on:

- the corresponding inbound message with its specific intention;
- the purpose of the RTGS-generated outbound message in case no inbound message precedes.

The chapters “The message in business context” may contain message usages and/or message samples in which the content of given fields for a specific purpose or as a reply to a specific inbound message are depicted.

Some of the optional elements in the XML messages are not relevant for RTGS backend processing. Therefore not every optional field is detailed in the UDFS. However they are provided in the schema, as they can be of use for external actors for their business requirements in relation to other actors than RTGS.

5.2.1.3 XML character set

UTF-8 is a Unicode character encoding of variable length. It has the capacity to represent every character of the Unicode character set and is backwards compatible to ASCII (in contrast to UTF-16 or UTF-32). In the vast majority of character representations in UTF-8 it only takes one byte to code one character.[1]

UTF-8 is part of the ISO 10646 scheme which was published as a first draft in 1990. The idea is to assign a unique code point to every character (i.e. letters, numbers, symbols, ideograms, etc.) covered by this standard. Whereas the standard foresees a maximum amount of 1,1 million of such code points some 100,000 are attributed to abstract characters for the time being. The inclusiveness, however, is steadily augmenting as characters from previously unrepresented writing systems are added.

The ISO website offers a free-of-charge download of the complete definition of the ISO 10646 standard including all the later amendments (e.g. of additional languages).

In principle ISO 20022 caters for UTF8. RTGS follows the approach of High Value Payments Plus (HVPS+) supported character set, limited to basic latin characters and additional special characters:

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<table>
<tr><th>Character set type</th><th>Message elements</th><th colspan="2">Supported characters in T2</th></tr>
<tr><td>Restricted TARGET character set</td><td>All elements with type “Text”, except the element categories listed for Extended TARGET character set (see below).</td><td colspan="2">Use of FIN X-Character Set:
abcdefghijklmnopqrstuvwxyz
ABCDEFGHIJKLMNOPQRSTUVWXYZ
0123456789
/-?:().,’+
Space</td></tr>
<tr><td rowspan="5">Extended TARGET character set</td><td rowspan="5">-All Name and Address elements for all actors
-Related Remittance Information
-Remittance Information
-Email address
-Proxy</td><td colspan="2">Use of FIN X-Character set (see above), plus !#$%&*=^_`{|}~ ";<>@[\].
Note:
The following characters need to be escaped:</td></tr>
<tr><td>Character</td><td>XML Escape Sequence</td></tr>
<tr><td><</td><td><</td></tr>
<tr><td>></td><td>></td></tr>
<tr><td>&</td><td>&</td></tr>
</table>

Table 160: Supported character sets

Leading and trailing whitespaces are not allowed. This is efficiently ensured by schema validation in all messages.

Footnotes

1 UTF-8 uses a single byte to represent 7-bit ASCII characters. Representation of extended characters takes between two and six bytes and hence, between 14 and 42 bits".

5.2.1.3.1 Technical validation

All ISO 20022 messages which arrive at the RTGS Interface for further processing are subject to validation rules related to the syntax and structure of the message itself. In this context one can distinguish between well-formedness and validity of the message sent to RTGS.

An ISO 20022 message is well-formed if it satisfies the general syntactical rules foreseen for XML documents as outlined in the above chapter. The major aspects to be respected are the following:

- the message only contains properly encoded Unicode characters;
- the specific syntax characters (e.g. “<” and “&”) are not used in the message except in their function as mark-up delineation (it is feasible to use those characters if they are “escaped” as mentioned in the previous chapter, i.e. “<” is escaped with “&lt” and “&” is escaped with “&amp”);
- the element-delimiting tags (i.e. start, end and empty-element tags) are correctly nested and paired and none of them is missing or overlapping;
- the start and end tags match exactly and are case-sensitive;
- the message has one root element which contains all other elements.

In contrast to other forms of representation the definition of XML documents is rather strict. XML processors cannot produce reasonable results if they encounter even slight violations against the principle of well-formedness. Any violation of this well-formedness automatically entails an interruption of the message processing and an error notification to the sender.

Every well-formed ISO 20022 message arriving in the RTGS interface undergoes a validity check according to the rules contained in the enriched RTGS schema files. These RTGS enriched schemas make the structure of the message visible to the user and provide all necessary explanations on the validations the message undergoes.

The RTGS enriched schema files serve different purposes:

- they provide a definition of all the elements and attributes in the message;
- they provide a definition on what elements are child elements and on their specific order and number;
- they provide a definition of the data types applicable to a specific element or attribute;
- they provide a definition of the possible values applicable to a specific element or attribute.

RTGS provides the RTGS enriched schema file description in several formats: in XSD, Excel and PDF on MyStandards. This shall allow the user to accommodate himself with the format of his choice while having recourse to computer processable information to the largest extent.

A short extract from an XML message for exemplary purposes (ISO 20022 standard message):

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```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.009.001.08">
  <FICdtTrf>
    <GrpHdr>
      <MsgId>NONREF</MsgId>
      <CreDtTm>2019-10-07T17:35:00+00:00</CreDtTm>
      <NbOfTxs>1</NbOfTxs>
      <SttlmInf>
        <SttlmMtd>CLRG</SttlmMtd>
        <ClrSys>
          <Cd>TGT</Cd>
        </ClrSys>
      </SttlmInf>
    </GrpHdr>
    <CdtTrfTxInf>
      <PmtId>
        <InstrId>Inp009b024-InsId</InstrId>
        <EndToEndId>Inp009b024-E2EId</EndToEndId>
        <UETR>e009b024-59c5-41e9-be4c-d45102fc201e</UETR>
      </PmtId>
      <IntrBkSttlmAmt Ccy="EUR">107000.00</IntrBkSttlmAmt>
      <IntrBkSttlmDt>2019-10-27</IntrBkSttlmDt>
      <InstgAgt>
        <FinInstnId>
          <BICFI>COBADEFFXXX</BICFI>
        </FinInstnId>
      </InstgAgt>
      <InstdAgt>
        <FinInstnId>
          <BICFI>UBSWCHZHXXX</BICFI>
        </FinInstnId>
      </InstdAgt>
      <Dbtr>
        <FinInstnId>
          <BICFI>COBADEFFXXX</BICFI>
        </FinInstnId>
      </Dbtr>
      <Cdtr>
        <FinInstnId>
          <BICFI>UBSWCHZHXXX</BICFI>
        </FinInstnId>
      </Cdtr>
    </CdtTrfTxInf>
  </FICdtTrf>
</Document>
```

Figure 117: Technical validation, ISO schema example

Based on the relevant RTGS enriched schema, the RTGS interface performs the following validations for each incoming message instance:

- validation of the XML structure (starting from the root element);
- validation of the element sequencing (i.e. their prescribed order);
- validation of the correctness of parent-child and sibling relations between the various elements;
- validation of the cardinality of message elements (e.g. if all mandatory elements are present or if the overall number of occurrences is allowed);
- validation of the choice options between the message elements;
- validation of the correctness of the used character set;
- validation of the correctness of the code list values and their format.

Regarding the use of namespace prefixes, RTGS does not encourage but accepts and processes valid inbound messages and inbound files composed of one or several messages containing those. However, when sending outbound messages, RTGS does not re-use nor add namespace prefixes.

5.2.1.3.2 Business validation

Besides validations which verify the correctness of the ISO 20022 message as XML document itself RTGS also conducts validations which are based on the business context RTGS and High Value Payments Plus (HVPS+) operate in.

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This business validation in RTGS takes place on the basis of a set of pre-defined business rules which are available in the Appendix to this document.

On a general level RTGS verifies the validity of the transmitted message content against its reference data repository.

In case of violations against existing business rules, RTGS transmits them to the relevant RTGS Actors directly via an outbound message. This message contains all the information the RTGS Actor needs to fully understand why e.g. an intended step of processing could not be completed by the system.

This example shows an extract of a Receipt (camt.025) sent to the case of a business rule violation (RTGS_Receipt_Response to Response to ModifyTransaction (camt.007) RTGS to RTGS business sender Rejection):

```
<Rct>
  <MsgHdr>
    <MsgId>NONREF</MsgId>
    <ReqTp>
      <Prtry>
        <Id>VSTS</Id>
      </Prtry>
    </ReqTp>
  </MsgHdr>
  <RctDtls>
    <OrgnlMsgId>
      <MsgId>Inc007b036-BAHId</MsgId>
    </OrgnlMsgId>
    <ReqHdlg>
      <StsCd>E053</StsCd>
      <Desc>No payment found</Desc>
    </ReqHdlg>
  </RctDtls>
</Rct>
```

Figure 118: Business validation, response example

RTGS messages rely on “External Code Sets” for some elements. RTGS message elements with a data type starting with “External”, e.g. ExternalLocalInstrument1Code, ExternalReason1Code or ExternalCategoryPurpose1Code, should be filled with such codes, which are published in a spreadsheet on the ISO 20022 homepage. If the code to be used is relevant for RTGS processing, this is outlined in the relevant message element. For all other cases, RTGS will not check the message against the values available in the spreadsheet.

5.2.2 Communication infrastructure

5.2.2.1 Envelope messages

In order to communicate with RTGS, a business sender may send a single business message or a file containing several business messages. The structure of message is described in chapter Business Application Header and the structure of file is described in chapter Business File Header.

BAH and business payload/ISO 20022 message instance are part of this business message. Examples and further details for BAH are provided in chapter BusinessApplicationHeader (head.001).

5.2.2.1.1 Business Application Header

The BusinessApplicationHeader (head.001) (BAH) is defined in general for all inbound and outbound messages sent to and from RTGS.

The BAH is not applicable when:

- ReceiptAcknowledgement (admi.007) is sent to acknowledge technical validation error(s) identified during the “Send RTGS message” process within RTGS;
- ReceiptAcknowledgement (admi.007) is sent to acknowledge technical validation error(s) identified during the “Send RTGS file” process within RTGS.

Technically speaking, the BAH is a separate XML document/ISO 20022 message standing apart from the XML documents which represent the message instance itself. For the basic structure of business message see below:

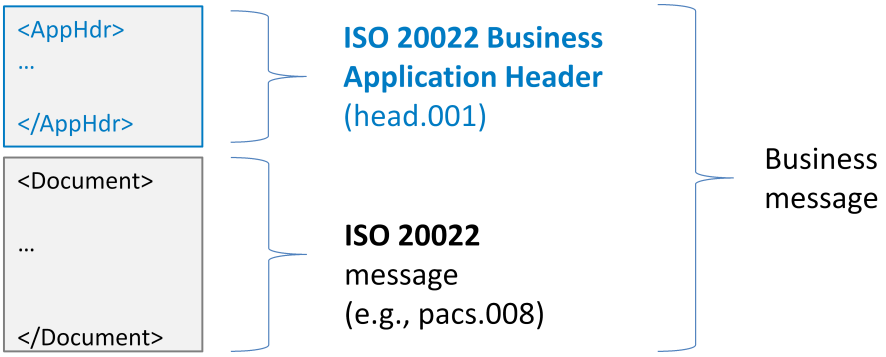


Figure 119: BAH

The BAH facilitates the message processing as it stores the information necessary for the processing at one central place. A uniform appearance (structure) of relevant information in the BAH improves the routing of the business message once it arrives at the addressee’s interface.

BAH and business payload/ISO 20022 message instance are part of this business message. Examples and further details for BAH are provided in chapter BusinessApplicationHeader (head.001).

5.2.2.1.2 Business File Header

Besides the sending of single business messages RTGS supports inbound files. Therefore, it is possible for business sender to send files composed of one or several business messages to RTGS. The number of messages and the business areas of the single messages within a file are per se not restricted. In the case that file size exceeds the maximum size for file submission the relevant information for handling of that is provided in Inbound and Outbound message size limitations. RTGS uses a BusinessFileHeader (head.002) (BFH) to assure the appropriate processing of such message batch. The file structure within RTGS is compliant to the requirement of the “Giovannini Protocol: File Transfer Rulebook (May 2007)”.

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Files submitted to RTGS should only contain instruction messages. If a submitted file contains query messages, RTGS will filter out the query messages and reject them each individually. This will not impact any instruction messages contained in the file, which will be processed as normal. The rejection of the query messages is caused by the fact that files are submitted via store-n-forward network service, which is not allowed for inbound query messages.

RTGS divides the inbound file into single business messages. Every business message is subject to separate validations (technical validations). Each business message is composed of a BAH and a business payload/ISO 20022 message, and is wrapped by a technical envelope called the head.003 wrapper. RTGS reports errors on message level either by the corresponding response message or by a status message.

For the basic structure of file see below:

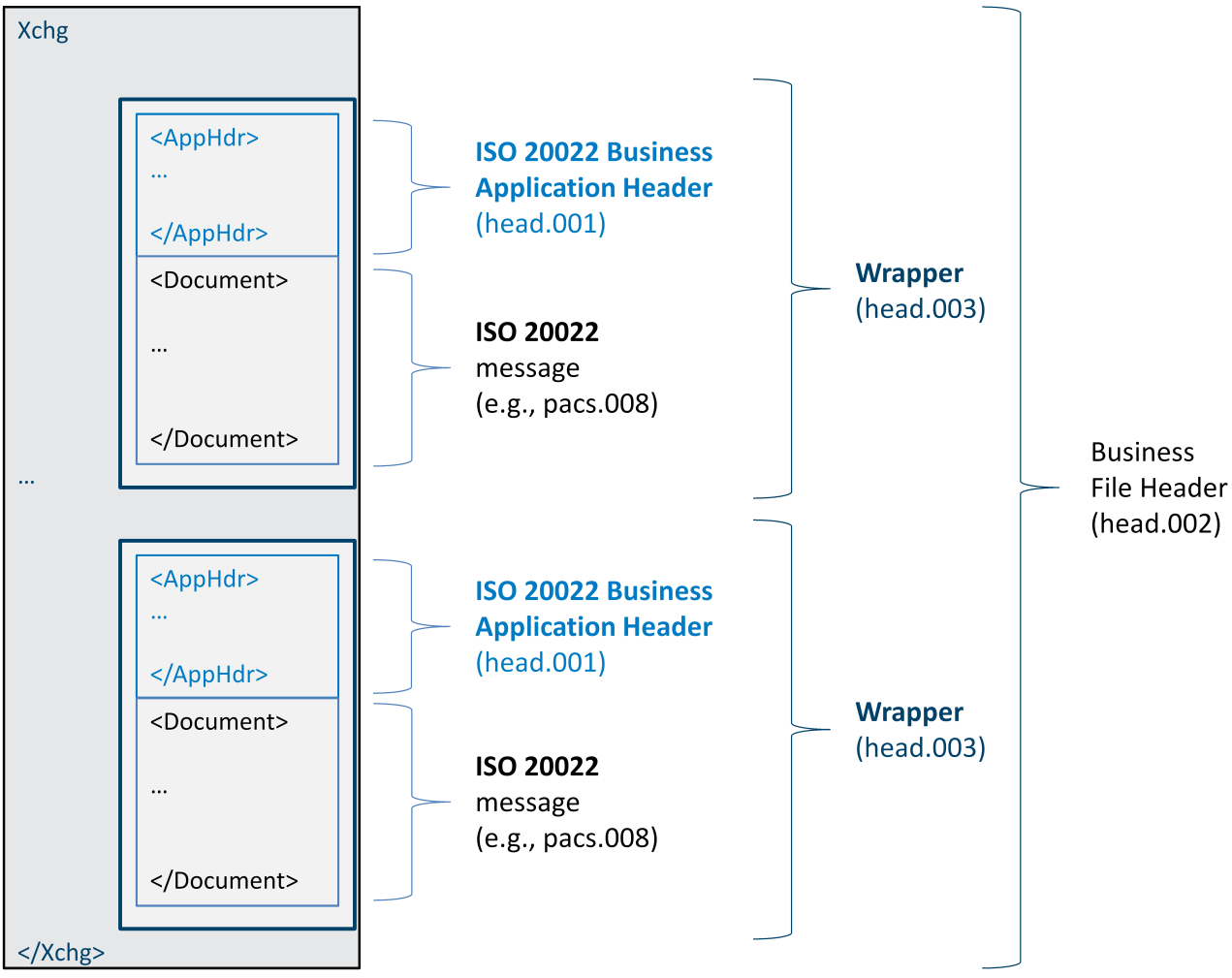


Figure 120: BFH

Examples and further details for BFH are provided in chapter BusinessFileHeader (head.002).

5.2.2.2 Processing time information

Messages exchanged between RTGS and business senders and receivers consist of the BAH and the business payload. Both are parts of the business message containing time information. In the case of the use of a BFH (inbound only), there is an additional mandatory time information provided.

The relevant time reference for all inbound and outbound communication with RTGS is UTC. All time information contained in RTGS business messages inbound and outbound (based on given timestamps) are expressed with +/- mandatory time offset to UTC.

Inbound messages sent to RTGS contain time information +/- time offset to UTC.

Outbound messages sent from RTGS to business receiver contain:

- time information provided by RTGS: UTC;
- time information from inbound message: time information provided in inbound message.

The following table illustrates the particularities for time information depending on the location of the business sender for winter time:

Location business sender	Local time business sender	Inbound: Used time in message element FromTime	Booking time in CET	RTGS system time in UTC	Outbound: Booking time stamp expressed in UTC added by RTGS	Outbound: Time provided in FromTime
Frankfurt	08:00 CET	08:00:00+01:00	08:00	07:00	07:00:00.001+00:00	08:00:00+01:00
Lisbon	07:00 WET (= UTC)	07:00:00+00:00				07:00:00+00:00
Athens	09:00 EET	09:00:00+02:00				09:00:00+02:00

Table 161: Time information depending on the location of the business sender for winter time

Due to the ISO definition of the BAH, the time information within the BAH is normalised to ZULU time. RTGS users must take a possible difference between the two time formats into account when exchanging business messages with RTGS.

Example

A business message sent to RTGS on 17 December 2021 at 10:30:47 CET would need to be expressed in the following field in the BAH (“ZULU time”[1]):

```
<CreDt>2021-12-17T09:30:47Z</CreDt>
```

In the case the same business message contains an additional reference to the creation date and time of the business payload, it would need to be expressed in the business payload (“UTC +/- time offset”) as follows:

```
<CreDtTm>2021-12-17T10:30:47+01:00</CreDtTm>
```

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A message sent from RTGS on 15 July 2022 at 11:30:47 CEST would need to be expressed in the following field in the BAH (“ZULU time”):

```
<CreDt>2022-07-15T09:30:47.001Z</CreDt>
```

In the case the same business message contains an additional reference to the creation date and time of the business payload, it would need to be expressed in the business payload (“UTC +/- time offset”) as follows:

```
<CreDtTm>2022-07-15T09:30:47.001+00:00</CreDtTm>
```

The time offset is required by schema validation within the business message payload and BFH, which is taken into account for further processing within RTGS.

In the communication process between RTGS and the business senders and receivers the time information elements are used to indicate:

- creation time of a message;
- settlement time request (e.g. payment orders);
- settlement execution time (only applicable outbound).

Depending on the specific processing of a message the time information will be processed in different ways.

In the RTGS inbound case any ISO Time compliant data format amended by mandatory time shift information will be accepted, which means in particular also with or without milliseconds, e.g. settlement time request <FrTm>10:30:00+01:00</FrTm>.

In the RTGS outbound case all time information generated by RTGS, including seconds and milliseconds, are provided, i.e. in particular:

- creation date time;
- settlement execution time.

The only time information that is forwarded unchanged in outbound payment messages is settlement time request <SttlmTmReq>.

Footnotes

1 ZULU time (= UTC) is the used format for the time indication in the BAH.

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5.2.2.3 Inbound and Outbound message size limitations

Messages sent to or from RTGS are subject to given technical size limitations. This chapter aims to explain which network service should be used for communication between RTGS actors' back-end applications and RTGS in relation to size of a message.

In particular, the use of a certain communication channel depends on two factors:

- business purpose of a message (e.g. instruction or query etc.);
- message size.

Hence, this chapter should be read in conjunction with chapter Communication between RTGS and RTGS Actors, which explains the choice of the right network service.

The message exchange limitations, i.e. system limitations are defined at a size of 32 KB and 32 MB both for inbound and outbound messages.

Network service	Maximum size
Message-based	32 KB (KB=2^10)
File-based	32 MB (MB=2^20)

Table 162: Message size

Note: The system limitations purely relate to the size of exchanged messages, i.e. it is completely decoupled from the terminology of 'file' in context with BusinessFileHeader (head.002). Meaning that also a 'file' with envelope BusinessFileHeader (head.002) can be sent via store-n-forward message-based network service if the message size does not exceed 32 KB. Likewise, a "message" with envelope BusinessApplicationHeader (head.001) can be sent via store-n-forward file-based network service if the message size does not exceed 32 MB.

RTGS inbound

Depending on the size of each message, or file, the following network services are provided:

- message-based network service (real-time or if applicable, store-n-forward);
- file-based network service (only store-n-forward);

To fulfil the network service specific requirements, the RTGS Actors have to consider that the message-based network service is limited to submissions of up to 32 KB whereas the file-based network service allows submissions of up to 32 MB.

RTGS outbound

The rules put forward in the above paragraph are also applicable for outbound messages.

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For a query received via real-time message-based network service, if the query response exceeds the given 32 KB size limitation, the network service will be switched to store-n-forward file-based network service. ESMIG then sends a ReceiptAcknowledgement message (admi.007) to inform the business sender of the query using the original real-time message-based network about the switch of network service. For further information, see ESMIG UDFS, chapter "*ESMIG data exchange information*".

The query response is then provided in the store-n-forward network service.

In case a query response, or a report, also exceeds the maximum size of file-based network-service of 32 MB, the RTGS outbound exchange will be split in several parts. This may be the case for: BankToCustomerStatement (camt.053) (statement of account is considered as both a query response and a report) and ReturnTransaction (camt.006).

To advise that a query response or a report was split, the business payload element <MsgPgntn> is used to indicate “pagination” for ReturnTransaction (camt.006) and BankToCustomerStatement (camt.053).

For the camt.053 BankToCustomerStatement, a specific procedure has been defined for RTGS. The convention is to split the payload at element BkToCstmrStmt/Stmt/Ntry.

When ‘splitting’ happens, the subsequent page starts with a repetition of the information in the <Stmt> block as in the previous page (repeating the account number and the relating interim balances) and continues in the <Ntry> block by listing all account entries that do not fit into the previous page.

RTGS ensures that the fixed elements plus the repetitive elements do not exceed 32 MB.

5.2.3 Usage of Messages

The following table lists the usage of all RTGS-messages[1] as described in chapter Processes with RTGS in Part II. Each message usage in the table is referenced as “usage case” in the sub-chapter “The message in business context” of each message.

The purpose of this chapter is to link Part II and Part III of RTGS UDFS in order to navigate easily between the Processes with RTGS (descriptions and utilised messages) and the detailed message descriptions in List of messages. Furthermore, this chapter provides an overview of all processes within RTGS to the business reader.

Each message sub-chapter in Part III points to the table. In turn, the table points to the corresponding Part II process.

Conversely, each Part II process lists the messages involved, and the reader can navigate directly to the message sub chapter in Part III.

ISO Message	UDFS Chapter	Message Usage	Inbound/Outbound
admi.004	Process RTGS reject time or till time broadcast	Reject or till time broadcast	Outbound
	Process information period broadcast	Information period broadcast	Outbound

ISO Message	UDFS Chapter	Message Usage	Inbound/Outbound
	Process AS revocation broadcast	AS revocation broadcast	Outbound
	Broadcast AS batch settlement failure	AS batch settlement failure broadcast	Outbound
	Process RTGS operations-related broadcast	RTGS operations-related broadcast	Outbound
	Reject cash transfer order	AS settlement procedure E settlement failure broadcast	Outbound
admi.005	Send RTGS query	Query request message - account statement query	Inbound
admi.007	Send RTGS file	File rejection notification	Outbound
	Send RTGS message	Message rejection notification	Outbound
	Send RTGS query	Query rejection for failed business validation - account statement query	Outbound
	Send RTGS query	Account statement query (in case the query response includes more than one page)	Outbound
	Send RTGS query	Cash transfer query (in case the query response includes more than one page)	Outbound
camt.003	Send RTGS query	Query request message - account balance query	Inbound
camt.004	Process RTGS floor and ceiling	Floor/ceiling notification	Outbound
	Execute start of cycle for AS settlement procedure C	Sub-account balances notification	Outbound
	Execute end of procedure for AS settlement procedure C	Sub-account balances notification	Outbound

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ISO Message	UDFS Chapter	Message Usage	Inbound/Outbound
	Send RTGS query	Query rejection for failed business validation - account balance query	Outbound
	Send RTGS query	Query response for business data - account balance query	Outbound
	Execute RTGS standing order	Sub-account balance notification	Outbound
	Perform standard RTGS settlement	Sub-account balance notification	Outbound
	Perform standard RTGS settlement	Originator AS transfer settlement notification	Outbound
camt.005	Send RTGS query	Query request message - cash transfer query	Inbound
camt.006	Send RTGS query	Query rejection for failed business validation - cash transfer query	Outbound
	Send RTGS query	Query response for business data - cash transfer query	Outbound
camt.007	Modify RTGS payment order	Payment order modification	Inbound
camt.009	Send RTGS query	Query request message - current limits query	Inbound
camt.010	Send RTGS query	Query rejection for failed business validation - current limits query	Outbound
	Send RTGS query	Query response for business data - current limits query	Outbound
camt.011	Modify current limit	Current limit modification	Inbound
camt.012	Modify current limit	Current limit deletion	Inbound

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ISO Message	UDFS Chapter	Message Usage	Inbound/Outbound
camt.018	Send RTGS query	Query request message - event query	Inbound
	Send RTGS query	Query request message - system time query	Inbound
camt.019	Send RTGS query	Query rejection for failed business validation - event query	Outbound
	Send RTGS query	Query rejection for failed business validation - system time query	Outbound
	Send RTGS query	Query response for business data - event query	Outbound
	Send RTGS query	Query response for business data - system time query	Outbound
	Receive RTGS system notification	System notification	Outbound
camt.021	Execute start of procedure for AS settlement procedures C and D	Start of optional procedure C instruction	Inbound
	Execute start of procedure for AS settlement procedures C and D	Start of mandatory procedure notification	Outbound
	Execute start of cycle for AS settlement procedure C	Start of cycle instruction	Inbound
	Execute end of cycle for AS settlement procedure C	End of cycle instruction	Inbound
	Execute end of cycle for AS settlement procedure C	End of cycle execution notification	Outbound
	Execute end of procedure for AS settlement procedure C	End of procedure instruction	Inbound

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ISO Message	UDFS Chapter	Message Usage	Inbound/Outbound
camt.025	Execute start of procedure for AS settlement procedures C and D	Start of optional procedure instruction rejection notification	Outbound
	Execute start of cycle for AS settlement procedure C	Start of cycle instruction rejection notification	Outbound
	Execute end of cycle for AS settlement procedure C	End of cycle instruction rejection notification	Outbound
	Execute end of procedure for AS settlement procedure C	End of procedure instruction rejection notification	Outbound
	Trigger guarantee fund mechanism use	Guarantee fund decision	Inbound
	Trigger guarantee fund mechanism use	Guarantee fund decision rejection	Outbound
	Modify current limit	Current limit modification/ deletion rejection notification	Outbound
	Modify current limit	Current limit modification/ deletion execution notification	Outbound
	Modify current limit	Current limit modification queuing notification	Outbound
	Reject pending limit modification	Current limit modification rejection notification	Outbound
	Manage current reservation in RTGS	Current reservation modification/deletion rejection notification	Outbound
	Manage current reservation in RTGS	Current reservation modification/deletion execution notification	Outbound
	Manage current reservation in RTGS	Current reservation modification queuing notification	Outbound

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ISO Message	UDFS Chapter	Message Usage	Inbound/Outbound
	Reject pending reservation modification in RTGS	Current reservation modification rejection notification	Outbound
	Process RTGS payment order and liquidity transfer order	Liquidity transfer order rejection notification	Outbound
	Reject or confirm payment order recall	Rejection of payment recall confirmation or rejection notification	Outbound
	Reject or confirm payment order recall	Acceptance of payment recall confirmation or rejection notification	Outbound
	Modify RTGS payment order	Payment order modification rejection notification	Outbound
	Modify RTGS payment order	Payment order modification execution notification	Outbound
	Perform standard RTGS settlement	Liquidity transfer order fail notification	Outbound
	Perform standard RTGS settlement	Liquidity transfer order settlement notification	Outbound
camt.029	Request payment order revocation or recall	Revocation/recall rejection notification	Outbound
	Request payment order revocation or recall	Payment order revocation execution notification	Outbound
	Request payment order revocation or recall	Counterparty recall request notification	Outbound
	Reject or confirm payment order recall	Payment recall confirmation or rejection	Inbound
	Reject or confirm payment order recall	Counterparty payment recall confirmation or rejection	Outbound
camt.046	Send RTGS query	Query request message - current reservations query	Inbound

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ISO Message	UDFS Chapter	Message Usage	Inbound/Outbound
camt.047	Send RTGS query	Query rejection for failed business validation - current reservations query	Outbound
	Send RTGS query	Query response for business data - current reservations query	Outbound
camt.048	Manage current reservation in RTGS	Current reservation modification	Inbound
camt.049	Manage current reservation in RTGS	Current reservation deletion	Inbound
camt.050	Process RTGS payment order and liquidity transfer order	Liquidity credit transfer order	Inbound
camt.053	Send RTGS query	Query response for business data - account statement query	Outbound
	Receive RTGS report	Statement of account	Outbound
camt.054	Settle AS settlement procedure A credit	Credit notification	Outbound
	Return liquidity from sub-accounts to linked RTGS DCAs	Debit notification	Outbound
	Return liquidity from sub-accounts to linked RTGS DCAs	Credit notification	Outbound
	Terminate AS processing for AS settlement procedure A or B	Credit notification	Outbound
	Send AS transfer settlement notifications	Debit notification	Outbound
	Send AS transfer settlement notifications	Credit notification	Outbound
	Settle standing order in RTGS	Debit notification	Outbound

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ISO Message	UDFS Chapter	Message Usage	Inbound/Outbound
	Settle standing order in RTGS	Credit notification	Outbound
	Perform standard RTGS settlement	Debit notification	Outbound
	Perform standard RTGS settlement	Credit notification	Outbound
camt.056	Request payment order revocation or recall	Payment order revocation/ recall request	Inbound
	Request payment order revocation or recall	Counterparty recall request	Outbound
head.001	Send RTGS message	RTGS message	Inbound
	Business Application Header	RTGS message	Outbound
head.002	Send RTGS file	RTGS file	Inbound
pacs.002	Reject cash transfer order	Payment order rejection notification	Outbound
	Perform standard RTGS settlement	Send SBTI transfer order rejection notification	Outbound
	Process RTGS payment order and liquidity transfer order	Send SBTI transfer order rejection notification	Outbound
	Process RTGS payment order and liquidity transfer order	Payment order rejection notification	Outbound
	Request payment order revocation or recall	Payment order revocation notification	Outbound
	Perform standard RTGS settlement	Payment order settlement notification	Outbound
	Perform standard RTGS settlement	SBTI transfer order settlement notification	Outbound

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ISO Message	UDFS Chapter	Message Usage	Inbound/Outbound
pacs.004	Process RTGS payment order and liquidity transfer order	Payment return order	Inbound
	Perform standard RTGS settlement	Payment return	Outbound
pacs.008	Process RTGS payment order and liquidity transfer order	Customer credit transfer order	Inbound
	Perform standard RTGS settlement	Customer credit transfer	Outbound
pacs.009	Process RTGS payment order and liquidity transfer order	Financial institution credit transfer order	Inbound
	Perform standard RTGS settlement	Financial institution credit transfer	Outbound
pacs.010	Process RTGS payment order and liquidity transfer order	Financial institution direct debit order	Inbound
	Perform standard RTGS settlement	Financial institution direct debit	Outbound
pain.998 ASTransferInitiation	Send AS batch	AS batch	Inbound
pain.998 ASInitiationStatus	Send AS batch	AS batch rejection notification	Outbound
	Finalise AS settlement procedure A batch after settlement of all debits	AS batch settlement notification	Outbound
	Execute AS settlement procedure C	AS batch final status notification	Outbound
	Reject AS transfer order for AS settlement procedure C	AS batch final status notification	Outbound
	Process AS settlement procedure E global notification	AS batch global notification	Outbound

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ISO Message	UDFS Chapter	Message Usage	Inbound/Outbound
	Process AS batch revocation	AS batch fail notification	Outbound
	Process AS settlement procedure B batch	AS batch settlement notification	Outbound
	Notify guarantee fund mechanism initiation	Guarantee fund mechanism decision request	Outbound
	Trigger guarantee fund mechanism use	AS batch settlement notification	Outbound
	Terminate AS processing for AS settlement procedure A or B	AS batch fail notification	Outbound
	Reject cash transfer order	AS transfer order rejection notification	Outbound
	Perform standard RTGS settlement	AS transfer order settlement notification	Outbound
pain.998 ASTransferNotice	Execute RTGS standing order	Standing order settlement notification	Outbound
	Perform standard RTGS settlement	AS liquidity transfer order settlement notification	Outbound
	Perform standard RTGS settlement	Counterparty AS transfer settlement notification	Outbound

Table 163: Usage of Messages

Footnotes

1 Not every message usage is illustrated with a message example.

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5.2.4 Message references

This chapter aims to illustrate the approach for the processing and mapping of reference information in messages used by RTGS. References are used with different purposes. In particular they aim to identify single messages across the payment chain. In addition they can be used to determine a transaction for query status information or to perform actions, e.g. modification or deletion.

In general message identification references can be divided into two categories, i.e.:

- point-to-point references;
- end-to-end references.

Point-to-point reference information is used bilaterally between the business sender and RTGS respectively RTGS and the business receiver of a message. It is per definition unique per business sender for a defined period, i.e. one RTGS business day. In general, this means that a point-to-point information is not subject to be transported in the end-to-end communication across the payment chain. Nevertheless, there are some differences in the handling of the point-to-point information. In particular this means that a point-to-point reference can be forwarded changed or newly created by RTGS.

- Business message identifier (used in BAH) is always modified by RTGS, i.e. no subject for forwarding. The business message Identifier in the BAH replaces in RTGS the message identifier (value “NONREF”) in the group header of all messages.
- Instruction Identification is left untouched by RTGS, i.e. will be forwarded unchanged to the business receiver of a payment message.
- Clearing System Reference transports the booking reference assigned by RTGS.

An End-to-end reference is passed on, unchanged, throughout the entire end-to-end chain. Depending on its nature, it is added either by the initiating party or by RTGS.

- End-to-end identification is assigned by the initiating party and aims to unambiguously identify a transaction.
- UETR is a universally unique identifier and to be generated by the initiating party of a transaction.

All messages used by RTGS are ISO 20022 compliant. That means that in general all elements should be harmonised across the message portfolio and can simply be mapped into equivalent element in other messages, e.g. end-to-end identification. Nevertheless, in some cases the same information is mapped into another element, e.g. the booking reference added by RTGS in payment messages in element clearing system reference is mapped in booking notification message (camt.054) into element notification entry reference.

The following picture illustrates the processing, forwarding and mapping of point-to-point and end-to-end references by RTGS:

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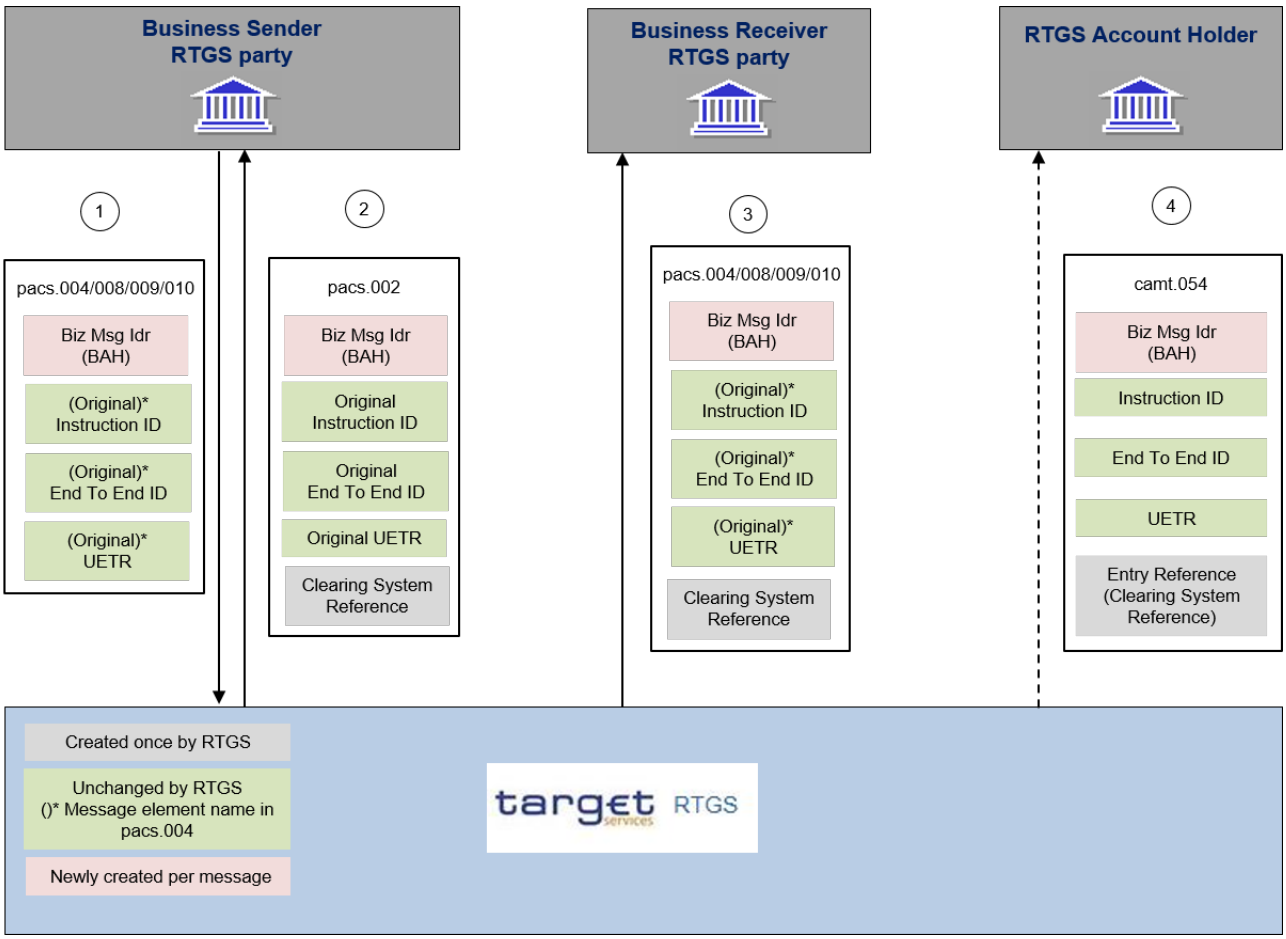


Figure 121: Message References

The revocation of a payment order in RTGS is only possible when all the elements defined in the diagram below can be matched between the revocation message (camt.056) and the message of the payment order to be revoked (pacs.004/008/009/010).

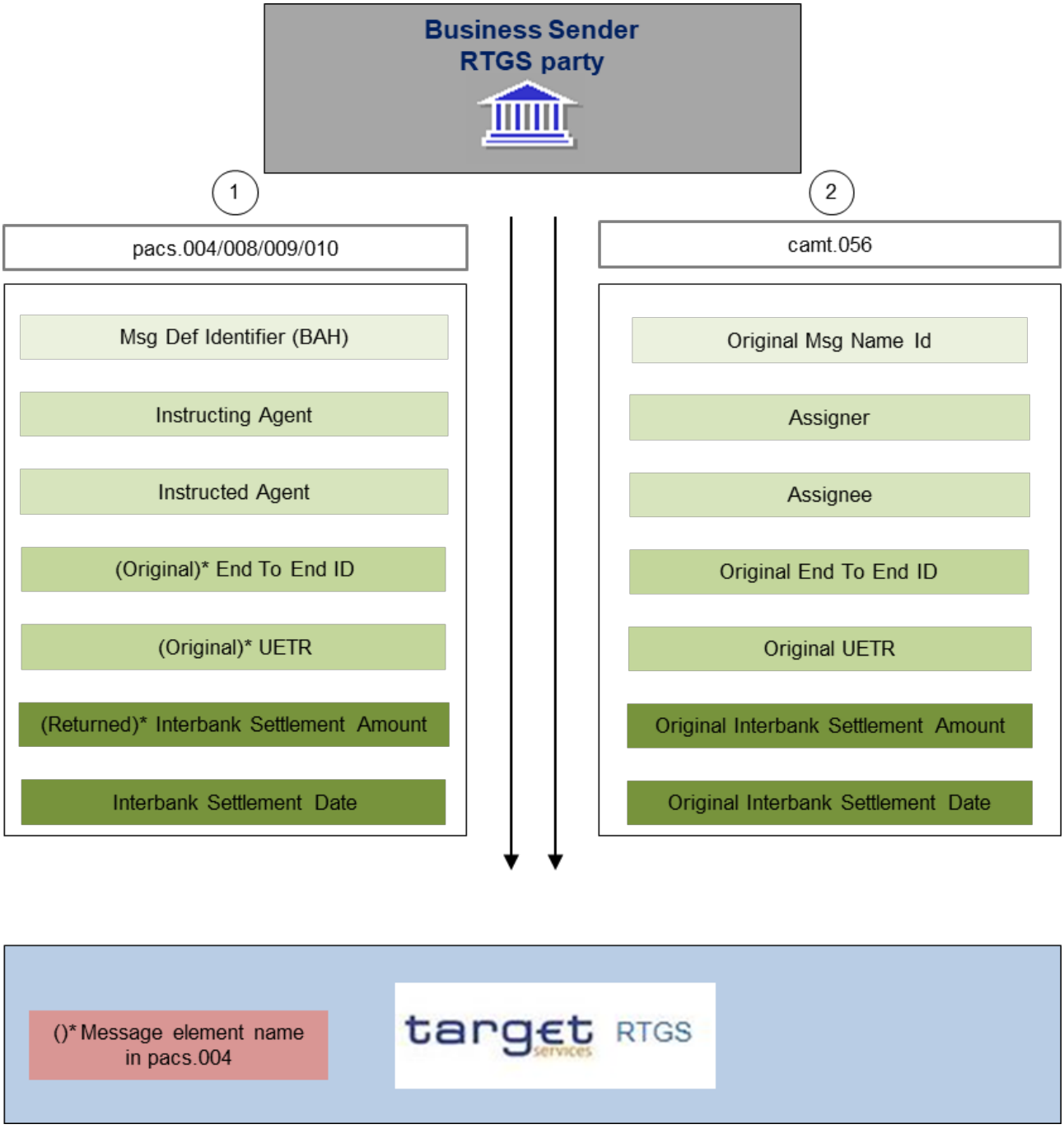


Figure 122: Linking camt.056 and payment orders

If the payment order is in final status or RTGS cannot find an exact match, the camt.056 is forwarded by RTGS to the business receiver indicated in the BAH of the message for further investigation as a recall request (applicable to pacs.008/009 only).

Details for the revocation and recall of payment orders are outlined in chapter Payment order revocation and payment recall.

5.2.5 Business scenarios

This chapter provides an overview of business scenarios and system of real BICs set up to bring a message example into context in RTGS and into a relation to other message examples. The rationale behind this concept is to clearly show the flow of relevant BICs, account identifications, references, etc. across inbound and outbound messages within a realistic business scenario. The details of the message examples in the below listed business scenarios can be found in the sub-chapter “The message in business context” of each message in List of messages.

The business scenarios have been laid upon a system of real BICs and the related account identifiers follow a logical structure.

In the following table, the business reader is provided with a list of all BICs and account identifiers found in the RTGS business scenarios.

Description of usage	Party BIC	Account BIC	Account identifier
System	TRGTEXPMRTG		
Party (CB)	MARKDEFFXXX		
RTGS CB account	MARKDEFFXXX	MARKDEFFXXX	MDEEURMARKDEFFXXXMARKDEFFXXX
AS guarantee fund (held by CB in this case)	MARKDEFFXXX	MARKDEF1200	GDEEURMARKDEFFXXXMARKDEF1200
Party (payment bank #1)	COBADEFFXXX		
RTGS DCA	COBADEFFXXX	COBADEFFXXX	RDEEURCOBADEFFXXXCOBADEFFXXX
RTGS Subaccount (linked to above DCA)	COBADEFFXXX	n/a	UDEEURCOBADEFFXXX16COBADEFFXXX0001
RTGS DCA	COBADEFFXXX	COBADEBB120	RDEEURCOBADEFFXXXCOBADEBB120
RTGS Subaccount (linked to above DCA)	COBADEFFXXX	n/a	UDEEURCOBADEFFXXX16COBADEBB1200001
Party (Indirect participant)	COBADEFF075		

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Description of usage	Party BIC	Account BIC	Account identifier
Party (payment bank #2)	UBSWCHZH XXX		
RTGS DCA	UBSWCHZH XXX	UBSWCHZH XXX	RDEEURUBSWCHZHXXXUBSWCHZHXXX
RTGS DCA	UBSWCHZH XXX	UBSWCHZH8 0A	RDEEURUBSWCHZHXXXUBSWCHZH80A
RTGS Subaccount (linked to above DCA)	UBSWCHZH XXX	n/a	UDEEURUBSWCHZHXXX16UBSWCHZH80A0 001
Party (payment bank #3)	SOLADESTX XX		
RTGS DCA	SOLADESTX XX	SOLADEST6 00	RDEEURSOLADESTXXXSOLADEST600
RTGS Subaccount (linked to above DCA)	SOLADESTX XX	n/a	UDEEURSOLADESTXXX16SOLADEST600000 1
RTGS DCA	SOLADESTX XX	SOLADEST8 61	RDEEURSOLADESTXXXSOLADEST861
Externally held account	n/a	INGBDEFFX XX	
Party (payment bank #4)	SOGEFRPPH CM		
RTGS DCA	SOGEFRPPH CM	SOGEFRPPH CM	RDEEURSOGEFRPPHCMSOGEFRPPHCM
RTGS DCA	SYBKDE22H AM	SYBKDE22H AM	RDEEURSYBKDE22HAMSYBKDE22HAM
Party (payment bank #5)	SYBKDEFFH AM		
Party (Indirect participant)	SYBKDK22C PH		
Party (ancillary system)	MARKDEFFC LC		

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Description of usage	Party BIC	Account BIC	Account identifier
AS technical account	MARKDEFFCLC	MARKDEFFCLC	TDEEURMARKDEFFCLCMARKDEFFCLC
Other mandatory message usages, but not used by RTGS			
Ultimate Debtor	BSCHARBASSS		
Debtor	BSCHARBAXXX		
Debtor Agent	BSCHESMMXXX		
Ultimate Creditor	INGBBRSPATA		
Creditor	INGBBRSPXXX		
Creditor Agent	INGBDEFFXXX		

Table 164: Table of BICs and account identifiers

Business scenarios are defined to assist the business reader to implement end-to-end scenarios and are provided for the most frequent and complex business cases in RTGS.

In the following table, the business reader is provided with detailed descriptions of the business scenarios and the related message examples for each business scenario:

Business scenario	Overview	Message examples
Scenario 013 - RTGS head.001 rejection	A camt.050 message is rejected for being sent on the Real-time network service, instead of the Store-and-Forward network service. An admi.007 is used to advise of the error.	Inbound_head.001_RTGS_BAH_(CB-to-RTGS)_bs013.xml admi.007_RTGS_ReceiptAcknowledgement_Error_bs013.xml
Scenario 014 - RTGS head.001 payment bank to payment bank	A BAH to be used by a payment bank sending a pacs.009 to RTGS, which is then forwarded as an outbound BAH to the next payment bank in the payment chain. (**Note:** This business scenario	Inbound_head.001_RTGS_BAH_(PB-to-PB)_bs014.xml Outbound_head.001_RTGS_BAH_(PB-to-PB)_bs014.xml

Business scenario	Overview	Message examples
	assumes that the payment has been successfully settled in RTGS before the outbound message is sent.)	
Scenario 015 - RTGS head.001 RTGS to payment bank	A BAH to be used with a camt.054 from RTGS to a payment bank.	Outbound_head.001_RTGS_BAH_(RTGS-to-PB)_bs015.xml
Scenario 016 - RTGS head.001 payment bank to RTGS	A BAH to be used with a camt.050 from a payment bank into RTGS.	Inbound_head.001_RTGS_BAH_(PB-to-RTGS)_bs016.xml
Scenario 017 - RTGS head.002 rejection	A file is rejected owing to a validation error (duplicate file) in the head.002 (BFH). An admi.007 is used to advise of the error.	Inbound_head.002_RTGS_BFH_(PB-to-RTGS)_bs017.xml admi.007_RTGS_ReceiptAcknowledgement_Error_bs017.xml
Scenario 018 – RTGS head.002 payment bank to RTGS	A file is accepted for further processing owing to a valid head.002 (BFH).	Inbound_head.002_RTGS_BFH_(PB-to-RTGS)_bs018.xml
Scenario 019 – RTGS head.001 cover payment to RTGS	A payment bank sends a pacs.009 cover message to RTGS.	Inbound_head.001_RTGS_BAH_(CoverPayment)_bs019.xml
Scenario 020 – RTGS pacs.008 rejection	An inbound pacs.008 is rejected by RTGS. A pacs.002 status message is used to inform the sender of the rejection.	Inbound_pacs.008_RTGS_CustomerCreditTransferOrder_bs020.xml pacs.002_RTGS_FIPaymentStatusReport_RJCT_bs020.xml
Scenario 021 – RTGS pacs.008 settlement	A pacs.008 payment message is fully processed and settled. The business sender has not subscribed to receive pacs.002 for successful settlement, so no pacs.002 is produced. The pacs.008 is forwarded to the next business receiver in the payment chain and the debit side will appear in the camt.053 for the debited account.	Inbound_pacs.008_RTGS_CustomerCreditTransferOrder_bs021.xml Outbound_pacs.008_RTGS_CustomerCreditTransfer_bs021.xml camt.053_RTGS_BankToCustomerStatement_bs998.xml
Scenario 022 – RTGS pacs.008 revocation request after settlement	A pacs.008 payment message is fully processed and settled. The business sender has not	Inbound_pacs.008_RTGS_CustomerCreditTransferOrder_bs022.xml

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Business scenario	Overview	Message examples
	subscribed to receive pacs.002 for successful settlement, so no pacs.002 is produced. The inbound pacs.008 is forwarded to the next business receiver in the payment chain as an outbound pacs.008. After settlement has occurred, a revocation (cancellation/ refund) chain is started using an inbound camt.056 message which is passed through to the next party in the payment chain as an outbound camt.056. Simultaneously, a camt.029 is sent to the sender of the camt.056 to advise that the camt.056 has been forwarded. Shortly afterwards, the next party returns a camt.029 inbound to RTGS, rejecting the cancellation request which RTGS then forwards on backwards as an outbound camt.029 to the sender of the original camt.056 cancel request.	Outbound_pacs.008_RTGS_CustomerCreditTransfer_bs022.xml Inbound_camt.056_RTGS_PaymentCancellationRequest_bs022.xml Outbound_camt.056_RTGS_PaymentCancellationRequest_bs022.xml Outbound_camt.029_RTGS_PaymentCancellationRequestStatus_Forwarded_bs022.xml Inbound_camt.029_RTGS_PaymentCancellationRequestStatus_Rejection_bs022.xml Outbound_camt.029_RTGS_PaymentCancellationRequestStatus_Rejection_bs022.xml
Scenario 023 – RTGS pacs.004 successful return	A pacs.008 payment message is fully processed and settled. The inbound pacs.008 is forwarded to the next business receiver in the payment chain as an outbound pacs.008 and a pacs.002 status report is sent to the sender of the pacs.008. The day after settlement has occurred, a revocation (cancellation/refund) chain is started using an inbound camt.056 message which is passed through to the next party in the payment chain as an outbound camt.056. Simultaneously, a camt.029 is sent to the sender of the camt.056 to advise that the camt.056 has been forwarded.	Inbound_pacs.008_RTGS_CustomerCreditTransferOrder_bs023.xml Outbound_pacs.008_RTGS_CustomerCreditTransfer_bs023.xml pacs.002_RTGS_FIPaymentStatusReport_ACSC-payment_bs023.xml Inbound_camt.056_RTGS_PaymentCancellationRequest_bs023.xml Outbound_camt.056_RTGS_PaymentCancellationRequest_bs023.xml Outbound_camt.029_RTGS_PaymentCancellationRequestStatus_Forwarded_bs023.xml Inbound_pacs.004_RTGS_PaymentReturnOrder_bs023.xml Outbound_pacs.004_RTGS_PaymentReturn_bs023.xml pacs.002_RTGS_FIPaymentStatusReport_ACSC-return_bs023.xml

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Business scenario	Overview	Message examples
	Rather than a reply to the camt.056, a pacs.004 (return) is sent into RTGS which settles, The inbound pacs.004 is forwarded to the next business receiver in the payment chain as an outbound pacs.004 and a pacs.002 status report is sent to the sender of the pacs.004.	
Scenario 024 – RTGS pacs.009 rejection	A pacs.009 payment message is rejected. A pacs.002 status message is used to inform the sender of the rejection.	Inbound_pacs.009_RTGS_FICreditTransferOrder_bs024.xml pacs.002_RTGS_FIPaymentStatusReport_RJCT_bs024.xml
Scenario 026 – RTGS pacs.009 successfully revoked	A pacs.009 payment message is accepted, but before settlement occurs the waiting payment is successfully revoked (cancelled) using a camt.056 message. The sender of the camt.056 will receive a camt.029 informing of the successful cancellation action; the sender of the original pacs.009 will receive a pacs.002 informing that their cash instruction has been cancelled.	Inbound_pacs.009_RTGS_FICreditTransferOrder_bs026.xml Inbound_camt.056_RTGS_PaymentCancellationRequest_bs026.xml Outbound_camt.029_RTGS_PaymentCancellationRequestStatus_Execution_bs026.xml pacs.002_RTGS_FIPaymentStatusReport_RJCT_bs026.xml
Scenario 027 – RTGS camt.056 (for settled pacs.009-URGT) rejected	An urgent RTGS pacs.009 payment message is accepted and settled, and the pacs.009 is forwarded as an outbound pacs.009 to the next business receiver in the payment chain. After settlement occurs the business sender sends a camt.056 to revoke the settled payment. However, the camt.056 is rejected, so the payment remains settled. The sender of the camt.056 receives a camt.029 advising that the cancellation request was rejected.	Inbound_pacs.009_RTGS_FICreditTransferOrder_bs027.xml Outbound_pacs.009_RTGS_FICreditTransferOrder_bs027.xml Inbound_camt.056_RTGS_PaymentCancellationRequest_bs027.xml Outbound_camt.029_RTGS_PaymentCancellationRequestStatus_Rejection_bs027.xml

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Business scenario	Overview	Message examples
Scenario 028 – RTGS pacs.009 COV settlement	A pacs.009 COV payment message is fully processed and settled. The inbound pacs.009 is then forwarded as an outbound pacs.009 to the next business receiver in the payment chain. RTGS generates and sends a pacs.002 to the business sender of the Pacs.009 COV.	Inbound_pacs.009_RTGS_FICreditTransferOrder_COV_bs028.xml Outbound_pacs.009_RTGS_FICreditTransfer_COV_bs028.xml Pacs.002_RTGS_FIPaymentStatusReport_ACSC_bs028.xml
Scenario 029 – RTGS pacs.010 rejection	A pacs.010 direct debit message is rejected. A pacs.002 status message is used to inform the sender of the rejection.	Inbound_pacs.010_RTGS_FIDirectDebitOrder_bs029.xml pacs.002_RTGS_FIPaymentStatusReport_RJCT_bs029.xml
Scenario 030 – RTGS pacs.010 successfully revoked	A pacs.010 direct debit message is accepted, but before settlement occurs the waiting movement is successfully revoked (cancelled) using a camt.056 message. The sender of the camt.056 will receive a camt.029 informing of the successful cancellation action; the sender of the original pacs.010 will receive a pacs.002 informing that their direct debit instruction has been cancelled.	Inbound_pacs.010_RTGS_FIDirectDebitOrder_bs030.xml Inbound_camt.056_RTGS_PaymentCancellationRequest_bs030.xml Outbound_camt.029_RTGS_PaymentCancellationRequestStatus_Execution_bs030.xml pacs.002_RTGS_FIPaymentStatusReport_RJCT_bs030.xml
Scenario 031 – RTGS camt.056 (for settled pacs.010) rejected	An urgent pacs.010 direct debit message is accepted, settled and forwarded to the business receiver as an outbound pacs.010, but after settlement occurs the business sender sends a camt.056 to revoke the debit movement. However, the camt.056 is rejected, so the direct debit remains settled. The sender of the camt.056 receives a camt.029 advising that the cancellation request was rejected.	Inbound_pacs.010_RTGS_FIDirectDebitOrder_bs031.xml Outbound_pacs.010_RTGS_FIDirectDebit_bs031.xml Inbound_camt.056_RTGS_PaymentCancellationRequest_bs031.xml Outbound_camt.029_RTGS_PaymentCancellationRequestStatus_Rejection_bs031.xml

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Business scenario	Overview	Message examples
Scenario 032 – RTGS camt.009 limit query returns business data	A camt.009 limit query is submitted to RTGS by an account owner to query the two limits (one bilateral and one multilateral) on one of their own RTGS Accounts and receives a camt.010 response containing an appropriate list of limits.	camt.009_RTGS_CurrentLimitsQuery_bs032.xml camt.010_RTGS_CurrentLimitsQueryResponse_Data_bs032.xml
Scenario 033 – RTGS camt.009 limit query returns business error	A camt.009 limit query is submitted to RTGS to query all the limits for all accounts owned by a single account owner. However, the noted owner BIC is incorrect and the RTGS returns a camt.010 error response to the query sender.	camt.009_RTGS_CurrentLimitsQuery_bs033.xml camt.010_RTGS_CurrentLimitsQueryResponse_Error_bs033.xml
Scenario 034 – RTGS camt.011 limit modification fails during execution	A camt.011 limit modification has been accepted and queued, but has failed during its subsequent execution. A camt.025 status message is used to advise the sender of the camt.011 regarding the failed state.	camt.011_RTGS_ModifyCurrentLimit_bs034.xml camt.025_RTGS_Receipt_XSTS_ERROR_bs034.xml
Scenario 035 – RTGS camt.012 limit deletion successful	A camt.012 limit deletion is submitted to delete a single bilateral current limit and is successfully executed, leaving the counterparty with unlimited financial access (unless defaulting into a multilateral pool). A camt.025 status message is used to advise the sender of the camt.012 regarding the successful execution.	camt.012_RTGS_DeleteCurrentLimit_bs035.xml camt.025_RTGS_Receipt_XSTS_COMP_bs035.xml
Scenario 036 – RTGS camt.007 fails data validation	A camt.007 is sent to RTGS to increase the priority of a queued payment order, in order to achieve earlier settlement. However, the camt.007 fails validation and is rejected, resulting in the queued payment retaining its current queue position. A	camt.007_RTGS_ModifyPaymentOrder_bs036.xml camt.025_RTGS_Receipt_VSTS_bs036.xml

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Business scenario	Overview	Message examples
	camt.025 status message is used to advise the sender of the camt.007 regarding the failed state.	
Scenario 037 – RTGS camt.046 reservation query returns business data	A camt.046 reservation query is submitted to RTGS by an account owner to query the reservations on one of their own RTGS Accounts and receives a camt.047 response containing an appropriate list of reservations.	camt.046_RTGS_CurrentReservationsQuery_bs037.xml camt.047_RTGS_CurrentReservationsQueryResponse_Data_bs037.xml
Scenario 038 – RTGS camt.046 reservation query returns business error	A camt.046 reservation query is submitted to RTGS to query all the limits for all accounts owned by a single account owner. However, the noted owner BIC is incorrect and the RTGS returns a camt.047 error response to the query sender.	camt.046_RTGS_CurrentReservationsQuery_bs038.xml camt.047_RTGS_CurrentReservationsQueryResponse_Error_bs038.xml
Scenario 039 – RTGS camt.048 current reservation modification gets left pending	A camt.048 reservation modification is accepted but it is not possible to execute it yet so it is queued for later execution. A camt.025 status message is used to advise the sender of the camt.048 regarding the queued state.	camt.048_RTGS_ModifyCurrentReservation_bs039.xml camt.025_RTGS_Receipt_XSTS_PDNG_bs039.xml
Scenario 040 – RTGS camt.049 current reservation deletion gets no response	A camt.049 current reservation deletion is sent to RTGS but no response camt.025 is received. In this situation, the business sender would need to investigate their communication channels and coordinate with RTGS operations to find out whether a camt.025 had been sent and has been lost, or whether a camt.025 has not yet been sent at all.	camt.049_RTGS_DeleteCurrentReservation_bs040.xml
Scenario 041 – RTGS camt.050 DCA-to-DCA settled	A camt.050 moving liquidity from one DCA to another DCA settles successfully in RTGS. The business sender receives	camt.050_RTGS_LiquidityCreditTransfer_DCADCA_bs041.xml camt.025_RTGS_Receipt_SSTS_bs041.xml

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Business scenario	Overview	Message examples
	a camt.025 as confirmation and the credited account owner receives a camt.054 notification of credit. Additionally, the debit side will appear in the camt.053 for the debited account.	camt.054_RTGS_CreditNotification_LiquidityTransfer_bs041.xml camt.053_RTGS_BankToCustomerStatement_bs998.xml
Scenario 042 – RTGS camt.050 DCA-to-MCA settled	A camt.050 moving liquidity from one DCA to a CLM MCA is submitted to RTGS. As the response camt.025 is the same as the one in business scenario 041, there is no camt.025 provided in this business scenario.	camt.050_RTGS_LiquidityCreditTransfer_DCAMCA_bs042.xml
Scenario 044 – RTGS camt.050 DCA-to-T2S settled	A camt.050 moving liquidity from one DCA to a T2S DCA is submitted to RTGS. As the response camt.025 is same like the one in business scenario 041, there is no camt.025 provided in this business scenario.	camt.050_RTGS_LiquidityCreditTransfer_DCAT2S_bs044.xml
Scenario 054 – RTGS camt.018 request for system time	A camt.018 message is sent to RTGS requesting to be informed of the RTGS system time. The valid request is processed and a camt.019 is returned with the requested information.	camt.018_RTGS_CurrentSystemTimeQuery_RT16_bs054.xml camt.019_RTGS_CurrentSystemTimeQueryResponse_RT16_bs054.xml
Scenario 055 – RTGS camt.018 request for event status information (Business day with optional maintenance window)	A camt.018 message is sent into RTGS requesting to be informed of the status of all Events in RTGS. The message is sent on a day when the system schedule contains an Optional Maintenance Window. The valid request is processed and a camt.019 is returned with the appropriate Optional Maintenance Window information.	camt.018_RTGS_CurrentEventQuery_bs055.xml camt.019_RTGS_CurrentEventQueryResponse_bs055.xml
Scenario 056 – RTGS system-generated camt.019	A camt.019 message is automatically generated by RTGS and sent to a business	camt.019_RTGS_CurrentEventNotification_RSOD_bs056.xml

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Business scenario	Overview	Message examples
	receiver, notifying the business receiver of an RTGS event, which has just reached its execution time.	
Scenario 067 – RTGS standing order settles	A pre-defined standing order in CRDM is executed in RTGS moving liquidity from one DCA to another DCA and settles successfully. Since standing orders are a special case of liquidity order, they are processed immediately.	camt.054_RTGS_CreditNotification_StandingOrder_bs067.xml
Scenario 069 – RTGS camt.11 limit modification completes	A camt.011 limit modification is sent to RTGS well before end of day and passes validation. RTGS executes the modification successfully and then informs the sender of the success using a camt.025 message. In this scenario, BAH (head.001) are provided additionally for both inbound and outbound messages	Inbound_head.001_RTGS_BAH_bs069.xml camt.011_RTGS_ModifyCurrentLimit_bs069.xml Outbound_head.001_RTGS_BAH_bs069.xml camt.025_RTGS_Receipt_XSTS_COMP_bs069.xml
Scenario 070 – CLM camt.050 MCA-to-DCA successfully	--	camt.054_RTGS_CreditNotification_LIQT_bs070.xml
Scenario 072 – RTGS camt.018 request for event status information (Business day with non-optional maintenance window	Camt.018 message is sent into RTGS requesting to be informed of the status of all Events in RTGS. The message is sent on a day when the system schedule contains a non-optional Maintenance Window. The valid request is processed and a camt.019 is returned with the appropriate non-optional Maintenance Window information.	camt.018_RTGS_CurrentEventQuery_bs072.xml camt.019_RTGS_CurrentEventQueryResponse_bs072.xml
Scenario 075 – RTGS pacs.008 settlement including indirect participants	Pacs.008 payment message is fully processed and settled. The inbound pacs.008 is then forwarded as an outbound pacs.008 to the next business receiver in the payment chain. The business sender has not subscribed to receive pacs.002	Inbound_pacs.008_RTGS_CustomerCreditTransferOrder_bs075.xml Outbound_pacs.008_RTGS_CustomerCreditTransfer_bs075.xml

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Business scenario	Overview	Message examples
	for successful settlement, so no pacs.002 is produced. The pacs.008 is forwarded to the next business receiver in the payment chain. In this scenario, the payment relates to indirect participants.	
Scenario 076 – RTGS pacs.009 settlement including indirect participants	Pacs.009 payment message is fully processed and settled. The inbound pacs.009 is then forwarded as an outbound pacs.009 to the next business receiver in the payment chain. The business sender has not subscribed to receive pacs.002 for successful settlement, so no pacs.002 is produced. In this scenario, the payment relates to indirect participants.	Inbound_pacs.009_RTGS_FICreditTransferOrder_bs076.xml Outbound_pacs.009_RTGS_FICreditTransfer_bs076.xml
Scenario 078 – Delta set query	During a business day, 4 payment orders are variously submitted to RTGS (payment order message examples not provided here). During the same business day, the authorized party BIC COBADEFFXXX uses a delta set to achieve hourly activity reports starting at 09:00, and ending at 12:00. Time line overview: Before 09:00, two payment orders (called B and D) are entered and queued. At 09:00 an initial delta query request returns details for payment orders B and D shows them as queued, and also returns a reference for the delta set. Before 10:00, 2 more payment orders (called A and C) are entered and queued. At 10:00, the returned delta set reference is used for a further delta query request, which returns details showing	camt.005_RTGS_GetTransation_INIT_bs078.xml camt.006_RTGS_ReturnTransaction_INIT_bs078.xml camt.005_RTGS_GetTransaction_DLT1_bs078.xml camt.006_RTGS_ReturnTransaction_DLT1_bs078.xml camt.005_RTGS_GetTransaction_DLT2_bs078.xml camt.006_RTGS_ReturnTransaction_DLT2_bs078.xml camt.005_RTGS_GetTransaction_DLT3_bs078.xml camt.006_RTGS_ReturnTransaction_DLT3_bs078.xml

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Business scenario	Overview	Message examples
	payment orders A and C as queued and B and D are still queued but do not appear on the delta report as their status has not changed since the previous initial query (at 09:00). Before 11:00, payment order B reaches settlement and payment order C is revoked. At 11:00, the returned delta set reference is used for a delta query request, which returns details showing payment order B as settled and C as cancelled. Payment orders A and D are still queued but do not appear on the delta report as their status has not changed since the previous query (at 10:00). Before 12:00, payment order A reaches settlement and payment order D is rejected. At 12:00, the returned delta set reference is used for a delta query request, which returns details showing payment order A as settled and D as rejected. Payment orders B and C are still settled respectively cancelled do not appear on the delta report as their status has was already reported as final in a previous query (at 11:00).	
Scenario 081 – RTGS payment reject time broadcast	Pacs.009 payment order message was validated by RTGS and queued for execution within the settlement time request given on the payment order. 15 minutes before the indicated reject time in the payment order RTGS sends an admi.004 system event notification message to notify the sender of the pacs.009 about the possible rejection.	Inbound_pacs.009_RTGS_FICreditTransferOrder_bs081.xml (not available) admi.004_RTGS_SystemEventNotification_RJCT_bs081.xml

Business scenario	Overview	Message examples
	Note: to avoid an excess number of example payment messages, the pacs.009 is not available, but is assumed to be of a basic data population with a defined reject time and appropriate references for this scenario.	
Scenario 082 – RTGS operations related broadcast	During the processing day, a problem occurred whereby an RTGS Party had to be blocked. The Operator used RTGS to send an admi.004 system event notification message to notify relevant parties of the exclusion.	admi.004_RTGS_SystemEventNotification_FREE_bs082.xml
Scenario 083 – RTGS threshold breaches	During the processing day, settlement of payment orders and liquidity transfers alters some account balances in a way which takes them either over the ceiling threshold for the account, or under the floor threshold. RTGS tracks such threshold breaches and sends notifications to the account holders when it occurs. In this business scenario, RTGS has detected 2 such breaches during business scenarios bs021 and bs022.	camt.004_RTGS_ReturnAccount_FLOR_bs083.xml camt.004_RTGS_ReturnAccount_CEIL_bs083.xml
Scenario 085 – RTGS camt.012 all-limits deletion is successful	A camt.012 limit deletion is submitted to delete all current bilateral limits and is successfully executed, leaving all counterparties with unlimited financial access (unless defaulting into a Multilateral pool). A camt.025 status message is used to advise the sender of the camt.012 regarding the successful execution.	camt.012_RTGS_DeleteCurrentLimit_bs085.xml camt.025_RTGS_Receipt_XSTS_COMP_bs085.xml

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Business scenario	Overview	Message examples
Scenario 300 – RTGS Get Account	A camt.003 account query message is sent to RTGS on 8 October 2019, at 15:00, requesting the balance information of a single indicated RTGS cash account. The valid request is processed and a camt.004 is returned with the requested information.	camt.003_RTGS_AccountQuery_bs300.xml camt.004_RTGS_ReturnAccount_bs300.xml
Scenario 301 – RTGS Get Account with error	A camt.003 account query message is sent to RTGS on 8 October 2019, at 15:00, requesting the balance information of a single indicated RTGS cash account. The request fails validation and a camt.004 returned with the error information.	camt.003_RTGS_AccountQuery_bs301.xml camt.004_RTGS_ReturnAccount_bs301.xml
Scenario 302 – Account holder requesting all transactions	An account holder sends a transaction query (camt.005) to RTGS requesting details of all transactions for the current day against all its accounts. The list of accounts is limited by the data-scope of the sending account holder and the list of required data fields is explicitly indicated in the query message.	camt.005_RTGS_GetTransaction_bs302.xml camt.006_RTGS_ReturnTransaction_bs302.xml
Scenario 303 – Request for transactions with error response	A camt.005 transaction query message is sent to RTGS requesting information for all transactions which settled on a particular account. The request fails validation against the business rules and is rejected. RTGS returns a camt.006 with details of the validation error.	camt.005_RTGS_GetTransaction_bs303.xml camt.006_RTGS_ReturnTransaction_bs303.xml
Scenario 304 – Account holder requesting a single transaction	An account owner sends a transaction query (camt.005) for a single transaction which the sender identifies using a unique reference. The list of required data fields is very small since the transaction data is already known to the	camt.005_RTGS_GetTransaction_bs304.xml camt.006_RTGS_ReturnTransaction_bs304.xml

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Business scenario	Overview	Message examples
	sender. RTGS returns a camt.006 with the requested information.	
Scenario 305 – CB requesting all transactions	A CB sends a transaction query (camt.005) – which is identical to the query used in bs302 -to RTGS requesting details of all transactions for the current day against all accounts in its community. The list of accounts is limited by the data-scope of the sending CB and the list of required data fields is explicitly indicated in the query message. RTGS returns a camt.006 with the requested information.	camt.005_RTGS_GetTransaction_bs305.xml camt.006_RTGS_ReturnTransaction_bs305.xml
Scenario 306 - Account holder requesting a single transaction with all fields	An account owner sends a transaction query (camt.005) for a single transaction which the sender identifies using a unique reference. There is no list of required fields provided. RTGS returns a camt.006 with the requested information.	camt.005_RTGS_GetTransaction_bs306.xml camt.006_RTGS_ReturnTransaction_bs306.xml
Scenario 501 – procedure A successful settlement	An ancillary system sends an AS Transfer Initiation (pain.998-ASTI) to RTGS, containing one balancing pair of movements. The message designates settlement using AS Procedure A, following a 15 minute information period. RTGS sends a System Event Notification (admi.004) to each subscribing payment bank, informing about the Information period. The information period ends without disagreement and RTGS successfully settles the movements contained within the AS Transfer Initiation (pain.998 ASTI) and sends a relevant Debit/Credit notification (camt.054) to each subscribing payment bank. Finally, RTGS sends the ancillary system an AS	Inbound_pain.998_AS-A_ASTI_bs501.xml admi.004_AS-A_Broadcast_INFA_bs501-1D.xml camt.054_AS-A_DebitNotification_bs501-1D.xml camt.054_AS-A_CreditNotification_bs501-2C.xml Outbound_pain.998_AS-A_ASIS_ACSC_bs501.xml

Business scenario	Overview	Message examples
	Initiation Status message (pain.998 ASIS) advising that all movements in the AS Transfer Initiation (pain.998 ASTI) have been successfully settled.	
Scenario 502 – procedure A settlement bank disagreement	An ancillary system sends an AS Transfer Initiation (pain.998 ASTI) to RTGS, containing one balancing pair of movements. The message designates settlement using AS Procedure A, following a 15 minute information period. RTGS sends a System Event Notification (admi.004) to each subscribing payment bank, informing about the Information period. During the information period, the debit-side payment bank uses the GUI to register a disagreement to the movement. In response, RTGS immediately ends all processing of the movements and sends a System Event Notification (admi.004) to inform each subscribing payment bank. Finally, RTGS sends the ancillary system an AS initiation status (pain.998 ASIS) advising that the ASTI has been revoked.	Inbound_pain.998_AS-A_ASTI_bs502.xml admi.004_AS-A_Broadcast_INFA_bs502-1D.xml admi.004_AS-A_Broadcast_DISA_bs502-1D.xml Outbound_pain.998_AS-A_ASIS_RJDA_bs502.xml
Scenario 503 – procedure A settlement failure	An ancillary system sends an AS Transfer Initiation (pain.998 ASTI) to RTGS, containing two balancing pairs of movements (two debits, two credits). The message designates settlement using AS Procedure A at a prescribed time of 10:30 (no information period).	Inbound_pain.998_AS-A_ASTI_bs503.xml camt.054_AS-A_DebitNotification_bs503-1D.xml admi.004_AS-A_Broadcast_REVA_bs503-1D.xml admi.004_AS-A_Broadcast_REVA_bs503-2C.xml admi.004_AS-A_Broadcast_REVA_bs503-3D.xml admi.004_AS-A_Broadcast_REVA_bs503-4C.xml camt.054_AS-A_CreditNotification_bs503-1D.xml Outbound_pain.998_AS-A_ASIS_REVR_bs503.xml

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Business scenario	Overview	Message examples
	At 10:30, RTGS makes a first attempt to settle the movements contained within the transfer initiation message (pain.998-ASTI). The first debit movement is successful and RTGS sends a debit notification (camt.054) to the subscribing payment bank owning the debited account. The second debit movement fails for lack of liquidity and the central bank responsible for the ancillary system revokes the AS Transfer Initiation (pain.998 ASTI). In response, RTGS immediately uses a System Event Notification (admi.004) to inform each subscribing payment bank that settlement of the transfer initiation message (pain.998-ASTI) has failed owing to revocation by the central bank. RTGS then reverses the debit movement that has already settled and sends a credit notification (camt.054) to the subscribing payment bank owning the credited account. Finally, RTGS sends the ancillary system an AS Initiation Status (pain.998 ASIS) advising that the AS Transfer Initiation (pain.998 ASTI) has been revoked .	
Scenario 504 – procedure A with guarantee fund mechanism	An ancillary system sends an AS Transfer Initiation (pain.998 ASTI) to RTGS, containing two balancing pairs of movements (two debits, two credits). The message designates settlement using AS Procedure A, following a 15 minute information period. At the	Inbound_pain.998_AS-A_ASTI_bs504.xml admi.004_AS-A_Broadcast_INFA_bs504-2C.xml admi.004_AS-A_Broadcast_INFA_bs504-3D.xml camt.054_AS-A_DebitNotification_bs504-1D.xml Outbound_pain.998_AS-A_ASIS_GFUN_bs504-GF.xml Inbound_camt.025_AS-A_Receipt_GFUN_YES_bs504-GF.xml camt.054_AS-A_DebitNotification_bs504-GF.xml

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Business scenario	Overview	Message examples
	reference data of AS the use of guarantee fund mechanism is set. RTGS sends a System Event Notification (admi.004) to each subscribing payment bank, informing about the Information period. The information period ends without disagreement and RTGS queues the movements. At 10:30, RTGS makes a first attempt to settle the movements contained within the AS Transfer Initiation (pain.998 ASTI). The first debit movement is successful and RTGS sends a debit notification (camt.054) to the subscribing payment bank owning the debited account. The second debit movement fails for lack of liquidity and the guarantee fund mechanism will be activated. RTGS sends an AS Initiation Status (pain.998 ASIS) to the AS informing about settlement failure and to request use of guarantee fund mechanism. The AS sends a Receipt (camt.025) with a positive confirmation (Status Code = “YES”) to activate the guarantee fund. RTGS settles the required balance out of the nominated guarantee DCA and into the DCA requiring the liquidity. RTGS then sends a Debit/ Credit notification (camt.054) to the subscribing payment banks owning the guarantee DCA and the credited DCA. RTGS then settles the waiting second debit successfully and continues by settling the waiting credit movements. RTGS then sends a Debit/	camt.054_AS-A_DebitNotification_bs504-3D.xml camt.054_AS-A_CreditNotification_bs504-4C.xml Outbound_pain.998_AS-A_ASIS_ACSC_bs504.xml

Business scenario	Overview	Message examples
	Credit notification (camt.054) to the subscribing payment banks (see diagram) owning the various debited and credited DCAs. Finally, RTGS sends the ancillary system an AS Initiation Status message (pain.998 ASIS) advising that all movements in the AS Transfer Initiation (pain.998 ASTI) have been successfully settled.	
Scenario 521 – procedure B successful settlement	An ancillary system sends a transfer initiation message (pain.998-ASTI) to RTGS, containing one balancing pair of AS transfer orders. The message designates settlement using AS Procedure B for immediate settlement, but also requires that settlement must be complete within one hour. RTGS successfully settles all the AS transfer orders contained within the transfer initiation message (pain.998-ASTI), within the settlement period, and sends a relevant Debit/Credit notification (camt.054) to each subscribing payment bank. Finally, RTGS sends the ancillary system an initiation status message (pain.998-ASIS) advising that all AS transfer orders in the AS Transfer Initiation (pain.998-ASTI) have been successfully settled.	Inbound_pain.998_AS-B_ASTI_bs521.xml camt.054_AS-B_DebitNotification_bs521-1D.xml camt.054_AS-B_CreditNotification_bs521-2C.xml Outbound_pain.998_AS-B_ASIS_ACSC_bs521.xml
Scenario 522 – procedure B settlement failure	An ancillary system sends a transfer initiation message (pain.998-ASTI) to RTGS, containing one balancing pair of AS transfer orders (one debit, one credit). The message designates immediate settlement using AS	Inbound_pain.998_AS-B_ASTI_bs522.xml admi.004_AS-B_Broadcast_SEFB_bs522-1D.xml admi.004_AS-B_Broadcast_SEFB_bs522-2C.xml Outbound_pain.998_AS-B_ASIS_RJCT_bs522.xml

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Business scenario	Overview	Message examples
	Procedure B, but requires that settlement must be complete within 5 minutes of arrival with no information period. RTGS immediately queues the AS transfer orders but settlement is not reached within the required 5 minutes. RTGS sends a broadcast message (admi.004) to each subscribing payment bank, informing that settlement of the AS Transfer Initiation (pain.998 ASTI) has suffered a settlement failure and will not be processed further. Finally, RTGS sends the ancillary system an initiation status message (pain.998-ASIS) advising that the AS Transfer Initiation (pain.998 ASTI) has been rejected owing to the elapsing of the specified settlement period.	
Scenario 541 – procedure C successful settlement	An ancillary system starts an optional procedure C, moves liquidity, opens a cycle and instructs AS transfer orders, then closes the cycle and procedure. In order to make sense of the message response timestamps, the timing of inbound messages has been noted below, despite not being visible on the inbound message itself.	
	At 14:00 an ancillary system sends a camt.021 message to RTGS to request the start of an AS Optional Procedure C. RTGS executes standing orders and notifies each relevant subscribing payment bank of the debits which have been made from their DCAs. RTGS then sends a camt.004	Inbound_camt.021_AS-C_ReturnGeneralBusinessInformation_DAY-PROC-OPEN_bs541.xml camt.054_AS-C_DebitNotification_bs541-1D.xml camt.054_AS-C_DebitNotification_bs541-2D.xml camt.004_AS-C_ReturnAccount_DAYSOP-bs541.xml

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Business scenario	Overview	Message examples
	to the AS, informing of the balances now available on the subaccounts.	
	At 14:15 a payment bank instructs an additional liquidity movement by sending a camt.050 to RTGS. RTGS responds by settling the liquidity transfer; sending a camt.025 to confirm this to the sender of the camt,050; and sending a camt.004 to the AS, informing of this extra balance on the subaccount.	camt.050_AS-C_LiquidityCreditTransfer_DCASUB_bs541.xml camt.025_AS-C_Receipt_SSTS_SSET_bs541.xml camt.004_AS-C_ReturnAccount_SBKLCT-bs541.xml
	At 14:20 the AS send a camt.021 message to RTGS to request the start of settlement cycle. RTGS blocks the subaccount balances and sends the AS a camt.004 informing of the balances which have been blocked for use.	Inbound_camt.021_AS-C_ReturnGeneralBusinessInformation_DAY-CYCL-OPEN_bs541.xml camt.004_AS-C_ReturnAccount_DAYSOC-bs541.xml
	At 14:22, the AS sends an AS Transfer Initiation message (pain.998-ASTI) to RTGS containing 1 pair of matching AS transfer orders.	Inbound_pain.998_AS-C_ASTI_bs541_paym.xml
	Settlement does not occur, so at 14:30 the AS sends an AS Transfer Initiation message (pain.998-ASTI) containing a liquidity adjustment to RTGS. One minute later, RTGS executes the liquidity adjustment, sending a camt.054 to the payment bank owning the DCA which was debited and an AS Initiation Status (pain.998-ASIS) message to the AS to indicate successful settlement of the adjustment.	Inbound_pain.998_AS-C_ASTI_bs541_liqd.xml camt.054_AS-C_DebitNotification_bs541-6D.xml Outbound_pain.998_AS-C_ASIS_ACSC_bs541_liqd.xml

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Business scenario	Overview	Message examples
	At 14:32 RTGS then settles the waiting pair of AS transfer orders from the first AS Transfer Initiation message (pain.998-ASTI). RTGS then sends camt.054 messages to the relevant subscribing payment banks and an AS Initiation Status (pain.998-ASIS) message to the AS.	camt.054_AS-C_CreditNotification_bs541-5C.xml camt.054_AS-C_DebitNotification_bs541-4D.xml Outbound_pain.998_AS-C_ASIS_ACSC_bs541_paym.xml
	At 14:50 the AS sends a camt.021 to RTGS requesting the closure of the current settlement cycle. RTGS responds by sending a camt.021 to the AS, confirming that the cycle has been closed.	Inbound_camt.021_AS-C_ReturnGeneralBusinessInformation_DAY-CYCL-CLOS_bs541.xml Outbound_camt.021_AS-C_ReturnGeneralBusinessInformation_LIQ-CYCL-END_bs541.xml
	At 15:00 the AS sends a camt.021 to RTGS requesting the closure of the current Optional Procedure C. RTGS responds by executing a sweep of all subaccount balances which it credits, each back to the relevant subaccount-owning DCA. RTGS sends camt.054 messages to the relevant subscribing payment banks to advise about the balances credited back to their DCAs. Finally, RTGS sends a camt.004 to the AS informing of the swept subaccount balances.	Inbound_camt.021_AS-C_ReturnGeneralBusinessInformation_DAY-PROC-CLOS_bs541.xml camt.054_AS-C_CreditNotification_bs541-7C.xml camt.054_AS-C_CreditNotification_bs541-9C.xml camt.004_AS-C_ReturnAccount_DAYEOP-bs541.xml
Scenario 542 – procedure C open procedure failure	At 14:00 an ancillary system sends a camt.021 message to RTGS to request the start of an AS Optional Procedure C. RTGS finds the request to be invalid because the Mandatory Procedure for the AS is still open and sends a camt.025 to the AS rejecting the request.	Inbound_camt.021_AS-C_ReturnGeneralBusinessInformation_DAY-PROC-OPEN_bs542.xml camt.025_AS-C_Receipt_VSTS_bs542.xml

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Business scenario	Overview	Message examples
Scenario 543 – procedure C open cycle failure	At 14:20 an AS sends a camt.021 message to RTGS to request the start of a settlement cycle in an Optional Procedure C. RTGS finds the request to be invalid because a previous cycle is still open and sends a camt.025 to the AS rejecting the request.	Inbound_camt.021_AS-C_ReturnGeneralBusinessInformation_DAY-CYCL-OPEN_bs543.xml camt.025_AS-C_Receipt_VSTS_bs543.xml
Scenario 561 – procedure D successful settlement with liquidity adjustment	At 19:30 RTGS sends a camt.021 message to an ancillary system informing that the AS Procedure D is open for use. RTGS executes standing orders and notifies each relevant subscribing payment bank of the debits which have been made from their DCAs. RTGS then sends an AS Transfer Notice (pain.998-ASTN) to the AS, informing of the balances now available on the AS technical account.	Outbound_camt.021_AS-D_ReturnGeneralBusinessInformation_OVN-PROC-OPN_bs561.xml camt.054_AS-D_DebitNotification_bs561-1D.xml Outbound_pain.998_AS-D_ASTN_DAYSOP_bs561.xml
	At 09:00 a payment bank instructs an additional liquidity adjustment by sending a pacs.009 (SBTI) message to RTGS. RTGS responds by settling the SBTI payment; sending a pacs.002 to confirm this to the sender of the pacs.009; and an AS Transfer Notice (pain.998-ASTN) to the AS informing of this extra balance on the AS technical account.	Inbound_pacs.009_AS-D_FICreditTransferOrder_SBTI_bs561.xml pacs.002_AS-D_FIPaymentStatusReport_ACSC_bs561.xml Outbound_pain.998_AS-D_ASTN_SBKLCT_bs561.xml
	At 09:10, the AS sends an AS Transfer Initiation message (pain.998-ASTI) to RTGS containing a single AS transfer order. RTGS immediately settles the AS transfer, then sends camt.054 message to the relevant subscribing payment bank (see diagram)	Inbound_pain.998_AS-D_ASTI_bs561.xml camt.054_AS-D_CreditNotification_bs561-3C.xml Outbound_pain.998_AS-D_ASIS_ACSC_bs561.xml

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Business scenario	Overview	Message examples
	and an AS Initiation Status (pain.998-ASIS) message to the AS.	
Scenario 581 – procedure E successful settlement	An ancillary system sends an AS Transfer Initiation (pain.998-ASTI) to RTGS, containing two independent movements for immediate settlement with no information period. RTGS successfully settles the movements contained within the AS Transfer Initiation (pain.998 ASTI). RTGS sends a relevant Debit/Credit notification (camt.054) to each subscribing payment bank. Finally, RTGS sends the AS a single AS Initiation Status (pain.998-ASIS) (the AS opted for global notifications, in CRDM) advising that all movements in the AS Transfer Initiation (pain.998 ASTI) have been successfully settled.	Inbound_pain.998_AS-E_ASTI_bs581.xml camt.054_AS-E_DebitNotification_bs581-1D.xml camt.054_AS-E_CreditNotification_bs581-2C.xml Outbound_pain.998_AS-E_ASIS_ACSC_bs581.xml
Scenario 582 – procedure E mixed settlement	An ancillary system sends an AS Transfer Initiation (pain.998 ASTI) to RTGS, containing four independent movements for settlement within a specific start and end time. Prior to this is an approximate 10-minute information-only period. RTGS starts by sending a System Event Notification (admi.004) to each subscribing payment bank advising of the information-only period. During the requested settlement period RTGS successfully settles 2 movements and sends appropriate Debit/Credit Notifications (camt.054) to each subscribing payment bank. The remaining 2 movements are re-queued awaiting further liquidity. The	Inbound_pain.998_AS-E_ASTI_bs582.xml admi.004_AS-E_Broadcast_INFE_bs582-1D.xml admi.004_AS-E_Broadcast_INFE_bs582-2C.xml admi.004_AS-E_Broadcast_INFE_bs582-3D.xml admi.004_AS-E_Broadcast_INFE_bs582-4C.xml camt.054_AS-E_CreditNotification_bs582-1C.xml camt.054_AS-E_DebitNotification_bs582-4D.xml admi.004_AS-E_Broadcast_REVE_bs582-2C.xml admi.004_AS-E_Broadcast_SEFE_bs582-3D.xml Outbound_pain.998_AS-E_ASIS_PART_bs582.xml

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Business scenario	Overview	Message examples
	responsible CB revokes one of these remaining movements and RTGS informs the account owners by sending a System Event Notification (admi.004-REVE) to the subscribing payment banks. The last movement fails to reach settlement before the end of the requested settlement period and RTGS informs the account owners by sending a System Event Notification (admi.004-SEFE) to the subscribing payment banks. Finally, RTGS sends the AS a single AS Initiation Status (pain.998 ASIS) (the AS opted for global notifications, in CRDM) advising on the status of all movements in the AS Transfer Initiation (pain.998 ASTI).	
Scenario 911 – Full inbound message (BAH + camt.011)	A camt.011 limit message is sent into RTGS with its associated BAH. This scenario includes no further processing, as it is designed only to provide an example of a full inbound message transmission.	Full-Inmessage_RTGS_full-head.001_camt.011_bs911.xml **Note:** this example is an attachment to the head.001 Usage Guideline in MyStandards
Scenario 912 – Full outbound message (BAH + camt.025)	A camt.025 receipt message is sent from RTGS with its associated BAH. It is being sent to the sender of a previous inbound message which resulted in this camt.025 response. This scenario includes no other processing, as it is designed only to provide an example of a full outbound message transmission.	Full-Outmessage_RTGS_full-head.001_camt.025_bs912.xml **Note:** this example is an attachment to the head.001 Usage Guideline in MyStandards
Scenario 913 – Full inbound file (BFH + 2x(BAH + pacs.009))	An inbound file containing 2 pacs.009 payment messages is sent to RTGS. This scenario includes no further processing,	Full-Infile_RTGS_full-head.002_2xpacs.009_bs913.xml **Note**: this example is an attachment to the head.001 Usage Guideline in MyStandards

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Business scenario	Overview	Message examples
	as it is designed only to provide an example of a full inbound file transmission.	
Scenario 915 – Full inbound message (BAH + pacs.008)	A pacs.008 payment message is sent into RTGS with its associated BAH. This scenario includes no further processing, as it is designed only to provide an example of a full inbound payment message transmission.	Full-Inmessage_RTGS_full-head.001_pacs.008_bs915.xml **Note:** this example is an attachment to the head.001 Usage Guideline in MyStandards
Scenario 916 – Full outbound message (BAH + pacs.008)	A pacs.008 payment message is sent from RTGS with its associated BAH. It is being sent to the next entity in the payment chain following successful settlement of the inbound pacs.008 in RTGS. This scenario includes no other processing, as it is designed only to provide an example of a full outbound payment message transmission.	Full-Outmessage_RTGS_full-head.001_pacs.008_bs916.xml **Note:** this example is an attachment to the head.001 Usage Guideline in MyStandards

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Business scenario	Overview	Message examples
Scenario 998 – RTGS camt.053 customer statement	A camt.053 customer statement is produced by RTGS at EoD for each so-configured account in the system and sent to appropriate recipients based upon subscription and routing. In particular, this statement is for an RTGS Account (ID: “RDEEURCOBADEFFXXXCOBADEBB120”) dated 8 October 2019 and includes all examples from all business cases which show as settled on that date. The opening balance shows as zero for convenience but the closing balance is calculated according to the entries listed. The statement which is retained on RTGS is subsequently requested for additional sending via an admi.005 query.	camt.053_RTGS_BankToCustomerStatement_bs998.xml admi.005_RTGS_ReportQueryRequest_bs998.xml Inbound_pacs.008_RTGS_CustomerCreditTransferOrder_bs021.xml Camt.050_RTGS_LiquidityCreditTransfer_DCADCA_bs041.xml

Table 165: Table of Business scenarios

5.2.6 Delta set retrieval functionality for cash transfer (order)s

5.2.6.1 Overview

New and changed items can be requested within a delta set query referring to a previously sent delta set initialisation query and its defined search and return criteria. The query response will contain new items and items with changed status.

Modifications of settlement priority or requested execution time do not represent a change of a cash transfer status and will therefore not be reported in delta set query responses.

A set of delta set queries with defined search and return criteria are linked by the query name (message element [<QryNm>]) which is assigned by RTGS in response on the delta set initialisation query.

- **New** cash transfers or cash transfer orders in RTGS since the last delta set query with the same query name are included in the delta set query response message.
- **Changed** cash transfer orders, which have already been reported in response of a previous delta set (initialisation) query can be included in another delta set query response in case the cash transfer status has changed in the meantime compared to the previous delta set query response. This includes cash

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transfer orders where the status changed from an intermediate to another intermediate or to a final status (i.e. settled, rejected or revoked). Cash transfers with a final status are reported only once since a final status does not change any more.

- There is no further distinction between new items and changed items (with a changed status) in the delta set query response.

Note: Each change of cash transfer status (see RTGS UDFS Cash transfer status) is provided as part of delta set after the change of the cash transfer.

5.2.6.2 Initialisation of the delta set query and subsequent delta reports

The initialisation query for the delta set retrieval functionality requires its indication by using code word « INIT » in element <RequestType> and the requested search and return criteria.

Within the delta set initialisation query response, the user receives an identifier provided in element <QueryName>. The query name serves as an identifier for subsequent delta set queries. Once a delta set is initialised, the subsequent modification of search and return criteria for the delta set query is not possible. For this purpose a new delta set initialisation query needs to be sent to RTGS.

The query name needs to be provided in element <QueryName> in the delta report requests following the delta set initialisation query. No additional entries in <SearchCriteria> are considered in these subsequent delta report queries.

There is no limit regarding the number of delta set queries during a business day. With the start of a new business day the business sender needs to initialise new delta set queries because RTGS deletes the delta set queries during the end-of-day processing.

Sequence of activities

Step 1 –delta set initialisation query:

The provisioning of a delta set retrieval functionality requires a delta set initialisation query. A delta set initialisation query request is flagged with code “INIT” in element <RequestType>. If this code is not used in the camt.005 Get Transaction message, the query is not considered as a delta set initialisation query and thus not stored in RTGS for subsequent delta set queries. The code word “INIT” triggers the generation of a query name which is provided in element <QueryName> of related delta set initialisation query response.

The delta set initialisation query also provides the search and return criteria to be applied on all subsequent delta set queries. In case no search and return criteria are provided in the delta set initialisation query the subsequent delta set query responses will consider full data scope of the business sender and will return all available information for each returned item.

All cash transfers to be reported based on the specified search criteria and their status are stored in RTGS at the time of the delta set initialisation query. The stored cash transfer status serves as basis for comparison with updated cash transfer status at the time of a newly received delta set query.

Step 2 –delta set initialisation query response:

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RTGS sends a delta set initialisation query response camt.006 ReturnTransaction with a query name in element <QueryName>. This query name is the identifier to the stated cash transfer search criteria. The query name remains the same for all related delta set query responses. Each subsequent request that refers to this query name invokes at RTGS a delta set query based on the stored search criteria.

Step 3 –delta set query:

One or several delta set query request(s) is/are sent by the same user sending a camt.005 GetTransaction with the relevant query name in element <QueryName>.

Examples:

Scenario	Response to delta set initialisation query	Response to delta set query n	Response to delta set query n+1	Response to delta set query n+2
Cash transfer order A has been submitted between the delta set initialisation query and the delta set query n. A has been queued and settled between delta set query n+1 and delta set query n+2	---	A (as new item with cash transfer status queued)	---	A (due to change of cash transfer status from queued to settled)
Cash transfer order B has been included in the delta set initialisation query response. B has been queued. The settlement takes place between delta set query n and delta set query n+1.	B (with cash transfer status queued)	---	B (due to change of cash transfer status from queued to settled)	---
Cash transfer order C is submitted between the delta set initialisation query response and the delta set query n. C has been queued and revoked between the delta set query response n and the delta set query n+1.	---	C (as new item with cash transfer status queued)	C (due to change of cash transfer status from queued to revoked)	---
Cash transfer order D is reported in the delta set initialisation query response. D has been queued and is rejected between the delta set query response n+1 and the delta set query n+2.	D (with cash transfer status queued)	---	---	D (due to change of cash transfer status from queued to rejected)

Table 166: Delta query cash transfer scenarios

5.2.6.3 Full scenario example for delta set query

Overview

During a processing day, 4 payment orders are variously sent to RTGS (payment order message examples not provided here). During the same day, party COBADEFFXXX with authority for RTGS DCA "RDEEURCOBADEFFXXXCOBADEBB120" uses a delta set to achieve hourly activity reports starting at 09:00, and ending at 12:00.

Note: This scenario describes the payment order activity, but only contains actual example messages for the camt.005 and camt.006 (query & response) messages.

Business requirement

The scenario defines a base report criteria set and a schedule of deltas

Time	Action	Query criteria
09:00	Execute query and initiate delta set	Select all transactions for RTGS DCA "RDEEURCOBADEFFXXXCOBADEBB120" Return data attributes: Payment status, Interbank settlement amount and End-to-end Id
10:00	Execute a delta of the above criteria	*Delta will use above criteria*
11:00	Execute a delta of the above criteria	*Delta will use above criteria*
12:00	Execute a delta of the above criteria	*Delta will use above criteria*

Table 167: Delta query business scenario query schedule

DataTransactions used in this scenario:

Payment order	Payment Type	Interbank settlement amount	Credit or Debit Entry	End-to-end Id
A	pacs.009	EUR 1000	Credit	Inp009b078A-BAH
B	pacs.009	EUR 2000	Credit	Inp009b078B-BAH
C	pacs.009	EUR 3000	Debit	Inp009b078C-BAH
D	pacs.009	EUR 4000	Debit	Inp009b078D-BAH

Table 168: Delta query business scenario cash transfers

Scenario timeline

The presence of data on each report is totally dependent upon the time at which certain activity occurred.

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	Payment orders				Query/Response
Time	A	B	C	D	
07:20		Queued			
08:45				Queued	
09:00					A camt.005 query (with QueryType of “INIT”) is sent to initialise the delta set with the search and return criteria required (above) Example: camt.005_RTGS_GetTransaction_INIT_bs078.xml A camt.006 response is received from RTGS with: - a delta set reference of “RTGSDELTA-b078” - Payment B is shown with a pending status “PSTL” - Payment D is shown with a pending status “PSTL” Example: camt.006_RTGS_ReturnTransaction_INIT_bs078.xml
09:10	Queued				
09:11			Queued		
10:00					A camt.005 query (with QueryName of “RTGSDELTA-b078”) is sent to retrieve a delta report. Example: camt.005_RTGS_GetTransaction_DLT1_bs078.xml A camt.006 response is received from RTGS with: - a delta set reference of “RTGSDELTA-b078” - Payment A is shown with a pending status “PSTL” - Payment C is shown with a pending status “PSTL” - Payments B and D are still pending, but are not shown because their status has not changed since the previous query (the INIT at 09:00)

	Payment orders				Query/Response
Time	A	B	C	D	
					Example: camt.006_RTGS_ReturnTransaction_DLT1_bs078.xml
10:15		Settled			
10:50			Revoked		
11:00					A camt.005 query (with QueryName of “RTGSDELTA-b078”) is sent to retrieve a delta report Example: camt.005_RTGS_GetTransaction_DLT2_bs078.xml A camt.006 response is received from RTGS with: - a delta set reference of “RTGSDELTA-b078” - Payment B is shown with a settled status “STLD” - Payment C is shown with a cancelled status “CAND” - Payments A and D are still pending, but are not shown because their status has not changed since the previous query (the delta at 10:00) Example: camt.006_RTGS_ReturnTransaction_DLT2_bs078.xml
11:25	Settled				
11:35				Rejected	
12:00					A camt.005 query (with QueryName of “RTGSDELTA-b078”) is sent to retrieve a delta report Example: camt.005_RTGS_GetTransaction_DLT3_bs078.xml A camt.006 response is received from RTGS with:

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	Payment orders				Query/Response
Time	A	B	C	D	
					• a delta set reference of “RTGSDELTA-b078” • Payment A is shown with a settled status “STLD” • Payment D is shown with a rejected status “RJTD” • Payments B and C were already settled respectively cancelled and therefore not shown because they were reported with final status in a previous query (the delta at 11:00) Example: camt.006_RTGS_ReturnTransaction_DLT3_bs078.xml

Table 169: Delta query business scenario timeline

5.3 List of messages

Chapter	Message code	Message name
Administration (admi)		
SystemEventNotification (admi.004)	admi.004	SystemEventNotification
ReportQueryRequest (admi.005)	admi.005	ReportQueryRequest
ReceiptAcknowledgement (admi.007)	admi.007	ReceiptAcknowledgement
Cash Management (camt)		
GetAccount (camt.003)	camt.003	GetAccount
ReturnAccount (camt.004)	camt.004	ReturnAccount
GetTransaction (camt.005)	camt.005	GetTransaction
ReturnTransaction (camt.006)	camt.006	ReturnTransaction
ModifyTransaction (camt.007)	camt.007	ModifyTransaction
GetLimit (camt.009)	camt.009	GetLimit
ReturnLimit (camt.010)	camt.010	ReturnLimit

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Chapter	Message code	Message name
ModifyLimit (camt.011)	camt.011	ModifyLimit
DeleteLimit (camt.012)	camt.012	DeleteLimit
GetBusinessDayInformation (camt.018)	camt.018	GetBusinessDayInformation
ReturnBusinessDayInformation (camt.019)	camt.019	ReturnBusinessDayInformation
ReturnGeneralBusinessInformation (camt.021)	camt.021	ReturnGeneralBusinessInformation
Receipt (camt.025)	camt.025	Receipt
ResolutionOfInvestigation (camt.029)	camt.029	ResolutionOfInvestigation
GetReservation (camt.046)	camt.046	GetReservation
ReturnReservation (camt.047)	camt.047	ReturnReservation
ModifyReservation (camt.048)	camt.048	ModifyReservation
DeleteReservation (camt.049)	camt.049	DeleteReservation
LiquidityCreditTransfer (camt.050)	camt.050	LiquidityCreditTransfer
BankToCustomerStatement (camt.053)	camt.053	BankToCustomerStatement
BankToCustomerDebitCreditNotification (camt.054)	camt.054	BankToCustomerDebitCreditNotification
FIToFIPaymentCancellationRequest (camt.056)	camt.056	FIToFIPaymentCancellationRequest
Headers (head)		
BusinessApplicationHeader (head.001)	head.001	BusinessApplicationHeader
BusinessFileHeader (head.002)	head.002	BusinessFileHeader
Payments Clearing and Settlement (pacs)		

Chapter	Message code	Message name
PaymentStatusReport (pacs.002)	pacs.002	PaymentStatusReport
PaymentReturn (pacs.004)	pacs.004	PaymentReturn
CustomerCreditTransfer (pacs.008)	pacs.008	CustomerCreditTransfer
FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009)	pacs.009	FinancialInstitutionCreditTransfer
FinancialInstitutionDirectDebit (pacs.010)	pacs.010	FinancialInstitutionDirectDebit
Payments Initiation (pain)		
ASInitiationStatus (pain.998)	pain.998	ASInitiationStatus
ASTransferNotice (pain.998)	pain.998	ASTransferNotice
ASTransferInitiation (pain.998)	pain.998	ASTransferInitiation

Table 170: List of messages

5.3.1 Administration (admi)

5.3.1.1 SystemEventNotification (admi.004)

5.3.1.1.1 Overview and scope of the message

This chapter illustrates the *SystemEventNotification* message.

The *SystemEventNotification* message is sent by RTGS to one or more business receivers. It is used to provide information in regards to a certain event which has occurred, or been reached, on RTGS.

The concept of a ‘certain event’ could be various things, for example: an expected time-point (e.g. a till-time) is reached; a defined failure scenario is encountered; the operator interrupts normal processing for a given reason.

A single *SystemEventNotification* message only refers to a single event.

The *SystemEventNotification* message is sent only to business receivers who have subscribed to receive such broadcasts.

The usage of this message can be found in chapter Usage of Messages.

The *SystemEventNotification* message is sent in response to an operational event within RTGS. It is a stand-alone message which has no affiliated trigger or response message.

5.3.1.1.2 Schema

Outline of the schema

The *SystemEventNotification* message is composed of the following message building blocks.

Event information

This building block is mandatory and non-repetitive. It contains a code for the event, plus some optional further descriptive information (parameter(s), description, timestamp) depending upon what kind of event is broadcast.

References/links

The RTGS-specific schema and documentation in XSD/Excel/PDF format as well as the message examples are provided outside of this document under the following link:

http://www.swift.com/mystandards/RTGS/admi.004.001.02_RTGS

Business rules applicable to the schema

No business rules are applicable to a *SystemEventNotification* message.

5.3.1.1.3 The message in business context

Specific message contents

Message item	Utilisation
Event Code Document/SysEvtNtfctn/EvtInf/EvtCd	Broadcast type: - REJT (Reject) - TILL (Till) - FREE (Free) - REVE (Procedure E - Revocation of transaction) - SEFE (Procedure E - Settlement failure) - INFE (Procedure E - Information period) - DISE (Procedure E - Transaction revoked for disagreement) - INFA (Procedure A - Information period) - DISA (Procedure A - Batch revoked for disagreement) - REVA (Procedure A - Batch revoked by CB or AS) - SEFA (Procedure A - Settlement failure) - INFB (Procedure B - Information period)

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Message item	Utilisation
	- DISB (Procedure B - Batch revoked for disagreement) - REVB (Procedure B - Batch revoked by CB or AS) - SEFB (Procedure B - Settlement failure)
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	Parameters for event code REJT: - parameter 1: Account Identification of the debit account; - parameter 2: Original settlement priority. Parameters for event code TILL: - parameter 1: Account ID of the debit account; - parameter 2: Original settlement priority. Parameters for event code REVE: - parameter 1: BIC of the ancillary system concerned; - parameter 2: Reference of the ASTransferInitiation; - parameter 3: Instruction ID of the related payment; - parameter 4: End-to-end identification of the related payment; - parameter 5: Amount of the related payment; - parameter 6: Account debited in RTGS; - parameter 7: Account credited in RTGS; Parameters for event code SEFE: - parameter 1: BIC of the ancillary system concerned; - parameter 2: Reference of the ASTransferInitiation; - parameter 3: Instruction Identification of the related payment - Parameter 4: EndToEndIdentification of the related payment - Parameter 5: Amount of the related payment - Parameter 6: Account debited in RTGS - Parameter 7: Account credited in RTGS Parameters for event code INFE: - parameter 1: BIC of the ancillary system concerned; - parameter 2: Reference of the ASTransferInitiation; - parameter 3: Start of settlement time (end of information period time). Parameters for event code DISE: - parameter 1: BIC of the ancillary system concerned; - parameter 2: Reference of the ASTransferInitiation; - parameter 3: Instruction ID of the related payment;

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Message item	Utilisation
	- parameter 4: End-to-end identification of the related payment; - parameter 5: Amount of the related payment; - parameter 6: Account debited in RTGS; - parameter 7: Account credited in RTGS. Parameters for event code INFA: - parameter 1: BIC of the ancillary system concerned; - parameter 2: Reference of the ASTransferInitiation; - parameter 3: Start of settlement time (end of information period time). Parameters for event code DISA: - parameter 1: BIC of the ancillary system concerned; - parameter 2: Reference of the ASTransferInitiation. Parameters for event code REVA: - parameter 1: BIC of the ancillary system concerned; - parameter 2: Reference of the ASTransferInitiation. Parameters for event code SEFA: - parameter 1: BIC of the ancillary system concerned; - parameter 2: Reference of the ASTransferInitiation; - parameter 3: Status reason code at group level (ex: blocking of an ancillary system, time limit, lack of liquidity). Parameters for event code INFB: - parameter 1: BIC of the ancillary system concerned; - parameter 2: Reference of the ASTransferInitiation; - Parameter 3: Start of settlement time (end of Information Period time) Parameters for event code DISB: - parameter 1: BIC of the ancillary system concerned; - parameter 2: Reference of the ASTransferInitiation. Parameters for event code REVB: - parameter 1: BIC of the ancillary system concerned; - parameter 2: Reference of the ASTransferInitiation. Parameters for event code SEFB: - parameter 1: BIC of the ancillary system concerned; - parameter 2: Reference of the ASTransferInitiation; - parameter 3: Status reason code at group level (ex: blocking of an ancillary system, time limit, lack of liquidity).

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Message item	Utilisation
Event Description Document/SysEvtNtfctn/EvtInf/EvtDesc	Event description for event code FREE: - General business information summarizing the topic and intended destination of the information in unstructured form. Event description for event code REJT: - Original UETR Event description for event code TILLL: - Original UETR
Event Time Document/SysEvtNtfctn/EvtInf/EvtTm	Date and time at which the event occurred.

Table 171: SystemEventNotification (admi.004)

Usage case: RTGS payment reject time broadcast (Scenario 081)

In this example, RTGS is notifying the receiver by a broadcast message that a previously valid payment order could fail to reach settlement within 15 minutes. The debtor RTGS account is shown along with the original priority, payment order UETR and the time of rejection.

Message item	Utilisation
Event Code Document/SysEvtNtfctn/EvtInf/EvtCd	REJT
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	RDEEURCOBADEFFXXXCOBADEFFXXX
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	URGT
Event Description Document/SysEvtNtfctn/EvtInf/EvtDesc	e009b081-59c5-41e9-be4c-d45102fc201e
Event Time Document/SysEvtNtfctn/EvtInf/EvtTm	2020-10-13T13:30:00.001+00:00

Table 172: SystemEventNotification (admi.004) – usage case Payment reject time broadcast (Scenario 081)

Usage case example:admi.004_RTGS_SystemEventNotification_RJCT_bs081.xml

Usage case: RTGS operations related broadcast (Scenario 082)

In this example, the RTGS Operator is notifying the receiver that a Party BIC has had to be blocked and advises that any payments sent for that party will be rejected.

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Message item	Utilisation
Event Code Document/SysEvtNtfctn/EvtInf/EvtCd	FREE
Event Description Document/SysEvtNtfctn/EvtInf/EvtDesc	Participant BIC PRTYBIC1XXX excluded, payments to it will be rejected
Event Time Document/SysEvtNtfctn/EvtInf/EvtTm	2020-10-13T11:31:26.001+00:00

Table 173: SystemEventNotification (admi.004) – usage case Operations related broadcast (Scenario 082)

Usage case example: admi.004_RTGS_SystemEventNotification_FREE_bs082.xml

Usage case: Procedure A successful settlement – INFA (Scenario 501)

In this example, RTGS is informing the debit side payment bank about an AS movement instructed using an ASTI (ref: Inp998b501-GrpId).

The broadcast is sent at 10:00 and informs the recipient that they have until 10:15 to disagree with the movement – this reflects the 15-minute information period required in the ASTI instruction.

Message item	Utilisation
Event Code Document/SysEvtNtfctn/EvtInf/EvtCd	INFA
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	MARKDEFFCLC
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	Inp998b501-GrpId
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	2019-10-06T10:15:01.001+00:00
Event Time Document/SysEvtNtfctn/EvtInf/EvtTm	2019-10-06T10:00:01.001+00:00

Table 174: SystemEventNotification (admi.004) – procedure A successful settlement (Scenario 501)

Usage case example: admi.004_AS-A_Broadcast_INFA_bs501_1D.xml

Usage case: Procedure A settlement bank disagreement – INFA (Scenario 502)

In this example, RTGS is informing the debit side payment bank about an AS movement instructed using an AS Transfer Initiation(pain.998 ASTI) (ref: Inp998b502-GrpId).

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The broadcast is sent at 10:05 and informs the recipient that they have until 10:20 to disagree with the movement – this reflects the 15-minute information period required in the ASTI instruction.

Message item	Utilisation
Event Code Document/SysEvtNtfctn/EvtInf/EvtCd	INFA
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	MARKDEFFCLC
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	Inp998b502-GrpId
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	2020-02-06T10:20:01.001+00:00
Event Time Document/SysEvtNtfctn/EvtInf/EvtTm	2020-02-06T10:05:01.001+00:00

Table 175: SystemEventNotification (admi.004) – procedure A settlement bank disagreement (Scenario 502)

Usage case example: admi.004_AS-A_Broadcast_INFA_bs502_1D.xml

Usage case: Procedure A settlement bank disagreement – DISA (Scenario 502)

In this example, RTGS is informing the debit side payment bank that an AS movement instructed using an AS Transfer Initiation (pain.998 ASTI) (ref: Inp998b502-GrpId) has been revoked owing to disagreement. The broadcast is sent at 10:12 – this reflects the 15-minute information period (10:05–10:20) that was previously advised.

Message item	Utilisation
Event Code Document/SysEvtNtfctn/EvtInf/EvtCd	DISA
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	MARKDEFFCLC
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	Inp998b502-GrpId
Event Time Document/SysEvtNtfctn/EvtInf/EvtTm	2020-02-06T10:12:00.001+00:00

Table 176: SystemEventNotification (admi.004) – procedure A settlement bank disagreement (Scenario 502)

Usage case example: admi.004_AS-A_Broadcast_DISA_bs502_1D.xml

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Usage case: Procedure A settlement failure – REVA (Scenario 503)

In these examples, RTGS is informing all payment banks affected in an AS Transfer Initiation (pain.998 ASTI) that all movements instructed using the ASTI have failed owing to revocation by the central bank. The broadcasts are sent at 10:28, 8 minutes after the excepted settlement time, reflecting the time taken by the CB to investigate, decide and implement their revocation.

Since the movement in the broadcast is referenced by the reference of the AS Transfer Initiation (pain.998) there will be the same System Event Notification (admi.004) for each movement involved. In this scenario:

- the first System Event Notification (admi.004) suffixed '-1D' relates to the first and the third movement (GrpId: Inp998b503-GrpId) and is sent to the payment bank owning the debit account (account-BIC: UBSWCHZHXXX);
- the second System Event Notification (admi.004) suffixed '-2C' relates to the second movement (GrpId: Inp998b503-GrpId) and is sent to the payment bank owning the credit account (account-BIC: COBADEFFXXX);
- the third System Event Notification (admi.004) suffixed '-4C' relates to the fourth movement (GrpId: Inp998b503-GrpId) and is sent to the payment bank owning the credit account (account-BIC: SOGEFRPPHCM);

All messages are with equal contents, therefore only one content is described.

Message item	Utilisation
Event Code Document/SysEvtNtfctn/EvtInf/EvtCd	REVA
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	MARKDEFFCLC
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	Inp998b503-GrpId
Event Time Document/SysEvtNtfctn/EvtInf/EvtTm	2020-02-06T10:28:00.001+00:00

Table 177: SystemEventNotification (admi.004) – procedure A settlement failure - REVA (Scenario 503)

Usage case example:

admi.004_AS-A_Broadcast_REVA_bs503_1D.xml

admi.004_AS-A_Broadcast_REVA_bs503_2C.xml

admi.004_AS-A_Broadcast_REVA_bs503_4C.xml

Usage case: Procedure A with guarantee fund mechanism – INFA (Scenario 504)

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In these examples, RTGS is informing payment banks about an AS movement instructed using an ASTI (ref: Inp998b504-GrpId).

The broadcast is sent at 10:30:01 and informs the recipients that they have until 10:45:01 to disagree with the movement – this reflects the 15-minute information period required in the ASTI instruction.

Message item	Utilisation
Event Code Document/SysEvtNtfctn/EvtInf/EvtCd	INFA
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	MARKDEFFCLC
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	Inp998b504-GrpId
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	2020-02-06T10:45:01.001+00:00
Event Time Document/SysEvtNtfctn/EvtInf/EvtTm	2020-02-06T10:30:01.001+00:00

Table 178: SystemEventNotification (admi.004) – procedure A with guarantee fund mechanism (Scenario 504)

Usage case example:

admi.004_AS-A_Broadcast_INFA_bs504_2C.xml

admi.004_AS-A_Broadcast_INFA_bs504_3D.xml

Usage case: Procedure B settlement failure - SEFB (Scenario 522)

In these examples, RTGS is informing all payment banks affected in an ASTI that all AS transfer orders instructed using the ASTI have failed owing to the elapsing of the required 5-minute settlement period. The broadcasts are sent at 11:15:10, 10 seconds after the settlement period elapses.

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Since the AS transfer order in the broadcast is referenced using its InstructionIdentification, there will be a separate System Event Notification (admi.004) for each AS transfer order involved. In this scenario:

- the System Event Notification (admi.004) suffixed '-1' relates to the first AS transfer order (GrpId: Inp998b522-GrpId) and is sent to the payment bank owning the debit account (account-BIC: COBADEFFXXX);
- the System Event Notification (admi.004) suffixed '-2' relates to the second AS transfer order (GrpId: p Inp998b522-GrpId) and is sent to the payment bank owning the credit account (account-BIC: UBSWCHZHXXX);

Message item	Utilisation
Event Code Document/SysEvtNtfctn/EvtInf/EvtCd	SEFB
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	MARKDEFFCLC
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	Inp998b522-GrpId
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	A084
Event Time Document/SysEvtNtfctn/EvtInf/EvtTm	2020-02-06T11:15:10+00:00

Table 179: SystemEventNotification (admi.004) – procedure B settlement failure – SEFB (Scenario 522)

Usage case example:

admi.004_AS-B_Broadcast_SEFB_bs522_1D.xml

admi.004_AS-B_Broadcast_SEFB_bs522_2C.xml

Usage case: Procedure E mixed settlement – INFE (Scenario 582)

In these examples, RTGS is informing all payment banks affected in AS Transfer Initiation (pain.998 ASTI) that the movements have been submitted for settlement. There is no facility for disagreement in Procedure E and settlement will be attempted at 12:15. The broadcasts are sent at 12:05, immediately after the arrival of the ASTI.

Since the movement in the broadcast is referenced by the reference of the AS Transfer Initiation (pain.998) there will be the same System Event Notification (admi.004) for each side of each movement involved, sent to the relevant subscribing payment banks. In this scenario:

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- the System Event Notification (admi.004) suffixed '-1D' relates to the debit side of the first movement (GrpId: Inp998b582-GrpId) and is sent to the payment bank owning the debit account (party-BIC: COBADEFFXXX);
- the System Event Notification (admi.004) suffixed '-2C' relates to the credit side of the second movement (GrpId: Inp998b582-GrpId) and is sent to the payment bank owning the credit account (party-BIC: UBSWCHZHXXX);
- SOLADESTXXX has not subscribed for broadcast message.

All messages are with equal contents, therefore only one content is described.

Message item	Utilisation
Event Code Document/SysEvtNtfctn/EvtInf/EvtCd	INFE
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	MARKDEFFCLC
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	Inp998b582-GrpId
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	2020-02-06T12:15:00.001+00:00
Event Time Document/SysEvtNtfctn/EvtInf/EvtTm	2020-02-06T12:05:01.001+00:00

Table 180: SystemEventNotification (admi.004) – procedure E mixed settlement (Scenario 582)

Usage case example:

admi.004_AS-E_Broadcast_INFE_bs582_1D.xml

admi.004_AS-E_Broadcast_INFE_bs582_2C.xml

Usage case: Procedure E mixed settlement – REVE (Scenario 582)

In this example, RTGS is informing a payment bank (party BIC: UBSWCHZHXXX) that a movement included in an AS Transfer Initiation (pain.998 ASTI) (InsId: p998b582-InsId2) using one of its RTGS accounts, has been revoked by the responsible CB (REVE).

Message item	Utilisation
Event Code Document/SysEvtNtfctn/EvtInf/EvtCd	REVE
Event Parameter	MARKDEFFCLC

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Message item	Utilisation
Document/SysEvtNtfctn/EvtInf/EvtParam	
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	Inp998b582-GrpId
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	Inp998b582-InsId2
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	Inp998b582-E2EIdB
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	7500000
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	SOLADEST600
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	UBSWCHZHXXX
Event Time Document/SysEvtNtfctn/EvtInf/EvtTm	2020-02-06T12:25:00.001+00:00

Table 181: SystemEventNotification (admi.004) – procedure E mixed settlement (Scenario 582 REVE)

Usage case example: admi.004_AS-E_Broadcast_REVE_bs582-2C.xml

Usage case: Procedure E mixed settlement – SEFE (Scenario 582)

In this example, RTGS is informing a payment bank (party BIC: UBSWCHZHXXX) that a movement included in an AS Transfer Initiation (pain.998 ASTI) (GrpId: Inp998b582-GrpId) using one of its RTGS accounts, has failed to settle within the requested settlement period (SEFE).

Message item	Utilisation
Event Code Document/SysEvtNtfctn/EvtInf/EvtCd	SEFE
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	MARKDEFFCLC
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	Inp998b582-GrpId

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Message item	Utilisation
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	Inp998b582-InsId3
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	Inp998b582-E2EIdC
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	9600
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	UBSWCHZHXXX
Event Parameter Document/SysEvtNtfctn/EvtInf/EvtParam	SOLADEST861
Event Time Document/SysEvtNtfctn/EvtInf/EvtTm	2020-02-06T12:30:01.001+00:00

Table 182: SystemEventNotification (admi.004) – procedure E mixed settlement (Scenario 582 SEFE)

Usage case example: admi.004_AS-E_Broadcast_SEFE_bs582-3D.xml

5.3.1.2 ReportQueryRequest (admi.005)

5.3.1.2.1 Overview and scope of the message

This chapter illustrates the *ReportQueryRequest* message.

The *ReportQueryRequest* message is sent by a business sender to RTGS to query the latest available report BankToCustomerStatement (camt.053) (statement of account) for the specified cash account(s).

The business sender of the *ReportQueryRequest* can query within its data scope, which is determined by RTGS party BIC and RTGS cash account number.

The usage of this message can be found in chapter Usage of Messages.

In response to the *ReportQueryRequest* message, the requested report message is returned. In the case of an error resulting from the processing of the *ReportQueryRequest,* error information is returned using a ReceiptAcknowledgement (admi.007) message.

5.3.1.2.2 Schema

Outline of the schema

The *ReportQueryRequest* message is composed of the following building blocks.

MessageHeader

This building block is mandatory and provides a set of elements to identify the report query request message.

ReportQueryCriteria

This building block is mandatory and non-repetitive. It defines the report query criteria. It contains the elements:

- report name;
- report owing party BIC;
- RTGS DCA identifier.

References/links

The RTGS-specific schema and documentation in XSD/Excel/PDF format as well as the message examples are provided outside of this document under the following link:

http://www.swift.com/mystandards/RTGS/admi.005.001.02_RTGS

Business rules applicable to the schema

For business rules applicable to *ReportQueryRequest* refer to the chapter Index of validation rules and error codes.

5.3.1.2.3 The message in business context

Specific message requirements

All content must comply with the business rules for the message.

Message item	Utilisation
Message ID /Document/RptQryReq/MsgHdr/MsgId	Value "NONREF" as the message ID is already part of the BAH.
Account Identification /Document/RptQryReq/RptQryCrit/SchCrit/AcctId/EQ/Othr/Id	RTGS cash account number to be provided.

Message item	Utilisation
Report Name /Document/RptQryReq/RptQryCrit/SchCrit/RptNm	Only SACC code for "Statement of Accounts" report type is allowed. SACC = Statement of accounts EoD
Party Identification /Document/RptQryReq/RptQryCrit/SchCrit/PtyId/Id/AnyBIC	A party will be identified via the RTGS party BIC

Table 183: ReportQueryRequest (admi.005)

Usage case: Query Request Message - Account Statement Query (Scenario 998)

In this usage example, the business sender is requesting RTGS to send the latest version of the BankToCustomerStatement (camt.053) relating to an account (ID: “RDEEURCOBADEFFXXXCOBADEBB120”) owned by party (BIC: “COBADEFFXXX”):

Message item	Utilisation
Message ID /Document/RptQryReq/MsgHdr/MsgId	NONREF
Account Identification /Document/RptQryReq/RptQryCrit/SchCrit/AcctId/EQ/Othr/Id	RDEEURCOBADEFFXXXCOBADEBB120
Report Name /Document/RptQryReq/RptQryCrit/SchCrit/RptNm	SACC
Party Identification /Document/RptQryReq/RptQryCrit/SchCrit/PtyId/Id/AnyBIC	COBADEFFXXX

Table 184: ReportQueryRequest (admi.005) – usage case Query Request Message - Account Statement Query (Scenario 998)

Usage case example: admi.005_RTGS_ReportQueryRequest_bs998.xml

5.3.1.3 ReceiptAcknowledgement (admi.007)

5.3.1.3.1 Overview and scope of the message

This chapter illustrates the *ReceiptAcknowledgement* message.

The *ReceiptAcknowledgement* message is sent by RTGS to the business sender of a previously sent message/file to inform of a validation error.

The *ReceiptAcknowledgement* message is sent without a BAH, if inbound message / inbound file were rejected to the usages “message rejection notification” and “file rejection notification”.

The *ReceiptAcknowledgement* message is sent with a BAH, to inform of a validation error and switch of network service for the ReportQueryRequest (admi.005) message and GetTransaction (camt.005) message.

The *ReceiptAcknowledgement* message is sent by RTGS to the business sender of an Account statement query and Cash transfer query to inform of pagination and the respective switch to store-n-forward network service. Additionally the respective query response is provided via store-n-forward network service.

The usage of this message can be found in chapter Usage of Messages.

5.3.1.3.2 Schema

Outline of the schema

The *ReceiptAcknowledgement* message is composed of the following message building blocks.

MessageIdentification

This building block is mandatory and provides a set of elements to uniquely identify the *ReceiptAcknowledgement* message.

Report

This building block is mandatory and repetitive. Each block contains the message ID of the request message and information related to a single validation issue.

RelatedReference

This building block is mandatory and non-repetitive. It provides a reference of the request message to which this *ReceiptAcknowledgement* message is responding.

RequestHandling

This building block is mandatory and non-repetitive (within each report block). It gives the status of the request. It may contain:

- status code;
- description.

References/links

The RTGS-specific schema and documentation in XSD/Excel/PDF format as well as the message examples are provided outside of this document under the following link:

http://www.swift.com/mystandards/RTGS/admi.007.001.01_RTGS

Business rules applicable to the schema

No business rules are applicable to a *ReceiptAcknowledgement* message.

5.3.1.3.3 The message in business context

Specific message contents

Message item	Utilisation
Message ID /Document/RctAck/MsgId/MsgId	Always value "NONREF" whether the admi.007 message is sent with a BAH or not. If the admi.007 is sent with a BAH the message ID of this business message is part of the BAH <BizMsgIdr> field.
Related Reference /Document/RctAck/Rpt/RltdRef/Ref	Copy of BizMsgIdr of inbound message / copy of PyldIdr of inbound file. If BizMsgIdr of inbound message / PyldIdr of inbound file cannot be identified, this field contains "NONREF".
Status Code /Document/RctAck/Rpt/ReqHdlg/StsCd	Specifies the status of the request, based on the schema validation, which occurred.
Description /Document/RctAck/Rpt/ReqHdlg/Desc	Description of the status and error defined including the relevant message element.

Table 185: ReceiptAcknowledgement (admi.007)

Usage case: Message Rejection Notification (Scenario 013)

In this usage example, RTGS is advising the business sender (CB) of a previous camt.050 message that the whole message has been rejected by RTGS validation. The failing reason code is “E002” (wrong network service used) and the appropriate text for this error is also included. The previous camt.050 can be identified using the camt.050 BAH BizMsgIdr, which is supplied on the admi.007.

Message item	Utilisation
Message ID /Document/RctAck/MsgId/MsgId	NONREF
Related Reference /Document/RctAck/Rpt/RltdRef/Ref	Inc050b013-BAHId
Status Code /Document/RctAck/Rpt/ReqHdlg/StsCd	E002
Description /Document/RctAck/Rpt/ReqHdlg/Desc	Unknown namespace or wrong network service

Table 186: ReceiptAcknowledgement (admi.007) – usage case Message Rejection Notification (Scenario 013)

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Usage case example: admi.007_RTGS_ReceiptAcknowledgement_Error_bs013.xml

Usage case: File Rejection Notification (Scenario 017)

In this usage example, RTGS is advising the business sender of a previous file (identified as “Inh002b017-FileId”) that the BFH that was used, has been rejected by RTGS validation. The failing reason code is “E005” (RTGS detected a previous use of the file identifier) and the appropriate text for this error is also included. The previous file can be identified using the BFH PyldIdr, which is supplied in the related reference block on the admi.007.

Message item	Utilisation
Message ID /Document/RctAck/MsgId/MsgId	NONREF
Related Reference /Document/RctAck/Rpt/RltdRef/Ref	Inh002b017-FileId
Status Code /Document/RctAck/Rpt/ReqHdlg/StsCd	E005
Description /Document/RctAck/Rpt/ReqHdlg/Desc	Duplicate file. PayloadIdentifier already used by party of business sending user (Signature).

Table 187: ReceiptAcknowledgement (admi.007) – usage case File Rejection Notification (Scenario 017)

Usage case example: admi.007_RTGS_ReceiptAcknowledgement_Error_bs017.xml

Usage case: Query Rejection For Failed Business Validation – Account Statement Query

In this usage case, RTGS is advising the business sender of a previous admi.005 message (account statement query) that the admi.005 has failed the RTGS business validation rules and been rejected.

The failing reason code and descriptive text will be included in this admi.007, along with the BAH <BizMsgIdr> from the failing inbound admi.005 to which it is responding.

Usage case example is not available.

5.3.2 Cash management (camt)

5.3.2.1 GetAccount (camt.003)

5.3.2.1.1 Overview and scope of the message

This chapter illustrates the *GetAccount* message.

The *GetAccount* message is sent by a business sender to RTGS.

The account balance query is used to request RTGS cash account balances related to:

- one cash account specified in the search criteria;
- all cash accounts held by the account owner specified in the search criteria;
- all cash accounts in the data scope of the business sender (without search criteria).

The message can be sent by the following business sender:

- RTGS Account Holder;
- ancillary system;
- CB.

The *GetAccount* message contains the optional search criteria, which will be used to select the response information, based on the following elements:

- RTGS cash account number;
- RTGS cash account owner BIC.

The usage of this message can be found in chapter Usage of Messages.

In response to the *GetAccount* message, a ReturnAccount (camt.004) message containing either the requested information according to the specified search criteria or business validation error(s), is returned to the business sender.

5.3.2.1.2 Schema

Outline of the schema

The *GetAccount* message is composed of the following message building blocks.

MessageHeader

This building block is mandatory and non-repetitive. The identification by the business sender to uniquely and unambiguously identify the message is part of the BAH, therefore the content of message ID is “NONREF”.

AccountQueryDefinition

Definition of AccountQuery is optional and non-repetitive. By SearchCriteria it defines the criteria to be used to extract the account information and includes the following elements:

- account identification;
- account holder.

References/links

The RTGS-specific schema and documentation in XSD/Excel/PDF format as well as the message examples are provided outside of this document under the following link:

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http://www.swift.com/mystandards/RTGS/camt.003.001.08_RTGS

Business rules applicable to the schema

For business rules applicable to *GetAccount* refer to the chapter Index of validation rules and error codes.

5.3.2.1.3 The message in business context

Specific message requirements

All content must comply with the business rules for the message.

Message item	Utilisation
Message Header	
Message Identification /Document/GetAcct/MsgHdr/MsgId	Value "NONREF" as the message ID is already part of the BAH.
Account Query Definition – Search Criteria	
Account Identification /Document/GetAcct/AcctQryDef/AcctCrit/NewCrit/SchCrit/AcctId/EQ/Othr/Id	Account number of RTGS cash account.
LEI /Document/GetAcct/AcctQryDef/AcctCrit/NewCrit/SchCrit/AcctOwnr/Id/OrgId/LEI	If provided, this element is ignored by RTGS.
Account Owner /Document/GetAcct/AcctQryDef/AcctCrit/NewCrit/SchCrit/AcctOwnr/Id/OrgId/AnyBIC	BIC of RTGS Account Holder

Table 188: GetAccount (camt.003)

Usage case: RTGS Get Account (Scenario 300)

In this example, the business sender is using an account ID criteria to indicate that only this account (ID: RDEEURCOBADEFFXXXCOBADEBB120) is to be queried.

Message item	Utilisation
Message Identification /Document/GetAcct/MsgHdr/MsgId	NONREF

Message item	Utilisation
Account Identification /Document/GetAcct/AcctQryDef/AcctCrit/NewCrit/SchCrit/AcctId/EQ/Othr/Id	RDEEURCOBADEFFXXXCOBADEBB120

Table 189: GetAccount (camt.003) – usage case Request for account

Usage case example: camt.003_RTGS_AccountQuery_bs300.xml

Usage case: RTGS Get Account (Scenario 301)

In this example, the business sender is using a false account ID criteria to indicate that only this account (ID: RDEEURCOBADEFFXXXCOBADEBB999) is to be queried.

Message item	Utilisation
Message Identification /Document/GetAcct/MsgHdr/MsgId	NONREF
Account Identification /Document/GetAcct/AcctQryDef/AcctCrit/NewCrit/SchCrit/AcctId/EQ/Othr/Id	RDEEURCOBADEFFXXXCOBADEBB999

Table 190: GetAccount (camt.003) – usage case Request for account with error response

Usage case example: camt.003_RTGS_AccountQuery_bs301.xml

5.3.2.2 ReturnAccount (camt.004)

5.3.2.2.1 Overview and scope of the message

This chapter illustrates the *ReturnAccount* message.

RTGS Push notification-Use:

The *ReturnAccount* message is sent by RTGS as a push notification. This message has the following push notification uses within RTGS:

1) “Floor/ceiling notification” to provide balance information related to the triggering floor/ceiling business function to the account owner.

2) “Sub-account balances notification” to provide balance information to the Ancillary system related to sub-accounts:

- relevant for execution of standing order liquidity transfer order for AS settlement procedure C (start of procedure);
- relevant for start of cycle for AS settlement procedure C;
- relevant for execution of immediate liquidity transfers crediting or debiting a sub-account for AS settlement procedures C;
- relevant for end of procedure for AS settlement procedure C.

3) “Originator AS transfer settlement notification” to provide balance information to the Ancillary system related to sub-accounts or AS technical accounts for execution of Cross-AS transfer order submitted by the CB on behalf of the Ancillary system for AS settlement procedures C and D.

RTGS Query response-Use:

The *ReturnAccount* message is sent by RTGS in response to a GetAccount (camt.003) message. This message has the following query response uses within RTGS:

1) “Query response for RTGS cash account balance query” to provide the requested balance information according to the specified search criteria or data scope.

2) “Query rejection for failed business validation” in case of business validation error(s) on the *GetAccount* query. RTGS sends the *ReturnAccount* message containing the respective error code(s) and error description(s) to the business receiver.

The usage of this message can be found in chapter Usage of Messages.

In the case of business validation error(s) on the *GetAccount* query, RTGS sends the *ReturnAccount* message containing the respective error code(s) and error description(s) to the business receiver.

5.3.2.2.2 Schema

Outline of the schema

The *ReturnAccount* message is composed of the following message building blocks.

MessageHeader

This building block is mandatory and non-repetitive. It must contain an identification assigned by the sending party to uniquely and unambiguously identify the message.

ReportOrError

This building block is mandatory and non-repetitive. It contains either the information matching the search criteria of the related business query about account, or an error indication.

AccountReport

This building block is mandatory and repetitive. It reports either one or more account information and may contain:

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- account identification;
- account type;
- currency;
- account owner;
- multilateral balances (multiple).

References/links

The RTGS-specific schema and documentation in XSD/Excel/PDF format as well as the message examples are provided outside of this document under the following link:

http://www.swift.com/mystandards/RTGS/camt.004.001.10_RTGS

Business rules applicable to the schema

No business rules are applicable to a *ReturnAccount* message.

5.3.2.2.3 The message in business context

Specific message contents

Message item	Utilisation
Message Header	
Message Identification /Document/RtrAcct/MsgHdr/MsgId	RTGS Push notification-Use: 1) “Floor/ceiling notification”: Value "NONREF" as the Message Id is already part of the BAH. 2) “Sub-account balances notification” + 3) “Originator AS transfer settlement notification”: When the reference is assigned by the ancillary system to identify the message, the format is composed of six characters followed by the RTGS business case identification. The triggering event of the ReturnAccount is precised by the first six characters. The following codes are relevant for ”Sub-account balances notification” only: - DAYSOP = Start of optional procedure (execution of standing order liquidity transfers) - DAYSOC = Start of cycle in optional procedure - OVNEOP = Return liquidity from sub-accounts at end of mandatory procedure - DAYEOP = Return liquidity from sub-accounts at end of optional procedure

Message item	Utilisation
	- OVNSOP = Start of mandatory procedure (execution of standing order liquidity transfers) - SBKLCT = Immediate liquidity credit transfer initiated by settlement bank - OVNSOC = Start of cycle in mandatory procedure The following code is relevant for AS settlement procedure C and D: - CBKCDS = Cross-AS settlement by CB on behalf RTGS Query response-Use: Value "NONREF" as the Message Id is already part of the BAH.
Original Business Query /Document/RtrAcct/MsgHdr/OrgnlBizQry/MsgId	RTGS Push notification-Use: Value "NONREF". RTGS Query response-Use: Copy of BAH BizMsgIdr of GetAccount (camt.003) message.
Account Report RTGS Push notification-Use: 1) “Floor/ceiling notification”: Always one occurrence of <AcctRpt> message block is provided. 2) “Sub-account balances notification”: Always one occurrence of <AcctRpt> message block is provided if triggering event code in <MsgId> is "SBKLCT". One or multiple occurrences of <AcctRpt> message block are provided for other triggering event codes. 3) “Originator AS transfer settlement notification”: Always one occurrence of <AcctRpt> message block is provided. RTGS Query response-Use: One or multiple occurrences of <AcctRpt> message block are provided according to datascope and specified search criteria in the query.	
Account Identification /Document/RtrAcct/RptOrErr/AcctRpt/AcctId/Othr/Id	RTGS Push notification-Use: 1) “Floor/ceiling notification”: RTGS cash account number. 2) “Sub-account balances notification”: Account number of RTGS sub-account. 3) “Originator AS transfer settlement notification”: Account number of debited RTGS sub-account or AS technical account. RTGS Query response-Use: Cash account number of reported RTGS cash account.
Account Type Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Tp/Cd	RTGS Push notification-Use: 1) “Floor/ceiling notification”: Not used.

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Message item	Utilisation
	2) “Sub-account balances notification”: always SACC - RTGS sub-account 3) “Originator AS transfer settlement notification”: - If sub-account is debited: SACC - RTGS sub-account - If AS technical account is debited: Not used. RTGS Query response-Use: Always SACC - RTGS cash account
Currency /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Ccy	RTGS Push notification-Use: Specifies the currency of the cash account. RTGS Query response-Use: Specifies the currency of the cash account.
Owner Name /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Ownr/Nm	RTGS Push notification-Use: Not used. RTGS Query response-Use: Name of party owning the reported RTGS cash account.
Owner BIC /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Ownr/Id/OrgId/AnyBIC	RTGS Push notification-Use: 1) “Floor/ceiling notification”: Party BIC of RTGS cash account Owner. 2) “Sub-account balances notification”: Party BIC of sub-account Owner. 3) “Originator AS transfer settlement notification”: Party BIC of debited sub-account Owner or AS technical account Owner. RTGS Query response-Use: Party BIC of RTGS cash account Owner.
LEI Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Ownr/Id/OrgId/LEI	RTGS Push notification-Use: Not provided by RTGS. RTGS Query response-Use: Not provided by RTGS.
Multilateral Balance RTGS Push notification-Use: 1) “Floor/ceiling notification”: One occurrence of <MulBal> message block provides information on the floor or ceiling notification trigger amount (FLOR/CEIL) and another occurrence of <MulBal> on the current balance (CRRT) after settlement of the cash transfer which breached the floor/ceiling notification trigger amount. 2) “Sub-account balances notification”: Message block is not provided - if triggering event codes in <MsgId>: "DAYSOP", "OVNSOP", "DAYSOC", "OVNSOC" and Sub-account balance is equal to "0"or - if triggering event codes in <MsgId>: "DAYEOP", "OVNEOP" and no liquidity on sub-accounts is transferred back.	

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Message item	Utilisation
Otherwise multiple occurrences of <MulBal> message block are provided according to possible balance types to be reported for each <AcctRpt> occurrence. 3) “Originator AS transfer settlement notification”: Multiple occurrences of <MulBal> message block are provided according to possible balance types to be reported for the single <AcctRpt> occurrence. RTGS Query response-Use: Multiple occurrences of <MulBal> message block according to possible balance types per status and per credit/debit indication for each <AcctRpt> occurrence.	
Amount /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Amt	Currency and amount of money of the cash balance.
Credit Debit Indicator /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/CdtDbtInd	RTGS Push notification-Use: 1) "Floor/ceiling notification": Always CRDT (credit balance). 2) “Sub-account balances notification” + 3) “Originator AS transfer settlement notification”: Balance type code PYMT: Indicates whether the amount increases (CRDT), or decreases (DBIT) the cash account. Balance type code BOOK: Indicates whether the balance is a credit or a debit balance. A zero balance is either reported with a credit indicator or not reported at all (for triggering event codes in <MsgId>: "DAYSOP", "OVNSOP", "DAYSOC" or "OVNSOC"). RTGS Query response-Use: Balance type codes OPNG, CRRT, XPCD: Indicates whether the balance is a credit or a debit balance. A zero balance is reported with a credit indicator. One <MulBal> occurrence per balance type code with either "DBIT" or "CRDT". Balance type codes NOTE, LTSF, PYMT: Indicates whether the amount increases (CRDT) or decreases (DBIT) the cash account. A zero amount is considered to be a credit operation. One <MulBal> occurrence per status for sum of "CRDT" and one <MulBal> occurrence per status for sum of "DBIT".
Multilateral Balance Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Cd	RTGS Push notification-Use: 1) “Floor/ceiling notification”: CRRT - Current balance (status STLD). 2) “Sub-account balances notification” + 3) “Originator AS transfer settlement notification”: BOOK - New balance (status not provided)

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Message item	Utilisation
	PYMT - Increased or decreased amount (status not provided) BOOK is provided for triggering event codes in <MsgId>: "DAYSOP", "OVNSOP", "DAYSOC" or "OVNSOC". PYMT is provided for triggering event codes in <MsgId>: "DAYEOP" and "OVNEOP". BOOK and PYMT are provided together for triggering event codes in <MsgId>: "SBKLCT" and "CBKCDS". RTGS Query response-Use: OPNG - Opening balance (status STLD) NOTE - Earmarked cash transfers (status PDNG) CRRT - Current balance (status STLD) LTSF - Liquidity Transfer (status STLD or PDNG) XPCD - Projected liquidity (status PDNG) PYMT - Payments + AS transfers (status STLD or PDNG)
Multilateral Balance Proprietary /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Prtry	RTGS Push notification-Use: 1) "Floor/ceiling notification": FLOR - floor notification trigger amount (status not provided) CEIL - ceiling notification trigger amount (status not provided). 2) “Sub-account balances notification” + 3) “Originator AS transfer settlement notification”: Not used. RTGS Query response-Use: Not used.
Status /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Sts	RTGS Push notification-Use: 1) “Floor/ceiling notification”: Status is partially provided. 2) “Sub-account balances notification” + 3) “Originator AS transfer settlement notification”: Status is not provided. RTGS Query response-Use: Status is always provided.
Value Date Date /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/ValDt/Dt	RTGS Push notification-Use: 1) “Floor/ceiling notification”: Date expressed in business day for Balance Type CRRT only. Always current business day. 2) “Sub-account balances notification” + 3) “Originator AS transfer settlement notification”: Not used. RTGS Query response-Use:

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Message item	Utilisation
	Date expressed in business day. Always current business day.
Value Date Date Time /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/ValDt/DtTm	RTGS Push notification-Use: 1) “Floor/ceiling notification”: Not used. 2) “Sub-account balances notification” + 3) “Originator AS transfer settlement notification”: System date and time in UTC when <MulBal> block was created. The date and time must be considered separately because : Date = Business date Time = System time RTGS Query response-Use: Not used
Processing Date Date /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/PrcgDt/Dt	RTGS Push notification-Use: Not used. RTGS Query response-Use: Current system date expressed in calendar day (UTC). Provided for balance type codes CRRT, XPCD, NOTE, LTSF and PYMT.
Operational Error	
Error /Document/RtrAcct/RptOrErr/OprlErr/Err/Prtry	RTGS Query response-Use: For further information refer to chapter “Index of validation rules and error codes”.
Description /Document/RtrAcct/RptOrErr/OprlErr/Desc	RTGS Query response-Use: Specification of the error, in free format

Table 191: ReturnAccount (camt.004)

Usage case: Return Account FLOR (Scenario 83)

In this example, RTGS is notifying the receiver that the successful settlement of a payment order (in this case, E2E-Id: Inp008b021-E2Eid from bs021 on 8th October, 2019) has caused the debited account (AcctId: RDEEURUBSWCHZHXXXUBSWCHZHXXX) to breach its pre-defined floor limit.

The balances provided are: the pre-defined floor limit and the current balance current balance immediately following the settlement.

Message item	Utilisation
Message Identification /Document/RtrAcct/MsgHdr/MsgId	NONREF
Original Business Query /Document/RtrAcct/MsgHdr/OrgnlBizQry/MsgId	NONREF
Account Identification /Document/RtrAcct/RptOrErr/AcctRpt/AcctId/Othr/Id	RDEEURUBSWCHZHXXXUBSWCHZHXXX
Currency /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Ccy	EUR
Owner /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Ownr/Id/OrgId/AnyBIC	UBSWCHZHXXX
Multilateral Balance	
Amount /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Amt	100000.00
Credit Debit Indicator /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/CdtDbtInd	CRDT
Multilateral Balance Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Prty	FLOR
Multilateral Balance	
Amount /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Amt	87250.00
Credit Debit Indicator /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/CdtDbtInd	CRDT
Multilateral Balance Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Cd	CRRT

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Message item	Utilisation
Status /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Sts	STLD
Value Date Date /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/ValDt/Dt	2019-10-08

Table 192: ReturnAccount (camt.004) – usage case Return Account FLOR

Usage case example: camt.004_RTGS_ReturnAccount_FLOR_bs083.xml

Usage case: Return Account CEIL (Scenario 83)

In this example, RTGS is notifying the receiver that the successful settlement of a payment order (in this case, E2E-Id: Inp008b022-E2Eid from bs022 on 7th October, 2019) has caused the credited account (Acct Id: RDEEURCOBADEFFXXXCOBADEBB120) to breach its pre-defined ceiling limit.

The balances provided are: the pre-defined ceiling limit and the current balance immediately following the settlement.

Message item	Utilisation
Message Identification /Document/RtrAcct/MsgHdr/MsgId	NONREF
Original Business Query /Document/RtrAcct/MsgHdr/OrgnlBizQry/MsgId	NONREF
Account Identification /Document/RtrAcct/RptOrErr/AcctRpt/AcctId/Othr/Id	RDEEURCOBADEFFXXXCOBADEBB120
Currency /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Ccy	EUR
Owner /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Ownr/Id/OrgId/AnyBIC	COBADEFFXXX
Multilateral Balance	
Amount /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Amt	500000.00

Message item	Utilisation
Credit Debit Indicator /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/CdtDbtInd	CRDT
Multilateral Balance Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Prty	CEIL
Multilateral Balance	
Amount /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Amt	503250.00
Credit Debit Indicator /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/CdtDbtInd	CRDT
Multilateral Balance Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Cd	CRRT
Status /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Sts	STLD
Value Date Date /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/ValDt/Dt	2019-10-07

Table 193: ReturnAccount (camt.004) – usage case Return Account CEIL

Usage case example: camt.004_RTGS_ReturnAccount_CEIL_bs083.xml

Usage case: Return Account (Scenario 300)

In this example, RTGS is responding to the business sender with the balance information resulting from a valid camt.003 query for RTGS Account ID “RDEEURCOBADEFFXXXCOBADEBB120”

The opening balance (as at start of business day) shows as EUR 0.

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The current balance shows as EUR 123,500 credit, which reflects the effect of two settlements:

1. the pacs.008 from scenario 021,
2. the camt.050 from scenario 041

The BAH business ID of the camt.003 query is included for recognition.

Message item	Utilisation
Message Identification /Document/RtrAcct/MsgHdr/MsgId	NONREF
Original Business Query /Document/RtrAcct/MsgHdr/OrgnlBizQry/MsgId	Inc003b300-BAHId
Account Identification /Document/RtrAcct/RptOrErr/AcctRpt/AcctId/Othr/Id	RDEEURCOBADEFFXXXCOBADEBB120
Account Type Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Tp/Cd	SACC
Currency /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Ccy	EUR
Owner /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Ownr/Id/OrgId/AnyBIC	COBADEFFXXX
Multilateral Balance	
Amount /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Amt	0.00
Credit Debit Indicator /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/CdtDbtInd	CRDT
Multilateral Balance Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Cd	OPNG
Status /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Sts	STLD

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Message item	Utilisation
Value Date Date /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/ValDt/Dt	2019-10-08
Multilateral Balance	
Amount /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Amt	123500.00
Credit Debit Indicator /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/CdtDbtInd	CRDT
Multilateral Balance Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Cd	CRRT
Status /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Sts	STLD
Value Date Date /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/ValDt/Dt	2019-10-08
Processing Date Date /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/PrcgDt/Dt	2019-10-08
Multilateral Balance	
Amount /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Amt	123500.00
Credit Debit Indicator /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/CdtDbtInd	CRDT
Multilateral Balance Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Cd	XPCT

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Message item	Utilisation
Status /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Sts	PDNG
Value Date Date /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/ValDt/Dt	2019-10-08
Multilateral Balance	
Amount /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Amt	0.00
Credit Debit Indicator /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/CdtDbtInd	CRDT
Multilateral Balance Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Cd	NOTE
Status /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Sts	PDNG
Value Date Date /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/ValDt/Dt	2019-10-08
Processing Date Date /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/PrcgDt/Dt	2019-10-08
Multilateral Balance	
Amount /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Amt	0.00
Credit Debit Indicator /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/CdtDbtInd	DBIT

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Message item	Utilisation
Multilateral Balance Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Cd	NOTE
Status /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Sts	PDNG
Value Date Date /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/ValDt/Dt	2019-10-08
Processing Date Date /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/PrcgDt/Dt	2019-10-08
Multilateral Balance	
Amount /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Amt	100000.00
Credit Debit Indicator /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/CdtDbtInd	CRDT
Multilateral Balance Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Cd	LTSF
Status /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Sts	STLD
Value Date Date /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/ValDt/Dt	2019-10-08
Processing Date Date /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/PrcgDt/Dt	2019-10-08
Multilateral Balance	

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Message item	Utilisation
Amount /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Amt	0.00
Credit Debit Indicator /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/CdtDbtInd	DBIT
Multilateral Balance Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Cd	LTSF
Status /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Sts	STLD
Value Date Date /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/ValDt/Dt	2019-10-08
Processing Date Date /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/PrcgDt/Dt	2019-10-08
Multilateral Balance	
Amount /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Amt	0.00
Credit Debit Indicator /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/CdtDbtInd	CRDT
Multilateral Balance Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Cd	LTSF
Status /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Sts	PDNG
Value Date Date	2019-10-08

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Message item	Utilisation
/Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/ValDt/Dt	
Processing Date Date /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/PrcgDt/Dt	2019-10-08
Multilateral Balance	
Amount /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Amt	0.00
Credit Debit Indicator /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/CdtDbtInd	DBIT
Multilateral Balance Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Cd	LTSF
Status /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Sts	PDNG
Value Date Date /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/ValDt/Dt	2019-10-08
Processing Date Date /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/PrcgDt/Dt	2019-10-08
Multilateral Balance	
Amount /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Amt	23500.00
Credit Debit Indicator /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/CdtDbtInd	CRDT
Multilateral Balance Code	PYMT

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Message item	Utilisation
/Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Cd	
Status /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Sts	STLD
Value Date Date /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/ValDt/Dt	2019-10-08
Processing Date Date /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/PrcgDt/Dt	2019-10-08
Multilateral Balance	
Amount /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Amt	0.00
Credit Debit Indicator /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/CdtDbtInd	DBIT
Multilateral Balance Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Cd	PYMT
Status /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Sts	STLD
Value Date Date /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/ValDt/Dt	2019-10-08
Processing Date Date /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/PrcgDt/Dt	2019-10-08
Multilateral Balance	
Amount	0.00

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Message item	Utilisation
/Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Amt	
Credit Debit Indicator /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/CdtDbtInd	CRDT
Multilateral Balance Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Cd	PYMT
Status /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Sts	PDNG
Value Date Date /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/ValDt/Dt	2019-10-08
Processing Date Date /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/PrcgDt/Dt	2019-10-08
Multilateral Balance	
Amount /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Amt	0.00
Credit Debit Indicator /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/CdtDbtInd	DBIT
Multilateral Balance Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Cd	PYMT
Status /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Sts	PDNG
Value Date Date /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/ValDt/Dt	2019-10-08

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Message item	Utilisation
Processing Date Date /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/PrcgDt/Dt	2019-10-08

Table 194: ReturnAccount (camt.004) – usage case Request for account

Usage case example: camt.004_RTGS_ReturnAccount_bs300.xml

Usage case: Return Account (Scenario 301)

In this example, RTGS is responding to the business sender with the error information resulting from the validation failure of a camt.003 query.

The error, being informed has a business rule code of ‘E112’, with a description ‘Invalid search criteria’.

Message item	Utilisation
Message Identification /Document/RtrAcct/MsgHdr/MsgId	NONREF
Original Business Query /Document/RtrAcct/MsgHdr/OrgnlBizQry/MsgId	Inc003b301-BAHId
Operational Error	
Error /Document/RtrAcct/RptOrErr/OprlErr/Err/Prtry	E112
Description /Document/RtrAcct/RptOrErr/OprlErr/Desc	Invalid search criteria

Table 195: ReturnAccount (camt.004) – usage case Request for account with error response

Usage case example: camt.004_RTGS_ReturnAccount_bs301.xml

Usage case: procedure C successful settlement (Scenario 541)

In this example, RTGS is informing an AS of the balances in subaccounts resulting from executing existing standing orders during the requested ‘Start of Optional Procedure C’, which was previously requested by the AS,

In this case, two subaccounts are listed. For each subaccount is shown: the credit balance, the BIC of the owning-DCA and the booking timestamp.

Message item	Utilisation
Message Header	

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Message item	Utilisation
Message Identification /Document/RtrAcct/MsgHdr/MsgId	DAYSOP
Original Business Query /Document/RtrAcct/MsgHdr/OrgnlBizQry/MsgId	NONREF
Account Report	
Account Identification /Document/RtrAcct/RptOrErr/AcctRpt/AcctId/Othr/Id	UDEEURCOBADEFFXXX16COBADEFFXXX0001
Account Type Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Tp/Cd	SACC
Owner /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Ownr/Id/OrgId/AnyBIC	COBADEFFXXX
Multilateral Balance	
Amount /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Amt	104000.00
Credit Debit Indicator /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/CdtDbtInd	CRDT
Multilateral Balance Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Cd	BOOK
Value Date Date Time /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/ValDt/DtTm	2020-02-07T14:00:01.001+00:00
Account Report	
Account Identification /Document/RtrAcct/RptOrErr/AcctRpt/AcctId/Othr/Id	UDEEURSOLADESTXXX16SOLADEST6000001
Account Type Code	SACC

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Message item	Utilisation
/Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Tp/Cd	
Currency /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Ccy	EUR
Owner /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Ownr/Id/OrgId/AnyBIC	SOLADESTXXX
Multilateral Balance	
Amount /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Amt	106000.00
Credit Debit Indicator /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/CdtDbtInd	CRDT
Multilateral Balance Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Cd	BOOK
Value Date Date Time /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/ValDt/DtTm	2020-02-07T14:00:01.001+00:00

Table 196: ReturnAccount (camt.004) – usage case procedure C successful settlement DAYSOP (scenario 541)

Usage case example: camt.004_AS-C_ReturnAccount_DAYSOP-bs541.xml

In this example, RTGS is informing an AS of the change of balance in a subaccount resulting from executing a camt.050 liquidity transfer instructed by the owning payment bank. The balance movement is shown, along with the BIC of the owning-DCA and the booking timestamp.

Message item	Utilisation
Message Header	
Message Identification /Document/RtrAcct/MsgHdr/MsgId	SBKLCT
Original Business Query /Document/RtrAcct/MsgHdr/OrgnlBizQry/MsgId	NONREF

Message item	Utilisation
Account Report	
Account Identification /Document/RtrAcct/RptOrErr/AcctRpt/AcctId/Othr/Id	UDEEURCOBADEFFXXX16COBADEBB1200001
Account Type Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Tp/Cd	SACC
Owner /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Ownr/Id/OrgId/AnyBIC	COBADEFFXXX
Multilateral Balance	
Amount /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Amt	6000.00
Credit Debit Indicator /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/CdtDbtInd	CRDT
Multilateral Balance Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Cd	BOOK
Value Date Date Time /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/ValDt/DtTm	2020-02-07T14:15:01.001+00:00
Multilateral Balance	
Amount /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Amt	6000.00
Credit Debit Indicator /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/CdtDbtInd	CRDT
Multilateral Balance Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Cd	PYMT

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Message item	Utilisation
Value Date Date Time /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/ValDt/DtTm	2020-02-07T14:15:01.001+00:00

Table 197: ReturnAccount (camt.004) – usage case procedure C successful settlement SBKLCT (scenario 541)

Usage case example: camt.004_AS-C_ReturnAccount_SBKLCT-bs541.xml

In this example, RTGS is informing an AS of the balances in subaccounts which have been blocked for use by the AS during the requested 'Settlement Cycle', which was previously requested by the AS.

In this case, three subaccounts are listed. For each subaccount is shown: the credit balance, the BIC of the owning-DCA and the latest booking timestamp.

Message item	Utilisation
Message Header	
Message Identification /Document/RtrAcct/MsgHdr/MsgId	DAYSOC
Original Business Query /Document/RtrAcct/MsgHdr/OrgnlBizQry/MsgId	NONREF
Account Report	
Account Identification /Document/RtrAcct/RptOrErr/AcctRpt/AcctId/Othr/Id	UDEEURCOBADEFFXXX16COBADEFFXXX0001
Account Type Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Tp/Cd	SACC
Currency /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Ccy	EUR
Owner /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Ownr/Id/OrgId/AnyBIC	COBADEFFXXX
Multilateral Balance	
Amount /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Amt	104000.00

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Message item	Utilisation
Credit Debit Indicator /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/CdtDbtInd	CRDT
Multilateral Balance Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Cd	BOOK
Value Date Date Time /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/ValDt/DtTm	2020-02-07T14:00:01.001+00:00
Account Report	
Account Identification /Document/RtrAcct/RptOrErr/AcctRpt/AcctId/Othr/Id	UDEEURCOBADEFFXXX16COBADEBB1200001
Account Type Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Tp/Cd	SACC
Currency /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Ccy	EUR
Owner /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Ownr/Id/OrgId/AnyBIC	COBADEFFXXX
Multilateral Balance	
Amount /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Amt	6000.00
Credit Debit Indicator /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/CdtDbtInd	CRDT
Multilateral Balance Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Cd	BOOK
Value Date Date Time	2020-02-07T14:15:01.001+00:00

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Message item	Utilisation
/Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/ValDt/DtTm	
Account Report	
Account Identification /Document/RtrAcct/RptOrErr/AcctRpt/AcctId/Othr/Id	UDEEURSOLADESTXXX16SOLADEST6000001
Account Type Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Tp/Cd	SACC
Currency /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Ccy	EUR
Owner /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Ownr/Id/OrgId/AnyBIC	SOLADESTXXX
Multilateral Balance	
Amount /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Amt	106000.00
Credit Debit Indicator /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/CdtDbtInd	CRDT
Multilateral Balance Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Cd	BOOK
Value Date Date Time /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/ValDt/DtTm	2020-02-07T14:00:01.001+00:00

Table 198: ReturnAccount (camt.004) – usage case procedure C successful settlement DAYSOC (scenario 541)

Usage case example: camt.004_AS-C_ReturnAccount_DAYSOC-bs541.xml

In this example, RTGS is informing an AS of the balances debited from various subaccounts and credited into their relevant owning DCAs, during the requested ‘End Optional Procedure C’, which was previously requested by the AS, In this case, three subaccounts are listed. For each subaccount is shown: the balance debited, the BIC of the owning-DCA and the latest booking timestamp.

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Message item	Utilisation
Message Header	
Message Identification /Document/RtrAcct/MsgHdr/MsgId	DAYEOP
Original Business Query /Document/RtrAcct/MsgHdr/OrgnlBizQry/MsgId	NONREF
Account Report	
Account Identification /Document/RtrAcct/RptOrErr/AcctRpt/AcctId/Othr/Id	UDEEURCOBADEFFXXX16COBADEFFXXX0001
Account Type Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Tp/Cd	SACC
Currency /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Ccy	EUR
Owner /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Ownr/Id/OrgId/AnyBIC	COBADEFFXXX
Multilateral Balance	
Amount /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Amt	217000.00
Credit Debit Indicator /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/CdtDbtInd	DBIT
Multilateral Balance Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Cd	PYMT
Value Date Date Time /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/ValDt/DtTm	2020-02-07T15:00:01.001+00:00
Account Report	

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Message item	Utilisation
Account Identification /Document/RtrAcct/RptOrErr/AcctRpt/AcctId/Othr/Id	UDEEURCOBADEFFXXX16COBADEBB1200001
Account Type Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Tp/Cd	SACC
Currency /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Ccy	EUR
Owner /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Ownr/Id/OrgId/AnyBIC	COBADEFFXXX
Multilateral Balance	
Amount /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Amt	6000.00
Credit Debit Indicator /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/CdtDbtInd	DBIT
Multilateral Balance Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Cd	PYMT
Value Date Date Time /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/ValDt/DtTm	2020-02-07T15:00:01.001+00:00
Account Report	
Account Identification /Document/RtrAcct/RptOrErr/AcctRpt/AcctId/Othr/Id	UDEEURSOLADESTXXX16SOLADEST6000001
Account Type Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Tp/Cd	SACC
Currency /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Ccy	EUR

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Message item	Utilisation
Owner /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Ownr/Id/OrgId/AnyBIC	SOLADESTXXX
Multilateral Balance	
Amount /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Amt	1000.00
Credit Debit Indicator /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/CdtDbtInd	DBIT
Multilateral Balance Code /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Cd	PYMT
Value Date Date Time /Document/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/ValDt/DtTm	2020-02-07T15:00:01.001+00:00

Table 199: ReturnAccount (camt.004) – usage case procedure C successful settlement DAYEOP (scenario 541)

Usage case example: camt.004_AS-C_ReturnAccount_DAYEOP-bs541.xml

5.3.2.3 GetTransaction (camt.005)

5.3.2.3.1 Overview and scope of the message

This chapter illustrates the *GetTransaction* message.

The *GetTransaction* message is sent by a business sender to RTGS. It is used to request information about payment (order)s, liquidity transfer (order)s and AS transfer (order)s in RTGS based on multiple search criteria.

The message can be sent by the following business sender:

- RTGS Account Holder: An RTGS Account Holder can query information on cash transfer order(s) concerning its RTGS cash accounts.
- Ancillary system: An Ancillary System can query information on cash transfer order(s) concerning

- its RTGS cash accounts;
- technical accounts linked to the Ancillary System;
- AS guarantee funds accounts linked to the Ancillary System;
- Settlement Bank´s sub accounts linked to the Ancillary System;
- Settlement Bank´s RTGS DCA linked to the Ancillary System, but limited to AS transfer order(s) stemming from a pain.998_ASTI sent by the Ancillary System.

- CB: A CB can query cash transfer order(s) concerning
  - its RTGS cash accounts,
  - RTGS cash accounts of RTGS Account Holder or Ancillary systems the CB is responsible for,
  - other AS related accounts (see at AS list above), which are in the responsibility of another CB, but which are linked to an Ancillary System the CB is responsible for.

If the CB does not query for dedicated RTGS cash account(s) by using <AccountOwner> or <AccountIdentification>, all cash transfer (order)s linked to all RTGS account owners the CB is responsible for will be returned (national view). In consequence if a CB wants to query cash transfer (order)s which are settled on RTGS cash accounts the CB is not responsible for, but which are in the data scope of the CB due to the responsibility for the AS, the CB has to indicate the RTGS account owner or RTGS cash account number(s) by using <AccountOwner> or <AccountIdentification>.

The usage of this message can be found in chapter Usage of Messages.

The GetTransaction message also provides the possibility to perform a delta set request. The reported information is reduced to include only the modifications of cash transfer status relative to the previous delta set query. For detailed information please refer to chapter Delta set retrieval functionality for cash transfer (order)s.

In response to the *GetTransaction* message, a ReturnTransaction (camt.006) message containing either the requested information according to the specified search criteria or business validation error(s) is returned to the business sender.

5.3.2.3.2 Schema

Outline of the schema

The *GetTransaction* message is composed of the following message building blocks.

MessageHeader

This building block is mandatory and non-repetitive. It must contain an identification assigned by the sending party to uniquely and unambiguously identify the message. It also contains the initialise and query name parameters required for delta set reporting.

TransactionQueryDefinition

This building block is mandatory. It contains detailed information related to the business query criteria about the transaction.

SearchCriteria

It defines the criteria on which the information is extracted. It includes the following elements:

- Account number
- Account owner
- Original payment Cash transfer identifiers reference
- Payment Requested execution date
- Status (including error code)
- Interbank settlement amount
- Currency
- Counterpart country
- Payment type
- Either Party BIC or Party Name of Account Owner
- Priority
- Account entry time
- Requested settlement time
- Debit or Credit indicator
- BIC of Business Sender
- BIC of Business Receiver
- File Reference

If more than one search criteria is used, the criteria are considered as an "AND"-operation. In case of multiple occurrences of a single search criteria (e.g. account number), each occurrence is considered as an "OR"-operation in combination with all other indicated search criteria considered to be an "AND"-operation.

References/links

The RTGS-specific schema and documentation in XSD/Excel/PDF format as well as the message examples are provided outside of this document under the following link:

http://www.swift.com/mystandards/RTGS/camt.005.001.11_RTGS

Business rules applicable to the schema

For business rules applicable to *GetTransaction* refer to the chapter Index of validation rules and error codes.

5.3.2.3.3 The message in business context

Specific message requirements

All content must comply with the business rules for the message. For business rules applicable to *GetTransaction* refer to the chapter Index of validation rules and error codes.

Message item	Utilisation
Message Header	

Message item	Utilisation
Message Identification /Document/GetTx/MsgHdr/MsgId	Value "NONREF" as the Message Id is already part of the BAH
Request Type /Document/GetTx/MsgHdr/ReqTp/Prtry/Id	For set up of delta set retrieval requests the code “INIT” must be used. The code word “INIT” triggers the generation of a query name which is provided in element <QueryName> of the related query response message. The code “INIT” is also provided in the related response message of the delta set initialisation query.
Query Name /Document/GetTx/TxQryDef/TxCrit/QryNm	The query name recalls the criteria (search and return criteria) defined in the delta set initialisation query. The query name, which serves as an identifier for a delta set retrieval, is provided within the previously returned ReturnTransaction message element <QueryName>.
New Criteria Definition of search criteria on which the query is processed.	
New Criteria - Search Criteria – Payment To The search criteria <PaymentTo> can be used to query cash transfer (order)s based on - The business receiver provided in the BAH, i.e. only for cash transfer (order)s initiated via an A2A message or payment order(s) initiated via U2A - Counterpart country code	
Member Identification BIC /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtTo/MmbId/FinInstnId/BICFI	BIC of the business receiver (provided in BAH).
Member Identification LEI /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtTo/MmbId/FinInstnId/LEI	If provided, this element is ignored by RTGS
Country /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtTo/Ctry	Counterpart country code If <CdtDbtInd> is not used as search criteria, RTGS uses the counterpart country code(s) as search criteria on the creditor side and on the debtor side. If CRDT is used in <CdtDbtInd> only the counterpart country on the debtor side and if DBIT is used in <CdtDbtInd> only the counterpart country on the creditor side are considered for the search. All RTGS cash transfer (order)s, for which the indicated country code of the responsible CB of the cash transfer counterpart matches, are returned.

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Message item	Utilisation
	The cash transfer counterpart is derived from: - the indicated account search criteria, if search criteria <AcctId> is used or - the indicated party search criteria, if search criteria <AcctOwnr> is used or if business sender is an RTGS Account Holder without search criteria <AcctId>. For queries with business sender Ancillary system or CB without search criteria <AcctOwnr> or <AcctId>, the cash transfer counterpart is derived only from accounts owned by the AS itself (for AS) or from all accounts the CB is responsible for (national scope for CB) and not for the entire data scope of the business sender AS or CB.
New Criteria - Search Criteria – Payment From The search criteria <PaymentFrom> can be used to query cash transfer (order)s based on the business sender provided in the BAH, i.e. only for cash transfer (order)s initiated via an A2A message or payment order(s) initiated via U2A	
Member Identification BIC /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtFr/MmbId/FinInstnId/BICFI	BIC of the business sender (provided in BAH).
Member Identification LEI /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtFr/MmbId/FinInstnId/LEI	If provided, this element is ignored by RTGS.
New Criteria - Search Criteria – Payment Search	
Message Identification /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/MsgId	Payload Identifier from the BFH (in case the cash transfer order has been submitted in a file).
New Criteria - Search Criteria – Payment Search – Requested Execution Date Instructed date for settlement provided in the cash transfer (order).	
New Criteria - Search Criteria – Payment Search – Requested Execution Date – Date Search A choice between search criteria based on dates and date ranges. The query can be used for the current business day or for a business day in the future. Exception - Payment (orders) with a past (original) settlement date in the message element <InterbankSettlementDate> can be queried in RTGS in case of temporary lifting of the settlement date validation.	
From Date /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/ReqdExctnDt/DtSch/FrDt	Start date of the range.

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Message item	Utilisation
To Date /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/ReqdExctnDt/DtSch/ToDt	End date of the range.
From To Date (Block) /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/ReqdExctnDt/DtSch/FrToDt	Particular time span specified between a start date and an end date.
Equal Date /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/ReqdExctnDt/DtSch/EqDt	Specified date to match.
New Criteria - Search Criteria – Payment Search – Payment Identification The search criteria <PaymentIdentification> can be used to query a single cash transfer (order).	
New Criteria - Search Criteria – Payment Search – Payment Identification – Long Business Identification The search criteria <Long BusinessIdentification> can be used to query a single payment (order) related to a pacs inbound message.	
UETR /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/PmtId/LngBizId/UETR	Universally unique identifier to provide an end-to-end reference of a payment transaction.
Interbank Settlement Amount /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/PmtId/LngBizId/IntrBkSttlmAmt	The instructed interbank settlement amount provided in the payment (order).
Interbank Settlement Date /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/PmtId/LngBizId/IntrBkSttlmDt	The instructed settlement date provided in the payment (order).
Payment Method XML Message Name /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/PmtId/LngBizId/PmtMtd/XMLMsgNm	XML message name identifier. Only the first 8 characters are considered by RTGS, e.g. "pacs.009"
Instructing Agent BIC /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/PmtId/LngBizId/InstgAgt/FinInstnId/BICFI	Agent that instructs the next party in the chain to carry out the (set of) instruction(s).
Instructing Agent LEI /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/PmtId/LngBizId/InstgAgt/FinInstnId/LEI	If provided, this element is ignored by RTGS

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Message item	Utilisation
Instructed Agent BIC /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/PmtId/LngBizId/InstdAgt/FinInstnId/BICFI	Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).
Instructed Agent LEI /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/PmtId/LngBizId/InstdAgt/FinInstnId/LEI	If provided, this element is ignored by RTGS
End To End Identification /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/PmtId/LngBizId/EndToEndId	Unique identification, as assigned by the initiating party, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain.
Proprietary Identification /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/PmtId/PrtyId	Booking reference/cash transfer identifier of the cash transfer (order) assigned by RTGS. It can be used to query a single cash transfer (order).
New Criteria - Search Criteria – Payment Search – Status	
New Criteria - Search Criteria – Payment Search – Status – Payment Instruction Status The search criteria <PaymentInstructionStatus> can be used to query a cash transfer (order)s with certain pending or final status. Choice amongst <PdgSts>, <FnlSts> and <PdgAndFnlSts> is enabled.	
Pending Status /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Sts/PmtInstrSts/PdgSts	- STLE - Related UDFS Status: Earmarked excl. Information Period - STLM = Related UDFS Status: Information Period (for AS transfers only) - ACPD - Related UDFS Status: Warehoused - PSTL - Related UDFS Status: Queued
Final Status /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Sts/PmtInstrSts/FnlSts	Qualifies further the final status. - CAND = Revoked - STLD = Settled (includes partial settled cash transfer(s)) - RJTD = Rejected
Pending And Final Status /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Sts/PmtInstrSts/PdgAndFnlSts	Codes of search criteria <PendingAndFinalStatus> represent superior code set for search criteria <PendingStatus> and <FinalStatus>. Code PDNG represents superior code set for search criteria <PendingStatus> codes

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Message item	Utilisation
	- STLE - Related UDFS Status: Earmarked - STLM = Related UDFS Status: Information Period (for AS transfers only) - ACPD - Related UDFS Status: Warehoused - PSTL - Related UDFS Status: Queued Code FINL represents superior code set for search criteria <FinalStatus> codes - CAND = Revoked - STLD = Settled - RJTD = Rejected
Proprietary Status Reason /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Sts/PrtryStsRsn	The alpha numeric Error Code provided in the return message in response to the cash transfer order. The search on error code is only possible for errors detected in the cash transfer execution processing (e.g. due to a cash transfer revocation). Errors detected in the inbound processing of the cash transfer order cannot be searched as no cash transfer entry is created for invalid inbound messages.
Search Criteria – Payment Search – Interbank Settlement Amount The instructed amount from: - The AS transfer order, - the payment order, - the liquidity transfer order, - the standing order liquidity transfer order as recorded in CRDM.	
From Amount Boundary Amount /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/IntrBkSttlmAmt/CcyAndAmtRg/Amt/FrAmt/BdryAmt	Lower boundary of a range of amount values. Amount value of the range limit.
From Amount Included /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/IntrBkSttlmAmt/CcyAndAmtRg/Amt/FrAmt/Incl	Lower boundary of a range of amount values. Indicates whether the boundary amount is included in the range of amount values.
To Amount Boundary Amount /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/IntrBkSttlmAmt/CcyAndAmtRg/Amt/ToAmt/BdryAmt	Upper boundary of a range of amount values. Amount value of the range limit.
To Amount Included	Upper boundary of a range of amount values. Indicates whether the boundary amount is included in the range of amount values.

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Message item	Utilisation
/Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/IntrBkSttlmAmt/CcyAndAmtRg/Amt/ToAmt/Incl	
From To Amount From Amount Boundary Amount /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/IntrBkSttlmAmt/CcyAndAmtRg/Amt/FrToAmt/FrAmt/BdryAmt	Lower boundary of a range of amount values. Amount value of the range limit.
From To Amount From Amount Included /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/IntrBkSttlmAmt/CcyAndAmtRg/Amt/FrToAmt/FrAmt/Incl	Lower boundary of a range of amount values. Indicates whether the boundary amount is included in the range of amount values.
From To Amount To Amount Boundary Amount /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/IntrBkSttlmAmt/CcyAndAmtRg/Amt/FrToAmt/ToAmt/BdryAmt	Upper boundary of a range of amount values. Amount value of the range limit.
From To Amount To Amount Included /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/IntrBkSttlmAmt/CcyAndAmtRg/Amt/Amt/FrToAmt/ToAmt/Incl	Upper boundary of a range of amount values. Indicates whether the boundary amount is included in the range of amount values.
Equal Amount /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/IntrBkSttlmAmt/CcyAndAmtRg/Amt/EQAmt	Exact value an amount must match to be considered valid.
Currency /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/IntrBkSttlmAmt/CcyAndAmtRg/Ccy	Medium of exchange of value, used to qualify an amount.
Payment Method XML Message Name /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/PmtId/PmtMtd/XMLMsgNm	XML message name identifier. Only the first 8 characters are considered by RTGS, e.g. "pacs.009"
Payment Method Proprietary /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/PmtId/PmtMtd/Prty	One of the following code values must be used: - INTERN (INTERN) System-generated cash transfer (order)s (e.g. standing order LT) and inter-service LT(s) from other settlement services. - TASK - Cash transfer (order)s generated by tasks entered via U2A.
Payment Type Proprietary /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/PmtTp/Prtry	Please find the code list in UDFS section Cash Transfer Category and Business Case Codes for various features.

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Message item	Utilisation
Priority Code /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Prty/Cd	Can be used for search by choosing default and allowed priorities of cash transfer (order) types. - HIGH = High - NORM = Normal - URGT = Urgent
Search Criteria – Payment Search – Processing Validity Time Can be used to define the search criteria for timed payment and AS transfer (order)s. The element <Instruction> must be used to define the settlement time request type, i.e. for payment (order)s: earliest execution time (From Time) = TFRO latest execution time (Till Time or Reject Time) = TTIL AS transfer (order)s: end time of an information period (indicated or calculated) = TFRO end time of a settlement period (indicated or calculated) = TTIL The multiplicity of this element must be the same as <Instruction>. RTGS-use: If the requestor searches for both values ExecutionDate (<TrfValDt>) and Earliest/LatestdebitTime(<PrcgVldtyTm>) the date within the two elements has to be the same, if not the consequence is, that no payment is found.	
From Date Time /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/PrcgVldtyTm/FrDtTm	Lower included boundary timestamp for settlement time request type indicated in <Instr>.
To Date Time /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/PrcgVldtyTm/ToDtTm	Upper included boundary timestamp for settlement time request type indicated in <Instr>.
Date Time Range From Date Time /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/PrcgVldtyTm/DtTmRg/FrDtTm	Lower included boundary timestamp for settlement time request type indicated in <Instr>.
Date Time Range To Date Time /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/PrcgVldtyTm/DtTmRg/ToDtTm	Upper included boundary timestamp for settlement time request type indicated in <Instr>.
Instruction /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Instr	Must be used in combination with <ProcessingValidityTime> to query for timed cash transfer (order)s provided with earliest debit time or latest debit time.

Message item	Utilisation
	The multiplicity of this element must be the same as in <Processing Validity Time>. - TFRO - Payment orders: earliest execution time (From Time), AS transfer orders: end time of an information period (indicated or calculated) - TTIL - Payment orders: latest execution time (Till Time or Reject Time), AS transfer orders: end time of a settlement period (indicated or calculated)
Interbank Settlement Date /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/IntrBkSttlmDt	Date of RTGS business day for settlement of the cash transfer (order)s.
End To End Identification /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/EndToEndId	End To End Identification of the underlying cash transfer (order) message. Standing Order Identification of the underlying standing order liquidity transfer defined by the RTGS Account Holder in CRDM. Floor/Ceiling Order Identification of the underlying floor/ceiling liquidity transfer defined by the RTGS Account Holder in CRDM. Business Information Reference of the triggering camt.021 ReturnGeneralBusinessInformation message in the case of back transfer of liquidity to the RTGS DCA because of end of procedure. Business case ID in case of all other cash transfer (order)s where no End To End Identification is available.
Search Criteria – Payment Search – Parties	
Instructing Agent BIC Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/InstgAgt/FinInstnId/BICFI	Can be used for search of <InstructingAgent> in case of payment (order)s or <FirstAgent> in case of AS transfer (order)s.
Instructed Agent BIC Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/InstdAgt/FinInstnId/BICFI	Can be used for search of <InstructedAgent> in case of payment (order)s or <FinalAgent> in case of AS transfer (order)s.
Search Criteria – Payment Search – Parties – Debtor Can be used either for search of BIC of <Debtor> if used in the cash transfer (order)s, Account number from <FirstAgentAccount> in case of AS transfer (order)s related to settlement procedure C, Account number from <DebtorAccount> in case of liquidity transfer (order)s.	

Message item	Utilisation
Debtor BIC /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/Dbtr/Pty/Id/OrgId/AnyBIC	Can be used for search of BIC of <Debtor> if used in the cash transfer (order)s.
Debtor LEI /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/Dbtr/Pty/Id/OrgId/LEI	If provided, this element is ignored by RTGS.
Debtor Identification /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/Dbtr/Pty/Id/OrgId/Othr/Id	Can be used either for search of: - Account number from <FirstAgentAccount> in case of AS transfer (order)s related to settlement procedure C, - Account number from <DebtorAccount> in case of liquidity transfer (order)s.
Debtor Agent BIC /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/DbtrAgt/FinInstnId/BICFI	Can be used for search of: - BIC of <Debtor Agent> in case of payment (order)s or - BIC of the AS in <InitiatingParty> of pain.998_ASTI for AS transfer (order)s sent by CB on behalf of AS.
Debtor Agent LEI /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/DbtrAgt/FinInstnId/LEI	If provided, this element is ignored by RTGS
Intermediary Agent 1 BIC /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/IntrmyAgt1/FinInstnId/BICFI	Only for cross-AS transfer (order)s: Can be used for search of BIC of the AS in <CounterPartAS> used in pain.998_ASTI
Intermediary Agent 1 LEI /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/IntrmyAgt1/FinInstnId/LEI	If provided, this element is ignored by RTGS
Creditor Agent BIC /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/CdtrAgt/FinInstnId/BICFI	Can be used for search of BIC of <CreditorAgent> in case of payment (order)s.
Creditor Agent LEI /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/CdtrAgt/FinInstnId/LEI	If provided, this element is ignored by RTGS
Search Criteria – Payment Search – Parties – Creditor Can be used either for search of: BIC of <Creditor> if used in the cash transfer (order)s, Account number from <FinalAgentAccount> in case of AS transfer (order)s related to settlement procedure C,	

Message item	Utilisation
Account number from <CreditorAccount> in case of liquidity transfer (order)s.	
Creditor BIC /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/Cdtr/Pty/Id/OrgId/AnyBIC	Can be used for search of BIC of <Creditor> if used in the cash transfer (order)s.
Creditor LEI /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/Cdtr/Pty/Id/OrgId/LEI	- If provided, this element is ignored by RTGS
Creditor Identification /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/Cdtr/Pty/Id/OrgId/Othr/Id	Can be used either for search of: - Account number from <FinalAgentAccount> in case of AS transfer (order)s related to settlement procedure C, - Account number from <CreditorAccount> in case of liquidity transfer (order)s.
Search Criteria – Account Entry Search	
Account Identification /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/AcctNtrySch/AcctId/EQ/Othr/Id	Debtor or creditor RTGS cash account number(s) of the cash transfer (order)s within the data scope of the business sender.
Search Criteria – Payment Search – Entry Amount Search Criteria <EntryAmount> can be used for search of a certain amount posted on the RTGS cash account.	
From Amount Boundary Amount /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/NtryAmt/CcyAndAmtRg/Amt/FrAmt/BdryAmt	Lower boundary of a range of amount values. Amount value of the range limit.
From Amount Included /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/NtryAmt/CcyAndAmtRg/Amt/FrAmt/Incl	Lower boundary of a range of amount values. Indicates whether the boundary amount is included in the range of amount values.
To Amount Boundary Amount /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSchNtryAmt/CcyAndAmtRg/Amt/ToAmt/BdryAmt	Upper boundary of a range of amount values. Amount value of the range limit.
To Amount Included /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/NtryAmt/CcyAndAmtRg/Amt/ToAmt/Incl	Upper boundary of a range of amount values. Indicates whether the boundary amount is included in the range of amount values.
From To Amount From Amount Boundary Amount	Lower boundary of a range of amount values. Amount value of the range limit.

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Message item	Utilisation
/Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/NtryAmt/CcyAndAmtRg/Amt/FrToAmt/FrAmt/BdryAmt	
From To Amount From Amount Included /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/NtryAmt/CcyAndAmtRg/Amt/FrToAmt/FrAmt/Incl	Lower boundary of a range of amount values. Indicates whether the boundary amount is included in the range of amount values.
From To Amount To Amount Boundary Amount /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/NtryAmt/CcyAndAmtRg/Amt/FrToAmt/ToAmt/BdryAmt	Upper boundary of a range of amount values. Amount value of the range limit.
From To Amount To Amount Included /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/NtryAmt/CcyAndAmtRg/Amt/Amt/FrToAmt/ToAmt/Incl	Upper boundary of a range of amount values. Indicates whether the boundary amount is included in the range of amount values.
Equal Amount /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/NtryAmt/CcyAndAmtRg/Amt/EQAmt	Exact value an amount must match to be considered valid.
Currency /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/AcctNtrySch/NtryAmt/CcyAndAmtRg/Ccy	Medium of exchange of value, used to qualify an amount.
Credit Debit Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/CdtDbtInd	All RTGS cash transfer (order)s, for which the indicated credit debit indicator matches, are returned. The credit debit indicator refers to one or multiple accounts derived from: - the indicated account search criteria, if search criteria <AcctId> is used or - the indicated party search criteria, if search criteria <AcctOwnr> is used or if business sender is an RTGS Account Holder without search criteria <AcctId>. For queries with business sender Ancillary system or CB without search criteria <AcctOwnr> or <AcctId>, the credit debit indicator refers only to accounts owned by the AS or the CB itself and not for the entire data scope of the business sender AS or CB. - CRDT- posting is an increase. - DBIT - posting is a decrease.

Message item	Utilisation
Entry Date (Block) /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/NtryDt	Search Criteria <EntryDate> can be used to search for posting(s) on RTGS cash account by using time parameter (indicated boundary timestamps are always included in the search).
Account Owner Organisation Identification BIC /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/AcctOwnr/Id/OrgId/AnyBIC	Party owning the RTGS cash account. BIC of the Party.
Account Owner Organisation Identification LEI /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/AcctOwnr/Id/OrgId/LEI	If provided, this element is ignored by RTGS
Return Criteria The block <ReturnCriteria> can be used to define the information to be reported in the query response. If the block <ReturnCriteria> is not used, all elements within <ReturnCriteria> are provided in the query response (default value is "true" for all indicators). If one or several indicator(s) in block <ReturnCriteria> are set to "true", only those ReturnCriteria are provided in the query response which are set to "true". If one or several indicator(s) in block <ReturnCriteria> are set to "false", only those ReturnCriteria are provided in the query response which are not set to "false". In case one or several indicators in block <ReturnCriteria> are set to "true" and others are set to "false", only the indicators set to "true" are considered in the way described above.	
Return Criteria – Payment To Return	
Payment To Return Member Identification Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtToRtrCrit/MmbIdInd	Indicator is used to query the BIC of the business receiver of the cash transfer.
Payment To Return Country Identification Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtToRtrCrit/CtryIdInd	Indicator is used to query the counterpart country of the cash transfer.
Return Criteria – Payment From Return	
Payment From Return Criteria Member Identification /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtFrRtrCrit/MmbIdInd	Indicator is used to query the BIC of the business sender of the cash transfer.
Return Criteria – Account Cash Entry Return Criteria	
Entry Amount Indicator	Indicator is used to query the posted amount of the cash transfer.

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Message item	Utilisation
/Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/AcctCshNtryRtrCrit/NtryAmtInd	
Entry Date Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/AcctCshNtryRtrCrit/NtryDtInd	Indicator is used to query the booking date and time of the cash transfer.
Account Owner Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/AcctCshNtryRtrCrit/AcctOwnrInd	Indicator is used to query the BIC and Name of the account owner.
Return Criteria – Payment Return Criteria	
Message Identification Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtRtrCrit/MsgIdInd	Indicator is used to query the file reference of the BFH of the file in which the cash transfer order has been submitted (if a file has been used).
Requested Execution Date Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtRtrCrit/ReqExctnDtInd	Indicator is used to query the requested execution date of the cash transfer order.
Return Criteria – Payment Return Criteria – Instruction Status Return Criteria	
Payment Instruction Status Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtRtrCrit/InstrStsRtrCrit/PmtInstrStsInd	Indicator is used to query the pending or final status of a cash transfer (order).
Payment Instruction Status Date Time Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtRtrCrit/InstrStsRtrCrit/PmtInstrStsDtTmInd	Indicator is used to query the date and time where the final status of a settled cash transfer (order) was reached.
Payment Instruction Status Reason Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtRtrCrit/InstrStsRtrCrit/PmtInstrStsRsnInd	Indicator is used to query the RTGS error code and text of a cash transfer (order) with final status: - CAND - Revoked - RJTD - Rejected
Interbank Settlement Amount Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtRtrCrit/IntrBkSttlmAmtInd	Indicator is used to query the instructed settlement amount in RTGS.
Priority Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtRtrCrit/PrtyInd	Indicator is used to query the settlement priority relevant for settlement in RTGS.

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Message item	Utilisation
Processing Validity Time Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtRtrCrit/PrcgVldtyTmInd	Indicator is used to query the date and time range requested for settlement in RTGS.
Instruction Copy Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtRtrCrit/InstrCpyInd	Indicator is used to request a copy of a cash transfer (order), i.e. - Payment and liquidity transfer (order): <BAH> (without signature) and <Document> - AS transfer (order): <GroupHeader> and single <PaymentIdentification> block from AS batch related to the account reported in the query response.
Payment Type Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtRtrCrit/PmtTpInd	Indicator is used to query the cash transfer (order) type.
Interbank Settlement Date Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtRtrCrit/IntrBkSttlmDtInd	Indicator is used to query the interbank settlement date of cash transfer (order).
End To End Identification Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtRtrCrit/EndToEndIdInd	Indicator is used to query the end to end ID of cash transfer (order).
Payment Method Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtRtrCrit/PmtMtdInd	Indicator is used to query the cash transfer (order) origin.
Debtor Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtRtrCrit/DbtrInd	Indicator is used to query either - the debtor BIC if provided in the payment or AS transfer (order), - the debtor cash account number if provided in the liquidity transfer or AS transfer (order).
Debtor Agent Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtRtrCrit/DbtrAgtInd	Indicator is used to query the debtor agent BIC if provided in the cash transfer (order).
Intermediary Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtRtrCrit/IntrmyInd	Indicator is used to query the intermediary agent 1 BIC if provided in the cash transfer (order).
Creditor Agent Indicator	Indicator is used to query the creditor agent BIC if provided in the cash transfer (order).

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Message item	Utilisation
/Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtRtrCrit/CdtrAgtInd	
Creditor Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtRtrCrit/CdtrInd	Indicator is used to query either - the creditor BIC if provided in the payment or AS transfer (order), - the creditor cash account number if provided in the liquidity transfer or AS transfer (order).

Table 200: GetTransaction (camt.005)

Usage case: Delta set reporting query (Initialise) camt.005 (Scenario 078)

In this example, the business sender is requesting information for all transactions on RTGS DCA (Id: RDEEURCOBADEFFXXXCOBADEBB120). For the purposes of this scenario, this message was sent at 09:00 on 25th August, 2021. The query also includes the request type 'INIT' indicating that RTGS should use this search criteria to initialise and save a delta set for subsequent delta requests.

Message item	Utilisation
Message Identification /Document/GetTx/MsgHdr/MsgId	NONREF
Request Type /Document/GetTx/MsgHdr/ReqTp/Prtry/Id	INIT
Account Identification /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/AcctNtrySch/AcctId/EQ/Othr/Id	RDEEURCOBADEFFXXXCOBADEBB120
Payment Instruction Status Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtRtrCrit/InstrStsRtrCrit/PmtInstrStsInd	true
Interbank Settlement Amount Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtRtrCrit/IntrBkSttlmAmtInd	true
End To End Identification Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtRtrCrit/EndToEndIdInd	true

Table 201: GetTransaction (camt.005) – usage case delta set query - initialisation (Scenario 078)

Usage case example: camt.005_RTGS_GetTransaction_INIT_bs078.xml

Usage case: Delta set reporting query (first delta query) camt.005 (Scenario 078)

In this example, the business sender is requesting a delta report update based upon the previously initiated delta set with the name “RTGSDELTA-b078”.

All search and response criteria are taken from the previously initiated delta set stored in RTGS.

For the purpose of this scenario, this message was sent at 10:00 on 25th August, 2021.

Message item	Utilisation
Message Identification /Document/GetTx/MsgHdr/MsgId	NONREF
Query Name /Document/GetTx/TxQryDef/TxCrit/QryNm	RTGSDELTA-b078

Table 202: GetTransaction (camt.005) – usage case delta set query – first delta query (Scenario 078)

Usage case example: camt.005_RTGS_GetTransaction_DLT1_bs078.xml

Usage case: Delta set reporting query (second delta query) camt.005 (Scenario 078)

In this example, the business sender is requesting a delta report update based upon a previously initiated delta set with the name “RTGSDELTA-b078”.

All search and response criteria are taken from the previously initiated delta set stored in RTGS.

The expected result will also take into consideration all previous delta queries since initialisation.

For the purposes of this scenario, this message was sent at 11:00 on 25th August, 2021.

Message item	Utilisation
Message Identification /Document/GetTx/MsgHdr/MsgId	NONREF
Query Name /Document/GetTx/TxQryDef/TxCrit/QryNm	RTGSDELTA-b078

Table 203: GetTransaction (camt.005) – usage case delta set query – second delta query (Scenario 078)

Usage case example: camt.005_RTGS_GetTransaction_DLT2_bs078.xml

Usage case: Delta set reporting query (third delta query) camt.005 (Scenario 078)

In this example, the business sender is requesting a delta report update based upon a previously initiated delta set with the name “RTGSDELTA-b078”.

All search and response criteria are taken from the previously initiated delta set stored in RTGS.

The expected result will also take into consideration all previous delta queries since initialisation.

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For the purposes of this scenario, this message was sent at 12:00 on 25th August, 2021.

Message item	Utilisation
Message Identification /Document/GetTx/MsgHdr/MsgId	NONREF
Query Name /Document/GetTx/TxQryDef/TxCrit/QryNm	RTGSDELTA-b078

Table 204: GetTransaction (camt.005) – usage case delta set query – third delta query (Scenario 078)

Usage case example: camt.005_RTGS_GetTransaction_DLT3_bs078.xml

Usage case: RTGS Get Transaction camt.005 (Scenario 302)

In this example, the request has no criteria but is sent from an RTGS account holder (party BIC: COBADEFFXXX). The expectation is a response listing all transactions for the business day against all accounts owned by the sender. To make sense of the response data, this query was sent at 11:20 on October 6th, 2019.

Message item	Utilisation
Message Header	
Message Identification /Document/GetTx/MsgHdr/MsgId	NONREF
New Criteria	
Return Criteria	
Entry Amount Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/AcctCshNtryRtrCrit/NtryAmtInd	true
Entry Date Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/AcctCshNtryRtrCrit/NtryDtInd	true
Account Owner Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/AcctCshNtryRtrCrit/AcctOwnrInd	True
Return Criteria – Payment Return Criteria	
Payment Instruction Status Indicator	true

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Message item	Utilisation
/Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtRtrCrit/InstrStsRtrCrit/PmtInstrStsInd	
Interbank Settlement Amount Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtRtrCrit/IntrBkSttlmAmtInd	true
Payment Type Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtRtrCrit/PmtTpInd	true
End To End Identification Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtRtrCrit/EndToEndIdInd	true

Table 205: GetTransaction (camt.005) – usage case Account holder requesting all transactions (Scenario 302)

Usage case example: camt.005_RTGS_GetTransaction_bs302.xml

Usage case: RTGS Get Transaction camt.005 (Scenario 303)

In this example, the business sender is requesting information for all transactions on DCA (Id: RDEEURCOBADEFFXXXCOBADEBB999). For the purposes of this scenario, this message was sent at 15:00 on 8th October, 2019.

Message item	Utilisation
Message Header	
Message Identification /Document/GetTx/MsgHdr/MsgId	NONREF
Search Criteria – Account Entry Search	
Account Identification /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/AcctNtrySch/AcctId/EQ/Othr/Id	RDEEURCOBADEFFXXXCOBADEBB999

Table 206: GetTransaction (camt.005) – usage case Request for transactions with error response (Scenario 303)

Usage case example: camt.005_RTGS_GetTransaction_bs303.xml

Usage case: RTGS Get Transaction camt.005 (Scenario 304)

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In this example, the sending account owner (party BIC: UBSWCHZHXXX) is requesting details of a single transaction, identified by the End-to-end Id which was used on the original payment order. The expectation is a response showing just 3 basic pieces of information: amount, status and type (plus a repeat of the End-to-end Id).

To make sense of the response data, this query was sent at 14:00 on October 7th, 2019.

Message item	Utilisation
Message Header	
Message Identification /Document/GetTx/MsgHdr/MsgId	NONREF
New Criteria	
New Criteria - Search Criteria – Payment Search – Payment Identification	
End To End Identification /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/PmtId/LngBizId/EndToEndId	Inp009b028-E2Eid
Return Criteria	
Return Criteria – Payment Return Criteria – Instruction Status Return Criteria	
Payment Instruction Status Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtRtrCrit/InstrStsRtrCrit/PmtInstrStsInd	true
Interbank Settlement Amount Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtRtrCrit/IntrBkSttlmAmtInd	true
Payment Type Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtRtrCrit/PmtTpInd	true
End To End Identification Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtRtrCrit/EndToEndIdInd	true

Table 207: GetTransaction (camt.005) – usage case Account holder requesting a single transaction (Scenario 304)

Usage case example: camt.005_RTGS_GetTransaction_bs304.xml

Usage case: RTGS Get Transaction camt.005 (Scenario 305)

In this example, the request has no criteria but is sent from a CB (party BIC: MARKDEFFXXX). The expectation is a response listing all transactions for the business day against all accounts within the sending CB's data scope. To make sense of the response data, this query was sent at 11:20 on October 6th, 2019.

Message item	Utilisation
Message Header	
Message Identification /Document/GetTx/MsgHdr/MsgId	NONREF
Return Criteria	
Return Criteria – Account Cash Entry Return Criteria	
Entry Amount Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/AcctCshNtryRtrCrit/NtryAmtInd	True
Entry Date Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/AcctCshNtryRtrCrit/NtryDtInd	true
Account Owner Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/AcctCshNtryRtrCrit/AcctOwnrInd	True
Return Criteria – Payment Return Criteria	
Payment Instruction Status Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtRtrCrit/InstrStsRtrCrit/PmtInstrStsInd	true
Interbank Settlement Amount Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtRtrCrit/IntrBkSttlmAmtInd	true
Payment Type Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtRtrCrit/PmtTpInd	true
End To End Identification Indicator /Document/GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit/PmtRtrCrit/EndToEndIdInd	true

Table 208: GetTransaction (camt.005) – usage case CB requesting all transactions (Scenario 305)

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Usage case example: camt.005_RTGS_GetTransaction_bs305.xml

Usage case: RTGS Get Transaction camt.005 (Scenario 306)

In this example, the sending account owner (party BIC: COBADEFFXXX) is requesting details of a single transaction, identified by the End-to-end Id which was used on the original payment order. The expectation is a response showing every available piece of transaction-related information. To make sense of the response data, this query was sent at 10:00 on October 7th, 2019.

Message item	Utilisation
Message Header	
Message Identification /Document/GetTx/MsgHdr/MsgId	NONREF
End To End Identification /Document/GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/EndToEndId	Inp008b022-E2EId

Table 209: GetTransaction (camt.005) – usage case Account holder requesting a single transaction with all fields (Scenario 306)

Usage case example: camt.005_RTGS_GetTransaction_bs306.xml

5.3.2.4 ReturnTransaction (camt.006)

5.3.2.4.1 Overview and scope of the message

This chapter illustrates the *ReturnTransaction* message.

The *ReturnTransaction* message is sent by RTGS in response to a GetTransaction (camt.005) message. It is used to provide the requested information on the details of one or more payment (order)s, liquidity transfer (order)s and/or AS transfer (order)s according to the specified search criteria.

The usage of this message can be found in chapter Usage of Messages.

In the case of business validation error(s) on the GetTransaction query, RTGS sends the *ReturnTransaction* message containing the respective error code(s) and error description(s) to the business receiver.

In case of pagination, ReceiptAcknowledgement (admi.007) message is used to inform the business sender of the Cash Transfer query about pagination and the respective switch to store-n-forward network service. Additionally the respective response is provided via store-n-forward network service.

In the case of the use of delta set retrieval functionality, the reported information is reduced to include only the modifications of cash transfer order status relative to the previous delta set query. For detailed information please refer to chapter Delta set retrieval functionality for cash transfer (order)s.

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5.3.2.4.2 Schema

Outline of the schema

The *ReturnTransaction* message is composed of the following message building blocks.

MessageHeader

This building block is mandatory and non-repetitive. It contains an identification assigned by the sending party to uniquely and unambiguously identify the message. It also contains the initialise and query name information required for delta set reporting.

ReportOrError

This building block is mandatory and non-repetitive. It contains either the information matching the search criteria of the related business query about transactions, or an error indication.

TransactionReport

This building block is mandatory and repetitive. It reports either on the transaction information or on a business error. When it reports the transaction information, it may contain:

- payment identification;
- payment to;
- payment from;
- debit/credit indicator;
- account;
- entry date;
- payment details: payment message ID, status, instructed amount, interbank settlement amount, payment method, priority, processing validity time, payment type, debtor, debtor agent, intermediary agent, creditor agent, creditor.

References/links

The RTGS-specific schema and documentation in XSD/Excel/PDF format as well as the message examples are provided outside of this document under the following link:

http://www.swift.com/mystandards/RTGS/camt.006.001.11_RTGS

Business rules applicable to the schema

No business rules are applicable to a *ReturnTransaction* response message.

5.3.2.4.3 The message in business context

Specific message contents

Message item	Utilisation
Message Header	
Message Identification /Document/RtrTx/MsgHdr/MsgId	Value "NONREF" as the Message Id is already part of the BAH
Message Pagination Page Number /Document/RtrTx/MsgHdr/MsgPgntn/PgNb	Sequence number of the <ReturnTransaction> message within the set of divided messages recurring to pagination.
Message Pagination Last Page Indicator /Document/RtrTx/MsgHdr/MsgPgntn/LastPgInd	Indicator for last <ReturnTransaction> message within the set of divided messages recurring to pagination.
Original Business Query /Document/RtrTx/MsgHdr/OrgnlBizQry/MsgId	Copy of BAH MsgId of the related <GetTransaction> message.
Request Type /Document/RtrTx/MsgHdr/ReqTp/Prtry/Id	The code “INIT” is provided only in response of the delta set initialisation query.
Query Name /Document/RtrTx/MsgHdr/QryNm	The query name is provided only for delta set requests.
Business Report – Transaction Report If the debit and credit leg of a cash transfer (order) are within the data scope of the business sender and within the result set of the query response according to the used search criteria in the query, the related cash transfer (order) is returned twice via repetitive <TxRpt>, i.e. one <TxRpt> for the debited and one <TxRpt> for the credited RTGS cash accounts. The matching of both cash transfer legs is ensured by the returned booking reference/cash transfer identifier in element <PaymentIdentification/ProprietaryIdentification>.	
Payment Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/PmtId/PrtryId	Booking reference/RTGS cash transfer identifier of the cash transfer (order) assigned by RTGS.
Business Report – Transaction Report – Transaction – Payment To The transaction information <PaymentTo> provides: - the business receiver indicated in the BAH of the cash transfer (order), i.e. only for cash transfer (order)s initiated via an A2A message or payment order(s) initiated via U2A - the counterpart country code of the cash transfer (order) related to the reported cash account.	
Payment To BIC /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/PmtTo/MmbId/FinInstnId/BICFI	BIC of business receiver provided in the BAH. For liquidity transfer and AS transfer (order)s it is always the RTGS system BIC.
Payment To LEI /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/PmtTo/MmbId/FinInstnId/LEI	Not provided by RTGS

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Message item	Utilisation
Payment To Country /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/PmtTo/Ctry	Counterpart country code of the cash transfer related to the reported debited or credited cash account.
Business Report – Transaction Report – Transaction – Payment From The transaction information <PaymentFrom> provides the business sender indicated in the BAH of the cash transfer (order), i.e. only for cash transfer (order)s initiated via an A2A message or payment order(s) initiated via U2A.	
Payment From BIC /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/PmtFr/MmbId/FinInstnId/BICFI	BIC of business sender provided in the BAH.
Payment From LEI /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/PmtFr/MmbId/FinInstnId/LEI	Not provided by RTGS
Credit Debit Indicator /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/CdtDbtInd	Indicates whether the cash transfer (order) is a credit or a debit for the reported cash account. - CRDT- posting is an increase. - DBIT - posting is a decrease.
Business Report – Transaction Report – Transaction – Payment	
Message Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/MsgId	Provides the payload Identifier from the BFH in which the cash transfer (order) was submitted (only provided in case the cash transfer order has been submitted in a file).
Requested Execution Date /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/ReqdExctnDt/Dt	Provides the instructed date in the cash transfer order.
Status Code Pending /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/Cd/Pdg	- ACPD = Related UDFS Status: Warehoused - STLE = Related UDFS Status: Earmarked excl. Information Period - STLM = Related UDFS Status: Information Period (for AS transfer only) - PSTL = Related UDFS Status: Queued
Status Code Final /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/Cd/Fnl	- CAND =- Related UDFS Status: Revoked - STLD =- Related UDFS Status: Settled (including Partially Settled) - RJTD =- Related UDFS Status: Rejected

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Message item	Utilisation
Status Reason Proprietary Rejection Proprietary Status Reason /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/Rsn/PrtryRjctn/PrtryStsRsn	Provides the error code of a rejected or revoked cash transfer order.
Status Reason Proprietary Rejection Reason /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/Rsn/PrtryRjctn/Rsn	Provides the detailed error description.
Interbank Settlement Amount /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/IntrBkSttlmAmt/AmtWthCcy	Amount instructed for settlement of a cash transfer (order). In case of partial execution of a cash transfer the amount posted on the reported account in <Ntry/Amt> deviates from this amount.
Payment Method XML Message Name /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/PmtMtd/XMLMsgNm	Provides the full XML message name identifier, including variant and version: For pacs.009, it will also be indicated if the payment is a CORE or COV payment. Example: pacs.009.001.08COV and pacs.009.001.08CORE
Payment Method Proprietary /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/PmtMtd/Prtry	One of the following code values must be used: - INTERN - System-generated cash transfer (order)s (e.g. standing order LT) and inter-service LT(s) from other settlement services. - TASK - Cash transfer (order)s generated by tasks entered via U2A.
Priority Code /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Prty/Cd	Priority code, in a coded form - HIGH = Priority level is high. - NORM = Priority level is normal. - URGT = Priority level is urgent (highest priority possible).
Business Report – Transaction Report – Transaction – Payment – Processing Validity Time Provides the timestamps for timed payment and AS transfer (order)s. If the timestamps of the cash transfer order were modified, the updated value will be returned. Element <DtTmRg> is used, if both timestamps are set for the cash transfer (order).	

Message item	Utilisation
Processing Validity Time From Date Time /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/PrcgVldtyTm/FrDtTm	Provides the respective timestamp for: - payment (order)s: earliest execution time (From Time) - AS transfer (order)s: end time of an information period (indicated or calculated)
Processing Validity Time To Date Time /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/PrcgVldtyTm/ToDtTm	Provides the respective timestamp for: - payment (order)s: latest execution time (Till Time or Reject Time) - AS transfer (order)s: end time of a settlement period (indicated or calculated)
Processing Validity Time Date Time Range From Date Time /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/PrcgVldtyTm/DtTmRg/FrDtTm	Provides the respective timestamp for: - payment (order)s: earliest execution time (From Time) - AS transfer (order)s: end time of an information period (indicated or calculated)
Processing Validity Time Date Time Range To Date Time /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/PrcgVldtyTm/DtTmRg/ToDtTm	Provides the respective timestamp for: - payment (order)s: latest execution time (Till Time or Reject Time) - AS transfer (order)s: end time of a settlement period (indicated or calculated)
Instruction Copy /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/InstrCpy	Provides the message string of a cash transfer (order) consisting of: - for AS transfer (order)s: GroupHeader + single PaymentInformation related to reported AS transfer (order) from AS batch without BAH - for cash transfer (order)s via A2A (pacs.004/008/009/010 and camt.050) and U2A (pacs.004/008/009): BAH + Document - The message string is provided in CDATA format.
Type Proprietary /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Tp/Prtry	Please find the code list in UDFS section Cash Transfer Category and Business Case Codes for various features.
Interbank Settlement Date /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/IntrBkSttlmDt	Date of RTGS business day for the settlement of the cash transfer (order).
End To End Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/EndToEndId	End To End Identification of the underlying cash transfer (order) message.

Message item	Utilisation
	- Standing Order Identification of the underlying standing order liquidity transfer defined by the RTGS Account Holder in CRDM. - Floor/Ceiling Order Identification of the underlying floor/ceiling liquidity transfer defined by the RTGS Account Holder in CRDM. - Business Information Reference of the triggering camt.021 ReturnGeneralBusinessInformation message in the case of back transfer of liquidity to the RTGS DCA because of end of procedure. - Business case ID in case of all other cash transfer (order)s where no End To End Identification is available.
Business Report – Transaction Report – Transaction – Payment – Parties	
Instructing Agent BIC /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Pties/InstgAgt/FinInstnId/BICFI	Provides BIC of <InstructingAgent> in the case of payment (order) or <FirstAgent> in case of AS transfer (order>.
Instructed Agent BIC /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Pties/InstdAgt/FinInstnId/BICFI	Provides BIC of <InstructedAgent> in the case of payment (order) or <FinalAgent> in case of AS transfer (order>.
Debtor BIC /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Pties/Dbtr/Pty/Id/OrgId/AnyBIC	Provides the BIC of <Debtor> if used in the cash transfer (order)s.
Debtor LEI /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Pties/Dbtr/Pty/Id/OrgId/LEI	Not provided by RTGS
Debtor Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Pties/Dbtr/Pty/Id/OrgId/Othr/Id	Provides - Account number from <FirstAgentAccount> in case of AS transfer (order)s related to settlement procedure C, - Account number from <DebtorAccount> in case of liquidity transfer (order)s.
Debtor Agent BIC /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Pties/DbtrAgt/FinInstnId/BICFI	Provides - BIC of <Debtor Agent> in the case of payment (order) or - BIC of the AS in <InitiatingParty> of pain.998_ASTI if sent by CB on behalf of AS.
Debtor Agent LEI	Not provided by RTGS

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Message item	Utilisation
/Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Pties/DbtrAgt/FinInstnId/LEI	
Intermediary Agent 1 BIC /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Pties/IntrmyAgt1/FinInstnId/BICFI	Only for cross-AS transfer (order)s: - Provides the BIC of the AS in <CounterPartAS> used in pain.998_ASTI.
Intermediary Agent 1 LEI /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Pties/IntrmyAgt1/FinInstnId/LEI	Not provided by RTGS
Creditor Agent BIC /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Pties/CdtrAgt/FinInstnId/BICFI	Provides the BIC of <Creditor Agent> in the case of payment (order).
Creditor Agent LEI /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Pties/CdtrAgt/FinInstnId/LEI	Not provided by RTGS
Creditor BIC /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Pties/Cdtr/Pty/Id/OrgId/AnyBIC	Provides the BIC of <Creditor> if used in the cash transfer (order)s.
Creditor LEI /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Pties/Cdtr/Pty/Id/OrgId/LEI	Not provided by RTGS
Creditor Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Pties/Cdtr/Pty/Id/OrgId/Othr/Id	Provides - Account number from <FinalAgentAccount> in case of AS transfer (order)s related to settlement procedure C, - Account number from <CreditorAccount> in case of liquidity transfer (order)s.
Business Report – Transaction Report – Transaction – Account Entry Provides <Amount> and <DateTime> information regarding a posting on the reported RTGS cash account. <Entry> is not provided if the related cash transfer order is not (yet) posted on the account.	
Account Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Id/Othr/Id	Debtor or creditor RTGS cash account number of the cash transfer (order).
Account Owner Name /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Nm	Name by which a party is known and which is usually used to identify that party.

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Message item	Utilisation
Account Owner BIC /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Id/OrgId/AnyBIC	Party BIC of owner of debtor or creditor cash account of the cash transfer (order).
Account Owner LEI /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Id/OrgId/LEI	Not provided by RTGS.
Business Report – Transaction Report – Transaction – Account Entry - Entry Provides <Amount> and <DateTime> information regarding a posting on the reported RTGS cash account. <Entry> is not provided if the related cash transfer order is not (yet) posted on the account.	
Entry Amount /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Ntry/Amt	Provides the posted amount and currency of the cash transfer on the reported RTGS cash account. Posted <Amount> can deviate from instructed settlement amount of the related cash transfer in <IntrBkSttlmAmt> in case of partial execution.
Entry Date Time /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Ntry/Dt/DtTm	Provides <DateTime> of the posting of the cash transfer on the reported RTGS cash account. Time stamp including the calendar date of the settlement of the cash transfer on the RTGS cash account.
Operational Error Message block <OprlErr> is provided in case of invalid <GetTransaction> query. Please find further detailed information within UDFS Appendix "Index of validation rules and error codes"	
Error Proprietary /Document/RtrTx/RptOrErr/OprlErr/Err/Prtry	Provides the error code.
Description /Document/RtrTx/RptOrErr/OprlErr/Desc	Provides the detailed error description.

Table 210: ReturnTransaction (camt.006)

Usage case: Delta set reporting query (Initialise) camt.006 (Scenario 078)

In this example, RTGS is responding to the business sender with the transaction information resulting from a valid camt.005 query for all transactions on RTGS DCA (Id: RDEEURCOBADEFFXXXCOBADEBB120) which were entered before 09:00:00 on the business day of “2021-08-25”. RTGS has also initialised a delta set with this search criteria and result set, with a name of “RTGSDELTA-b078”.

In this case, there are 2 payment orders queued, awaiting settlement.

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Message item	Utilisation
Message Identification /Document/RtrTx/MsgHdr/MsgId	NONREF
Original Business Query /Document/RtrTx/MsgHdr/OrgnlBizQry/MsgId	Inc005b078In-BAH
Request Type /Document/RtrTx/MsgHdr/ReqTp/Prtry/Id	INIT
Query Name /Document/RtrTx/MsgHdr/QryNm	RTGSDELTA-b078
Transaction Report	
Payment Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/PmtId/PrtryId	RTGS-p009b078B
Credit Debit Indicator /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/CdtDbtInd	CRDT
Status Code Pending /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/Cd/Pdg	PSTL
Interbank Settlement Amount /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/IntrBkSttlmAmt/AmtWthCcy	EUR 2000.00
End To End Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/EndToEndId	Inp009b078B-E2EId
Account Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Id/Othr/Id	RDEEURCOBADEFFXXXCOBADEBB120
Account Owner Name /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Nm	CommerzBank, Frankfurt
Account Owner BIC /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Id/OrgId/AnyBIC	COBADEFFXXX
Transaction Report	
Payment Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/PmtId/PrtryId	RTGS-p009b078D

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Message item	Utilisation
Credit Debit Indicator /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/CdtDbtInd	DBIT
Status Code Pending /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/Cd/Pdg	PSTL
Interbank Settlement Amount /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/IntrBkSttlmAmt/AmtWthCcy	EUR 4000.00
End To End Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/EndToEndId	Inp009b078D-E2EId
Account Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Id/Othr/Id	RDEEURCOBADEFFXXXCOBADEBB120
Account Owner Name /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Nm	CommerzBank, Frankfurt
Account Owner BIC /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Id/OrgId/AnyBIC	COBADEFFXXX

Table 211: ReturnTransaction (camt.006) – usage case delta set query - initialisation (Scenario 078)

Usage case example: camt.006_RTGS_ReturnTransaction_INIT_bs078.xml

Usage case: Delta set reporting query (first delta query) camt.006 (Scenario 078)

In this example, RTGS is responding to the business sender with the transaction information resulting from a valid camt.005 delta request based upon delta set with the name “RTGSDELTA-b078”.

For the purposes of this scenario, this message will show delta payment order activity on RTGS DCA (Id: RDEEURCOBADEFFXXXCOBADEBB120) between 09:00 and 10:00 on the business day of “2021-08-25”.

In this case, there are 2 payment orders queued, awaiting settlement.

Message item	Utilisation
Message Identification /Document/RtrTx/MsgHdr/MsgId	NONREF
Original Business Query /Document/RtrTx/MsgHdr/OrgnlBizQry/MsgId	Inc005b078D1-BAH
Query Name	RTGSDELTA-b078

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Message item	Utilisation
/Document/RtrTx/MsgHdr/QryNm	
Transaction Report	
Payment Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/PmtId/PrtryId	RTGS-p009b078A
Credit Debit Indicator /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/CdtDbtInd	CRDT
Status Code Pending /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/Cd/Pdg	PSTL
Interbank Settlement Amount /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/IntrBkSttlmAmt/AmtWthCcy	EUR 1000.00
End To End Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/EndToEndId	Inp009b078A-E2EId
Account Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Id/Othr/Id	RDEEURCOBADEFFXXXCOBADEBB120
Account Owner Name /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ow nr/Nm	CommerzBank, Frankfurt
Account Owner BIC /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ow nr/Id/OrgId/AnyBIC	COBADEFFXXX
Transaction Report	
Payment Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/PmtId/PrtryId	RTGS-p009b078C
Credit Debit Indicator /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/CdtDbtInd	DBIT
Status Code Pending /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/Cd/Pdg	PSTL
Interbank Settlement Amount /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/IntrBkSttlmAmt/AmtWthCcy	EUR 3000.00

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Message item	Utilisation
End To End Identification /Document/RtrTx/RptOrErr/ BizRpt/TxRpt/TxOrErr/Tx/Pmt/EndToEndId	Inp009b078C-E2EId
Account Identification /Document/RtrTx/RptOrErr/ BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Id/Othr/Id	RDEEURCOBADEFFXXXCOBADEBB120
Account Owner Name /Document/RtrTx/RptOrErr/ BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ow nr/Nm	CommerzBank, Frankfurt
Account Owner BIC /Document/RtrTx/RptOrErr/ BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Id/OrgId/ AnyBIC	COBADEFFXXX

Table 212: ReturnTransaction (camt.006) – usage case delta set query – first delta query (Scenario 078)

Usage case example: camt.006_RTGS_ReturnTransaction_DLT1_bs078.xml

Usage case: Delta set reporting query (second delta query) camt.006 (Scenario 078)

In this example, RTGS is responding to the business sender with the transaction information resulting from a valid camt.005 delta request based upon delta set with the name “RTGSDELTA-b078”.

For the purposes of this scenario, this message will show delta payment order activity on RTGS DCA (Id: RDEEURCOBADEFFXXXCOBADEBB120) between 10:00 and 11:00 on the business day of “2021-08-25”.

In this case, there are 2 payment orders: one has settled; the other has been revoked.

Message item	Utilisation
Message Identification /Document/RtrTx/MsgHdr/ MsgId	NONREF
Original Business Query /Document/RtrTx/MsgHdr/ OrgnlBizQry/MsgId	Inc005b078D2-BAH
Query Name /Document/RtrTx/MsgHdr/QryNm	RTGSDELTA-b078
Transaction Report	
Payment Identification /Document/RtrTx/RptOrErr/ BizRpt/TxRpt/PmtId/PrtryId	RTGS-p009b078B
Credit Debit Indicator /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/ CdtDbtInd	CRDT

Message item	Utilisation
Status Code Pending /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/Cd/Pdg	STLD
Interbank Settlement Amount /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/IntrBkSttlmAmt/AmtWthCcy	EUR 2000.00
End To End Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/EndToEndId	Inp009b078B-E2EId
Account Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Id/Othr/Id	RDEEURCOBADEFFXXXCOBADEBB120
Account Owner Name /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Nm	CommerzBank, Frankfurt
Account Owner BIC /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Id/OrgId/AnyBIC	COBADEFFXXX
Transaction Report	
Payment Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/PmtId/PrtryId	RTGS-p009b078C
Credit Debit Indicator /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/CdtDbtInd	DBIT
Status Code Pending /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/Cd/Pdg	CAND
Interbank Settlement Amount /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/IntrBkSttlmAmt/AmtWthCcy	EUR 3000.00
End To End Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/EndToEndId	Inp009b078C-E2EId
Account Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Id/Othr/Id	RDEEURCOBADEFFXXXCOBADEBB120
Account Owner Name /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Nm	CommerzBank, Frankfurt

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Message item	Utilisation
Account Owner BIC /Document/RtrTx/RptOrErr/ BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Id/OrgId/ AnyBIC	COBADEFFXXX

Table 213: ReturnTransaction (camt.006) – usage case delta set query – second delta query (Scenario 078)

Usage case example: camt.006_RTGS_ReturnTransaction_DLT2_bs078.xml

Usage case: Delta set reporting query (third delta query) camt.006 (Scenario 078)

In this example, RTGS is responding to the business sender with the transaction information resulting from a valid camt.005 delta request based upon delta set with the name “RTGSDELTA-b078”.

For the purposes of this scenario, this message will show delta payment order activity on RTGS DCA (Id: RDEEURCOBADEFFXXXCOBADEBB120) between 11:00 and 12:00 on the business day of “2021-08-25”.

In this case, there are 2 payment orders: one has settled; the other has been rejected.

Message item	Utilisation
Message Identification /Document/RtrTx/MsgHdr/ MsgId	NONREF
Original Business Query /Document/RtrTx/MsgHdr/ OrgnlBizQry/MsgId	Inc005b078D3-BAH
Query Name /Document/RtrTx/MsgHdr/QryNm	RTGSDELTA-b078
Transaction Report	
Payment Identification /Document/RtrTx/RptOrErr/ BizRpt/TxRpt/PmtId/PrtryId	RTGS-p009b078A
Credit Debit Indicator /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/ CdtDbtInd	CRDT
Status Code Pending /Document/RtrTx/RptOrErr/ BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/Cd/Pdg	STLD
Interbank Settlement Amount /Document/RtrTx/ RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/ IntrBkSttlmAmt/AmtWthCcy	EUR 1000.00
End To End Identification /Document/RtrTx/RptOrErr/ BizRpt/TxRpt/TxOrErr/Tx/Pmt/EndToEndId	Inp009b078A-E2EId

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Message item	Utilisation
Account Identification /Document/RtrTx/RptOrErr/ BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Id/Othr/Id	RDEEURCOBADEFFXXXCOBADEBB120
Account Owner Name /Document/RtrTx/RptOrErr/ BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Nm	CommerzBank, Frankfurt
Account Owner BIC /Document/RtrTx/RptOrErr/ BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Id/OrgId/ AnyBIC	COBADEFFXXX
Transaction Report	
Payment Identification /Document/RtrTx/RptOrErr/ BizRpt/TxRpt/PmtId/PrtryId	RTGS-p009b078D
Credit Debit Indicator /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/ CdtDbtInd	DBIT
Status Code Pending /Document/RtrTx/RptOrErr/ BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/Cd/Pdg	RJTD
Interbank Settlement Amount /Document/RtrTx/ RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/ IntrBkSttlmAmt/AmtWthCcy	EUR 4000.00
End To End Identification /Document/RtrTx/RptOrErr/ BizRpt/TxRpt/TxOrErr/Tx/Pmt/EndToEndId	Inp009b078D-E2EId
Account Identification /Document/RtrTx/RptOrErr/ BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Id/Othr/Id	RDEEURCOBADEFFXXXCOBADEBB120
Account Owner Name /Document/RtrTx/RptOrErr/ BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Nm	CommerzBank, Frankfurt
Account Owner BIC /Document/RtrTx/RptOrErr/ BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Id/OrgId/ AnyBIC	COBADEFFXXX

Table 214: ReturnTransaction (camt.006) – usage case delta set query – third delta query (Scenario 078)

Usage case example: camt.006_RTGS_ReturnTransaction_DLT3_bs078.xml

Usage case: RTGS Return Transaction camt.006 (Scenario 302)

In this example, RTGS is showing all transactions fulfilling the query criteria in the provided query message. The accounts involved are only those within the sender's data scope. The transactions listed arise from activity within bs023 (pacs.008), bs042 (camt.050) and bs501 (ASTI, Procedure A).

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Message item	Utilisation
Message Header	
Message Identification /Document/RtrTx/MsgHdr/MsgId	NONREF
Original Business Query /Document/RtrTx/MsgHdr/OrgnlBizQry/MsgId	Inc005b302-BAHId
Business Report – Transaction Report	
Payment Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/PmtId/PrtryId	RTGS-p008b023
Credit Debit Indicator /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/CdtDbtInd	CRDT
Business Report – Transaction Report – Transaction – Payment	
Status Code Pending /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/Cd/Pdg	PSTL
Interbank Settlement Amount /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/IntrBkSttlmAmt/AmtWthCcy	EUR 74000.00
Type Proprietary /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Tp/Prtry	REGP
End To End Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/EndToEndId	Inp008b023-E2Eid
Business Report – Transaction Report – Transaction – Account Entry	
Account Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Id/Othr/Id	RDEEURCOBADEFFXXXCOBADEFFXXX
Account Owner Name	Commerzbank, Frankfurt

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Message item	Utilisation
/Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Nm	
Account Owner BIC /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Id/OrgId/AnyBIC	COBADEFFXXX
Business Report – Transaction Report	
Payment Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/PmtId/PrtryId	RTGS-c050b042
Credit Debit Indicator /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/CdtDbtInd	DBIT
Business Report – Transaction Report – Transaction – Payment	
Status Code Final /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/Cd/Fnl	STLD
Interbank Settlement Amount /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/IntrBkSttlmAmt/AmtWthCcy	EUR 300000.00
Type Proprietary /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Tp/Prtry	LIIA
End To End Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/EndToEndId	Inc050b042-E2EId
Business Report – Transaction Report – Transaction – Account Entry	
Account Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Id/Othr/Id	RDEEURCOBADEFFXXXCOBADEFFXXX
Account Owner Name /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Nm	Commerzbank, Frankfurt

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Message item	Utilisation
Account Owner BIC /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Id/OrgId/AnyBIC	COBADEFFXXX
Entry Amount /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Ntry/Amt	EUR 300000.00
Entry Date Time /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Ntry/Dt/DtTm	2019-10-06T09:45:10.001+00:00
Business Report – Transaction Report	
Payment Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/PmtId/PrtryId	RTGS-p998b501-1
Credit Debit Indicator /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/CdtDbtInd	DBIT
Business Report – Transaction Report – Transaction – Payment	
Status Code Final /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/Cd/Fnl	STLD
Interbank Settlement Amount /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/IntrBkSttlmAmt/AmtWthCcy	EUR 22000.00
Type Proprietary /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Tp/Prtry	ASTI
End To End Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/EndToEndId	Inp998b501-E2EIdA
Business Report – Transaction Report – Transaction – Account Entry	
Account Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Id/Othr/Id	RDEEURCOBADEFFXXXCOBADEFFXXX

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Message item	Utilisation
Account Owner Name /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Nm	Commerzbank, Frankfurt
Account Owner BIC /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Id/OrgId/AnyBIC	COBADEFFXXX
Entry Amount /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Ntry/Amt	EUR 22000.00
Entry Date Time /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Ntry/Dt/DtTm	2019-10-06T10:15:01.001+00:00

Table 215: ReturnTransaction (camt.006) – usage case Account holder requesting all transactions (Scenario 302)

Usage case example: camt.006_RTGS_ReturnTransaction_bs302.xml

Usage case: RTGS Get Transaction camt.006 (Scenario 303)

In this example, RTGS is responding to the business sender of an invalid inbound camt.005 message, with information relating to the validation errors found.

In this case, the business rule code is “E112” with a description of “Invalid search criteria.

Message item	Utilisation
Message Header	
Message Identification /Document/RtrTx/MsgHdr/MsgId	NONREF
Original Business Query /Document/RtrTx/MsgHdr/OrgnlBizQry/MsgId	Inc005b303-BAHId
Operational Error	
Error Proprietary /Document/RtrTx/RptOrErr/OprlErr/Err/Prtry	E112
Description /Document/RtrTx/RptOrErr/OprlErr/Desc	Invalid search criteria

Table 216: ReturnTransaction (camt.006) – usage case request for transactions with error response (Scenario 303)

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Usage case example: camt.006_RTGS_ReturnTransaction_bs303.xml

Usage case: RTGS_Return Transaction camt.006 (Scenario 304)

In this example, RTGS is showing the 4 pieces of data requested in the query message, which relate to the transaction that was also explicitly identified in the query. The transaction itself was created in bs028 (pacs.009COV).

Message item	Utilisation
Message Header	
Message Identification /Document/RtrTx/MsgHdr/MsgId	NONREF
Original Business Query /Document/RtrTx/MsgHdr/OrgnlBizQry/MsgId	Inc005b304-BAHId
Business Report – Transaction Report	
Payment Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/PmtId/PrtryId	RTGS-p009b028
Credit Debit Indicator /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/CdtDbtInd	DBIT
Business Report – Transaction Report – Transaction – Payment	
Status Code Final /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/Cd/Fnl	STLD
Interbank Settlement Amount /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/IntrBkSttlmAmt/AmtWthCcy	EUR 61250.00
Type Proprietary /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Tp/Prtry	REGP
End To End Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/EndToEndId	Inp009b028-E2Eid
Business Report – Transaction Report – Transaction – Account Entry	

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Message item	Utilisation
Account Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Id/Othr/Id	RDEEURUBSWCHZHXXXUBSWCHZHXXX
Account Owner Name /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Nm	Union Bank of Switzerland, Zurich
Account Owner BIC /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Id/OrgId/AnyBIC	UBSWCHZHXXX

Table 217: ReturnTransaction (camt.006) – usage case Account holder requesting a single transaction (Scenario 304)

Usage case example: camt.006_RTGS_ReturnTransaction_bs304.xml

Usage case: RTGS_Return Transaction camt.006 (Scenario 305)

In this example, RTGS is showing all transactions fulfilling the query criteria in the provided query message. The accounts involved are all those within the sending CB's data scope. The transactions listed arise from activity within bs023 (pacs.008), bs042 (camt.050) and bs501 (ASTI, Procedure A)

Message item	Utilisation
Message Header	
Message Identification /Document/RtrTx/MsgHdr/MsgId	NONREF
Original Business Query /Document/RtrTx/MsgHdr/OrgnlBizQry/MsgId	Inc005b305-BAHId
Business Report – Transaction Report	
Payment Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/PmtId/PrtryId	RTGS-p008b023
Credit Debit Indicator /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/CdtDbtInd	CRDT
Business Report – Transaction Report – Transaction – Payment	
Status Code Pending	PSTL

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Message item	Utilisation
/Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/Cd/Pdg	
Interbank Settlement Amount /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/IntrBkSttlmAmt/AmtWthCcy	EUR 74000.00
Type Proprietary /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Tp/Prtry	REGP
End To End Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/EndToEndId	Inp008b023-E2Eid
Business Report – Transaction Report – Transaction – Account Entry	
Account Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Id/Othr/Id	RDEEURCOBADEFFXXXCOBADEFFXXX
Account Owner Name /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Nm	Commerzbank, Frankfurt
Account Owner BIC /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Id/OrgId/AnyBIC	COBADEFFXXX
Business Report – Transaction Report	
Payment Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/PmtId/PrtryId	RTGS-p008b023
Credit Debit Indicator /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/CdtDbtInd	DBIT
Business Report – Transaction Report – Transaction – Payment	
Status Code Pending /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/Cd/Pdg	PSTL

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Message item	Utilisation
Interbank Settlement Amount /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/IntrBkSttlmAmt/AmtWthCcy	EUR 74000.00
Type Proprietary /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Tp/Prtry	REGP
End To End Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/EndToEndId	Inp008b023-E2EId
Business Report – Transaction Report – Transaction – Account Entry	
Account Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Id/Othr/Id	RDEEURSOLADESTXXXSOLADEST600
Account Owner Name /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Nm	Landesbank Baden-Wuerttemberg, Stuttgart
Account Owner BIC /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Id/OrgId/AnyBIC	SOLADESTXXX
Business Report – Transaction Report	
Payment Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/PmtId/PrtryId	RTGS-c050b042
Credit Debit Indicator /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/CdtDbtInd	DBIT
Business Report – Transaction Report – Transaction – Payment	
Status Code Final /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/Cd/Fnl	STLD
Interbank Settlement Amount /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/IntrBkSttlmAmt/AmtWthCcy	EUR 300000.00

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Message item	Utilisation
Type Proprietary /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Tp/Prtry	LIIA
End To End Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/EndToEndId	Inc050b042-E2Eid
Business Report – Transaction Report – Transaction – Account Entry	
Account Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Id/Othr/Id	RDEEURCOBADEFFXXXCOBADEFFXXX
Account Owner Name /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Nm	Commerzbank, Frankfurt
Account Owner BIC /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Id/OrgId/AnyBIC	COBADEFFXXX
Entry Amount /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Ntry/Amt	EUR 300000.00
Entry Date Time /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Ntry/Dt/DtTm	2019-10-06T09:45:10.001+00:00
Business Report – Transaction Report	
Payment Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/PmtId/PrtryId	RTGS-p998b501-1
Credit Debit Indicator /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/CdtDbtInd	DBIT
Business Report – Transaction Report – Transaction – Payment	
Status Code Final /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/Cd/Fnl	STLD

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Message item	Utilisation
Interbank Settlement Amount /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/IntrBkSttlmAmt/AmtWthCcy	EUR 22000.00
Type Proprietary /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Tp/Prtry	ASTI
End To End Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/EndToEndId	Inp998b501-E2EIdA
Business Report – Transaction Report – Transaction – Account Entry	
Account Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Id/Othr/Id	RDEEURCOBADEFFXXXCOBADEFFXXX
Account Owner Name /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Nm	Commerzbank, Frankfurt
Account Owner BIC /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Id/OrgId/AnyBIC	COBADEFFXXX
Entry Amount /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Ntry/Amt	EUR 22000.00
Entry Date Time /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Ntry/Dt/DtTm	2019-10-06T10:15:01.001+00:00
Business Report – Transaction Report	
Payment Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/PmtId/PrtryId	RTGS-p998b501-1
Credit Debit Indicator /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/CdtDbtInd	CRDT
Business Report – Transaction Report – Transaction – Payment	

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Message item	Utilisation
Status Code Final /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/Cd/Fnl	STLD
Interbank Settlement Amount /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/IntrBkSttlmAmt/AmtWthCcy	EUR 22000.00
Type Proprietary /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Tp/Prtry	ASTI
End To End Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/EndToEndId	Inp998b501-E2EIdA
Business Report – Transaction Report – Transaction – Account Entry	
Account Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Id/Othr/Id	TDEEURMARKDEFFCLCMARKDEFFCLC
Account Owner Name /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Nm	Deutsche Bundesbank, Frankfurt
Account Owner BIC /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Id/OrgId/AnyBIC	MARKDEFFXXX
Entry Amount /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Ntry/Amt	EUR 22000.00
Entry Date Time /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Ntry/Dt/DtTm	2019-10-06T10:15:01.001+00:00
Business Report – Transaction Report	
Payment Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/PmtId/PrtryId	RTGS-p998b501-2
Credit Debit Indicator	DBIT

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Message item	Utilisation
/Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/CdtDbtInd	
Business Report – Transaction Report – Transaction – Payment	
Status Code Final /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/Cd/Fnl	STLD
Interbank Settlement Amount /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/IntrBkSttlmAmt/AmtWthCcy	EUR 22000.00
Type Proprietary /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Tp/Prtry	ASTI
End To End Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/EndToEndId	Inp998b501-E2EIdA
Business Report – Transaction Report – Transaction – Account Entry	
Account Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Id/Othr/Id	TDEEURMARKDEFFCLCMARKDEFFCLC
Account Owner Name /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Nm	Deutsche Bundesbank, Frankfurt
Account Owner BIC /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Id/OrgId/AnyBIC	MARKDEFFXXX
Entry Amount /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Ntry/Amt	EUR 22000.00
Entry Date Time /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Ntry/Dt/DtTm	2019-10-06T10:15:01.001+00:00
Business Report – Transaction Report	

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Message item	Utilisation
Payment Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/PmtId/PrtryId	RTGS-p998b501-2
Credit Debit Indicator /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/CdtDbtInd	CRDT
Business Report – Transaction Report – Transaction – Payment	
Status Code Final /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/Cd/Fnl	STLD
Interbank Settlement Amount /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/IntrBkSttlmAmt/AmtWthCcy	EUR 22000.00
Type Proprietary /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Tp/Prtry	ASTI
End To End Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/EndToEndId	Inp998b501-E2EIdA
Business Report – Transaction Report – Transaction – Account Entry	
Account Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Id/Othr/Id	RDEEURSOLADESTXXXSOLADEST600
Account Owner Name /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Nm	Landesbank Baden-Wuerttemberg, Stuttgart
Account Owner BIC /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Id/OrgId/AnyBIC	SOLADESTXXX
Entry Amount /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Ntry/Amt	EUR 22000.00
Entry Date Time	2019-10-06T10:15:01.001+00:00

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Message item	Utilisation
/Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Ntry/Dt/DtTm	

Table 218: ReturnTransaction (camt.006) – usage case CB requesting all transactions (Scenario 305)

Usage case example: camt.006_RTGS_ReturnTransaction_bs305.xml

Usage case: RTGS_Return Transaction camt.006 (Scenario 306)

In this example, RTGS is showing all available data which relate to the transaction that was explicitly identified in the query. The transaction itself was created in bs022 (pacs.008).

Message item	Utilisation
Message Header	
Message Identification /Document/RtrTx/MsgHdr/MsgId	NOREF
Original Business Query /Document/RtrTx/MsgHdr/OrgnlBizQry/MsgId	Inc005b306-BAHId
Business Report – Transaction Report	
Payment Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/PmtId/PrtryId	RTGS-p008b022
Business Report – Transaction Report – Transaction – Payment To	
Payment To BIC /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/PmtTo/MmbId/FinInstnId/BICFI	COBADEFFXXX
Payment To Country /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/PmtTo/Ctry	DE
Business Report – Transaction Report – Transaction – Payment From	
Payment From BIC /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/PmtFr/MmbId/FinInstnId/BICFI	UBSWCHZHXXX
Credit Debit Indicator	CRDT

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Message item	Utilisation
/Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/CdtDbtInd	
Business Report – Transaction Report – Transaction – Payment	
Requested Execution Date /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/ReqdExctnDt/Dt	2019-10-07
Status Code Final /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/Cd/Fnl	STLD
Interbank Settlement Amount /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/IntrBkSttlmAmt/AmtWthCcy	EUR 17750.00
Payment Method XML Message Name /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/PmtMtd/XMLMsgNm	pacs.008.001.08
Priority Code /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Prty/Cd	NORM
Instruction Copy /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/InstrCpy	<![CDATA[<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:head.001.001.01 RTGS_BusinessApplicationHeader_head_001_BusinessApplicationHeader_head_001_001_01_20191021_1601.xsd"><Fr><FIId><FinInstnId><BICFI>UBSWCHZHXXX</BICFI><ClrSysMmbId><MmbId>BizSenderb022UserId</MmbId></ClrSysMmbId></FinInstnId></FIId></Fr><To><FIId><FinInstnId><BICFI>COBADEFFXXX</BICFI></FinInstnId></FIId></To><BizMsgIdr>Inp008b022-BAHId</BizMsgIdr><MsgDefIdr>pacs.008.001.08</MsgDefIdr><CreDt>2019-10-07T09:38:00Z</CreDt></AppHdr><Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.08" xsi:schemaLocation="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.08 RTGS_pacs_guidelines_pacs_008_FIToFICustomerCreditTransfer_pacs_008_001_08_20191021_1543.xsd"><FIToFICstmrCdtTrf><GrpHdr><MsgId>NONREF</MsgId><CreDtTm>2019-10-07T09:38:00+00:00</

Message item	Utilisation
	CreDtTm><NbOfTxs>1</NbOfTxs><SttlmInf><SttlmMtd>CLRG</SttlmMtd><ClrSys><Cd>TGT</Cd></ClrSys></SttlmInf></GrpHdr><CdtTrfTxInf><PmtId><InstrId>Inp008b022-InsId</InstrId><EndToEndId>Inp008b022-E2EId</EndToEndId><UETR>e008b022-59c5-41e9-be4c-d45102fc201e</UETR></PmtId><IntrBkSttlmAmt Ccy="EUR">17750</IntrBkSttlmAmt><IntrBkSttlmDt>2019-10-07</IntrBkSttlmDt><ChrgBr>DEBT</ChrgBr><InstgAgt><FinInstnId><BICFI>UBSWCHZHXXX</BICFI></FinInstnId></InstgAgt><InstdAgt><FinInstnId><BICFI>COBADEBB120</BICFI></FinInstnId></InstdAgt><UltmtDbtr><Nm>Ultimate debtor name</Nm><Id><OrgId><AnyBIC>BSCHARBASSS</AnyBIC></OrgId></Id></UltmtDbtr><Dbtr><Nm>Debtor name</Nm><Id><OrgId><AnyBIC>BSCHARBAXXX</AnyBIC></OrgId></Id></Dbtr><DbtrAgt><FinInstnId><BICFI>BSCHESMMXXX</BICFI></FinInstnId></DbtrAgt><CdtrAgt><FinInstnId><BICFI>INGBDEFFXXX</BICFI></FinInstnId></CdtrAgt><Cdtr><Nm>Creditor name</Nm><Id><OrgId><AnyBIC>INGBBRSPXXX</AnyBIC></OrgId></Id></Cdtr><UltmtCdtr><Nm>Ultimate creditor name</Nm><Id><OrgId><AnyBIC>INGBBRSPATA</AnyBIC></OrgId></Id></UltmtCdtr></CdtTrfTxInf></FIToFICstmrCdtTrf></Document>]]>.
Type Proprietary /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Tp/Prtry	REGP
Interbank Settlement Date /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/IntrBkSttlmDt	2019-10-07
End To End Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/EndToEndId	Inp008b022-E2Eid
Business Report – Transaction Report – Transaction – Payment – Parties	
Instructing Agent BIC /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Pties/InstgAgt/FinInstnId/BICFI	UBSWCHZHXXX

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Message item	Utilisation
Instructed Agent BIC /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Pties/InstdAgt/FinInstnId/BICFI	COBADEBB120
Business Report – Transaction Report – Transaction – Payment – Parties – Debtor	
Debtor BIC /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Pties/Dbtr/Pty/Id/OrgId/AnyBIC	BSCHARBAXXX
Debtor Agent BIC /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Pties/Dbtr/Agt/FinInstnId/BICFI	BSCHESMMXXX
Business Report – Transaction Report – Transaction – Payment – Parties – Creditor	
Creditor Agent BIC /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Pties/Cdtr/Agt/FinInstnId/BICFI	INGBDEFFXXX
Business Report – Transaction Report – Transaction – Account Entry	
Account Identification /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Id/Othr/Id	RDEEURCOBADEFFXXXCOBADEBB120
Account Owner Name /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Nm	Commerzbank, Frankfurt
Account Owner BIC /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Acct/Ownr/Id/OrgId/AnyBIC	COBADEFFXXX
Entry Amount /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Ntry/Amt	EUR 17750.00
Entry Date Time /Document/RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/AcctNtry/Ntry/Dt/DtTm	2019-10-07T09:38:50.001+00:00

Table 219: ReturnTransaction (camt.006) – usage case Account holder requesting a single transaction with all fields (Scenario 306)

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Usage case example: camt.006_RTGS_ReturnTransaction_bs306.xml

5.3.2.5 ModifyTransaction (camt.007)

5.3.2.5.1 Overview and scope of the message

This chapter illustrates the *ModifyTransaction* message.

The *ModifyTransaction* message is sent by a business senderto RTGS. It is used to modify a payment order on the RTGS Account Holder's RTGS DCA.

The *ModifyTransaction* message can only be used for an order which is in an intermediary status i.e. it has not reached a final status.

The *ModifyTransaction* message is used to modify the relevant priority, queue position or settlement validity time of the order identified in the message.

The message can be sent by the following business sender:

- RTGS Account Holder;
- CB.

Within RTGS, the *ModifyTransaction* message has the following usage:

- inbound payment order modification.

The usage of this message can be found in chapter Usage of Messages.

In response to the *ModifyTransaction* message, a Receipt (camt.025) message is sent, indicating the success or rejection/failure of the modification.

5.3.2.5.2 Schema

Outline of the schema

The *ModifyTransaction* message is composed of the following message building blocks.

MessageHeader

This building block is mandatory and non-repetitive. The identification by the business sender to uniquely and unambiguously identify the message is part of the BAH, therefore the content of message ID is "NONREF".

Modification

This building block is mandatory and non-repetitive. It identifies the payment and the modification to be executed. The modifiable attributes are:

- priority (it is not possible to change from or to URGT priority);
- processing validity time.

References/Links

The RTGS-specific schema and documentation in XSD/Excel/PDF format as well as the message examples are provided outside of this document under the following link:

http://www.swift.com/mystandards/RTGS/camt.007.001.10_RTGS

Business rules applicable to the schema

For business rules applicable to *ModifyTransaction* refer to the chapter Index of validation rules and error codes.

5.3.2.5.3 The message in business context

Specific message requirements

All content must comply with the business rules for the message.

Message item	Utilisation
Message Header	
Message ID /Document/ModfyTx/MsgHdr/MsgId	Value "NONREF" as the message ID is already part of the BAH
Payment Identification	
UETR /Document/ModfyTx/Mod/PmtId/LngBizId/UETR	Universally unique identifier to provide an end-to-end reference of a payment transaction.
Interbank Settlement Amount /Document/ModfyTx/Mod/PmtId/LngBizId/IntrBkSttlmAmt	The originally instructed interbank settlement amount from the payment order.
Interbank Settlement Date /Document/ModfyTx/Mod/PmtId/LngBizId/IntrBkSttlmDt	The business day date provided in the payment order.
Payment Method /Document/ModfyTx/Mod/PmtId/LngBizId/PmtMtd/XMLMsgNm	Must contain the XML message name identifier, i.e need to contain the full name, including the version number. For pacs.009, it must also indicate if the payment is a CORE or COV payment.

Message item	Utilisation
	Example: pacs.009.001.08COV and pacs.009.001.08CORE.
Instructing Agent BIC /Document/ModfyTx/Mod/PmtId/LngBizId/InstgAgt/FinInstnId/BICFI	BIC of the instructing agent in the original payment
Instructing Agent LEI /Document/ModfyTx/Mod/PmtId/LngBizId/InstgAgt/FinInstnId/LEI	If provided, this element is ignored by RTGS
Instructed Agent BIC /Document/ModfyTx/Mod/PmtId/LngBizId/InstdAgt/FinInstnId/BICFI	BIC of the instructed agent in the original payment
Instructed Agent LEI /Document/ModfyTx/Mod/PmtId/LngBizId/InstdAgt/FinInstnId/LEI	If provided, this element is ignored by RTGS
End to End Identification /Document/ModfyTx/Mod/PmtId/LngBizId/EndToEndId	Must be used for AS transfer orders
New Payment Value Set Priority The message block <Priority> can be used to modify either - the settlement priority or - the queue position specific for a settlement priority category.	
Priority code /Document/ModfyTx/Mod/NewPmtValSet/Prty/Cd	The priority of a payment order can only be changed if the payment order is not final or returned because of revoke or reject. Only the sender of a payment order message or its CB are able to change the priority of the payment order. The function cannot be used in case of payment order(s) from/to blocked parties. It is not possible to change from or to urgent priority. Priority is a choice between a code: - HIGH = High - NORM = Normal

Message item	Utilisation
Priority Proprietary /Document/ModfyTx/Mod/NewPmtValSet/Prty/Prtry	Reordering is used to switch the position of the payment order to the top or bottom of the queue: - DECR = Decrease - INCR = Increase
New Payment Value Set – Processing Validity Time The message block <ProcessingValidityTime> can be used to modify the requested execution time.	
From Date Time /Document/ModfyTx/Mod/NewPmtValSet/PrcgVldtyTm/FrDtTm	In the case of backup payments with a back value date, the elements <FrDtTm> and <ToDtTm> have to use the current business date.
To Date Time /Document/ModfyTx/Mod/NewPmtValSet/PrcgVldtyTm/ToDtTm	In the case of backup payments with a back value date, the elements <FrDtTm> and <ToDtTm> have to use the current business date.

Table 220: ModifyTransaction (camt.007)

Usage Case: Payment Order Modification (Scenario 036)

In this usage example, the business sender has requested that a previously instructed pacs.009 payment order (ID: “e009b036-59c5-41e9-be4c-d45102fc201e”) for EUR 51,750 to settle on 8 October, should be elevated to a priority of “HIGH”:

Message item	Utilisation
Message Header	
Message ID /Document/ModfyTx/MsgHdr/MsgId	NONREF
Payment Identification	
UETR /Document/ModfyTx/Mod/PmtId/LngBizId/UETR	e009b036-59c5-41e9-be4c-d45102fc201e
Interbank Settlement Amount /Document/ModfyTx/Mod/PmtId/LngBizId/IntrBkSttlmAmt	EUR 51750
Interbank Settlement Date /Document/ModfyTx/Mod/PmtId/LngBizId/IntrBkSttlmDt	2019-10-08
Payment Method	pacs.009.001.08CORE

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Message item	Utilisation
/Document/ModfyTx/Mod/PmtId/LngBizId/PmtMtd/ XMLMsgNm	
Instructing Agent /Document/ModfyTx/Mod/PmtId/LngBizId/InstgAgt/ FinInstnId/BICFI	COBADEFFXXX
Instructed Agent /Document/ModfyTx/Mod/PmtId/LngBizId/InstdAgt/ FinInstnId/BICFI	UBSWCHZHXXX
New Payment Value Set	
Priority /Document/ModfyTx/Mod/NewPmtValSet/Prty/Cd	HIGH

Table 221: ModifyTransaction (camt.007) – usage case Payment Order Modification (Scenario 036)

Usage case example: camt.007_RTGS_ModifyPaymentOrder_bs036.xml

5.3.2.6 GetLimit (camt.009)

5.3.2.6.1 Overview and scope of the message

This chapter illustrates the *GetLimit* message.

The *GetLimit* message is sent by a business sender to RTGS. It is used to request details of one or more limit(s) set on RTGS DCA(s) on the current business day.

The message can be sent by the following business senders:

- RTGS Account Holder;
- CB.

The usage of this message can be found in chapter Usage of Messages.

In response to the *GetLimit* message, a ReturnLimit (camt.010) message containing either the requested information according to the specified search criteria or business validation error(s), is returned to the business sender.

5.3.2.6.2 Schema

Outline of the schema.

The *GetLimit* message is composed of the following message building blocks.

MessageHeader

This building block is mandatory and non-repetitive. The identification by the business sender to uniquely and unambiguously identify the message is part of the BAH, therefore the content of message ID is “NONREF”.

LimitQueryDefinition

Definition of the limit query is optional and non-repetitive. To query the limit(s) the following element(s) can be specified as search criteria:

- account owner;
- account identification;
- limit currency.

References/links

The RTGS-specific schema and documentation in XSD/Excel/PDF format as well as the message examples are provided outside of this document under the following link:

http://www.swift.com/mystandards/RTGS/camt.009.001.08_RTGS

Business rules applicable to the schema

For business rules applicable to *GetLimit* refer to the chapter Index of validation rules and error codes.

5.3.2.6.3 The message in business context

Specific message requirements

All content must comply with the business rules for the message.

Message item	Utilisation
Message Header	
MessageIdentification /Document/GetLmt/MsgHdr/MsgId	Value "NONREF" as the message ID is already part of the BAH.
LimitQueryDefinition – Search Criteria	
AccountOwner´s BIC /Document/GetLmt/LmtQryDef/LmtCrit/NewCrit/SchCrit/AcctOwnr/FinInstnId/BICFI	BIC of the RTGS Account Holder defining the limit.
AccountIdentification /Document/GetLmt/LmtQryDef/LmtCrit/NewCrit/SchCrit/AcctId/Othr/Id	Account number of RTGS cash account.

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Message item	Utilisation
LimitCurrency /Document/GetLmt/LmtQryDef/LmtCrit/NewCrit/SchCrit/LmtCcy	This element must be used in case no AcctId is provided.

Table 222: GetLimit (camt.009)

Usage case: Query Request Message - Current Limits Query (Scenario 032)

In this usage example, the business sender has requested information on the limits relating to their own RTGS Account (ID: “RDEEURUBSWCHZHXXXUBSWCHZHXXX”):

Message item	Utilisation
Message Header	
MessageIdentification /Document/GetLmt/MsgHdr/MsgId	NONREF
LimitQueryDefinition – Search Criteria	
AccountIdentification /Document/GetLmt/LmtQryDef/LmtCrit/NewCrit/SchCrit/AcctId/Othr/Id	RDEEURUBSWCHZHXXXUBSWCHZHXXX

Table 223: GetLimit (camt.009) – usage case Query Request Message - Current Limits Query (Scenario 032)

Usage case example: camt.009_RTGS_CurrentLimitsQuery_bs032.xml

Usage case: Query Request Message - Current Limits Query (Scenario 033)

In this usage example, the business sender has requested information on the limits relating to all accounts owned by a party (with BIC: “BSCHARBASSS”):

Message item	Utilisation
Message Header	
MessageIdentification /Document/GetLmt/MsgHdr/MsgId	NONREF
LimitQueryDefinition – Search Criteria	
AccountOwner´s BIC /Document/GetLmt/LmtQryDef/LmtCrit/NewCrit/SchCrit/AcctOwnr/FinInstnId/BICFI	BSCHARBASSS

Table 224: GetLimit (camt.009) – usage case Query Request Message - Current Limits Query (Scenario 033)

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Usage case example: camt.009_RTGS_CurrentLimitsQuery_bs033.xml

5.3.2.7 ReturnLimit (camt.010)

5.3.2.7.1 Overview and scope of the message

This chapter illustrates the *ReturnLimit* message.

The *ReturnLimit* message is sent by RTGS in response to a GetLimit (camt.009) message.

It is used to provide details of one or more current limit(s) set on the requested RTGS Account(s), or information that no current limit is defined, according to the specified search criteria.

The usage of this message can be found in chapter Usage of Messages.

Note: This chapter presents the business usages as described in chapter Processes with RTGS.

In the case of business validation error(s) on the *GetLimit* query, RTGS sends the *ReturnLimit* message containing the respective error code(s) and error description(s) to the business receiver.

5.3.2.7.2 Schema

Outline of the schema

The *ReturnLimit* message is composed of the following message building blocks:

MessageHeader

This building block is mandatory and non-repetitive. The identification by the business sender to uniquely and unambiguously identify the message is part of the BAH, therefore the content of message ID is “NONREF” The uniquely and unambiguously identifier from the BAH of the *GetLimit* message is included in the original business query field.

ReportOrError

This building block is mandatory and non-repetitive. It contains either the information matching the search criteria of the related business query message about limits in building block BusinessReport or an error indication in OperationalError.

Current limit

This building block is optional but repetitive. It reports one or more current limits. When it reports the current limit information, it may contain:

- limit identification;
- amount;
- debit/credit indicator.

OperationalError

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When used as an outbound *GetLimit* rejection notification message the error information is included.

References/links

The RTGS-specific schema and documentation in XSD/Excel/PDF format as well as the message examples are provided outside of this document under the following link:

http://www.swift.com/mystandards/RTGS/camt.010.001.09_RTGS

Business rules applicable to the schema

No business rules are applicable to a *ReturnLimit* response message.

5.3.2.7.3 The message in business context

Specific message contents

Message item	Utilisation
Message Header	
Message ID /Document/RtrLmt/MsgHdr/MsgId	Value "NONREF" as the message ID is already part of the BAH
Original Business Query Message ID /Document/RtrLmt/MsgHdr/OrgnlBizQry/MsgId	Copy of BAH BizMsgIdr of inbound message
Business Report	
Bilateral Limit Counterparty Identification /Document/RtrLmt/RptOrErr/BizRpt/CurLmt/LmtId/BilLmtCtrPtyId/FinInstnId/BICFI	Account BIC as Bilateral Limit Account Identification to be used for BILI.
Current Limit Type Code /Document/RtrLmt/RptOrErr/BizRpt/CurLmt/LmtId/Tp/Cd	Bilateral or multilateral limit: - MULT = Multilateral - BILI = Blilateral
Account Owner´s BIC /Document/RtrLmt/RptOrErr/BizRpt/CurLmt/LmtId/AcctOwnr/FinInstnId/BICFI	Identification of RTGS Account owner
Account Identification /Document/RtrLmt/RptOrErr/BizRpt/CurLmt/LmtId/AcctId/Othr/Id	Account number of RTGS cash account
Limit Amount	Amount of money of the limit, expressed in an eligible currency

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Message item	Utilisation
/Document/RtrLmt/RptOrErr/BizRpt/CurLmt/LmtOrErr/Lmt/Amt/AmtWthCcy	
Limit Credit Debit Indicator /Document/RtrLmt/RptOrErr/BizRpt/CurLmt/LmtOrErr/Lmt/CdtDbtInd	Specifies if a limit is a debit limit or a credit limit. Only DBIT is used
Operational Error	
Error /Proprietary/Document/RtrLmt/RptOrErr/OprlErr/Err/Prtry	For further information refer to chapter Index of validation rules and error codes.
Description /Document/RtrLmt/RptOrErr/OprlErr/Desc	Specification of the error, in free format

Table 225: ReturnLimit (camt.010)

Usage case: Query Response For Business Data - Current Limits Query (Scenario 032)

In this usage example, RTGS is advising the owner of RTGS DCA (ID: RDEEURUBSWCHZHXXXUBSWCHZHXXX) of two limits - one bilateral and one multilateral - which exist for the queried account. The bilateral limit also identifies the counterparty to which it applies.

Message item	Utilisation
Message ID /Document/RtrLmt/MsgHdr/MsgId	NONREF
Original Business Query Message ID /Document/RtrLmt/MsgHdr/OrgnlBizQry/MsgId	Inc009b032-BAHId
Bilateral Limit Counterparty Identification /Document/RtrLmt/RptOrErr/BizRpt/CurLmt/LmtId/BilLmtCtrPtyId/FinInstnId/BIC	COBADEBB120
Current Limit Type Code /Document/RtrLmt/RptOrErr/BizRpt/CurLmt/LmtId/Tp/Cd	BILI
Account Identification /Document/RtrLmt/RptOrErr/BizRpt/CurLmt/LmtId/AcctId/Othr/Id	RDEEURUBSWCHZHXXXUBSWCHZHXXX
Limit Amount /Document/RtrLmt/RptOrErr/BizRpt/CurLmt/LmtOrErr/Lmt/Amt/AmtWthCcy	EUR 5000000

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Message item	Utilisation
Limit Credit Debit Indicator /Document/RtrLmt/RptOrErr/BizRpt/CurLmt/LmtOrErr/Lmt/CdtDbtInd	DBIT
Current Limit Type Code /Document/RtrLmt/RptOrErr/BizRpt/CurLmt/LmtId/Tp/Cd	MULT
Account Identification /Document/RtrLmt/RptOrErr/BizRpt/CurLmt/LmtId/AcctId/Othr/Id	RDEEURUBSWCHZHXXXUBSWCHZHXXX
Limit Amount /Document/RtrLmt/RptOrErr/BizRpt/CurLmt/LmtOrErr/Lmt/Amt	EUR 10000000
Limit Credit Debit Indicator /Document/RtrLmt/RptOrErr/BizRpt/CurLmt/LmtOrErr/Lmt/CdtDbtInd	DBIT

Table 226: ReturnLimit (camt.010) – usage case Query Response For Business Data - Current Limits Query (Scenario 032)

Usage case example: camt.010_RTGS_CurrentLimitsQueryResponse_Data_bs032.xml

Usage case: Query Rejection For Failed Business Validation - Current Limits Query (Scenario 033)

In this usage example, RTGS is advising the sender of a previous camt.009 of a problem encountered while trying to fulfil the requested query. In this case, the error code is “D008” indicating that the requested party BIC code does not exist:

Message item	Utilisation
Message ID /Document/RtrLmt/MsgHdr/MsgId	NONREF
Original Business Query Message ID /Document/RtrLmt/MsgHdr/OrgnlBizQry/MsgId	Inc009b033-BAHId
Error /Proprietary/Document/RtrLmt/RptOrErr/OprlErr/Err/Prtry	D008
Description /Document/RtrLmt/RptOrErr/OprlErr/Desc	Invalid financial or non financial institution BIC in GetLmt/LmtQryDef/LmtCrit/NewCrit/SchCrit/AcctOwnr/FinInstnId/BICFI

Table 227: ReturnLimit (camt.010) – usage case Query Rejection For Failed Business Validation - Current Limits Query (Scenario 033)

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Usage case example: camt.010_RTGS_CurrentLimitsQueryResponse_Error_bs033.xml

5.3.2.8 ModifyLimit (camt.011)

5.3.2.8.1 Overview and scope of the message

This chapter illustrates the *ModifyLimit* message.

The *ModifyLimit* is sent by a business sender to RTGS to update a limit. It is used only to modify a current limit during the current business day.

The message can be sent by the following business sender:

- RTGS Account Holder;
- CB on behalf.

The usage of this message can be found in chapter Usage of Messages.

In response to the *ModifyLimit* message, RTGS sends Receipt (camt.025) messages to advise on the progressive status of the limit modification.

5.3.2.8.2 Schema

Outline of the schema

The *ModifyLimit* message is composed of the following message building blocks.

MessageHeader

This building block is mandatory. The identification by the business sender to uniquely and unambiguously identify the message is part of the BAH, therefore the content of message ID is “NONREF”.

LimitDetails

This building block is mandatory and non-repetitive and contains detailed information related to the limit to be updated. It includes the following blocks:

- the identification of the current limit;
- the new limit value set.

The use of the block Default is not possible by current limit modification. StartDateTime in the block NewLimitValueSet is always the current business day.

References/links

The schema and the related documentation in XSD/Excel/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

https://www.swift.com/mystandards/RTGS/camt.011.001.08_RTGS

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Business rules applicable to the schema

For business rules applicable to *ModifyLimit* refer to the chapter Index of validation rules and error codes.

5.3.2.8.3 The message in business context

Specific message requirements

All content must comply with the business rules for the message.

Message item	Utilisation
Message Header	
Message ID /Document/ModfyLmt/MsgHdr/MsgId	Value "NONREF" as the message ID is already part of the BAH
Limit Details - Current	
Bilateral Limit Counterparty Identification /Document/ModfyLmt/LmtDtls/LmtId/Cur/BilLmtCtrPtyId/FinInstnId/BICFI	Account BIC as Bilateral Limit Account Identification to be used for BILI.
Type /Document/ModfyLmt/LmtDtls/LmtId/Cur/Tp/Cd	Type of limit in coded form: - MULT = Multilateral - BILI = Bilateral
Account Owner /Document/ModfyLmt/LmtDtls/LmtId/Cur/AcctOwnr/FinInstnId/BICFI	Not used in RTGS
Account Identification /Document/ModfyLmt/LmtDtls/LmtId/Cur/AcctId/Othr/Id	Account number of RTGS cash account
Limit Details – Default not used in RTGS	
New Limit Value Set	
Start Date Time /Document/ModfyLmt/LmtDtls/NewLmtValSet/StartDtTm/Dt	Not used in RTGS
Amount /Document/ModfyLmt/LmtDtls/NewLmtValSet/Amt/AmtWthCcy	Amount of money of the limit, expressed in an eligible currency

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Message item	Utilisation
	New current multilateral limit or new current bilateral limit. Value "0" can be used to delete the specified current limit(s).

Table 228: ModifyLimit (camt.011)

Usage Case: Current Limit Modification (Scenario 034)

In this usage example, the business sender has requested that the current bilateral limit for one explicit account (ID: “RDEEURUBSWCHZHXXXUBSWCHZHXXX”) for one explicit counterparty (ID: “COBADEBB120”) should be changed from its current value to EUR 3.5 million:

Message item	Utilisation
Message ID /Document/ModfyLmt/MsgHdr/MsgId	NONREF
Bilateral Limit Counterparty Identification /Document/ModfyLmt/LmtDtls/LmtId/Cur/BilLmtCtrPtyId/FinInstnId/BICFI	COBADEBB120
Type /Document/ModfyLmt/LmtDtls/LmtId/Cur/Tp/Cd	BILI
Account Identification /Document/ModfyLmt/LmtDtls/LmtId/Cur/AcctId/Othr/Id	RDEEURUBSWCHZHXXXUBSWCHZHXXX
Amount /Document/ModfyLmt/LmtDtls/NewLmtValSet/Amt/AmtWthCcy	EUR 3500000

Table 229: ModifyLimit (camt.011) – usage case Current Limit Modification (Scenario 034)

Usage case example: camt.011_RTGS_ModifyCurrentLimit_bs034.xml

Usage Case: Current Limit Modification (Scenario 069)

In this example, the business sender has requested that the current bilateral limit for one explicit account (id: “RDEEURUBSWCHZHXXXUBSWCHZHXXX”) for one explicit counterparty (id: “COBADEBB120”) should be changed from its current value to EUR3.5m.

Message item	Utilisation
Message ID /Document/ModfyLmt/MsgHdr/MsgId	NONREF
Bilateral Limit Counterparty Identification	COBADEBB120

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Message item	Utilisation
/Document/ModfyLmt/LmtDtls/LmtId/Cur/BilLmtCtrPtyId/FinInstnId/BIC	
Type /Document/ModfyLmt/LmtDtls/LmtId/Cur/Tp/Cd	BILI
Account Identification /Document/ModfyLmt/LmtDtls/LmtId/Cur/AcctId/Othr/Id	RDEEURUBSWCHZHXXXUBSWCHZHXXX
Amount /Document/ModfyLmt/LmtDtls/NewLmtValSet/Amt/AmtWthCcy	EUR 3500000

Table 230: ModifyLimit (camt.011) – RTGS camt.011 limit modification completes (Scenario 069)

Usage case example: camt.011_RTGS_ModifyCurrentLimit_bs069.xml

5.3.2.9 DeleteLimit (camt.012)

5.3.2.9.1 Overview and scope of the message

This chapter illustrates the *DeleteLimit* message.

The *DeleteLimit* is sent by a business sender to RTGS to delete one or several current limit(s). It is used to delete current limit(s) during the current business day. One *DeleteLimit* message can be used to delete all existing current bilateral limits in one shot by utilisation of message block <AllCurrentLimits>.

The message can be sent by the following business sender:

- RTGS Account Holder;
- CB on behalf.

The usage of this message can be found in chapter Usage of Messages.

In response to the *DeleteLimit* message, RTGS sends a Receipt (camt.025) message to advise on the status of the limit deletion.

5.3.2.9.2 Schema

Outline of the schema

The *DeleteLimit* message is composed of the following message building blocks.

MessageHeader

This building block is mandatory. The identification by the business sender to uniquely and unambiguously identify the message is part of the BAH, therefore the content of message ID is “NONREF”.

LimitDetails

This building block is mandatory and contains detailed information related to the limit to be deleted. It includes elements uniquely identifying a current limit.

References/links

The schema and the related documentation in XSD/Excel/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

https://www.swift.com/mystandards/RTGS/camt.012.001.08_RTGS

Business rules applicable to the schema

For business rules applicable to *DeleteLimit* refer to the chapter Index of validation rules and error codes.

5.3.2.9.3 The message in business context

Specific message requirements

All content must comply with the business rules for the message.

Message item	Utilisation
Message Header	
Message ID /Document/DelLmt/MsgHdr/MsgId	Value "NONREF" as the message ID is already part of the BAH
Limit Details	
System Identification /Document/DelLmt/LmtDtls/CurLmtId/SysId	Not used in RTGS
Bilateral Limit Counterparty Identification /Document/DelLmt/LmtDtls/CurLmtId/BilLmtCtrPtyId/FinInstnId/BICFI	Account BIC as Bilateral Limit Account Identification to be used for BILI
Type /Document/DelLmt/LmtDtls/LmtId/Cur/Tp/Cd	Type of limit in coded form. Only multilateral or bilateral is available: - MULT = Multilateral - BILI = Bilateral
Account owner	Identification of RTGS account owner

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Message item	Utilisation
/Document/DelLmt/LmtDtls/CurLmtId/AcctOwnr/FinInstnId/BICFI	
Account identification /Document/DelLmt/LmtDtls/CurLmtId/AcctId/Othr/Id	Account number of RTGS cash account.
All Current Limits Message block used to delete all existing current bilateral limits.	
Type /Document/DelLmt/LmtDtls/AllCurLmts/Tp/Cd	BILI - Bilateral
Account Identification /Document/DelLmt/LmtDtls/AllCurLmts/AcctId/Othr/Id	Account number of RTGS cash account.

Table 231: DeleteLimit (camt.012)

Usage Case: Current Limit Deletion (Scenario 035)

In this usage example, the business sender has requested that the current bilateral limit for one explicit account (ID: “RDEEURUBSWCHZHXXXUBSWCHZHXXX” for one explicit counterparty (account ID: “COBADEBB120”) is deleted from RTGS:

Message item	Utilisation
Message ID /Document/DelLmt/MsgHdr/MsgId	NONREF
Bilateral Limit Counterparty Identification /Document/DelLmt/LmtDtls/CurLmtId/BilLmtCtrPtyId/FinInstnId/BICFI	COBADEBB120
Type /Document/DelLmt/LmtDtls/CurLmtId/Tp/Cd	BILI
Account Identification /Document/DelLmt/LmtDtls/CurLmtId/AcctId/Othr/Id	RDEEURUBSWCHZHXXXUBSWCHZHXXX

Table 232: DeleteLimit (camt.012) – usage case Current Limit Deletion (Scenario 035)

Usage case example: camt.012_RTGS_DeleteCurrentLimit_bs035.xml

Usage Case: Current All-Limits Deletion (Scenario 085)

In this example, the business sender has requested that all limits for one explicit account (id: “RDEEURUBSWCHZHXXXUBSWCHZHXXX”) are deleted from RTGS.:

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Message item	Utilisation
Message ID /Document/DelLmt/MsgHdr/MsgId	NONREF
Type /Document/DelLmt/LmtDtls/AllCurLmts/Tp/Cd	BILI
Account Identification /Document/DelLmt/LmtDtls/AllCurLmts/AcctId/Othr/Id	RDEEURUBSWCHZHXXXUBSWCHZHXXX

Table 233: DeleteLimit (camt.012) – usage case Current All-Limits Deletion (Scenario 085)

Usage case example: camt.012_RTGS_DeleteCurrentLimit_bs085.xml

5.3.2.10 GetBusinessDayInformation (camt.018)

5.3.2.10.1 Overview and scope of the message

This chapter illustrates the *GetBusinessDayInformation* message.

The *GetBusinessDayInformation* message is sent by a business sender to RTGS. It is used to request the system date and time or information about business day events linked to RTGS.

The message can be sent by the following business sender:

- RTGS Account Holder;
- ancillary system;
- CB.

The usage of this message can be found in chapter Usage of Messages.

In response to the *GetBusinessDayInformation* message, a ReturnBusinessDayInformation (camt.019) message containing either the requested information or business validation error(s) is returned to the business sender.

5.3.2.10.2 Schema

Outline of the schema

The *GetBusinessDayInformation* message is composed of the following message building blocks.

MessageHeader

This building block is mandatory and non-repetitive. The identification by the business sender to uniquely and unambiguously identify the message is part of the BAH, therefore the content of message ID is “NONREF”.

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RequestType

This building block is optional and only used in the case of a SystemTimeEnquiry. In the case of querying the active system events the RequestType is not used. It includes the following element: enquiry.

References/links

The RTGS-specific schema and documentation in XSD/Excel/PDF format as well as the message examples are provided outside of this document under the following link:

http://www.swift.com/mystandards/RTGS/camt.018.001.05_RTGS

Business rules applicable to the schema

For business rules applicable to *GetBusinessDayInformation* refer to the chapter Index of validation rules and error codes.

5.3.2.10.3 The message in business context

Specific message requirements

All content must comply with the business rules for the message.

Message item	Utilisation
Message Header	
Message ID /Document/GetBizDayInf/MsgHdr/MsgId	Value "NONREF" as the message ID is already part of the BAH
Request Type	
Enquiry /Document/GetBizDayInf/MsgHdr/ReqTp/Enqry	For RTGS system time query RT16 = SystemTimeEnquiry

Table 234: GetBusinessDayInformation (camt.018)

Usage case: Query Request Message - System Time Query (Scenario 054)

In this usage example, the business sender is using an enquiry code of RT16 to indicate that only the system time is required:

Message item	Utilisation
Message ID /Document/GetBizDayInf/MsgHdr/MsgId	NONREF
Enquiry	RT16

Message item	Utilisation
/Document/GetBizDayInf/MsgHdr/ReqTp/Enqry	

Table 235: GetBusinessDayInformation (camt.018) – usage case Query Request Message - System Time Query (Scenario 054)

Usage case example: camt.018_RTGS_CurrentSystemTimeQuery_RT16_bs054.xml

Usage case: Query Request Message –RTGS camt.018 request for event status information (Optional Maintenance Window) (Scenario 055)

In this example, the business sender is using an empty camt.018 message to indicate that status information for all RTGS events is requested. Although not included in the camt.018, the query time used to generate the camt.019 response was around 20:00 on Monday, 2019-10-07.

Message item	Utilisation
Message ID /Document/GetBizDayInf/MsgHdr/MsgId	NONREF

Table 236: GetBusinessDayInformation (camt.018) - usage case request for event status information (Optional Maintenance Window) (Scenario 055)

Usage case example: camt.018_RTGS_CurrentEventQuery_bs055.xml

Usage case: Query Request Message – RTGS camt.018 request for event status information (non-optional Maintenance Window) (Scenario 072)

In this example, the business sender is using an empty camt.018 message to indicate that status information for all RTGS events is requested. Although not included in the camt.018, the query time used to generate the camt.019 response was around 20:00 on Friday, 2019-10-04.

Message item	Utilisation
Message ID /Document/GetBizDayInf/MsgHdr/MsgId	NONREF

Table 237: GetBusinessDayInformation (camt.018) - usage case request for event status information (non-optional Maintenance Window) (Scenario 072)

Usage case example: camt.018_RTGS_CurrentEventQuery_bs072.xml

5.3.2.11 ReturnBusinessDayInformation (camt.019)

5.3.2.11.1 Overview and scope of the message

This chapter illustrates the *ReturnBusinessDayInformation* message.

The *ReturnBusinessDayInformation* message is sent by RTGS either in response to a GetBusinessDayInformation (camt.018) message or as a push notification.

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As a response to a *GetBusinesssDayInformation* message, it is used to provide the system date and time or information about the details of business day events linked to RTGS.

As a push notification it is used to provide details relating to the triggering business event.

The usage of this message can be found in chapter Usage of Messages.

In the case of business validation error(s) on the *GetBusinessDayInformation* query, RTGS sends the *ReturnBusinessDayInformation* message containing the respective error code(s) and error description(s) to the business receiver.

5.3.2.11.2 Schema

Outline of the schema

The *ReturnBusinessDayInformation* message is composed of the following message building blocks.

MessageHeader

This building block is mandatory and non-repetitive. The identification by the business sender to uniquely and unambiguously identify the message is part of the BAH, therefore the content of message ID is “NONREF”.

ReportOrError

This building block is mandatory and non-repetitive. It contains either the information matching the search criteria of the related business query about business day information, or an error indication.

BusinessDayOrError

This building block reports either the system availability for a specific business day or business error when information has not been found. When it reports the business day information, it may contain:

- system identification;
- business day information (system date and system information per currency).

References/links

The RTGS-specific schema and documentation in XSD/Excel/PDF format as well as the message examples are provided outside of this document under the following link:

http://www.swift.com/mystandards/RTGS/camt.019.001.07_RTGS

Business rules applicable to the schema

No business rules are applicable to a *ReturnBusinessDayInformation* response message.

5.3.2.11.3 The message in business context

Specific message contents

Message item	Utilisation
Message Header	
Message ID /Document/RtrBizDayInf/MsgHdr/MsgId	Value "NONREF" as the message ID is already part of the BAH.
Message ID /Document/RtrBizDayInf/MsgHdr/OrgnlBizQry/MsgId	BizMsgIdr of the GetBusinessDayInformation (camt.018) copied from the BAH.
Report Or Error	
System Identification /Document/RtrBizDayInf/RptOrErr/BizRpt/SysId/MktInfrstrctrId/Cd	Identification of a particular market infrastructure. RTG = RTGS
System Date /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysDt/Dt	Indicates the date of the business day related to the currency of the business sender of the inbound camt.018 query or the subscribing party in the case the camt.019 is sent in push mode.
System Date Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysDt/DtTm	For system time query: Used to indicate the current system date and time.
System Currency /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/SysCcy	System currency is used only if currency specific event codes are provided.
Event /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/Tp/Prtry/Id	Please find the event code list in RTGS UDFS section List of events.
Scheduled Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/SchdldTm	For time-based events the planned or revised event times will be reported. Non time-based events will be reported with date-time 9999-01-01T00:00:00.000+00:00
Effective Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/FctvTm	Effective time is only used if planned or revised time is reached. Otherwise element is not used. In the case of cut-off events the scheduled and effective times are identical.
Operational Error Proprietary Code /Document/RtrBizDayInf/RptOrErr/OprlErr/Err/Prtry	For further information refer to chapter “Index of validation rules and error codes”.

Message item	Utilisation
Operational Error Description /Document/RtrBizDayInf/RptOrErr/OprlErr/Desc	Specification of the error, in free format.

Table 238: ReturnBusinessDayInformation (camt.019)

Usage case: Query Response For Business Data – System Time Query (Scenario 054)

In this usage example, RTGS is responding with the system time to the business sender of a valid camt.018 system-time query. The BAH business ID of the camt.018 is included for recognition.

Message item	Utilisation
Message ID /Document/RtrBizDayInf/MsgHdr/MsgId	NONREF
Message ID /Document/RtrBizDayInf/MsgHdr/OrgnlBizQry/MsgId	Inc018b054-BAHId
System Identification /Document/RtrBizDayInf/RptOrErr/BizRpt/SysId/MktInfrstrctrId/Cd	RTG
System Date Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysDt/DtTm	2019-10-08T09:30:47.001+00:00

Table 239: ReturnBusinessDayInformation (camt.019) – usage case Query Response For Business Data – System Time Query (Scenario 054)

Usage case example: camt.019_RTGS_CurrentSystemTimeQueryResponse_RT16_bs054.xml

Usage case: RTGS camt.018 request for event status information (Optional Maintenance Windows) (Scenario 055)

In this example, RTGS is responding to the business sender of a valid camt.018 event query. The BAH business id of the camt.018 is included for recognition. For this business scenario, it is assumed that the query was sent and executed at around 20:00 on Monday, 2019-10-07.

The response shows all currency-dependent events (for EUR). On this day no currency specific closing is planned. The scheduled time for each event is given, but for the events, which have already occurred before the query-time, the actual (effective) event time is also provided.

Message item	Utilisation
Message Identification /Document/RtrBizDayInf/MsgHdr/MsgId	NONREF

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Message item	Utilisation
Message Identification /Document/RtrBizDayInf/MsgHdr/OrgnlBizQry/MsgId	Inc018b055-BAHId
System Identification /Document/RtrBizDayInf/RptOrErr/BizRpt/SysId/MktInfrstrctrId/Cd	RTG
System Currency /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/SysCcy	EUR
Event /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/Tp/Prtry/Id	RSOD
Scheduled Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/SchdldTm	2019-10-07T18:45:00.000+00:00
Effective Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/FctvTm	2019-10-07T18:45:00.010+00:00
Event /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/Tp/Prtry/Id	RRTI
Scheduled Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/SchdldTm	2019-10-07T19:30:00.000+00:00
Effective Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/FctvTm	2019-10-07T19:31:00.010+00:00
Event /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/Tp/Prtry/Id	RESO
Scheduled Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/SchdldTm	9999-01-01T00:00:00.000+00:00
Effective Time	2019-10-07T19:33:00.010+00:00

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Message item	Utilisation
/Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/FctvTm	
Event /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/Tp/Prtry/Id	RRII
Scheduled Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/SchdldTm	2019-10-08T02:30:00.000+00:00
Event /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/Tp/Prtry/Id	RSIC
Scheduled Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/SchdldTm	2019-10-08T02:30:00.000+00:00
Event /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/Tp/Prtry/Id	RSOM
Scheduled Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/SchdldTm	2019-10-08T03:00:00.000+00:00
Event /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/Tp/Prtry/Id	REOM
Scheduled Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/SchdldTm	2019-10-8T05:00:00.000+00:00
Event /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/Tp/Prtry/Id	RCOC
Scheduled Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/SchdldTm	2019-10-08T17:00:00.000+00:00
Event	RCII

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Message item	Utilisation
/Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/Tp/Prtry/Id	
Scheduled Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/SchdldTm	2019-10-08T18:00:00.000+00:00
Event /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/Tp/Prtry/Id	RLSO
Scheduled Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/SchdldTm	9999-01-01T00:00:00.000+00:00
Event /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/Tp/Prtry/Id	REOD
Scheduled Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/SchdldTm	9999-01-01T00:00:00.000+00:00
Event /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/Tp/Prtry/Id	RCOS
Scheduled Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/SchdldTm	9999-01-01T00:00:00.000+00:00

Table 240: ReturnBusinessDayInformation (camt.019) – camt.018 Request for event status information (Optional Maintenance Window) (Scenario 055)

Usage case example: camt.019_RTGS_CurrentEventQueryResponse_bs055.xml

Usage case: System Notification (Scenario 056)

In this usage example, RTGS has automatically generated a camt.019 to inform the business receiver that the event “RSOD” (RTGS SoD) occurred at 18:00:00.010 as indicated in the effective timestamp field. This was micro-seconds later than the scheduled time.

Note: Unlike the camt.019 event query response, a system generated camt.019 will only ever provide information for one event.

Message item	Utilisation
Message ID /Document/RtrBizDayInf/MsgHdr/MsgId	NONREF
Message ID /Document/RtrBizDayInf/MsgHdr/OrgnlBizQry/MsgId	NONREF
System Identification /Document/RtrBizDayInf/RptOrErr/BizRpt/SysId/MktInfrstrctrId/Cd	RTG
System Currency /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/SysCcy	EUR
Event /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/Tp/Prtry/Id	RSOD
Scheduled Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/SchdldTm	2019-10-07T18:45:00.000+00:00
Effective Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/FctvTm	2019-10-07T18:45:00.010+00:00

Table 241: ReturnBusinessDayInformation (camt.019) – usage case System Notification (Scenario 056)

Usage case example: camt.019_RTGS_CurrentEventNotification_RSOD_bs056.xml

Usage case: RTGS camt.018 request for event status information (non-optional Maintenance Window) (Scenario 072)

In this example, RTGS is responding to the business sender of a valid camt.018 event query. The BAH business id of the camt.018 is included for recognition. For this business scenario, it is assumed that the query was sent and executed at around 20:00 on Friday, 2019-10-04.

The response shows all currency-dependent events (for EUR). On this day no currency specific closing is planned. The scheduled time for each event is given, but for the events, which have already occurred before the query-time, the actual (effective) event time is also provided.

Message item	Utilisation
Message Identification /Document/RtrBizDayInf/MsgHdr/MsgId	NONREF

Message item	Utilisation
Message Identification /Document/RtrBizDayInf/MsgHdr/OrgnlBizQry/MsgId	Inc018b072-BAHId
System Identification /Document/RtrBizDayInf/RptOrErr/BizRpt/SysId/MktInfrstrctrId/Cd	RTG
System Currency /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/SysCcy	EUR
Event /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/Tp/Prtry/Id	RSOD
Scheduled Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/SchdldTm	2019-10-04T18:45:00.000+00:00
Effective Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/FctvTm	2019-10-04T18:45:00.010+00:00
Event /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/Tp/Prtry/Id	RRTI
Scheduled Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/SchdldTm	2019-10-04T19:30:00.000+00:00
Effective Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/FctvTm	2019-10-04T19:31:00.010+00:00
Event /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/Tp/Prtry/Id	RESO
Scheduled Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/SchdldTm	9999-01-01T00:00:00.000+00:00
Effective Time	2019-10-04T19:33:00.010+00:00

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Message item	Utilisation
/Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/FctvTm	
Event /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/Tp/Prtry/Id	RSMW
Scheduled Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/SchdldTm	2019-10-05T02:30:00.000+00:00
Event /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/Tp/Prtry/Id	REMW
Scheduled Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/SchdldTm	2019-10-07T02:30:00.000+00:00
Event /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/Tp/Prtry/Id	RRII
Scheduled Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/SchdldTm	2019-10-07T02:30:00.000+00:00
Event /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/Tp/Prtry/Id	RSIC
Scheduled Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/SchdldTm	2019-10-07T02:30:00.000+00:00
Event /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/Tp/Prtry/Id	RCOC
Scheduled Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/SchdldTm	2019-10-07T17:00:00.000+00:00
Event	RCII

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Message item	Utilisation
/Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/Tp/Prtry/Id	
Scheduled Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/SchdldTm	2019-10-07T18:00:00.000+00:00
Event /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/Tp/Prtry/Id	RLSO
Scheduled Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/SchdldTm	9999-01-01T00:00:00.000+00:00
Event /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/Tp/Prtry/Id	REOD
Scheduled Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/SchdldTm	9999-01-01T00:00:00.000+00:00
Event /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/Tp/Prtry/Id	RCOS
Scheduled Time /Document/RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysInfPerCcy/Evt/SchdldTm	9999-01-01T00:00:00.000+00:00

Table 242: ReturnBusinessDayInformation (camt.019) – camt.018 Request for event status information (non-optional Maintenance Window) (Scenario 072)

Usage case example: camt.019_RTGS_CurrentEventQueryResponse_bs072.xml

5.3.2.12 ReturnGeneralBusinessInformation (camt.021)

5.3.2.12.1 Overview and scope of the message

This chapter illustrates the *ReturnGeneralBusinessInformation* message.

The *ReturnGeneralBusinessInformation* message is bi-directionally exchanged between RTGS and an ancillary system to inform about the start and close of procedures and cycles in AS settlement procedures.

The *ReturnGeneralBusinessInformation* message can be sent by the following business senders:

- ancillary system;
- RTGS.

The usage of this message can be found in chapter Usage of Messages.

In the case of negative validation of the inbound *ReturnGeneralBusinessInformation* message, RTGS sends a Receipt (camt.025) message containing the respective error code(s) and error description(s) to the business sender.

5.3.2.12.2 Schema

Outline of the schema.

The *ReturnGeneralBusinessInformation* message is composed of the following message building blocks.

MessageHeader

This building block is mandatory and non-repetitive. The identification by the business sender to uniquely and unambiguously identify the message is part of the BAH, therefore the content of message ID is “NONREF”.

ReportOrError

This building block is mandatory and non-repetitive. It contains information about business day information. In RTGS there is no error usage.

BusinessReport

This building block is mandatory and non-repetitive. It reports the business information. It may contain:

- business information reference;
- qualifier for use with ancillary systems;
- subject (procedure or cycle indication);
- subject details (BIC identifying the ancillary system).

References/links

The RTGS-specific schema and documentation in XSD/Excel/PDF format as well as the message examples are provided outside of this document under the following link:

http://www.swift.com/mystandards/RTGS/camt.021.001.06_RTGS

Business rules applicable to the schema

When used in its outbound form from RTGS, no business rules are applicable to a *ReturnGeneralBusinessInformation* message, when used in its inbound form from an ancillary system, for business rules applicable to *ReturnGeneralBusinessInformation* refer to the chapter Index of validation rules and error codes.

5.3.2.12.3 The message in business context

Specific message requirements

All content must comply with the business rules for the message.

Message item	Utilisation
Message Header	
Message ID /Document/RtrGnlBizInf/MsgHdr/MsgId	Value "NONREF" as the message ID is already part of the BAH
Report Or Error	
Business Information Reference /Document/RtrGnlBizInf/RptOrErr/BizRpt/BizInfRef	In the case the ReturnGeneralBusinessInformation message is sent in response to an inbound ReturnGeneralBusinessInformation message to request the end of cycle in AS settlement procedure C this element provides the content of the original BusinessInformationReference assigned by the AS. In all other cases the BusinessInformationReference provides a copy of the BizMsgIdr of the BAH.
General Business Qualifier /Document/RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Qlfr/IsFrmtd	Indicates, if one of the codes provided in <Subject> is used. If the business sender is an ancillary system, the element <Is Formatted> is mandatory and value must be "true". true - Value provided in <Subject> is used false - No value provided in <Subject> is used
General Business Subject /Document/RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Sbjt	The following codes are relevant for AS settlement procedure C only: OVN-CYCL-OPEN = Open cycle in Mandatory procedure OVN-CYCL-CLOS = Close cycle in Mandatory procedure OVN-PROC-CLOS = Close Mandatory procedure DAY-PROC-OPEN = Open Optional procedure DAY-CYCL-OPEN = Open cycle in Optional procedure DAY-CYCL-CLOS = Close cycle in Optional procedure DAY-PROC-CLOS = Close Optional procedure

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Message item	Utilisation
	The following code is relevant for AS settlement procedure C and D: OVN-PROC-OPN = Start of Mandatory procedure The following code is relevant for AS settlement procedure C only: LIQ-CYCL-END = Release liquidity on sub-accounts after end of cycle
General Business Subject Details /Document/RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/SbjtDtls	If the sender is a CB on behalf of the AS, this field is filled with the BIC of the AS.

Table 243: ReturnGeneralBusinessInformation (camt.021)

Usage case: procedure C successful settlement (Scenario 541)

In this example, an ancillary system is requesting RTGS to start an Optional Procedure C. The business reference is a copy of the value in the BAH BizMsgId5r.

Message item	Utilisation
Message ID /Document/RtrGnlBizInf/MsgHdr/MsgId	NONREF
Business Information Reference /Document/RtrGnlBizInf/RptOrErr/BizRpt/BizInfRef	Inc021b541-BAHId-1
General Business Qualifier /Document/RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Qlfr/IsFrmtd	true
General Business Subject /Document/RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Sbjt	DAY-PROC-OPEN

Table 244: ReturnGeneralBusinessInformation (camt.021) – usage case procedure C successful settlement DAY-PROC-OPEN (Scenario 541)

Usage case example: Inbound_camt.021_AS-C_ReturnGeneralBusinessInformation_DAY-PROC-OPEN_bs541.xml

In this example, an ancillary system is requesting RTGS to start a settlement cycle within a current Optional Procedure C. The business reference is a copy of the value in the BAH BizMsgIdr.

Message item	Utilisation
Message ID	NONREF

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Message item	Utilisation
/Document/RtrGnlBizInf/MsgHdr/MsgId	
Business Information Reference /Document/RtrGnlBizInf/RptOrErr/BizRpt/BizInfRef	Inc021b541-BAHId-2
General Business Qualifier /Document/RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Qlfr/IsFrmtd	true
General Business Subject /Document/RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Sbjt	DAY-CYCL-OPEN

Table 245: ReturnGeneralBusinessInformation (camt.021) – usage case procedure C successful settlement DAY-CYCL-OPEN (Scenario 541)

Usage case example: Inbound_camt.021_AS-C_ReturnGeneralBusinessInformation_DAY-CYCL-OPEN_bs541.xml

Inbound - In this example, an ancillary system is requesting RTGS to close a current settlement cycle in an Optional Procedure C. The business reference is a copy of the value in the BAH BizMsgIdr (Inc021b541-BAHId-3)

Message item	Utilisation
Message ID /Document/RtrGnlBizInf/MsgHdr/MsgId	NONREF
Business Information Reference /Document/RtrGnlBizInf/RptOrErr/BizRpt/BizInfRef	Inc021b541-BAHId-3
General Business Qualifier /Document/RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Qlfr/IsFrmtd	true
General Business Subject /Document/RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Sbjt	DAY-CYCL-CLOS

Table 246: ReturnGeneralBusinessInformation (camt.021) – usage case procedure C successful settlement DAY-CYCL-CLOS (Scenario 541)

Outbound - In this example, RTGS is responding to the above AS request to close a current settlement cycle with business reference of the original request (Inc021b541-BAHId-3).

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Message item	Utilisation
Message ID /Document/RtrGnlBizInf/MsgHdr/MsgId	NONREF
Business Information Reference /Document/RtrGnlBizInf/RptOrErr/BizRpt/BizInfRef	Inc021b541-BAHId-3
General Business Qualifier /Document/RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Qlfr/IsFrmtd	true
General Business Subject /Document/RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Sbjt	LIQ-CYCL-END

Table 247: ReturnGeneralBusinessInformation (camt.021) – usage case procedure C successful settlement LIQ-CYCL-END (Scenario 541)

Usage case example:

Inbound_camt.021_AS-C_ReturnGeneralBusinessInformation_DAY-CYCL-CLOS_bs541.xml

Outbound_camt.021_AS-C_ReturnGeneralBusinessInformation_LIQ-CYCL-END_bs541.xml

In this example, an ancillary system is requesting RTGS to close a current Optional Procedure C. The business reference is a copy of the value in the BAH BizMsgIdr.

Message item	Utilisation
Message ID /Document/RtrGnlBizInf/MsgHdr/MsgId	NONREF
Business Information Reference /Document/RtrGnlBizInf/RptOrErr/BizRpt/BizInfRef	Inc021b541-BAHId-4
General Business Qualifier /Document/RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Qlfr/IsFrmtd	true
General Business Subject /Document/RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Sbjt	DAY-PROC-CLOS

Table 248: ReturnGeneralBusinessInformation (camt.021) – usage case procedure C successful settlement DAY-PROC-CLOS (Scenario 541)

Usage case example: Inbound_camt.021_AS-C_ReturnGeneralBusinessInformation_DAY-PROC-CLOS_bs541.xml

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Usage case: procedure C open procedure failure (Scenario 542)

In this example, an ancillary system is requesting RTGS to start an Optional Procedure C. The business reference is a copy of the value in the BAH BizMsgIdr.

Message item	Utilisation
Message ID /Document/RtrGnlBizInf/MsgHdr/MsgId	NONREF
Business Information Reference /Document/RtrGnlBizInf/RptOrErr/BizRpt/BizInfRef	Inc021b542-BAHId-1
General Business Qualifier /Document/RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Qlfr/IsFrmtd	true
General Business Subject /Document/RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Sbjt	DAY-PROC-OPEN

Table 249: ReturnGeneralBusinessInformation (camt.021) – usage case procedure C open procedure failure DAY-PROC-OPEN (Scenario 542)

Usage case example: Inbound_camt.021_AS-C_ReturnGeneralBusinessInformation_DAY-PROC-OPEN_bs542.xml

Usage case: procedure C open cycle failure (Scenario 543)

In this example, an ancillary system is requesting RTGS to start a settlement cycle within a current Optional Procedure C. The business reference is a copy of the value in the BAH BizMsgIdr.

Message item	Utilisation
Message ID /Document/RtrGnlBizInf/MsgHdr/MsgId	NONREF
Business Information Reference /Document/RtrGnlBizInf/RptOrErr/BizRpt/BizInfRef	Inc021b543-BAHId-1
General Business Qualifier /Document/RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Qlfr/IsFrmtd	true

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Message item	Utilisation
General Business Subject /Document/RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Sbjt	DAY-CYCL-OPEN

Table 250: ReturnGeneralBusinessInformation (camt.021) – usage case procedure C open cycle failure DAY-CYCL-OPEN (Scenario 543)

Usage case example: Inbound_camt.021_AS-C_ReturnGeneralBusinessInformation_DAY-CYCL-OPEN_bs543.xml

Usage case: procedure D successful settlement with liquidity transfer (Scenario 561)

In this example, RTGS is informing an AS that Procedure D is open for its use. The business reference is a copy of the value in the BAH BizMsgIdr.

Message item	Utilisation
Message ID /Document/RtrGnlBizInf/MsgHdr/MsgId	NONREF
Business Information Reference /Document/RtrGnlBizInf/RptOrErr/BizRpt/BizInfRef	OuSOPDb561-BAHId-1
General Business Qualifier /Document/RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Qlfr/IsFrmtd	true
General Business Subject /Document/RtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/Sbjt	OVN-PROC-OPN

Table 251: ReturnGeneralBusinessInformation (camt.021) – usage case procedure D successful settlement with liquidity transfer DAY-PROC-OPEN (Scenario 561)

Usage case example: Outbound_camt.021_AS-D_ReturnGeneralBusinessInformation_OVN-PROC-OPN_bs561.xml

5.3.2.13 Receipt (camt.025)

5.3.2.13.1 Overview and scope of the message

This chapter illustrates the *Receipt* message.

The *Receipt* message is sent by RTGS to the business sender of a previously sent inbound message. It is used to return a positive response or provide detailed information in case of an error.

Within RTGS, the *Receipt* message is the response for the following messages:

- ModifyTransaction (camt.007) as a:
  - payment order modification rejection notification;
  - payment order modification execution notification.
- ModifyLimit (camt.011) and DeleteLimit (camt.012) as a:
  - current limit modification/deletion rejection notification;
  - current limit modification/deletion execution notification;
  - current limit modification queuing notification;
  - current limit modification rejection notification.
- DeleteReservation (camt.049) and ModifyReservation (camt.048) as a:
  - current reservation modification/deletion rejection notification;
  - current reservation modification/deletion execution notification;
  - current reservation modification queuing notification;
  - current reservation modification rejection notification.
- ResolutionOfInvestigation (camt.029) as a:
  - rejection of payment recall confirmation or rejection notification;
  - acceptance of payment recall confirmation or rejection notification.
- LiquidityCreditTransfer (camt.050) as a:
  - liquidity transfer order rejection notification;
  - liquidity transfer order fail notification;
  - liquidity transfer order settlement notification.
- Receipt (camt.025) from AS settlement as a:
  - guarantee fund decision rejection;
  - start of optional procedure instruction rejection notification;
  - start of cycle instruction rejection notification;
  - end of cycle instruction rejection notification;
  - end of procedure instruction rejection notification.
  - Within RTGS, the *Receipt* message is the response for the following messages:

Within RTGS, the *Receipt* message is also an inbound message:

- Receipt (camt.025) from an ancillary system as a:
  - guarantee fund decision.

The usage of this message can be found in chapter Usage of Messages.

Error codes and descriptions are defined in the appendix Index of validation rules and error codes.

5.3.2.13.2 Schema

Outline of the schema

The *Receipt* message is composed of the following message building blocks.

MessageHeader

This building block is mandatory and non-repetitive. The identification by the business sender to uniquely and unambiguously identify the message is part of the BAH, therefore the content of message ID is “NONREF”.

ReceiptDetails

This building block is mandatory and non-repetitive. It provides information relating to the status of a previous instruction. It may contain:

- request type;
- original message ID;
- request handling with status code and description.

References/links

The RTGS-specific schema and documentation in XSD/Excel/PDF format as well as the message examples are provided outside of this document under the following link:

http://www.swift.com/mystandards/RTGS/camt.025.001.09_RTGS

Business rules applicable to the schema

No business rules are applicable to a *Receipt* message for RTGS. For business rules applicable to *Receipt* message for ancillary system use refer to the chapter Index of validation rules and error codes.

5.3.2.13.3 The message in business context

Specific message contents (outbound) and specific message requirements (inbound)

All content must comply with the business rules for the message.

Message item	Utilisation
Message ID /Document/Rct/MsgHdr/MsgId	Value "NONREF" as the message ID is already part of the BAH
Request Type /Document/Rct/MsgHdr/ReqTp/Prtry/Id	- VSTS = Validation status - SSTS = Settlement status - XSTS = Execution status
Original message Identification /Document/Rct/RctDtls/OrgnlMsgId/MsgId	RTGS response: Copy of the BizMsgIdr used in the BAH of the inbound message sent to RTGS.

Message item	Utilisation
	Inbound to RTGS for AS use of guarantee mechanism: Copy of the BizMsgIdr used in the BAH of the original underlying ASInitiationStatus message previously sent to AS to advise of a decision regarding the use of ancillary system guarantee fund mechanism.
Status Code /Document/Rct/RctDtls/ReqHdlg/Sts/Prtry	- If ReqTp = VSTS, then error code - If ReqTp = XSTS, then error code or PDNG (= Pending) or PPDN (= Partially pending) or COMP (= Completed) or ACPT (= Accepted). - If ReqTp = SSTS, then error code or SSET (=Settled)
Description /Document/Rct/RctDtls/OrgnlMsgId/ReqHdlg/Desc	For further information refer to chapter Index of validation rules and error codes.

Table 252: Receipt (camt.025)

Usage of RequestType and Status

Request type Document/Rct/MsgHdr/ReqTp/Prtry/Id	Status codeDocument/Rct/RctDtls/ReqHdlg/StsCd	DescriptionDocument/Rct/RctDtls/ReqHdlg/Desc
VSTS = Business validation status	Error code	Error description
XSTS = Execution status	Error code: - PDNG = Pending - PPDN = Partially Pending - COMP = Completed - ACPT = Accepted	Error description when error code is used
- SSTS = Settlement status	Error code or SSET (= Settled)	Error description when error code is used

Table 253: Receipt (camt.025) – usage case Usage of RequestType and Status

The request type “VSTS” is used whenever an inbound message fails one (or more) of the validation rules set out below (Index of validation rules and error codes). In such a case, the status camt.025 is sent to the business sender of the original message, informing of all the validation failures found. The inbound message will not be processed any further. If the inbound message passes all validation rules, it is forwarded for processing.

Request type “SSTS” is used to report the settlement status of a *LiquidityTransferOrder* (camt.050), irrespective of the business function which generated it. Typically, camt.050 messages are settled immediately or rejected so, a *LiquidtyTransferOrder* status response will only ever be “Settled” or “Rejected with error code”.

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Request type “XSTS” is generic and covers any status code to describe the processing of a request to RTGS which is not a liquidity transfer order. The actual list of status codes used depends upon the inbound message (business function) which triggered the camt.025.

RequestType/Status combinations applicable to each inbound message

Request Type:StatusCode: Meaning: Inbound message	VSTSx999rejected	SSTSx999 failed	SSTSSSETsettled	XSTSx999 failed	XSTSCOMPcompleted	XSTSPDNG pending	XSTSPPDNpartially pend	XSTSACPTaccepted
camt.007 (ModifyTransaction (camt.007))	Yes	No	No	Yes	Yes	No	No	No
camt.011 (ModifyLimit (camt.011))	Yes	No	No	Yes	Yes	Yes	Yes	No
camt.012 (DeleteLimit (camt.012))	Yes	No	No	Yes	Yes	Yes	Yes	No
camt.021 (ReturnGeneralBusinessInformation (camt.021))	Yes	No	No	No	No	No	No	No
camt.025 (Receipt (camt.025))	Yes	No	No	No	No	No	No	No
camt.029 (ResolutionOfInvestigation (camt.029))	Yes	No	No	No	No	No	No	Yes

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Request Type:StatusCode: Meaning: Inbound message	VSTSx999rejected	SSTSx999 failed	SSTSSSETsettled	XSTSx999 failed	XSTSCOMPcompleted	XSTSPDNG pending	XSTSPPDNpartially pend	XSTSACPTaccepted
camt.048 (ModifyReservation (camt.048))	Yes	No	No	Yes	Yes	Yes	Yes	No
camt.049 (DeleteReservation (camt.049))	Yes	No	No	Yes	Yes	Yes	Yes	No
camt.050 (LiquidityCreditTransfer (camt.050))	Yes	Yes	Yes	No	No	No	No	No

Table 254: Receipt (camt.025) – RTGS RequestType and Status combinations

Usage case: Current Limit Modification/Deletion Rejection Notification (Scenario 034)

In this usage example, RTGS is advising the sender of a previous valid camt.011 that the modification of the requested limit was rejected during execution:

Message item	Utilisation
Message Id /Document/Rct/MsgHdr/MsgId	NONREF
Request Type /Document/Rct/MsgHdr/ReqTp/Prtry/Id	XSTS
Original message Identification /Document/Rct/RctDtls/OrgnlMsgId/MsgId	Inc011b034-BAHId
Status Code /Document/Rct/RctDtls/ReqHdlg/StsCd	E074

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Message item	Utilisation
Description /Document/Rct/RctDtls/ReqHdlg/Desc	Instruction rejected due to EoD

Table 255: Receipt (camt.025) – usage case Current Limit Modification/Deletion Rejection Notification (Scenario 034)

Usage case example: camt.025_RTGS_Receipt_XSTS_ERROR_bs034.xml

Usage case: Current Limit Modification/Deletion Execution Notification (Scenario 035)

In this usage example, RTGS is advising the sender of a previous camt.012 that the deletion of the requested limit has been successful:

Message item	Utilisation
Message Id /Document/Rct/MsgHdr/MsgId	NONREF
Request Type /Document/Rct/MsgHdr/ReqTp/Prtry/Id	XSTS
Original message Identification /Document/Rct/RctDtls/OrgnlMsgId/MsgId	Inc012b035-BAHId
Status Code /Document/Rct/RctDtls/ReqHdlg/StsCd	COMP

Table 256: Receipt (camt.025) - usage case Current Limit Modification/Deletion Execution Notification (Scenario 035)

Usage case example: camt.025_RTGS_Receipt_XSTS_COMP_bs035.xml

Usage case: Payment Order Modification Rejection Notification (Scenario 036)

In this usage example, RTGS is advising the sender of a previous camt.007 that the requested modification to the queued payment has been rejected for the reason given. In this case, it is because the payment order indicated cannot be found:

Message item	Utilisation
Message Id /Document/Rct/MsgHdr/MsgId	NONREF
Request Type /Document/Rct/MsgHdr/ReqTp/Prtry/Id	VSTS
Original message Identification /Document/Rct/RctDtls/OrgnlMsgId/MsgId	Inc007b036-BAHId

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Message item	Utilisation
Status Code /Document/Rct/RctDtls/ReqHdlg/StsCd	E053
Description /Document/Rct/RctDtls/ReqHdlg/Desc	No payment found

Table 257: Receipt (camt.025) - usage case Payment Order Modification Rejection Notification (Scenario 036)

Usage case example: camt.025_RTGS_Receipt_VSTS_bs036.xml

Usage case: Current Reservation Modification Queuing Notification (Scenario 039)

In this usage example, RTGS is advising the sender of a previous valid camt.048 that the request to modify the stated reservation has been accepted but cannot be executed yet so is in a pending state:

Message item	Utilisation
Message Id /Document/Rct/MsgHdr/MsgId	NONREF
Request Type /Document/Rct/MsgHdr/ReqTp/Prtry/Id	XSTS
Original message Identification /Document/Rct/RctDtls/OrgnlMsgId/MsgId	Inc048b039-BAHId
Status Code /Document/Rct/RctDtls/ReqHdlg/StsCd	PDNG

Table 258: Receipt (camt.025) - usage case Current Reservation Modification Queuing Notification (Scenario 039)

Usage case example: camt.025_RTGS_Receipt_XSTS_PDNG_bs039.xml

Usage case: Liquidity Transfer Order Settlement Notification (Scenario 041)

In this usage example, RTGS is advising the sender of a previous camt.050 that liquidity order has been successfully settled:

Message item	Utilisation
Message Id /Document/Rct/MsgHdr/MsgId	NONREF
Request Type /Document/Rct/MsgHdr/ReqTp/Prtry/Id	SSTS

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Message item	Utilisation
Original message Identification /Document/Rct/RctDtls/OrgnlMsgId/MsgId	Inc050b041-BAHId
Status Code /Document/Rct/RctDtls/ReqHdlg/StsCd	SSET

Table 259: Receipt (camt.025) - usage case Liquidity Transfer Order Settlement Notification (Scenario 041)

Usage case example: camt.025_RTGS_Receipt_SSTS_bs041.xml

Usage case: Liquidity Transfer Order Settlement Notification (Scenario 069)

In this example, RTGS is advising the sender of a previous valid camt.011 that the modification of the requested limit was completed.

Message item	Utilisation
Message Id /Document/Rct/MsgHdr/MsgId	NONREF
Request Type /Document/Rct/MsgHdr/ReqTp/Prtry/Id	XSTS
Original message Identification /Document/Rct/RctDtls/OrgnlMsgId/MsgId	Inc011b069-BAHId
Status Code /Document/Rct/RctDtls/ReqHdlg/StsCd	COMP

Table 260: Receipt (camt.025) - usage case RTGS camt.011 limit modification completes (Scenario 069)

Usage case example: camt.025_RTGS_Receipt_XSTS_COMP_bs069.xml

Usage case: Current All-Limit Deletion Execution Notification (Scenario 085)

In this example, RTGS is advising the sender of a previous camt.012 that the deletion of the requested current bilateral limits has been successful:

Message item	Utilisation
Message Id /Document/Rct/MsgHdr/MsgId	NONREF
Request Type /Document/Rct/MsgHdr/ReqTp/Prtry/Id	XSTS

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Message item	Utilisation
Original message Identification /Document/Rct/RctDtls/OrgnlMsgId/MsgId	Inc012b085-BAHId
Status Code /Document/Rct/RctDtls/ReqHdlg/StsCd	COMP

Table 261: Receipt (camt.025) - usage case Current All-Limit Deletion Execution Notification (Scenario 085)

Usage case example: camt.025_RTGS_Receipt_XSTS_COMP_bs085.xml

Usage case: Procedure A with guarantee fund mechanism (Scenario 504)

In this example, an AS is responding to a request from RTGS regarding whether to use the Guarantee Fund to settle a previously instructed movement. The RTGS request was sent with a Business Identifier of “Oup998b504-BAHIdGF“ which the camt.025 incudes for recognition. In this case, the AS is responding with a status value of ‘YES’, thereby instructing the RTGS that the Fund should be used to settle the movement.

Message item	Utilisation
Message Id /Document/Rct/MsgHdr/MsgId	NONREF
Original message Identification /Document/Rct/RctDtls/OrgnlMsgId/MsgId	Oup998b504-BAHIdGF
Status Code /Document/Rct/RctDtls/ReqHdlg/StsCd	YES

Table 262: Receipt (camt.025) - usage case procedure A with guarantee fund mechanism (Scenario 504)

Usage case example: Inbound_camt.025_AS-A_Receipt_GFUN_YES_bs504-GF.xml

Usage case: Liquidity Transfer Order Settlement Notification procedure C successful settlement (Scenario 541)

In this example, RTGS is advising the sender of a previous camt.050 (BAH id: Inc050b541-BAHId) that the liquidity transfer has been successfully settled.

Message item	Utilisation
Message Id /Document/Rct/MsgHdr/MsgId	NONREF
Request Type /Document/Rct/MsgHdr/ReqTp/Prtry/Id	SSTS

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Message item	Utilisation
Original message Identification /Document/Rct/RctDtls/OrgnlMsgId/MsgId	Inc050b541-BAHId
Status Code /Document/Rct/RctDtls/ReqHdlg/StsCd	SSET

Table 263: Receipt (camt.025) - usage case Liquidity Transfer Order Settlement Notification procedure C successful settlement (Scenario 541)

Usage case example: camt.025_AS-C_Receipt_SSTS_SSET_bs541.xml

Usage case: procedure C open procedure failure (Scenario 542)

In this example, RTGS is advising the AS sender of a previous camt.021 that the request has been rejected for the reason given. In this case, it is because an Optional Procedure C cannot be started while the Mandatory Procedure C is still open.

Message item	Utilisation
Message Id /Document/Rct/MsgHdr/MsgId	NONREF
Request Type /Document/Rct/MsgHdr/ReqTp/Prtry/Id	VSTS
Original message Identification /Document/Rct/RctDtls/OrgnlMsgId/MsgId	Inc021b542-BAHId
Status Code /Document/Rct/RctDtls/ReqHdlg/StsCd	A094
Description /Document/Rct/RctDtls/ReqHdlg/Desc	Subject code not in line with current AS status

Table 264: Receipt (camt.025) - usage case Liquidity Transfer Order Settlement Notification procedure C open procedure failure (Scenario 542)

Usage case example: camt.025_AS-C_Receipt_VSTS_bs542.xml

Usage case: procedure C open cycle failure (Scenario 543)

In this example, RTGS is advising the AS sender of a previous camt.021 that the request has been rejected for the reason given. In this case, it is because a settlement cycle cannot be started in Optional Procedure C while the previous cycle is still open.

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Message item	Utilisation
Message Id /Document/Rct/MsgHdr/MsgId	NONREF
Request Type /Document/Rct/MsgHdr/ReqTp/Prtry/Id	VSTS
Original message Identification /Document/Rct/RctDtls/OrgnlMsgId/MsgId	Inc021b543-BAHId
Status Code /Document/Rct/RctDtls/ReqHdlg/StsCd	A094
Description /Document/Rct/RctDtls/ReqHdlg/Desc	Subject code not in line with current AS status

Table 265: Receipt (camt.025) - usage case procedure C open cycle failure (Scenario 543)

Usage case example: camt.025_AS-C_Receipt_VSTS_bs543.xml

5.3.2.14 ResolutionOfInvestigation (camt.029)

5.3.2.14.1 Overview and scope of the message

This chapter illustrates the *ResolutionOfInvestigation* message.

The *ResolutionOfInvestigation* message is exchanged between a business sender and a business receiver to inform about the status of a previously sent/forwarded payment order revocation or payment recall request FIToFIPaymentCancellationRequest (camt.056).

The message can be sent by the following business sender:

- RTGS Account Holder;
- multi-addressee;
- CB;
- RTGS.

The *ResolutionOfInvestigation* message concerns the revocation or recall of only one payment order and provides details of the underlying payment order and the related statuses for which the revocation or recall request has been issued.

The usage of this message can be found in chapter Usage of Messages.

In the case of business validation error(s) on an inbound *ResolutionOfInvestigation* message, RTGS sends a Receipt (camt.025) message containing the respective error code(s) and error description(s).

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5.3.2.14.2 Schema

Outline of the schema

The *ResolutionOfInvestigation* message is composed of the following message building blocks.

Assignment

This block is mandatory and non-repetitive. It identifies the assignment of an investigation case from an assigner to an assignee. The assigner must be the business sender of this message and the assignee must be the business receiver.

Status

Indicates the status of the revoke/recall.

Cancellation details

Specifies some of the details of the underlying payment order being revoked/recalled.

References/links

The RTGS-specific schema and documentation in XSD/Excel/PDF format as well as the message examples are provided outside of this document under the following link:

http://www.swift.com/mystandards/RTGS/camt.029.001.09_RTGS

Business rules applicable to the schema

When used in its outbound form from RTGS, no business rules are applicable to a *ResolutionOfInvestigation* message. When used in its inbound form, for business rules applicable to *ResolutionOfInvestigation* refer to the chapter Index of validation rules and error codes.

5.3.2.14.3 The message in business context

Specific message contents (outbound) and specific message requirements (inbound)

All content must comply with the business rules for the message.

Message item	Utilisation
Assignment	
Identification /Document/RsltnOfInvstgtn/Assgnmt/Id	Value "NONREF" as the message ID is already part of the BAH
Assigner Agent BIC /Document/RsltnOfInvstgtn/Assgnmt/Assgnr/Agt/FinInstnId/BICFI	Revoke:

Message item	Utilisation
	When RTGS responds to a camt.056 with a camt.029, the Assigner remains unchanged, i.e. it is copied from the camt.056. Recall: Inbound to RTGS: when RTGS receives a camt.029, the Assigner is the Sender of the message. Outbound from RTGS: when RTGS forwards the camt.029 to the business receiver, the Assigner remains unchanged, i.e. is copied from the inbound camt.029.
Assignee Agent BIC /Document/RsltnOfInvstgtn/Assgnmt/Assgne/Agt/FinInstnId/BICFI	Revoke When RTGS responds to a camt.056 with a camt.029, the Assignee remains unchanged, i.e. it is copied from the camt.056. Recall: Inbound to RTGS: when RTGS receives a camt.029, the Assignee is the Receiver of the message. Outbound from RTGS: when RTGS forwards the camt.029 to the business receiver, the Assignee remains unchanged, i.e. is copied from the inbound camt.029.
Creation Date Time /Document/RsltnOfInvstgtn/Assgnmt/CreDtTm	Date and time at which the assignment was created
Status	
Status Confirmation /Document/RsltnOfInvstgtn/Sts/Conf	Camt.029 generated by RTGS confirmation codes: - CNCL= Cancellation as per request; - FTNA = Forwarded to the next Agent; - RJCR = Rejected cancellation request. Inbound camt.029 (to be forwarded): RTGS will not validate confirmation codes.
Cancellation Details	
Cancellation Status Identification /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsId	Inbound: If provided, it will be ignored and forwarded by RTGS to the business receiver. It should be copied from triggering camt.056 if provided in <CancellationIdentification>. Outbound: Not provided in system-generated camt.029 message.
Original message ID /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlGrpInf/OrgnlMsgId	Copy of BAH BizMsgIdr of the original payment order or payment

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Message item	Utilisation
Original Message Name Identification /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlGrpInf/OrgnlMsgNmId	Message name of the underlying payment order pacs.008 or pacs.009 When outbound from RTGS: Copied from the triggering camt.056 cancellation request When inbound from an RTGS Actor: Should contain the original-message-name from the camt.056 which was previously forwarded to them. When outbound from RTGS as a forwarding of an inbound camt.029 from an RTGS Actor: Will be the same as on the inbound message.
Original Creation Date /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlGrpInf/OrgnlCreDtTm	Inbound: If provided, it will be ignored and forwarded by RTGS to the business receiver. It should contain Creation date/time of the underlying payment order or payment. Outbound: Not provided in system-generated camt.029 message.
Original Instruction Identification /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlInstrId	Inbound: If provided, it will be ignored and forwarded by RTGS to the business receiver. It should contain Instruction identification of the underlying payment order or payment. Outbound: Not provided in system-generated camt.029 message.
Original End to End Identification /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlEndToEndId	End-to-end identification of the underlying payment order or payment
Original Clearing System Reference /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlClrSysRef	Inbound: If provided, it will be ignored and forwarded by RTGS to the business receiver. Should contain the clearing system reference of the underlying payment order or payment. Outbound: Not provided in system-generated camt.029 message.
Original UETR /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlUETR	UETR of the underlying payment order or payment
Cancellation Status Reason Information	
Originator (Block) /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/Orgtr	Not used for a camt.029 which is created by RTGS. If provided in an inbound camt.029, RTGS will forward it to the business receiver of outbound camt.029. (If a BIC is provided, it must be valid)
Reason Code	Inbound: RTGS does not validate the code, it is only forwarded to business receiver of camt.029.

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Message item	Utilisation
/Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/Rsn/Cd	Outbound: In the case where camt.029 is created by RTGS, <Code> is not used.
Reason Code Proprietary /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/Rsn/Prtry	For a camt.029 generated by RTGS for: RJCR, rejection reason code is provided. For further information refer to chapter Index of validation rules and error codes.
Additional Information /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/AddtlInf	Inbound: Only forwarded to business receiver of camt.029. Outbound: In the case where camt.029 is created by RTGS the detailed error description is provided.

Table 266: ResolutionOfInvestigation (camt.029)

Usage case: Counterparty Recall Request Notification (Scenario 022)

In this usage example, RTGS is advising the business sender of a previous camt.056 (payment cancellation request) that the request has been forwarded to the next business receiver in the payment chain:

Message item	Utilisation
Assignment	
Identification /Document/RsltnOfInvstgtn/Assgnmt/Id	NONREF
Assigner Agent BIC /Document/RsltnOfInvstgtn/Assgnmt/Assgnr/Agt/FinInstnId/BICFI	UBSWCHZHXXX
Assignee Agent BIC /Document/RsltnOfInvstgtn/Assgnmt/Assgne/Agt/FinInstnId/BICFI	COBADEBB120
Creation Date Time /Document/RsltnOfInvstgtn/Assgnmt/CreDtTm	2019-10-07T10:14:00.001+00:00
Status	
Status Confirmation /Document/RsltnOfInvstgtn/Sts/Conf	FTNA
Cancellation Details	

Message item	Utilisation
Original message ID /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlGrpInf/OrgnlMsgId	Inp008b022-BAHId
Original Message Name Identification /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlGrpInf/OrgnlMsgNmId	pacs.008.001.08
Original End to End Identification /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlEndToEndId	Inp008b022-E2EId
Original UETR /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlUETR	e008b022-59c5-41e9-be4c-d45102fc201e

Table 267: ResolutionOfInvestigation (camt.029) – usage case Counterparty Recall Request Notification (Scenario 022)

Usage case example: Outbound_camt.029_RTGS_PaymentCancellationRequestStatus_Forwarded_bs022.xml

Usage case: Payment Recall Confirmation Or Rejection – Inbound (Scenario 022)

In this usage example, RTGS is receiving an inbound camt.029 from an RTGS party further up the payment chain in response to a previously forwarded camt.056, which was requesting revocation of a settled payment. The message is valid and indicates a rejection of the revocation request for a legal reason.

Message item	Utilisation
Assignment	
Identification /Document/RsltnOfInvstgtn/Assgnmt/Id	NONREF
Assigner Agent BIC /Document/RsltnOfInvstgtn/Assgnmt/Assgnr/Agt/FinInstnId/BICFI	COBADEBB120
Assignee Agent BIC /Document/RsltnOfInvstgtn/Assgnmt/Assgne/Agt/FinInstnId/BICFI	UBSWCHZHXXX
Creation Date Time /Document/RsltnOfInvstgtn/Assgnmt/CreDtTm	2019-10-07T10:30:00.001+00:00

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Message item	Utilisation
Status	
Status Confirmation /Document/RsltnOfInvstgtn/Sts/Conf	RJCR
Cancellation Details	
Original message ID /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlGrpInf/OrgnlMsgId	Inp008b022-BAHId
Original Message Name Identification /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlGrpInf/OrgnlMsgNmId	pacs.008.001.08
Original End to End Identification /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlEndToEndId	Inp008b022-E2EId
Original UETR /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlUETR	e008b022-59c5-41e9-be4c-d45102fc201e
Reason Code /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/Rsn/Cd	LEGL
Additional Information /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/AddtlInf	Legal decision

Table 268: ResolutionOfInvestigation (camt.029) – usage case Payment Recall Confirmation Or Rejection – Inbound (Scenario 022)

Usage case example:
Inbound_camt.029_RTGS_PaymentCancellationRequestStatus_Rejection_bs022.xml

Usage case: Counterparty Payment Recall Confirmation Or Rejection (Scenario 022)

In this usage example, RTGS is forwarding a valid camt.029 (which was previously received from an agent further up the payment chain) to the original sender of a camt.056. It is that camt.056 which was previously forwarded to the next party in the payment chain, resulting in the inbound camt.029 response which is now being forwarded back down the payment chain.

The message content is entirely forwarded without any changes being applied by RTGS.

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Message item	Utilisation
Assignment	
Identification /Document/RsltnOfInvstgtn/Assgnmt/Id	NONREF
Assigner Agent BIC /Document/RsltnOfInvstgtn/Assgnmt/Assgnr/Agt/FinInstnId/BICFI	COBADEBB120
Assignee Agent BIC /Document/RsltnOfInvstgtn/Assgnmt/Assgne/Agt/FinInstnId/BICFI	UBSWCHZHXXX
Creation Date Time /Document/RsltnOfInvstgtn/Assgnmt/CreDtTm	2019-10-07T10:30:00.001+00:00
Status	
Status Confirmation /Document/RsltnOfInvstgtn/Sts/Conf	RJCR
Cancellation Details	
Original message ID /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlGrpInf/OrgnlMsgId	Inp008b022-BAHId
Original Message Name Identification /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlGrpInf/OrgnlMsgNmId	pacs.008.001.08
Original End to End Identification /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlEndToEndId	Inp008b022-E2EId
Original UETR /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlUETR	e008b022-59c5-41e9-be4c-d45102fc201e
Reason Code /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/Rsn/Cd	LEGL

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Message item	Utilisation
Additional Information /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/AddtlInf	Legal decision

Table 269: ResolutionOfInvestigation (camt.029) – usage case Counterparty Payment Recall Confirmation Or Rejection (Scenario 022)

Usage case example:

Outbound_camt.029_RTGS_PaymentCancellationRequestStatus_Rejection_bs022.xml

Usage case: Payment Order Revocation Execution Notification – Successful return (Scenario 023)

In this example, RTGS is advising the business sender of a previous camt.056 (payment cancellation request) that the request has been forwarded to the next business receiver in the payment chain.

Message item	Utilisation
Assignment	
Identification /Document/RsltnOfInvstgtn/Assgnmt/Id	NONREF
Assigner Agent BIC /Document/RsltnOfInvstgtn/Assgnmt/Assgnr/Agt/FinInstnId/BICFI	SOLADEST600
Assignee Agent BIC /Document/RsltnOfInvstgtn/Assgnmt/Assgne/Agt/FinInstnId/BICFI	COBADEFFXXX
Creation Date Time /Document/RsltnOfInvstgtn/Assgnmt/CreDtTm	2019-10-07T10:14:00.001+00:00
Status	
Status Confirmation /Document/RsltnOfInvstgtn/Sts/Conf	FTNA
Cancellation Details	
Original message ID /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlGrpInf/OrgnlMsgId	Inp008b023-BAHId
Original Message Name Identification	pacs.008.001.08

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Message item	Utilisation
/Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlGrpInf/OrgnlMsgNmId	
Original End to End Identification /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlEndToEndId	Inp008b023-E2EId
Original Clearing System Reference /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlClrSysRef	RTGS-p008b023
Original UETR /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlUETR	e008b023-59c5-41e9-be4c-d45102fc201e
Reason Code Proprietary /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/Rsn/Prtry	FTNA

Table 270: ResolutionOfInvestigation (camt.029) – usage case Payment Order Revocation Request – Successful return (Scenario 023)

Usage case example: Outbound_camt.029_RTGS_PaymentCancellationRequestStatus_Forwarded_bs023.xml

Usage case: Payment Order Revocation Execution Notification (Scenario 026)

In this usage example, RTGS is advising the business sender of a previous camt.056 (payment cancellation request) that the payment (with UETR: “e009b026-59c5-41e9-be4c-d45102fc201e”) has been successfully cancelled and will never reach settlement. To ensure clarity, the camt.029 message includes several data copied from the requesting camt.056 message: the original message ID, the original end-to-end identification and the UETR. The message was created and sent on 7 October at 14:05 CET, five minutes after the inbound camt.056 was sent.

Message item	Utilisation
Assignment	
Identification /Document/RsltnOfInvstgtn/Assgnmt/Id	NONREF
Assigner Agent BIC /Document/RsltnOfInvstgtn/Assgnmt/Assgnr/Agt/FinInstnId/BICFI	COBADEBB120
Assignee Agent BIC	UBSWCHZHXXX

Message item	Utilisation
/Document/RsltnOfInvstgtn/Assgnmt/Assgne/Agt/FinInstnId/BICFI	
Creation Date Time /Document/RsltnOfInvstgtn/Assgnmt/CreDtTm	2019-10-07T14:05:00.001+00:00
Status	
Status Confirmation /Document/RsltnOfInvstgtn/Sts/Conf	CNCL
Cancellation Details	
Original message ID /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlGrpInf/OrgnlMsgId	Inp009b026-BAHId
Original Message Name Identification /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlGrpInf/OrgnlMsgNmId	pacs.009.001.08CORE
Original End to End Identification /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlEndToEndId	NOTPROVIDED
Original UETR /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlUETR	e009b026-59c5-41e9-be4c-d45102fc201e

Table 271: ResolutionOfInvestigation (camt.029) – usage case Payment Order Revocation Execution Notification (Scenario 026)

Usage case example: Outbound_camt.029_RTGS_PaymentCancellationRequestStatus_Execution_bs026.xml

Usage case: Payment Order Revocation Execution Notification (Scenario 030)

In this usage example, RTGS is advising the business sender of a previous camt.056 (payment cancellation request) that the direct debit (with UETR: “e010b030-59c5-41e9-be4c-d45102fc201e”) has been successfully cancelled and will never reach settlement. To ensure clarity, the camt.029 message includes several data copied from the requesting camt.056 message: the original message ID, the original end-to-end identification and the UETR. The message was created and sent on 7 October at 11:01 CET, one minute after the inbound camt.056 was sent.

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Message item	Utilisation
Assignment	
Identification /Document/RsltnOfInvstgtn/Assgnmt/Id	NONREF
Assigner Agent BIC /Document/RsltnOfInvstgtn/Assgnmt/Assgnr/Agt/FinInstnId/BICFI	COBADEBB120
Assignee Agent BIC /Document/RsltnOfInvstgtn/Assgnmt/Assgne/Agt/FinInstnId/BICFI	UBSWCHZHXXX
Creation Date Time /Document/RsltnOfInvstgtn/Assgnmt/CreDtTm	2019-10-07T11:01:00.001+00:00
Status	
Status Confirmation /Document/RsltnOfInvstgtn/Sts/Conf	CNCL
Cancellation Details	
Original Message ID /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlGrpInf/OrgnlMsgId	Inp010b030-BAHId
Original Message Name Identification /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlGrpInf/OrgnlMsgNmId	pacs.010.001.03
Original End to End Identification /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlEndToEndId	Inp010b030-E2EId
Original UETR /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlUETR	e010b030-59c5-41e9-be4c-d45102fc201e

Table 272: ResolutionOfInvestigation (camt.029) – usage case Payment Order Revocation Execution Notification (Scenario 030)

Usage case example: Outbound_camt.029_RTGS_PaymentCancellationRequestStatus_Execution_bs030.xml

Usage case: Revocation/Recall Rejection Notification (Scenario 027)

In this usage example, RTGS is advising the business sender of a previous camt.056 (payment cancellation request) that the cancellation request has been rejected and the payment remains fully settled. To ensure clarity, the camt.029 message includes several data copied from the requesting camt.056 message: the original message ID, the original end-to-end identification and the UETR. The message was created and sent on 7 October at 12:01 CET, one minute after the inbound camt.056 was sent.

Message item	Utilisation
Assignment	
Identification /Document/RsltnOfInvstgtn/Assgnmt/Id	NONREF
Assigner Agent BIC /Document/RsltnOfInvstgtn/Assgnmt/Assgnr/Agt/FinInstnId/BICFI	UBSWCHZHXXX
Assignee Agent BIC /Document/RsltnOfInvstgtn/Assgnmt/Assgne/Agt/FinInstnId/BICFI	COBADEBB120
Creation Date Time /Document/RsltnOfInvstgtn/Assgnmt/CreDtTm	2019-10-07T12:01:00.001+00:00
Status	
Status Confirmation /Document/RsltnOfInvstgtn/Sts/Conf	RJCR
Cancellation Details	
Original message ID /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlGrpInf/OrgnlMsgId	Inp009b027-BAHId
Original Message Name Identification /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlGrpInf/OrgnlMsgNmId	pacs.009.001.08CORE
Original End to End Identification /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlEndToEndId	NOTPROVIDED
Original UETR	e009b027-59c5-41e9-be4c-d45102fc201e

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Message item	Utilisation
/Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlUETR	
Reason Code Proprietary /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/Rsn/Prtry	D008
Additional Information /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/AddtlInf	Invalid financial or non-financial institution BIC in FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/Orgtr/Id/OrgId/AnyBIC

Table 273: ResolutionOfInvestigation (camt.029) – usage case Revocation/Recall Rejection Notification (Scenario 027)

Usage case example:
Outbound_camt.029_RTGS_PaymentCancellationRequestStatus_Rejection_bs027.xml

Usage case: Revocation/Recall Rejection Notification (Scenario 031)

In this usage example, RTGS is advising the business sender of a previous camt.056 (payment cancellation request) that the cancellation request has been rejected and the direct debit remains eligible for settlement. To ensure clarity, the camt.029 message includes several data copied from the requesting camt.056 message: The original message ID, the original end-to-end identification and the UETR. The message was created and sent on 7 October at 12:04 CET, four minutes after the inbound camt.056 was sent.

Message item	Utilisation
Assignment	
Identification /Document/RsltnOfInvstgtn/Assgnmt/Id	NONREF
Assigner Agent BIC /Document/RsltnOfInvstgtn/Assgnmt/Assgnr/Agt/FinInstnId/BICFI	COBADEBB120
Assignee Agent BIC /Document/RsltnOfInvstgtn/Assgnmt/Assgne/Agt/FinInstnId/BICFI	UBSWCHZHXXX
Creation Date Time /Document/RsltnOfInvstgtn/Assgnmt/CreDtTm	2019-10-07T12:04:00.001+00:00
Status	
Status Confirmation	RJCR

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Message item	Utilisation
/Document/RsltnOfInvstgtn/Sts/Conf	
Cancellation Details	
Original Message ID /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlGrpInf/OrgnlMsgId	Inp010b031-BAHId
Original Message Name Identification /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlGrpInf/OrgnlMsgNmId	pacs.010.001.03
Original End to End Identification /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlEndToEndId	Inp010b031-E2EId
Original UETR /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlUETR	e010b031-59c5-41e9-be4c-d45102fc201e
Reason Code Proprietary /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/Rsn/Prtry	D008
Additional Information /Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/AddtlInf	Invalid financial or non-financial institution BIC in FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/Orgtr/Id/OrgId/AnyBIC

Table 274: ResolutionOfInvestigation (camt.029) – usage case Revocation/Recall Rejection Notification (Scenario 031)

Usage case example: Outbound_camt.029_RTGS_PaymentCancellationRequestStatus_Rejection_bs031.xml

5.3.2.15 GetReservation (camt.046)

5.3.2.15.1 Overview and scope of the message

This chapter illustrates the *GetReservation* message.

The *GetReservation* message is sent by a business sender to RTGS. It is used to request details of one or more reservation(s) set on RTGS DCA(s) on the current business day.

The message can be sent by the following business sender:

- RTGS Account Holder;
- CB.

The usage of this message can be found in chapter Usage of Messages.

In response to the *GetReservation* message, a ReturnReservation (camt.047) message containing reservation detail(s) or business validation error(s) is returned to the business sender.

5.3.2.15.2 Schema

Outline of the schema

The *GetReservation* message is composed of the following message building blocks.

MessageHeader

This building block is mandatory and non-repetitive. The identification by the business sender to uniquely and unambiguously identify the message is part of the BAH, therefore the content of message ID is “NONREF”.

ReservationQueryDefinition

Definition of the reservation query is optional and non-repetitive and contains SearchCreteria with following elements:

- account owner;
- account identification.

References/links

The RTGS-specific schema and documentation in XSD/Excel/PDF format as well as the message examples are provided outside of this document under the following link:

http://www.swift.com/mystandards/RTGS/camt.046.001.08_RTGS

Business rules applicable to the schema

For business rules applicable to *GetReservation* refer to the chapter Index of validation rules and error codes.

5.3.2.15.3 The message in business context

Specific message requirements

All content must comply with the business rules for the message.

Message item	Utilisation
Message Header	
Message ID /Document/GetRsvatn/MsgHdr/MsgId	Value "NONREF" as the message ID is already part of the BAH
Reservation Query Definition	
Account Owner´s BIC /Document/GetRsvatn/RsvatnQryDef/RsvatnCrit/NewCrit/SchCrit/AcctOwnr/FinInstnId/BICFI	Owner of the account which is being queried.
Account Identification /Document/GetRsvatn/RsvatnQryDef/RsvatnCrit/NewCrit/SchCrit/AcctId/Othr/Id	DCA number is used

Table 275: GetReservation (camt.046)

Usage Case: Query Request Message - Current Reservations Query (Scenario 037)

In this usage example, the business sender has requested information on the current reservations relating to their own RTGS Account (ID: “RDEEURCOBADEFFXXXCOBADEFFXXX”):

Message item	Utilisation
Message Header	
Message ID /Document/GetRsvatn/MsgHdr/MsgId	NONREF
Reservation Query Definition	
Account Identification /Document/GetRsvatn/RsvatnQryDef/RsvatnCrit/NewCrit/SchCrit/AcctId/Othr/Id	RDEEURCOBADEFFXXXCOBADEFFXXX

Table 276: GetReservation (camt.046) – usage case Request Message - Current Reservations Query (Scenario 037)

Usage case example: camt.046_RTGS_CurrentReservationsQuery_bs037.xml

Usage Case: Query Request Message - Current Reservations Query (Scenario 038)

In this usage example, the business sender has requested information on the reservations relating to all accounts owned by a party (with BIC: “BSCHARBASSS”):

Message item	Utilisation
Message Header	

Message item	Utilisation
Message ID /Document/GetRsvatn/MsgHdr/MsgId	NONREF
Reservation Query Definition	
Account Owner´s BIC /Document/GetRsvatn/RsvatnQryDef/RsvatnCrit/NewCrit/SchCrit/AcctOwnr/FinInstnId/BICFI	BSCHARBASSS

Table 277: GetReservation (camt.046) – usage case Query Request Message - Current Reservations Query (Scenario 038)

Usage case example: camt.046_RTGS_CurrentReservationsQuery_bs038.xml

5.3.2.16 ReturnReservation (camt.047)

5.3.2.16.1 Overview and scope of the message

This chapter illustrates the *ReturnReservation* message.

The *ReturnReservation* message is sent by RTGS in response to a GetReservation (camt.046) message.

It is used to provide details of one or more current reservation(s) set on the requested RTGS DCA(s), or information that no reservation is defined, according to the specified search criteria.

The usage of this message can be found in chapter Usage of Messages.

In the case of business validation error(s) on the GetReservation query, RTGS sends the *ReturnReservation* message containing the respective error code(s) and error description(s) to the business receiver.

5.3.2.16.2 Schema

Outline of the schema

The *ReturnReservation* message is composed of the following message building blocks.

MessageHeader

This building block is mandatory and non-repetitive. The identification by the business sender to uniquely and unambiguously identify the message is part of the BAH, therefore the content of message ID is “NONREF”. The unique and unambiguous identifier from the BAH of the *GetReservation* message is included in the original business query field.

ReportOrError

This building block is mandatory and non-repetitive. It contains either the information matching the search criteria of the related business query message about reservations in building block BusinessReport or an error indication in OperationalError.

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CurrentReservation

This building block is optional but repetitive. It reports one or more current reservations. When it reports the current reservation information, it may contain:

- reservation type;
- account owner;
- account identification;
- amount and status.

There is no error information given in this block.

OperationalError

When used as an outbound *GetReservation* rejection notification message the error information is included.

References/links

The RTGS-specific schema and documentation in XSD/Excel/PDF format as well as the message examples are provided outside of this document under the following link:

http://www.swift.com/mystandards/RTGS/camt.047.001.08_RTGS

Business rules applicable to the schema

No business rules are applicable to a *ReturnReservation* response message.

5.3.2.16.3 The message in business context

Specific message contents

Message item	Utilisation
Message Header	
Message ID /Document/RtrRsvatn/MsgHdr/MsgId	Value "NONREF" as the message ID is already part of the BAH
Original Business Query Message ID /Document/RtrRsvatn/MsgHdr/OrgnlBizQry/MsgId	BizMsgIdr copied from the BAH of related GetReservation (camt.046) message
Business Report	

Message item	Utilisation
Current Reservation Type Code /Document/RtrRsvatn/RptOrErr/BizRpt/CurRsvatn/RsvatnId/Tp/Cd	Type of reservation: - HPAR = Reservation for high priority - UPAR = Reservation for urgent priority
Account Owner´s BIC /Document/RtrRsvatn/RptOrErr/BizRpt/CurRsvatn/RsvatnId/AcctOwnr/FinInstnId/BICFI	BIC of the RTGS Account Holder
Account Identification /Document/RtrRsvatn/RptOrErr/BizRpt/CurRsvatn/RsvatnId/AcctId/Othr/Id	DCA number is used
Amount /Document/RtrRsvatn/RptOrErr/BizRpt/CurRsvatn/RsvatnOrErr/Rsvatn/Amt/AmtWthCcy	Amount of money of the limit, expressed in an eligible currency
Status Code /Document/RtrRsvatn/RptOrErr/BizRpt/CurRsvatn/RsvatnOrErr/Rsvatn/Sts/Cd	Statuses 'ENAB' and 'REQD' are reported for current reservations. - ENAB = Enabled - REQD = Requested
Operational Error	
Propietary /Document/RtrRsvatn/RptOrErr/OprlErr/Err/Prtry	For further information refer to chapter Index of validation rules and error codes.
Description /Document/RtrRsvatn/RptOrErr/OprlErr/Desc	Specification of the error, in free format

Table 278: ReturnReservation (camt.047)

Usage Case: Query Response For Business Data - Current Reservations Query (Scenario 037)

In this usage example, RTGS is advising the owner of RTGS DCA (ID: “RDEEURCOBADEFFXXXCOBADEFFXXX”) of two reservations - one for EUR 63,500 which is enabled for HIGH priority payments, one for EUR 187,000 which was requested for urgent payments:

Message item	Utilisation
Message ID /Document/RtrRsvatn/MsgHdr/MsgId	NONREF
Original Business Query Message ID /Document/RtrRsvatn/MsgHdr/OrgnlBizQry/MsgId	Inc046b037-BAHId

Message item	Utilisation
Current Reservation Type Code /Document/RtrRsvatn/RptOrErr/BizRpt/CurRsvatn/RsvatnId/Tp/Cd	HPAR
Account Identification /Document/RtrRsvatn/RptOrErr/BizRpt/CurRsvatn/RsvatnId/AcctId/Othr/Id	RDEEURCOBADEFFXXXCOBADEFFXXX
Amount /Document/RtrRsvatn/RptOrErr/BizRpt/CurRsvatn/RsvatnOrErr/Rsvatn/Amt/AmtWthCcy	EUR 63500
Status Code /Document/RtrRsvatn/RptOrErr/BizRpt/CurRsvatn/RsvatnOrErr/Rsvatn/Sts/Cd	ENAB
Current Reservation Type Code /Document/RtrRsvatn/RptOrErr/BizRpt/CurRsvatn/RsvatnId/Tp/Cd	UPAR
Account Identification /Document/RtrRsvatn/RptOrErr/BizRpt/CurRsvatn/RsvatnId/AcctId/Othr/Id	RDEEURCOBADEFFXXXCOBADEFFXXX
Amount /Document/RtrRsvatn/RptOrErr/BizRpt/CurRsvatn/RsvatnOrErr/Rsvatn/Amt/AmtWthCcy	EUR 187000
Status Code /Document/RtrRsvatn/RptOrErr/BizRpt/CurRsvatn/RsvatnOrErr/Rsvatn/Sts/Cd	REQD

Table 279: ReturnReservation (camt.047) – usage case Query Response For Business Data - Current Reservations Query (Scenario 037)

Usage case example: camt.047_RTGS_CurrentReservationsQueryResponse_Data_bs037.xml

Usage Case: Query Rejection For Failed Business Validation - Current Reservations Query (Scenario 038)

In this usage example, RTGS is advising the sender of a previous camt.046 of a problem encountered while trying to fulfil the requested query. In this case, the error code is “D008” indicating that the requested party BIC code does not exist:

Message item	Utilisation
Message ID /Document/RtrRsvatn/MsgHdr/MsgId	NONREF
Original Business Query Message ID /Document/RtrRsvatn/MsgHdr/OrgnlBizQry/MsgId	Inc046b038-BAHId
Propietary /Document/RtrRsvatn/RptOrErr/OprlErr/Err/Prtry	D008
Description /Document/RtrRsvatn/RptOrErr/OprlErr/Desc	Invalid financial or non-financial institution BIC in GetRsvatn/RsvatnQryDef/RsvatnCrit/NewCrit/SchCrit/AcctOwnr/FinInstnId/BICFI

Table 280: ReturnReservation (camt.047) – usage case Query Rejection For Failed Business Validation - Current Reservations Query (Scenario 038)

Usage case example: camt.047_RTGS_CurrentReservationsQueryResponse_Error_bs038.xml

5.3.2.17 ModifyReservation (camt.048)

5.3.2.17.1 Overview and scope of the message

This chapter illustrates the *ModifyReservation* message.

The *ModifyReservation* message is sent by a business sender to RTGS to modify a current reservation. It is used only to modify a current reservation during the current business day.

The *ModifyReservation* message contains the new value that the RTGS Account Holder wants to be applied to the reservation.

The message can be sent by the following business sender:

- RTGS Account Holder;
- CB on behalf.

The usage of this message can be found in chapter Usage of Messages.

Standing order reservation configuration in CRDM is not affected by a *ModifyReservation* message sent to RTGS.

In response to the *ModifyReservation* message, RTGS sends Receipt (camt.025) messages, to advise on the progressive status of the reservation modification.

5.3.2.17.2 Schema

Outline of the schema

The *ModifyReservation* message is composed of the following message building blocks.

MessageHeader

This building block is mandatory and non-repetitive. The identification by the business sender to uniquely and unambiguously identify the message is part of the BAH, therefore the content of message ID is “NONREF”.

ReservationIdentification

Identification of the reservation to be updated.

Current

This building block is mandatory and non-repetitive. It identifies the type of reservation and the account and includes the following elements:

- type of reservation;
- account identification.

NewReservationValueSet

This building block is mandatory and non-repetitive. It identifies the amount and date to be executed and includes the following elements:

- amount of reservation with currency;
- start date (only current business day).

The use of the block Default is not possible by current reservation modification. StartDateTime in the block NewReservationValueSet is always the current business day.

References/links

The RTGS-specific schema and documentation in XSD/Excel/PDF format as well as the message examples are provided outside of this document under the following link:

http://www.swift.com/mystandards/RTGS/camt.048.001.07_RTGS

Business rules applicable to the schema

For business rules applicable to *ModifyReservation* refer to the chapter Index of validation rules and error codes.

5.3.2.17.3 The message in business context

Specific message requirements

All content must comply with the business rules for the message.

Message item	Utilisation
Message Header	
Message ID /Document/ModfyRsvatn/MsgHdr/MsgId	Value "NONREF" as the message ID is already part of the BAH.
ReservationIdentification - Current	
Code /Document/ModfyRsvatn/RsvatnId/Cur/Tp/Cd	Identification of the current reservation: - HPAR = Highly urgent payment reservation; - UPAR = Urgent payment reservation.
Account Identification /Document/ModfyRsvatn/RsvatnId/Cur/AcctId/Othr/Id	DCA number is used
ReservationIdentification – Default not used in RTGS	
New Reservation Value Set	
Start Date /Document/ModfyRsvatn/NewRsvatnValSet/StartDtTm/Dt	Date at which the reservation becomes effective
Amount with Currency /Document/ModfyRsvatn/NewRsvatnValSet/Amt/AmtWthCcy	Amount of money of the limit, expressed in an eligible currency

Table 281: ModifyReservation (camt.048)

Usage case: Current Reservation Modification (Scenario 039)

In this usage example, the business sender has requested that the current reservation amount for high priority payments on its account (ID: “RDEEURCOBADEFFXXXCOBADEFFXXX”) is changed from its current value to EUR 250,500 with immediate effect:

Message item	Utilisation
Message Header	
Message ID /Document/ModfyRsvatn/MsgHdr/MsgId	NONREF
ReservationIdentification - Current	
Code /Document/ModfyRsvatn/RsvatnId/Cur/Tp/Cd	HPAR

Message item	Utilisation
Account Identification /Document/ModfyRsvatn/RsvatnId/Cur/AcctId/Othr/Id	RDEEURCOBADEFFXXXCOBADEFFXXX
ReservationIdentification – Default not used in RTGS	
New Reservation Value Set	
Amount with Currency /Document/ModfyRsvatn/NewRsvatnValSet/Amt/AmtWthCcy	EUR 250500

Table 282: ModifyReservation (camt.048) – usage case Current Reservation Modification (Scenario 039)

Usage case example: camt.048_RTGS_ModifyCurrentReservation_bs039.xml

5.3.2.18 DeleteReservation (camt.049)

5.3.2.18.1 Overview and scope of the message

This chapter illustrates the *DeleteReservation* message.

The *DeleteReservation* message is sent by a business sender to RTGS to delete a current reservation. It is used only to delete the current reservation during the current business day.

The *DeleteReservation* message allows for the deletion of only one reservation.

The message can be sent by the following business sender:

- RTGS Account Holder;
- CB on behalf.

The usage of this message can be found in chapter Usage of Messages.

Standing order reservation configuration in CRDM is not affected by this *DeleteReservation* message sent to RTGS.

In response to the *DeleteReservation* message, RTGS sends a Receipt (camt.025) message to advise on the status of the reservation deletion.

5.3.2.18.2 Schema

Outline of the schema

The *DeleteReservation* message is composed of the following message building blocks:

MessageHeader

This building block is mandatory and non-repetitive. The identification by the business sender to uniquely and unambiguously identify the message is part of the BAH, therefore the content of message ID is “NONREF”.

CurrentReservation

This building block is mandatory and non-repetitive. It identifies the current reservation to delete and includes the following elements:

- type of reservation;
- account identification.

References/links

The RTGS-specific schema and documentation in XSD/Excel/PDF format as well as the message examples are provided outside of this document under the following link:

http://www.swift.com/mystandards/RTGS/camt.049.001.07_RTGS

Business rules applicable to the schema

For business rules applicable to *DeleteReservation* refer to the chapter Index of validation rules and error codes.

5.3.2.18.3 The message in business context

Specific message requirements

All content must comply with the business rules for the message.

Message item	Utilisation
Message Header	
Message Id /Document/DelRsvatn/MsgHdr/MsgId	Value "NONREF" as the message ID is already part of the BAH.
Current Reservation	
Code /Document/DelRsvatn/CurRsvatn/Tp/Cd	Identifies the current reservation to delete: - HPAR = Highly urgent payment reservation; - UPAR = Urgent payment reservation.
Account Identification /Document/DelRsvatn/CurRsvatn/AcctId/Othr/Id	DCA number is used

Table 283: DeleteReservation (camt.049)

Usage case: Current Reservation Modification (Scenario 040)

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In this usage example, the business sender has requested that the current reservation amount for urgent priority payments on its account (ID: “RDEEURCOBADEFFXXXCOBADEFFXXX”) is deleted with immediate effect. In this situation, the business sender would need to investigate their communication channels and coordinate with RTGS operations to find out whether a camt.025 had been sent and has been lost, or whether a camt.025 had not yet been sent at all.

Message item	Utilisation
Message Header	
Message Id /Document/DelRsvatn/MsgHdr/MsgId	NONREF
Current Reservation	
Code /Document/DelRsvatn/CurRsvatn/Tp/Cd	UPAR
Account Identification /Document/DelRsvatn/CurRsvatn/AcctId/Othr/Id	RDEEURCOBADEFFXXXCOBADEFFXXX

Table 284: DeleteReservation (camt.049) – usage case Current Reservation Modification (Scenario 040)

Usage case example: camt.049_RTGS_DeleteCurrentReservation_bs040.xml

5.3.2.19 LiquidityCreditTransfer (camt.050)

5.3.2.19.1 Overview and scope of the message

This chapter illustrates the *LiquidityCreditTransfer* message.

The *LiquidityCreditTransfer* message is sent by a business sender to RTGS as business receiver.

The *LiquidityCreditTransfer* can be sent by the following business sender:

- RTGS Account Holder;
- CB.

The *LiquidityCreditTransfer* message is used to request a transfer of funds between two cash accounts which are either in the same settlement service (intra-service liquidity transfer order) or in different settlement services (inter-service liquidity transfer order). Credited and debited accounts must be denominated in the same currency.

The usage of this message can be found in chapter Usage of Messages.

In response to the *LiquidityCreditTransfer* message, a Receipt (camt.025) message containing the status of the liquidity transfer is returned to the business sender.

5.3.2.19.2 Schema

Outline of the schema

The *LiquidityCreditTransfer* message is composed of the following message building blocks.

MessageHeader

This building block is mandatory and non-repetitive. The identification by the business sender to uniquely and unambiguously identify the message is part of the BAH, therefore the content of message ID is “NONREF”.

LiquidityCreditTransfer

This building block is mandatory. It contains detailed information related to the liquidity credit transfer being instructed. It contains the following groups and elements:

- liquidity transfer identification;
- creditor and creditor account;
- transferred amount;
- debtor and debtor account;
- settlement date.

References/links

The RTGS-specific schema and documentation in XSD/Excel/PDF format as well as the message examples are provided outside of this document under the following link:

https://www.swift.com/mystandards/RTGS/camt.050.001.07_RTGS

Business rules applicable to the schema

For business rules applicable to *LiquidityCreditTransfer* refer to chapter Index of validation rules and error codes.

5.3.2.19.3 The message in business context

Specific message requirements

All content must comply with the business rules for the message.

Message item	Utilisation
Message Header	
Message ID /Document/LqdtyCdtTrf/MsgHdr/MsgId	Value "NONREF" as the message ID is already part of the BAH

Message item	Utilisation
Liquidity Credit Transfer	
Instruction Identification /Document/LqdtyCdtTrf/LqdtyCdtTrf/LqdtyTrfId/InstrId	If provided it is ignored by RTGS
End to End Identification /Document/LqdtyCdtTrf/LqdtyCdtTrf/LqdtyTrfId/EndToEndId	Unique identification assigned by the initiating party to unambiguously identify the transaction
Creditor /Document/LqdtyCdtTrf/LqdtyCdtTrf/Cdtr/FinInstnId/BICFI	Creditor BIC to be used for Liquidity Transfers to TIPS for reconciliation purposes. In all other cases, if the BIC is present, it will be ignored by RTGS.
Creditor Account Identification /Document/LqdtyCdtTrf/LqdtyCdtTrf/CdtrAcct/Id/Othr/Id	This message element is populated with either an RTGS cash account or a cash account in another settlement service.
Code /Document/LqdtyCdtTrf/LqdtyCdtTrf/CdtrAcct/Tp/Cd	These codes are not used in RTGS and will be ignored if present
Transferred Amount /Document/LqdtyCdtTrf/LqdtyCdtTrf/TrfdAmt/AmtWthCcy	Amount relevant for settlement
Debtor /Document/LqdtyCdtTrf/LqdtyCdtTrf/Dbtr/FinInstnId/BICFI	Debtor BIC to be used for Liquidity Transfers to TIPS for reconciliation purposes. In all other cases, if the BIC is present, it will be ignored by RTGS.
Debtor Account Identification /Document/LqdtyCdtTrf/LqdtyCdtTrf/DbtrAcct/Id/Othr/Id	This message element is populated with an RTGS cash account
Code /Document/LqdtyCdtTrf/LqdtyCdtTrf/DbtrAcct/Tp/Cd	These codes are not used in RTGS and will be ignored if present
Settlement Date /Document/LqdtyCdtTrf/LqdtyCdtTrf/SttlmDt	If used must be the current RTGS business date

Table 285: LiquidityCreditTransfer (camt.050)

Usage case: Liquidity Credit Transfer Order - DCA To DCA (Scenario 041)

In this usage example, the business sender requires a liquidity movement of EUR 100,000 from one RTGS DCA (ID: “RDEEURUBSWCHZHXXXUBSWCHZHXXX”) to another RTGS DCA (ID: “RDEEURCOBADEFFXXXCOBADEBB120”):”):

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Message item	Utilisation
Message ID /Document/LqdtyCdtTrf/MsgHdr/MsgId	NONREF
End to End Identification /Document/LqdtyCdtTrf/LqdtyCdtTrf/LqdtyTrfId/EndToEndId	Inc050b041-E2EId
Creditor Account Identification /Document/LqdtyCdtTrf/LqdtyCdtTrf/CdtrAcct/Id/Othr/Id	RDEEURCOBADEFFXXXCOBADEBB120
Transferred Amount /Document/LqdtyCdtTrf/LqdtyCdtTrf/TrfdAmt/AmtWthCcy	EUR 100000
Debtor Account Identification /Document/LqdtyCdtTrf/LqdtyCdtTrf/DbtrAcct/Id/Othr/Id	RDEEURUBSWCHZHXXXUBSWCHZHXXX

Table 286: LiquidityCreditTransfer (camt.050) – usage case Liquidity Credit Transfer Order - DCA To DCA (Scenario 041)

Usage case example: camt.050_RTGS_LiquidityCreditTransfer_DCADCA_bs041.xml

Usage case: Liquidity Credit Transfer Order - DCA To MCA (Scenario 042)

In this usage example, the business sender requires a liquidity movement of EUR 300,000 from an RTGS DCA (ID: “RDEEURCOBADEFFXXXCOBADEFFXXX”) to a CLM MCA (ID: “MDEEURSOLADESTXXXSOLADESTXXX”). RTGS will send a Receipt (camt.025) with original message ID “Inc050b042-E2EId” and “SSET” as in scenario 041.

Message item	Utilisation
Message ID /Document/LqdtyCdtTrf/MsgHdr/MsgId	NONREF
End to End Identification /Document/LqdtyCdtTrf/LqdtyCdtTrf/LqdtyTrfId/EndToEndId	Inc050b042-E2EId
Creditor Account Identification /Document/LqdtyCdtTrf/LqdtyCdtTrf/CdtrAcct/Id/Othr/Id	MDEEURSOLADESTXXXSOLADESTXXX
Transferred Amount /Document/LqdtyCdtTrf/LqdtyCdtTrf/TrfdAmt/AmtWthCcy	EUR 300000

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Message item	Utilisation
Debtor Account Identification /Document/LqdtyCdtTrf/LqdtyCdtTrf/DbtrAcct/Id/Othr/Id	RDEEURCOBADEFFXXXCOBADEFFXXX

Table 287: LiquidityCreditTransfer (camt.050) – usage case Liquidity Credit Transfer Order - DCA To MCA (Scenario 042)

Usage case example: camt.050_RTGS_LiquidityCreditTransfer_DCAMCA_bs042.xml

Usage case: Liquidity Credit Transfer Order - DCA To T2S-Account (Scenario 044)

In this usage example, the business sender requires a liquidity movement of EUR 200,000 from an RTGS DCA (ID: “RDEEURCOBADEFFXXXCOBADEFFXXX”) to a T2S Account (ID: “ERTGSC0DEEUR001”). RTGS will send a receipt (camt.025) with original message ID “Inc050b044-E2EId” and “SSET” as in scenario 041.

Message item	Utilisation
Message ID /Document/LqdtyCdtTrf/MsgHdr/MsgId	NONREF
End to End Identification /Document/LqdtyCdtTrf/LqdtyCdtTrf/LqdtyTrfId/ EndToEndId	Inc050b044-E2EId
Creditor Account Identification Document/LqdtyCdtTrf/LqdtyCdtTrf/CdtrAcct/Id/Othr/Id	ERTGSC0DEEUR001
Transferred Amount /Document/LqdtyCdtTrf/LqdtyCdtTrf/TrfdAmt/AmtWthCcy	EUR 200000
Debtor Account Identification /Document/LqdtyCdtTrf/LqdtyCdtTrf/DbtrAcct/Id/Othr/Id	RDEEURCOBADEFFXXXCOBADEFFXXX
Settlement Date /Document/LqdtyCdtTrf/LqdtyCdtTrf/SttlmDt	2019-10-07

Table 288: LiquidityCreditTransfer (camt.050) – usage case Liquidity Credit Transfer Order - DCA To T2S-Account (Scenario 044)

Usage case example: camt.050_RTGS_LiquidityCreditTransfer_DCAT2S_bs044.xml

Usage case: Liquidity Credit Transfer Order – procedure C successful settlement (Scenario 541)

In this example, the sending payment bank requires a liquidity transfer of EUR6000 from their RTGS DCA (id: RDEEURCOBADEFFXXXCOBADEBB120) to its linked subaccount (id: UDEEURCOBADEFFXXX16COBADEBB1200001).

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Message item	Utilisation
Message ID /Document/LqdtyCdtTrf/MsgHdr/MsgId	NONREF
End to End Identification /Document/LqdtyCdtTrf/LqdtyCdtTrf/LqdtyTrfId/EndToEndId	Inc050b541-E2EId
Creditor Account Identification Document/LqdtyCdtTrf/LqdtyCdtTrf/CdtrAcct/Id/Othr/Id	UDEEURCOBADEFFXXX16COBADEBB1200001
Transferred Amount /Document/LqdtyCdtTrf/LqdtyCdtTrf/TrfdAmt/AmtWthCcy	EUR 6000.00
Debtor Account Identification /Document/LqdtyCdtTrf/LqdtyCdtTrf/DbtrAcct/Id/Othr/Id	RDEEURCOBADEFFXXXCOBADEBB120

Table 289: LiquidityCreditTransfer (camt.050) – usage case procedure C successful settlement (Scenario 541)

Usage case example: camt.050_AS-C_LiquidityCreditTransfer_DCASUB_bs541.xml

5.3.2.20 BankToCustomerStatement (camt.053)

5.3.2.20.1 Overview and scope of the message

This chapter illustrates the *BankToCustomerStatement* message.

RTGS creates the *BankToCustomerStatement* message at EoD if specified by the account holder's reporting configuration in CRDM. It is sent to the business receiver either:

- immediately after creation (also specified in the account holder's report configuration in CRDM);
- in response to a ReportQueryRequest (admi.005) message.

One single *BankToCustomerStatement* message reports all settled entries for the closed business day on one single cash account along with the account balance information at EoD.

The *BankToCustomerStatement* message provides information for cash management and/or reconciliation of information on settled entries (fully or partially settled amount). It includes details of underlying cash transfer orders in the entry details.

In case of pagination, ReceiptAcknowledgement (admi.007) message is used to inform the business sender of the Account statement query about pagination and the respective switch to store-n-forward network service. Additionally the respective response is provided via store-n-forward network service.

The usage of this message can be found in chapter Usage of Messages.

5.3.2.20.2 Schema

Outline of the schema.

The *BankToCustomerStatement* message is composed of the following message building blocks.

GroupHeader

This building block is mandatory and non-repetitive. It must contain an identification assigned by the sending party to uniquely and unambiguously identify the message.

Statement

This building block is mandatory and repetitive. It shows information on posted entries and balances for an RTGS cash account. It may contain:

- creation timestamp;
- statement pagination;
- statement identification;
- account identification;
- account balance/s;
- summary of transactions;
- details of each entry: entry reference, amount and currency, debit/credit indicator, status, settlement date, value date, bank transaction code.

References/links

The RTGS-specific schema and documentation in XSD/Excel/PDF format as well as the message examples are provided outside of this document under the following link:

http://www.swift.com/mystandards/RTGS/camt.053.001.14_RTGS

Business rules applicable to the schema

No business rules are applicable to a *BankToCustomerStatement* message.

5.3.2.20.3 The message in business context

Specific message contents

Message item	Utilisation
Group Header	
Message ID /Document/BkToCstmrStmt/GrpHdr/MsgId	Value "NONREF" as the message ID is already part of the BAH.

Message item	Utilisation
Creation Date Time /Document/BkToCstmrStmt/GrpHdr/CreDtTm	Date and time at which the message was created
Statement	
Statement Identification /Document/BkToCstmrStmt/Stmt/Id	Statement number: At the beginning of the year, the first camt.053 sent for the reported RTGS cash account, will be statement number one.
Page Number /Document/BkToCstmrStmt/GrpHdr/MsgPgntn/PgNb	Sequence number of the statement of account message within the set of divided messages recurring to pagination
Last Page Indicator /Document/BkToCstmrStmt/GrpHdr/MsgPgntn/LastPgInd	Yes or No Indicator for last statement of account message within the set of divided messages recurring to pagination
Account /Document/BkToCstmrStmt/Stmt/Acct/Id/Othr/Id	RTGS cash account number can be: - RTGS DCA; - RTGS sub-account; - RTGS dedicated transit account; - RTGS CB Account; - AS guarantee funds account; - AS technical account.
Owner /Document/BkToCstmrStmt/Stmt/Acct/Ownr/Id/OrgId/AnyBIC	Party BIC of the RTGS cash account holder
Two repetitions of balance information	
Balance type /Document/BkToCstmrStmt/Stmt/Bal/Tp/CdOrPrty/Cd	Balance type code of the reported account balance: - OPBD = Balance at SoD; - CLBD = Balance at EoD.
Balance Sub Type /Document/BkToCstmrStmt/Stmt/Bal/Tp/SubTp/Cd	Balance sub type code of the reported account balance. - INTM related to OPBD = If the statement of account consists of more than one page (i.e. pagination), the starting balance on the following pages (i.e. page number > 1) is balance type CLBD (with sub type INTM) of the previous page. - INTM related to CLBD = If the statement of account consists of more than one page (i.e. pagination), the closing balance on pages not being the last page is

Message item	Utilisation
	shown with the subtype INTM and contains the sum of the opening interim balance on that page plus the bookings on that given page. Not used if the account summary consists of only one page, for OPBD on the first page and CLBD on the last page.
Amount /Document/BkToCstmrStmt/Stmt/Bal/Amt/	Amount of money of the cash balance
Credit Debit Indicator /Document/BkToCstmrStmt/Stmt/Bal/CdtDbtInd	Indicates whether the balance is a credit or a debit. Usage: A zero balance is considered to be a credit balance: - CRDT = Credit balance; - DBIT = Debit balance.
Date /Document/BkToCstmrStmt/Stmt/Bal/Dt/Dt	Date of RTGS business day of the reported balance of the RTGS cash account
Transaction Summary	
Total Entries /Document/BkToCstmrStmt/Stmt/TxsSummry/TtlNtries/NbOfNtries	Number of individual entries included in the report
Multiple repetitions of entry	
Entry Reference /Document/BkToCstmrStmt/Stmt/Ntry/NtryRef	RTGS booking reference of the settled cash transfer
Amount /Document/BkToCstmrStmt/Stmt/Ntry/Amt	Settled amount on the RTGS cash account
Credit Debit Indicator /Document/BkToCstmrStmt/Stmt/Ntry/CrdDbtInd	Indicates whether the entry is a credit or a debit: - CRDT = Operation is an increase; - DBIT = Operation is a decrease.
Status /Document/BkToCstmrStmt/Stmt/Ntry/Sts/Cd	Only entry status “BOOK” is used
Booking Date /Document/BkToCstmrStmt/Stmt/Ntry/BookgDt/DtTm	Time stamp including the calendar date of the settlement of the cash transfer on the RTGS cash account

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Message item	Utilisation
Value Date /Document/BkToCstmrStmt/Stmt/Ntry/ValDt/Dt	Date of RTGS business day of the settlement on the RTGS cash account
Bank Transaction Code /Document/BkToCstmrStmt/Stmt/Ntry/BkTxCd/Prtry/Cd	Transaction code: - PMNT = Payment, used for pacs.004, pacs.008, pacs.009 and pacs.010; - LIQT = Used for liquidity transfer; - ASTI = Used for AS transfer.
Entry Details	
Instruction Identification /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/Refs/InstrId	Instruction identification of the underlying cash transfer message. Business Message Identifier of the BAH of the underlying cash transfer message if Instruction Identification is not provided. Business case ID in case of system-generated cash transfers or U2A-generated liquidity transfers.
End To End Identification /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/Refs/EndToEndId	End To End Identification of the underlying cash transfer message. Standing Order Identification of the underlying standing order liquidity transfer defined by the RTGS Account Holder in CRDM. Floor/Ceiling Order Identification of the underlying floor/ceiling liquidity transfer defined by the RTGS Account Holder in CRDM. Business Information Reference of the triggering camt.021_ReturnGeneralBusinessInformation message in the case of back transfer of liquidity to the RTGS DCA because of end of procedure. Business case ID in case of other cash transfers where no End To End Identification is available.
UETR /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/Refs/UETR	Only provided for payments. Copy of the UETR from the settled payment.
Amount /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/Amt	The original instructed amount from: - the AS transfer order; - the payment order; - the liquidity transfer order; - the standing order liquidity transfer as recorded in CRDM is provided.

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Message item	Utilisation
	In the case of partial execution, this amount deviates from the settled amount on <Entry> level.
Debtor (Block) /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/RltdPties/Dbtr	Provided if debtor BIC or name is used in the cash transfer order.
Debtor Account /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/RltdPties/DbtrAcct/Id/Othr/Id	For liquidity transfer: - inter-service liquidity transfer: Debtor cash account number in the initiating settlement service; - intra-service liquidity transfer: Debtor cash account number in RTGS. For AS transfer: Debtor cash account number of the debited AS settlement bank. Debtor sub-account number in case of AS procedure "C". AS related liquidity transfer: Debtor Account if provided in pain.998 ASTI
Creditor (Block) /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/RltdPties/Cdtr	Provided if creditor BIC or name is used in the cash transfer order.
Creditor Account /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/RltdPties/CdtrAcct/Id/Othr/Id	For liquidity transfer: - inter-service liquidity transfer: Creditor cash account number in the receiving settlement service; - intra-service liquidity transfer: Creditor cash account number in RTGS. For AS transfer: Creditor cash account number of the credited AS settlement bank. Creditor sub-account number in case of AS procedure "C". AS related liquidity transfer: Creditor Account if provided in pain.998 ASTI
Instructing Agent BIC /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/RltdAgts/InstgAgt/FinInstnId/BICFI	For payment: BIC of the instructing agent For AS transfer: BIC of first agent For rule-based, automated and standing order liquidity transfer: System BIC of initiating settlement service / component
Instructed Agent BIC	For payment: BIC of the instructed agent For AS transfer: BIC of final agent

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Message item	Utilisation
/Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/RltdAgts/InstdAgt/FinInstnId/BICFI	
Debtor Agent BIC /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/RltdAgts/DbtrAgt/FinInstnId/BICFI	For AS transfer only: BIC of sending ancillary system or BIC of the ancillary system in <InitiatingParty> of ASTI if sent by CB on behalf of ancillary system.
Local instrument code /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/LclInstrm/Cd	Following codes from external code list are provided: - MANP = Mandated payment; - ASTI = AS transfer; - BACP = Backup payment. Any other code word from external code list used in payment is provided.
Local Instrument Proprietary /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/LclInstrm/Prtry	Please find the code list in UDFS section Cash Transfer Category and Business Case Codes for various features.
Interbank Settlement Date /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/RltdDts/IntrBkSttlmDt	Only used in the case of payments with back dated interbank settlement date.

Table 290: BankToCustomerStatement (camt.053)

Usage case: Statement Of Account (Scenario 998)

A camt.053 Customer statement is produced by RTGS at EoD for each account in the system for which the account owner has configured to have a statement produced. The statement message is then sent to appropriate recipients based upon subscription and routing.

In this usage example, the statement is for an RTGS Account (ID: “RDEEURCOBADEFFXXXCOBADEBB120”) dated 8 October 2019 and includes all examples from all business cases which show as settled on that date. The opening balance shows as zero for convenience but the closing balance is calculated according to the entries listed.

The statement which is retained on RTGS is subsequently requested for additional sending via an admi.005 query.

Message item	Utilisation
Message ID /Document/BkToCstmrStmt/GrpHdr/MsgId	NONREF
Creation Date Time	2019-10-08T18:02:00.001+00:00

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Message item	Utilisation
/Document/BkToCstmrStmt/GrpHdr/CreDtTm	
Statement	
Statement Identification /Document/BkToCstmrStmt/Stmt/ID	00001
Statement Pagination – Page Number /Document/BkToCstmrStmt/Stmt/StmtPgntn/PgNb	1
Statement Pagination – Last Page Indicator /Document/BkToCstmrStmt/Stmt/StmtPgntn/LastPgInd	true
Account /Document/BkToCstmrStmt/Stmt/Acct/ID/Othr/ID	RDEEURCOBADEFFXXXCOBADEBB120
Owner /Document/BkToCstmrStmt/Stmt/Acct/Ownr/Id/OrgId/AnyBIC	COBADEBB120
Multiple repetitions of balance information	
Balance type /Document/BkToCstmrStmt/Stmt/Bal/Tp/CdOrPrty/Cd	OPBD
Balance amount /Document/BkToCstmrStmt/Stmt/Bal/Amt/	EUR 0
Balance credit/debit /Document/BkToCstmrStmt/Stmt/Bal/CdtDbtInd	CRDT
Balance date /Document/BkToCstmrStmt/Stmt/Bal/Dt/Dt	2019-10-08
Balance type /Document/BkToCstmrStmt/Stmt/Bal/Tp/CdOrPrty/Cd	CLBD
Balance amount /Document/BkToCstmrStmt/Stmt/Bal/Amt	EUR 203000
Balance credit/debit //Document/BkToCstmrStmt/Stmt/Bal/CdtDbtInd	CRDT

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Message item	Utilisation
Balance date /Document/BkToCstmrStmt/Stmt/Bal/Dt/Dt	2019-10-08
Transactions summary	
Number of all entries /Document/BkToCstmrStmt/Stmt/TxsSummry/TtlNtries/NbOfNtries	3
Multiple repetitions of entry information	
Entry 1	
Entry Identification /Document/BkToCstmrStmt/Stmt/Ntry/NtryRef	RTGS-p008b021
Amount /Document/BkToCstmrStmt/Stmt/Ntry/Amt	EUR 23500.00
Credit Debit Ind /Document/BkToCstmrStmt/Stmt/Ntry/CrdDbtInd	CRDT
Status /Document/BkToCstmrStmt/Stmt/Ntry/Sts/Cd	BOOK
Settlement Date Time /Document/BkToCstmrStmt/Stmt/Ntry/BookgDt/DtTm	2019-10-08T10:15:00.001+00:00
Value Date /Document/BkToCstmrStmt/Stmt/Ntry/ValDt/Dt	2019-10-08
Bank Transaction Code /Document/BkToCstmrStmt/Stmt/Ntry/BkTxCd/Prtry/Cd	PMNT
Details from underlying payment or liquidity transfer order	
Instruction ID /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/Refs/InstrId	Inp008b021-InsId
End to end ID /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/Refs/EndToEndId	Inp008b021-E2EId

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Message item	Utilisation
UETR /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/Refs/UETR	e008b021-59c5-41e9-be4c-d45102fc201e
Debtor Name /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/RltdPties/Dbtr/Pty/Nm	Debtor name
Debtor BIC /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/RltdPties/Dbtr/Pty/Id/OrgId/AnyBIC	BSCHARBAXXX
Creditor Name /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/RltdPties/Cdtr/Nm	Creditor name
Creditor BIC /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/RltdPties/Cdtr/Pty/Id/OrgId/AnyBIC	INGBBRSPXXX
Instructing Agent BIC /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/RltdAgts/InstgAgt/FinInstnId/BICFI	UBSWCHZHXXX
Instructed Agent BIC /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/RltdAgts/InstdAgt/FinInstnId/BICFI	COBADEBB120
Entry 2	
Entry Identification /Document/BkToCstmrStmt/Stmt/Ntry/NtryRef	RTGS-c050b041
Amount /Document/BkToCstmrStmt/Stmt/Ntry/Amt	EUR 100000.00
Credit Debit Ind /Document/BkToCstmrStmt/Stmt/Ntry/CrdDbtInd	CRDT
Status /Document/BkToCstmrStmt/Stmt/Ntry/Sts/Cd	BOOK
Settlement Date Time	2019-10-08T11:18:02.001+00:00

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Message item	Utilisation
/Document/BkToCstmrStmt/Stmt/Ntry/BookgDt/DtTm	
Value Date /Document/BkToCstmrStmt/Stmt/Ntry/ValDt/Dt	2019-10-08
Bank Transaction Code /Document/BkToCstmrStmt/Stmt/Ntry/BkTxCd/Prtry/Cd	LIQT
Details from underlying payment or liquidity transfer order	
Instruction ID /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/Refs/InstrId	Inc050b041-BAHId
End To End Identification /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/Refs/EndToEndId	Inc050b041-E2EId
Debtor Account /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/RltdPties/DbtrAcct/Id/Othr/Id	RDEEURUBSWCHZHXXXUBSWCHZHXXX
Creditor Account /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/RltdPties/CdtrAcct/Id/Othr/Id	RDEEURCOBADEFFXXXCOBADEBB120
Local Instrument Proprietary /Document/BkToCstmrStmt/Stmt/Ntry/NtryDtls/TxDtls/LclInstrm/Prtry	LIIA

Table 291: BankToCustomerStatement (camt.053) – usage case Statement Of Account (Scenario 998)

Usage case example: camt.053_RTGS_BankToCustomerStatement_bs998.xml

5.3.2.21 BankToCustomerDebitCreditNotification (camt.054)

5.3.2.21.1 Overview and scope of the message

This chapter illustrates the *BankToCustomerDebitCreditNotification* message.

The *BankToCustomerDebitCreditNotification* message is sent by RTGS to a business receiver if specified by the account holder's message subscription in CRDM. It is used to confirm the credit or debit of a certain entry on one of the account holder's RTGS cash accounts.

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The *BankToCustomerDebitCreditNotification* message is only concerned with one single debit or credit entry on one single RTGS cash account.

The usage of this message can be found in chapter Usage of Messages.

5.3.2.21.2 Schema

Outline of the schema

The *BankToCustomerDebitCreditNotification* message is composed of the following message building blocks.

GroupHeader

This building block is mandatory and non-repetitive. It contains an identification assigned by the sending party to uniquely and unambiguously identify the message.

Notification

This building block is mandatory and non-repetitive. It notifies of a debit or credit entry for the RTGS DCA. It may contain:

- identification;
- account identification and account owner;
- amount;
- debit/credit indicator;
- status;
- booking date;
- bank transaction code;
- amount details;
- further details of the entry: entry references, amount and currency, debit/credit indicator, status, settlement date, value date, bank transaction code.

References/links

The RTGS-specific schema and documentation in XSD/Excel/PDF format as well as the message examples are provided outside of this document under the following link:

http://www.swift.com/mystandards/RTGS/camt.054.001.14_RTGS

Business rules applicable to the schema

No business rules are applicable to a *BankToCustomerDebitCreditNotification* message.

5.3.2.21.3 The message in business context

Specific message contents

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Message item	Utilisation
Group Header	
Message ID /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgId	Value "NONREF" as the message ID is already part of the BAH
Creation date and time /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/CreDtTm	Date and time at which the message was created
Notification	
Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Id	Copy of Business Message Identifier of BAH of camt.054.
Account Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Id/Othr/Id	RTGS cash account number can be: - RTGS DCA; - RTGS sub-account; - RTGS CB Account; - AS guarantee funds account.
Owner BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Ownr/Id/OrgId/AnyBIC	Party BIC of the RTGS cash account holder
Entry	
Entry Reference /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryRef	RTGS booking reference of the settled cash transfer.
Amount /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/Amt	Settled amount on the RTGS cash account
CreditDebitIndicator /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/CdtDbtInd	Indicates whether the entry is a credit or a debit entry: - CRDT = Credit; - DBIT = Debit.
Status Code /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Sts/Cd	Only entry status "BOOK" is used
Booking Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/BookgDt/DtTm	Time stamp including the calendar date of the settlement of the cash transfer on the RTGS cash account

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Message item	Utilisation
Value Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/ValDt/Dt	Date of RTGS business day of the settlement on the RTGS cash account.
Bank Transaction Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BkTxCd/Prtry/Cd	Bank transaction code in a proprietary form, as defined by the issuer: - PMNT = Payment; - LIQT = Liquidity transfer[1]; - ASTI = AS transfer.
Entry Details	
Instruction Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/InstrId	Instruction Identification of the underlying cash transfer message. Business Message Identifier of the BAH of the underlying cash transfer message if Instruction Identification is not provided. Business case ID in case of system-generated cash transfers or U2A-generated liquidity transfers.
End To End Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/EndToEndId	End To End Identification of the underlying cash transfer message Standing Order Identification of the underlying standing order liquidity transfer defined by the RTGS Account Holder in CRDM Floor/Ceiling Order Identification of the underlying floor/ceiling liquidity transfer defined by the RTGS Account Holder in CRDM. BusinessInformationReference of the triggering camt.021_ReturnGeneralBusinessInformation message in the case of back transfer of liquidity to the RTGS DCA because of end of procedure. Business case ID in case of all other cash transfers where no End To End Identification is available.
UETR /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/UETR	Only provided for payments Copy of the UETR from the settled payment
Amount /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Amt	The original instructed amount from: - the AS transfer order; - the payment order; - the liquidity transfer order; - the standing order liquidity transfer as recorded in CRDM is provided.

Message item	Utilisation
Debtor (Block) /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/Dbtr	Provided if debtor BIC or name is used in the cash transfer order.
Debtor Account /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/DbtrAcct/Id/Othr/Id	For liquidity transfer: - inter-service liquidity transfer: Debtor cash account number in the initiating settlement service; - intra-service liquidity transfer: Debtor cash account number in RTGS. For AS transfer: Debtor cash account number of the debited AS settlement bank. Debtor sub-account number in case of AS procedure "C". AS related liquidity transfer: Debtor Account if provided in pain.998 ASTI
Creditor (Block) /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/Cdtr	Provided if creditor BIC or name is used in the cash transfer order.
Creditor Account /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/CdtrAcct/Id/Othr/Id	For liquidity transfer: - inter-service liquidity transfer: Creditor cash account number in the receiving settlement service; - intra-service liquidity transfer: Creditor cash account number in RTGS. For AS transfer: Creditor cash account number of the credited AS settlement bank. Creditor sub-account number in case of AS procedure "C". AS related liquidity transfer: Creditor Account if provided in pain.998 ASTI
Instructing Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstgAgt/FinInstnId/BICFI	For payment: BIC of the instructing agent For AS transfer: BIC of first agent For rule-based, automated and standing order liquidity transfer: System BIC of initiating settlement service / component
Instructed Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstdAgt/FinInstnId/BICFI	For payment: BIC of the instructed agent For AS transfer: BIC of final agent

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Message item	Utilisation
Debtor Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/DbtrAgt/FinInstnId/BICFI	For AS transfer: - BIC of sending AS or BIC of the ancillary system in <InitiatingParty> of ASTI if sent by CB on behalf of ancillary system. - For standing order liquidity transfer related to AS settlement procedure C + D: BIC of ancillary system.
Local Instrument Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/LclInstrm/Cd	Only following codes from External code list are provided: - MANP = Mandated payment; - ASTI = AS transfer; - BACP = Backup payment. RTGS provides camt.054 only if BACP is provided in U2A instructed payment order for pacs.009CORE.
Local Instrument Proprietary /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/LclInstrm/Prtry	Please find the code list in UDFS section Cash Transfer Category and Business Case Codes for various features.
Remittance Information Unstructured /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RmtInf/Ustrd	Copy of <RemittanceInformation/Unstructured> from the cash transfer order is provided.

Table 292: BankToCustomerDebitCreditNotification (camt.054)

Usage case: Credit Notification (Liquidity Order) (Scenario 041)

In this usage example, RTGS is advising the owner of an RTGS Account (with ID “RDEEURCOBADEFFXXXCOBADEBB120”) of a credit of EUR 100,000 which has been made to that account, resulting from the settlement of a liquidity transfer order:

Message item	Utilisation
Message ID /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgId	NONREF
Creation date and time /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/CreDtTm	2019-10-08T11:18:05.001+00:00
Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Id	Ouc054b041-BAHId
Account Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Id/Othr/Id	RDEEURCOBADEFFXXXCOBADEBB120

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Message item	Utilisation
Account Owner /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Ownr/Id/OrgId/AnyBIC	COBADEFFXXX
Entry Reference /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryRef	RTGS-c050b041
Amount /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Amt	EUR 100000
CreditDebitIndicator /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/CrdDbtInd	CRDT
Status Code /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Sts/Cd	BOOK
Booking Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/BookgDt/DtTm	2019-10-08T11:18:02.001+00:00
Value Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/ValDt/Dt	2019-10-08
Bank Transaction Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BkTxCd/Prtry/Cd	LIQT
Instruction Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/InstrId	Inc050b041-BAHId
End-to-end identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/EndToEndId	Inc050b041-E2EId
Amount /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Amt	EUR 100000
Debtor Account /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/DbtrAcct/Id/Othr/Id	RDEEURUBSWCHZHXXXUBSWCHZHXXX

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Message item	Utilisation
Creditor Account /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/CdtrAcct/Id/Othr/Id	RDEEURCOBADEFFXXXCOBADEBB120
Local Instrument Proprietary /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/LclInstrm/Prtry	LIIA

Table 293: BankToCustomerCreditDebitNotification (camt.054) – usage case Credit Notification (Liquidity Order) (Scenario 041)

Usage case example: camt.054_RTGS_CreditNotification_LiquidityTransfer_bs041.xml

Usage case: Credit Notification (Standing Order) (Scenario 067)

In this usage example, RTGS is advising the owner of an RTGS Account (with ID "RDEEURUBSWCHZHXXXUBSWCHZHXXX") of a credit of EUR 750,000 which has been made to that account, resulting from the settlement of a standing order.

The instructing standing order can be identified using the business sender's references of Instruction Id and EndToEnd-Id which are also supplied on the camt.054.

Message item	Utilisation
Message ID /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgId	NONREF
Creation date and time /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/CreDtTm	2019-10-07T07:30:00.001+00:00
Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Id	Ouc054b067-BAHId
Account Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Id/Othr/Id	RDEEURUBSWCHZHXXXUBSWCHZHXXX
Account Owner /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Ownr/Id/OrgId/AnyBIC	UBSWCHZHXXX
Entry Reference /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryRef	RTGS-SO01b067
Amount /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Amt	EUR 750000

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Message item	Utilisation
CreditDebitIndicator /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/CrdDbtInd	CRDT
Status Code /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Sts/Cd	BOOK
Booking Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/BookgDt/DtTm	2019-10-07T07:30:00.001+00:00
Value Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/ValDt/Dt	2019-10-07
Bank Transaction Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BkTxCd/Prtry/Cd	LIQT
Instruction Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/InstrId	InSO01b067-BizCase
End-to-end identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/EndToEndId	InSO01b067-StOId
Amount /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Amt	EUR 750000
Debtor Account /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/DbtrAcct/Id/Othr/Id	RDEEURCOBADEFFXXXCOBADEBB120
Creditor Account /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/CdtrAcct/Id/Othr/Id	RDEEURUBSWCHZHXXXUBSWCHZHXXX
Instructing Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdAgts/InstgAgt/FinInstnId/BICFI	TRGTXEPMRTG

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Message item	Utilisation
Local Instrument Proprietary /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/LclInstrm/Prtry	LSIA

Table 294: BankToCustomerCreditDebitNotification (camt.054) – usage case Credit Notification (Standing Order) (Scenario 067)

Usage case example: camt.054_RTGS_CreditNotification_StandingOrder_bs067.xml

Usage case: Credit Notification (Liquidity Order) (Scenario 070)

In this example, RTGS is advising the owner of an RTGS account (with ID "RDEEURUBSWCHZHXXXUBSWCHZHXXX") of a credit of EUR252000.00 which has been made to that account, resulting from the settlement of a liquidity transfer order from CLM (scenario 070 described in CLM UDFS). The instructing camt.050 from CLM can be identified using the business sender's End-to-End Id, which is also supplied on the camt.054.

Message item	Utilisation
Message ID /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgId	NONREF
Creation date and time /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/CreDtTm	2019-10-07T13:10:05.001+00:00
Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Id	Ouc054b070-BAHId
Account Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Id/Othr/Id	RDEEURUBSWCHZHXXXUBSWCHZHXXX
Account Owner /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Ownr/Id/OrgId/AnyBIC	UBSWCHZHXXX
Entry Reference /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryRef	RTGS-c050b070
Amount /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Amt	EUR 252000.00
CreditDebitIndicator /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/CrdDbtInd	CRDT
Status Code	BOOK

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Message item	Utilisation
/Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Sts/Cd	
Booking Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/BookgDt/DtTm	2019-10-07T13:10:00.001+00:00
Value Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/ValDt/Dt	2019-10-07
Bank Transaction Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BkTxCd/Prtry/Cd	LIQT
Instruction Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/InstrId	Inc050b070-BAHId
End-to-end identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/EndToEndId	Inc050b070-E2EId
Amount /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Amt	EUR 252000.00
Debtor Account /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/DbtrAcct/Id/Othr/Id	MDEEURSOLADESTXXXSOLADESTXXX
Creditor Account /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/CdtrAcct/Id/Othr/Id	RDEEURUBSWCHZHXXXUBSWCHZHXXX
Local Instrument Proprietary /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/LclInstrm/Prtry	LIIE

Table 295: BankToCustomerCreditDebitNotification (camt.054) – usage case Credit Notification (Liquidity Order) (Scenario 070)

Usage case example: camt.054_RTGS_CreditNotification_LIQT_bs070.xml

Usage case: Credit Debit Notification – procedure A successful settlement (Scenario 501)

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In this example, RTGS is informing the payment bank owning DCA (id: RDEEURCOBADEFFXXXCOBADEFFXXX) of an amount of EUR22000 which was debited from the account at 10:15:01. The debit was instructed in an ASTI message from an ancillary system in relation to the references shown.

Message item	Utilisation
Message ID /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgId	NONREF
Creation date and time /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/CreDtTm	2019-10-06T10:15:02.001+00:00
Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Id	Ouc054b5011D-BAHId
Account Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Id/Othr/Id	RDEEURCOBADEFFXXXCOBADEFFXXX
Account Owner /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Ownr/Id/OrgId/AnyBIC	COBADEFFXXX
Entry Reference /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryRef	p998b501-1
Amount /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Amt	EUR 22000
CreditDebitIndicator /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/CrdDbtInd	DBIT
Status Code /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Sts/Cd	BOOK
Booking Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/BookgDt/DtTm	2019-10-06T10:15:01.001+00:00
Value Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/ValDt/Dt	2019-10-06
Bank Transaction Code	ASTI

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Message item	Utilisation
/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BkTxCd/Prtry/Cd	
Instruction Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/InstrId	Inp998b501-InsId1
End-to-end identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/Refs/EndToEndId	Inp998b501-E2EIdA
Transaction Amount /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Amt	EUR 22000.00
Instructing Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstgAgt/FinInstnId/BICFI	COBADEFFXXX
Instructed Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstdAgt/FinInstnId/BICFI	MARKDEFFCLC
Debtor Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/DbtrAgt/FinInstnId/BICFI	MARKDEFFCLC
Local Instrument Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/LclInstrm/Cd	ASTI

Table 296: DebitNotification (camt.054) – procedure A successful settlement (Scenario 501)

Usage case example: camt.054_AS-A_DebitNotification_bs501-1D.xml

In this example, RTGS is informing the payment bank owning DCA (id: RDEEURSOLADESTXXXSOLADEST600) of an amount of EUR22000 which was credited to the account at 10:15:01. The credit was instructed in an ASTI message from an ancillary system in relation to the references shown.

Message item	Utilisation
Message ID /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgId	NONREF
Creation date and time	2019-10-06T10:15:02.001+00:00

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Message item	Utilisation
/Document/BkToCstmrDbtCdtNtfctn/GrpHdr/CreDtTm	
Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Id	Ouc054b5012C-BAHId
Account Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Id/Othr/Id	RDEEURSOLADESTXXXSOLADEST600
Account Owner /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Ownr/Id/OrgId/AnyBIC	SOLADESTXXX
Entry Reference /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryRef	RTGS-p998b501-2
Amount /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Amt	EUR 22000
CreditDebitIndicator /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/CrdDbtInd	CRDT
Status Code /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Sts/Cd	BOOK
Booking Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/BookgDt/DtTm	2019-10-06T10:15:01.001+00:00
Value Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/ValDt/Dt	2019-10-06
Bank Transaction Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BkTxCd/Prtry/Cd	ASTI
Instruction Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/InstrId	Inp998b501-InsId2
End-to-end identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/EndToEndId	Inp998b501-E2EIdA

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Message item	Utilisation
Transaction Amount /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Amt	EUR 22000.00
Instructing Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstgAgt/FinInstnId/BICFI	MARKDEFFCLC
Instructed Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstdAgt/FinInstnId/BICFI	SOLADEST600
Debtor Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/DbtrAgt/FinInstnId/BICFI	MARKDEFFCLC
Local Instrument Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/LclInstrm/Cd	ASTI

Table 297: CreditNotification (camt.054) – procedure A successful settlement (Scenario 501)

Usage case example: camt.054_AS-A_CreditNotification_bs501-2C.xml

Usage case: Credit Debit Notification – procedure A settlement failure (Scenario 503)

In this example, RTGS is informing the payment bank owning DCA (id: RDEEURUBSWCHZHXXXUBSWCHZHXXX) of an amount of EUR40000 which was debited from the account at 10:20:01. The debit was instructed in an AS Transfer Initiation (pain.998 ASTI) from an ancillary system in relation to the references shown.

Message item	Utilisation
Message ID /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgId	NONREF
Creation date and time /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/CreDtTm	2020-02-06T10:28:01.001+00:00
Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Id	Ouc054b5031Ddb-BAHId
Account Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Id/Othr/Id	RDEEURUBSWCHZHXXXUBSWCHZHXXX

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Message item	Utilisation
Account Owner /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Ownr/Id/OrgId/AnyBIC	UBSWCHZHXXX
Entry Reference /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryRef	RTGS-p998b503-1
Amount /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Amt	EUR 40000
CreditDebitIndicator /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/CrdDbtInd	DBIT
Status Code /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Sts/Cd	BOOK
Booking Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/BookgDt/DtTm	2020-02-06T10:28:01.001+00:00
Value Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/ValDt/Dt	2020-02-06
Bank Transaction Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BkTxCd/Prtry/Cd	ASTI
Instruction Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/InstrId	Inp998b503-InsId1
End-to-end identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/EndToEndId	Inp998b503-E2EIdA
Transaction Amount /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Amt	EUR 40000.00
Instructing Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstgAgt/FinInstnId/BICFI	UBSWCHZHXXX

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Message item	Utilisation
Instructed Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstdAgt/FinInstnId/BICFI	MARKDEFFCLC
Debtor Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/DbtrAgt/FinInstnId/BICFI	MARKDEFFCLC
Local Instrument Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/LclInstrm/Cd	ASTI

Table 298: DebitNotification (camt.054) – procedure A settlement failure (Scenario 503)

Usage case example: camt.054_AS-A_DebitNotification_bs503-1D.xml

In this example, RTGS is informing the payment bank owning DCA (id: RDEEURUBSWCHZHXXXUBSWCHZHXXX) of an amount of EUR40000 which was credited to the account at 10:28:01. The credit was instructed by the reversal of a previously settled movement in the same AS Transfer Initiation (pain.998 ASTI) in relation to the references shown. Within this scenario, this is a reversal of a successful debit movement in an ASTI which later failed.

Message item	Utilisation
Message ID /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgId	NONREF
Creation date and time /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/CreDtTm	2020-02-06T10:28:01.001+00:00
Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Id	Ouc054b5031Dcr-BAHId
Account Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Id/Othr/Id	RDEEURUBSWCHZHXXXUBSWCHZHXXX
Account Owner /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Ownr/Id/OrgId/AnyBIC	UBSWCHZHXXX
Entry Reference /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryRef	RTGS-p998b503R1
Amount	EUR 40000

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Message item	Utilisation
/Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Amt	
CreditDebitIndicator /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/CrdDbtInd	CRDT
Status Code /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Sts/Cd	BOOK
Booking Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/BookgDt/DtTm	2020-02-06T10:28:01.001+00:00
Value Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/ValDt/Dt	2020-02-06
Bank Transaction Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BkTxCd/Prtry/Cd	ASTI
Instruction Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/InstrId	Inp998b503-InsId1
End-to-end identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/EndToEndId	Inp998b503-E2EIdA
Transaction Amount /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Amt	EUR 40000.00
Instructing Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstgAgt/FinInstnId/BICFI	MARKDEFFCLC
Instructed Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstdAgt/FinInstnId/BICFI	UBSWCHZHXXX
Debtor Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/DbtrAgt/FinInstnId/BICFI	MARKDEFFCLC

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Message item	Utilisation
Local Instrument Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/LclInstrm/Cd	ASTI

Table 299: CreditNotification (camt.054) – procedure A settlement failure (Scenario 503)

Usage case example: camt.054_AS-A_CreditNotification_bs503-1D.xml

Usage case: Credit Debit Notification – procedure A with guarantee fund mechanism (Scenario 504)

In this example, RTGS is informing the payment bank owning DCA (id: RDEEURSOLADESTXXXSOLADEST600) of an amount of EUR47000 which was debited from the account at 10:45:02. The debit was instructed in an ASTI message from an ancillary system in relation to the references shown.

Message item	Utilisation
Message ID /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgId	NONREF
Creation date and time /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/CreDtTm	2020-02-06T10:45:02.001+00:00
Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Id	Ouc054b5041D-BAHId
Account Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Id/Othr/Id	RDEEURSOLADESTXXXSOLADEST600
Account Owner /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Ownr/Id/OrgId/AnyBIC	SOLADESTXXX
Entry Reference /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryRef	RTGS-p998b504-1
Amount /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Amt	EUR 47000
CreditDebitIndicator /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/CrdDbtInd	DBIT
Status Code	BOOK

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Message item	Utilisation
/Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Sts/Cd	
Booking Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/BookgDt/DtTm	2020-02-06T10:45:02.001+00:00
Value Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/ValDt/Dt	2020-02-06
Bank Transaction Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BkTxCd/Prtry/Cd	ASTI
Instruction Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/InstrId	Inp998b504-InsId1
End-to-end identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/EndToEndId	Inp998b504-E2EIdA
Transaction Amount /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Amt	EUR 47000.00
Instructing Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstgAgt/FinInstnId/BICFI	SOLADEST600
Instructed Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstdAgt/FinInstnId/BICFI	MARKDEFFCLC
Debtor Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/DbtrAgt/FinInstnId/BICFI	MARKDEFFCLC
Local Instrument Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/LclInstrm/Cd	ASTI

Table 300: DebitNotification (camt.054) – procedure A with guarantee fund mechanism (Scenario 504)

Usage case example: camt.054_AS-A_DebitNotification_bs504-1D.xml

In this example, RTGS is informing the payment bank owning DCA (id: GDEEURMARKDEFFXXXMARKDEF1200) of an amount of EUR19500 which was debited from the account at 10:47:00. The debit was instructed within RTGS in response to a Guarantee Fund mechanism authorisation from an AS. **Note:** This DCA had been previously denoted as the Guarantee Funds account for the AS, for this precise purpose.

Message item	Utilisation
Message ID /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgId	NONREF
Creation date and time /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/CreDtTm	2020-02-06T10:47:00.001+00:00
Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Id	Ouc054b504GFD-BAHId
Account Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Id/Othr/Id	GDEEURMARKDEFFXXXMARKDEF1200
Account Owner /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Ownr/Id/OrgId/AnyBIC	MARKDEFFXXX
Entry Reference /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryRef	RTGS-p998b504G3
Amount /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Amt	EUR 19500
CreditDebitIndicator /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/CrdDbtInd	DBIT
Status Code /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Sts/Cd	BOOK
Booking Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/BookgDt/DtTm	2020-02-06T10:47:00.001+00:00
Value Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/ValDt/Dt	2020-02-06
Bank Transaction Code	ASTI

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Message item	Utilisation
/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BkTxCd/Prtry/Cd	
Instruction Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/InstrId	SysGF1b504-BizCase
End-to-end identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/EndToEndId	SysGF1b504-BizCase
Transaction Amount /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Amt	EUR 19500.00
Instructing Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstgAgt/FinInstnId/BICFI	MARKDEF1200
Instructed Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstdAgt/FinInstnId/BICFI	COBADEBB120
Debtor Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/DbtrAgt/FinInstnId/BICFI	MARKDEFFCLC
Local Instrument Proprietary /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/LclInstrm/Cd	ASTI

Table 301: DebitNotification (camt.054) – procedure A with guarantee fund mechanism (Scenario 504)

Usage case example: camt.054_AS-A_DebitNotification_bs504-GF.xml

In this example, RTGS is informing the payment bank owning DCA (id: RDEEURSOGEFRPPHCMSOGEFRPPHCM) of an amount of EUR19500 which was debited from the account at 10:47:01. The debit was instructed in an ASTI message from an ancillary system in relation to the references shown.

Message item	Utilisation
Message ID /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgId	NONREF

Message item	Utilisation
Creation date and time /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/CreDtTm	2020-02-06T10:47:01.001+00:00
Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Id	Ouc054b5043D-BAHId
Account Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Id/Othr/Id	RDEEURSOGEFRPPHCMSOGEFRPPHCM
Account Owner /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Ownr/Id/OrgId/AnyBIC	SOGEFRPPHCM
Entry Reference /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryRef	RTGS-p998b504-3
Amount /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Amt	EUR 19500
CreditDebitIndicator /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/CrdDbtInd	DBIT
Status Code /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Sts/Cd	BOOK
Booking Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/BookgDt/DtTm	2020-02-06T10:47:01.001+00:00
Value Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/ValDt/Dt	2020-02-06
Bank Transaction Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BkTxCd/Prtry/Cd	ASTI
Instruction Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/InstrId	Inp998b504-InsId3
End-to-end identification	Inp998b504-E2EIdB

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Message item	Utilisation
/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/EndToEndId	
Transaction Amount /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Amt	EUR 19500.00
Instructing Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstgAgt/FinInstnId/BICFI	SOGEFRPPHCM
Instructed Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstdAgt/FinInstnId/BICFI	MARKDEFFCLC
Debtor Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/DbtrAgt/FinInstnId/BICFI	MARKDEFFCLC
Local Instrument Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/LclInstrm/Cd	ASTI

Table 302: DebitNotification (camt.054) – procedure A with guarantee fund mechanism (Scenario 504)

Usage case example: camt.054_AS-A_DebitNotification_bs504-3D.xml

In this example, RTGS is informing the payment bank owning DCA (id: RDEEURSOLADESTXXXSOLADEST861) of an amount of EUR19500 which was credited to the account at 10:47:01. The credit was instructed in an ASTI message from an ancillary system in relation to the references shown.

Message item	Utilisation
Message ID /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgId	NONREF
Creation date and time /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/CreDtTm	2020-02-06T10:47:01.001+00:00
Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Id	Ouc054b5044C-BAHId
Account Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Id/Othr/Id	RDEEURSOLADESTXXXSOLADEST861

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Message item	Utilisation
Account Owner /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Ownr/Id/OrgId/AnyBIC	SOLADESTXXX
Entry Reference /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryRef	RTGS-p998b504-4
Amount /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Amt	EUR 19500
CreditDebitIndicator /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/CrdDbtInd	CRDT
Status Code /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Sts/Cd	BOOK
Booking Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/BookgDt/DtTm	2020-02-06T10:47:01.001+00:00
Value Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/ValDt/Dt	2020-02-06
Bank Transaction Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BkTxCd/Prtry/Cd	ASTI
Instruction Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/InstrId	Inp998b504-InsId4
End-to-end identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/EndToEndId	Inp998b504-E2EIdB
Transaction Amount /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Amt	EUR 19500.00
Instructing Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstgAgt/FinInstnId/BICFI	MARKDEFFCLC

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Message item	Utilisation
Instructed Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstdAgt/FinInstnId/BICFI	SOLADEST861
Debtor Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/DbtrAgt/FinInstnId/BICFI	MARKDEFFCLC
Local Instrument Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/LclInstrm/Cd	ASTI

Table 303: CreditNotification (camt.054) – procedure A with guarantee fund mechanism (Scenario 504)

Usage case example: camt.054_AS-A_CreditNotification_bs504-4C.xml

Usage case: Credit Debit Notification – procedure B successful settlement (Scenario 521)

In this example, RTGS is informing the payment bank owning a DCA (id: RDEEURCOBADEFFXXXCOBADEFFXXX 1) of an amount of EUR51000 which was debited from the account at 11:04:00. The debit was instructed in an AS Transfer Initiation (pain.998 ASTI) from an ancillary system in relation to the references shown.

Message item	Utilisation
Message ID /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgId	NONREF
Creation date and time /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/CreDtTm	2020-02-06T11:05:00.001+00:00
Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Id	Ouc054b5211D-BAHId
Account Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Id/Othr/Id	RDEEURCOBADEFFXXXCOBADEFFXXX
Account Owner /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Ownr/Id/OrgId/AnyBIC	COBADEFFXXX
Entry Reference /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryRef	RTGS-p998b521-1
Amount	EUR 51000

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Message item	Utilisation
/Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Amt	
CreditDebitIndicator /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/CrdDbtInd	DBIT
Status Code /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Sts/Cd	BOOK
Booking Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/BookgDt/DtTm	2020-02-06T11:04:00.001+00:00
Value Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/ValDt/Dt	2020-02-06
Bank Transaction Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BkTxCd/Prtry/Cd	ASTI
Instruction Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/InstrId	Inp998b521-InsId1
End-to-end identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/EndToEndId	Inp998b521-E2EIdA
Transaction Amount /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Amt	EUR 51000.00
Instructing Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstgAgt/FinInstnId/BICFI	COBADEFFXXX
Instructed Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstdAgt/FinInstnId/BICFI	MARKDEFFCLC
Debtor Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/DbtrAgt/FinInstnId/BICFI	MARKDEFFCLC

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Message item	Utilisation
Local Instrument Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/LclInstrm/Cd	ASTI

Table 304: DebitNotification (camt.054) – procedure B successful settlement (Scenario 521)

Usage case example: camt.054_AS-B_DebitNotification_bs521-1D.xml

In this example, RTGS is informing the payment bank owning a DCA (id: RDEEURUBSWCHZHXXXUBSWCHZHXXX) of an amount of EUR51000 which was credited to the account at 11:04:00. The credit was instructed in an AS Transfer Initiation (pain.998 ASTI) from an ancillary system in relation to the references shown.

Message item	Utilisation
Message ID /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgId	NONREF
Creation date and time /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/CreDtTm	2020-02-06T11:05:00.001+00:00
Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Id	Ouc054b5212C-BAHId
Account Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Id/Othr/Id	RDEEURUBSWCHZHXXXUBSWCHZHXXX
Account Owner /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Ownr/Id/OrgId/AnyBIC	UBSWCHZHXXX
Entry Reference /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryRef	RTGS-p998b521-2
Amount /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Amt	EUR 51000
CreditDebitIndicator /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/CrdDbtInd	CRDT
Status Code /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Sts/Cd	BOOK

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Message item	Utilisation
Booking Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/BookgDt/DtTm	2020-02-06T11:04:00.001+00:00
Value Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/ValDt/Dt	2020-02-06
Bank Transaction Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BkTxCd/Prtry/Cd	ASTI
Instruction Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/InstrId	Inp998b521-InsId2
End-to-end identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/EndToEndId	Inp998b521-E2EIdA
Transaction Amount /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Amt	EUR 51000.00
Instructing Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstgAgt/FinInstnId/BICFI	MARKDEFFCLC
Instructed Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstdAgt/FinInstnId/BICFI	UBSWCHZHXXX
Debtor Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/DbtrAgt/FinInstnId/BICFI	MARKDEFFCLC
Local Instrument Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/LclInstrm/Cd	ASTI

Table 305: CreditNotification (camt.054) – procedure B successful settlement (Scenario 521)

Usage case example: camt.054_AS-B_CreditNotification_bs521-2C.xml

Usage case: Credit Debit Notification – procedure C successful settlement (Scenario 541)

In this example, RTGS is informing the payment bank owning DCA (id: RDEEURCOBADEFFXXXCOBADEFFXXX) of an amount of EUR104000 which was debited from the account at 14:00:01. The debit was instructed by an existing standing order.

Message item	Utilisation
Message ID /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgId	NONREF
Creation date and time /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/CreDtTm	2020-02-07T14:00:02.001+00:00
Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Id	Ouc054b5411D-BAHId
Account Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Id/Othr/Id	RDEEURCOBADEFFXXXCOBADEFFXXX
Account Owner /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Ownr/Id/OrgId/AnyBIC	COBADEFFXXX
Entry Reference /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryRef	RTGS-SO01b541
Amount /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Amt	EUR 104000
CreditDebitIndicator /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/CrdDbtInd	DBIT
Status Code /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Sts/Cd	BOOK
Booking Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/BookgDt/DtTm	2020-02-07T14:00:01.001+00:00
Value Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/ValDt/Dt	2020-02-07
Bank Transaction Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BkTxCd/Prtry/Cd	LIQT

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Message item	Utilisation
Instruction Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/InstrId	InSO01b541-BizCase
End-to-end identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/EndToEndId	InSO01b541-StOId
Transaction Amount /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Amt	EUR 104000.00
Related Parties Debtor Account /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/DbtrAcct/Id/Othr/Id	RDEEURCOBADEFFXXXCOBADEFFXXX
Related Parties Creditor Account /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/CdtrAcct/Id/Othr/Id	UDEEURCOBADEFFXXX16COBADEFFXXX0001
Instructing Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdAgts/InstgAgt/FinInstnId/BICFI	TRGTXEPMRTG
Debtor Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/DbtrAgt/FinInstnId/BICFI	MARKDEFFCLC
Local Instrument Proprietary /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/LclInstrm/Prtry	LSIA

Table 306: DebitNotification (camt.054) – procedure C successful settlement (Scenario 541)

Usage case example: camt.054_AS-C_DebitNotification_bs541-1D.xml

In this example, RTGS is informing the payment bank owning DCA (id: RDEEURSOLADESTXXXSOLADEST600 of an amount of EUR106000 which was debited from the account at 14:00:01. The debit was instructed by an existing standing order.

Message item	Utilisation
Message ID /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgId	NONREF

Message item	Utilisation
Creation date and time /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/CreDtTm	2020-02-07T14:00:02.001+00:00
Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Id	Ouc054b5412D-BAHId
Account Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Id/Othr/Id	RDEEURSOLADESTXXXSOLADEST600
Account Owner /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Ownr/Id/OrgId/AnyBIC	SOLADESTXXX
Entry Reference /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryRef	RTGS-SO02b541
Amount /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Amt	EUR 106000
CreditDebitIndicator /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/CrdDbtInd	DBIT
Status Code /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Sts/Cd	BOOK
Booking Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/BookgDt/DtTm	2020-02-07T14:00:01.001+00:00
Value Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/ValDt/Dt	2020-02-07
Bank Transaction Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BkTxCd/Prtry/Cd	LIQT
Instruction Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/InstrId	InSO02b541-BizCase
End-to-end identification	InSO02b541-StOId

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Message item	Utilisation
/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/EndToEndId	
Transaction Amount /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Amt	EUR 106000.00
Related Parties Debtor Account /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/DbtrAcct/Id/Othr/Id	RDEEURSOLADESTXXXSOLADEST600
Related Parties Creditor Account /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/CdtrAcct/Id/Othr/Id	UDEEURSOLADESTXXX16SOLADEST6000001
Instructing Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdAgts/InstgAgt/FinInstnId/BICFI	TRGTXEPMRTG
Debtor Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/DbtrAgt/FinInstnId/BICFI	MARKDEFFCLC
Local Instrument Proprietary /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/LclInstrm/Prtry	LSIA

Table 307: DebitNotification (camt.054) – procedure C successful settlement (Scenario 541)

Usage case example: camt.054_AS-C_DebitNotification_bs541-2D.xml

In this example, RTGS is informing the payment bank owning DCA (id: RDEEURSOLADESTXXXSOLADEST600) of an amount of EUR8000 which was debited from the account at 14:30:01. The debit was instructed in an ASTI message from an ancillary system in relation to a liquidity adjustment order.

Message item	Utilisation
Message ID /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgId	NONREF
Creation date and time /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/CreDtTm	2020-02-07T14:30:02.001+00:00

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Message item	Utilisation
Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Id	Ouc054b541L6D-BAHId
Account Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Id/Othr/Id	RDEEURSOLADESTXXXSOLADEST600
Account Owner /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Ownr/Id/OrgId/AnyBIC	SOLADESTXXX
Entry Reference /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryRef	RTGS-p998b541-6
Amount /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Amt	EUR 8000
CreditDebitIndicator /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/CrdDbtInd	DBIT
Status Code /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Sts/Cd	BOOK
Booking Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/BookgDt/DtTm	2020-02-07T14:30:01.001+00:00
Value Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/ValDt/Dt	2020-02-07
Bank Transaction Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BkTxCd/Prtry/Cd	LIQT
Instruction Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/InstrId	Inp998b541-InsId6
End-to-end identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/EndToEndId	Inp998b541-E2EIdB
Transaction Amount	EUR 8000.00

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Message item	Utilisation
/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Amt	
Instructing Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstgAgt/FinInstnId/BICFI	SOLADEST600
Instructed Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstdAgt/FinInstnId/BICFI	SOLADEST600
Related Parties Creditor Account /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/CdtrAcct/Id/Othr/Id	UDEEURSOLADESTXXX16SOLADEST6000001
Debtor Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/DbtrAgt/FinInstnId/BICFI	MARKDEFFCLC
Local Instrument Proprietary /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/LclInstrm/Prtry	LIAS

Table 308: DebitNotification (camt.054) – procedure C successful settlement (Scenario 541)

Usage case example: camt.054_AS-C_DebitNotification_bs541-6D.xml

In this example, RTGS is informing the payment bank owning a subaccount (id: UDEEURCOBADEFFXXX16COBADEFFXXX0001) of an amount of EUR113000 which was credited to the subaccount at 14:31:01. The credit was instructed in an ASTI message from an ancillary system in relation to the references shown.

Message item	Utilisation
Message ID /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgId	NONREF
Creation date and time /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/CreDtTm	2020-02-07T14:31:02.001+00:00
Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Id	Ouc054b541P5C-BAHId
Account Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Id/Othr/Id	UDEEURCOBADEFFXXX16COBADEFFXXX0001

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Message item	Utilisation
Account Owner /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Ownr/Id/OrgId/AnyBIC	COBADEFFXXX
Entry Reference /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryRef	RTGS-p998b541-5
Amount /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Amt	EUR 113000
CreditDebitIndicator /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/CrdDbtInd	CRDT
Status Code /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Sts/Cd	BOOK
Booking Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/BookgDt/DtTm	2020-02-07T14:31:01.001+00:00
Value Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/ValDt/Dt	2020-02-07
Bank Transaction Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BkTxCd/Prtry/Cd	ASTI
Instruction Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/InstrId	Inp998b541-InsId5
End-to-end identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/EndToEndId	Inp998b541-E2EIdA
Transaction Amount /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Amt	EUR 113000.00
Related Parties Creditor Account /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/CdtrAcct/Id/Othr/Id	UDEEURCOBADEFFXXX16COBADEFFXXX0001

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Message item	Utilisation
Instructing Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstgAgt/FinInstnId/BICFI	MARKDEFFCLC
Instructed Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstdAgt/FinInstnId/BICFI	COBADEFFXXX
Debtor Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/DbtrAgt/FinInstnId/BICFI	MARKDEFFCLC
Local Instrument Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/LclInstrm/Cd	ASTI

Table 309: CreditNotification (camt.054) – procedure C successful settlement (Scenario 541)

Usage case example: camt.054_AS-C_CreditNotification_bs541-5C.xml

In this example, RTGS is informing the payment bank owning a subaccount (id: UDEEURSOLADESTXXX16SOLADEST6000001) of an amount of EUR113000 which was debited from the subaccount at 14:31:01. The debit was instructed in an ASTI message from an ancillary system in relation to the references shown.

Message item	Utilisation
Message ID /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgId	NONREF
Creation date and time /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/CreDtTm	2020-02-07T14:31:02.001+00:00
Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Id	Ouc054b541P4D-BAHId
Account Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Id/Othr/Id	UDEEURSOLADESTXXX16SOLADEST6000001
Account Owner /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Ownr/Id/OrgId/AnyBIC	SOLADESTXXX
Entry Reference /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryRef	RTGS-p998b541-4

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Message item	Utilisation
Amount /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Amt	EUR 113000
CreditDebitIndicator /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/CrdDbtInd	DBIT
Status Code /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Sts/Cd	BOOK
Booking Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/BookgDt/DtTm	2020-02-07T14:31:01.001+00:00
Value Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/ValDt/Dt	2020-02-07
Bank Transaction Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BkTxCd/Prtry/Cd	ASTI
Instruction Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/InstrId	Inp998b541-InsId4
End-to-end identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/EndToEndId	Inp998b541-E2EIdA
Transaction Amount /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Amt	EUR 113000.00
Related Parties Debtor Account /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/DbtrAcct/Id/Othr/Id	UDEEURSOLADESTXXX16SOLADEST6000001
Instructing Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstgAgt/FinInstnId/BICFI	SOLADEST600
Instructed Agent BIC	MARKDEFFCLC

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Message item	Utilisation
/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstdAgt/FinInstnId/BICFI	
Debtor Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/DbtrAgt/FinInstnId/BICFI	MARKDEFFCLC
Local Instrument Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/LclInstrm/Cd	ASTI

Table 310: DebitNotification (camt.054) – procedure C successful settlement (Scenario 541)

Usage case example: camt.054_AS-C_DebitNotification_bs541-4D.xml

In this example, RTGS is informing the payment bank owning a DCA (id: RDEEURCOBADEFFXXXCOBADEFFXXX) of an amount of EUR217000 which was credited to the DCA from a linked subaccount at 15:00:01. The credit was instructed during the processing of an End Of Procedure C.

Message item	Utilisation
Message ID /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgId	NONREF
Creation date and time /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/CreDtTm	2020-02-07T15:00:02.001+00:00
Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Id	Ouc054b5417C-BAHId
Account Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Id/Othr/Id	RDEEURCOBADEFFXXXCOBADEFFXXX
Account Owner /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Ownr/Id/OrgId/AnyBIC	COBADEFFXXX
Entry Reference /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryRef	RTGS-EOP7b541
Amount /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Amt	EUR 217000
CreditDebitIndicator	CRDT

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Message item	Utilisation
/Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/CrdDbtInd	
Status Code /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Sts/Cd	BOOK
Booking Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/BookgDt/DtTm	2020-02-07T15:00:01.001+00:00
Value Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/ValDt/Dt	2020-02-07
Bank Transaction Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BkTxCd/Prtry/Cd	LIQT
Instruction Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/InstrId	SysSW1b541-BizCase
End To End ID /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/EndToEndId	Inc021b541-BAHId-4
Transaction Amount /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Amt	EUR 217000.00
Related Parties Debtor Account /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/DbtrAcct/Id/Othr/Id	UDEEURCOBADEFFXXX16COBADEFFXXX0001
Related Parties Creditor Account /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/CdtrAcct/Id/Othr/Id	RDEEURCOBADEFFXXXCOBADEFFXXX
Debtor Agent BIC BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/DbtrAgt/FinInstrId/BICFI	MARKDEFFCLC

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Message item	Utilisation
Local Instrument Proprietary /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/LclInstrm/Prtry	LIIA

Table 311: CreditNotification (camt.054) – procedure C successful settlement (Scenario 541)

Usage case example: camt.054_AS-C_CreditNotification_bs541-7C.xml

In this example, RTGS is informing the payment bank owning a DCA (id: RDEEURSOLADESTXXXSOLADEST600) of an amount of EUR1000 which was credited to the DCA from a linked subaccount at 15:00:01. The credit was instructed during the processing of an End Of Procedure C.

Message item	Utilisation
Message ID /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgId	NONREF
Creation date and time /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/CreDtTm	2020-02-07T15:00:02.001+00:00
Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Id	Ouc054b5419C-BAHId
Account Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Id/Othr/Id	RDEEURSOLADESTXXXSOLADEST600
Account Owner /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Ownr/Id/OrgId/AnyBIC	SOLADESTXXX
Entry Reference /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryRef	RTGS-EOP9b541
Amount /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Amt	EUR 1000
CreditDebitIndicator /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/CrdDbtInd	CRDT
Status Code /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Sts/Cd	BOOK
Booking Date	2020-02-07T15:00:01.001+00:00

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Message item	Utilisation
/Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/BookgDt/DtTm	
Value Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/ValDt/Dt	2020-02-07
Bank Transaction Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BkTxCd/Prtry/Cd	LIQT
Instruction Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/InstrId	SysSW2b541-BizCase
End To End ID /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/EndToEndId	Inc021b541-BAHId-4
Transaction Amount /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Amt	EUR 1000.00
Related Parties Debtor Account /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/DbtrAcct/Id/Othr/Id	UDEEURSOLADESTXXX16SOLADEST6000001
Related Parties Creditor Account /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdPties/CdtrAcct/Id/Othr/Id	RDEEURSOLADESTXXXSOLADEST600
Debtor Agent BIC BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/DbtrAgt/FinInstrId/BICFI	MARKDEFFCLC
Local Instrument Proprietary /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/LclInstrm/Prtry	LIIA

Table 312: CreditNotification (camt.054) – procedure C successful settlement (Scenario 541)

Usage case example: camt.054_AS-C_CreditNotification_bs541-9C.xml

Usage case: Credit Debit Notification – procedure D successful settlement with liquidity adjustment (Scenario 561)

In this example, RTGS is informing the payment bank owning DCA (id: RDEEURCOBADEFFXXXCOBADEFFXXX) of an amount of EUR120000 which was debited from the account at 19:30:01. The debit was instructed by an existing standing order.

Message item	Utilisation
Message ID /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgId	NONREF
Creation date and time /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/CreDtTm	2020-02-06T19:30:02.001+00:00
Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Id	Ouc054b5611D-BAHId
Account Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Id/Othr/Id	RDEEURCOBADEFFXXXCOBADEFFXXX
Account Owner /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Ownr/Id/OrgId/AnyBIC	COBADEFFXXX
Entry Reference /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryRef	RTGS-SO01b561-1
Amount /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Amt	EUR 120000
CreditDebitIndicator /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/CrdDbtInd	DBIT
Status Code /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Sts/Cd	BOOK
Booking Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/BookgDt/DtTm	2020-02-06T19:30:01.001+00:00
Value Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/ValDt/Dt	2020-02-07
Bank Transaction Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BkTxCd/Prtry/Cd	LIQT

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Message item	Utilisation
Instruction Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/InstrId	InSO01b561-BizCase
End-to-end identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/EndToEndId	InSO01b561-StOId
Transaction Amount /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Amt	EUR 120000.00
Instructing Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/RltdAgts/InstgAgt/FinInstnId/BICFI	TRGTXEPMRTG
Debtor Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/DbtrAgt/FinInstnId/BICFI	MARKDEFFCLC
Local Instrument Proprietary /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/LclInstrm/Prtry	LSIA

Table 313: DebitNotification (camt.054) – procedure D successful settlement with liquidity adjustment (Scenario 561)

Usage case example: camt.054_AS-D_DebitNotification_bs561-1D.xml

In this example, RTGS is informing the payment bank owning DCA (id: RDEEURSOLADESTXXXSOLADEST600) of an amount of EUR250000 which was credited to the account at 09:10:01. The credit was instructed in an ASTI message from an ancillary system in relation to the references shown.

Message item	Utilisation
Message ID /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgId	NONREF
Creation date and time /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/CreDtTm	2020-02-07T09:10:02.001+00:00
Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Id	Ouc054b5613C-BAHId

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Message item	Utilisation
Account Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Id/Othr/Id	RDEEURSOLADESTXXXSOLADEST600
Account Owner /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Ownr/Id/OrgId/AnyBIC	SOLADESTXXX
Entry Reference /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryRef	RTGS-p998b561-1
Amount /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Amt	EUR 250000
CreditDebitIndicator /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/CrdDbtInd	CRDT
Status Code /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Sts/Cd	BOOK
Booking Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/BookgDt/DtTm	2020-02-07T09:10:01.001+00:00
Value Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/ValDt/Dt	2020-02-07
Bank Transaction Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BkTxCd/Prtry/Cd	LIQT
Instruction Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/InstrId	Inp998b561-InsId3
End-to-end identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/EndToEndId	Inp998b561-E2EIdC
Transaction Amount /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Amt	EUR 250000.00

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Message item	Utilisation
Instructing Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstgAgt/FinInstnId/BICFI	MARKDEFFCLC
Instructed Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstdAgt/FinInstnId/BICFI	SOLADEST600
Debtor Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/DbtrAgt/FinInstnId/BICFI	MARKDEFFCLC
Local Instrument Proprietary /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/LclInstrm/Prtry	LIAS

Table 314: CreditNotification (camt.054) – procedure D successful settlement with liquidity adjustment (Scenario 561)

Usage case example: camt.054_AS-D_CreditNotification_bs561-3C.xml

Usage case: Credit Debit Notification – procedure E successful settlement (Scenario 581)

In this example, RTGS is informing the payment bank owning a DCA (id: RDEEURUBSWCHZHXXXUBSWCHZHXXX) of an amount of EUR89000 which was debited from the account at 12:01:00. The debit was instructed in an AS Transfer Initiation (pain.998 ASTI) from an ancillary system in relation to the references shown and this camt.054 is being sent to the account owner (party BIC: UBSWCHZHXXX).

Message item	Utilisation
Message ID /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgId	NONREF
Creation date and time /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/CreDtTm	2020-02-06T12:01:00.001+00:00
Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Id	Ouc054b5811D-BAHId
Account Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Id/Othr/Id	RDEEURUBSWCHZHXXXUBSWCHZHXXX
Account Owner /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Ownr/Id/OrgId/AnyBIC	UBSWCHZHXXX

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Message item	Utilisation
Entry Reference /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryRef	RTGS-p998b581-1
Amount /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Amt	EUR 89000
CreditDebitIndicator /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/CrdDbtInd	DBIT
Status Code /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Sts/Cd	BOOK
Booking Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/BookgDt/DtTm	2020-02-06T12:01:00.001+00:00
Value Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/ValDt/Dt	2020-02-06
Bank Transaction Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BkTxCd/Prtry/Cd	ASTI
Instruction Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/InstrId	Inp998b581-InsId1
End-to-end identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/EndToEndId	Inp998b581-E2EIdA
Transaction Amount /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Amt	EUR 89000.00
Instructing Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstgAgt/FinInstnId/BICFI	UBSWCHZHXXX
Instructed Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstdAgt/FinInstnId/BICFI	COBADEBB120

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Message item	Utilisation
Debtor Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/DbtrAgt/FinInstnId/BICFI	MARKDEFFCLC
Local Instrument Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/LclInstrm/Cd	ASTI

Table 315: DebitNotification (camt.054) – procedure E successful settlement (Scenario 581)

Usage case example: camt.054_AS-E_DebitNotification_bs581-1D.xml

In this example, RTGS is informing the payment bank owning a DCA (id: RDEEURSOLADESTXXXSOLADEST600) of an amount of EUR81000 which was credited to the account at 12:01:00. The credit was instructed in an AS Transfer Initiation (pain.998 ASTI) from an ancillary system in relation to the references shown and this Credit Debit Notification (camt.054) is being sent to the account owner (party BIC: SOLADESTXXX).

Message item	Utilisation
Message ID /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgId	NONREF
Creation date and time /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/CreDtTm	2020-02-06T12:01:00.001+00:00
Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Id	Ouc054b5812C-BAHId
Account Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Id/Othr/Id	RDEEURSOLADESTXXXSOLADEST600
Account Owner /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Ownr/Id/OrgId/AnyBIC	SOLADESTXXX
Entry Reference /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryRef	RTGS-p998b581-2
Amount /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Amt	EUR 81000
CreditDebitIndicator	CRDT

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Message item	Utilisation
/Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/CrdDbtInd	
Status Code /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Sts/Cd	BOOK
Booking Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/BookgDt/DtTm	2020-02-06T12:01:00.001+00:00
Value Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/ValDt/Dt	2020-02-06
Bank Transaction Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BkTxCd/Prtry/Cd	ASTI
Instruction Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/InstrId	Inp998b581-InsId2
End-to-end identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/EndToEndId	Inp998b581-E2EIdB
Transaction Amount /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Amt	EUR 81000.00
Instructing Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstgAgt/FinInstnId/BICFI	COBADEBB120
Instructed Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstdAgt/FinInstnId/BICFI	SOLADEST600
Debtor Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/DbtrAgt/FinInstnId/BICFI	MARKDEFFCLC

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Message item	Utilisation
Local Instrument Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/LclInstrm/Cd	ASTI

Table 316: CreditNotification (camt.054) – procedure E successful settlement (Scenario 581)

Usage case example: camt.054_AS-E_CreditNotification_bs581-2C.xml

Usage case: Credit Debit Notification – procedure E mixed settlement (Scenario 582)

In this example, RTGS is informing the payment bank owning DCA (id: RDEEURSOLADESTXXXSOLADEST600) of an amount of EUR90000 which was credited to the account at 12:16:00. The credit was instructed in an AS Transfer Initiation (pain.998 ASTI) message from an ancillary system. This Credit Notification (camt.054) is being sent to the payment bank owning the credited account (party BIC: SOLADESTXXX).

Message item	Utilisation
Message ID /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgId	NONREF
Creation date and time /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/CreDtTm	2020-02-06T12:16:00.001+00:00
Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Id	Ouc054b5821C-BAHId
Account Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Id/Othr/Id	RDEEURSOLADESTXXXSOLADEST600
Account Owner /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Ownr/Id/OrgId/AnyBIC	SOLADESTXXX
Entry Reference /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryRef	RTGS-p998b582-1
Amount /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Amt	EUR 90000
CreditDebitIndicator /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/CrdDbtInd	CRDT
Status Code	BOOK

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Message item	Utilisation
/Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Sts/Cd	
Booking Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/BookgDt/DtTm	2020-02-06T12:16:00.001+00:00
Value Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/ValDt/Dt	2020-02-06
Bank Transaction Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BkTxCd/Prtry/Cd	ASTI
Instruction Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/InstrId	Inp998b582-InsId1
End-to-end identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/EndToEndId	Inp998b582-E2EIdA
Transaction Amount /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Amt	EUR 90000.00
Instructing Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstgAgt/FinInstnId/BICFI	COBADEBB120
Instructed Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstdAgt/FinInstnId/BICFI	SOLADEST600
Debtor Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/DbtrAgt/FinInstnId/BICFI	MARKDEFFCLC
Local Instrument Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/LclInstrm/Cd	ASTI

Table 317: CreditNotification (camt.054) – procedure E successful settlement (Scenario 582)

Usage case example: camt.054_AS-E_CreditNotification_bs582-1C.xml

In this example, RTGS is informing the payment bank owning DCA (id: RDEEURSOLADESTXXXSOLADEST861) of an amount of EUR92000 which was debited from the account at 12:16:00. The debit was instructed in an AS Tranfer Initiation (pain.998 ASTI) from an ancillary system. This Debit Notification (camt.054) is being sent to the payment bank owning the debited account (party BIC: SOLADESTXXX).

Message item	Utilisation
Message ID /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/MsgId	NONREF
Creation date and time /Document/BkToCstmrDbtCdtNtfctn/GrpHdr/CreDtTm	2020-02-06T12:16:00.001+00:00
Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Id	Ouc054b5824D-BAHId
Account Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Id/Othr/Id	RDEEURSOLADESTXXXSOLADEST861
Account Owner /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Acct/Ownr/Id/OrgId/AnyBIC	SOLADESTXXX
Entry Reference /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryRef	RTGS-p998b582-4
Amount /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Amt	EUR 92000
CreditDebitIndicator /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/CrdDbtInd	DBIT
Status Code /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/Sts/Cd	BOOK
Booking Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/BookgDt/DtTm	2020-02-06T12:16:00.001+00:00
Value Date /Document/BkToCstmrDbtCdtNtfctn/NtFctn/Ntry/ValDt/Dt	2020-02-06
Bank Transaction Code	ASTI

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Message item	Utilisation
/Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BkTxCd/Prtry/Cd	
Instruction Identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/InstrId	Inp998b582-InsId4
End-to-end identification /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Refs/EndToEndId	Inp998b582-E2EIdD
Transaction Amount /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/Amt	EUR 92000.00
Instructing Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstgAgt/FinInstnId/BICFI	SOLADEST861
Instructed Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/InstdAgt/FinInstnId/BICFI	COBADEBB120
Debtor Agent BIC /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/RltdAgts/DbtrAgt/FinInstnId/BICFI	MARKDEFFCLC
Local Instrument Code /Document/BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/Tx Dtls/LclInstrm/Cd	ASTI

Table 318: DebitNotification (camt.054) – procedure E successful settlement (Scenario 582)

Usage case example: camt.054_AS-E_DebitNotification_bs582-4D.xml

Footnotes

1 For the AS Procedure D, this code word is provided even if the liquidity transfer is performed via the pain.998 (AS Transfer initiation)

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5.3.2.22 FIToFIPaymentCancellationRequest (camt.056)

5.3.2.22.1 Overview and scope of the message

This chapter illustrates the *FiToFiPaymentCancellationRequest* message.

The *FIToFIPaymentCancellationRequest* message is sent by a business sender to the business receiver of the original payment message. It is used to request the revocation of an original payment order or the recall of an original payment.

The message can be sent by the following business sender:

- RTGS Account Holder;
- multi-addressee;
- CB.

The *FIToFIPaymentCancellationRequest* message concerns only one original payment message.

The usage of this message can be found in chapter Usage of Messages.

If the original payment order is settled, the *FIToFIPaymentCancellationRequest* is forwarded to the counterparty of the payment to request the recall of the original CustomerCreditTransfer (pacs.008) or FinancialInstitutionCreditTransfer (pacs.009).

In the case of a successful revocation RTGS sends, in response to the *FIToFIPaymentCancellationRequest* message, a ResolutionOfInvestigation (camt.029) message indicating the successful execution of the revocation request. Additionally, a related PaymentStatusReport (pacs.002) message will be sent to the business sender of the original payment order.

In the case where revocation is not possible, RTGS forwards the inbound *FIToFIPaymentCancellationRequest* message as an outbound message to the next party in the payment chain. On an optional basis, a ResolutionOfInvestigation (camt.029) message can be sent to the business sender of the *FIToFIPaymentCancellationRequest* to inform that the recall request was forwarded.

In case of a business validation error or where a revocation is sent for an already settled PaymentReturn (pacs.004) or FinancialInstitutionDirectDebit (pacs.010), RTGS sends, in response to the *FIToFIPaymentCancellationRequest* message, a ResolutionOfInvestigation (camt.029) message with the appropriate error code(s) and error description(s).

5.3.2.22.2 Schema

Outline of the schema

The *FIToFIPaymentCancellationRequest* message is composed of the following message building blocks.

Assignment

This block is mandatory and non-repetitive. It identifies the assignment of an investigation case from an assigner (equal to InstructingAgent in the payment to be revoked) to an assignee (equal to InstructedAgent in the payment to be revoked).

Underlying

This block is mandatory and non-repetitive. It identifies the original payment to be revoked. It contains the following elements:

- cancellation identification;
- original group information;
- original instruction identification;
- original end-to-end identification;
- original UETR;
- original clearing system reference;
- original interbank settlement amount;
- original interbank settlement date;
- cancellation reason information.

References/links

The RTGS-specific schema and documentation in XSD/Excel/PDF format as well as the message examples are provided outside of this document under the following link:

http://www.swift.com/mystandards/RTGS/camt.056.001.08_RTGS

Business rules applicable to the schema

When used in its inbound form, for business rules applicable to *FIToFIPaymentCancellationRequest* refer to the chapter Index of validation rules and error codes.

When used in its outbound form, no business rules are applicable to a *FIToFIPaymentCancellationRequest* message.

5.3.2.22.3 The message in business context

Specific message requirements (inbound) and specific message contents (outbound)

All content must comply with the business rules for the message.

Message item	Utilisation
Assignment	
Identification /Document/FIToFIPmtCxlReq/Assgnmt/Id	Value "NONREF" as the message ID is already part of the BAH

Message item	Utilisation
Assigner Agent BIC /Document/FIToFIPmtCxlReq/Assgnmt/Assgnr/Agt/FinInstnId/BICFI	Equivalent to the instructing agent
Assignee Agent BIC /Document/FIToFIPmtCxlReq/Assgnmt/Assgne/Agt/FinInstnId/BICFI	Equivalent to the instructed agent
Creation Date Time /Document/FIToFIPmtCxlReq/Assgnmt/CreDtTm	Date and time at which the assignment was created
Underlying	
Cancellation Identification /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/CxlId	If provided it is ignored by RTGS and forwarded in the outbound message and copied to related camt.029
Original Message ID /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlGrpInf/OrgnlMsgId	Copy of BAH BizMsgIdr of the original payment message pacs.004, pacs.008, pacs.009 or pacs.010
Original Message Name Identification /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlGrpInf/OrgnlMsgNmId	Message name of the original payment message; where xx must be replaced by the current version: - pacs.004.001.xx; - pacs.008.001.xx; - pacs.009.001.xx; - pacs.010.001.xx.
Original Creation Date /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlGrpInf/OrgnlCreDtTm	Original date and time at which the message was created
Original Instruction Identification /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlInstrId	If provided it is ignored by RTGS and forwarded in the outbound message and copied to related camt.029. In the case where camt.056 is used to revoke pacs.004, the original instruction identification must be copied from pacs.004/TransactionInformation/OriginalInstructionIdentification.
Original End to End Identification /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlEndToEndId	Copy of the end-to-end identification from the original pacs.004, pacs.008, pacs.009 or pacs.010. Forwarded in the outbound message and copied to related camt.029. In the case camt.056 is used to revoke pacs.004, the original end-to-end identification must be copied from pacs.004/TransactionInformation/OriginalEndToEndIdentification.

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Message item	Utilisation
Original UETR /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlUETR	Provides the original UETR of the underlying payment transaction
Original Clearing System Reference /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlClrSysRef	If provided it is ignored by RTGS and forwarded in the outbound message and copied to related camt.029. If present in underlying pacs.008/pacs.009, the Clearing System Reference must be transported in the Original Clearing System Reference.
Original Interbank Settlement Amount /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlIntrBkSttlmAmt	In the case camt.056 is used to revoke a pacs.004, the OriginalInterbank SettlementAmount must be copied from pacs.004/TransactionInformation/ReturnedInterbankSettlementAmount.
Original Interbank Settlement Date /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlIntrBkSttlmDt	In the case where camt.056 is used to revoke a pacs.004 message, the original interbank settlement date must be copied from pacs.004/TransactionInformation/InterbankSettlementDate.
Cancellation Reason Information /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf	Provides detailed information on the cancellation reason
Originator (Block) /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/Orgtr	Ignored and forwarded. If a BIC is provided it is subject to BIC validation.
Reason Code /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/Rsn/Cd	Payment cancellation request will be forwarded further in the chain if the original pacs.008 or pacs.009 is already finally settled in RTGS. No forwarding for pacs.004 and pacs.010 by default.
Additional Information /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/AddtlInf	Inbound: RTGS does not validate content, it only forwards this information to business receiver of the outbound camt.056.

Table 319: FIToFIPaymentCancellationRequest (camt.056)

Usage case: Payment Order Revocation/Recall Request (Scenario 022)

In this usage example, the business sender has requested that a previously instructed payment (with UETR: “e008b022-59c5-41e9-be4c-d45102fc201e”) should be revoked, despite already having settled, for the reason “CUST” (requested by debtor). To ensure the correct payment is identified, the cancellation includes several data from the original pacs.008 message: the BAH-BizMsgIdr, the end-to-end identification, the payment amount (EUR 17,750) and the settlement date (2019-10-07). The message was created and sent on 7 October at 10:12 CET, around 30 minutes after the payment settled.

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Message item	Utilisation
Assignment	
Identification /Document/FIToFIPmtCxlReq/Assgnmt/Id	NONREF
Assigner Agent BIC /Document/FIToFIPmtCxlReq/Assgnmt/Assgnr/Agt/FinInstnId/BICFI	UBSWCHZHXXX
Assignee Agent BIC /Document/FIToFIPmtCxlReq/Assgnmt/Assgne/Agt/FinInstnId/BICFI	COBADEBB120
Creation Date Time /Document/FIToFIPmtCxlReq/Assgnmt/CreDtTm	2019-10-07T10:12:00+00:00
Underlying	
Original Message ID /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlGrpInf/OrgnlMsgId	Inp008b022-BAHId
Original Message Name Identification /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlGrpInf/OrgnlMsgNmId	pacs.008.001.08
Original End to End Identification /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlEndToEndId	Inp008b022-E2EId
Original UETR /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlUETR	e008b022-59c5-41e9-be4c-d45102fc201e
Original Clearing System Reference /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlClrSysRef	RTGS-p008b022
Original Interbank Settlement Amount /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlIntrBkSttlmAmt	EUR 17750
Original Interbank Settlement Date	2019-10-07

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Message item	Utilisation
/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlIntrBkSttlmDt	
Cancellation Reason Information BIC /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/Orgtr/Id/OrgId/AnyBIC	UBSWCHZHXXX
Reason Code /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/Rsn/Cd	CUST

Table 320: FIToFIPaymentCancellationRequest (camt.056) – usage case Payment Order Revocation/Recall Request (Scenario 022)

Usage case example: Inbound_camt.056_RTGS_PaymentCancellationRequest_bs022.xml

Usage case: Counterparty Recall Request (Scenario 022)

In this usage example, RTGS is forwarding the previously received inbound camt.056 (payment order revocation/recall request) to the next business receiver in the payment chain.

Message item	Utilisation
Assignment	
Identification /Document/FIToFIPmtCxlReq/Assgnmt/Id	NONREF
Assigner Agent BIC /Document/FIToFIPmtCxlReq/Assgnmt/Assgnr/Agt/FinInstnId/BICFI	UBSWCHZHXXX
Assignee Agent BIC /Document/FIToFIPmtCxlReq/Assgnmt/Assgne/Agt/FinInstnId/BICFI	COBADEBB120
Creation Date Time /Document/FIToFIPmtCxlReq/Assgnmt/CreDtTm	2019-10-07T10:12:00+00:00
Underlying	
Original Message ID /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlGrpInf/OrgnlMsgId	Inp008b022-BAHId
Original Message Name Identification	pacs.008.001.08

Message item	Utilisation
/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlGrpInf/OrgnlMsgNmId	
Original End to End Identification /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlEndToEndId	Inp008b022-E2EId
Original UETR /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlUETR	e008b022-59c5-41e9-be4c-d45102fc201e
Original Clearing System Reference /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlClrSysRef	RTGS-p008b022
Original Interbank Settlement Amount /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlIntrBkSttlmAmt	EUR 17750
Original Interbank Settlement Date /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlIntrBkSttlmDt	2019-10-07
Cancellation Reason Information BIC /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/Orgtr/Id/OrgId/AnyBIC	UBSWCHZHXXX
Reason Code /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/Rsn/Cd	CUST

Table 321: FIToFIPaymentCancellationRequest (camt.056) – usage case Outbound Payment Cancellation Request Outbound Scenario 022

Usage case example: Outbound_camt.056_RTGS_PaymentCancellationRequest_bs022.xml

Usage case: Payment Order Revocation Request – Successful return (Scenario 023)

In this example, the business sender has requested that a previously instructed payment (with UETR: “e008b023-59c5-41e9-be4c-d45102fc201e”) should be revoked, despite already having settled, for the reason “CUST” (Requested by Debtor).

To ensure the correct payment is identified, the cancellation includes several data from the original pacs.008 message: the BAH-BizMsgIdr, the End-to-End-Id, the payment amount (EUR74000) and the settlement date (2019-10-06).

The message was created and sent on 7th October at 10:12 (the day after the payment settled).

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Message item	Utilisation
Assignment	
Identification /Document/FIToFIPmtCxlReq/Assgnmt/Id	NONREF
Assigner Agent BIC /Document/FIToFIPmtCxlReq/Assgnmt/Assgnr/Agt/FinInstnId/BICFI	SOLADEST600
Assignee Agent BIC /Document/FIToFIPmtCxlReq/Assgnmt/Assgne/Agt/FinInstnId/BICFI	COBADEFFXXX
Creation Date Time /Document/FIToFIPmtCxlReq/Assgnmt/CreDtTm	2019-10-07T10:12:00+00:00
Underlying	
Original Message ID /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlGrpInf/OrgnlMsgId	Inp008b023-BAHId
Original Message Name Identification /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlGrpInf/OrgnlMsgNmId	pacs.008.001.08
Original End to End Identification /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlEndToEndId	Inp008b023-E2EId
Original UETR /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlUETR	e008b023-59c5-41e9-be4c-d45102fc201e
Original Clearing System Reference /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlClrSysRef	RTGS-p008b023
Original Interbank Settlement Amount /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlIntrBkSttlmAmt	EUR 74000
Original Interbank Settlement Date	2019-10-06

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Message item	Utilisation
/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlIntrBkSttlmDt	
Cancellation Reason Information BIC /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/Orgtr/Id/OrgId/AnyBIC	SOLADESTXXX
Reason Code /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/Rsn/Cd	CUST

Table 322: FIToFIPaymentCancellationRequest (camt.056) – usage case Payment Order Revocation Request – Successful return – Inbound (Scenario 023)

Usage case example: Inbound_camt.056_RTGS_PaymentCancellationRequest_bs023.xml

In this example, RTGS is forwarding a previous received inbound camt.056 (cancellation request) to the next business receiver in the payment chain. The message content is passed forward unchanged from its inbound state.

Message item	Utilisation
Assignment	
Identification /Document/FIToFIPmtCxlReq/Assgnmt/Id	NONREF
Assigner Agent BIC /Document/FIToFIPmtCxlReq/Assgnmt/Assgnr/Agt/FinInstnId/BICFI	SOLADEST600
Assignee Agent BIC /Document/FIToFIPmtCxlReq/Assgnmt/Assgne/Agt/FinInstnId/BICFI	COBADEFFXXX
Creation Date Time /Document/FIToFIPmtCxlReq/Assgnmt/CreDtTm	2019-10-07T10:12:00+00:00
Underlying	
Original Message ID /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlGrpInf/OrgnlMsgId	Inp008b023-BAHId
Original Message Name Identification	pacs.008.001.08

Message item	Utilisation
/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlGrpInf/OrgnlMsgNmId	
Original End to End Identification /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlEndToEndId	Inp008b023-E2EId
Original UETR /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlUETR	e008b023-59c5-41e9-be4c-d45102fc201e
Original Clearing System Reference /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlClrSysRef	RTGS-p008b023
Original Interbank Settlement Amount /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlIntrBkSttlmAmt	EUR 74000
Original Interbank Settlement Date /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlIntrBkSttlmDt	2019-10-06
Cancellation Reason Information BIC /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/Orgtr/Id/OrgId/AnyBIC	SOLADESTXXX
Reason Code /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/Rsn/Cd	CUST

Table 323: FIToFIPaymentCancellationRequest (camt.056) – usage case Payment Order Revocation Request – Successful return – Outbound (Scenario 023)

Usage case example: Outbound_camt.056_RTGS_PaymentCancellationRequest_bs023.xml

Usage case: Payment Order Revocation/Recall Request (Scenario 026)

In this usage example, the business sender has requested that a previously instructed payment (with UETR: “e009b026-59c5-41e9-be4c-d45102fc201e”) should be revoked and therefore never able to reach settlement. To ensure the correct payment is identified, the cancellation includes several data from the original pacs.009 message: the BAH-BizMsgIdr, the end-to-end identification, the payment amount (EUR 147,000) and the settlement date (8 October 2019). The message was created and sent on 7 October at 14:00. Therefore it is expected that the payment (sent at 13:20 CET on 7 October) has not yet settled.

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Message item	Utilisation
Assignment	
Identification /Document/FIToFIPmtCxlReq/Assgnmt/Id	NONREF
Assigner Agent BIC /Document/FIToFIPmtCxlReq/Assgnmt/Assgnr/Agt/FinInstnId/BICFI	COBADEBB120
Assignee Agent BIC /Document/FIToFIPmtCxlReq/Assgnmt/Assgne/Agt/FinInstnId/BICFI	UBSWCHZHXXX
Creation Date Time /Document/FIToFIPmtCxlReq/Assgnmt/CreDtTm	2019-10-07T14:00:00+00:00
Underlying	
Original Message ID /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlGrpInf/OrgnlMsgId	Inp009b026-BAHId
Original Message Name Identification /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlGrpInf/OrgnlMsgNmId	pacs.009.001.08CORE
Original End to End Identification /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlEndToEndId	NOTPROVIDED
Original UETR /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlUETR	e009b026-59c5-41e9-be4c-d45102fc201e
Original Interbank Settlement Amount /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlIntrBkSttlmAmt	EUR 147000
Original Interbank Settlement Date /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlIntrBkSttlmDt	2019-10-08
Cancellation Reason Information BIC	COBADEBB120

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Message item	Utilisation
/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/Orgtr/Id/OrgId/AnyBIC	
Reason Code /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/Rsn/Cd	CUST

Table 324: FIToFIPaymentCancellationRequest (camt.056) – usage case Payment Order Revocation/Recall Request (Scenario 026)

Usage case example: Inbound_camt.056_RTGS_PaymentCancellationRequest_bs026.xml

Usage case: Payment Order Revocation/Recall Request (Scenario 027)

In this usage example, the business sender has requested that a previously instructed payment (with UETR: “e009b027-59c5-41e9-be4c-d45102fc201e”) should be revoked, even though it has already been settled. To ensure the correct payment is identified, the cancellation includes several data from the original pacs.009 message: the BAH-BizMsgIdr, the end-to-end identification, the payment amount (EUR 77,000) and the settlement date (7 October 2019).

The message was created and sent on 7th October at 12:00. Therefore it is expected that the payment (sent at 10:00 on 7th October) has already settled.

Message item	Utilisation
Assignment	
Identification /Document/FIToFIPmtCxlReq/Assgnmt/Id	NONREF
Assigner Agent BIC /Document/FIToFIPmtCxlReq/Assgnmt/Assgnr/Agt/FinInstnId/BICFI	UBSWCHZHXXX
Assignee Agent BIC /Document/FIToFIPmtCxlReq/Assgnmt/Assgne/Agt/FinInstnId/BICFI	COBADEBB120
Creation Date Time /Document/FIToFIPmtCxlReq/Assgnmt/CreDtTm	2019-10-07T12:00:00+00:00
Underlying	
Original Message ID /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlGrpInf/OrgnlMsgId	Inp009b027-BAHId

Message item	Utilisation
Original Message Name Identification /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlGrpInf/OrgnlMsgNmId	pacs.009.001.08CORE
Original End to End Identification /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlEndToEndId	NOTPROVIDED
Original UETR /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlUETR	e009b027-59c5-41e9-be4c-d45102fc201e
Original Interbank Settlement Amount /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlIntrBkSttlmAmt	EUR 77000
Original Interbank Settlement Date /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlIntrBkSttlmDt	2019-10-07
Cancellation Reason Information BIC /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/Orgtr/Id/OrgId/AnyBIC	BSCHARBASSS
Reason Code /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/Rsn/Cd	CUST

Table 325: FIToFIPaymentCancellationRequest (camt.056) - usage case Payment Order Revocation/Recall Request (Scenario 027)

Usage case example: Inbound_camt.056_RTGS_PaymentCancellationRequest_bs027.xml

Usage case: Payment Order Revocation/Recall Request (Scenario 030)

In this usage example, the business sender has requested that a previously instructed direct debit movement (with UETR: “e010b030-59c5-41e9-be4c-d45102fc201e”) should be revoked and therefore never able to reach settlement. To ensure the correct direct debit movement is identified, the cancellation includes several data from the original pacs.010 message: the BAH-BizMsgIdr, the end-to-end identification, the payment amount (EUR 89,000) and the settlement date (8 October 2019). The message was created and sent on 7 October at 11:00 CET. Therefore it is expected that the direct debit (sent at 09:00:00 CET on 7 October) has not yet settled.

Message item	Utilisation
Assignment	

Message item	Utilisation
Identification /Document/FIToFIPmtCxlReq/Assgnmt/Id	NONREF
Assigner Agent BIC /Document/FIToFIPmtCxlReq/Assgnmt/Assgnr/Agt/FinInstnId/BICFI	COBADEBB120
Assignee Agent BIC /Document/FIToFIPmtCxlReq/Assgnmt/Assgne/Agt/FinInstnId/BICFI	UBSWCHZHXXX
Creation Date Time /Document/FIToFIPmtCxlReq/Assgnmt/CreDtTm	2019-10-07T11:00:00+00:00
Underlying	
Original Message ID /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlGrpInf/OrgnlMsgId	Inp010b030-BAHId
Original Message Name Identification /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlGrpInf/OrgnlMsgNmId	pacs.010.001.03
Original End to End Identification /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlEndToEndId	Inp010b030-E2EId
Original UETR /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlUETR	e010b030-59c5-41e9-be4c-d45102fc201e
Original Interbank Settlement Amount /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlIntrBkSttlmAmt	EUR 89000
Original Interbank Settlement Date /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlIntrBkSttlmDt	2019-10-08
Cancellation Reason Information BIC /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/Orgtr/Id/OrgId/AnyBIC	COBADEBB120

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Message item	Utilisation
Reason Code /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/Rsn/Cd	CUST

Table 326: FItoFIPaymentCancellationRequest (camt.056) – usage case Payment Order Revocation/Recall Request (Scenario 030)

Usage case example: Inbound_camt.056_RTGS_PaymentCancellationRequest_bs030.xml

Usage case: Payment Order Revocation/Recall Request (Scenario 031)

In this usage example, the business sender has requested that a previously instructed direct debit (with UETR: “e010b031-59c5-41e9-be4c-d45102fc201e”) should be revoked, even though it has already been settled. To ensure the correct direct debit movement is identified, the cancellation includes several data from the original pacs.010 message: the BAH-BizMsgIdr, the end-to-end identification, the payment amount (EUR 53,500) and the settlement date (7 October 2019). The originator BIC has been populated with a known invalid BIC code (BIC “BSCHARBASSS”) to ensure rejection. The message was created and sent on 7 October at 12:00 CET. Therefore it is expected that the direct debit (sent at 09:22 CET on 7 October) has already settled.

Message item	Utilisation
Assignment	
Identification /Document/FIToFIPmtCxlReq/Assgnmt/Id	NONREF
Assigner Agent BIC /Document/FIToFIPmtCxlReq/Assgnmt/Assgnr/Agt/FinInstnId/BICFI	COBADEBB120
Assignee Agent BIC /Document/FIToFIPmtCxlReq/Assgnmt/Assgne/Agt/FinInstnId/BICFI	UBSWCHZHXXX
Creation Date Time /Document/FIToFIPmtCxlReq/Assgnmt/CreDtTm	2019-10-07T12:00:00+00:00
Underlying	
Original Message ID /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlGrpInf/OrgnlMsgId	Inp010b031-BAHId
Original Message Name Identification	pacs.010.001.03

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Message item	Utilisation
/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlGrpInf/ OrgnlMsgNmId	
Original End to End Identification /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/ OrgnlEndToEndId	Inp010b031-E2EId
Original UETR /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlUETR	e010b031-59c5-41e9-be4c-d45102fc201e
Original Interbank Settlement Amount /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/ OrgnlIntrBkSttlmAmt	EUR 53000
Original Interbank Settlement Date /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/ OrgnlIntrBkSttlmDt	2019-10-07
Cancellation Reason Information BIC /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/ Orgtr/Id/OrgId/AnyBIC	BSCHARBASSS
Reason Code /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/ Rsn/Cd	CUST

Table 327: FIToFIPaymentCancellationRequest (camt.056) – usage case Payment Order Revocation/Recall Request (Scenario 031)

Usage case example: Inbound_camt.056_RTGS_PaymentCancellationRequest_bs031.xml

5.3.3 Headers (head)

5.3.3.1 BusinessApplicationHeader (head.001)

5.3.3.1.1 Overview and scope of the message

This chapter illustrates the *BusinessApplicationHeader* message.

The *BusinessApplicationHeader* (BAH) is used to provide routing and control information (including a digital signature) relating to a single business message.

The consistent structure of relevant information in the BAH facilitates the accurate routing of the business message once it arrives at the technical receiver’s interface.

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Within the BAH, there are two primary entities defined as FROM and TO which define the business sender and business receiver of the business payload. These business entities may not always be the same as the technical sender and recipient.

The usage of this message can be found in chapter Usage of Messages.

5.3.3.1.2 Schema

Outline of the schema

The *BAH* message is composed of the following message building blocks.

FROM

The business sender that has created this message. FROM BIC must have exactly eleven characters.

TO

The business receiver designated by the sender. TO BIC must have exactly eleven characters.

BusinessMessageIdentifier

Identifies, unambiguously, the message. The BusinessMessageIdentifier has maximum 35 characters.

For inbound messages: In all cases, this value is used by RTGS in place of any message ID value which may be provided within the business message.

For outbound messages: Contains the unique message ID from RTGS. Any message ID field within the business payload is populated with “NONREF”.

MessageDefinitionIdentifier

Contains the MessageIdentifier that defines the business payload. It must contain a valid ISO 20022 MessageIdentifier supported by RTGS.

CreationDate

Date and time when this *BAH* was created.

CopyDuplicate (optional)

Indicates whether the business payload is a copy, a duplicate or a copy of a duplicate of a previously sent ISO 20022 message. The value is ignored by RTGS and forwarded to the business receiver.

PossibleDuplicate (optional)

Is a flag indicating if the business payload exchanged between sender and receiver is possibly a duplicate. The value is ignored by RTGS and forwarded to the business receiver.

Signature (optional)

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Contains the digital signature of the business entity authorised to sign this business message.

Related (optional)

Specifies the *BAH* of the business message to which this business message relates. It can be used when replying to a query; it can also be used when cancelling or amending.

References/links

The RTGS-specific schema and documentation in XSD/Excel/PDF format as well as the message examples are provided outside of this document under the following link:

http://www.swift.com/mystandards/RTGS/head.001.001.04_RTGS

Business rules applicable to the schema

When used in its outbound form from RTGS, no business rules are applicable to a *BusinessApplicationHeader* message.

When used in its inbound form, for business rules applicable to *BusinessApplicationHeader* refer to the chapter Index of validation rules and error codes.

5.3.3.1.3 The message in business context

The *BAH* contains information to correctly process the business message. Every message exchanged between RTGS and a connected party, includes such information. The relationship between the *BAH* and the business payload is one to one.

Specific message requirements (inbound) and specific message contents (outbound)

All content (inbound) must comply with the business rules for the message.

Message item	Utilisation
From	
Financial Institution Identification /AppHdr/Fr/FIId/FinInstnId/BICFI	BIC of the business sender
Clearing System Identification /AppHdr/Fr/FIId/FinInstnId/ClrSysMmbId/ClrSysId/Prtry	Clearing system identification is not used by RTGS. On an inbound message it will be ignored. On an outbound message it will not filled by RTGS.
Clearing System Member Identification /AppHdr/Fr/FIId/FinInstnId/ClrSysMmbId/MmbId	The clearing system member identification is used to indicate system user reference in inbound messages and is a logical piece of information that allows the identification of one system user in the reference data for a privilege check. Clearing system member identification

Message item	Utilisation
	must be present on BAH level in the case of a single message. In case of multiple messages, clearing system member identification is not present.
Other Identification /AppHdr/Fr/FIId/FinInstnId/Othr/Id	Other identification is not used by RTGS. On an inbound message it will be ignored. On an outbound message it will not filled by RTGS.
To	
Financial Institution Identification /AppHdr/To/FIId/FinInstnId/BICFI	BIC of the business receiver
Other Identification /AppHdr/To/FIId/FinInstnId/Othr/Id	Other identification is not used by RTGS. On an inbound message it will be ignored. On an outbound message it will not filled by RTGS.
Header Details	
Business message ID /AppHdr/BizMsgIdr	Inbound message: Unique message ID assigned by the business sender. This reference is part of the BAH duplicate check within RTGS. Outbound message: Contains the unique message ID assigned by RTGS.
Message Definition Identifier /AppHdr/MsgDefIdr	Message Identifier is checked by RTGS for incoming BAH (the message type has to be supported by RTGS). In case of outgoing BAH the published ISO Message Identifier corresponding to the message payload which follows is used. For pacs.009, it will also be indicated if the payment is a CORE or COV payment. **Example:** pacs.009.001.08COV and pacs.009.001.08CORE
Creation Date /AppHdr/CreDt	Date and time the business message was created Only ZULU time is used.
Copy Duplicate /AppHdr/CpyDplct	In case a business sender is sending a duplicate of a business payload the code “DUPL” is used. CODU and COPY not used. The value is ignored by RTGS and forwarded to the business receiver.
Possible Duplicate /AppHdr/PssblDplct	If a technical sender is sending the message because there is doubt of the previous receiving of the message, this possible duplicate of message will be flagged with “true” – therefore, it could also be the case that the

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Message item	Utilisation
	original message meanwhile has been received. When there are no doubts the technical sender is flagging with “false”. The value is ignored by RTGS and forwarded to the business receiver.
Priority /AppHdr/Prty	Not used for RTGS
Signature /AppHdr/Sgntr	Certificate which identifies the business sending user in combination with the Clearing system member identification for single messages. **Note:** Either the digital signature is part of the BFH (in case of multi messages) or it is part of the BAH in case of a single message.
Related /AppHdr/Rltd	Inbound: If provided in inbound payment order message or inbound camt.056 or inbound camt.029 it is ignored by RTGS and provided within the forwarded outbound payment message or forwarded outbound camt.056 or forwarded outbound camt.029. The block <Related> is not mapped into any response or notification.

Table 328: BusinessApplicationHeader (head.001)

Usage case: RTGS Message - Inbound (Scenario 013)

In this usage example, the business sender (a CB with BIC “MARKDEFFXXX”) is using the header to send a camt.050 to RTGS (BIC “TRGTXEPMRTG”). However, the sender has used the real-time network service to send this urgent instruction instead of the store-and-forward network service. Therefore the whole message fails validation and will be rejected.

Message item	Utilisation
From	
Financial Institution Identification /AppHdr/Fr/FIId/FinInstnId/BICFI	MARKDEFFXXX
Member Identification /AppHdr/Fr/FIId/FinInstnId/ClrSysMmbId/MmbId	BizSenderb013UserId
To	
Financial Institution Identification /AppHdr/To/FIId/FinInstnId/BICFI	TRGTXEPMRTG

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Message item	Utilisation
Header Details	
Business Message Identifier /AppHdr/BizMsgIdr	Inc050b013-BAHId
Message Definition Identifier /AppHdr/MsgDefIdr	camt.050.001.07
Creation Date /AppHdr/CreDt	2019-10-07T10:00:00Z
Signature /AppHdr/Sgntr	Signature details not available for example message

Table 329: BusinessApplicationHeader (head.001) – usage case RTGS Message - Inbound (Scenario 013)

Message example: Inbound_head.001_RTGS_BAH_(CB-to-RTGS)_bs013.xml

Usage case: RTGS Message - Inbound (Scenario 014)

In this usage example, a business sender (BIC “COBADEFFXXX”) is using the header to send a pacs.009 cover payment via RTGS to the next business receiver (BIC “SOGEFRPPHCM”):

Message item	Utilisation
From	
Financial Institution Identification /AppHdr/Fr/FIId/FinInstnId/BICFI	COBADEFFXXX
Member Identification /AppHdr/Fr/FIId/FinInstnId/ClrSysMmbId/MmbId	BizSenderb014UserId
To	
Financial Institution Identification /AppHdr/To/FIId/FinInstnId/BICFI	SOGEFRPPHCM
Header Details	
Business Message Identifier /AppHdr/BizMsgIdr	Inp009b014-BAHId
Message Definition Identifier	pacs.009.001.08CORE

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Message item	Utilisation
/AppHdr/MsgDefIdr	
Creation Date /AppHdr/CreDt	2019-10-07T13:25:00Z
Signature /AppHdr/Sgntr	Signature details not available for example message

Table 330: BusinessApplicationHeader (head.001) – usage case RTGS Message - Inbound (Scenario 014)

Message example: Inbound_head.001_RTGS_BAH_(PB-to-PB)_bs014.xml

Usage case: RTGS Message - Outbound (Scenario 014)

In this usage example, RTGS is duplicating the From and To BICs that were used in the inbound *BAH* of a pacs.009 (originally from business sender BIC “COBADEFFXXX”) in order to forward the pacs.009 to the next business receiver in the payment chain (BIC “SOGEFRPPHCM”). Although RTGS uses the same From and To BICs that were used in the inbound BAH, RTGS applies its own unique *BusinessMessageIdentifier* and *CreationDate* to the outbound *BAH*.

Message item	Utilisation
From	
Financial Institution Identification /AppHdr/Fr/FIId/FinInstnId/BICFI	COBADEFFXXX
To	
Financial Institution Identification /AppHdr/To/FIId/FinInstnId/BICFI	SOGEFRPPHCM
Header Details	
Business Message Identifier /AppHdr/BizMsgIdr	Oup009b014-BAHId
Message Definition Identifier /AppHdr/MsgDefIdr	pacs.009.001.08CORE
Creation Date /AppHdr/CreDt	2019-10-07T13:26:00.001Z
Signature	Signature details not available for example message

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Message item	Utilisation
/AppHdr/Sgntr	

Table 331: BusinessApplicationHeader (head.001) – usage case RTGS Message - Outbound (Scenario 014)

Message example: Outbound_head.001_RTGS_BAH_(PB-to-PB)_bs014.xml

Usage case: RTGS Message - Outbound (Scenario 015)

In this usage example, RTGS (BIC “TRGTXEPMRTG”) is using the header to send a camt.054 to a business receiver (BIC “COBADEFFXXX”):

Message item	Utilisation
From	
Financial Institution Identification /AppHdr/Fr/FIId/FinInstnId/BICFI	TRGTXEPMRTG
To	
Financial Institution Identification /AppHdr/To/FIId/FinInstnId/BICFI	COBADEFFXXX
Header Details	
Business Message Identifier /AppHdr/BizMsgIdr	Ouc054b015-BAHId
Message Definition Identifier /AppHdr/MsgDefIdr	camt.054.001.12
Creation Date /AppHdr/CreDt	2019-10-08T09:42:30.001Z
Signature /AppHdr/Sgntr	Signature details not available for example message

Table 332: BusinessApplicationHeader (head.001) – usage case RTGS Message - Outbound (Scenario 015)

Message example: Outbound_head.001_RTGS_BAH_(RTGS-to-PB)_bs015.xml

Usage case: RTGS Message – Inbound (Scenario 016)

In this usage example, a payment banks business sender (BIC “COBADEFFXXX”) is using the header to send a camt.050 message into RTGS (BIC “TRGTXEPMRTG”):

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Message item	Utilisation
From	
Financial Institution Identification /AppHdr/Fr/FIId/FinInstnId/BICFI	COBADEFFXXX
Member Identification /AppHdr/Fr/FIId/FinInstnId/ClrSysMmbId/MmbId	BizSenderb016UserId
To	
Financial Institution Identification /AppHdr/To/FIId/FinInstnId/BICFI	TRGTXEPMRTG
Header Details	
Business Message Identifier /AppHdr/BizMsgIdr	Inc050b016-BAHId
Message Definition Identifier /AppHdr/MsgDefIdr	camt.050.001.07
Creation Date /AppHdr/CreDt	2019-10-07T13:05:00Z
Signature /AppHdr/Sgntr	Signature details not available for example message

Table 333: BusinessApplicationHeader (head.001) – usage case RTGS Message – Inbound (Scenario 016)

Message example: Inbound_head.001_RTGS_BAH_(PB-to-RTGS)_bs016.xml

Usage case: RTGS Message - Inbound (Scenario 019)

In this usage example, a business sender (BIC “COBADEFFXXX”) is using the header to send a pacs.009 cover payment via RTGS to the next business receiver (BIC “SOGEFRPPHCM”):

Message item	Utilisation
From	
Financial Institution Identification /AppHdr/Fr/FIId/FinInstnId/BICFI	COBADEFFXXX
Member Identification	BizSenderb019UserId

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Message item	Utilisation
/AppHdr/Fr/FIId/FinInstnId/ClrSysMmbId/MmbId	
To	
Financial Institution Identification /AppHdr/To/FIId/FinInstnId/BICFI	SOGEFRPPHCM
Header Details	
Business Message Identifier /AppHdr/BizMsgIdr	Inp009b019-BAHId
Message Definition Identifier /AppHdr/MsgDefIdr	pacs.009.001.08COV
Creation Date /AppHdr/CreDt	2019-10-07T13:25:00Z
Signature /AppHdr/Sgntr	Signature details not available for example message

Table 334: BusinessApplicationHeader (head.001) – usage case RTGS Message - Inbound (Scenario 019)

Message example: Inbound_head.001_RTGS_BAH_(CoverPayment)_bs019.xml

Usage case: RTGS camt.011 limit modification completes (Scenario 069)

In this example, the business sender (BIC: UBSWCHZHXXX) is using this header for an inbound camt.011 message for RTGS to validate and execute. The Business Message Identifier (Inc011b069-BAHId) will be used in the content part of the response message.

Message item	Utilisation
From	
Financial Institution Identification /AppHdr/Fr/FIId/FinInstnId/BICFI	UBSWCHZHXXX
Member Identification /AppHdr/Fr/FIId/FinInstnId/ClrSysMmbId/MmbId	BizSenderb069UserId
To	
Financial Institution Identification	TRGTXEPMRTG

Message item	Utilisation
/AppHdr/To/FIId/FinInstnId/BICFI	
Header Details	
Business Message Identifier /AppHdr/BizMsgIdr	Inc011b069-BAHId
Message Definition Identifier /AppHdr/MsgDefIdr	camt.011.001.07
Creation Date /AppHdr/CreDt	2019-10-07T11:50:00Z
Signature /AppHdr/Sgntr	Signature details not available for example message

Table 335: BusinessApplicationHeader (head.001) – usage case RTGS camt.011 limit modification completes – Inbound (Scenario 069)

Message example: Inbound_head.001_RTGS_BAH_bs069.xml

In this example, the RTGS is using this header for an outbound camt.025 message being sent to the business sender of a previously sent message. The Business Message Identifier (Ouc011b069-BAHId) is unique for the message and bears no relation to the inbound *BAH* message identifier.

Message item	Utilisation
From	
Financial Institution Identification /AppHdr/Fr/FIId/FinInstnId/BICFI	TRGTXEPMRTG
To	
Financial Institution Identification /AppHdr/To/FIId/FinInstnId/BICFI	UBSWCHZHXXX
Header Details	
Business Message Identifier /AppHdr/BizMsgIdr	Ouc011b069-BAHId
Message Definition Identifier /AppHdr/MsgDefIdr	camt.025.001.05

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Message item	Utilisation
Creation Date /AppHdr/CreDt	2019-10-07T11:51:00.000Z
Signature /AppHdr/Sgntr	Signature details not available for example message

Table 336: BusinessApplicationHeader (head.001) – usage case RTGS camt.011 limit modification completes – Outbound (Scenario 069)

Message example: Outbound_head.001_RTGS_BAH_bs069.xml

5.3.3.2 BusinessFileHeader (head.002)

5.3.3.2.1 Overview and scope of the message

This chapter illustrates the BFH message.

The BFH is used by RTGS to receive several business messages within one file to RTGS.

Under a single *BusinessFileHeader*, every business message within the file has to be an ISO 20022 (or ISO compliant) message together with its *BAH*. A file can contain one, or several, business messages.

RTGS does not send business messages in files; therefore there is no concept of an outbound BFH from RTGS.

Within RTGS, the BFH information is used for consistency and completeness checks.

In response to an incoming file which fails validation, RTGS sends a ReceiptAcknowledgement (admi.007) message containing information on the validation error(s).

Results from validation which is performed at file level, are sent without *BAH* information.

The usage of this message can be found in chapter Usage of Messages.

5.3.3.2.2 Schema

Outline of the schema.

The BFH is composed of the following building blocks.

PayloadDescription

The PayloadDescription is a mandatory block and contains the following information tags:

- PayloadDetails: with PayloadIdentifier; CreationDateAndTime and PossibleDuplicateFlag;
- ApplicationSpecificInformation: which contains information about the total number of instances (business messages) within the file;
- PayloadTypeDetails: which declares the payload content (describes the standard of business messages being exchanged);
- ManifestDetails: with information to each type of business payload and the number of instances (business payloads) for each declared type of business payload.

Payload

The payload is a mandatory block and contains the set of business messages, each built of an ISO 20022 message together with its BAH and contained within a head.003 wrapper.

References/links

The RTGS-specific schema and documentation in XSD/Excel/PDF format as well as the message examples are provided outside of this document under the following link:

http://www.swift.com/mystandards/RTGS/head.002.001.01_RTGS

Business rules applicable to the schema

For business rules applicable to *BusinessFileHeader* refer to the chapter Index of validation rules and error codes.

5.3.3.2.3 The message in business context

Specific message requirements

All content must comply with the business rules for the message.

Message item	Utilisation
Payload Identifier /Xchg/PyldDesc/PyldDtls/PyldIdr	The BFH is used to receive several business messages within one file to RTGS. The BFH is used for inbound communication only. Under a single BFH, every business message within the file has to be an ISO 20022 (or ISO compliant) message together with its BAH.
Creation Date Time /Xchg/PyldDesc/PyldDtls/CreDtAndTm	Time offset is mandatory for BFH sent to RTGS
Possible Duplicate /Xchg/PyldDesc/PyldDtls/PssblDplctFlg	If a technical sender is sending the message because there is doubt of previously receiving the file, this possible duplicate of file will be flagged with “true” – therefore it could also be the case that the original file meanwhile has been received. When there are no doubts the technical sender is flagging with “false”. The value is ignored by the RTGS.

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Message item	Utilisation
System User /Xchg/PyldDesc/ApplSpcfcInf/SysUsr	The system user reference is a logical piece of information that allows the identification of one system user in the reference data for a privilege check. The provision of the system user reference is mandatory for inbound BFH and replaces the use of Clearing system member identification at BAH level. If the Clearing system member identification is additionally provided on BAH level, the BFH user will be used and the BAH user will be ignored.
Signature /Xchg/PyldDesc/ApplSpcfcInf/Sgntr	Certificate, which identifies the business sending user in combination with the system user for files. The signature is part of the file header (BFH). It is over the list of BAHs, ISO 20022 messages and their head.003 wrappers. If the signature is additionally provided on BAH-level within the single message, the BFH signature will be used and the BAH signature will be ignored.
Total Number Of Documents /Xchg/PyldDesc/ApplSpcfcInf/TtlNbOfDocs	Total number of messages contained within the file. Not validated by RTGS.
Payload Type Details /Xchg/PyldDesc/PyldTpDtls/Tp	Only ISO 20022 allowed. Exchanged payload belongs exclusively to the ISO 20022 Standard family
Multiple Manifest Details	
Document Type /Xchg/PyldDesc/MnfstDtls/DocTp	ISO message type (e.g. camt.050.001.07). Not validated by RTGS
Number Of Documents /AppHdr/BizMsgIdr	Total number of message instances per single message type contained within the file. Not validated by RTGS
Multiple Payload	
Payload /Xchg/Pyld	The head.003 XSD file is used as a technical wrapper to structure the ExchangePayload for head.002, the specific schema as XSD file is provided under the same link.

Table 337: BusinessFileHeader (head.002)

Usage case: RTGS File (Scenario 017)

In this usage example, the business sender is using the header to send a file (identified as “Inh002b017-FleId”) containing three messages to RTGS. The file is rejected owing to a validation error (duplicate file) on the head.002 (BFH):

Message item	Utilisation
Payload Identifier /Xchg/PyldDesc/PyldDtls/PyldIdr	Inh002b017-FileId
Creation Date Time /Xchg/PyldDesc/PyldDtls/CreDtAndTm	2019-10-07T11:40:00+00:00
System User /Xchg/PyldDesc/ApplSpcfcInf/SysUsr	BizSenderb017UserId
Total Number Of Documents /Xchg/PyldDesc/ApplSpcfcInf/TtlNbOfDocs	3
Payload Type Details /Xchg/PyldDesc/PyldTpDtls/Tp	ISO20022
Multiple Payload	
Payload /Xchg/Pyld	Different messages (BAH + business payload)

Table 338: BusinessFileHeader (head.002) – usage case RTGS File (Scenario 017)

Message example: Inbound_head.002_RTGS_BFH_(PB-to-RTGS)_bs017.xml

Usage case: RTGS File (Scenario 018)

In this usage example, the business sender is using the header to send a file (identified as “Inh002b018-FileId”) containing five messages to RTGS:

Message item	Utilisation
Payload Identifier /Xchg/PyldDesc/PyldDtls/PyldIdr	Inh002b018-FileId
Creation Date Time /Xchg/PyldDesc/PyldDtls/CreDtAndTm	2019-10-07T11:41:00+00:00
System User /Xchg/PyldDesc/ApplSpcfcInf/SysUsr	BizSenderb018UserId
Total Number Of Documents Xchg/PyldDesc/ApplSpcfcInf/TtlNbOfDocs	5
Payload Type Details	ISO20022

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Message item	Utilisation
/Xchg/PyldDesc/PyldTpDtls/Tp	
Multiple Payload	
Payload /Xchg/Pyld	Different messages (BAH + business payload)

Table 339: BusinessFileHeader (head.002) – usage case RTGS File (Scenario 018)

Message example: Inbound_head.002_RTGS_BFH_(PB-to-RTGS)_bs018.xml

5.3.4 Payments clearing and settlement (pacs)

5.3.4.1 PaymentStatusReport (pacs.002)

5.3.4.1.1 Overview and scope of the message

This chapter illustrates the *PaymentStatusReport* message.

The *PaymentStatusReport* message is sent by RTGS to the business sender of an inbound payment message. It is used to inform the business sender about the status of the previous payment order.

The *PaymentStatusReport* message is treated as mandatory for all processing failures. To receive a *PaymentStatusReport* message for successful processing, message subscription is required.

The usage of this message can be found in chapter Usage of Messages.

The *PaymentStatusReport* message is sent in response to a previously sent payment message (PaymentReturn (pacs.004), CustomerCreditTransfer (pacs.008), FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009) or FinancialInstitutionDirectDebit (pacs.010)).

RTGS does not send the pacs.002 PaymentStatusReport message in case of U2A instructed payment orders.

5.3.4.1.2 Schema

Outline of the schema

The *PaymentStatusReport* message is composed of the following message building blocks.

GroupHeader

This building block is mandatory and non-repetitive. The identification by the business sender to uniquely and unambiguously identify the message is part of the BAH, therefore the content of message ID is “NONREF”.

TransactionInformationAndStatus

This building block is mandatory and non-repetitive. It provides information concerning the original transactions, to which the status report message refers. It may contain:

- original group information;
- original instruction identification;
- original UETR;
- status;
- status reason information block/s (see below);
- RTGS reference.

StatusReasonInformation

This building block is optional and repetitive. Each repetition provides a different reason in support of the status. For example, there may be multiple validation errors which lead to a rejection.

References/links

The RTGS-specific schema and documentation in XSD/Excel/PDF format as well as the message examples are provided outside of this document under the following link:

http://www.swift.com/mystandards/RTGS/pacs.002.001.10_RTGS

Business rules applicable to the schema

No business rules are applicable to a *PaymentStatusReport* message.

5.3.4.1.3 The message in business context

Specific message contents

Message item	Utilisation
Group Header	
Message ID /Document/FIToFIPmtStsRpt/GrpHdr/MsgId	Value "NONREF" as the message ID is already part of the BAH
Creation Date Time /Document/FIToFIPmtStsRpt/GrpHdr/CreDtTm	Date and time at which the message was created
Transaction Information and Status	
Original message ID /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlGrpInf/OrgnlMsgId	Copy of the BizMsgIdr used in the BAH of the inbound payment message sent to RTGS

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Message item	Utilisation
Original Message Name Identification /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlGrpInf/OrgnlMsgNmId	Copy of the MsgDefIdr used in the BAH of the original payment sent to RTGS
Original Instruction Identification /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlInstrId	Copy of the instruction ID used in the original payment sent to RTGS
Original End To End Identification /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlEndToEndId	Copy of the end-to-end identification used in the original payment sent to RTGS
Original UETR /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlUETR	Universally unique identifier to provide the original end-to-end reference of a payment transaction
Transaction Status /Document/FIToFIPmtStsRpt/TxInfAndSts/TxSts	Specifies the status of a transaction, in a coded form: - ACSC = Settled; - RJCT = Rejected,
Status Reason Information /Document/FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	RTGS rejection reason code. For further details refer to chapter Index of validation rules and error codes.
Status Reason Additional Information /Document/FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/AddtlInf	RTGS rejection reason description. For further details refer to chapter Index of validation rules and error codes.
Effective Interbank Settlement Date /Document/FIToFIPmtStsRpt/TxInfAndSts/FctvIntrBkSttlmDt/DtTm	Settlement time stamp of the original payment sent to RTGS Used only if TransactionStatus code is equal to ACSC
Clearing System Reference /Document/FIToFIPmtStsRpt/TxInfAndSts/ClrSysRef	RTGS booking reference for the payment assigned by RTGS

Table 340: PaymentStatusReport (pacs.002)

Usage case: Payment Order Rejection Notification (Reject Cash Transfer Order) (Scenario 020)

In this usage example, RTGS is advising the business sender of a previous pacs.008 message that has been rejected by RTGS validation. The failing reason code is “E017” (beyond warehousing period) and the appropriate text for this error is also included. The previous pacs.008 can be identified using the pacs.008 BAH BizMsgIdr and the business sender’s references of instruction ID and UETR, which are also supplied on the pacs.002.

Message item	Utilisation
Group Header	
Message ID /Document/FIToFIPmtStsRpt/GrpHdr/MsgId	NONREF
Creation Date Time /Document/FIToFIPmtStsRpt/GrpHdr/CreDtTm	2019-10-07T09:31:00.001+00:00
Transaction Information and Status	
Original message ID /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlGrpInf/OrgnlMsgId	Inp008b020-BAHId
Original Message Name Identification /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlGrpInf/OrgnlMsgNmId	pacs.008.001.08
Original Instruction Identification /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlInstrId	Inp008b020-InsId
Original End To End Identification /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlEndToEndId	Inp008b020-E2EId
Original UETR /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlUETR	e008b020-59c5-41e9-be4c-d45102fc201e
Transaction Status /Document/FIToFIPmtStsRpt/TxInfAndSts/TxSts	RJCT
Status Reason Information /Document/FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	E017
Additional Information /Document/FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/AddtlInf	Settlement date greater than latest submission date for warehoused payments or not a valid business day

Table 341: PaymentStatusReport (pacs.002) – usage case Payment Order Rejection Notification (Reject Cash Transfer Order) (Scenario 020)

Usage case example: pacs.002_RTGS_FIPaymentStatusReport_RJCT_bs020.xml

Usage case: Payment Order Acceptance Notification – Successful return (Scenario 023)

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In this example, RTGS is advising the business sender of a previous pacs.008 message that has been settled by RTGS. The RTGS system reference and settlement time are also given.

The previous pacs.008 can be identified using the pacs.008 BAH BizMsgIdr and the business sender's references of Instruction Id and UETR, which are also supplied on the pacs.002.

Message item	Utilisation
Group Header	
Message ID /Document/FIToFIPmtStsRpt/GrpHdr/MsgId	NONREF
Creation Date Time /Document/FIToFIPmtStsRpt/GrpHdr/CreDtTm	2019-10-06T13:10:00+00:00
Transaction Information and Status	
Original message ID /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlGrpInf/OrgnlMsgId	Inp008b023-BAHId
Original Message Name Identification /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlGrpInf/OrgnlMsgNmId	pacs.008.001.08
Original Instruction Identification /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlInstrId	Inp008b023-InsId
Original End To End Identification /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlEndToEndId	Inp008b023-E2EId
Original UETR /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlUETR	e008b023-59c5-41e9-be4c-d45102fc201e
Transaction Status /Document/FIToFIPmtStsRpt/TxInfAndSts/TxSts	ACSC
Effective Interbank Settlement Date /Document/FIToFIPmtStsRpt/TxInfAndSts/FctvIntrBkSttlmDt/DtTm	2019-10-06T13:10:50.001+00:00
Clearing System Reference /Document/FIToFIPmtStsRpt/TxInfAndSts/ClrSysRef	RTGS-p008b023

Table 342: PaymentStatusReport (pacs.002) Acceptance Notification – usage case successful return (Scenario 023)

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Usage case example: pacs.002_RTGS_FIPaymentStatusReport_ACSC-payment_bs023.xml

In this example, RTGS is advising the business sender of a previous pacs.004 message that has been settled by RTGS. The RTGS system reference and settlement time are also given.

The previous pacs.004 can be identified using the pacs.004 BAH BizMsgIdr and the business sender's references of Instruction Id and UETR, which are also supplied on the pacs.002.

Message item	Utilisation
Group Header	
Message ID /Document/FIToFIPmtStsRpt/GrpHdr/MsgId	NONREF
Creation Date Time /Document/FIToFIPmtStsRpt/GrpHdr/CreDtTm	2019-10-07T16:56:00+00:00
Transaction Information and Status	
Original message ID /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlGrpInf/OrgnlMsgId	Inp004b023-BAHId
Original Message Name Identification /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlGrpInf/OrgnlMsgNmId	pacs.004.001.09
Original Instruction Identification /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlInstrId	Inp008b023-InsId
Original End To End Identification /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlEndToEndId	Inp008b023-E2EId
Original UETR /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlUETR	e008b023-59c5-41e9-be4c-d45102fc201e
Transaction Status /Document/FIToFIPmtStsRpt/TxInfAndSts/TxSts	ACSC
Effective Interbank Settlement Date /Document/FIToFIPmtStsRpt/TxInfAndSts/FctvIntrBkSttlmDt/DtTm	2019-10-07T16:55:00.001+00:00
Clearing System Reference	RTGS-p004b023

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Message item	Utilisation
/Document/FIToFIPmtStsRpt/TxInfAndSts/ClrSysRef	

Table 343: PaymentStatusReport (pacs.002) PaymentReturn Acceptance Notification – usage case successful return (Scenario 023)

Usage case example: pacs.002_RTGS_FIPaymentStatusReport_ACSC-return_bs023.xml

Usage case: Payment Order Rejection Notification (Reject Cash Transfer Order) (Scenario 024)

In this usage example, RTGS is advising the business sender of a previous pacs.009 message that has been rejected by RTGS validation. The failing reason code is “E017” (beyond warehousing period) and the appropriate text for this error is also included. The previous pacs.009 can be identified using the pacs.009 BAH BizMsgIdr and the business sender’s references of instruction ID and UETR, which are also supplied on the pacs.002.

Message item	Utilisation
Group Header	
Message ID /Document/FIToFIPmtStsRpt/GrpHdr/MsgId	NONREF
Creation Date Time /Document/FIToFIPmtStsRpt/GrpHdr/CreDtTm	2019-10-07T17:36:00.001+00:00
Transaction Information and Status	
Original message ID /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlGrpInf/OrgnlMsgId	Inp009b024-BAHId
Original Message Name Identification /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlGrpInf/OrgnlMsgNmId	pacs.009.001.08CORE
Original Instruction Identification /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlInstrId	Inp009b024-InsId
Original End To End Identification /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlEndToEndId	Inp009b024-E2EId
Original UETR /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlUETR	e009b024-59c5-41e9-be4c-d45102fc201e

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Message item	Utilisation
Transaction Status /Document/FIToFIPmtStsRpt/TxInfAndSts/TxSts	RJCT
Status Reason Information /Document/FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	E017
Additional Information /Document/FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/AddtlInf	Settlement date greater than latest submission date for warehoused payments or not a valid business day

Table 344: PaymentStatusReport (pacs.002) – usage case Payment Order Rejection Notification (Reject Cash Transfer Order) (Scenario 024)

Usage case example: pacs.002_RTGS_FIPaymentStatusReport_RJCT_bs024.xml

Usage case: Payment Order Revocation Notification (Scenario 026)

In this usage example, RTGS is advising the business sender of a previous pacs.009 message that has been rejected by RTGS. The failing reason code is “E067” (payment revoked) and the appropriate text for this error is also included. The previous pacs.009 can be identified using the pacs.009 BAH BizMsgIdr and the business sender’s references of instruction ID and UETR, which are also supplied on the pacs.002.

Message item	Utilisation
Group Header	
Message ID /Document/FIToFIPmtStsRpt/GrpHdr/MsgId	NONREF
Creation Date Time /Document/FIToFIPmtStsRpt/GrpHdr/CreDtTm	2019-10-07T14:05:00.001+00:00
Transaction Information and Status	
Original message ID /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlGrpInf/OrgnlMsgId	Inp009b026-BAHId
Original Message Name Identification /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlGrpInf/OrgnlMsgNmId	pacs.009.001.08CORE
Original Instruction Identification /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlInstrId	Inp009b026-InsId

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Message item	Utilisation
Original End To End Identification /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlEndToEndId	Inp009b029-E2EId
Original UETR /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlUETR	e009b026-59c5-41e9-be4c-d45102fc201e
Transaction Status /Document/FIToFIPmtStsRpt/TxInfAndSts/TxSts	RJCT
Status Reason Information /Document/FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	E067
Additional Information /Document/FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/AddtlInf	Payment order revoked

Table 345: PaymentStatusReport (pacs.002) – usage case Payment Order Revocation Notification (Scenario 026)

Usage case example: pacs.002_RTGS_FIPaymentStatusReport_RJCT_bs026.xml

Usage case: RTGS pacs.009 COV settlement (Scenario 028)

In this example, RTGS is advising the business sender of a previous pacs.009 message, subscribed for payment order settlement notification (pacs.002), which has been settled by RTGS. The RTGS system reference and settlement time are also given.

The previous pacs.009 can be identified using the pacs.009 BAH BizMsgIdr and the business sender's references of Instruction Id and UETR which are also supplied on the pacs.002.

Message item	Utilisation
Group Header	
Message ID /Document/FIToFIPmtStsRpt/GrpHdr/MsgId	NONREF
Creation Date Time /Document/FIToFIPmtStsRpt/GrpHdr/CreDtTm	2019-10-07T13:45:00.001+00:00
Transaction Information and Status	
Original message ID	Inp009b028-BAHId

Message item	Utilisation
/Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlGrpInf/ OrgnlMsgId	
Original Message Name Identification /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlGrpInf/ OrgnlMsgNmId	pacs.009.001.08COV
Original Instruction Identification /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlInstrId	Inp009b028-InsId
Original End To End Identification /Document/FIToFIPmtStsRpt/TxInfAndSts/ OrgnlEndToEndId	Inp009b028-E2EId
Original UETR /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlUETR	e009b028-59c5-41e9-be4c-d45102fc201e
Transaction Status /Document/FIToFIPmtStsRpt/TxInfAndSts/TxSts	ACSC
Effective Interbank Settlement Date /Document/FIToFIPmtStsRpt/TxInfAndSts/ FctvIntrBkSttlmDt/DtTm	2019-10-07T13:44:50.001+00:00
Clearing System Reference /Document/FIToFIPmtStsRpt/TxInfAndSts/ClrSysRef	RTGS-p009b028

Table 346: PaymentStatusReport (pacs.002) – usage case RTGS pacs.009 COV settlement (Scenario 028)

Usage case example: pacs.002_RTGS_FIPaymentStatusReport_ACSC_bs028.xml

Usage case: Payment Order Rejection Notification (Reject Cash Transfer Order) (Scenario 029)

In this usage example, RTGS is advising the business sender of a previous pacs.010 message that has been rejected by RTGS validation. The failing reason code is “E017” (beyond warehousing period) and the appropriate text for this error is also included. The previous pacs.010 can be identified using the pacs.010 BAH BizMsgIdr and the business sender’s references of instruction ID and UETR, which are also supplied on the pacs.002.

Message item	Utilisation
Group Header	
Message ID /Document/FIToFIPmtStsRpt/GrpHdr/MsgId	NONREF

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Message item	Utilisation
Creation Date Time /Document/FIToFIPmtStsRpt/GrpHdr/CreDtTm	2019-10-07T09:00:20.001+00:00
Transaction Information and Status	
Original message ID /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlGrpInf/OrgnlMsgId	Inp010b029-BAHId
Original Message Name Identification /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlGrpInf/OrgnlMsgNmId	pacs.010.001.03
Original Instruction Identification /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlInstrId	Inp010b029-InsId
Original End To End Identification /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlEndToEndId	Inp008b029-E2EId
Original UETR /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlUETR	e010b029-59c5-41e9-be4c-d45102fc201e
Transaction Status /Document/FIToFIPmtStsRpt/TxInfAndSts/TxSts	RJCT
Status Reason Information /Document/FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	E017
Additional Information /Document/FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/AddtlInf	Settlement date greater than latest submission date for warehoused payments or not a valid business day

Table 347: PaymentStatusReport (pacs.002) – usage case Payment Order Rejection Notification (Reject Cash Transfer Order) (Scenario 029)

Usage case example: pacs.002_RTGS_FIPaymentStatusReport_RJCT_bs029.xml

Usage case: Payment Order Revocation Notification (Scenario 030)

In this usage example, RTGS is advising the business sender of a previous pacs.010 message that message is rejected by RTGS. The failing reason code is “E067” (payment order revoked) and the appropriate text for this error is included. The previous pacs.010 is identified using the pacs.010 BAH BizMsgIdr and the business sender’s references of instruction ID and UETR, which are also supplied on the pacs.002.

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Message item	Utilisation
Group Header	
Message ID /Document/FIToFIPmtStsRpt/GrpHdr/MsgId	NONREF
Creation Date Time /Document/FIToFIPmtStsRpt/GrpHdr/CreDtTm	2019-10-07T11:01:00.001+00:00
Transaction Information and Status	
Original message ID /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlGrpInf/OrgnlMsgId	Inp010b030-BAHId
Original Message Name Identification /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlGrpInf/OrgnlMsgNmId	pacs.010.001.03
Original Instruction Identification /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlInstrId	Inp010b030-InsId
Original End To End Identification /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlEndToEndId	Inp008b030-E2EId
Original UETR /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlUETR	e010b030-59c5-41e9-be4c-d45102fc201e
Transaction Status /Document/FIToFIPmtStsRpt/TxInfAndSts/TxSts	RJCT
Status Reason Information /Document/FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	E067
Additional Information /Document/FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/AddtlInf	Payment order revoked

Table 348: PaymentStatusReport (pacs.002) – usage case Payment Order Revocation Notification (Scenario 030)

Usage case example: pacs.002_RTGS_FIPaymentStatusReport_RJCT_bs030.xml

Usage case: procedure D successful settlement with liquidity adjustment (Scenario 561) – SBTI transfer order settlement notification.

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In this example, RTGS is advising the business sender of a previous pacs.009 message that has been settled by RTGS. The RTGS system reference and settlement time are also given.

The previous pacs.009 can be identified using the pacs.009 BAH BizMsgIdr and the business sender's Instruction Id which is also supplied on the pacs.002.

Message item	Utilisation
Group Header	
Message ID /Document/FIToFIPmtStsRpt/GrpHdr/MsgId	NONREF
Creation Date Time /Document/FIToFIPmtStsRpt/GrpHdr/CreDtTm	2020-02-07T09:00:02.001+00:00
Transaction Information and Status	
Original message ID /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlGrpInf/OrgnlMsgId	Inp009b561-BAHId
Original Message Name Identification /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlGrpInf/OrgnlMsgNmId	pacs.009.001.08CORE
Original Instruction Identification /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlInstrId	Inp009b561-InsId2
Original End To End Identification /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlEndToEndId	Inp009b561-E2EIdB
Original UETR /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlUETR	e009b561-59c5-41e9-be4c-d45102fc201e
Transaction Status /Document/FIToFIPmtStsRpt/TxInfAndSts/TxSts	ACSC
Effective Interbank Settlement Date /Document/FIToFIPmtStsRpt/TxInfAndSts/FctvIntrBkSttlmDt/DtTm	2020-02-07T09:00:01.001+00:00

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Message item	Utilisation
Clearing System Reference /Document/FIToFIPmtStsRpt/TxInfAndSts/ClrSysRef	RTGS-p009b561-2

Table 349: PaymentStatusReport (pacs.002) – usage case procedure D successful settlement with liquidity adjustment (Scenario 561)

Usage case example: pacs.002_AS-D_FIPaymentStatusReport_ACSC_bs561.xml

5.3.4.2 PaymentReturn (pacs.004)

5.3.4.2.1 Overview and scope of the message

This chapter illustrates the *PaymentReturn* message.

This message type is used in RTGS to reverse a previously settled payment. The *PaymentReturn* message concerns only one payment. There is no verification in RTGS against a previous settled payment.

The *PaymentReturn* message can be sent by the following business sender:

- RTGS Account Holder;
- multi-addressee;
- CB.

The credited and debited RTGS Accounts must be denominated in the same currency.

The usage of this message can be found in chapter Usage of Messages.

In response to the *PaymentReturn* message, a PaymentStatusReport (pacs.002) message containing the status of the payment return may be returned to the business sender. A *PaymentStatusReport* will always be sent in the event of a validation error, but a *PaymentStatusReport* for a successful settlement will only be sent if the business sender of the payment message has subscribed to receive it.

In addition, if the payment return is successfully settled, the *PaymentReturn* message is forwarded to the next business receiver in the payment chain.

5.3.4.2.2 Schema

Outline of the schema

The *PaymentReturn* message is composed of the following message building blocks.

GroupHeader

This building block is mandatory and non-repetitive. The identification by the business sender to uniquely and unambiguously identify the message is part of the BAH, therefore the content of message ID is “NONREF”.

TransactionInformation

Set of elements providing information specific to the transaction and relevant for settlement in RTGS. All further elements in the message are checked against the HVPS+-rules but not relevant for settlement.

- original End To End Identification;
- original UETR;
- returned interbank settlement amount;
- interbank settlement date;
- settlement priority;
- instructing and instructed agent;
- return chain;
- return reason information.

References/links

The RTGS-specific schema and documentation in HTML/PDF format as well as the message examples are provided outside of this document under the following link:

http://www.swift.com/mystandards/RTGS/pacs.004.001.09_RTGS

Business rules applicable to the schema

When used in its inbound form, for business rules applicable to *PaymentReturn* refer to the chapter Index of validation rules and error codes.

When used in its outbound form from RTGS, no business rules are applicable to a *PaymentReturn* message.

5.3.4.2.3 The message in business context

Specific message requirements (inbound) and specific message contents (outbound)

All content must comply with the business rules for the message.

Message item	Utilisation
Group Header	
Message ID /Document/PmtRtr/GrpHdr/MsgId	Value "NONREF" as the message ID is already part of the BAH
Creation Date Time /Document/PmtRtr/GrpHdr/CreDtTm	Date and time at which the message was created
Number Of Transactions /Document/PmtRtr/GrpHdr/NbOfTxs	Only “1” is allowed

Message item	Utilisation
Settlement Method /Document/PmtRtr/GrpHdr/SttlmInf/SttlmMtd	Only “CLRG” is allowed
Clearing System Code /Document/PmtRtr/GrpHdr/SttlmInf/ClrSys/Cd	Only “TGT” is allowed
Transaction Information	
Return Identification /Document/PmtRtr/TxInf/RtrId	If provided it is ignored by RTGS and forwarded within the outbound message
Original Group Information /Document/PmtRtr/TxInf/OrgnlGrpInf	Provides information on the original message.
Original message ID /Document/PmtRtr/TxInf/OrgnlGrpInf/OrgnlMsgId	To be filled with the BizMsgIdr used in the BAH of the original payment order message. It is forwarded in the outbound message.
Original Message Name Identification /Document/PmtRtr/TxInf/OrgnlGrpInf/OrgnlMsgNmId	To be filled with the MsgDefIdr used in the BAH of the original payment order message. It is forwarded in the outbound message.
Original Creation Date Time /Document/PmtRtr/TxInf/OrgnlGrpInf/OrgnlCreDtTm	To be filled with creation date time from the original payment. It is forwarded in the outbound message.
Original Instruction Identification /Document/PmtRtr/TxInf/OrgnlInstrId	To be filled with InstructionId from the original payment If provided it is ignored by RTGS and forwarded in the outbound message.
Original End To End Identification /Document/PmtRtr/TxInf/OrgnlEndToEndId	Duplicate checked by RTGS
Original UETR /Document/PmtRtr/TxInf/OrgnlUETR	Universally unique identifier to provide an end-to-end reference of a payment transaction
Original Clearing System Reference /Document/PmtRtr/TxInf/OrgnlClrSysRef	To be filled with clearing system ID from the original payment, if available. If provided it is ignored by RTGS and forwarded in the outbound message.
Original Interbank Settlement Amount /Document/PmtRtr/TxInf/OrgnlIntrBkSttlmAmt	To be filled with the InterbankSettlementAmount from the original payment. If provided it is ignored by RTGS and forwarded in the outbound message.

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Message item	Utilisation
Original Interbank Settlement Date /Document/PmtRtr/TxInf/OrgnlIntrBkSttlmDt	To be filled with the InterbankSettlementDate from the original payment If provided it is ignored by RTGS and forwarded in the outbound message.
Returned Interbank Settlement Amount /Document/PmtRtr/TxInf/RtrdIntrBkSttlmAmt	Amount relevant for settlement in RTGS
Interbank Settlement Date /Document/PmtRtr/TxInf/IntrBkSttlmDt	Date relevant for settlement in RTGS In normal processing, RTGS only accepts the current business date, or a future business date as allowed by the RTGS warehoused payment period parameter. If the settlement date is not an RTGS business day for the indicated currency the payment order will be rejected immediately. In exceptional situations, RTGS accepts a business date in the past (CB to deactivate the settlement date validation for the instructing RTGS Account Holder) and does not check if the date in the past was an RTGS business day for the indicated currency.
Settlement priority /Document/PmtRtr/TxInf/SttlmPrty	Priority relevant for settlement in RTGS If no settlement priority is selected, payment order will be handled with normal priority. Just NORM is allowed.
Settlement Time Indication /Document/PmtRtr/TxInf/SttlmTmIndctn/CdtDtTm	Inbound: If provided it is ignored and overwritten by RTGS in the outbound message. Outbound: RTGS provides the settlement time stamp in this element
Returned Instructed Amount /Document/PmtRtr/TxInf/RtrdInstdAmt	To be filled with the InstructedAmount from the original payment. It is forwarded within the outbound message.
Exchange Rate /Document/PmtRtr/TxInf/XchgRate	If provided it is ignored by RTGS and forwarded within the outbound message
Compensation Amount /Document/PmtRtr/TxInf/CompstnAmt	If provided it is ignored by RTGS and forwarded within the outbound message

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Message item	Utilisation
Charge bearer /Document/PmtRtr/TxInf/ChrgBr	If provided it is ignored by RTGS and forwarded within the outbound message: - CRED = Borne by creditor; - SHAR = Shared;
Charges Information (Block) /Document/PmtRtr/TxInf/ChrgsInf	Not relevant for settlement in RTGS and forwarded within the outbound message. Provided BIC is subject to BIC validation.
Charges Information Amount /Document/PmtRtr/TxInf/ChrgsInf/Amt	Ignored by RTGS and forwarded within the outbound message.
Clearing System Reference /Document/PmtRtr/TxInf/ClrSysRef	Inbound: If provided it is ignored and overwritten by RTGS in the outbound message. Outbound: RTGS provides an RTGS booking reference in this element.
Instructing Agent BIC /Document/PmtRtr/TxInf/InstgAgt/FinInstnId/BICFI	BIC of the RTGS Account to be debited
Instructed Agent BIC /Document/PmtRtr/TxInf/InstdAgt/FinInstnId/BICFI	BIC of the RTGS Account to be credited
Return Chain	
Ultimate Debtor (Block) /Document/PmtRtr/TxInf/RtrChain/UltmtDbtr	Not relevant for settlement in RTGS and forwarded within the outbound message. If a BIC is provided it is subject to BIC validation. The jurisdictional rule applies only when all agents in the payment chain fall under the same jurisdiction. For all other payments: Either AnyBIC or name and address must be present and both can be present. Other elements remain optional.
Debtor (Block) /Document/PmtRtr/TxInf/RtrChain/Dbtr	Mandatory but not relevant for settlement of a payment in RTGS and forwarded within the outbound message. If a BIC is provided it is subject to BIC validation. The jurisdictional rule applies only when all agents in the payment chain fall under the same jurisdiction. For all other payments: Either AnyBIC or name and address must be present and both can be present. Other elements remain optional.
Initiating Party (Block) /Document/PmtRtr/TxInf/RtrChain/InitgPty	Not relevant for settlement in RTGS and forwarded within the outbound message

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Message item	Utilisation
	If a BIC is provided it is subject to BIC validation.
Debtor Agent (Block) /Document/PmtRtr/TxInf/RtrChain/DbtrAgt	Not relevant for settlement in RTGS and forwarded within the outbound message If a BIC is provided it is subject to BIC validation.
Previous Instructing Agent 1 (Block) /Document/PmtRtr/TxInf/RtrChain/PrvsInstgAgt1	Not relevant for settlement in RTGS and forwarded within the outbound message If a BIC is provided it is subject to BIC validation.
Previous Instructing Agent 2 (Block) /Document/PmtRtr/TxInf/RtrChain/PrvsInstgAgt2	Not relevant for settlement in RTGS and forwarded within the outbound message If a BIC is provided it is subject to BIC validation.
Previous Instructing Agent 3 (Block) /Document/PmtRtr/TxInf/RtrChain/PrvsInstgAgt3	Not relevant for settlement in RTGS and forwarded within the outbound message If a BIC is provided it is subject to BIC validation.
Intermediary Agent 1 (Block) /Document/PmtRtr/TxInf/RtrChain/IntrmyAgt1	Not relevant for settlement in RTGS and forwarded within the outbound message If a BIC is provided it is subject to BIC validation.
Intermediary Agent 2 (Block) /Document/PmtRtr/TxInf/RtrChain/IntrmyAgt2	Not relevant for settlement in RTGS and forwarded within the outbound message If a BIC is provided it is subject to BIC validation.
Intermediary Agent 3 (Block) /Document/PmtRtr/TxInf/RtrChain/IntrmyAgt3	Not relevant for settlement in RTGS and forwarded within the outbound message If a BIC is provided it is subject to BIC validation.
Creditor Agent (Block) /Document/PmtRtr/TxInf/RtrChain/CdtrAgt	Not relevant for settlement in RTGS and forwarded within the outbound message If a BIC is provided it is subject to BIC validation.
Creditor (Block) /Document/PmtRtr/TxInf/RtrChain/Cdtr	Mandatory but not relevant for settlement of a payment in RTGS and forwarded within the outbound message If a BIC is provided it is subject to BIC validation. The jurisdictional rule applies only when all agents in the payment chain fall under the same jurisdiction. For all other payments: Either AnyBIC or name and address must be present and both can be present. Other elements remain optional.

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Message item	Utilisation
Ultimate Creditor (Block) /Document/PmtRtr/TxInf/RtrChain/UltmtCdtr	Not relevant for settlement in RTGS and forwarded within the outbound message If a BIC is provided it is subject to BIC validation. The jurisdictional rule applies only when all agents in the payment chain fall under the same jurisdiction. For all other payments: Either AnyBIC or name and address must be present and both can be present. Other elements remain optional.
Return Reason Information (Block) /Document/PmtRtr/TxInf/RtrRsnInf	Mandatory but not relevant for settlement of a payment in RTGS and forwarded within the outbound message If a BIC is provided it is subject to BIC validation.

Table 350: PaymentReturn (pacs.004)

Usage case: Payment Return Order (Scenario 023)-Inbound

In this usage example, the business sender has requested that EUR 74,000 be returned from an original payment of EUR 74,000, which was instructed using a pacs.008 and settled on 6 October. The expectation is that this return will be settled, with the subsequent forwarding of the pacs.004 to the next business receiver in the payment chain and a pacs.002 status report to the sender of the pacs.004.

Message item	Utilisation
Group Header	
Message ID /Document/PmtRtr/GrpHdr/MsgId	NONREF
Creation Date Time /Document/PmtRtr/GrpHdr/CreDtTm	2019-10-07T16:51:00+00:00
Number Of Transactions /Document/PmtRtr/GrpHdr/NbOfTxs	1
Settlement Method /Document/PmtRtr/GrpHdr/SttlmInf/SttlmMtd	CLRG
Clearing System Code /Document/PmtRtr/GrpHdr/SttlmInf/ClrSys/Cd	TGT
Transaction Information	
Original message ID /Document/PmtRtr/TxInf/OrgnlGrpInf/OrgnlMsgId	Inp008b023-BAHId

Message item	Utilisation
Original Message Name Identification /Document/PmtRtr/TxInf/OrgnlGrpInf/OrgnlMsgNmId	pacs.008.001.08
Original Instruction Identification /Document/PmtRtr/TxInf/OrgnlInstrId	Inp008b023-InsId
Original End To End Identification /Document/PmtRtr/TxInf/OrgnlEndToEndId	Inp008b023-E2EId
Original UETR /Document/PmtRtr/TxInf/OrgnlUETR	e008b023-59c5-41e9-be4c-d45102fc201e
Original Interbank Settlement Amount /Document/PmtRtr/TxInf/OrgnlIntrBkSttlmAmt	EUR 74000
Original Interbank Settlement Date /Document/PmtRtr/TxInf/OrgnlIntrBkSttlmDt	2019-10-06
Returned Interbank Settlement Amount /Document/PmtRtr/TxInf/RtrdIntrBkSttlmAmt	EUR 74000
Interbank Settlement Date /Document/PmtRtr/TxInf/IntrBkSttlmDt	2019-10-07
Returned Instructed Amount /Document/PmtRtr/TxInf/RtrdInstdAmt	EUR 74000
Instructing Agent BIC /Document/PmtRtr/TxInf/InstgAgt/FinInstnId/BICFI	COBADEFFXXX
Instructed Agent BIC /Document/PmtRtr/TxInf/InstdAgt/FinInstnId/BICFI	SOLADEST600
Return Chain	
Debtor Name /Document/PmtRtr/TxInf/RtrChain/Dbtr/Pty/Nm	Original creditor name
Debtor Agent BIC /Document/PmtRtr/TxInf/RtrChain/DbtrAgt/FinInstnId/BICFI	COBADEFF075

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Message item	Utilisation
Creditor Agent BIC /Document/PmtRtr/TxInf/RtrChain/DbtrAgt/FinInstnId/BICFI	SOLADEST600
Creditor Name /Document/PmtRtr/TxInf/RtrChain/Cdtr/Pty/Nm	Original debtor name
Return Reason Information /Document/PmtRtr/TxInf/RtrRsnInf/Rsn/Cd	CUST

Table 351: PaymentReturn (pacs.004) – usage case Successful return – Inbound(Scenario 023)

Usage case example: Inbound_pacs.004_RTGS_PaymentReturnOrder_bs023.xml

Usage case: Payment Return (Scenario 023)-Outbound

In this example, RTGS is forwarding a pacs.004 message to the next business receiver in the payment chain, following successful settlement.

The outbound pacs.004 is a duplicate of the previous inbound pacs.004, with the addition of an RTGS settlement reference (“RTGS-p004b023”) and the actual settlement time in RTGS (“2019-10-07T16:55:00.001+00:00”).

Message item	Utilisation
Group Header	
Message ID /Document/PmtRtr/GrpHdr/MsgId	NONREF
Creation Date Time /Document/PmtRtr/GrpHdr/CreDtTm	2019-10-07T16:51:00+00:00
Number Of Transactions /Document/PmtRtr/GrpHdr/NbOfTxs	1
Settlement Method /Document/PmtRtr/GrpHdr/SttlmInf/SttlmMtd	CLRG
Clearing System Code /Document/PmtRtr/GrpHdr/SttlmInf/ClrSys/Cd	TGT
Transaction Information	
Original message ID	Inp008b023-BAHId

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Message item	Utilisation
/Document/PmtRtr/TxInf/OrgnlGrpInf/OrgnlMsgId	
Original Message Name Identification /Document/PmtRtr/TxInf/OrgnlGrpInf/OrgnlMsgNmId	pacs.008.001.08
Original Instruction Identification /Document/PmtRtr/TxInf/OrgnlInstrId	Inp008b023-InsId
Original End To End Identification /Document/PmtRtr/TxInf/OrgnlEndToEndId	Inp008b023-E2EId
Original UETR /Document/PmtRtr/TxInf/OrgnlUETR	e008b023-59c5-41e9-be4c-d45102fc201e
Original Interbank Settlement Amount /Document/PmtRtr/TxInf/OrgnlIntrBkSttlmAmt	EUR 74000
Original Interbank Settlement Date /Document/PmtRtr/TxInf/OrgnlIntrBkSttlmDt	2019-10-06
Returned Interbank Settlement Amount /Document/PmtRtr/TxInf/RtrdIntrBkSttlmAmt	EUR 74000
Interbank Settlement Date /Document/PmtRtr/TxInf/IntrBkSttlmDt	2019-10-07
Settlement Time Indication /Document/PmtRtr/TxInf/SttlmTmIndctn/CdtDtTm	2019-10-07T16:55:00.001+00:00
Returned Instructed Amount /Document/PmtRtr/TxInf/RtrdInstdAmt	EUR 74000
Clearing System Reference /Document/PmtRtr/TxInf/ClrSysRef	RTGS-e004b023
Instructing Agent BIC /Document/PmtRtr/TxInf/InstgAgt/FinInstnId/BICFI	COBADEFFXXX
Instructed Agent BIC /Document/PmtRtr/TxInf/InstdAgt/FinInstnId/BICFI	SOLADEST600
Return Chain	

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Message item	Utilisation
Debtor Name /Document/PmtRtr/TxInf/RtrChain/Dbtr/Pty/Nm	Original creditor name
Debtor Agent BIC /Document/PmtRtr/TxInf/RtrChain/DbtrAgt/FinInstnId/BICFI	COBADEFF075
Creditor Agent BIC /Document/PmtRtr/TxInf/RtrChain/DbtrAgt/FinInstnId/BICFI	SOLADEST600
Creditor Name /Document/PmtRtr/TxInf/RtrChain/Cdtr/Pty/Nm	Original debtor name
Return Reason Information /Document/PmtRtr/TxInf/RtrRsnInf/Rsn/Cd	CUST

Table 352: PaymentReturn (pacs.004) – usage case Successful return – outbound (Scenario 023)

Usage case example: Outbound_pacs.004_RTGS_PaymentReturn_bs023.xml

5.3.4.3 CustomerCreditTransfer (pacs.008)

5.3.4.3.1 Overview and scope of the message

This chapter illustrates the *CustomerCreditTransfer* message.

This message type is used in RTGS to execute a payment where the debtor or the creditor, or both, are non-financial institutions.

The payment message can be sent by the following business sender:

- RTGS Account Holder;
- multi-addressee;
- CB.

The credited and debited RTGS Accounts must be denominated in the same currency.

The usage of this message can be found in chapter Usage of Messages.

In response to the *CustomerCreditTransfer* message, a PaymentStatusReport (pacs.002) message containing the status of the payment may be returned to the business sender. A *PaymentStatusReport* will always be sent in the event of a validation error, but a *PaymentStatusReport* for a successful settlement will only be sent if the business sender of the payment message has subscribed to receive it.

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In addition, if the payment is successfully settled, the *CustomerCreditTransfer* message is forwarded to the business receiver.

5.3.4.3.2 Schema

Outline of the schema

The *CustomerCreditTransfer* message is composed of the following message building blocks.

GroupHeader

This building block is mandatory and non-repetitive. The identification by the business sender to uniquely and unambiguously identify the message is part of the BAH, therefore the content of message ID is “NONREF”.

CreditTransferTransactionInformation

Set of elements providing information specific to the individual credit transfer and relevant for settlement in RTGS. All further elements in the message are checked against the HVPS+-rules but not relevant for settlement.

- payment identification;
- payment type;
- interbank settlement amount;
- interbank settlement date;
- settlement priority;
- settlement time indication and request;
- instructing and instructed agent.

References/links

The RTGS-specific schema and documentation in XSD/Excel/PDF format as well as the message examples are provided outside of this document under the following link:

http://www.swift.com/mystandards/RTGS/pacs.008.001.08_RTGS

Business rules applicable to the schema

When used in its inbound form, for business rules applicable to *CustomerCreditTransfer* refer to the chapter Index of validation rules and error codes.

When used in its outbound form from RTGS, no business rules are applicable to a *CustomerCreditTransfer* message.

5.3.4.3.3 The message in business context

Specific message requirements (inbound) and specific message contents (outbound)

All content must comply with the business rules for the message.

Message item	Utilisation
Group Header	
Message ID /Document/FIToFICstmrCdtTrf/GrpHdr/MsgId	Value "NONREF" as the message ID is already part of the BAH
Creation Date Time /Document/FIToFICstmrCdtTrf/GrpHdr/CreDtTm	Date and time at which the message was created
Number Of Transactions /Document/FIToFICstmrCdtTrf/GrpHdr/NbOfTxs	Only “1” is allowed
Settlement Method /Document/FIToFICstmrCdtTrf/GrpHdr/SttlmInf/SttlmMtd	Only “CLRG” is allowed
Clearing System Code /Document/FIToFICstmrCdtTrf/GrpHdr/SttlmInf/ClrSys/Cd	Only “TGT” is allowed
Credit Transfer Transaction Information	
Payment Identification	
Instruction Identification /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/InstrId	It is ignored by RTGS and forwarded within the outbound message
End To End Identification /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/EndToEndId	Duplicate checked by RTGS
UETR /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/UETR	Duplicate checked by RTGS Universally unique identifier to provide an end-to-end reference of a payment transaction
Clearing System Reference /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/ClrSysRef	Inbound: If provided it is ignored and overwritten by RTGS in the outbound message. Outbound: RTGS provides an RTGS booking reference in this element.
Payment Type Information	
Instruction Priority	If provided it is ignored by RTGS and forwarded within the outbound message

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Message item	Utilisation
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtTpInf/InstrPrty	For SettlementPriority the dedicated element "SettlementPriority" must be used.
Service Level (Block) /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtTpInf/SvcLvl	Can be used to transport GPI Service Type Identifiers If used it is ignored by RTGS and forwarded within the outbound message
Local Instrument (Block) /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtTpInf/LclInstrm	Code “MANP” is required if sent by the responsible CB on behalf of an RTGS Account Holder.
Category Purpose (Block) /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtTpInf/CtgyPurp	It is ignored by RTGS and forwarded within the outbound message.
Interbank Settlement Amount /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrBkSttlmAmt	Amount relevant for settlement in RTGS
Interbank Settlement Date /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrBkSttlmDt	Date relevant for settlement in RTGS In normal processing, RTGS only accepts the current business date, or a future business date as allowed by the RTGS warehoused payment period parameter. If the settlement date is not an RTGS business day for the indicated currency the payment order will be rejected immediately. In exceptional situations, RTGS accepts a business date in the past (CB to deactivate the settlement date validation for the instructing RTGS Account Holder) and does not check if the date in the past was an RTGS business day for the indicated currency.
Settlement priority /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/SttlmPrty	Priority relevant for settlement in RTGS If no settlement priority is selected, payment order will be handled with normal priority. - HIGH = High - NORM = Normal
Settlement Time Indication /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/SttlmTmIndctn/CdtDtTm	Ignored and provided with the settlement timestamp of RTGS
Settlement Time Request	
Till Time	Used to set a latest execution time

Message item	Utilisation
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/SttlmTmReq/TillTm	Must be before the cut-off time for customer payments If till-time is reached and settlement could not take place, the payment order will remain in the queue. If till-time is used, reject-time is not allowed.
From Time /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/SttlmTmReq/FrTm	Used to set an earliest execution time From-time must be before latest debit time (till-time or reject-time).
Reject Time /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/SttlmTmReq/RjctTm	Used to set a latest execution time Must be before the cut-off time for customer payments If reject-time is reached and settlement could not take place, the payment order will be rejected. If reject-time is used, till-time is not allowed.
Payment Details	
Instructed Amount /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAmt	It is ignored by RTGS and forwarded within the outbound message.
Exchange Rate /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/XchgRate	It is ignored by RTGS and forwarded within the outbound message.
Charge bearer /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgBr	It is ignored by RTGS and forwarded within the outbound message.
Charges Information (Block) /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf	It is ignored by RTGS and forwarded within the outbound message.
Previous Instructing Agent 1 (Block) /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt1	Ignored and forwarded If a BIC is provided it is subject to BIC validation.
Previous Instructing Agent 1 Account (Block) /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt1Acct	It is ignored by RTGS and forwarded within the outbound message.
Previous Instructing Agent 2 (Block) /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt2	It is ignored by RTGS and forwarded within the outbound message. If a BIC is provided it is subject to BIC validation.
Previous Instructing Agent 2 Account (Block) /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt2Acct	It is ignored by RTGS and forwarded within the outbound message.

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Message item	Utilisation
Previous Instructing Agent 3 (Block) /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt3	It is ignored by RTGS and forwarded within the outbound message. If a BIC is provided it is subject to BIC validation.
Previous Instructing Agent 3 Account (Block) /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/ PrvsInstgAgt3Acct	It is ignored by RTGS and forwarded within the outbound message.
Instructing Agent BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstgAgt/ FinInstnId/BICFI	BIC of the RTGS Account to be debited
Instructed Agent BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAgt/ FinInstnId/BICFI	BIC of the RTGS Account to be credited
Intermediary Agent 1 (Block) /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt1	It is ignored by RTGS and forwarded within the outbound message. If a BIC is provided it is subject to BIC validation.
Intermediary Agent 1 Account (Block) /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt1Acct	It is ignored by RTGS and forwarded within the outbound message.
Intermediary Agent 2 (Block) /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt2	It is ignored by RTGS and forwarded within the outbound message. If a BIC is provided it is subject to BIC validation.
Intermediary Agent 2 Account (Block) /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt2Acct	It is ignored by RTGS and forwarded within the outbound message.
Intermediary Agent 3 (Block) /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt3	It is ignored by RTGS and forwarded within the outbound message. If a BIC is provided it is subject to BIC validation.
Intermediary Agent 3 Account (Block) /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt3Acct	It is ignored by RTGS and forwarded within the outbound message.
Ultimate Debtor (Block) /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr	Ignored and forwarded. If a BIC is provided it is subject to BIC validation.
Initiating Party (Block) /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InitgPty	It is ignored by RTGS and forwarded within the outbound message. If a BIC is provided it is subject to BIC validation.

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Message item	Utilisation
Debtor (Block) /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr	It is ignored by RTGS and forwarded within the outbound message. If a BIC is provided it is subject to BIC validation.
Debtor Account (Block) /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct	It is ignored by RTGS and forwarded within the outbound message.
Debtor Agent (Block) /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt	It is ignored by RTGS and forwarded within the outbound message. If a BIC is provided it is subject to BIC validation.
Debtor Agent Account (Block) /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgtAcct	It is ignored by RTGS and forwarded within the outbound message.
Creditor Agent (Block) /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt	It is ignored by RTGS and forwarded within the outbound message. If a BIC is provided it is subject to BIC validation.
Creditor Agent Account (Block) /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgtAcct	It is ignored by RTGS and forwarded within the outbound message.
Creditor (Block) /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr	It is ignored by RTGS and forwarded within the outbound message. If a BIC is provided it is subject to BIC validation.
Creditor Account (Block) /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct	If provided it must be valid, but it is not used by RTGS and forwarded within the outbound message.
Ultimate Creditor (Block) /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtCdtr	It is ignored by RTGS and forwarded within the outbound message. If a BIC is provided it is subject to BIC validation.
Instruction For Creditor Agent (Block) /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstrForCdtrAgt	If provided it must be valid, but it is not used by RTGS and forwarded within the outbound message.
Purpose (Block) /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Purp	It is ignored by RTGS and forwarded within the outbound message.
Regulatory Reporting (Block) /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RgltryRptg	It is ignored by RTGS and forwarded within the outbound message.
Related Remittance Information (Block) /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RltdRmtInf	It is ignored by RTGS and forwarded within the outbound message.

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Message item	Utilisation
Remittance Information (Block) /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf	It is ignored by RTGS and forwarded within the outbound message.

Table 353: CustomerCreditTransfer (pacs.008)

Usage case: Customer Credit Transfer Order (Scenario 020)

In this usage example, the business sender has requested the payment of EUR 18,000 from an RTGS Account (with BIC “UBSWCHZHXXX”) to an RTGS Account (with BIC “COBADEBB120”) to be warehoused until 27 October 2019. The message was created and sent on 7 October, therefore it is expected that this will fail validation because it is beyond the maximum warehousing period.

Message item	Utilisation
Group Header	
Message ID /Document/FIToFICstmrCdtTrf/GrpHdr/MsgId	NONREF
Creation Date Time /Document/FIToFICstmrCdtTrf/GrpHdr/CreDtTm	2019-10-07T09:30:00+00:00
Number Of Transactions /Document/FIToFICstmrCdtTrf/GrpHdr/NbOfTxs	1
Settlement Method /Document/FIToFICstmrCdtTrf/GrpHdr/SttlmInf/SttlmMtd	CLRG
Clearing System Code /Document/FIToFICstmrCdtTrf/GrpHdr/SttlmInf/ClrSys/Cd	TGT
Credit Transfer Transaction Information	
Instruction Identification /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/InstrId	Inp008b020-InsId
End To End Identification /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/ EndToEndId	Inp008b020-E2EId
UETR /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/UETR	e008b020-59c5-41e9-be4c-d45102fc201e
Interbank Settlement Amount	EUR 18000

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Message item	Utilisation
Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrBkSttlmAmt	
Interbank Settlement Date Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrBkSttlmDt	2019-10-27
Instructed Amount /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAmt	EUR 18000
Charge bearer /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgBr	DEBT
Instructing Agent BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstgAgt/FinInstnId/BICFI	UBSWCHZHXXX
Instructed Agent BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAgt/FinInstnId/BICFI	COBADEBB120
Ultimate Debtor Name /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/Nm	Ultimate debtor name
Ultimate Debtor BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/Id/OrgId/AnyBIC	BSCHARBASSS
Debtor Name /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Nm	Debtor name
Debtor BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id/OrgId/AnyBIC	BSCHARBAXXX
Debtor Agent /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/BICFI	BSCHESMMXXX
Creditor Agent /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/BICFI	INGBDEFFXXX
Creditor Name /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Nm	Creditor name

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Message item	Utilisation
Creditor BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id/OrgId/AnyBIC	INGBBRSPXXX
Ultimate Creditor Name /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtCdtr/Nm	Ultimate creditor name
Ultimate Creditor BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtCdtr/Id/OrgId/AnyBIC	INGBBRSPATA

Table 354: CustomerCreditTransfer (pacs.008) – usage case Customer Credit Transfer Order (Scenario 020)

Usage case example: Inbound_pacs.008_RTGS_CustomerCreditTransferOrder_bs020.xml

Usage case: Customer Credit Transfer Order (Scenario 021)

In this usage example, the business sender has requested the payment of EUR 23,500 from an RTGS Account (with BIC “UBSWCHZHXXX”) to an RTGS Account (with BIC “COBADEBB120”) to be settled the following day 8 October, 2019. The expectation is that this payment will be settled, with the subsequent forwarding of the pacs.008 to the next business receiver in the payment chain and relevant entries in the camt.053 customer statement for the 8 October business day. There will be no pacs.002 (confirmation), as the sender of the pacs.008 has not subscribed for this. There will be no camt.054 (credit notification for the owner of the credited account), because this is the party to whom the pacs.008 is forwarded.

Message item	Utilisation
Group Header	
Message ID /Document/FIToFICstmrCdtTrf/GrpHdr/MsgId	NONREF
Creation Date Time /Document/FIToFICstmrCdtTrf/GrpHdr/CreDtTm	2019-10-07T09:30:00+00:00
Number Of Transactions /Document/FIToFICstmrCdtTrf/GrpHdr/NbOfTxs	1
Settlement Method /Document/FIToFICstmrCdtTrf/GrpHdr/SttlmInf/SttlmMtd	CLRG
Clearing System Code /Document/FIToFICstmrCdtTrf/GrpHdr/SttlmInf/ClrSys/Cd	TGT
Credit Transfer Transaction Information	

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Message item	Utilisation
Instruction Identification /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/InstrId	Inp008b021-InsId
End To End Identification /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/EndToEndId	Inp008b021-E2EId
UETR /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/UETR	e008b021-59c5-41e9-be4c-d45102fc201e
Interbank Settlement Amount Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrBkSttlmAmt	EUR 23500
Interbank Settlement Date Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrBkSttlmDt	2019-10-08
Instructed Amount /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAmt	EUR 23500
Charge bearer /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgBr	DEBT
Instructing Agent BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstgAgt/FinInstnId/BICFI	UBSWCHZHXXX
Instructed Agent BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAgt/FinInstnId/BICFI	COBADEBB120
Ultimate Debtor Name /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/Nm	Ultimate debtor name
Ultimate Debtor BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/Id/OrgId/AnyBIC	BSCHARBASSS
Debtor Name /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Nm	Debtor name
Debtor BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id/OrgId/AnyBIC	BSCHARBAXXX

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Message item	Utilisation
Debtor Agent /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/BICFI	BSCHESMMXXX
Creditor Agent /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/BICFI	INGBDEFFXXX
Creditor Name /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Nm	Creditor name
Creditor BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id/OrgId/AnyBIC	INGBBRSPXXX
Ultimate Creditor Name /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtCdtr/Nm	Ultimate creditor name
Ultimate Creditor BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtCdtr/Id/OrgId/AnyBIC	INGBBRSPATA

Table 355: CustomerCreditTransfer (pacs.008) – usage case Customer Credit Transfer Order - Inbound (Scenario 021)

Usage case example: Inbound_pacs.008_RTGS_CustomerCreditTransferOrder_bs021.xml

Usage case: Customer Credit Transfer (Scenario 021)

In this usage example, RTGS is forwarding the pacs.008 message to the next business receiver in the payment chain, following successful settlement. The outbound pacs.008 is a duplicate of the previous inbound pacs.008, with the addition of an RTGS settlement reference (“RTGS-p008b021”) and the actual settlement time in RTGS (“2019-10-08T10:15:00.393+00:00”).

Message item	Utilisation
Group Header	
Message ID /Document/FIToFICstmrCdtTrf/GrpHdr/MsgId	NONREF
Creation Date Time /Document/FIToFICstmrCdtTrf/GrpHdr/CreDtTm	2019-10-07T09:30:00+00:00
Number Of Transactions /Document/FIToFICstmrCdtTrf/GrpHdr/NbOfTxs	1

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Message item	Utilisation
Settlement Method /Document/FIToFICstmrCdtTrf/GrpHdr/SttlmInf/SttlmMtd	CLRG
Clearing System Code /Document/FIToFICstmrCdtTrf/GrpHdr/SttlmInf/ClrSys/Cd	TGT
Credit Transfer Transaction Information	
Instruction Identification /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/InstrId	Inp008b021-InsId
End To End Identification /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/ EndToEndId	Inp008b021-E2EId
UETR /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/UETR	e008b021-59c5-41e9-be4c-d45102fc201e
Clearing System Reference /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/ ClrSysRef	RTGS-p008b021
Interbank Settlement Amount Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrBkSttlmAmt	EUR 23500
Interbank Settlement Date Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrBkSttlmDt	2019-10-08
Settlement Time Indication /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/SttlmTmIndctn/ CdtDtTm	2019-10-08T10:15:00.001+00:00
Instructed Amount /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAmt	EUR 23500
Charge bearer /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgBr	DEBT
Instructing Agent BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstgAgt/ FinInstnId/BICFI	UBSWCHZHXXX
Instructed Agent BIC	COBADEBB120

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Message item	Utilisation
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAgt/FinInstnId/BICFI	
Ultimate Debtor Name /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/Nm	Ultimate debtor name
Ultimate Debtor BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/Id/OrgId/AnyBIC	BSCHARBASSS
Debtor Name /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Nm	Debtor name
Debtor BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id/OrgId/AnyBIC	BSCHARBAXXX
Debtor Agent /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/BICFI	BSCHESMMXXX
Creditor Agent /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/BICFI	INGBDEFFXXX
Creditor Name /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Nm	Creditor name
Creditor BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id/OrgId/AnyBIC	INGBBRSPXXX
Ultimate Creditor Name /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtCdtr/Nm	Ultimate creditor name
Ultimate Creditor BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtCdtr/Id/OrgId/AnyBIC	INGBBRSPATA

Table 356: CustomerCreditTransfer (pacs.008) – usage case Customer Credit Transfer - Outbound (Scenario 021)

Usage case example: Outbound_pacs.008_RTGS_CustomerCreditTransfer_bs021.xml

Usage case: Customer Credit Transfer Order (Scenario 022)

In this usage example, the business sender has requested the payment of EUR 17,750 from an RTGS Account (with BIC “UBSWCHZHXXX”) to an RTGS Account (with BIC “COBADEBB120”). The message was created and sent on 7 October 2019 for same day settlement. The expectation is that this payment will be settled with the subsequent forwarding of the pacs.008 to the next business receiver in the payment chain. There will be no pacs.002 (confirmation), because the sender of the pacs.008 has not subscribed. There will be no camt.054 (credit notification for the owner of the credited account), because this is the party to whom the pacs.008 is forwarded. There will be no entry on the camt.053 example, because it only includes movements from the 8 October.

Message item	Utilisation
Group Header	
Message ID /Document/FIToFICstmrCdtTrf/GrpHdr/MsgId	NONREF
Creation Date Time /Document/FIToFICstmrCdtTrf/GrpHdr/CreDtTm	2019-10-07T09:38:00+00:00
Number Of Transactions /Document/FIToFICstmrCdtTrf/GrpHdr/NbOfTxs	1
Settlement Method /Document/FIToFICstmrCdtTrf/GrpHdr/SttlmInf/SttlmMtd	CLRG
Clearing System Code /Document/FIToFICstmrCdtTrf/GrpHdr/SttlmInf/ClrSys/Cd	TGT
Credit Transfer Transaction Information	
Instruction Identification /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/InstrId	Inp008b022-InsId
End To End Identification /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/ EndToEndId	Inp008b022-E2EId
UETR /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/UETR	e008b022-59c5-41e9-be4c-d45102fc201e
Interbank Settlement Amount Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrBkSttlmAmt	EUR 17750
Interbank Settlement Date Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrBkSttlmDt	2019-10-07

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Message item	Utilisation
Instructed Amount /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAmt	EUR 17750
Charge bearer /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgBr	DEBT
Instructing Agent BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstgAgt/FinInstnId/BICFI	UBSWCHZHXXX
Instructed Agent BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAgt/FinInstnId/BICFI	COBADEBB120
Ultimate Debtor Name /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/Nm	Ultimate debtor name
Ultimate Debtor BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/Id/OrgId/AnyBIC	BSCHARBASSS
Debtor Name /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Nm	Debtor name
Debtor BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id/OrgId/AnyBIC	BSCHARBAXXX
Debtor Agent /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/BICFI	BSCHESMMXXX
Creditor Agent /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/BICFI	INGBDEFFXXX
Creditor Name /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Nm	Creditor name
Creditor BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id/OrgId/AnyBIC	INGBBRSPXXX

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Message item	Utilisation
Ultimate Creditor Name /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtCdtr/Nm	Ultimate creditor name
Ultimate Creditor BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtCdtr/Id/OrgId/AnyBIC	INGBBRSPATA

Table 357: CustomerCreditTransfer (pacs.008) – usage case Customer Credit Transfer Order - Inbound (Scenario 022)

Usage case example: Inbound_pacs.008_RTGS_CustomerCrediTransferOrder_bs022.xml

Usage case: Customer Credit Transfer (Scenario 022)

In this usage example, the outbound pacs.008 is a duplicate of the previous inbound pacs.008, with the addition of an RTGS settlement reference (“RTGS-p008b022”) and the actual settlement time in RTGS (“2019-10-07T09:38:50.393+00:00”).

Message item	Utilisation
Group Header	
Message ID /Document/FIToFICstmrCdtTrf/GrpHdr/MsgId	NONREF
Creation Date Time /Document/FIToFICstmrCdtTrf/GrpHdr/CreDtTm	2019-10-07T09:38:00+00:00
Number Of Transactions /Document/FIToFICstmrCdtTrf/GrpHdr/NbOfTxs	1
Settlement Method /Document/FIToFICstmrCdtTrf/GrpHdr/SttlmInf/SttlmMtd	CLRG
Clearing System Code /Document/FIToFICstmrCdtTrf/GrpHdr/SttlmInf/ClrSys/Cd	TGT
Credit Transfer Transaction Information	
Instruction Identification /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/InstrId	Inp008b022-InsId
End To End Identification /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/EndToEndId	Inp008b022-E2EId

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Message item	Utilisation
UETR /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/UETR	e008b022-59c5-41e9-be4c-d45102fc201e
Clearing System Reference /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/ClrSysRef	RTGS-p008b022
Interbank Settlement Amount Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrBkSttlmAmt	EUR 17750
Interbank Settlement Date Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrBkSttlmDt	2019-10-07
Settlement Time Indication /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/SttlmTmIndctn/CdtDtTm	2019-10-07T09:38:50.001+00:00
Instructed Amount /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAmt	EUR 17750
Charge bearer /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgBr	DEBT
Instructing Agent BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstgAgt/FinInstnId/BICFI	UBSWCHZHXXX
Instructed Agent BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAgt/FinInstnId/BICFI	COBADEBB120
Ultimate Debtor Name /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/Nm	Ultimate debtor name
Ultimate Debtor BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/Id/OrgId/AnyBIC	BSCHARBASSS
Debtor Name /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Nm	Debtor name
Debtor BIC	BSCHARBAXXX

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Message item	Utilisation
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id/OrgId/AnyBIC	
Debtor Agent /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/BICFI	BSCHESMMXXX
Creditor Agent /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/BICFI	INGBDEFFXXX
Creditor Name /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Nm	Creditor name
Creditor BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id/OrgId/AnyBIC	INGBBRSPXXX
Ultimate Creditor Name /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtCdtr/Nm	Ultimate creditor name
Ultimate Creditor BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtCdtr/Id/OrgId/AnyBIC	INGBBRSPATA

Table 358: CustomerCreditTransfer (pacs.008) – usage case Customer Credit Transfer - Outbound (Scenario 022)

Usage case example: Outbound_pacs.008_RTGS_CustomerCreditTransfer_bs022.xml

Usage case: Customer Credit Transfer – Successful return (Scenario 023)

In this example, the business sender has requested the payment of EUR74000 from an RTGS account (with BIC “SOLADEST600”) to an RTGS account (with BIC “COBADEFFXXX”). The message was created and sent on 06th October 2019 for same day settlement.

The expectation is that this payment will be settled, with the subsequent forwarding of the pacs.008 to the next business receiver in the payment chain and a pacs.002 status report to the sender of the pacs.008.

Message item	Utilisation
Group Header	
Message ID /Document/FIToFICstmrCdtTrf/GrpHdr/MsgId	NONREF

Message item	Utilisation
Creation Date Time /Document/FIToFICstmrCdtTrf/GrpHdr/CreDtTm	2019-10-06T09:38:00+00:00
Number Of Transactions /Document/FIToFICstmrCdtTrf/GrpHdr/NbOfTxs	1
Settlement Method /Document/FIToFICstmrCdtTrf/GrpHdr/SttlmInf/SttlmMtd	CLRG
Clearing System Code /Document/FIToFICstmrCdtTrf/GrpHdr/SttlmInf/ClrSys/Cd	TGT
Credit Transfer Transaction Information	
Instruction Identification /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/InstrId	Inp008b023-InsId
End To End Identification /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/ EndToEndId	Inp008b023-E2EId
UETR /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/UETR	e008b023-59c5-41e9-be4c-d45102fc201e
Interbank Settlement Amount Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrBkSttlmAmt	EUR 74000
Interbank Settlement Date Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrBkSttlmDt	2019-10-06
Instructed Amount /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAmt	EUR 74000
Charge bearer /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgBr	DEBT
Instructing Agent BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstgAgt/ FinInstnId/BICFI	SOLADEST600
Instructed Agent BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAgt/ FinInstnId/BICFI	COBADEFFXXX

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Message item	Utilisation
Debtor Name /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Nm	Debtor name
Debtor Account IBAN /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Id/IBAN	DE88600500000000012345
Debtor Agent /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/BICFI	SOLADEST600
Creditor Agent /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/BICFI	COBADEFF075
Creditor Name /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Nm	Creditor name
Creditor Account IBAN /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Id/IBAN	DE89370400440532013000

Table 359: CustomerCreditTransfer (pacs.008) – usage case Successful return - Inbound (Scenario 023)

Usage case example: Inbound_pacs.008_RTGS_CustomerCreditTransferOrder_bs023.xml

In this example, RTGS is forwarding a pacs.008 message to the next business receiver in the payment chain, following successful settlement.

The outbound pacs.008 is a duplicate of the previous inbound pacs.008, with the addition of an RTGS settlement reference (“RTGS-p008b023”) and the actual settlement time in RTGS (“2019-10-06T13:10:50.001+00:00”).

Message item	Utilisation
Group Header	
Message ID /Document/FIToFICstmrCdtTrf/GrpHdr/MsgId	NONREF
Creation Date Time /Document/FIToFICstmrCdtTrf/GrpHdr/CreDtTm	2019-10-06T13:10:00+00:00
Number Of Transactions /Document/FIToFICstmrCdtTrf/GrpHdr/NbOfTxs	1

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Message item	Utilisation
Settlement Method /Document/FIToFICstmrCdtTrf/GrpHdr/SttlmInf/SttlmMtd	CLRG
Clearing System Code /Document/FIToFICstmrCdtTrf/GrpHdr/SttlmInf/ClrSys/Cd	TGT
Credit Transfer Transaction Information	
Instruction Identification /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/InstrId	Inp008b023-InsId
End To End Identification /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/ EndToEndId	Inp008b023-E2EId
UETR /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/UETR	e008b023-59c5-41e9-be4c-d45102fc201e
Clearing System Reference /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/ ClrSysRef	RTGS-p008b023
Interbank Settlement Amount Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrBkSttlmAmt	EUR 74000
Interbank Settlement Date Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrBkSttlmDt	2019-10-06
Settlement Time Indication /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/SttlmTmIndctn/ CdtDtTm	2019-10-06T09:38:50.001+00:00
Instructed Amount /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAmt	EUR 74000
Charge bearer /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgBr	DEBT
Instructing Agent BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstgAgt/ FinInstnId/BICFI	SOLADEST600
Instructed Agent BIC	COBADEFFXXX

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Message item	Utilisation
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAgt/FinInstnId/BICFI	
Debtor Name /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Nm	Debtor name
Debtor Account IBAN /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Id/IBAN	DE88600500000000012345
Debtor Agent /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/BICFI	SOLADEST600
Creditor Agent /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/BICFI	COBADEFF075
Creditor Name /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Nm	Creditor name
Creditor Account IBAN /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Id/IBAN	DE89370400440532013000

Table 360: CustomerCreditTransfer (pacs.008) – usage case Successful return - Outbound (Scenario 023)

Usage case example: Outbound_pacs.008_RTGS_CustomerCreditTransfer_bs023.xml

Usage case: Customer Credit Transfer settlement including indirect participants (Scenario 075)

In this example, the business sender has requested the payment of EUR47250 from an RTGS account (with BIC “COBADEFFXXX”) to an RTGS account (with BIC “SYBKDE22HAM”) to be settled the following day 10th October, 2019. Indirect participant on the debtor side is “COBADEFF075”, and on the creditor side “SYBKDK22CPH”.

The expectation is that this payment will be settled, with the subsequent forwarding of the pacs.008 to the next business receiver in the payment chain.

Message item	Utilisation
Group Header	
Message ID /Document/FIToFICstmrCdtTrf/GrpHdr/MsgId	NONREF

Message item	Utilisation
Creation Date Time /Document/FIToFICstmrCdtTrf/GrpHdr/CreDtTm	2019-10-10T13:50:00+00:00
Number Of Transactions /Document/FIToFICstmrCdtTrf/GrpHdr/NbOfTxs	1
Settlement Method /Document/FIToFICstmrCdtTrf/GrpHdr/SttlmInf/SttlmMtd	CLRG
Clearing System Code /Document/FIToFICstmrCdtTrf/GrpHdr/SttlmInf/ClrSys/Cd	TGT
Credit Transfer Transaction Information	
Instruction Identification /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/InstrId	Inp008b075-InsId
End To End Identification /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/ EndToEndId	Inp008b075-E2EId
UETR /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/UETR	e008b075-59c5-41e9-be4c-d45102fc201e
Interbank Settlement Amount Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrBkSttlmAmt	EUR 47250
Interbank Settlement Date Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrBkSttlmDt	2019-10-10
Instructed Amount /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAmt	EUR 47250
Charge bearer /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgBr	DEBT
Instructing Agent BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstgAgt/ FinInstnId/BICFI	COBADEFFXXX
Instructed Agent BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAgt/ FinInstnId/BICFI	SYBKDE22HAM

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Message item	Utilisation
Debtor Name /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Nm	Debtor name
Debtor Account IBAN /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Id/IBAN	DE89370400440532013000
Debtor Agent /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/BICFI	COBADEFF075
Creditor Agent /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/BICFI	SYBKDK22CPH
Creditor Name /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Nm	Creditor name
Creditor Account IBAN /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Id/IBAN	DK9520000123456789

Table 361: CustomerCreditTransfer (pacs.008) – usage case usage case settlement including indirect participants – Inbound (Scenario 075)

Usage case example: Inbound_pacs.008_RTGS_CustomerCreditTransferOrder_bs075.xml

In this example, RTGS is forwarding a pacs.008 message to the next business receiver in the payment chain, following successful settlement.

The outbound pacs.008 is a duplicate of the previous inbound pacs.008, with the addition of an RTGS settlement reference (“RTGS-p008b075”) and the actual settlement time in RTGS (“2019-10-10T13:50:20.001”).

Message item	Utilisation
Group Header	
Message ID /Document/FIToFICstmrCdtTrf/GrpHdr/MsgId	NONREF
Creation Date Time /Document/FIToFICstmrCdtTrf/GrpHdr/CreDtTm	2019-10-10T13:50:00+00:00
Number Of Transactions	1

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Message item	Utilisation
/Document/FIToFICstmrCdtTrf/GrpHdr/NbOfTxs	
Settlement Method /Document/FIToFICstmrCdtTrf/GrpHdr/SttlmInf/SttlmMtd	CLRG
Clearing System Code /Document/FIToFICstmrCdtTrf/GrpHdr/SttlmInf/ClrSys/Cd	TGT
Credit Transfer Transaction Information	
Instruction Identification /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/InstrId	Inp008b075-InsId
End To End Identification /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/ EndToEndId	Inp008b075-E2EId
UETR /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/UETR	e008b075-59c5-41e9-be4c-d45102fc201e
Clearing System Reference /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/ ClrSysRef	RTGS-p008b075
Interbank Settlement Amount Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrBkSttlmAmt	EUR 47250
Interbank Settlement Date Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrBkSttlmDt	2019-10-10
Settlement Time Indication /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/SttlmTmIndctn/ CdtDtTm	2019-10-10T13:50:20.001+00:00
Instructed Amount /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAmt	EUR 47250
Charge bearer /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgBr	DEBT
Instructing Agent BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstgAgt/ FinInstnId/BICFI	COBADEFFXXX

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Message item	Utilisation
Instructed Agent BIC /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAgt/FinInstnId/BICFI	SYBKDE22HAM
Debtor Name /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Nm	Debtor name
Debtor Account IBAN /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Id/IBAN	DE89370400440532013000
Debtor Agent /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/BICFI	COBADEFF075
Creditor Agent /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/BICFI	SYBKDK22CPH
Creditor Name /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Nm	Creditor name
Creditor Account IBAN /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Id/IBAN	DK9520000123456789

Table 362: CustomerCreditTransfer (pacs.008) – usage case usage case settlement including indirect participants – Outbound (Scenario 075)

Usage case example: Outbound_pacs.008_RTGS_CustomerCreditTransfer_bs075.xml

5.3.4.4 FinancialInstitutionCreditTransfer (CORE and COV) (pacs.009)

5.3.4.4.1 Overview and scope of the message

This chapter illustrates the *FinancialInstitutionCreditTransfer* message.

This message type is used in RTGS to execute either a payment between two financial institutions as a CORE or COV message or a liquidity transfer from an RTGS Account to an AS technical account (AS settlement procedure D).

The payment message can be sent by the following business sender:

- RTGS Account Holder;
- multi-addressee;
- CB.

The credited and debited RTGS Accounts must be denominated in the same currency.

The usage of this message can be found in chapter Usage of Messages.

In response to the *FinancialInstitutionCreditTransfer* message, a PaymentStatusReport (pacs.002) message containing the status of the payment may be returned to the business sender. A *PaymentStatusReport* will always be sent in the event of a validation error, but a *PaymentStatusReport* for a successful settlement will only be sent if the business sender of the payment message has subscribed to receive it.

In addition, if the payment is successfully settled, the *FinancialInstitutionCreditTransfer* message is forwarded to the business receiver. If the liquidity transfer for AS technical account for AS settlement procedure D is successfully settled the *FinancialInstitutionCreditTransfer* message is not forwarded and any further processing will be done by the ancillary system.

When used as payment order the usage of the pacs.009 as CORE or COV message must be populated in the BusinessApplicationHeader (head.001).

5.3.4.4.2 Schema

Outline of the schema

The *FinancialInstitutionCreditTransfer* message is composed of the following message building blocks.

GroupHeader

This building block is mandatory and non-repetitive. The identification by the business sender to uniquely and unambiguously identify the message is part of the BAH, therefore the content of message ID is “NONREF”.

CreditTransferTransactionInformation

Set of elements providing information specific to the transaction and relevant for settlement in RTGS. All further elements in the message are checked against the HVPS+-rules but not relevant for settlement:

- payment identification;
- payment type;
- interbank settlement amount;
- interbank settlement date;
- settlement priority;
- settlement time indication and request;
- instructing and instructed agent.

References/links

The RTGS-specific schema and documentation in HTML/PDF format as well as the message examples are provided outside of this document under the following link:

http://www.swift.com/mystandards/RTGS/pacs.009.001.08_RTGS

Business rules applicable to the schema

When used in its inbound form, for business rules applicable to *FinancialInstitutionCreditTransfer* refer to the chapter Index of validation rules and error codes.

When used in its outbound form from RTGS, no business rules are applicable to a *FinancialInstitutionCreditTransfer* message.

5.3.4.4.3 The message in business context

Specific message requirements (inbound) and specific message contents (outbound)

All content must comply with the business rules for the message.

Message item	Utilisation
Group Header	
Message ID /Document/FICdtTrf/GrpHdr/MsgId	Value "NONREF" as the message ID is already part of the BAH
Creation Date Time /Document/FICdtTrf/GrpHdr/CreDtTm	Date and time at which the message was created
Number Of Transactions /Document/FICdtTrf/GrpHdr/NbOfTxs	Only “1” is allowed
Settlement Method /Document/FICdtTrf/GrpHdr/SttlmInf/SttlmMtd	Only “CLRG” is allowed
Clearing System Code /Document/FICdtTrf/GrpHdr/SttlmInf/ClrSys/Cd	Only “TGT” is allowed
Credit Transfer Transaction Information	
Instruction Identification /Document/FICdtTrf/CdtTrfTxInf/PmtId/InstrId	It is ignored by RTGS and forwarded within the outbound message
End To End Identification /Document/FICdtTrf/CdtTrfTxInf/PmtId/EndToEndId	Duplicate checked by RTGS

Message item	Utilisation
UETR /Document/FICdtTrf/CdtTrfTxInf/PmtId/UETR	Duplicate checked by RTGS Universally unique identifier to provide an end-to-end reference of a payment transaction
Clearing System Reference /Document/FICdtTrf/CdtTrfTxInf/PmtId/ClrSysRef	Inbound: If provided it is ignored and overwritten by RTGS in the outbound message. Outbound: RTGS provides an RTGS booking reference in this element.
Payment Type Information	
Instruction Priority /Document/FICdtTrf/CdtTrfTxInf/PmtTpInf/InstrPrty	If provided it is ignored by RTGS and forwarded within the outbound message For SettlementPriority the dedicated element "SettlementPriority" must be used.
Service Level (Block) /Document/FICdtTrf/CdtTrfTxInf/PmtTpInf/SvcLvl	Can be used to transport GPI service type identifiers If provided it is ignored by RTGS and forwarded within the outbound message.
Local Instrument (Block) /Document/FICdtTrf/CdtTrfTxInf/PmtTpInf/LclInstr	Code “MANP” is required if sent by the responsible CB on behalf of an RTGS Account Holder. Code “SBTI” = Settlement bank transfer initiation used for inbound messages only. Indicates an immediate liquidity transfer order sent by an AS settlement bank to debit its RTGS DCA in order to increase the liquidity on the AS Technical account - AS settlement procedure D. Code “BACP” = Backup payment used for outbound messages only. Indicates backup liquidity redistribution and contingency payments initiated manually in the system via the RTGS GUI.
Category Purpose (Block) /Document/FICdtTrf/CdtTrfTxInf/PmtTpInf/CtgyPurp	If provided it is ignored by RTGS and forwarded within the outbound message
Interbank Settlement Amount /Document/FICdtTrf/CdtTrfTxInf/IntrBkSttlmAmt	Amount relevant for settlement in RTGS
Interbank Settlement Date /Document/FICdtTrf/CdtTrfTxInf/IntrBkSttlmDt	Date relevant for settlement in RTGS In normal processing, RTGS only accepts the current business date, or a future business date as allowed by the RTGS warehoused payment period parameter. If the settlement date is not an RTGS business day for the indicated currency the payment order will be rejected immediately.

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Message item	Utilisation
	In exceptional situations, RTGS accepts a business date in the past (CB to deactivate the settlement date validation for the instructing RTGS Account Holder) and does not check if the date in the past was an RTGS business day for the indicated currency.
Settlement priority /Document/FICdtTrf/CdtTrfTxInf/SttlmPrty	Priority relevant for settlement in RTGS. If no settlement priority is selected, payment order will be handled with normal priority. - URGT = Urgent - HIGH = High - NORM = Normal
Settlement Time Indication /Document/FICdtTrf/CdtTrfTxInf/SttlmTmIndctn/CdtDtTm	Inbound: If provided it is ignored and overwritten by RTGS in the outbound message. Outbound: RTGS provides a settlement time stamp in this element.
Settlement Time Request	
Till Time /Document/FICdtTrf/CdtTrfTxInf/SttlmTmReq/TillTm	Used to set a latest execution time (option B – till-time) Must be before the cut-off time for interbank payments If till-time is reached and settlement could not take place, the payment order will remain in the queue. If till-time is used, reject-time is not allowed.
From Time /Document/FICdtTrf/CdtTrfTxInf/SttlmTmReq/FrTm	Used to set an earliest execution time Must be before the cut-off time for interbank payments From Time must be before latest debit time (till-time or reject-time).
Reject Time /Document/FICdtTrf/CdtTrfTxInf/SttlmTmReq/RjctTm	Used to set a latest execution time Must be before the cut-off time for interbank payment If reject-time is reached and settlement could not take place, the payment order will be rejected. If reject-time is used, till-time not allowed.
Previous Instructing Agent 1 (Block) /Document/FICdtTrf/CdtTrfTxInf/PrvsInstgAgt1	Not relevant for settlement in RTGS and forwarded within the outbound message If a BIC is provided it is subject to BIC validation.
Previous Instructing Agent 1 Account (Block) /Document/FICdtTrf/CdtTrfTxInf/PrvsInstgAgt1Acct	Not relevant for settlement in RTGS and forwarded within the outbound message

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Message item	Utilisation
Previous Instructing Agent 2 (Block) /Document/FICdtTrf/CdtTrfTxInf/PrvsInstgAgt2	Not relevant for settlement in RTGS and forwarded within the outbound message. If a BIC is provided it is subject to BIC validation.
Previous Instructing Agent 1 Account (Block) /Document/FICdtTrf/CdtTrfTxInf/PrvsInstgAgt2Acct	Not relevant for settlement in RTGS and forwarded within the outbound message
Previous Instructing Agent 3 (Block) /Document/FICdtTrf/CdtTrfTxInf/PrvsInstgAgt3	Not relevant for settlement in RTGS and forwarded within the outbound message. If a BIC is provided it is subject to BIC validation.
Previous Instructing Agent 3 Account (Block) /Document/FICdtTrf/CdtTrfTxInf/PrvsInstgAgt3Acct	Not relevant for settlement in RTGS and forwarded within the outbound message
Instructing Agent BIC /Document/FICdtTrf/CdtTrfTxInf/InstgAgt/FinInstnId/BICFI	BIC of the RTGS cash account to be debited
Instructed Agent BIC /Document/FICdtTrf/CdtTrfTxInf/InstdAgt/FinInstnId/BICFI	BIC of the RTGS cash account to be credited
Intermediary Agent 1 (Block) /Document/FICdtTrf/CdtTrfTxInf/IntrmyAgt1	Not relevant for settlement in RTGS and forwarded within the outbound message. If a BIC is provided it is subject to BIC validation.
Intermediary Agent 1 Account (Block) /Document/FICdtTrf/CdtTrfTxInf/IntrmyAgt1Acct	If provided it is ignored by RTGS and forwarded within the outbound message
Intermediary Agent 2 (Block) /Document/FICdtTrf/CdtTrfTxInf/IntrmyAgt2	Not relevant for settlement in RTGS and forwarded within the outbound message If a BIC is provided it is subject to BIC validation.
Intermediary Agent 2 Account (Block) /Document/FICdtTrf/CdtTrfTxInf/IntrmyAgt2Acct	If provided it is ignored by RTGS and forwarded within the outbound message
Intermediary Agent 3 (Block) /Document/FICdtTrf/CdtTrfTxInf/IntrmyAgt3	Not relevant for settlement in RTGS and forwarded within the outbound message If a BIC is provided it is subject to BIC validation.
Intermediary Agent 3 Account (Block) /Document/FICdtTrf/CdtTrfTxInf/IntrmyAgt3Acct	If provided it is ignored by RTGS and forwarded within the outbound message
Debtor (Block) /Document/FICdtTrf/CdtTrfTxInf/Dbtr	Mandatory but not relevant for settlement of a payment in RTGS and forwarded within the outbound message

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Message item	Utilisation
	If a BIC is provided it is subject to BIC validation. For liquidity transfer order sent by an AS settlement bank (SBTI) the BIC of the AS settlement bank (designates the debited settlement agent in the ancillary system). BIC will be copied to ASTransferNotice (pain.998) message.
Debtor Account (Block) /Document/FICdtTrf/CdtTrfTxInf/DbtrAcct	If provided it is ignored by RTGS and forwarded within the outbound message For liquidity transfer order sent by an AS Settlement Bank (SBTI) - if account ID is provided it will be copied to ASTransferNotice (pain.998)
Debtor Agent (Block) /Document/FICdtTrf/CdtTrfTxInf/DbtrAgt	Not relevant for settlement in RTGS and forwarded within the outbound message If a BIC is provided it is subject to BIC validation.
Debtor Agent Account (Block) /Document/FICdtTrf/CdtTrfTxInf/DbtrAgtAcct	If provided it is ignored by RTGS and forwarded within the outbound message
Creditor Agent (Block) /Document/FICdtTrf/CdtTrfTxInf/CdtrAgt	Not relevant for settlement in RTGS and forwarded within the outbound message If a BIC is provided it is subject to BIC validation.
Creditor Agent Account (Block) /Document/FICdtTrf/CdtTrfTxInf/CdtrAgtAcct	If provided it is ignored by RTGS and forwarded within the outbound message
Creditor (Block) /Document/FICdtTrf/CdtTrfTxInf/Cdtr	Mandatory but not relevant for settlement of a payment in RTGS and forwarded within the outbound message If a BIC is provided it is subject to BIC validation. Party BIC of settlement bank (designates the credited settlement agent in the ancillary system) for liquidity transfer order for AS technical account for AS settlement procedure D (SBTI). BIC will be copied to ASTransferNotice (pain.998) message (Creditor BIC element).
Creditor Account (Block) /Document/FICdtTrf/CdtTrfTxInf/CdtrAcct	If provided it is ignored by RTGS for inbound payment order and forwarded within the outbound message If used in SBTI pacs.009 the Account number will be copied to ASTransferNotice (pain.998) message.
Instruction For Creditor Agent (Block) /Document/FICdtTrf/CdtTrfTxInf/InstrForCdtrAgt	If provided it is ignored by RTGS and forwarded within the outbound message

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Message item	Utilisation
Purpose (Block) /Document/FICdtTrf/CdtTrfTxInf/Purp	If provided it is ignored by RTGS and forwarded within the outbound message
Remittance Information (Block) /Document/FICdtTrf/CdtTrfTxInf/RmtInf	If provided it is ignored by RTGS and forwarded within the outbound message If used in SBTI pacs.009 RemittanceInformation will be copied to ASTransferNotice (pain.998) message
Underlying Customer Credit Transfer (Block) /Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf	If provided it is ignored by RTGS and forwarded within the outbound message If a BIC is provided it is subject to BIC validation.

Table 363: FinancialInstitutionCreditTransfer (pacs.009)

Usage case: Financial Institution Credit Transfer Order (Scenario 024)

In this usage example, the business sender has requested the payment of EUR 107,000 from an RTGS Account (with BIC “COBADEFFXXX”) to an RTGS Account (with BIC “UBSWCHZHXXX”) to be warehoused until 27 October 2019. The message was created and sent on 7 October, therefore it is expected that this will fail validation because it is beyond the maximum warehousing period.

Message item	Utilisation
Group Header	
Message ID /Document/FICdtTrf/GrpHdr/MsgId	NONREF
Creation Date Time /Document/FICdtTrf/GrpHdr/CreDtTm	2019-10-07T17:35:00+00:00
Number Of Transactions /Document/FICdtTrf/GrpHdr/NbOfTxs	1
Settlement Method /Document/FICdtTrf/GrpHdr/SttlmInf/SttlmMtd	CLRG
Clearing System Code /Document/FICdtTrf/GrpHdr/SttlmInf/ClrSys/Cd	TGT
Credit Transfer Transaction Information	
Instruction Identification /Document/FICdtTrf/CdtTrfTxInf/PmtId/InstrId	Inp009b024-InsId

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Message item	Utilisation
End To End Identification /Document/FICdtTrf/CdtTrfTxInf/PmtId/EndToEndId	Inp009b024-E2EId
UETR /Document/FICdtTrf/CdtTrfTxInf/PmtId/UETR	e009b024-59c5-41e9-be4c-d45102fc201e
Interbank Settlement Amount /Document/FICdtTrf/CdtTrfTxInf/IntrBkSttlmAmt	EUR 107000
Interbank Settlement Date /Document/FICdtTrf/CdtTrfTxInf/IntrBkSttlmDt	2019-10-27
Instructing Agent BIC /Document/FICdtTrf/CdtTrfTxInf/InstgAgt/FinInstnId/BICFI	COBADEFFXXX
Instructed Agent BIC /Document/FICdtTrf/CdtTrfTxInf/InstdAgt/FinInstnId/BICFI	UBSWCHZHXXX
Debtor BIC /Document/FICdtTrf/CdtTrfTxInf/Dbtr/FinInstnId/BICFI	COBADEFFXXX
Creditor BIC /Document/FICdtTrf/CdtTrfTxInf/Cdtr/FinInstnId/BICFI	UBSWCHZHXXX

Table 364: FinancialInstitutionCreditTransfer (pacs.009) – usage case Financial Institution Credit Transfer Order (Scenario 024)

Usage case example: Inbound_pacs.009_RTGS_FICreditTransferOrder_bs024.xml

Usage case: Financial Institution Credit Transfer Order (Scenario 026)

In this usage example, the business sender has requested the payment of EUR 147,000 from an RTGS Account (with BIC “COBADEBB120”) to an RTGS Account (with BIC “UBSWCHZHXXX”) for payment the following day (i.e. warehoused). The message was created and sent on 7 October at 13:20 CET with a settlement date of 8 October. Therefore it is expected that this payment will be warehoused until the following day.

Message item	Utilisation
Group Header	
Message ID /Document/FICdtTrf/GrpHdr/MsgId	NONREF
Creation Date Time	2019-10-07T13:20:00+00:00

Message item	Utilisation
/Document/FICdtTrf/GrpHdr/CreDtTm	
Number Of Transactions /Document/FICdtTrf/GrpHdr/NbOfTxs	1
Settlement Method /Document/FICdtTrf/GrpHdr/SttlmInf/SttlmMtd	CLRG
Clearing System Code /Document/FICdtTrf/GrpHdr/SttlmInf/ClrSys/Cd	TGT
Credit Transfer Transaction Information	
Instruction Identification /Document/FICdtTrf/CdtTrfTxInf/PmtId/InstrId	Inp009b026-InsId
End To End Identification /Document/FICdtTrf/CdtTrfTxInf/PmtId/EndToEndId	Inp009b029-E2EId
UETR /Document/FICdtTrf/CdtTrfTxInf/PmtId/UETR	e009b026-59c5-41e9-be4c-d45102fc201e
Interbank Settlement Amount /Document/FICdtTrf/CdtTrfTxInf/IntrBkSttlmAmt	EUR 147000
Interbank Settlement Date /Document/FICdtTrf/CdtTrfTxInf/IntrBkSttlmDt	2019-10-08
Instructing Agent BIC /Document/FICdtTrf/CdtTrfTxInf/InstgAgt/FinInstnId/BICFI	COBADEBB120
Instructed Agent BIC /Document/FICdtTrf/CdtTrfTxInf/InstdAgt/FinInstnId/BICFI	UBSWCHZHXXX
Debtor BIC /Document/FICdtTrf/CdtTrfTxInf/Dbtr/FinInstnId/BICFI	COBADEFFXXX
Creditor /Document/FICdtTrf/CdtTrfTxInf/Cdtr/FinInstnId/BICFI	UBSWCHZHXXX

Table 365: FinancialInstitutionCreditTransfer (pacs.009) – usage case Financial Institution Credit Transfer Order (Scenario 026)

Usage case example: Inbound_pacs.009_RTGS_FICreditTransferOrder_bs026.xml

Usage case: Financial Institution Credit Transfer Order (Scenario 027)

In this usage example, the business sender has requested an urgent payment of EUR 77,000 from an RTGS Account (with BIC “UBSWCHZHXXX”) to an RTGS Account (with BIC “COBADEBB120”) for same day settlement.

Message item	Utilisation
Group Header	
Message ID /Document/FICdtTrf/GrpHdr/MsgId	NONREF
Creation Date Time /Document/FICdtTrf/GrpHdr/CreDtTm	2019-10-07T10:00:00+00:00
Number Of Transactions /Document/FICdtTrf/GrpHdr/NbOfTxs	1
Settlement Method /Document/FICdtTrf/GrpHdr/SttlmInf/SttlmMtd	CLRG
Clearing System Code /Document/FICdtTrf/GrpHdr/SttlmInf/ClrSys/Cd	TGT
Credit Transfer Transaction Information	
Instruction Identification /Document/FICdtTrf/CdtTrfTxInf/PmtId/InstrId	Inp009b027-InsId
End To End Identification /Document/FICdtTrf/CdtTrfTxInf/PmtId/EndToEndId	Inp009b027-E2EId
UETR /Document/FICdtTrf/CdtTrfTxInf/PmtId/UETR	e009b027-59c5-41e9-be4c-d45102fc201e
Interbank Settlement Amount /Document/FICdtTrf/CdtTrfTxInf/IntrBkSttlmAmt	EUR 77000
Interbank Settlement Date /Document/FICdtTrf/CdtTrfTxInf/IntrBkSttlmDt	2019-10-07
Settlement priority /Document/FICdtTrf/CdtTrfTxInf/SttlmPrty	URGT

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Message item	Utilisation
Instructing Agent BIC /Document/FICdtTrf/CdtTrfTxInf/InstgAgt/FinInstnId/BICFI	UBSWCHZHXXX
Instructed Agent BIC /Document/FICdtTrf/CdtTrfTxInf/InstdAgt/FinInstnId/BICFI	COBADEBB120
Debtor BIC /Document/FICdtTrf/CdtTrfTxInf/Dbtr/FinInstnId/BICFI	UBSWCHZHXXX
Creditor /Document/FICdtTrf/CdtTrfTxInf/Cdtr/FinInstnId/BICFI	COBADEFFXXX

Table 366: FinancialInstitutionCreditTransfer (pacs.009) – usage case Financial Institution Credit Transfer Order (Scenario 027)

Usage case example: Inbound_pacs.009_RTGS_FICreditTransferOrder_bs027.xml

In this example, RTGS is forwarding a pacs.009 message to the next business receiver in the payment chain, following successful settlement.

The outbound pacs.009 is a duplicate of the previous inbound pacs.009, with the addition of an RTGS settlement reference (“RTGS-p009b027”) and the actual settlement time in RTGS (“2019-10-07T10:00:00”).

Message item	Utilisation
Group Header	
Message ID /Document/FICdtTrf/GrpHdr/MsgId	NONREF
Creation Date Time /Document/FICdtTrf/GrpHdr/CreDtTm	2019-10-07T10:00:00+00:00
Number Of Transactions /Document/FICdtTrf/GrpHdr/NbOfTxs	1
Settlement Method /Document/FICdtTrf/GrpHdr/SttlmInf/SttlmMtd	CLRG
Clearing System Code /Document/FICdtTrf/GrpHdr/SttlmInf/ClrSys/Cd	TGT
Credit Transfer Transaction Information	
Instruction Identification	Inp009b027-InsId

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Message item	Utilisation
/Document/FICdtTrf/CdtTrfTxInf/PmtId/InstrId	
End To End Identification /Document/FICdtTrf/CdtTrfTxInf/PmtId/EndToEndId	Inp009b027-E2EId
UETR /Document/FICdtTrf/CdtTrfTxInf/PmtId/UETR	e009b027-59c5-41e9-be4c-d45102fc201e
Clearing System Reference /Document/FICdtTrf/CdtTrfTxInf/PmtId/ClrSysRef	RTGS-p009b027
Interbank Settlement Amount /Document/FICdtTrf/CdtTrfTxInf/IntrBkSttlmAmt	EUR 77000
Interbank Settlement Date /Document/FICdtTrf/CdtTrfTxInf/IntrBkSttlmDt	2019-10-07
Settlement priority /Document/FICdtTrf/CdtTrfTxInf/SttlmPrty	URGT
Settlement Time Indication /Document/FICdtTrf/CdtTrfTxInf/SttlmTmIndctn/CdtDtTm	2019-10-07T10:00:00.393+00:00
Instructing Agent BIC /Document/FICdtTrf/CdtTrfTxInf/InstgAgt/FinInstnId/BICFI	UBSWCHZHXXX
Instructed Agent BIC /Document/FICdtTrf/CdtTrfTxInf/InstdAgt/FinInstnId/BICFI	COBADEBB120
Debtor BIC /Document/FICdtTrf/CdtTrfTxInf/Dbtr/FinInstnId/BICFI	UBSWCHZHXXX
Creditor /Document/FICdtTrf/CdtTrfTxInf/Cdtr/FinInstnId/BICFI	COBADEFFXXX

Table 367: FinancialInstitutionCreditTransfer (pacs.009) – usage case Financial Institution Credit Transfer (Scenario 027)

Usage case example: Outbound_pacs.009_RTGS_FICreditTransfer_bs027.xml

Usage case: Financial Institution Credit Transfer Order (Scenario 028)

In this usage example, the business sender has requested a payment of EUR 61,250 from an RTGS Account (with BIC “UBSWCHZHXXX”) to an RTGS Account (with BIC “COBADEBB120”) for same day settlement. This is to take place on the same day as the message was created and sent on 7 October 2019. The underlying customer information is provided. The expectation is that this payment will be settled, with the subsequent forwarding of the pacs.009 COV to the next business receiver in the payment chain.

Message item	Utilisation
Group Header	
Message ID /Document/FICdtTrf/GrpHdr/MsgId	NONREF
Creation Date Time /Document/FICdtTrf/GrpHdr/CreDtTm	2019-10-07T13:45:00+00:00
Number Of Transactions /Document/FICdtTrf/GrpHdr/NbOfTxs	1
Settlement Method /Document/FICdtTrf/GrpHdr/SttlmInf/SttlmMtd	CLRG
Clearing System Code /Document/FICdtTrf/GrpHdr/SttlmInf/ClrSys/Cd	TGT
Credit Transfer Transaction Information	
Instruction Identification /Document/FICdtTrf/CdtTrfTxInf/PmtId/InstrId	Inp009b028-InsId
End To End Identification /Document/FICdtTrf/CdtTrfTxInf/PmtId/EndToEndId	Inp008b028-E2EId
UETR /Document/FICdtTrf/CdtTrfTxInf/PmtId/UETR	e008b028-59c5-41e9-be4c-d45102fc201e
Interbank Settlement Amount /Document/FICdtTrf/CdtTrfTxInf/IntrBkSttlmAmt	EUR 61250
Interbank Settlement Date /Document/FICdtTrf/CdtTrfTxInf/IntrBkSttlmDt	2019-10-07
Instructing Agent BIC /Document/FICdtTrf/CdtTrfTxInf/InstgAgt/FinInstnId/BICFI	UBSWCHZHXXX

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Message item	Utilisation
Instructed Agent BIC /Document/FICdtTrf/CdtTrfTxInf/InstdAgt/FinInstnId/BICFI	COBADEBB120
Debtor BIC /Document/FICdtTrf/CdtTrfTxInf/Dbtr/FinInstnId/BICFI	UBSWCHZHXXX
Creditor /Document/FICdtTrf/CdtTrfTxInf/Cdtr/FinInstnId/BICFI	COBADEFFXXX
Ultimate Debtor Name /Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/UltmtDbtr/Nm	Ultimate debtor name
Ultimate Debtor BIC /Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/UltmtDbtr/Id/OrgId/AnyBIC	BSCHARBASSS
Debtor Name /Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Dbtr/Nm	Debit customer name
Debtor Town Name /Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Dbtr/PstlAdr/TwnNm	Frankfurt
Debtor Country /Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Dbtr/PstlAdr/Ctry	DE
Debtor Agent BIC /Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/DbtrAgt/FinInstnId/BICFI	BSCHESMMXXX
Creditor Agent BIC /Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnId/BICFI	INGBDEFFXXX
Creditor Name /Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Cdtr/Nm	Credit customer name
Creditor Town Name	Dusseldorf

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Message item	Utilisation
/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Cdtr/PstlAdr/TwnNm	
Creditor Country /Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Cdtr/CtryOfRes	DE
Ultimate Creditor Name /Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/UltmtCdtr/Nm	Ultimate creditor name
Ultimate Creditor BIC /Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/UltmtCdtr/Id/OrgId/AnyBIC	INGBBRSPATA
Instructed Amount /Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/InstdAmt	EUR 61250

Table 368: FinancialInstitutionCreditTransfer (pacs.009) – usage case Financial Institution Credit Transfer Order (Scenario 028)

Usage case example: Inbound_pacs.009_RTGS_FICreditTransferOrder_COV_bs028.xml

In this usage example, RTGS is forwarding the inbound pacs.009COV to the next business receiver in the payment chain, following successful settlement. RTGS has added the RTGS internal reference and settlement date/time for the payment to the message content, which is otherwise unchanged.

Message item	Utilisation
Group Header	
Message ID /Document/FICdtTrf/GrpHdr/MsgId	NONREF
Creation Date Time /Document/FICdtTrf/GrpHdr/CreDtTm	2019-10-07T13:45:00+00:00
Number Of Transactions /Document/FICdtTrf/GrpHdr/NbOfTxs	1
Settlement Method /Document/FICdtTrf/GrpHdr/SttlmInf/SttlmMtd	CLRG
Clearing System Code /Document/FICdtTrf/GrpHdr/SttlmInf/ClrSys/Cd	TGT

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Message item	Utilisation
Credit Transfer Transaction Information	
Instruction Identification /Document/FICdtTrf/CdtTrfTxInf/PmtId/InstrId	Inp009b028-InsId
End To End Identification /Document/FICdtTrf/CdtTrfTxInf/PmtId/EndToEndId	Inp008b028-E2EId
UETR /Document/FICdtTrf/CdtTrfTxInf/PmtId/UETR	e008b028-59c5-41e9-be4c-d45102fc201e
Clearing System Reference /Document/FICdtTrf/CdtTrfTxInf/PmtId/ClrSysRef	RTGS-p009b028
Interbank Settlement Amount /Document/FICdtTrf/CdtTrfTxInf/IntrBkSttlmAmt	EUR 61250
Interbank Settlement Date /Document/FICdtTrf/CdtTrfTxInf/IntrBkSttlmDt	2019-10-07
Settlement Time Indication /Document/FICdtTrf/CdtTrfTxInf/SttlmTmIndctn/CdtDtTm	2019-10-07T13:45:50.001+00:00
Instructing Agent BIC /Document/FICdtTrf/CdtTrfTxInf/InstgAgt/FinInstnId/BICFI	UBSWCHZHXXX
Instructed Agent BIC /Document/FICdtTrf/CdtTrfTxInf/InstdAgt/FinInstnId/BICFI	COBADEBB120
Debtor BIC /Document/FICdtTrf/CdtTrfTxInf/Dbtr/FinInstnId/BICFI	UBSWCHZHXXX
Creditor /Document/FICdtTrf/CdtTrfTxInf/Cdtr/FinInstnId/BICFI	COBADEFFXXX
Ultimate Debtor Name /Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/UltmtDbtr/Nm	Ultimate debtor name
Ultimate Debtor BIC /Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/UltmtDbtr/Id/OrgId/AnyBIC	BSCHARBASSS

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Message item	Utilisation
Debtor Name /Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Dbtr/Nm	Debit customer name
Debtor Town Name /Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Dbtr/PstlAdr/TwnNm	Frankfurt
Debtor Country /Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Dbtr/PstlAdr/Ctry	DE
Debtor Agent BIC /Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/DbtrAgt/FinInstnId/BICFI	BSCHESMMXXX
Creditor Agent BIC /Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnId/BICFI	INGBDEFFXXX
Creditor Name /Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Cdtr/Nm	Credit customer name
Creditor Town Name /Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Cdtr/PstlAdr/TwnNm	Dusseldorf
Creditor Country /Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Cdtr/CtryOfRes	DE
Ultimate Creditor Name /Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/UltmtCdtr/Nm	Ultimate creditor name
Ultimate Creditor BIC /Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/UltmtCdtr/Id/OrgId/AnyBIC	INGBBRSPATA
Instructed Amount /Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/InstdAmt	EUR 61250

Table 369: FinancialInstitutionCreditTransfer (pacs.009) – usage case Financial Institution Credit Transfer (Scenario 028)

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Usage case example: Outbound_pacs.009_RTGS_FICreditTransfer_COV_bs028.xml

Usage case: Financial Institution Credit Transfer Order settlement including indirect participants (Scenario 076)

In this example, the business sender has requested a payment of EUR63800 from an RTGS account (with BIC “COBADEFFXXX”) to an RTGS account (with BIC “SYBKDE22HAM”) for same day settlement. This is to take place on the same day as the message was created and sent on 10th October, 2019. Indirect participant on the debtor side is “COBADEFF075”, and on the creditor side “SYBKDK22CPH”.

The expectation is that this payment will be settled, with the subsequent forwarding of the pacs.009 to the next business receiver in the payment chain.

Message item	Utilisation
Group Header	
Message ID /Document/FICdtTrf/GrpHdr/MsgId	NONREF
Creation Date Time /Document/FICdtTrf/GrpHdr/CreDtTm	2019-10-10T13:50:00+00:00
Number Of Transactions /Document/FICdtTrf/GrpHdr/NbOfTxs	1
Settlement Method /Document/FICdtTrf/GrpHdr/SttlmInf/SttlmMtd	CLRG
Clearing System Code /Document/FICdtTrf/GrpHdr/SttlmInf/ClrSys/Cd	TGT
Credit Transfer Transaction Information	
Instruction Identification /Document/FICdtTrf/CdtTrfTxInf/PmtId/InstrId	Inp009b076-InsId
End To End Identification /Document/FICdtTrf/CdtTrfTxInf/PmtId/EndToEndId	Inp008b076-E2EId
UETR /Document/FICdtTrf/CdtTrfTxInf/PmtId/UETR	e008b076-59c5-41e9-be4c-d45102fc201e
Interbank Settlement Amount /Document/FICdtTrf/CdtTrfTxInf/IntrBkSttlmAmt	EUR 63800.00

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Message item	Utilisation
Interbank Settlement Date /Document/FICdtTrf/CdtTrfTxInf/IntrBkSttlmDt	2019-10-10
Instructing Agent BIC /Document/FICdtTrf/CdtTrfTxInf/InstgAgt/FinInstnId/BICFI	COBADEFFXXX
Instructed Agent BIC /Document/FICdtTrf/CdtTrfTxInf/InstdAgt/FinInstnId/BICFI	SYBKDE22HAM
Debtor BIC /Document/FICdtTrf/CdtTrfTxInf/Dbtr/FinInstnId/BICFI	COBADEFF075
Debtor Agent BIC /Document/FICdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/BICFI	COBADEFFXXX
Creditor Agent BIC /Document/FICdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/BICFI	SYBKDE22HAM
Creditor BIC /Document/FICdtTrf/CdtTrfTxInf/Cdtr/FinInstnId/BICFI	SYBKDK22CPH

Table 370: FinancialInstitutionCreditTransfer (pacs.009) – usage case settlement including indirect participants – Inbound (Scenario 076)

Usage case example: Inbound_pacs.009_RTGS_FICreditTransferOrder_bs076.xml

In this example, RTGS is forwarding the inbound pacs.009 to the next business receiver in the payment chain, following successful settlement.

RTGS has added the RTGS internal reference and settlement date/time for the payment to the message content, which is otherwise unchanged.

Message item	Utilisation
Group Header	
Message ID /Document/FICdtTrf/GrpHdr/MsgId	NONREF
Creation Date Time /Document/FICdtTrf/GrpHdr/CreDtTm	2019-10-10T13:50:00+00:00
Number Of Transactions /Document/FICdtTrf/GrpHdr/NbOfTxs	1

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Message item	Utilisation
Settlement Method /Document/FICdtTrf/GrpHdr/SttlmInf/SttlmMtd	CLRG
Clearing System Code /Document/FICdtTrf/GrpHdr/SttlmInf/ClrSys/Cd	TGT
Credit Transfer Transaction Information	
Instruction Identification /Document/FICdtTrf/CdtTrfTxInf/PmtId/InstrId	Inp009b076-InsId
End To End Identification /Document/FICdtTrf/CdtTrfTxInf/PmtId/EndToEndId	Inp008b076-E2EId
UETR /Document/FICdtTrf/CdtTrfTxInf/PmtId/UETR	e008b076-59c5-41e9-be4c-d45102fc201e
Clearing System Reference /Document/FICdtTrf/CdtTrfTxInf/PmtId/ClrSysRef	RTGS-p009b076
Interbank Settlement Amount /Document/FICdtTrf/CdtTrfTxInf/IntrBkSttlmAmt	EUR 63800.00
Interbank Settlement Date /Document/FICdtTrf/CdtTrfTxInf/IntrBkSttlmDt	2019-10-10
Settlement Time Indication /Document/FICdtTrf/CdtTrfTxInf/SttlmTmIndctn/CdtDtTm	2019-10-10T13:50:20.001+00:00
Instructing Agent BIC /Document/FICdtTrf/CdtTrfTxInf/InstgAgt/FinInstnId/BICFI	COBADEFFXXX
Instructed Agent BIC /Document/FICdtTrf/CdtTrfTxInf/InstdAgt/FinInstnId/BICFI	SYBKDE22HAM
Debtor BIC /Document/FICdtTrf/CdtTrfTxInf/Dbtr/FinInstnId/BICFI	COBADEFF075
Debtor Agent BIC /Document/FICdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/BICFI	COBADEFFXXX
Creditor Agent BIC	SYBKDE22HAM

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Message item	Utilisation
/Document/FICdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/BICFI	
Creditor BIC /Document/FICdtTrf/CdtTrfTxInf/Cdtr/FinInstnId/BICFI	SYBKDK22CPH

Table 371: FinancialInstitutionCreditTransfer (pacs.009) – usage case settlement including indirect participants – Outbound (Scenario 076)

Usage case example: Outbound_pacs.009_RTGS_FICreditTransfer_bs076.xml

Usage case: procedure D successful settlement with liquidity adjustment (Scenario 561)

In this example, the business sender has requested an SBTI liquidity movement of EUR130000 from an RTGS account (with BIC “COBADEFFXXX”) to an AS technical account (with BIC “MARKDEFFCLC”). This is to take place on the same day as the message was created and sent on 7th February, 2020. The Debtor fields represent the AS settlement bank, the Creditor fields represent the settlement bank at the AS.

Message item	Utilisation
Group Header	
Message ID /Document/FICdtTrf/GrpHdr/MsgId	NONREF
Creation Date Time /Document/FICdtTrf/GrpHdr/CreDtTm	2020-02-07T09:00:00+00:00
Number Of Transactions /Document/FICdtTrf/GrpHdr/NbOfTxs	1
Settlement Method /Document/FICdtTrf/GrpHdr/SttlmInf/SttlmMtd	CLRG
Clearing System Code /Document/FICdtTrf/GrpHdr/SttlmInf/ClrSys/Cd	TGT
Credit Transfer Transaction Information	
Instruction Identification /Document/FICdtTrf/CdtTrfTxInf/PmtId/InstrId	Inp009b561-InsId2
End To End Identification /Document/FICdtTrf/CdtTrfTxInf/PmtId/EndToEndId	Inp009b561-E2EIdB
UETR	e009b561-59c5-41e9-be4c-d45102fc201e

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Message item	Utilisation
/Document/FICdtTrf/CdtTrfTxInf/PmtId/UETR	
Local Instrument (Block) /Document/FICdtTrf/CdtTrfTxInf/PmtTpInf/LclInstr	SBTI
Interbank Settlement Amount /Document/FICdtTrf/CdtTrfTxInf/IntrBkSttlmAmt	EUR 130000
Interbank Settlement Date /Document/FICdtTrf/CdtTrfTxInf/IntrBkSttlmDt	2020-02-07
Settlement priority /Document/FICdtTrf/CdtTrfTxInf/SttlmPrty	URGT
Instructing Agent BIC /Document/FICdtTrf/CdtTrfTxInf/InstgAgt/FinInstnId/BICFI	COBADEFFXXX
Instructed Agent BIC /Document/FICdtTrf/CdtTrfTxInf/InstdAgt/FinInstnId/BICFI	MARKDEFFCLC
Debtor BIC /Document/FICdtTrf/CdtTrfTxInf/Dbtr/FinInstnId/BICFI	COBADEFFXXX
Creditor /Document/FICdtTrf/CdtTrfTxInf/Cdtr/FinInstnId/BICFI	COBADEFFXXX

Table 372: FinancialInstitutionCreditTransfer (pacs.009) – procedure D successful settlement with liquidity adjustment (Scenario 561)

Usage case example: Inbound_pacs.009_AS-D_FICreditTransferOrder_SBTI_bs561.xml

5.3.4.5 FinancialInstitutionDirectDebit (pacs.010)

5.3.4.5.1 Overview and scope of the message

This chapter illustrates the *FinancialInstitutionDirectDebit* message.

This message type is used in RTGS to execute a direct debit between two financial institutions where the business sender is authorised to debit the RTGS Account of the business receiver. The *FinancialInstitutionDirectDebit* message concerns only one direct debit movement.

The message can be sent by the following business sender:

- RTGS Account Holder;
- multi-addressee;
- CB.

The credited and debited RTGS Accounts must be denominated in the same currency.

The usage of this message can be found in chapter Usage of Messages.

In response to the *FinancialInstitutionDirectDebit* message, a PaymentStatusReport (pacs.002) message containing the status of the direct debit may be returned to the business sender. A *PaymentStatusReport* will always be sent in the event of a validation error, but a *PaymentStatusReport* for a successful settlement will only be sent if the business sender of the payment message has subscribed to receive it.

In addition, if the direct debit is settled, the *FinancialInstitutionDirectDebit* message is forwarded to the business receiver.

5.3.4.5.2 Schema

Outline of the schema

The *FinancialInstitutionDirectDebit* message is composed of the following message building blocks.

GroupHeader

This building block is mandatory and non-repetitive. The identification by the business sender to uniquely and unambiguously identify the message is part of the BAH, therefore the content of message ID is “NONREF”.

CreditInstruction

This building block is mandatory and non-repetitive. Set of elements providing information specific to the individual direct debit and relevant for settlement in RTGS. All further elements in the message are checked against the HVPS+-rules but not relevant for settlement:

- credit instruction with credit identification, instructing and instructed agent;
- direct debit transaction information with payment identification, payment type information, interbank settlement amount, interbank settlement date, settlement priority and settlement time request.

References/links

The RTGS-specific schema and documentation in XSD/Excel/PDF format as well as the message examples are provided outside of this document under the following link:

http://www.swift.com/mystandards/RTGS/pacs.010.001.03_RTGS

Business rules applicable to the schema

When used in its inbound form, for business rules applicable to *FinancialInstitutionDirectDebit* refer to the chapter Index of validation rules and error codes.

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When used in its outbound form from RTGS, no business rules are applicable to a *FinancialInstitutionDirectDebi*t message.

5.3.4.5.3 The message in business context

Specific message requirements (inbound) and specific message contents (outbound)

All content must comply with the business rules for the message.

Message item	Utilisation
Group Header	
Message ID /Document/FIDrctDbt/GrpHdr/MsgId	Value "NONREF" as the message ID is already part of the BAH
Creation Date Time /Document/FIDrctDbt/GrpHdr/CreDtTm	Date and time at which the message was created
Number Of Transactions /Document/FIDrctDbt/GrpHdr/NbOfTxs	Only “1” is allowed
Credit Instruction	
Credit Identification /Document/FIDrctDbt/CdtInstr/CdtId	Mandatory and ignored by RTGS and forwarded within the outbound message
Instructing Agent BIC /Document/FIDrctDbt/CdtInstr/InstgAgt/FinInstnId/BICFI	BIC of the RTGS Account to be credited
Instructed Agent BIC /Document/FIDrctDbt/CdtInstr/InstdAgt/FinInstnId/BICFI	BIC of the RTGS Account to be debited
Creditor Agent (Block) /Document/FIDrctDbt/CdtInstr/CdtrAgt	Not relevant for settlement in RTGS and forwarded within the outbound message Provided BIC is subject to BIC validation.
Creditor Agent Account (Block) /Document/FIDrctDbt/CdtInstr/CdtrAgtAcct	If provided it is ignored by RTGS and forwarded within the outbound message
Creditor (Block) /Document/FIDrctDbt/CdtInstr/Cdtr	Mandatory but not relevant for settlement of a direct debit in RTGS and forwarded within the outbound message Provided BIC is subject to BIC validation.

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Message item	Utilisation
Creditor Account (Block) /Document/FIDrctDbt/CdtInstr/CdtrAcct	If provided it is ignored by RTGS and forwarded within the outbound message
Direct Debit Transaction Information	
Instruction Identification /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/PmtId/InstrId	It is ignored by RTGS and forwarded within the outbound message
End To End Identification /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/PmtId/EndToEndId	It is ignored by RTGS and forwarded within the outbound message
UETR /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/PmtId/UETR	Universally unique identifier to provide an end-to-end reference of a payment transaction
Clearing System Reference /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/PmtId/ClrSysRef	Inbound: If provided it is ignored and overwritten by RTGS in the outbound message. Outbound: RTGS provides an RTGS booking reference in this element.
Service Level (Block) /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/PmtTpInf/SvcLvl	Can be used to transport GPI Service Type Identifiers If provided it is ignored by RTGS and forwarded within the outbound message
Local Instrument (Block) /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/PmtTpInf/LclInstrm	It is ignored by RTGS and forwarded within the outbound message
Interbank Settlement Amount /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/IntrBkSttlmAmt	Amount relevant for settlement in RTGS
Interbank Settlement Date /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/IntrBkSttlmDt	Date relevant for settlement in RTGS In normal processing, RTGS only accepts the current business date, or a future business date as allowed by the RTGS warehoused payment period parameter. If the settlement date is not an RTGS business day for the indicated currency the payment order will be rejected immediately. In exceptional situations, RTGS accepts a business date in the past (CB to deactivate the settlement date validation for the instructing RTGS Account Holder) and does not check if the date in the past was an RTGS business day for the indicated currency.

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Message item	Utilisation
Settlement priority /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/SttlmPrty	Priority relevant for settlement in RTGS If no settlement priority is selected, direct debit order will be handled with normal priority. - URGT = Urgent - HIGH = High - NORM = Normal
Settlement Time Indication /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/SttlmTmIndctn/DbtDtTm	Inbound: If provided it is ignored and overwritten by RTGS in the outbound message. Outbound: RTGS provides the settlement time stamp in this element.
Till Time /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/SttlmTmReq/TillTm	Used to set a latest execution time (option B – till-time) Must be before the cut-off time for interbank payments If till-time is reached and settlement could not take place, the direct debit order will remain in the queue.
From Time /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/SttlmTmReq/FrTm	Used to define an earliest execution time. Must be before the cut-off time for interbank payments.
Reject Time /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/SttlmTmReq/RjctTm	Used to set a latest execution time (option A – reject-time) Must be before the cut-off time for interbank payments
Debtor (Block) /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/Dbtr	Mandatory but not relevant for settlement of a direct debit in RTGS and forwarded within the outbound message. Provided BIC is subject to BIC validation.
Debtor Account (Block) /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/DbtrAcct	If provided it is ignored by RTGS and forwarded within the outbound message
Debtor Agent (Block) /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/DbtrAgt	Not relevant for settlement in RTGS and forwarded within the outbound message Provided BIC is subject to BIC validation
Debtor Agent Account (Block) /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/DbtrAgtAcct	If provided it is ignored by RTGS and forwarded within the outbound message
Purpose (Block) /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/Purp	If provided it is ignored by RTGS and forwarded within the outbound message

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Message item	Utilisation
Remittance Information (Block) /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/RmtInf	It is ignored by RTGS and forwarded within the outbound message.

Table 373: FinancialInstitutionDirectDebit (pacs.010)

Usage case: Financial Institution Direct Debit Order (Scenario 029)

In this usage example, the business sender has requested a direct debit of EUR 92,000 from an RTGS Account (with BIC “UBSWCHZHXXX”) to an RTGS Account (with BIC “COBADEBB120”) to be warehoused until 27 October 2019. The message was created and sent on 7 October, therefore it is expected that this will fail validation because it is beyond the maximum warehousing period.

Message item	Utilisation
Group Header	
Message ID /Document/FIDrctDbt/GrpHdr/MsgId	NONREF
Creation Date Time /Document/FIDrctDbt/GrpHdr/CreDtTm	2019-10-07T09:00:00+00:00
Number Of Transactions /Document/FIDrctDbt/GrpHdr/NbOfTxs	1
Credit Instruction	
Credit Identification /Document/FIDrctDbt/CdtInstr/CdtId	Inp010b029-CdtId
Instructing Agent BIC /Document/FIDrctDbt/CdtInstr/InstgAgt/FinInstnId/BICFI	COBADEBB120
Instructed Agent BIC /Document/FIDrctDbt/CdtInstr/InstdAgt/FinInstnId/BICFI	UBSWCHZHXXX
Creditor BIC /Document/FIDrctDbt/CdtInstr/Cdtr/FinInstnId/BICFI	COBADEFFXXX
Instruction Identification /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/PmtId/InstrId	Inp010b029-InsId
End To End Identification	Inp010b029-E2EId

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Message item	Utilisation
/Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/PmtId/EndToEndId	
UETR /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/PmtId/UETR	e010b029-59c5-41e9-be4c-d45102fc201e
Interbank Settlement Amount /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/IntrBkSttlmAmt	EUR 92000
Interbank Settlement Date /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/IntrBkSttlmDt	2019-10-27
Debtor BIC /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/Dbtr/FinInstnId/BICFI	UBSWCHZHXXX

Table 374: FinancialInstitutionDirectDebit (pacs.010) – usage case Financial Institution Direct Debit Order (Scenario 029)

Usage case example: Inbound _pacs.010_RTGS_FIDirectDebitOrder_bs029.xml

Usage case: Financial Institution Direct Debit Order (Scenario 030)

In this usage example, the business sender has requested a direct debit of EUR 89,000 from an RTGS Account (with BIC “UBSWCHZHXXX”) to an RTGS Account (with BIC “COBADEBB120”) for settlement the following day (i.e. warehoused). The message was created and sent on 7 October at 09:00:00 CET with a settlement date of 8 October. Therefore it is expected that this payment will be warehoused until the following day.

Message item	Utilisation
Group Header	
Message ID /Document/FIDrctDbt/GrpHdr/MsgId	NONREF
Creation Date Time /Document/FIDrctDbt/GrpHdr/CreDtTm	2019-10-07T09:00:00+00:00
Number Of Transactions /Document/FIDrctDbt/GrpHdr/NbOfTxs	1
Credit Instruction	
Credit Identification	Inp010b030-CdtId

Message item	Utilisation
/Document/FIDrctDbt/CdtInstr/CdtId	
Instructing Agent BIC /Document/FIDrctDbt/CdtInstr/InstgAgt/FinInstnId/BICFI	COBADEBB120
Instructed Agent BIC /Document/FIDrctDbt/CdtInstr/InstdAgt/FinInstnId/BICFI	UBSWCHZHXXX
Creditor BIC /Document/FIDrctDbt/CdtInstr/Cdtr/FinInstnId/BICFI	COBADEFFXXX
Instruction Identification /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/PmtId/InstrId	Inp010b030-InsId
End To End Identification /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/PmtId/EndToEndId	Inp010b030-E2EId
UETR /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/PmtId/UETR	e010b030-59c5-41e9-be4c-d45102fc201e
Interbank Settlement Amount /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/IntrBkSttlmAmt	EUR 89000
Interbank Settlement Date /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/IntrBkSttlmDt	2019-10-08
Debtor BIC /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/Dbtr/FinInstnId/BICFI	UBSWCHZHXXX

Table 375: FinancialInstitutionDirectDebit (pacs.010) – usage case Financial Institution Direct Debit Order (Scenario 030)

Usage case example: Inbound _pacs.010_RTGS_FIDirectDebitOrder_bs030.xml

Usage case: Financial Institution Direct Debit Order (Scenario 031)

In this usage example, the business sender has requested an urgent direct debit movement of EUR 53,500 from an RTGS Account (with BIC “UBSWCHZHXXX”) to an RTGS Account (with BIC “COBADEBB120”) for same day settlement.

Message item	Utilisation
Group Header	

Message item	Utilisation
Message ID /Document/FIDrctDbt/GrpHdr/MsgId	NONREF
Creation Date Time /Document/FIDrctDbt/GrpHdr/CreDtTm	2019-10-07T09:22:00+00:00
Number Of Transactions /Document/FIDrctDbt/GrpHdr/NbOfTxs	1
Credit Instruction	
Credit Identification /Document/FIDrctDbt/CdtInstr/CdtId	Inp010b031-CdtId
Instructing Agent BIC /Document/FIDrctDbt/CdtInstr/InstgAgt/FinInstnId/BICFI	COBADEBB120
Instructed Agent BIC /Document/FIDrctDbt/CdtInstr/InstdAgt/FinInstnId/BICFI	UBSWCHZHXXX
Creditor BIC /Document/FIDrctDbt/CdtInstr/Cdtr/FinInstnId/BICFI	COBADEFFXXX
Instruction Identification /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/PmtId/InstrId	Inp010b031-InsId
End To End Identification /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/PmtId/ EndToEndId	Inp010b031-E2EId
UETR /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/PmtId/UETR	e010b031-59c5-41e9-be4c-d45102fc201e
Interbank Settlement Amount /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/ IntrBkSttlmAmt	EUR 53500
Interbank Settlement Date /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/IntrBkSttlmDt	2019-10-07
Settlement Priority /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/SttlmPrty	URGT

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Message item	Utilisation
Debtor BIC /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/Dbtr/FinInstnId/BICFI	UBSWCHZHXXX

Table 376: FinancialInstitutionDirectDebit (pacs.010) – usage case Financial Institution Direct Debit Order (Scenario 031)

Usage case example: Inbound _pacs.010_RTGS_FIDirectDebitOrder_bs031.xml

Usage case: Financial Institution Direct Debit (Scenario 031)

In this usage example, RTGS is forwarding the inbound pacs.010 to the next business receiver in the payment chain, following successful settlement. RTGS has added the RTGS internal reference and settlement date/time for the payment to the message content, which is otherwise unchanged.

Message item	Utilisation
Group Header	
Message ID /Document/FIDrctDbt/GrpHdr/MsgId	NONREF
Creation Date Time /Document/FIDrctDbt/GrpHdr/CreDtTm	2019-10-07T09:22:00+00:00
Number Of Transactions /Document/FIDrctDbt/GrpHdr/NbOfTxs	1
Credit Instruction	
Credit Identification /Document/FIDrctDbt/CdtInstr/CdtId	Inp010b031-CdtId
Instructing Agent BIC /Document/FIDrctDbt/CdtInstr/InstgAgt/FinInstnId/BICFI	COBADEBB120
Instructed Agent BIC /Document/FIDrctDbt/CdtInstr/InstdAgt/FinInstnId/BICFI	UBSWCHZHXXX
Creditor BIC /Document/FIDrctDbt/CdtInstr/Cdtr/FinInstnId/BICFI	COBADEFFXXX
Instruction Identification /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/PmtId/InstrId	Inp010b031-InsId

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Message item	Utilisation
End To End Identification /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/PmtId/EndToEndId	Inp010b031-E2EId
UETR /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/PmtId/UETR	e010b031-59c5-41e9-be4c-d45102fc201e
Clearing System reference /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/PmtId/ClrSysRef	RTGS-p010b031
Interbank Settlement Amount /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/IntrBkSttlmAmt	EUR 53500
Interbank Settlement Date /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/IntrBkSttlmDt	2019-10-07
Settlement Priority /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/SttlmPrty	URGT
Settlement Time Indication Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/SttlmTmIndctn/DbtDtTm	2019-10-07T09:22:00.001+00:00
Debtor BIC /Document/FIDrctDbt/CdtInstr/DrctDbtTxInf/Dbtr/FinInstnId/BICFI	UBSWCHZHXXX

Table 377: FinancialInstitutionDirectDebit (pacs.010) – usage case Financial Institution Direct Debit (Scenario 031)

Usage case example: Outbound _pacs.010_RTGS_FIDirectDebit_bs031.xml

5.3.5 Payment initiation (pain)

5.3.5.1 ASTransferNotice (pain.998)

5.3.5.1.1 Overview and scope of the message

This chapter illustrates the *ASTransferNotice* message.

The *ASTransferNotice* message is sent by RTGS to an ancillary system. In procedure D it is used to notify the ancillary system on the settlement of a credited amount on the pertaining AS technical account owned. Additionally, in the context of cross-ancillary system settlement, the *ASTransferNotice* message is always sent to the receiving ancillary system.

The *ASTransferNotice* message is used to indicate the arrival of a credit amount on

- the sub-account in case of AS procedure C (only for cross-ancillary system settlement);
- the technical account in case of AS procedure C.

The ASTransferNotice message is not used to notify of a debit movement.

Usage:

This message is used in AS procedures C and D. It will only indicate a successfully settled amount and does not make any reference to failed or rejected orders, or to the unsettled portion of a partially settled order.

The ASTransferNotice message is used to notify credit entries in AS procedure D on the execution of

- a predefined standing order liquidity transfer order;
- an immediate liquidity transfer order (received from a settlement bank);
- a cross-ancillary system settlement.

The ASTransferNotice message is used to notify credit entries in case of AS procedure C on the execution of a cross-ancillary system settlement.

The usage of this message can be found in chapter Usage of Messages.

5.3.5.1.2 Schema

Outline of the schema

The *ASTransferNotice* message is composed of the following message building blocks.

ProprietaryData

Indicates the type of the proprietary message and the actual *ASTransferNotice* message itself.

GroupHeader

This building block is mandatory and non-repetitive. It contains a set of characteristics shared by all individual payment orders included in the *ASTransferNotice* message. It also contains control totals to manage the multiple nature of the included payment orders. The main information included is:

- group (batch) identification and creation timestamp;
- control sum and number of transactions (payment orders);
- execution priority;
- settlement model (settlement procedure) type;
- counterpart ancillary system.

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PaymentInformation

This building block is mandatory and repetitive. Each repetition contains the details of one individual payment order. The main information included is:

- requested execution date;
- transfer type;
- debtor and first agent parties (plus their account information);
- payment transaction block.

PaymentTransaction

This building block is a mandatory, non-repetitive sub-block of PaymentInformation. It contains the details of the actual payment and the recipient of the credit amount. The main information included is:

- payment identification references;
- payment amount (with currency);
- creditor and final agent parties (plus their account information);
- remittance information.

ResultingBalance

This building block is mandatory and non-repetitive. It contains the details of the AS technical account balance following settlement of all the payments listed in the PaymentInformation blocks. The main information included is:

- financial amount and currency;
- debit/credit indicator for the balance;
- value date.

References/Links

The RTGS-specific schema and documentation in XSD/Excel/PDF format as well as the message examples are provided outside of this document under the following link:

http://www.swift.com/mystandards/RTGS/pain.998.001.01_RTGS_ASTransferNotice

Business rules applicable to the schema

No business rules are applicable to an *ASTransferNotice* message.

5.3.5.1.3 The message in business context

Specific message contents

Message item	Utilisation
Proprietary Data	

Message item	Utilisation
Proprietary Data Type /Document/pain.998.001.01/PrtryData/Tp	Always "ASTransferNotice"
Group Header	
Group Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/GrpId	RTGS business case ID for the AS transfer assigned by RTGS
Creation Date Time /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/CreDtTm	Timestamp at which the settlement occured in RTGS.
Control Sum /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/CtrlSum	Sum of amounts in all occurrences of /PmtInf/PmtTx/Amt/InstAmt below.
Number of Transactions /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/NbOfTxs	Count of the number of occurrences of block <PmtInf> below.
Priority /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/Prty	Always “URGT”
Settlement Model Type /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SttlmMdlTp	When <PmtSchme/Cd> contains "CDS", this field will contain “C” or “D” depending upon the settlement procedure used by the ancillary system receiving the credit. In all other cases, this field contains “D”.
CounterPart AS BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/CtpAS/FI/BIC	This block is only used for cross-AS credits (i.e. in case payment scheme code "CDS" is used). This element identifies the counterpart of the cross-AS instruction.
Payment Information	
Requested execution date /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/ReqdExctnDt	Business date on which the settlement occurred in RTGS

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Message item	Utilisation
Payment scheme code /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/CdtTrfTpId/SttlmPrty/PmtSchme/Cd	A coded indication of how the credit movement was originally ordered. The following code is relevant for AS settlement procedure C and D: - CDS = Cross-AS settlement between two AS The following codes are relevant for AS settlement procedure D: - CUO = Immediate liquidity transfer settlement; - SOR = Standing Order liquidity transfer settlement.
Debtor /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/Dbtr	Party which owes an amount of money to a creditor.
Debtor name /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/Dbtr/Nm	This element is populated from the relevant element of the order (if presented in the order).
Debtor BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/Dbtr/FI/BIC	This element is populated from the relevant element of the order (if presented in the order).
Debtor Account Id /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/DbtrAcct/DmstAcct/Id	If payment scheme code is "SOR", this field is populated from the debtor account noted in the standing order (if present). If payment scheme code is "CDS" this field is populated from the Debtor Account field of the order (if present on the order). If payment scheme codes is "CUO", this field is not used.
First agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgt/BIC	In all cases, this field contains the BIC associated with the RTGS cash account from which the cash has been debited.
First agent account Id /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgtAcct/DmstAcct/Id	Element used if payment scheme code is "CDS". Identifies the debit-side.
Payment Transaction	
Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/InstrId	A unique identification assigned by the instructing party. If payment scheme code is "SOR", this field contains the same value as the EndToEndIdentification. If payment scheme codes is "CDS" or "CUO", this field is populated from the InstructionIdentification field of the order.

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Message item	Utilisation
End to End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/EndToEndId	A unique identification assigned by a party on the initiating side to be passed through the entire settlement chain. If payment scheme code is "SOR", this field is set by RTGS. If payment scheme codes is "CDS" or "CUO", this field is populated from the EndToEndIdentification field of the order.
Instructed Amount /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt	The amount of money which has been credited to the RTGS technical account of the FinalAgent (from the RTGS cash account of the FirstAgent), as defined in the original order. If payment scheme code is "SOR", the value in this field may be the defined amount from the standing order, or might be a reduced amount if executed in pro-rata mode.
Creditor /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Cdtr	Party which receives an amount of money from a debtor.
Creditor name /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Cdtr/Nm	This element is populated from the relevant element of the order (if presented in the order).
Creditor BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Cdtr/FI/BIC	This element is populated from the relevant element of the order (if presented in the order).
Creditor account /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/CdtrAcct/DmstAcct/Id	If payment scheme code is "SOR", this field is populated from the creditor account noted in the standing order (if present). If payment scheme code is "CUO" or CDS", this field is populated from the Creditor Account field of the order (if present on the order).
Final agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC	In all cases, this field contains the BIC associated with the AS technical account into which the cash has been credited.
Final agent account Id /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgtAcct/DmstAcct/Id	Element used if payment scheme code is "CDS". Identifies the credit side account.

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Message item	Utilisation
Remittance information Unstructured /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/RmtInf/Ustrd	If payment scheme code is "SOR", this field is populated from the optional information of the standing order (if present). If payment scheme code is "CDS" or "CUO", this field is populated from the RemittanceInformation field of the order (if present on the order).
Resulting Balance This element is populated for settlement procedures "C" and "D".	
Amount /Document/pain.998.001.01/PrtryData/T2PrtryData/RsltgBal/Amt	The current balance in the AS technical account as it stood immediately upon settlement of the credit amount notified in this message.
Credit Debit Indicator /Document/pain.998.001.01/PrtryData/T2PrtryData/RsltgBal/CdtDbtInd	Indicates the nature of the balance. A zero balance is considered to be a credit (CRDT). - CRDT - DBIT
Value Date /Document/pain.998.001.01/PrtryData/T2PrtryData/RsltgBal/ValDt/DtTm	Timestamp from which the credited amount will be available for use. The date and time must be considered separately: Date = Business date Time = System time If this field is not present, the credited amount is immediately available.

Table 378: ASTransferNotice (pain.998 ASTN)

Usage case: Procedure D successful settlement with liquidity adjustment (Scenario 561)

In this example, RTGS is informing an AS of the result of standing orders executed during the start of procedure D. In this case, only one standing order is present, moving EUR120000 from a DCA (account BIC: COBADEFFXXX) owned by a payment bank (party BIC: COBADEFFXXX).

Message item	Utilisation
Proprietary Data Type /Document/pain.998.001.01/PrtryData/Tp	ASTransferNotice
Group Header	
Group Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/GrpId	OuSOPDb561-BAHId-1

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Message item	Utilisation
Creation Date Time /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/CreDtTm	2020-02-06T19:30:01.001+00:00
Priority /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/Prty	URGT
Settlement Model Type /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SttlmMdlTp	D
Payment Information	
Requested execution date /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/ReqdExctnDt	2020-02-07
Payment scheme code /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/CdtTrfTpId/SttlmPrty/PmtSchme/Cd	SOR
Debtor BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/Dbtr/FI/BIC	COBADEFFXXX
First agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgt/BIC	COBADEFFXXX
Payment Transaction	
Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/InstrId	SO01b561-E2EId
End to End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/EndToEndId	SO01b561-E2EId
Instructed Amount /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt	EUR 120000

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Message item	Utilisation
Creditor BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Cdtr/FI/BIC	COBADEFFXXX
Final agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC	MARKDEFFCLC
Resulting Balance	
Amount /Document/pain.998.001.01/PrtryData/T2PrtryData/RsltgBal/Amt	EUR 120000
Credit Debit Indicator /Document/pain.998.001.01/PrtryData/T2PrtryData/RsltgBal/CdtDbtInd	CRDT

Table 379: ASTransferNotice (pain.998 ASTN) – procedure D successful settlement with liquidity adjustment (bs561)

Usage case example: Outbound_pain.998_AS-D_ASTN_DAYSOP_bs561.xml

In this example, RTGS is informing an AS of the result of a liquidity order instructed by a payment bank to credit the AS technical account. In this case, the liquidity transfer is moving EUR130000 from a DCA (account BIC: COBADEFFXXX) owned by a payment bank (party BIC: COBADEFFXXX).

Message item	Utilisation
Proprietary Data Type /Document/pain.998.001.01/PrtryData/Tp	ASTransferNotice
Group Header	
Group Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/GrpId	OuSOPDb561-BAHId-2
Creation Date Time /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/CreDtTm	2020-02-07T09:00:01.001+00:00
Settlement Model Type /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SttlmMdlTp	D

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Message item	Utilisation
Payment Information	
Requested execution date /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/ReqdExctnDt	2020-02-07
Payment scheme code /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/CdtTrfTpId/SttlmPrty/PmtSchme/Cd	CUO
Debtor BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/Dbtr/FI/BIC	COBADEFFXXX
First agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgt/BIC	COBADEFFXXX
Payment Transaction	
Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/InstrId	Inp009b561-InsId2
End to End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/EndToEndId	Inp009b561-E2EIdB
Instructed Amount /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt	EUR 130000
Creditor BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Cdtr/FI/BIC	COBADEFFXXX
Final agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC	MARKDEFFCLC
Resulting Balance	
Amount	EUR 250000

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Message item	Utilisation
/Document/pain.998.001.01/PrtryData/T2PrtryData/RsltgBal/Amt	
Credit Debit Indicator /Document/pain.998.001.01/PrtryData/T2PrtryData/RsltgBal/CdtDbtInd	CRDT

Table 380: ASTransferNotice (pain.998 ASTN) – procedure D successful settlement with liquidity adjustment (bs561)

Usage case example: Outbound_pain.998_AS-D_ASTN_SBKLCT_bs561.xml

5.3.5.2 ASInitiationStatus (pain.998)

5.3.5.2.1 Overview and scope of the message

This chapter illustrates the *ASInitiationStatus* message.

The *ASInitiationStatus* message is sent by RTGS in response to a previously received ASTransferInitiation (pain.998) message. It is used to notify the ancillary system about the status of AS transfer order(s) sent by the ancillary system.

The message can be used to report status information at batch level, or at single AS transfer order level, or both.

The usage of this message can be found in chapter Usage of Messages.

5.3.5.2.2 Schema

Outline of the schema

The *ASInitiationStatus* message is composed of the following message building blocks.

ProprietaryData

Indicates the type of the proprietary message and the actual *ASInitiationStatus* message itself.

General Information

This building block is mandatory and non-repetitive. It contains creation timestamp and payment initiation status identification. The payment initiation status identification is always “NONREF”, the BAH MsgId of incoming message is at group identification.

Original Group Reference Information And Status

This building block is mandatory and non-repetitive. It contains information to identify the original inbound batch message to which it is responding and the relevant status information at batch level:

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- group ID, original message type and original settlement procedure code;
- decision indicator (for when a guarantee mechanism decision is being requested);
- group status at batch level and status reason information.

Original Payment Information

This building block is optional and repetitive. It contains information to identify an individual payment order from within the batch and provides the relevant status information at payment order level:

- requested execution date, instruction identification and end-to-end identification;
- transaction level status code and reason information;
- settled amount (for use with partially settled payments).

References/Links

The RTGS-specific schema and documentation in XSD/Excel/PDF format as well as the message examples are provided outside of this document under the following link:

http://www.swift.com/mystandards/RTGS/pain.998.001.01_RTGS_ASInitiationStatus

Business rules applicable to the schema

No business rules are applicable to an *ASInitiationStatus* message.

5.3.5.2.3 The message in business context

Specific message contents

Message item	Utilisation
Proprietary Data	
Proprietary Data Type /Document/pain.998.001.01/PrtryData/Tp	Only “ASInitiationStatus" is allowed
T2 Proprietary Data	
General Information	
Payment Initiation Status Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/GnlInf/PmtInitnStsId	Value “NONREF" as the Message Id is already part of the BAH.
Creation Date Time /Document/pain.998.001.01/PrtryData/T2PrtryData/GnlInf/CreDtTm	Date and time at which the message was created

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Message item	Utilisation
Original Group Reference Information And Status	
Group Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/GrpId	Group Identification reference assigned by business sender of the origin ASTransferInitiation, to identify group of single transfer orders.
Original Message Type /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/OrgnlMsgTp	Always “ASTransferInitiation”.
Settlement Model Type /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/SttlmMdlTp	This field is populated from the Settlement Model Type field from the original ASTI batch message.
Decision Indicator /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/DecInd	true = Receipt Requested The RTGS is waiting for a camt.025 Receipt message to have the decision of the AS about the use of the Guarantee Mechanism in the context of AS settlement procedures A and B Not used in other cases
Group Status /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/GrpSts	Status information concerning the group of AS transfer orders included in the ASTransactionInitiation message. One of the following code values must be used. - INVL = Invalid. The AS batch message cannot be processed because of at least one validation error. Status used for all AS settlement procedures. - PART = Partially accepted. A number of AS transfer orders have been settled, whereas another number of AS transfer orders have not achieved “settled” status. The status of each AS transfer order is indicated at payment information level in the list of single positions. Note - In AS settlement procedure E only single notifications are sent if single notification is subscribed in CRDM. - REVR = Reversed. The origin AS batch message which was previously “Partially accepted” is now completely rejected after a reversing procedure of the AS transfer orders which were settled. Reversed is used in case of negative decision to use guarantee mechanism, missing liquidity on the guarantee funds account or blocked guarantee funds account. The reversing procedure is also initiated in case of blocking of a Settlement Bank or an AS during the waiting of the camt.025 Receipt message from the AS. The

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Message item	Utilisation
	ASInitiationStatus message lists the references of all transactions with their final status. Status reversed is only used for AS settlement procedures A and B. - ACSC - Accepted and settled. Settlement has completed for all the AS transfer orders in the AS batch message. The block <OriginalPaymentInformation> is not used. Status accepted and settled is used for all AS settlement procedures. - RJCT - Rejected. AS batch message or a single AS transfer order included in the AS batch message has been rejected or revoked. The whole AS batch message is rejected. Status rejected is used for all AS settlement procedures. - RJDA - Rejected disagreement. Disagreement of the CB in case of transactions due to blocked Settlement Bank or blocked AS. The whole AS batch is rejected. Status rejected disagreement is used for all AS settlement procedures.
Status Reason /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/StsRsn/BilyAgrd	For further details refer to chapter "Index of validation rules and error codes".
Original Payment Information	
Requested Execution Date /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/ReqdExctnDt	This field is populated from the Requested Execution Date field from the original ASTransferInitiation batch message.
Payment Identification Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/PmtId/InstrId	This field is populated from the Instruction Identification field from the original ASTransferInitiation batch message.
Payment Identification End To End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/PmtId/EndToEndId	This field is populated from the End To End Identification field from the original ASTransferInitiation batch message.
Transaction Status /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/TxSts	Provides the status of a single AS transfer order. - ACSC = Accepted and settled. Settlement has been completed for the AS transfer order. - COPS = Current Order Partially Settled. Immediate liquidity transfer order partially settled due to insufficient liquidity. - INVL = Invalid. The AS transfer order cannot be processed because of error.

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Message item	Utilisation
	• RJCT = Rejected. AS transfer order included in the AS batch message has been rejected. • REVR = Reversed. Reject of the AS transfer order which was previously settled. • RJDA = Rejected disagreement. Settlement bank disagrees with the net position to settle. The transaction is revoked by the CB.
Status Reason /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd	For further details refer to chapter" Index of validation rules and error codes".
Settled Amount /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/SttldAmt	When <TxSts> contains "COPS" than: • when the AS liquidity order is partially settled, this field will indicate the settled portion of the original amount. • when the AS liquidity order is fully unsettled, this field will show zero. • when the AS liquidity order is fully settled, this field is not used.

Table 381: AS Initiation Status (pain.998 ASIS)

Usage case: Procedure A successful settlement (Scenario 501)

In this example, RTGS is informing an ancillary system that an ASTI message (with BAH-Id: p998b501-BAHId) previously sent by the ancillary system for an AS Procedure A settlement, has been accepted and settled successfully.

Message item	Utilisation
Proprietary Data	
Proprietary Data Type /Document/pain.998.001.01/PrtryData/Tp	ASInitiationStatus
General Information	
Payment Initiation Status Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/GnlInf/PmtInitnStsId	NONREF
Creation Date Time /Document/pain.998.001.01/PrtryData/T2PrtryData/GnlInf/CreDtTm	2019-10-06T10:15:02.001+00:00

Message item	Utilisation
Original Group Reference Information And Status	
Group Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/GrpId	Inp998b501-GrpId
Original Message Type /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/OrgnlMsgTp	ASTransferInitiation
Settlement Model Type /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/SttlmMdlTp	A
Group Status /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/GrpSts	ACSC

Table 382: ASInitiationStatus (pain.998 ASIS) – procedure A successful settlement (Scenario 501)

Usage case example: Outbound_pain.998_AS-A_ASIS_ACSC_bs501.xml

Usage case: Procedure A settlement bank disagreement (Scenario 502)

In this example, RTGS is informing an ancillary system that an AS Transfer Initiation(pain.998 ASTI) (with BAH-Id: p998b502-BAHId) previously sent by the ancillary system for an AS Procedure A settlement, has been revoked and will not be processed further.

Message item	Utilisation
Proprietary Data	
Proprietary Data Type /Document/pain.998.001.01/PrtryData/Tp	ASInitiationStatus
General Information	
Payment Initiation Status Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/GnlInf/PmtInitnStsId	NONREF
Creation Date Time /Document/pain.998.001.01/PrtryData/T2PrtryData/GnlInf/CreDtTm	2020-02-06T10:12:01.001+00:00

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Message item	Utilisation
Original Group Reference Information And Status	
Group Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/GrpId	Inp998b502-GrpId
Original Message Type /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/OrgnlMsgTp	ASTransferInitiation
Settlement Model Type /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/SttlmMdlTp	A
Group Status /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/GrpSts	RJDA
Status Reason /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/StsRsn/BilyAgrd	E067

Table 383: ASInitiationStatus (pain.998 ASIS) – procedure A settlement bank disagreement (Scenario 502)

Usage case example: Outbound_pain.998_AS-A_ASIS_RJDA_bs502.xml

Usage case: Procedure A settlement failure (Scenario 503)

In this example, RTGS is informing an ancillary system that an AS Transfer Initiation (pain.998 ASTI) (with BAH-Id: p998b503-BAHId) previously sent by the ancillary system for an AS Procedure A settlement, has been revoked and will not be processed further.

Message item	Utilisation
Proprietary Data	
Proprietary Data Type /Document/pain.998.001.01/PrtryData/Tp	ASInitiationStatus
General Information	
Payment Initiation Status Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/GnlInf/PmtInitnStsId	NONREF

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Message item	Utilisation
Creation Date Time /Document/pain.998.001.01/PrtryData/T2PrtryData/GnlInf/CreDtTm	2020-02-06T10:28:02.001+00:00
Original Group Reference Information And Status	
Group Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/GrpId	Inp998b503-GrpId
Original Message Type /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/OrgnlMsgTp	ASTransferInitiation
Settlement Model Type /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/SttlmMdlTp	A
Group Status /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/GrpSts	RJCT
Status Reason /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/StsRsn/BilyAgrd	A083
Original Payment Information	
Payment Identification Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/PmtId/InstrId	Inp998b503-InsId1
Payment Identification End To End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/PmtId/EndToEndId	Inp998b503-E2EIdA
Transaction Status /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/TxSts	RJCT
Status Reason /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd	A083

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Message item	Utilisation
Original Payment Information	
Payment Identification Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/PmtId/InstrId	Inp998b503-InsId2
Payment Identification End To End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/PmtId/EndToEndId	Inp998b503-E2EIdA
Transaction Status /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/TxSts	RJCT
Status Reason /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd	A083
Original Payment Information	
Payment Identification Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/PmtId/InstrId	Inp998b503-InsId3
Payment Identification End To End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/PmtId/EndToEndId	Inp998b503-E2EIdB
Transaction Status /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/TxSts	RJCT
Status Reason /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd	A083
Original Payment Information	
Payment Identification Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/PmtId/InstrId	Inp998b503-InsId4
Payment Identification End To End Identification	Inp998b503-E2EIdB

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Message item	Utilisation
/Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/PmtId/EndToEndId	
Transaction Status /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/TxSts	REVR
Status Reason /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd	A083

Table 384: ASInitiationStatus (pain.998 ASIS) – procedure A settlement failure (Scenario 503)

Usage case example: Outbound_pain.998_AS-A_ASIS_REVR_bs503.xml

Usage case: Procedure A with guarantee fund mechanism (Scenario 504)

In this example, RTGS is informing an ancillary system that an AS Transfer Initiation (pain.998 ASTI) (with BAH-Id: p998b503-BAHId) previously sent by the ancillary system for an AS Procedure A settlement, has been revoked by the central bank and will not be processed further.

Message item	Utilisation
Proprietary Data	
Proprietary Data Type /Document/pain.998.001.01/PrtryData/Tp	ASInitiationStatus
General Information	
Payment Initiation Status Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/GnlInf/PmtInitnStsId	NONREF
Creation Date Time /Document/pain.998.001.01/PrtryData/T2PrtryData/GnlInf/CreDtTm	2020-02-06T10:45:03.001+00:00
Original Group Reference Information And Status	
Group Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/GrpId	Inp998b504-GrpId
Original Message Type	ASTransferInitiation

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Message item	Utilisation
/Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/OrgnlMsgTp	
Settlement Model Type /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/SttlmMdlTp	A
Decision Indicator /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/DecInd	true
Group Status /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/GrpSts	PART
Original Payment Information	
Payment Identification Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/PmtId/InstrId	Inp998b504-InsId1
Payment Identification End To End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/PmtId/EndToEndId	Inp998b504-E2EIdA
Transaction Status /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/TxSts	ACSC
Original Payment Information	
Payment Identification Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/PmtId/InstrId	Inp998b504-InsId3
Payment Identification End To End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/PmtId/EndToEndId	Inp998b504-E2EIdB
Transaction Status /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/TxSts	RJCT
Original Payment Information	

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Message item	Utilisation
Payment Identification Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/PmtId/InstrId	Inp998b504-InsId2
Payment Identification End To End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/PmtId/EndToEndId	Inp998b504-E2EIdA
Transaction Status /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/TxSts	RJCT
Original Payment Information	
Payment Identification Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/PmtId/InstrId	Inp998b504-InsId4
Payment Identification End To End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/PmtId/EndToEndId	Inp998b504-E2EIdB
Transaction Status /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/TxSts	RJCT

Table 385: ASInitiationStatus (pain.998 ASIS) – procedure A with guarantee fund mechanism (Scenario 504)

Usage case example: Outbound_pain.998_AS-A_ASIS_GFUN_bs504-GF.xml

In this example, RTGS is informing an ancillary system that an ASTI message (with BAH-Id: p998b504-BAHId) previously sent by the ancillary system for an AS Procedure A settlement, has been accepted and settled successfully.

Message item	Utilisation
Proprietary Data	
Proprietary Data Type /Document/pain.998.001.01/PrtryData/Tp	ASInitiationStatus
General Information	
Payment Initiation Status Identification	NONREF

Message item	Utilisation
/Document/pain.998.001.01/PrtryData/T2PrtryData/GnlInf/PmtInitnStsId	
Creation Date Time /Document/pain.998.001.01/PrtryData/T2PrtryData/GnlInf/CreDtTm	2020-02-06T10:48:00.001+00:00
Original Group Reference Information And Status	
Group Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/GrpId	Inp998b504-GrpId
Original Message Type /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/OrgnlMsgTp	ASTransferInitiation
Settlement Model Type /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/SttlmMdlTp	A
Group Status /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/GrpSts	ACSC

Table 386: ASInitiationStatus (pain.998 ASIS) – procedure A with guarantee fund mechanism (Scenario 504)

Usage case example: Outbound_pain.998_AS-A_ASIS_ACSC_bs504.xml

Usage case: Procedure B successful settlement (Scenario 521)

In this example, RTGS is informing an ancillary system that an AS Transfer Initiation (pain.998 ASTI) (with BAH-Id: p998b521-BAHId) previously sent by the ancillary system for an AS Procedure B settlement, has been accepted and settled successfully.

Message item	Utilisation
Proprietary Data	
Proprietary Data Type /Document/pain.998.001.01/PrtryData/Tp	ASInitiationStatus
General Information	
Payment Initiation Status Identification	NONREF

Message item	Utilisation
/Document/pain.998.001.01/PrtryData/T2PrtryData/GnlInf/PmtInitnStsId	
Creation Date Time /Document/pain.998.001.01/PrtryData/T2PrtryData/GnlInf/CreDtTm	2020-02-06T11:05:00.001+00:00
Original Group Reference Information And Status	
Group Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/GrpId	Inp998b521-GrpId
Original Message Type /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/OrgnlMsgTp	ASTransferInitiation
Settlement Model Type /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/SttlmMdlTp	B
Group Status /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/GrpSts	ACSC

Table 387: ASInitiationStatus (pain.998 ASIS) – procedure B successful settlement (Scenario 521)

Usage case example: Outbound_pain.998_AS-B_ASIS_ACSC_bs521.xml

Usage case: Procedure B settlement failure (Scenario 522)

In this example, RTGS is informing an ancillary system that an AS Transfer Initiation (pain.998 ASTI) (with Grp-Id: p998b522-GrpId) previously sent by the ancillary system for an AS Procedure B settlement, has been rejected owing to the elapsing of the specified 5-minute settlement period.

Message item	Utilisation
Proprietary Data	
Proprietary Data Type /Document/pain.998.001.01/PrtryData/Tp	ASInitiationStatus
General Information	
Payment Initiation Status Identification	NONREF

Message item	Utilisation
/Document/pain.998.001.01/PrtryData/T2PrtryData/GnlInf/PmtInitnStsId	
Creation Date Time /Document/pain.998.001.01/PrtryData/T2PrtryData/GnlInf/CreDtTm	2020-02-06T11:15:10.001+00:00
Original Group Reference Information And Status	
Group Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/GrpId	Inp998b522-GrpId
Original Message Type /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/OrgnlMsgTp	ASTransferInitiation
Settlement Model Type /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/SttlmMdlTp	B
Group Status /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/GrpSts	RJCT
Status Reason /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd	A084

Table 388: ASInitiationStatus (pain.998 ASIS) – procedure B settlement failure (Scenario 522)

Usage case example: Outbound_pain.998_AS-B_ASIS_RJCT_bs522.xml

Usage case: Procedure C successful settlement (Scenario 541)

In this example, RTGS is informing an ancillary system that an ASTI message (with Grp-Id: Inp998b541L-GrpId) previously sent by the ancillary system for an AS Procedure C settlement, has been accepted and settled successfully.

Message item	Utilisation
Proprietary Data	
Proprietary Data Type /Document/pain.998.001.01/PrtryData/Tp	ASInitiationStatus

Message item	Utilisation
General Information	
Payment Initiation Status Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/GnlInf/PmtInitnStsId	NONREF
Creation Date Time /Document/pain.998.001.01/PrtryData/T2PrtryData/GnlInf/CreDtTm	2020-02-07T14:30:02.001+00:00
Original Group Reference Information And Status	
Group Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/GrpId	Inp998b541L-GrpId
Original Message Type /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/OrgnlMsgTp	ASTransferInitiation
Settlement Model Type /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/SttlmMdlTp	C
Group Status /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/GrpSts	ACSC

Table 389: ASInitiationStatus (pain.998 ASIS) – procedure C successful settlement (Scenario 541)

Usage case example: Outbound_pain.998_AS-C_ASIS_ACSC_bs541_liqd.xml

In this example, RTGS is informing an ancillary system that an ASTI message (with Grp-Id: Inp998b541P-GrpId) previously sent by the ancillary system for an AS Procedure C settlement, has been accepted and settled successfully.

Message item	Utilisation
Proprietary Data	
Proprietary Data Type /Document/pain.998.001.01/PrtryData/Tp	ASInitiationStatus
General Information	

Message item	Utilisation
Payment Initiation Status Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/GnlInf/PmtInitnStsId	NONREF
Creation Date Time /Document/pain.998.001.01/PrtryData/T2PrtryData/GnlInf/CreDtTm	2020-02-07T14:31:02.001+00:00
Original Group Reference Information And Status	
Group Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/GrpId	Inp998b541P-GrpId
Original Message Type /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/OrgnlMsgTp	ASTransferInitiation
Settlement Model Type /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/SttlmMdlTp	C
Group Status /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/GrpSts	ACSC

Table 390: ASInitiationStatus (pain.998 ASIS) – procedure C successful settlement (Scenario 541)

Usage case example: Outbound_pain.998_AS-C_ASIS_ACSC_bs541_paym.xml

Usage case: Procedure D successful settlement with liquidity adjustment (Scenario 561)

In this example, RTGS is informing an ancillary system that an ASTI message (with Grp-Id: Inp998b561-GrpId) previously sent by the ancillary system for an AS Procedure D settlement, has been accepted and settled successfully.

Message item	Utilisation
Proprietary Data	
Proprietary Data Type /Document/pain.998.001.01/PrtryData/Tp	ASInitiationStatus
General Information	

Message item	Utilisation
Payment Initiation Status Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/GnlInf/PmtInitnStsId	NONREF
Creation Date Time /Document/pain.998.001.01/PrtryData/T2PrtryData/GnlInf/CreDtTm	2020-02-07T09:00:02.001+00:00
Original Group Reference Information And Status	
Group Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/GrpId	Inp998b561-GrpId
Original Message Type /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/OrgnlMsgTp	ASTransferInitiation
Settlement Model Type /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/SttlmMdlTp	D
Group Status /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/GrpSts	ACSC

Table 391: ASInitiationStatus (pain.998 ASIS) – procedure D successful settlement with liquidity adjustment (Scenario 561)

Usage case example: Outbound_pain.998_AS-D_ASIS_ACSC_bs561.xml

Usage case: Procedure E successful settlement (Scenario 581)

In this example, RTGS is using a global notification form of AS Initiation Status (pain.998 ASIS) to inform an ancillary system that an AS Transfer Initiation (pain.998 ASTI) (with BAH-Id: p998b581-BAHId) previously sent by the ancillary system for an AS Procedure E settlement, has been accepted and completely settled successfully.

Message item	Utilisation
Proprietary Data	
Proprietary Data Type /Document/pain.998.001.01/PrtryData/Tp	ASInitiationStatus
General Information	

Message item	Utilisation
Payment Initiation Status Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/GnlInf/PmtInitnStsId	NONREF
Creation Date Time /Document/pain.998.001.01/PrtryData/T2PrtryData/GnlInf/CreDtTm	2020-02-06T12:02:00.001+00:00
Original Group Reference Information And Status	
Group Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/GrpId	Inp998b581-GrpId
Original Message Type /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/OrgnlMsgTp	ASTransferInitiation
Settlement Model Type /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/SttlmMdlTp	E
Group Status /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/GrpSts	ACSC

Table 392: ASInitiationStatus (pain.998 ASIS) – procedure E successful settlement (Scenario 581)

Usage case example: Outbound_pain.998_AS-E_ASIS_ACSC_bs581.xml

Usage case: Procedure E mixed settlement (Scenario 582)

In this example, RTGS is using a global notification form of the AS Initiation Status (pain.998 ASIS) to inform an ancillary system that an AS Transfer Initiation (pain.998 ASTI) (with BAH-Id: p998b582-BAHId) has completed its processing in AS Procedure E settlement, but not all the requested movements reached settlement – hence a status of 'PART'. Each of the constituent movements is listed with its own individual status and reason where appropriate.

The first movement (InsId: p998b582-InsId1) settled and has a status of ACSC.

The second movement (InsId: p998b582-InsId2) was revoked by the CB – it has a status/reason of RJCT/E067.

The third movement (InsId: p998b582-InsId3) failed to reach settlement within the period - it has a status/reason of RJCT/E076.

The fourth movement (InsId: p998b582-InsId4) settled and has a status of ACSC.

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Message item	Utilisation
Proprietary Data	
Proprietary Data Type /Document/pain.998.001.01/PrtryData/Tp	ASInitiationStatus
General Information	
Payment Initiation Status Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/GnlInf/PmtInitnStsId	NONREF
Creation Date Time /Document/pain.998.001.01/PrtryData/T2PrtryData/GnlInf/CreDtTm	2020-02-06T12:32:00.001+00:00
Original Group Reference Information And Status	
Group Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/GrpId	Inp998b582-GrpId
Original Message Type /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/OrgnlMsgTp	ASTransferInitiation
Settlement Model Type /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/SttlmMdlTp	E
Group Status /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/GrpSts	PART
Original Payment Information	
Payment Identification Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/PmtId/InstrId	Inp998b582-InsId1
Payment Identification End To End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/PmtId/EndToEndId	Inp998b582-E2EIdA
Transaction Status	ACSC

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Message item	Utilisation
/Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/TxSts	
Original Payment Information	
Payment Identification Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/PmtId/InstrId	Inp998b582-InsId2
Payment Identification End To End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/PmtId/EndToEndId	Inp998b582-E2EIdB
Transaction Status /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/TxSts	RJCT
Status Reason /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd	E067
Original Payment Information	
Payment Identification Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/PmtId/InstrId	Inp998b582-InsId3
Payment Identification End To End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/PmtId/EndToEndId	Inp998b582-E2EIdC
Transaction Status /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/TxSts	RJCT
Status Reason /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd	E076
Original Payment Information	
Payment Identification Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/PmtId/InstrId	Inp998b582-InsId4

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Message item	Utilisation
Payment Identification End To End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/PmtId/EndToEndId	Inp998b582-E2EIdD
Transaction Status /Document/pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/TxSts	ACSC

Table 393: ASInitiationStatus (pain.998 ASIS) – procedure E mixed settlement (Scenario 582)

Usage case example: Outbound_pain.998_AS-E_ASIS_PART_bs582.xml

5.3.5.3 ASTransferInitiation (pain.998)

5.3.5.3.1 Overview and scope of the message

This chapter illustrates the *ASTransferInitiation* message.

The *ASTransferInitiation* message is an AS batch message, which is sent by an ancillary system to RTGS. It is used to instruct AS transfer order(s) to be executed in RTGS.

In response to the *ASTransferInitiation* message, an ASInitiationStatus (pain.998) message is sent containing either the execution or the respective error code and error description in the case of business validation error(s).

The usage of this message can be found in chapter Usage of Messages.

5.3.5.3.2 Schema

Outline of the schema

The *ASTransferInitiation* message is composed of the following message building blocks.

ProprietaryData

Indicates the type of the proprietary message and the actual *ASTransferInitiation* message itself.

GroupHeader

This building block is mandatory and non-repetitive. It contains a set of characteristics shared by all individual payment orders included in the *ASTransferInitiation* message. It also contains control totals to manage the multiple nature of the included payment orders. The main information included is:

- group (batch) identification and creation timestamp;
- control sum and number of transactions (payment orders);
- execution priority;

- settlement model (settlement procedure) type;
- information and settlement period information;
- initiating party and counterpart ancillary system.

PaymentInformation

This building block is mandatory and repetitive. Each repetition contains the details of one individual payment order. The main information included is:

- requested execution date;
- transfer type;
- debtor and first agent parties (plus their account information);
- payment transaction block.

PaymentTransaction

This building block is a mandatory, non-repetitive sub-block of PaymentInformation. It contains the details of the actual payment and the recipient of the credit amount. The main information included is:

- payment identification references;
- payment amount (with currency);
- creditor and final agent parties (plus their account information);
- remittance information.

References/Links

The RTGS-specific schema and documentation in XSD/Excel/PDF format as well as the message examples are provided outside of this document under the following link:

http://www.swift.com/mystandards/RTGS/pain.998.001.01_RTGS_ASTransferInitiation

Business rules applicable to the schema

For business rules applicable to *ASTransferInitiation* refer to the chapter Index of validation rules and error codes.

5.3.5.3.3 The message in business context

Specific message requirements

All content must comply with the business rules for the message.

Message item	Utilisation
Proprietary Data Type /Document/pain.998.001.01/PrtryData/Tp	Always "ASTransferInitiation"

Message item	Utilisation
Group Header	
Group Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/GrpId	Reference assigned by business sender of the origin AS transfer order, to identify group of single transfers orders.
Creation Date Time /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/CreDtTm	Creation Date/Time
Control Sum /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/CtrlSum	Sum of amounts in all occurances of <PmtInf/PmtTx/Amt> below.
Number of Transactions /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/NbOfTxs	Count of the number of occurrences of block <PmtInf> below.
Priority /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/Prty	Always “URGT”
Settlement Model Type /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SttlmMdlTp	“A” = Procedure based on “Debits first” booking “B” = Procedure based on “All or nothing” booking “C” = Procedure based on “Settlement on sub-account” “D” = Procedure based on “Prefunding of technical account” "E" = Procedure based on “Bilateral settlement” booking
Scheduled Time Information Period Type /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SchdldTm/InfPrdTp	The Information Period is only applicable to Settlement Model Type/Procedure A, B and E. If Settlement Model Type is "A", "B" or “E” the Information Period Type may only contain "AGRE". For all other values of Settlement Model Type, the Scheduled Time block should not be used.
Scheduled Time From Time /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SchdldTm/FrTm	Actual scheduled time for settlement to be attempted for the first time.
Scheduled Time Time Period /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SchdldTm/TmPrd	Duration of time to be added to the current time (at point of arrival of the ASTransferInitiation), in order to derive a scheduled time for settlement to be attempted for the first time.

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Message item	Utilisation
Settlement Period Type To Time /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SttlmPrdTp/ToTm	Actual scheduled time for settlement attempts to cease.
Settlement Period Type Time Period /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SttlmPrdTp/TmPrd	Duration of time to be added in order to derive a scheduled time for settlement to be attempted for the first time. If the <SchdldTm> block has been provided, the duration is added to this time. If the <SchdldTm> block has not been provided, the duration is added to the current time (at point of arrival of the ASTransferinitiation).
Initiating Party BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/InitgPty/FI/BIC	When the ASTransferInitiation message is sent by a CB on behalf of the ancillary system this block is mandatory. The BIC field is populated with the BIC assigned to the ancillary system. When the ASTransferInitiation message is sent by the ancillary system this block is optional but, if used, the BIC should be populated with the BIC assigned to the ancillary system.
CounterPart AS BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/CtpAS/FI/BIC	This block is only used for cross-AS credits (i.e. in case payment scheme code "CDS" is used). This element identifies the counterpart of the cross-AS instruction.
Payment Information	
Requested execution date /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/ReqdExctnDt	
Credit Transfer Type Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/CdtTrfTpId/SttlmPrty/PmtSchme/Cd	A coded indication of which type of credit movement is being ordered. The following codes are relevant for AS settlement procedure C and D: - CDS = Cross-AS settlement between two AS - CUO = Immediate liquidity transfer settlement The following code is relevant for AS settlement procedure C: - SET = AS transfer settlement The following code is relevant for AS settlement procedure A, B and E: - REP = any other purpose

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Message item	Utilisation
Debtor name /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/Dbtr/Nm	Party which owes an amount of money to a creditor. The Debtor block will define an ordering party which is prior to the FirstAgent party, in the payment chain. For AS Procedure "D" this block is mandatory if payment scheme code "CDS" is used. In this case the BIC field will contain the BIC associated with the ancillary system being debited.
Debtor BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/Dbtr/FI/BIC	
Debtor Account /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/DbtrAcct/DmstAcct/Id	
First agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgt/BIC	Identifies the debit-side account via the associated BIC. For AS Procedure "A" or "B", this field (FirstAgentBIC) and FinalAgentBIC should contain a corresponding information: - One will contain the BIC associated with an AS settlement bank DCA, while the other will contain the BIC associated with the AS technical account. The required direction of cash movement will indicate which BIC should be in the FirstAgentBIC (debit side) and which should be in the FinalAgentBIC (credit side). For AS Procedure "C" and if payment scheme code "CUO" is used, this field (FirstAgentBIC) and FinalAgentBIC should contain a corresponding information: - One will contain the BIC associated with an AS settlement bank DCA, while the other will contain the BIC associated with an AS settlement bank DCA which owns the subaccount being used. The required direction of cash movement will indicate which BIC should be in the FirstAgentBIC (debit side) and which should be in the FinalAgentBIC (credit side). For AS Procedure "C" and if payment scheme code "SET" is used, this field (FirstAgentBIC) and FinalAgentBIC should contain a corresponding information: - One will contain the BIC associated with an AS settlement bank DCA which owns the subaccount being used, while the other will contain the BIC associated with an AS technical account. The required direction of cash movement will indicate which BIC should be in the FirstAgentBIC (debit side) and which should be in the FinalAgentBIC (credit side). For AS Procedure "C" and if payment scheme code "CDS" is used, this field should contain the BIC associated with an AS settlement bank DCA which owns the subaccount being debited.

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Message item	Utilisation
	For AS Procedure "D" and if payment scheme code "CUO" is used, this field (FirstAgentBIC) and FinalAgentBIC should contain a corresponding information: - One will contain the BIC associated with an AS settlement bank DCA, while the other will contain the BIC associated with an AS technical account. The required direction of cash movement will indicate which BIC should be in the FirstAgentBIC (debit side) and which should be in the FinalAgentBIC (credit side). For AS Procedure "D" and if payment scheme code "CDS", this field should contain the BIC associated with the AS technical account being debited. For AS Procedure "E", this field (FirstAgentBIC) and FinalAgentBIC should contain a corresponding information: - One will contain the BIC associated with an AS settlement bank DCA, while the other will contain the BIC associated with another AS settlement bank DCA or an AS technical account. The required direction of cash movement will indicate which BIC should be in the FirstAgentBIC (debit side) and which should be in the FinalAgentBIC (credit side).
First agent account /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgtAcct/DmstAcct/Id	For AS Procedure “A” and “B” this block is not used. For AS Procedure "C" and if payment scheme code "CUO" is used, this field will contain the account Id of the RTGS subaccount being debited. If the RTGS subaccount is being credited, the <FrstAgtAcct> block should not be used. For AS Procedure "C" and if payment scheme code "SET" is used, this field will contain the account Id of the RTGS subaccount being debited. If the RTGS subaccount is being credited, the <FrstAgtAcct> block should not be used. For AS Procedure "C" and if payment scheme code "CDS" is used, this field will contain the account Id of the RTGS subaccount being debited.
Payment Transaction	
Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/InstrId	A unique identification assigned by the instructing party.
End to End Identification	A unique identification assigned by a party on the initiating side to be passed through the entire settlement chain.

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Message item	Utilisation
/Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/EndToEndId	
Instructed Amount /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt	
Creditor name /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Cdtr/Nm	Party which receives an amount of money from a debtor. The Creditor block will define a beneficiary party which is after the FinalAgent party, in the payment chain. For AS Procedure "C" and "D" this block is mandatory if payment scheme code "CDS" is used. In this case the BIC field will contain the BIC associated with the ancillary system being credited.
Creditor BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Cdtr/FI/BIC	
Creditor account /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/CdtrAcct/DmstAcct/Id	
Final agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC	Identifies the credit-side account via the associated BIC.

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Message item	Utilisation
	For AS Procedure "A" or "B", this field (FinalAgentBIC) and FirstAgentBIC should contain a corresponding information: - One will contain the BIC associated with an AS settlement bank DCA, while the other will contain the BIC associated with the AS technical account. The required direction of cash movement will indicate which BIC should be in the FirstAgentBIC (debit side) and which should be in the FinalAgentBIC (credit side). For AS Procedure "C" and if payment scheme code is "CUO" is used, this field (FinalAgentBIC) and FirstAgentBIC should contain a corresponding information: - One will contain the BIC associated with an AS settlement bank DCA, while the other will contain the BIC associated with an AS settlement bank DCA which owns the subaccount being used. The required direction of cash movement will indicate which BIC should be in the FirstAgentBIC (debit side) and which should be in the FinalAgentBIC (credit side). For AS Procedure "C" and if payment scheme code is "SET" is used, this field (FinalAgentBIC) and FirstAgentBIC should contain a corresponding information: - One will contain the BIC associated with an AS settlement bank DCA which owns the subaccount being used, while the other will contain the BIC associated with an AS technical account. The required direction of cash movement will indicate which BIC should be in the FirstAgentBIC (debit side) and which should be in the FinalAgentBIC (credit side). For AS Procedure "C" or "D" and if payment scheme code is "CDS", this field depends upon the processing of the ancillary system being credited. If the AS being credited uses procedure C, then this field will contain the BIC associated with an AS settlement bank DCA which owns the subaccount receiving the credit. However, if the AS being credited uses procedure D, then this field will contain the BIC associated with the AS technical account of the AS receiving the credit. For AS Procedure "D" and if payment scheme code is "CUO" is used, this field (FinalAgentBIC) and FirstAgentBIC should contain a corresponding information: - One will contain the BIC associated with an AS settlement bank DCA, while the other will contain the BIC associated with an AS technical account. The

Message item	Utilisation
	required direction of cash movement will indicate which BIC should be in the FirstAgentBIC (debit side) and which should be in the FinalAgentBIC (credit side). For AS Procedure "E", this field (FinalAgentBIC) and FirstAgentBIC should contain a corresponding information: - One will contain the BIC associated with an AS settlement bank DCA, while the other will contain the BIC associated with another AS settlement bank DCA or an AS technical account. The required direction of cash movement will indicate which BIC should be in the FirstAgentBIC (debit side) and which should be in the FinalAgentBIC (credit side).
Final agent account /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgtAcct/DmstAcct/Id	For AS Procedure "A" or "B" this block is not used. For AS Procedure "C" and if payment scheme code "CUO" is used, this field will contain the account Id of the RTGS subaccount being credited. If the RTGS subaccount is being debited, the <FnlAgtAcct> block should not be used. For AS Procedure "C" and if payment scheme code "SET" is used, this field will contain the account Id of the RTGS subaccount being credited. If the RTGS subaccount is being debited, the <FnlAgtAcct> block should not be used. For AS Procedure "C" and "D" if payment scheme code is "CDS" is used, this field depends upon the processing of the ancillary system being credited. - If the AS being credited uses procedure C, then this field will contain the account Id of the RTGS subaccount being credited. - However, if the AS being credited uses procedure D, then the <FnlAgtAcct> block should not be used.
Remittance information Unstructured /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/RmtInf/Ustrd	

Table 394: AS Transfer Initiation (pain.998 ASTI)

Usage case: Procedure A successful settlement (Scenario 501)

In this example, an ancillary system (with a party BIC: MARKDEFFCLC) is requesting same-day settlement of a pair of movements using AS Procedure A. The message was created/sent at 10:00am and requires an information period of 15 minutes.

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The first movement debits EUR22000 from a payment bank's DCA (account-BIC: COBADEFFXXX) and credits the AS technical account (account-BIC: MARKDEFFCLC) the second movement takes the EUR22000 from the AS technical account and credits a different payment bank's DCA (account-BIC: SOLADEST600).

Message item	Utilisation
Proprietary Data Type /Document/pain.998.001.01/PrtryData/Tp	ASTransferInitiation
Group Header	
Group Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/GrpId	Inp998b501-GrpId
Creation Date Time /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/CreDtTm	2019-10-06T10:00:00+00:00
Settlement Model Type /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SttlmMdlTp	A
Scheduled Time Information Period Type /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SchdldTm/InfPrdTp	AGRE
Settlement Period Type Time Period /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SttlmPrdTp/TmPrd	00:15:00
Payment Information	
Requested execution date /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/ReqdExctnDt	2019-10-06
First agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgt/BIC	COBADEFFXXX
Payment Transaction	
Instruction Identification	Inp998b501-InsId1

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Message item	Utilisation
/Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/InstrId	
End to End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/EndToEndId	Inp998b501-E2EIdA
Instructed Amount /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt	EUR 22000
Final agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC	MARKDEFFCLC
Payment Information	
Requested execution date /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/ReqdExctnDt	2019-10-06
First agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgt/BIC	MARKDEFFCLC
Payment Transaction	
Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/InstrId	Inp998b501-InsId2
End to End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/EndToEndId	Inp998b501-E2EIdA
Instructed Amount /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt	EUR 22000
Final agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC	SOLADEST600

Table 395: ASTransferInitiation (pain.998 ASTI) – procedure A successful settlement (bs501)

Usage case example: Inbound_pain.998_AS-A_ASTI_bs501.xml

Usage case: Procedure A settlement bank disagreement (Scenario 502)

In this example, an ancillary system (with a party BIC: MARKDEFFCLC) is requesting same-day settlement of a pair of movements using AS Procedure A. The message was created/sent at 10:05am and requires an information period of 15 minutes.

The first movement debits EUR34500 from a payment bank's DCA (account-BIC: COBADEFFXXX) and credits the AS technical account (account-BIC: MARKDEFFCLC) the second movement takes the EUR34500 from the AS technical account and credits a different payment bank's DCA (account-BIC: SOLADEST600 1).

Message item	Utilisation
Proprietary Data Type /Document/pain.998.001.01/PrtryData/Tp	ASTransferInitiation
Group Header	
Group Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/GrpId	Inp998b502-GrpId
Creation Date Time /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/CreDtTm	2020-02-06T10:05:00+00:00
Settlement Model Type /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SttlmMdlTp	A
Scheduled Time Information Period Type /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SchdldTm/InfPrdTp	AGRE
Settlement Period Type Time Period /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SttlmPrdTp/TmPrd	00:15:00
Payment Information	
Requested execution date /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/ReqdExctnDt	2020-02-06
First agent BIC	COBADEFFXXX

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Message item	Utilisation
/Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgt/BIC	
Payment Transaction	
Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/InstrId	Inp998b502-InsId1
End to End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/EndToEndId	Inp998b502-E2EIdA
Instructed Amount /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt	EUR 34500
Final agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC	MARKDEFFCLC
Payment Information	
Requested execution date /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/ReqdExctnDt	2020-02-06
First agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgt/BIC	MARKDEFFCLC
Payment Transaction	
Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/InstrId	Inp998b502-InsId2
End to End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/EndToEndId	Inp998b502-E2EIdA
Instructed Amount /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt	EUR 34500

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Message item	Utilisation
Final agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC	SOLADEST600

Table 396: ASTransferInitiation (pain.998 ASTI) – procedure A settlement bank disagreement (bs502)

Usage case example: Inbound_pain.998_AS-A_ASTI_bs502.xml

Usage case: Procedure A settlement failure (Scenario 503)

In this example, an ancillary system (with a party BIC: MARKDEFFCLC) is requesting immediate settlement of two pairs of movements using AS Procedure A. The message was created/sent at 10:20am and implies immediate settlement.

The first movement debits EUR40000 from a payment bank's DCA (account-BIC: UBSWCHZHXXX) and credits the AS technical account (account-BIC: MARKDEFFCLC);

The second movement takes the EUR40000 from the AS technical account and credits a different payment bank's DCA (account-BIC: COBADEFFXXX).

The third movement debits EUR15000 from a payment bank's DCA (account-BIC: UBSWCHZHXXX) and credits the AS technical account (account-BIC: MARKDEFFCLC);

The fourth movement takes the EUR15000 from the AS technical account and credits a different payment bank's DCA (account-BIC: SOGEFRPPHCM).

Message item	Utilisation
Proprietary Data Type /Document/pain.998.001.01/PrtryData/Tp	ASTransferInitiation
Group Header	
Group Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/GrpId	Inp998b503-GrpId
Creation Date Time /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/CreDtTm	2020-02-06T10:20:00+00:00
Settlement Model Type /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SttlmMdlTp	A
Payment Information	

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Message item	Utilisation
Requested execution date /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/ReqdExctnDt	2020-02-06
First agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgt/BIC	UBSWCHZHXXX
Payment Transaction	
Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/InstrId	Inp998b503-InsId1
End to End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/EndToEndId	Inp998b503-E2EIdA
Instructed Amount /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt	EUR 40000
Final agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC	MARKDEFFCLC
Payment Information	
Requested execution date /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/ReqdExctnDt	2020-02-06
First agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgt/BIC	MARKDEFFCLC
Payment Transaction	
Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/InstrId	Inp998b503-InsId2
End to End Identification	Inp998b503-E2EIdA

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Message item	Utilisation
/Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/EndToEndId	
Instructed Amount /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt	EUR 40000
Final agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC	COBADEFFXXX
Payment Information	
Requested execution date /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/ReqdExctnDt	2020-02-06
First agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgt/BIC	UBSWCHZHXXX
Payment Transaction	
Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/InstrId	Inp998b503-InsId3
End to End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/EndToEndId	Inp998b503-E2EIdB
Instructed Amount /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt	EUR 15000
Final agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC	MARKDEFFCLC
Payment Information	
Requested execution date /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/ReqdExctnDt	2020-02-06

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Message item	Utilisation
First agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgt/BIC	MARKDEFFCLC
Payment Transaction	
Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/InstrId	Inp998b503-InsId4
End to End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/EndToEndId	Inp998b503-E2EIdB
Instructed Amount /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt	EUR 15000
Final agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC	SOGEFRPPHCM

Table 397: ASTransferInitiation (pain.998 ASTI) – procedure A settlement failure (bs503)

Usage case example: Inbound_pain.998_AS-A_ASTI_bs503.xml

Usage case: Procedure A with guarantee fund mechanism (Scenario 504)

In this example, an ancillary system (with a party BIC: MARKDEFFCLC) is requesting immediate settlement of two pairs of movements using AS Procedure A. The message was created/sent at 10:30am and requires an information period of 15 minutes.

The first movement debits EUR47000 from a payment bank's DCA (account-BIC: SOLADEST600) and credits the AS technical account (account-BIC: MARKDEFFCLC);

The second movement takes the EUR47000 from the AS technical account and credits a different payment bank's DCA (account-BIC: COBADEBB120).

The third movement debits EUR19500 from a payment bank's DCA (account-BIC: SOGEFRPPHCM1) and credits the AS technical account (account-BIC: MARKDEFFCLC);

The fourth movement takes the EUR19500 from the AS technical account and credits a different payment bank's DCA (account-BIC: SOLADEST861).

Message item	Utilisation
Proprietary Data Type	ASTransferInitiation

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Message item	Utilisation
/Document/pain.998.001.01/PrtryData/Tp	
Group Header	
Group Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/GrpId	Inp998b504-GrpId
Creation Date Time /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/CreDtTm	2020-02-06T10:30:00+00:00
Settlement Model Type /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SttlmMdlTp	A
Scheduled Time Information Period Type /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SchdldTm/InfPrdTp	AGRE
Settlement Period Type Time Period /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SttlmPrdTp/TmPrd	00:15:00
Payment Information	
Requested execution date /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/ReqdExctnDt	2020-02-06
First agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgt/BIC	SOLADEST600
Payment Transaction	
Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/InstrId	Inp998b504-InsId1
End to End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/EndToEndId	Inp998b504-E2EIdA

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Message item	Utilisation
Instructed Amount /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt	EUR 47000
Final agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC	MARKDEFFCLC
Payment Information	
Requested execution date /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/ReqdExctnDt	2020-02-06
First agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgt/BIC	MARKDEFFCLC
Payment Transaction	
Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/InstrId	Inp998b504-InsId2
End to End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/EndToEndId	Inp998b504-E2EIdA
Instructed Amount /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt	EUR 47000
Final agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC	COBADEBB120
Payment Information	
Requested execution date /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/ReqdExctnDt	2020-02-06
First agent BIC	SOGEFRPPHCM

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Message item	Utilisation
/Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgt/BIC	
Payment Transaction	
Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/InstrId	Inp998b504-InsId3
End to End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/EndToEndId	Inp998b504-E2EIdB
Instructed Amount /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt	EUR 19500
Final agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC	MARKDEFFCLC
Payment Information	
Requested execution date /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/ReqdExctnDt	2020-02-06
First agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgt/BIC	MARKDEFFCLC
Payment Transaction	
Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/InstrId	Inp998b504-InsId4
End to End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/EndToEndId	Inp998b504-E2EIdB
Instructed Amount /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt	EUR 19500

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Message item	Utilisation
Final agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC	SOLADEST861

Table 398: ASTransferInitiation (pain.998 ASTI) – procedure A with guarantee fund mechanism (bs504)

Usage case example: Inbound_pain.998_AS-A_ASTI_bs504.xml

Usage case: Procedure B successful settlement (Scenario 521)

In this example, an ancillary system (with a party BIC: MARKDEFFCLC) is requesting same-day settlement for a pair of AS transfer orders using AS Procedure B. The message was created/sent at 11:00am for immediate settlement attempt, which must be complete within 1 hour.

The first AS transfer order debits EUR51000 from a payment bank's DCA (account-BIC: COBADEFFXXX) and credits the AS technical account (account-BIC: MARKDEFFCLC) the second AS transfer order takes the EUR51000 from the AS technical account and credits a different payment bank's DCA (account-BIC: UBSWCHZHXXX).

Message item	Utilisation
Proprietary Data Type /Document/pain.998.001.01/PrtryData/Tp	ASTransferInitiation
Group Header	
Group Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/GrpId	Inp998b521-GrpId
Creation Date Time /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/CreDtTm	2020-02-06T11:00:00+00:00
Settlement Model Type /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SttlmMdlTp	B
Settlement Period Type Time Period /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SttlmPrdTp/TmPrd	01:00:00
Payment Information	
Requested execution date	2020-02-06

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Message item	Utilisation
/Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/ReqdExctnDt	
First agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgt/BIC	COBADEFFXXX
Payment Transaction	
Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/InstrId	Inp998b521-InsId1
End to End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/EndToEndId	Inp998b521-E2EIdA
Instructed Amount /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt	EUR 51000
Final agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC	MARKDEFFCLC
Payment Information	
Requested execution date /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/ReqdExctnDt	2020-02-06
First agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgt/BIC	MARKDEFFCLC
Payment Transaction	
Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/InstrId	Inp998b521-InsId2
End to End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/EndToEndId	Inp998b521-E2EIdA

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Message item	Utilisation
Instructed Amount /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt	EUR 51000
Final agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC	UBSWCHZHXXX

Table 399: ASTransferInitiation (pain.998 ASTI) – procedure B successful settlement (bs521)

Usage case example: Inbound_pain.998_AS-B_ASTI_bs521.xml

Usage case: Procedure B settlement failure (Scenario 522)

In this example, an ancillary system (with a party BIC: MARKDEFFCLC) is requesting immediate settlement for one pair of AS transfer orders using AS Procedure B. The message was created / sent at 11:10am and requires immediate settlement within 5 minutes.

The first AS transfer order debits EUR58250 from a payment bank's DCA (account-BIC: COBADEFFXXX) and credits the AS technical account (account-BIC: MARKDEFFCLC); the second AS transfer order takes the EUR58250 from the AS technical account and credits a different payment bank's DCA (account-BIC: SOGEFRPPHCM).

Message item	Utilisation
Proprietary Data Type /Document/pain.998.001.01/PrtryData/Tp	ASTransferInitiation
Group Header	
Group Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/GrpId	Inp998b522-GrpId
Creation Date Time /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/CreDtTm	2020-02-06T11:10:00+00:00
Settlement Model Type /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SttlmMdlTp	B
Settlement Period Type Time Period /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SttlmPrdTp/TmPrd	00:05:00

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Message item	Utilisation
Payment Information	
Requested execution date /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/ReqdExctnDt	2020-02-06
First agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgt/BIC	COBADEFFXXX
Payment Transaction	
Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/InstrId	Inp998b522-InsId1
End to End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/EndToEndId	Inp998b522-E2EIdA
Instructed Amount /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt	EUR 58500
Final agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC	MARKDEFFCLC
Payment Information	
Requested execution date /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/ReqdExctnDt	2020-02-06
First agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgt/BIC	MARKDEFFCLC
Payment Transaction	
Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/InstrId	Inp998b522-InsId2

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Message item	Utilisation
End to End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/EndToEndId	Inp998b522-E2EIdA
Instructed Amount /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt	EUR 58500
Final agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC	SOGEFRPPHCM

Table 400: ASTransferInitiation (pain.998 ASTI) – procedure B settlement failure (bs522)

Usage case example: Inbound_pain.998_AS-B_ASTI_bs522.xml

Usage case: Procedure C successful settlement (Scenario 541)

In this example, an ancillary system (with a party BIC: MARKDEFFCLC) is requesting same-day settlement of a pair of AS transfer orders using AS Procedure C. The message was created/sent at 14:22 for immediate settlement.

The first AS transfer order debits EUR113000 from a payment bank's subaccount (id: UDEEURSOLADESTXXX16SOLADEST6000001) and credits the AS technical account (account-BIC: MARKDEFFCLC) the second AS transfer order takes the EUR113000 from the AS technical account and credits a different payment bank's subaccount (id: UDEEURCOBADEFFXXX16COBADEFFXXX0001).

Message item	Utilisation
Proprietary Data Type /Document/pain.998.001.01/PrtryData/Tp	ASTransferInitiation
Group Header	
Group Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/GrpId	Inp998b541P-GrpId
Creation Date Time /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/CreDtTm	2020-02-07T14:22:00+00:00
Payment Information	
Requested execution date	2020-02-07

Message item	Utilisation
/Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/ReqdExctnDt	
Credit Transfer Type Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/CdtTrfTpId/SttlmPrty/PmtSchme/Cd	SET
First agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgt/BIC	SOLADEST600
First agent account /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgtAcct/DmstAcct/Id	UDEEURSOLADESTXXX16SOLADEST6000001
Payment Transaction	
Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/InstrId	Inp998b541-InsId4
End to End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/EndToEndId	Inp998b541-E2EIdA
Instructed Amount /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt	EUR 113000
Final agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC	MARKDEFFCLC
Payment Information	
Requested execution date /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/ReqdExctnDt	2020-02-07
Credit Transfer Type Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/CdtTrfTpId/SttlmPrty/PmtSchme/Cd	SET
First agent BIC	MARKDEFFCLC

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Message item	Utilisation
/Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgt/BIC	
Payment Transaction	
Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/InstrId	Inp998b541-InsId5
End to End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/EndToEndId	Inp998b541-E2EIdA
Instructed Amount /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt	EUR 113000
Final agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC	COBADEFFXXX
Final agent account /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgtAcct/DmstAcct/Id	UDEEURCOBADEFFXXX16COBADEFFXXX0001

Table 401: ASTransferInitiation (pain.998 ASTI) – procedure B successful settlement – payments (bs541)

Usage case example: Inbound_pain.998_AS-C_ASTI_bs541_paym.xml

In this example, an ancillary system (with a party BIC: MARKDEFFCLC) is requesting same-day settlement of a liquidity adjustment using AS Procedure C. The message was created/sent at 14:30 for immediate settlement.

The AS transfer order debits EUR8000 from a payment bank's DCA (account-BIC: SOLADEST600) and credits linked subaccount (id: UDEEURSOLADESTXXX16SOLADEST6000001).

Message item	Utilisation
Proprietary Data Type /Document/pain.998.001.01/PrtryData/Tp	ASTransferInitiation
Group Header	
Group Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/GrpId	Inp998b541L-GrpId

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Message item	Utilisation
Creation Date Time /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/CreDtTm	2020-02-07T14:30:00+00:00
Payment Information	
Requested execution date /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/ReqdExctnDt	2020-02-07
Credit Transfer Type Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/CdtTrfTpId/SttlmPrty/PmtSchme/Cd	CUO
First agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgt/BIC	SOLADEST600
Payment Transaction	
Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/InstrId	Inp998b541-InsId6
End to End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/EndToEndId	Inp998b541-E2EIdB
Instructed Amount /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt	EUR 8000
Final agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC	SOLADEST600
Final agent account /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgtAcct/DmstAcct/Id	UDEEURSOLADESTXXX16SOLADEST6000001

Table 402: ASTransferInitiation (pain.998 ASTI) – procedure B successful settlement – liquidity (bs541)

Usage case example: Inbound_pain.998_AS-C_ASTI_bs541_liqd.xml

Usage case: Procedure D successful settlement with liquidity adjustment (Scenario 561)

In this example, an ancillary system (with a party BIC: MARKDEFFCLC) is requesting same-day settlement of an AS transfer order using AS Procedure D. The message was created/sent at 09:10 for immediate settlement.

The AS transfer order debits EUR250000 from the AS technical account (account BIC: MARKDEFFCLC) and credits a payment bank's DCA (account-BIC: SOLADEST600).

Message item	Utilisation
Proprietary Data Type /Document/pain.998.001.01/PrtryData/Tp	ASTransferInitiation
Group Header	
Group Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/GrpId	Inp998b561-GrpId
Creation Date Time /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/CreDtTm	2020-02-07T09:10:00+00:00
Payment Information	
Requested execution date /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/ReqdExctnDt	2020-02-07
Credit Transfer Type Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/CdtTrfTpId/SttlmPrty/PmtSchme/Cd	CUO
First agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgt/BIC	MARKDEFFCLC
Payment Transaction	
Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/InstrId	Inp998b561-InsId3
End to End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/EndToEndId	Inp998b561-E2EIdC

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Message item	Utilisation
Instructed Amount /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt	EUR 250000
Final agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC	SOLADEST600

Table 403: ASTransferInitiation (pain.998 ASTI) – procedure D successful settlement with liquidity adjustment (bs561)

Usage case example: Inbound_pain.998_AS-D_ASTI_bs561.xml

Usage case: Procedure E successful settlement (Scenario 581)

In this example, an ancillary system (with a party BIC: MARKDEFFCLC) is requesting same-day settlement for two unrelated movements using AS Procedure E. The message was created/sent at 12:00am and has no information period or till-time constraints.

The first movement debits EUR89000 from a payment bank's DCA (account-BIC: UBSWCHZHXXX) and credits a different payment bank's DCA (account-BIC: COBADEBB120). The second movement debits EUR81000 from a payment bank's DCA (account-BIC: COBADEBB120) and credits a different payment bank's DCA (account-BIC: SOLADEST600).

Message item	Utilisation
Proprietary Data Type /Document/pain.998.001.01/PrtryData/Tp	ASTransferInitiation
Group Header	
Group Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/GrpId	Inp998b581-GrpId
Creation Date Time /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/CreDtTm	2020-02-06T12:00:00+00:00
Settlement Model Type /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SttlmMdlTp	E
Payment Information	
Requested execution date	2020-02-06

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Message item	Utilisation
/Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/ReqdExctnDt	
First agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgt/BIC	UBSWCHZHXXX
Payment Transaction	
Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/InstrId	Inp998b581-InsId1
End to End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/EndToEndId	Inp998b581-E2EIdA
Instructed Amount /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt	EUR 89000
Final agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC	COBADEBB120
Payment Information	
Requested execution date /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/ReqdExctnDt	2020-02-06
First agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgt/BIC	COBADEBB120
Payment Transaction	
Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/InstrId	Inp998b581-InsId2
End to End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/EndToEndId	Inp998b581-E2EIdB

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Message item	Utilisation
Instructed Amount /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt	EUR 81000
Final agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC	SOLADEST600

Table 404: ASTransferInitiation (pain.998 ASTI) – procedure E successful settlement (bs581)

Usage case example: Inbound_pain.998_AS-E_ASTI_bs581.xml

Usage case: Procedure E mixed settlement (Scenario 582)

In this example, an ancillary system (with a party BIC: MARKDEFFCLC) is requesting settlement for 4 unrelated movements using AS Procedure E. The message was created/sent at 12:05 am, and indicates an information-only period before a defined settlement period of 12:15 to 12:30.

The first movement debits EUR90000 from a payment bank's DCA (account-BIC: COBADEBB120) and credits a different payment bank's DCA (account-BIC: SOLADEST600).

The second movement debits EUR7500000 from a payment bank's DCA (account-BIC: SOLADEST600) and credits a different payment bank's DCA (account-BIC: UBSWCHZHXXX).

The third movement debits EUR96000 from a payment bank's DCA (account-BIC: UBSWCHZHXXX) and credits a different payment bank's DCA (account-BIC: SOLADEST861).

The fourth movement debits EUR92000 from a payment bank's DCA (account-BIC: SOLADEST861) and credits a different payment bank's DCA (account-BIC: COBADEBB120).

Message item	Utilisation
Proprietary Data Type /Document/pain.998.001.01/PrtryData/Tp	ASTransferInitiation
Group Header	
Group Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/GrpId	Inp998b582-GrpId
Creation Date Time /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/CreDtTm	2020-02-06T12:05:00+00:00
Settlement Model Type	E

Message item	Utilisation
/Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SttlmMdlTp	
Scheduled Time Information Period Type /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SchdldTm/InfPrdTp	INFO
Scheduled Time From Time /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SchdldTm/FrTm	12:15:00.000+00:00
Settlement Period Type To Time /Document/pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SttlmPrdTp/ToTm	12:30:00+00:00
Payment Information	
Requested execution date /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/ReqdExctnDt	2020-02-06
First agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgt/BIC	COBADEBB120
Payment Transaction	
Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/InstrId	Inp998b582-InsId1
End to End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/EndToEndId	Inp998b582-E2EIdA
Instructed Amount /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt	EUR 90000
Final agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC	SOLADEST600
Payment Information	

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Message item	Utilisation
Requested execution date /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/ReqdExctnDt	2020-02-06
First agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgt/BIC	SOLADEST600
Payment Transaction	
Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/InstrId	Inp998b582-InsId2
End to End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/EndToEndId	Inp998b582-E2EIdB
Instructed Amount /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt	EUR 7500000
Final agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC	UBSWCHZHXXX
Payment Information	
Requested execution date /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/ReqdExctnDt	2020-02-06
First agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgt/BIC	UBSWCHZHXXX
Payment Transaction	
Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/InstrId	Inp998b582-InsId3
End to End Identification	Inp998b582-E2EIdC

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Message item	Utilisation
/Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/EndToEndId	
Instructed Amount /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt	EUR 96000
Final agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC	SOLADEST861
Payment Information	
Requested execution date /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/ReqdExctnDt	2020-02-06
First agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgt/BIC	SOLADEST861
Payment Transaction	
Instruction Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/InstrId	Inp998b582-InsId4
End to End Identification /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/PmtId/EndToEndId	Inp998b582-E2EIdD
Instructed Amount /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt	EUR 92000
Final agent BIC /Document/pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC	COBADEBB120

Table 405: ASTransferInitiation (pain.998 ASTI) – procedure E mixed settlement (bs582)

Usage case example: Inbound_pain.998_AS-E_ASTI_bs582.xml

6 Part IV - Appendixes

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6.1 Index and digital signature

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6.1.1 Index of validation rules and error codes

Files and messages that were received in RTGS are submitted through various validations. The validation process verifies that all messages fulfil all predefined criteria and can be further processed. The user is informed about the result via the corresponding business response message.

Reference for all technical and business validation rules is the UDFS, including the spreadsheet published on the ECB Website. The excel which can be downloaded from MyStandard can help the reader understand the elements of the message on which rules are applied, but it is not the reference in terms of validation rules: it may reference rules which are not implemented by T2. MyStandard (online screens or spreadsheet, which are equivalent) is the reference in term of the format definition: message structure and element multiplicity.

The sources used for business validation rule descriptions are HVPS+ guidelines, ISO 20022 message validations and T2 specific validations. Based on these three validation rule categories, the naming convention for rule-ID and error code are composed as follows:

Source	Rule-ID	Error code	Validation category
HVPS+	HV00000	Y000	HVPS+ rules
ISO	IV00000	X000 D000 H000	ISO 20022 message validations
T2	VR00000	E000	T2 specific validation rules
	AS00000	A000	

Table 406: Validation rule categories

Following a detailed list of error messages and their descriptions are provided. For further details on the GUI refer to the UHB.

The set of business validation rules partially encompasses validations which are not applicable to a certain xpath, e. g. for generic rules for multiple messages or generic rule for certain messages type. For those cases the "xpath of inbound message for validation" does not provide an information and is therefore left empty.

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
any file	admi.007	T2	**VR00010**	The message/file must comply with the message/file schema.	**E001**	Invalid message/file. // Dynamic error including element name//		RctAck/Rpt/ReqHdlg/ StsCd	
any file	admi.007	T2	**VR00030**	A file must be sent through the store-and-forward network service.	**E003**	File not sent through the store-and-forward network service		RctAck/Rpt/ReqHdlg/ StsCd	
any instruction message	respective outbound business message for received inbound message	T2	**VR00040**	An instruction message with the same 'Business Message Identifier' and the same business sender 'From' in the defined timeframe is a duplicate.	**E004**	Duplicate message. BusinessMessageIdentifier already used by business sender	AppHdr/BizMsgIdr AppHdr/Fr/FIId/ FinInstnId/BICFI	different elements	
any instruction message	respective outbound business message for received inbound message	T2	**VR00250**	The instruction is rejected by the end-of-day processing according to the relevant cut-off time.	**E074**	Instruction rejected due to end-of-day		different elements	
any message	admi.007	T2	**VR00010**	The message/file must comply with the message/file schema.	**E001**	Invalid message/file. // Dynamic error including element name//	all elements	RctAck/Rpt/ReqHdlg/ StsCd	
any message	admi.007	T2	**VR00020**	The namespace must be known by the receiving settlement service and the message must be sent through the correct network service (instruction messages via store-and-forward and query messages via real-time network service).	**E002**	Unknown namespace or wrong network service		RctAck/Rpt/ReqHdlg/ StsCd	
any message	respective outbound business message for	T2	**VR00190**	Instructions and queries are only accepted in an appropriate business day phase and till the respective cut-off time (if relevant)	**E018**	Message / U2A action outside allowed acceptance time frame		different elements	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
	received inbound message			according to the use case and the currency of the business sending/ entering user.					
head.001	respective outbound business message for received inbound message	T2	**VR00060**	The element 'Message Definition Identifier' of the BAH must correspond to the namespace of the respective message. For RTGS: In case of pacs.009, the COV and CORE information in the Message Definition Identifier is mandatory (16th to 18/19th digit), but must be ignored for the comparison. For CLM: This means in case of pacs.009, COV and CORE information in the Message Definition Identifier is not allowed.	**E006**	Invalid MessageDefinitionIdentifier	AppHdr/MsgDefIdr	different elements	
head.001	respective outbound business message for received inbound message	T2	**VR00080**	The technical sender DN must be authorised to send messages for the party of the business sender.	**E008**	Technical sender not authorised for business sender	AppHdr/Fr/FIId/ FinInstnId/BICFI	different elements	
head.001	respective outbound business message for received inbound message	T2	**VR00090**	The business sending user (system user reference) must be authorised to send messages for the party of the business sender.	**E009**	Business sending user not authorised for business sender	AppHdr/Fr/FIId/ FinInstnId/ClrSysMmbId/ MmbId AppHdr/Fr/FIId/ FinInstnId/BICFI	different elements	
head.001	respective outbound business message for	T2	**VR00091**	The certificate DN (business signature) must be linked to the business sending user of the message/file.	**E041**	Invalid business signature for business sending user	AppHdr/Sgntr AppHdr/Fr/FIId/ FinInstnId/ClrSysMmbId/ MmbId	different elements	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
	received inbound message								
head.001	respective outbound business message for received inbound message	T2	**VR00092**	The party of the business sender must not be U2A only.	**E114**	Business sender must not be U2A only	AppHdr/Fr/FIId/ FinInstnId/BICFI	different elements	
head.001	respective outbound business message for received inbound message	T2	**VR00110**	The business sending user (system user reference) must have the privilege to perform this business function.	**E011**	Business sending user does not have the privilege to perform this business function	AppHdr/Fr/FIId/ FinInstnId/ClrSysMmbId/ MmbId	different elements	
head.001	respective outbound business message for received inbound message	ISO	**IV00010**	If CopyDuplicate is present, then Related MUST be present.	**H001**	Element Related is missing	AppHdr/Rltd AppHdr/CpyDplct	different elements	RelatedPresent WhenCopyDupl
head.001	respective outbound business message for received inbound message	ISO	**IV00320**	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eleven (11) contiguous characters.	**D008**	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	AppHdr/Rltd/To/FIId/ FinInstnId/BICFI AppHdr/Rltd/Fr/FIId/ FinInstnId/BICFI AppHdr/To/FIId/ FinInstnId/BICFI AppHdr/Fr/FIId/ FinInstnId/BICFI	different elements	AnyBIC

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
head.002	admi.007	T2	**VR00050**	A file with the same 'Payload Identifier' and the same party of the business sending user (digital signature) in the defined timeframe is a duplicate.	**E005**	Duplicate file. PayloadIdentifier already used by party of business sending user (Signature)	Xchg/PyldDesc/PyldDtls/ PyldIdr	RctAck/Rpt/ReqHdlg/ StsCd	
head.002	admi.007	T2	**VR00091**	The certificate DN (business signature) must be linked to the business sending user of the message/file.	**E041**	Invalid business signature for business sending user	Xchg/PyldDesc/ ApplSpcfcInf/Sgntr Xchg/PyldDesc/ ApplSpcfcInf/SysUsr	RctAck/Rpt/ReqHdlg/ StsCd	
head.002	admi.007	T2	**VR00960**	The business sending user (system user reference) must be known by the system.	**E082**	Unknown business sending user	Xchg/PyldDesc/ ApplSpcfcInf/SysUsr	RctAck/Rpt/ReqHdlg/ StsCd	
admi.005	admi.007	T2	**VR00100**	The business sender 'From' in the BAH must specify: Party BIC of sending party.	**E010**	Invalid business sender	AppHdr/Fr/FIId/ FinInstnId/BICFI	RctAck/Rpt/ReqHdlg/ StsCd	
admi.005	admi.007	T2	**VR00120**	The business receiver 'To' in the BAH must specify: For RTGS: The RTGS system BIC. For CLM: The CLM system BIC.	**E012**	Invalid business receiver	AppHdr/To/FIId/ FinInstnId/BICFI	RctAck/Rpt/ReqHdlg/ StsCd	
admi.005	admi.007	T2	**VR01530**	Element 'Report Name' is mandatory.	**E136**	ReportName missing	RptQryReq/RptQryCrit/ SchCrit/RptNm	RctAck/Rpt/ReqHdlg/ StsCd	
admi.005	admi.007	T2	**VR01540**	Code 'GLFQ' or 'BSDK' in element 'Report Name' is not allowed.	**E137**	Invalid ReportName	RptQryReq/RptQryCrit/ SchCrit/RptNm	RctAck/Rpt/ReqHdlg/ StsCd	
admi.005	admi.007	T2	**VR01570**	If element 'Account Identification' is used, all indicated account(s) must be owned by the party indicated in 'Party Identification'.	**E140**	AccountIdentification not owned by PartyIdentification	RptQryReq/RptQryCrit/ SchCrit/AcctId/EQ/Othr/ Id RptQryReq/RptQryCrit/ SchCrit/PtyId/Id/AnyBIC	RctAck/Rpt/ReqHdlg/ StsCd	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
admi.005	admi.007	T2	**VR01580**	A report must exist for the indicated search criteria and the business sending party of the query, i.e. previously configured. If element 'Account Identification' is used repetitive, for all indicated accounts a report must exist.	**E141**	No or not all reports available	RptQryReq/RptQryCrit/ SchCrit/AcctId/EQ/Othr/ Id RptQryReq/RptQryCrit/ SchCrit/PtyId/Id/AnyBIC AppHdr/Fr/FIId/ FinInstnId/BICFI	RctAck/Rpt/ReqHdlg/ StsCd	
admi.005	admi.007	T2	**VR01590**	The query response consists of more than one message, i.e. - for camt.006 and camt.053 query response: in case of more than one page or - for camt.053 query response: in case of more than one statement of account/general ledger report. The requested query response messages are provided in store-and-forward mode.	**E142**	Query response messages provided in store-and-forward mode	RptQryReq/RptQryCrit/ SchCrit/PtyId/Id/AnyBIC AppHdr/Fr/FIId/ FinInstnId/BICFI	RctAck/Rpt/ReqHdlg/ StsCd	
admi.005	admi.007	ISO	**IV00320**	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eleven (11) contiguous characters.	**D008**	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	RptQryReq/RptQryCrit/ SchCrit/PtyId/Id/AnyBIC	RctAck/Rpt/ReqHdlg/ StsCd	AnyBIC
camt.003	camt.004	T2	**VR00100**	The business sender 'From' in the BAH must specify: Party BIC of sending party.	**E010**	Invalid business sender	AppHdr/Fr/FIId/ FinInstnId/BICFI	RtrAcct/RptOrErr/ OprlErr/Err/Prtry	
camt.003	camt.004	T2	**VR00120**	The business receiver 'To' in the BAH must specify: For RTGS: The RTGS system BIC.	**E012**	Invalid business receiver	AppHdr/To/FIId/ FinInstnId/BICFI	RtrAcct/RptOrErr/ OprlErr/Err/Prtry	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				For CLM: The CLM system BIC.					
camt.003	camt.004	T2	**VR01250**	The specified search criteria must be in the data scope of the business sender.	**E110**	Search criteria not in data scope of business sender	GetAcct/AcctQryDef/ AcctCrit/NewCrit/ SchCrit/AcctOwnr/Id/ OrgId/AnyBIC GetAcct/AcctQryDef/ AcctCrit/NewCrit/ SchCrit/AcctId/EQ/Othr/ Id GetAcct/AcctQryDef/ AcctCrit/NewCrit/ SchCrit/AcctSvcr/ FinInstnId/BICFI AppHdr/Fr/FIId/ FinInstnId/BICFI	RtrAcct/RptOrErr/ OprlErr/Err/Prtry	
camt.003	camt.004	T2	**VR01260**	Elements 'Account Owner', 'Account Identification' or 'Account Servicer' (when available) are optional and mutually exclusive.	**E111**	Search criteria are mutually exclusive	GetAcct/AcctQryDef/ AcctCrit/NewCrit/ SchCrit/AcctOwnr GetAcct/AcctQryDef/ AcctCrit/NewCrit/ SchCrit/AcctId GetAcct/AcctQryDef/ AcctCrit/NewCrit/ SchCrit/AcctSvcr	RtrAcct/RptOrErr/ OprlErr/Err/Prtry	
camt.003	camt.004	T2	**VR01300**	If element 'Account Owner' is used: It must be a valid party BIC. If element 'Account Identification' is used: It must be a valid account number. If element 'Account Servicer' is used (only relevant for minimum reserve queries):	**E112**	Invalid search criteria	GetAcct/AcctQryDef/ AcctCrit/NewCrit/ SchCrit/AcctOwnr/Id/ OrgId/AnyBIC GetAcct/AcctQryDef/ AcctCrit/NewCrit/ SchCrit/AcctId/EQ/Othr/ Id GetAcct/AcctQryDef/ AcctCrit/NewCrit/ SchCrit/AcctSvcr/ FinInstnId/BICFI	RtrAcct/RptOrErr/ OprlErr/Err/Prtry	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				It must be a valid BIC of a party which is configured as a leading CLM Account Holder subject to minimum reserve holding.					
camt.003	camt.004	ISO	**IV00320**	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eleven (11) contiguous characters.	**D008**	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	GetAcct/AcctQryDef/AcctCrit/NewCrit/SchCrit/AcctOwnr/Id/OrgId/AnyBIC GetAcct/AcctQryDef/AcctCrit/NewCrit/SchCrit/AcctSvcr/FinInstnId/BICFI	RtrAcct/RptOrErr/OprlErr/Err/Prtry	AnyBIC
camt.005	camt.006	T2	**VR00100**	The business sender 'From' in the BAH must specify: Party BIC of sending party.	**E010**	Invalid business sender	AppHdr/Fr/FIId/FinInstnId/BICFI	RtrTx/RptOrErr/OprlErr/Err/Prtry	
camt.005	camt.006	T2	**VR00120**	The business receiver 'To' in the BAH must specify: For RTGS: The RTGS system BIC. For CLM: The CLM system BIC.	**E012**	Invalid business receiver	AppHdr/To/FIId/FinInstnId/BICFI	RtrTx/RptOrErr/OprlErr/Err/Prtry	
camt.005	camt.006	T2	**VR01250**	The specified search criteria must be in the data scope of the business sender.	**E110**	Search criteria not in data scope of business sender	GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/AcctNtrySch/AcctId/EQ/Othr/Id GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/AcctNtrySch/AcctOwnr/Id/OrgId/AnyBIC AppHdr/Fr/FIId/FinInstnId/BICFI	RtrTx/RptOrErr/OprlErr/Err/Prtry	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
camt.005	camt.006	T2	**VR01260**	Elements 'Account Owner', 'Account Identification' or 'Account Servicer' (when available) are optional and mutually exclusive.	**E111**	Search criteria are mutually exclusive	GetTx/TxQryDef/TxCrit/ NewCrit/SchCrit/ AcctNtrySch/AcctId GetTx/TxQryDef/TxCrit/ NewCrit/SchCrit/ AcctNtrySch/AcctOwnr	RtrTx/RptOrErr/OprlErr/ Err/Prtry	
camt.005	camt.006	T2	**VR01330**	At least one entry must be found with the specified search criteria.	**E118**	No data found		RtrTx/RptOrErr/OprlErr/ Err/Prtry	
camt.005	camt.006	T2	**VR01340**	If element 'Interbank Settlement Amount' and/or 'Entry Amount' is used, the indicated currency must be the same as the currency of the business sender.	**E119**	Invalid Currency for business sender	AppHdr/Fr/FIId/ FinInstnId/BICFI GetTx/TxQryDef/TxCrit/ NewCrit/SchCrit/ PmtSch/IntrBkSttlmAmt/ CcyAndAmtRg/Ccy GetTx/TxQryDef/TxCrit/ NewCrit/SchCrit/ AcctNtrySch/NtryAmt/ CcyAndAmtRg/Ccy	RtrTx/RptOrErr/OprlErr/ Err/Prtry	
camt.005	camt.006	T2	**VR01350**	If element 'Payment To' is used, 'Member Identification' and 'Country' are mutually exclusive per occurrence and one of them must be used.	**E120**	Invalid PaymentTo	GetTx/TxQryDef/TxCrit/ NewCrit/SchCrit/PmtTo GetTx/TxQryDef/TxCrit/ NewCrit/SchCrit/PmtTo/ MmbId GetTx/TxQryDef/TxCrit/ NewCrit/SchCrit/PmtTo/ Ctry	RtrTx/RptOrErr/OprlErr/ Err/Prtry	
camt.005	camt.006	T2	**VR01360**	If element 'Payment Type' is used, the following values are allowed for each occurrence of the element: For RTGS: LIIE, LIIA, LIAS, LIPU, LAUT, LRFB, LRCB, LRQP, LSIE, LSIA, LCCA, REGP, BACP, MANP, ASTI For CLM:	**E121**	Invalid Payment Type	GetTx/TxQryDef/TxCrit/ NewCrit/SchCrit/ PmtSch/PmtTp/Prtry	RtrTx/RptOrErr/OprlErr/ Err/Prtry	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				LIIE, LIIA, LIPU, LAUT, LRFB, LRCB, LRQP, LSIE, LSIA, LCCA, LCCS, CONP, BLKD, OCBO, CCBT, MCBT, BILI, ODSU, ODRV, ODRF, ODIN, AMLS, AMLR, MLRS, MLRR , MLRV, MLIN, MRIN, MRPN, MREX, MRER, IACP					
camt.005	camt.006	T2	**VR01380**	If element 'From To Date' is used, 'From Date' must be before 'To Date'.	**E123**	Invalid FromToDate	GetTx/TxQryDef/TxCrit/ NewCrit/SchCrit/ PmtSch/ReqdExctnDt/ DtSch/FrToDt GetTx/TxQryDef/TxCrit/ NewCrit/SchCrit/ PmtSch/ReqdExctnDt/ DtSch/FrToDt/FrDt GetTx/TxQryDef/TxCrit/ NewCrit/SchCrit/ PmtSch/ReqdExctnDt/ DtSch/FrToDt/ToDt	RtrTx/RptOrErr/OprlErr/ Err/Prtry	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
camt.005	camt.006	T2	**VR01390**	If element 'From To Amount' is used in message block 'Interbank Settlement Amount' or 'Entry Amount, 'From Amount' must be lower than 'To Amount' in the same message block.	**E124**	Invalid FromToAmount	GetTx/TxQryDef/TxCrit/ NewCrit/SchCrit/ PmtSch/IntrBkSttlmAmt/ CcyAndAmtRg/Amt/ FrToAmt GetTx/TxQryDef/TxCrit/ NewCrit/SchCrit/ PmtSch/IntrBkSttlmAmt/ CcyAndAmtRg/Amt/ FrToAmt/FrAmt/BdryAmt GetTx/TxQryDef/TxCrit/ NewCrit/SchCrit/ PmtSch/IntrBkSttlmAmt/ CcyAndAmtRg/Amt/ FrToAmt/ToAmt/BdryAmt GetTx/TxQryDef/TxCrit/ NewCrit/SchCrit/ AcctNtrySch/NtryAmt/ CcyAndAmtRg/Amt/ FrToAmt GetTx/TxQryDef/TxCrit/ NewCrit/SchCrit/ AcctNtrySch/NtryAmt/ CcyAndAmtRg/Amt/ FrToAmt/FrAmt/ BdryAmt GetTx/TxQryDef/TxCrit/ NewCrit/SchCrit/ AcctNtrySch/NtryAmt/ CcyAndAmtRg/Amt/ FrToAmt/ToAmt/BdryAmt	RtrTx/RptOrErr/OprlErr/ Err/Prtry	
camt.005	camt.006	T2	**VR01400**	If element 'Date Time Range' is used in message block 'Payment Search/Processing Validity Time' or 'Account Entry Search/Entry Date/Date Time Search', the related 'From Date Time' must be before or equal to 'To Date Time'.	**E125**	Invalid DateTimeRange	GetTx/TxQryDef/TxCrit/ NewCrit/SchCrit/ PmtSch/PrcgVldtyTm/ DtTmRg GetTx/TxQryDef/TxCrit/ NewCrit/SchCrit/ PmtSch/PrcgVldtyTm/ DtTmRg/FrDtTm	RtrTx/RptOrErr/OprlErr/ Err/Prtry	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
							GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/PrcgVldtyTm/DtTmRg/ToDtTm GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/AcctNtrySch/NtryDt/DtTmSch/DtTmRg GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/AcctNtrySch/NtryDt/DtTmSch/DtTmRg/FrDtTm GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/AcctNtrySch/NtryDt/DtTmSch/DtTmRg/ToDtTm		
camt.005	camt.006	T2	**VR01420**	If element 'Account Owner' is used: It must be a valid party BIC. If element 'Account Identification' is used: For each occurrence of the element the account number must be valid.	**E112**	Invalid search criteria	GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/AcctNtrySch/AcctId/EQ/Othr/Id GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/AcctNtrySch/AcctOwnr	RtrTx/RptOrErr/OprlErr/Err/Prtry	
camt.005	admi.007	T2	**VR01590**	The query response consists of more than one message, i.e. - for camt.006 and camt.053 query response: in case of more than one page or - for camt.053 query response: in case of more than one statement of account/general ledger report. The requested query response messages are provided in store-and-forward mode.	**E142**	Query response messages provided in store-and-forward mode		RctAck/Rpt/ReqHdlg/StsCd	

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camt.005	camt.006	T2	**VR01610**	If message block 'Processing Validity Time' is not used, the element 'Instruction' is not allowed. If message block 'Processing Validity Time' is used with one occurrence, the element 'Instruction' must be used as well with one occurrence. If message block 'Processing Validity Time' is used with two occurrences, the element 'Instruction' must be used as well with two occurrences and the used codes in element 'Instruction' must be different.	**E144**	Invalid use of element Instruction	GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/PrcgVldtyTm GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Instr	RtrTx/RptOrErr/OprlErr/Err/Prtry	
camt.005	camt.006	T2	**VR01620**	If element 'Interbank Settlement Date' is used, it must be no business date in the past.	**E145**	Invalid InterbankSettlementDate	GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/IntrBkSttlmDt	RtrTx/RptOrErr/OprlErr/Err/Prtry	
camt.005	camt.006	T2	**VR01630**	If message block 'Debtor' is used, the elements 'AnyBIC' and 'Other' are mutually exclusive and one of them must be used.	**E146**	Invalid Debtor	GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/Dbtr GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/Dbtr/Pty/Id/OrgId/AnyBIC GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/Dbtr/Pty/Id/OrgId/Othr	RtrTx/RptOrErr/OprlErr/Err/Prtry	
camt.005	camt.006	T2	**VR01640**	If message block 'Creditor' is used, the elements 'AnyBIC' and 'Other' are mutually exclusive and one of them must be used.	**E147**	Invalid Creditor	GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/Cdtr GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/Cdtr/Pty/Id/OrgId/AnyBIC	RtrTx/RptOrErr/OprlErr/Err/Prtry	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
							GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/Cdtr/Pty/Id/OrgId/Othr		
camt.005	camt.006	T2	**VR01650**	Elements 'Request Type/ Proprietary/Identification' and 'Query Name' are optional and mutually exclusive.	**E148**	Elements RequestType/ Proprietary/Identification and QueryName are mutually exclusive	GetTx/MsgHdr/ReqTp/Prtry/Id GetTx/TxQryDef/TxCrit/QryNm	RtrTx/RptOrErr/OprlErr/Err/Prtry	
camt.005	camt.006	T2	**VR01660**	If element 'Query Name' is used, it must be known by the system with the same business sending user of the initialisation query.	**E149**	QueryName unknown or from different business sending user	GetTx/TxQryDef/TxCrit/QryNm AppHdr/Fr/FIId/FinInstnId/ClrSysMmbId/MmbId	RtrTx/RptOrErr/OprlErr/Err/Prtry	
camt.005	camt.006	ISO	**IV00210**	SearchCriteria or StatementReport or ReturnCriteria must be present.	**X210**	Invalid message content for SearchCriteria, ReturnCriteria and StatementReport	GetTx/TxQryDef/TxCrit/NewCrit/RtrCrit GetTx/TxQryDef/TxCrit/NewCrit/SchCrit	RtrTx/RptOrErr/OprlErr/Err/Prtry	SearchAndReturnCriteriaAndStatementReportRule
camt.005	camt.006	ISO	**IV00280**	The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).	**D004**	Invalid country code in // Dynamic error including xpath//	GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtTo/Ctry	RtrTx/RptOrErr/OprlErr/Err	Country
camt.005	camt.006	ISO	**IV00290**	The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.	**D005**	Invalid active currency code in //Dynamic error including xpath//	GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/IntrBkSttlmAmt/CcyAndAmtRg/Ccy GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/AcctNtrySch/NtryAmt/CcyAndAmtRg/Ccy	RtrTx/RptOrErr/OprlErr/Err	ActiveCurrency

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
camt.005	camt.006	ISO	**IV00310**	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.	**D007**	Invalid decimal digits for the specified currency in //Dynamic error including xpath//	GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/IntrBkSttlmAmt/CcyAndAmtRg/Ccy GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/IntrBkSttlmAmt/CcyAndAmtRg/Amt/FrAmt/BdryAmt GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/IntrBkSttlmAmt/CcyAndAmtRg/Amt/ToAmt/BdryAmt GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/IntrBkSttlmAmt/CcyAndAmtRg/Amt/FrToAmt/FrAmt/BdryAmt GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/IntrBkSttlmAmt/CcyAndAmtRg/Amt/FrToAmt/ToAmt/BdryAmt GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/IntrBkSttlmAmt/CcyAndAmtRg/Amt/EQAmt GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/AcctNtrySch/NtryAmt/CcyAndAmtRg/Ccy GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/AcctNtrySch/NtryAmt/CcyAndAmtRg/Amt/FrAmt/BdryAmt	RtrTx/RptOrErr/OprlErr/Err	CurrencyAmount

Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
							GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/AcctNtrySch/NtryAmt/CcyAndAmtRg/Amt/ToAmt/BdryAmt GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/AcctNtrySch/NtryAmt/CcyAndAmtRg/Amt/FrToAmt/FrAmt/BdryAmt GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/AcctNtrySch/NtryAmt/CcyAndAmtRg/Amt/FrToAmt/ToAmt/BdryAmt GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/AcctNtrySch/NtryAmt/CcyAndAmtRg/Amt/EQAmt		
camt.005	camt.006	ISO	**IV00320**	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eleven (11) contiguous characters.	**D008**	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/AcctNtrySch/AcctOwnr/Id/OrgId/AnyBIC GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/InstgAgt/FinInstnId/BICFI GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/InstdAgt/FinInstnId/BICFI GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/Dbtr/Pty/Id/OrgId/AnyBIC	RtrTx/RptOrErr/OprlErr/Err	AnyBIC

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
							GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/DbtrAgt/FinInstnId/BICFI GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/IntrmyAgt1/FinInstnId/BICFI GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/CdtrAgt/FinInstnId/BICFI GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/Pties/Cdtr/Pty/Id/OrgId/AnyBIC GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/PmtId/LngBizId/InstdAgt/FinInstnId/BICFI GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/PmtId/LngBizId/InstgAgt/FinInstnId/BICFI GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtFr/MmbId/FinInstnId/BICFI GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtTo/MmbId/FinInstnId/BICFI		
camt.007	camt.025	T2	**VR00100**	The business sender 'From' in the BAH must specify: - for payment modification orders with element "Processing Validity Time" sent by the party itself: Business sender of the payment to be modified;	**E010**	Invalid business sender	AppHdr/Fr/FIId/FinInstnId/BICFI	Rct/RctDtls/ReqHdlg/StsCd	

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				- for payment modification orders with element "Processing Validity Time" sent by the CB acting on behalf: Party BIC of responsible CB of owner of debit account (for credit transfers) or credit account (for direct debits) of the payment to be modified; - for payment modification orders with element "Priority" sent by the party itself: Party BIC of owner of debit account of the payment to be modified; - for payment modification orders with element "Priority" sent by the CB acting on behalf: Party BIC of responsible CB of owner of debit account of the payment to be modified.					
camt.007	camt.025	T2	**VR00120**	The business receiver 'To' in the BAH must specify: The RTGS system BIC.	**E012**	Invalid business receiver	AppHdr/To/FIId/FinInstnId/BICFI	Rct/RctDtls/ReqHdlg/StsCd	
camt.007	camt.025	T2	**VR00210**	From time, till time and reject time must be within the relevant settlement window in this currency For CLM: Settlement window for CBOs. For RTGS: pacs.008: Settlement window for customer payments pacs.009 and pacs.010: Settlement window for interbank payments.	**E019**	From time, till time or reject time outside of settlement window	ModfyTx/Mod/NewPmtValSet/PrcgVldtyTm/FrDtTm ModfyTx/Mod/NewPmtValSet/PrcgVldtyTm/ToDtTm	Rct/RctDtls/ReqHdlg/StsCd	
camt.007	camt.025	T2	**VR00230**	From time must be before latest debit time (reject time or till time).	**E021**	From time after latest debit time (reject time or till time)	ModfyTx/Mod/NewPmtValSet/PrcgVldtyTm/FrDtTm	Rct/RctDtls/ReqHdlg/StsCd	

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							ModfyTx/Mod/NewPmtValSet/PrcgVldtyTm/ToDtTm		
camt.007	camt.025	T2	**VR00240**	For payment orders with settlement date equal to the current business day or in the past, the till time and reject time must be after the current system time.	**E022**	Till time or reject time earlier than current system time	ModfyTx/Mod/NewPmtValSet/PrcgVldtyTm/ToDtTm	Rct/RctDtls/ReqHdlg/StsCd	
camt.007	camt.025	T2	**VR00300**	Modification is only possible for payment orders.	**E030**	Reordering not possible for the respective cash transfer type		Rct/RctDtls/ReqHdlg/StsCd	
camt.007	camt.025	T2	**VR00680**	Modification is only possible if the payment order exists.	**E053**	No payment found	ModfyTx/Mod/PmtId/LngBizId/UETR ModfyTx/Mod/PmtId/LngBizId/IntrBkSttlmAmt ModfyTx/Mod/PmtId/LngBizId/IntrBkSttlmDt ModfyTx/Mod/PmtId/LngBizId/PmtMtd/XMLMsgNm ModfyTx/Mod/PmtId/LngBizId/InstgAgt ModfyTx/Mod/PmtId/LngBizId/InstdAgt	Rct/RctDtls/ReqHdlg/StsCd	
camt.007	camt.025	T2	**VR00690**	Modification is only possible if the cash transfer order is not yet in a final status."	**E054**	Modification not possible due to final cash transfer status	ModfyTx/Mod/PmtId/LngBizId/UETR ModfyTx/Mod/PmtId/LngBizId/IntrBkSttlmAmt ModfyTx/Mod/PmtId/LngBizId/IntrBkSttlmDt ModfyTx/Mod/PmtId/LngBizId/PmtMtd/XMLMsgNm ModfyTx/Mod/PmtId/	Rct/RctDtls/ReqHdlg/StsCd	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
							LngBizId/InstgAgt ModfyTx/Mod/PmtId/ LngBizId/InstdAgt		
camt.007	camt.025	T2	**VR00700**	The business sender of the instruction must be the responsible CB or the operator, if the relevant cash account is - in status "blocked for debits" or "blocked for debits and credits" in case of the following A2A or U2A instructions: camt.007 with element 'Priority' camt.007 with element 'Processing Validity Time' related to pacs.008/pacs.009 camt.011 camt.012 camt.048 camt.049 camt.056 related to pacs.004/ pacs.008/pacs.009 Decrease cash transfer order Increase cash transfer order Modify earliest debit time related to pacs.008/pacs.009 Modify latest debit time related to pacs.008/pacs.009 Modify priority Modify reservation Modify/Delete limit Revoke cash transfer order related to pacs.004/pacs.008/pacs.009 - in status "blocked for credits" or "blocked for debits and credits" in case of the following A2A or U2A instructions:	**E055**	Instruction not possible due to blocked account status	AppHdr/Fr/FIId/ FinInstnId/BICFI	Rct/RctDtls/ReqHdlg/ StsCd	

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				camt.007 with element 'Processing Validity Time' related to pacs.010 camt.056 related to pacs.010 Modify earliest debit time related to pacs.010 Modify latest debit time related to pacs.010 Revoke cash transfer order related to pacs.010					
camt.007	camt.025	T2	**VR00710**	It is not possible to change urgent priority.	**E056**	Change of urgent priority not possible	ModfyTx/Mod/ NewPmtValSet/Prty/Cd	Rct/RctDtls/ReqHdlg/ StsCd	
camt.007	camt.025	T2	**VR00720**	For payment orders with settlement date equal to the current business day or in the past: The date within the elements 'From Date Time' or 'To Date Time', has to be the current business date. For payment orders with settlement date in the future: The date within the elements 'From Date Time' or 'To Date Time', has to be the settlement date of the payment order to be modified.	**E057**	Date within elements FromDateTime or ToDateTime not in line with payment	ModfyTx/Mod/ NewPmtValSet/ PrcgVldtyTm/FrDtTm ModfyTx/Mod/ NewPmtValSet/ PrcgVldtyTm/ToDtTm	Rct/RctDtls/ReqHdlg/ StsCd	
camt.007	camt.025	T2	**VR00730**	Message blocks 'Priority' and 'Processing Validity Time' are mutually exclusive and one of them must be present.	**E058**	Elements Priority and ProcessingValidityTime are mutually exclusive	ModfyTx/Mod/ NewPmtValSet/Prty ModfyTx/Mod/ NewPmtValSet/ PrcgVldtyTm	Rct/RctDtls/ReqHdlg/ StsCd	
camt.007	camt.025	T2	**VR00740**	'From Date Time' can only be filled if a from time has been specified in the payment order to be modified.	**E059**	Execution time not specified in payment	ModfyTx/Mod/ NewPmtValSet/ PrcgVldtyTm/FrDtTm	RctAck/Rpt/ReqHdlg/ StsCd	

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				'To Date Time' can only be filled if a till or reject time has been specified in the payment order to be modified.			ModfyTx/Mod/ NewPmtValSet/ PrcgVldtyTm/ToDtTm		
camt.007	camt.025	T2	**VR00750**	The from time to be modified must not be passed already (only relevant for a payment order with settlement date equal to the current business day or in the past).	**E060**	From time already passed	ModfyTx/Mod/ NewPmtValSet/ PrcgVldtyTm/FrDtTm	Rct/RctDtls/ReqHdlg/ StsCd	
camt.007	camt.025	T2	**VR00760**	Re-ordering is only possible for cash transfer orders with status 'queued'.	**E061**	Re-ordering only possible for cash transfer status queued	ModfyTx/Mod/ NewPmtValSet/Prty/ Prtry	Rct/RctDtls/ReqHdlg/ StsCd	
camt.007	camt.025	T2	**VR00770**	Priority change is not possible for pacs.004.	**E062**	Priority change not possible	ModfyTx/Mod/ NewPmtValSet/Prty/Cd ModfyTx/Mod/PmtId/ LngBizId/PmtMtd/ XMLMsgNm	Rct/RctDtls/ReqHdlg/ StsCd	
camt.007	camt.025	ISO	**IV00320**	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eleven (11) contiguous characters.	**D008**	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	ModfyTx/Mod/PmtId/ LngBizId/InstdAgt/ FinInstnId/BICFI ModfyTx/Mod/PmtId/ LngBizId/InstgAgt/ FinInstnId/BICFI	Rct/RctDtls/ReqHdlg/ StsCd	AnyBIC
camt.009	camt.010	T2	**VR00100**	The business sender 'From' in the BAH must specify: Party BIC of sending party.	**E010**	Invalid business sender	AppHdr/Fr/FIId/ FinInstnId/BICFI	RtrLmt/RptOrErr/OprlErr/ Err	
camt.009	camt.010	T2	**VR00120**	The business receiver 'To' in the BAH must specify: The RTGS system BIC.	**E012**	Invalid business receiver	AppHdr/To/FIId/ FinInstnId/BICFI	RtrLmt/RptOrErr/OprlErr/ Err	

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camt.009	camt.010	T2	**VR01250**	The specified search criteria must be in the data scope of the business sender.	**E110**	Search criteria not in data scope of business sender	GetLmt/LmtQryDef/ LmtCrit/NewCrit/SchCrit/ AcctOwnr/FinInstnId/ BICFI GetLmt/LmtQryDef/ LmtCrit/NewCrit/SchCrit/ AcctId/Othr/Id AppHdr/Fr/FIId/ FinInstnId/BICFI	RtrLmt/RptOrErr/OprlErr/ Err	
camt.009	camt.010	T2	**VR01260**	Elements 'Account Owner', 'Account Identification' or 'Account Servicer' (when available) are optional and mutually exclusive.	**E111**	Search criteria are mutually exclusive	GetLmt/LmtQryDef/ LmtCrit/NewCrit/SchCrit/ AcctOwnr GetLmt/LmtQryDef/ LmtCrit/NewCrit/SchCrit/ AcctId	RtrLmt/RptOrErr/OprlErr/ Err	
camt.009	camt.010	T2	**VR01270**	If element 'Account Owner' is used: It must be a valid party BIC for the indicated currency (when used). If element 'Account Identification' is used: It must be a valid account number and the account type must be 'RTGS DCA' for the indicated currency (when used). If elements 'Account Owner' and 'Account Identification' are both not used and 'Limit Currency' is used: The currency of the business sender must be the indicated currency.	**E112**	Invalid search criteria	GetLmt/LmtQryDef/ LmtCrit/NewCrit/SchCrit/ AcctOwnr GetLmt/LmtQryDef/ LmtCrit/NewCrit/SchCrit/ AcctId GetLmt/LmtQryDef/ LmtCrit/NewCrit/SchCrit/ LmtCcy AppHdr/Fr/FIId/ FinInstnId/BICFI	RtrLmt/RptOrErr/OprlErr/ Err	
camt.009	camt.010	ISO	**IV00290**	The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency	**D005**	Invalid active currency code in //Dynamic error including xpath//	GetLmt/LmtQryDef/ LmtCrit/NewCrit/SchCrit/ LmtCcy	RtrLmt/RptOrErr/OprlErr/ Err	ActiveCurrency

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				is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.					
camt.009	camt.010	ISO	**IV00320**	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eleven (11) contiguous characters.	**D008**	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	GetLmt/LmtQryDef/ LmtCrit/NewCrit/SchCrit/ AcctOwnr/FinInstnId/ BICFI	RtrLmt/RptOrErr/OprlErr/ Err	AnyBIC
camt.011	camt.025	T2	**VR00100**	The business sender 'From' in the BAH must specify: - for limit modification/deletion orders sent by the party itself: Party BIC of owner of account given in 'Account Identification' element in the payload; - for limit modification/deletion orders sent by the CB acting on behalf: Party BIC of responsible CB of owner of account given in 'Account Identification' element in the payload.	**E010**	Invalid business sender	AppHdr/Fr/FIId/ FinInstnId/BICFI ModfyLmt/LmtDtls/ LmtId/Cur/AcctId/Othr/Id	Rct/RctDtls/ReqHdlg/ StsCd	
camt.011	camt.025	T2	**VR00120**	The business receiver 'To' in the BAH must specify: The RTGS system BIC.	**E012**	Invalid business receiver	AppHdr/To/FIId/ FinInstnId/BICFI	Rct/RctDtls/ReqHdlg/ StsCd	
camt.011	camt.025	T2	**VR00700**	The business sender of the instruction must be the responsible CB or the operator, if the relevant cash account is	**E055**	Instruction not possible due to blocked account status	AppHdr/Fr/FIId/ FinInstnId/BICFI ModfyLmt/LmtDtls/ LmtId/Cur/AcctId/Othr/Id	Rct/RctDtls/ReqHdlg/ StsCd	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				- in status "blocked for debits" or "blocked for debits and credits" in case of the following A2A or U2A instructions: camt.007 with element 'Priority' camt.007 with element 'Processing Validity Time' related to pacs.008/pacs.009 camt.011 camt.012 camt.048 camt.049 camt.056 related to pacs.004/ pacs.008/pacs.009 Decrease cash transfer order Increase cash transfer order Modify earliest debit time related to pacs.008/pacs.009 Modify latest debit time related to pacs.008/pacs.009 Modify priority Modify reservation Modify/Delete limit Revoke cash transfer order related to pacs.004/pacs.008/pacs.009 - in status "blocked for credits" or "blocked for debits and credits" in case of the following A2A or U2A instructions: camt.007 with element 'Processing Validity Time' related to pacs.010 camt.056 related to pacs.010 Modify earliest debit time related to pacs.010 Modify latest debit time related to pacs.010					

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				Revoke cash transfer order related to pacs.010					
camt.011	camt.025	T2	**VR00850**	If block 'Current' (camt.011)/'Current Limit Identification' (camt.012) is used, element 'Account Identification' in message block 'Current' (camt.011) / 'Current Limit Identification' (camt.012) is mandatory.	**E068**	Element AccountIdentification must be present	ModfyLmt/LmtDtls/ LmtId/Cur/AcctId	Rct/RctDtls/ReqHdlg/ StsCd	
camt.011	camt.025	T2	**VR00851**	If Code 'BILI' is used in message block 'Current' (camt.011) / 'Current Limit Identification' (camt.012), element 'Bilateral Limit Counterparty Identification/ Financial Institution Identification/BICFI' is mandatory in this message block.	**E083**	Element Bilateral Limit Counterparty Identification must be present	ModfyLmt/LmtDtls/ LmtId/Cur/Tp/Cd ModfyLmt/LmtDtls/ LmtId/Cur/ BilLmtCtrPtyId/ FinInstnId/BICFI	Rct/RctDtls/ReqHdlg/ StsCd	
camt.011	camt.025	T2	**VR00870**	Modification with message block 'Default' is not allowed in RTGS or CLM. It can be addressed to CRDM only.	**E070**	Message block Default not allowed	ModfyLmt/LmtDtls/ LmtId/Dflt	Rct/RctDtls/ReqHdlg/ StsCd	
camt.011	camt.025	T2	**VR00880**	The specified currency for the requested amount must be the same as the one of the specified account(s).	**E071**	Invalid currency for account	ModfyLmt/LmtDtls/ LmtId/Cur/AcctId/Othr/Id ModfyLmt/LmtDtls/ NewLmtValSet/Amt/ AmtWthCcy/Ccy	Rct/RctDtls/ReqHdlg/ StsCd	
camt.011	camt.025	T2	**VR00890**	Element 'Start Date Time' is not allowed.	**E072**	Element StartDateTime not allowed	ModfyLmt/LmtDtls/ NewLmtValSet/ StartDtTm	Rct/RctDtls/ReqHdlg/ StsCd	
camt.011	camt.025	T2	**VR00900**	The pending modification is rejected due to a new modification / deletion request.	**E073**	Pending modification rejected due to new modification / deletion request		Rct/RctDtls/ReqHdlg/ StsCd	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
camt.011	camt.025	T2	**VR00910**	A limit modification or deletion is only possible, if any limit for this RTGS DCA exists.	**E075**	No limit/reservation defined	ModfyLmt/LmtDtls/ LmtId/Cur/AcctId/Othr/Id	Rct/RctDtls/ReqHdlg/ StsCd	
camt.011	camt.025	T2	**VR00920**	If Code 'BILI' is used in message block 'Current' (camt.011) / 'Current Limit Identification' (camt.012), 'Bilateral Limit Counterparty Identification' must be another RTGS DCA.	**E079**	Invalid BilateralLimitCounterpartyIdentification	ModfyLmt/LmtDtls/ LmtId/Cur/Tp/Cd ModfyLmt/LmtDtls/ LmtId/Cur/ BilLmtCtrPtyId/ FinInstnId/BICFI	Rct/RctDtls/ReqHdlg/ StsCd	
camt.011	camt.025	T2	**VR00930**	A limit modification or deletion is only possible, if the respective current limit exists.	**E078**	No current limit found	ModfyLmt/LmtDtls/ LmtId/Cur/Tp/Cd ModfyLmt/LmtDtls/ LmtId/Cur/AcctId/Othr/Id ModfyLmt/LmtDtls/ LmtId/Cur/ BilLmtCtrPtyId/ FinInstnId/BICFI	Rct/RctDtls/ReqHdlg/ StsCd	
camt.011	camt.025	T2	**VR00940**	The new limit value must be at least the amount of the parameter for the minimum limit in the indicated currency. The value 0.00 is possible for deletion in a modification request.	**E080**	Invalid limit value	ModfyLmt/LmtDtls/ NewLmtValSet/Amt/ AmtWthCcy	Rct/RctDtls/ReqHdlg/ StsCd	
camt.011	camt.025	T2	**VR00970**	Account number must be known in the addressed settlement service.	**E007**	Account number / Account BIC in indicated currency unknown in addressed settlement service	ModfyLmt/LmtDtls/ LmtId/Cur/AcctId/Othr/Id	Rct/RctDtls/ReqHdlg/ StsCd	
camt.011	camt.025	ISO	**IV00220**	If Type is MULT, then BilateralLimitCounterpartyIdentification is not allowed.	**X214**	Invalid message content for BilateralLimitCounterpartyIdentification	ModfyLmt/LmtDtls/ LmtId/Cur/ BilLmtCtrPtyId ModfyLmt/LmtDtls/ LmtId/Cur/Tp/Cd ModfyLmt/LmtDtls/ LmtId/Cur/Tp	Rct/RctDtls/ReqHdlg/ StsCd	BilateralLimitCounterparty1Rule

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
camt.011	camt.025	ISO	**IV00230**	If Type is BILI or NELI or INBI, then BilateralLimitCounterpartyIdentification must be present.	**X215**	Invalid message content for BilateralLimitCounterpartyIdentification	ModfyLmt/LmtDtls/LmtId/Cur/BilLmtCtrPtyId ModfyLmt/LmtDtls/LmtId/Cur/Tp/Cd ModfyLmt/LmtDtls/LmtId/Cur/Tp	Rct/RctDtls/ReqHdlg/StsCd	BilateralLimitCounterparty2Rule
camt.011	camt.025	ISO	**IV00290**	The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.	**D005**	Invalid active currency code in //Dynamic error including xpath//	ModfyLmt/LmtDtls/NewLmtValSet/Amt/AmtWthCcy/Ccy	Rct/RctDtls/ReqHdlg/StsCd	ActiveCurrency
camt.011	camt.025	ISO	**IV00310**	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.	**D007**	Invalid decimal digits for the specified currency in //Dynamic error including xpath//	ModfyLmt/LmtDtls/NewLmtValSet/Amt/AmtWthCcy ModfyLmt/LmtDtls/NewLmtValSet/Amt/AmtWthCcy/Ccy	Rct/RctDtls/ReqHdlg/StsCd	CurrencyAmount
camt.011	camt.025	ISO	**IV00320**	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eleven (11) contiguous characters.	**D008**	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	ModfyLmt/LmtDtls/LmtId/Cur/AcctOwnr/FinInstnId/BICFI ModfyLmt/LmtDtls/LmtId/Cur/BilLmtCtrPtyId/FinInstnId/BICFI	Rct/RctDtls/ReqHdlg/StsCd	AnyBIC
camt.012	camt.025	T2	**VR00100**	The business sender 'From' in the BAH must specify: - for limit modification/deletion orders sent by the party itself:	**E010**	Invalid business sender	AppHdr/Fr/FIId/FinInstnId/BICFI DelLmt/LmtDtls/CurLmtId/AcctId/Othr/Id	Rct/RctDtls/ReqHdlg/StsCd	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				Party BIC of owner of account given in 'Account Identification' element in the payload; - for limit modification/deletion orders sent by the CB acting on behalf: Party BIC of responsible CB of owner of account given in 'Account Identification' element in the payload.			DelLmt/LmtDtls/ AllCurLmts/AcctId/Othr/ Id		
camt.012	camt.025	T2	**VR00120**	The business receiver 'To' in the BAH must specify: The RTGS system BIC.	**E012**	Invalid business receiver	AppHdr/To/FIId/ FinInstnId/BICFI	Rct/RctDtls/ReqHdlg/ StsCd	
camt.012	camt.025	T2	**VR00700**	The business sender of the instruction must be the responsible CB or the operator, if the relevant cash account is - in status "blocked for debits" or "blocked for debits and credits" in case of the following A2A or U2A instructions: camt.007 with element 'Priority' camt.007 with element 'Processing Validity Time' related to pacs.008/pacs.009 camt.011 camt.012 camt.048 camt.049 camt.056 related to pacs.004/ pacs.008/pacs.009 Decrease cash transfer order Increase cash transfer order Modify earliest debit time related to pacs.008/pacs.009 Modify latest debit time related to pacs.008/pacs.009 Modify priority	**E055**	Instruction not possible due to blocked account status	AppHdr/Fr/FIId/ FinInstnId/BICFI DelLmt/LmtDtls/ CurLmtId/AcctId/Othr/Id DelLmt/LmtDtls/ AllCurLmts/AcctId/Othr/ Id	Rct/RctDtls/ReqHdlg/ StsCd	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				Modify reservation Modify/Delete limit Revoke cash transfer order related to pacs.004/pacs.008/pacs.009 - in status "blocked for credits" or "blocked for debits and credits" in case of the following A2A or U2A instructions: camt.007 with element 'Processing Validity Time' related to pacs.010 camt.056 related to pacs.010 Modify earliest debit time related to pacs.010 Modify latest debit time related to pacs.010 Revoke cash transfer order related to pacs.010					
camt.012	camt.025	T2	**VR00850**	If block 'Current' (camt.011)/'Current Limit Identification' (camt.012) is used, element 'Account Identification' in message block 'Current' (camt.011) / 'Current Limit Identification' (camt.012) is mandatory.	**E068**	Element AccountIdentification must be present	DelLmt/LmtDtls/ CurLmtId/AcctId	Rct/RctDtls/ReqHdlg/ StsCd	
camt.012	camt.025	T2	**VR00851**	If Code 'BILI' is used in message block 'Current' (camt.011) / 'Current Limit Identification' (camt.012), element 'Bilateral Limit Counterparty Identification/ Financial Institution Identification/BICFI' is mandatory in this message block.	**E083**	Element Bilateral Limit Counterparty Identification must be present	DelLmt/LmtDtls/ CurLmtId/Tp/Cd DelLmt/LmtDtls/ CurLmtId/ BilLmtCtrPtyId/ FinInstnId/BICFI	Rct/RctDtls/ReqHdlg/ StsCd	
camt.012	camt.025	T2	**VR00910**	A limit modification or deletion is only possible, if any limit for this RTGS DCA exists.	**E075**	No limit/reservation defined	DelLmt/LmtDtls/ CurLmtId/AcctId/Othr/Id	Rct/RctDtls/ReqHdlg/ StsCd	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
							DelLmt/LmtDtls/ AllCurLmts/AcctId/Othr/ Id		
camt.012	camt.025	T2	**VR00920**	If Code 'BILI' is used in message block 'Current' (camt.011) / 'Current Limit Identification' (camt.012), 'Bilateral Limit Counterparty Identification' must be another RTGS DCA.	**E079**	Invalid BilateralLimitCounterpartyIdentification	DelLmt/LmtDtls/ CurLmtId/Tp/Cd DelLmt/LmtDtls/ CurLmtId/ BilLmtCtrPtyId/ FinInstnId/BICFI	Rct/RctDtls/ReqHdlg/ StsCd	
camt.012	camt.025	T2	**VR00930**	A limit modification or deletion is only possible, if the respective current limit exists.	**E078**	No current limit found	DelLmt/LmtDtls/ CurLmtId/Tp/Cd DelLmt/LmtDtls/ CurLmtId/AcctId/Othr/Id DelLmt/LmtDtls/ CurLmtId/ BilLmtCtrPtyId/ FinInstnId/BICFI	Rct/RctDtls/ReqHdlg/ StsCd	
camt.012	camt.025	T2	**VR00970**	Account number must be known in the addressed settlement service.	**E007**	Account number / Account BIC in indicated currency unknown in addressed settlement service	DelLmt/LmtDtls/ CurLmtId/AcctId/Othr/Id DelLmt/LmtDtls/ AllCurLmts/AcctId/Othr/ Id	Rct/RctDtls/ReqHdlg/ StsCd	
camt.012	camt.025	T2	**VR00990**	Code 'INBI', 'UCDT', 'ACOL' and 'EXGT' are not allowed in RTGS.	**E092**	Code 'INBI', 'UCDT', 'ACOL' and 'EXGT' not allowed	DelLmt/LmtDtls/ CurLmtId/Tp/Cd	Rct/RctDtls/ReqHdlg/ StsCd	
camt.012	camt.025	ISO	**IV00220**	If Type is MULT, then BilateralLimitCounterpartyIdentification is not allowed.	**X214**	Invalid message content for BilateralLimitCounterpartyIdentification	DelLmt/LmtDtls/ CurLmtId/BilLmtCtrPtyId DelLmt/LmtDtls/ CurLmtId/Tp/Cd DelLmt/LmtDtls/ CurLmtId/Tp	Rct/RctDtls/ReqHdlg/ StsCd	BilateralLimitCounterparty1Rule
camt.012	camt.025	ISO	**IV00230**	If Type is BILI or NELI or INBI, then BilateralLimitCounterpartyIdentification must be present.	**X215**	Invalid message content for BilateralLimitCounterpartyIdentification	DelLmt/LmtDtls/ CurLmtId/BilLmtCtrPtyId DelLmt/LmtDtls/	Rct/RctDtls/ReqHdlg/ StsCd	BilateralLimitCounterparty2Rule

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
							CurLmtId/Tp/Cd DelLmt/LmtDtls/ CurLmtId/Tp		
camt.012	camt.025	ISO	**IV00320**	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eleven (11) contiguous characters.	**D008**	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	DelLmt/LmtDtls/ CurLmtId/AcctOwnr/ FinInstnId/BICFI DelLmt/LmtDtls/ CurLmtId/ BilLmtCtrPtyId/ FinInstnId/BICFI	Rct/RctDtls/ReqHdlg/ StsCd	AnyBIC
camt.018	camt.019	T2	**VR00100**	The business sender 'From' in the BAH must specify: Party BIC of sending party.	**E010**	Invalid business sender	AppHdr/Fr/FIId/ FinInstnId/BICFI	RtrBizDayInf/RptOrErr/ OprlErr/Err	
camt.018	camt.019	T2	**VR00120**	The business receiver 'To' in the BAH must specify: For RTGS: The RTGS system BIC. For CLM: The CLM system BIC.	**E012**	Invalid business receiver	AppHdr/To/FIId/ FinInstnId/BICFI	RtrBizDayInf/RptOrErr/ OprlErr/Err	
camt.018	camt.019	T2	**VR01310**	If element 'Request Type/Enquiry' is used, it must contain "RT16"	**E115**	Invalid value in RequestType/Enquiry	GetBizDayInf/MsgHdr/ ReqTp/Enqry	RtrBizDayInf/RptOrErr/ OprlErr/Err	
camt.021	camt.025	T2	**AS00900**	Only AS using procedure C or its CB on behalf are allowed to sent this type of message.	**A090**	No authorisation for this type of message	AppHdr/Fr/FIId/ FinInstnId/BICFI RtrGnlBizInf/RptOrErr/ BizRpt/GnlBizOrErr/ GnlBiz/SbjtDtls	Rct/RctDtls/ReqHdlg/ StsCd	
camt.021	camt.025	T2	**AS00910**	An RGBI message with the same BIC of the referenced AS and the same	**A091**	Duplicate BusinessInformationReference	AppHdr/Fr/FIId/ FinInstnId/BICFI RtrGnlBizInf/RptOrErr/ BizRpt/GnlBizOrErr/	Rct/RctDtls/ReqHdlg/ StsCd	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				BusinessInformationReference in the defined timeframe is a duplicate.			GnlBiz/SbjtDtls RtrGnlBizInf/RptOrErr/ BizRpt/BizInfRef		
camt.021	camt.025	T2	**AS00920**	Element 'Qualifier' is mandatory with value 'true'.	**A092**	Invalid Qualifier	RtrGnlBizInf/RptOrErr/ BizRpt/GnlBizOrErr/ GnlBiz/Qlfr/IsFrmtd	Rct/RctDtls/ReqHdlg/ StsCd	
camt.021	camt.025	T2	**AS00930**	Element 'Subject' is mandatory and one of the the following codes must be used: - 'OVN-CYCL-OPEN' - 'OVN-CYCL-CLOS' - 'OVN-PROC-CLOS' - 'DAY-PROC-OPEN' - 'DAY-CYCL-OPEN' - 'DAY-CYCL-CLOS' - 'DAY-PROC-CLOS'	**A093**	Invalid Subject code	RtrGnlBizInf/RptOrErr/ BizRpt/GnlBizOrErr/ GnlBiz/Sbjt	Rct/RctDtls/ReqHdlg/ StsCd	
camt.021	camt.025	T2	**AS00940**	The subject code (i.e. start or stop of AS procedure or cycle) must be in line with the current procedure/ cycle status of the referenced AS.	**A094**	Subject code not in line with current AS status	AppHdr/Fr/FIId/ FinInstnId/BICFI RtrGnlBizInf/RptOrErr/ BizRpt/GnlBizOrErr/ GnlBiz/SbjtDtls RtrGnlBizInf/RptOrErr/ BizRpt/GnlBizOrErr/ GnlBiz/Sbjt	Rct/RctDtls/ReqHdlg/ StsCd	
camt.021	camt.025	T2	**AS01020**	If the AS is in status blocked, the business sender of the instruction must be the responsible CB or the operator.	**A102**	Instruction not possible due to blocked AS status	AppHdr/Fr/FIId/ FinInstnId/BICFI	Rct/RctDtls/ReqHdlg/ StsCd	
camt.021	camt.025	T2	**IV00320**	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial institutions are registered and published by the ISO 9362 Registration Authority in	**D008**	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	RtrGnlBizInf/RptOrErr/ BizRpt/GnlBizOrErr/ GnlBiz/SbjtDtls	Rct/RctDtls/ReqHdlg/ StsCd	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				the ISO directory of BICs, and consists of eleven (11) contiguous characters.					
camt.021	camt.025	T2	**VR00100**	The business sender 'From' in the BAH must specify: - for ReturnGeneralBusinessInformation sent by the AS itself: Party BIC of AS; - for ReturnGeneralBusinessInformation sent by the CB acting on behalf: Party BIC of responsible CB of AS given in 'Subject Details' element in the payload.	**E010**	Invalid business sender	AppHdr/Fr/FIId/FinInstnId/BICFIRtrGnlBizInf/RptOrErr/BizRpt/GnlBizOrErr/GnlBiz/SbjtDtls	Rct/RctDtls/ReqHdlg/StsCd	
camt.021	camt.025	T2	**VR00120**	The business receiver 'To' in the BAH must specify: The RTGS system BIC.	**E012**	Invalid business receiver	AppHdr/To/FIId/FinInstnId/BICFI	Rct/RctDtls/ReqHdlg/StsCd	
camt.025	camt.025	T2	**AS00790**	The 'Status Code' must be either 'YES' or 'NO'.	**A079**	Invalid code	Rct/RctDtls/ReqHdlg/StsCd	Rct/RctDtls/ReqHdlg/StsCd	
camt.025	camt.025	T2	**AS00800**	'Original Message Identification' must be equal to the 'Group Identification' of initial ASTransferInitiation waiting for guarantee fund decision.	**A080**	Invalid OriginalMessageIdentification	Rct/RctDtls/OrgnlMsgId/MsgId	Rct/RctDtls/ReqHdlg/StsCd	
camt.025	camt.025	T2	**AS00810**	'Original Message Identification' must be unique in the defined timeframe for the same referenced AS.	**A081**	Duplicate OriginalMessageIdentification	Rct/RctDtls/OrgnlMsgId/MsgId AppHdr/Fr/FIId/FinInstnId/BICFI Rct/RctDtls/ReqHdlg/Desc	Rct/RctDtls/ReqHdlg/StsCd	
camt.025	camt.025	T2	**AS00820**	If element 'Description' is used, it must have 11 alphanumeric characters.	**A082**	Invalid Description format	Rct/RctDtls/ReqHdlg/Desc	Rct/RctDtls/ReqHdlg/StsCd	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
camt.025	camt.025	T2	**AS01000**	The referenced AS must have been informed with a corresponding guarantee fund mechanism decision request (pain.998_ASInitiationStatus) and the corresponding AS batch must be in an appropriate open status.	**A100**	Decision message cannot be assigned or invalid AS batch status	Rct/RctDtls/OrgnlMsgId/MsgId	Rct/RctDtls/ReqHdlg/StsCd	
camt.025	camt.025	T2	**AS01020**	If the AS is in status blocked, the business sender of the instruction must be the responsible CB or the operator.	**A102**	Instruction not possible due to blocked AS status	Rct/RctDtls/OrgnlMsgId/MsgId	Rct/RctDtls/ReqHdlg/StsCd	
camt.025	camt.025	T2	**IV00320**	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eleven (11) contiguous characters.	**D008**	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	Rct/RctDtls/ReqHdlg/Desc	Rct/RctDtls/ReqHdlg/StsCd	
camt.025	camt.025	T2	**VR00100**	The business sender 'From' in the BAH must specify: - for guarantee fund decision sent by the AS itself: Party BIC of AS; - for guarantee fund decision sent by the CB acting on behalf: Party BIC of responsible CB of AS given in 'Description' element in the payload.	**E010**	Invalid business sender	AppHdr/Fr/FIId/FinInstnId/BICFI Rct/RctDtls/ReqHdlg/Desc	Rct/RctDtls/ReqHdlg/StsCd	
camt.025	camt.025	T2	**VR00120**	The business receiver 'To' in the BAH must specify: The RTGS system BIC.	**E012**	Invalid business receiver	AppHdr/To/FIId/FinInstnId/BICFI	Rct/RctDtls/ReqHdlg/StsCd	
camt.029	camt.025	T2	**VR00100**	The business sender 'From' in the BAH must specify: For RTGS:	**E010**	Invalid business sender	AppHdr/Fr/FIId/FinInstnId/BICFI	Rct/RctDtls/ReqHdlg/StsCd	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				- for payment revocation and recall orders sent by the party itself: An Addressee BIC of account given in 'Assigner' element in the payload; - for payment revocation and recall orders sent by the CB acting on behalf: Party BIC of responsible CB of owner of account given in 'Assigner' element in the payload. For CLM: Party BIC of owner of account given in 'Assigner' element in the payload.					
camt.029	camt.025	T2	**VR00120**	The business receiver 'To' in the BAH must specify: An Addressee BIC of an account.	**E012**	Invalid business receiver	AppHdr/To/FIId/FinInstnId/BICFI	Rct/RctDtls/ReqHdlg/StsCd	
camt.029	camt.025	T2	**VR01080**	A U2A only party as business receiver is not allowed.	**E094**	U2A only business receiver not allowed	AppHdr/To/FIId/FinInstnId/BICFI	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/Rsn/Prtry	
camt.029	camt.025	ISO	**IV00280**	The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).	**D004**	Invalid country code in // Dynamic error including xpath//	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/Orgtr/CtryOfRes RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/Orgtr/Id/PrvtId/DtAndPlcOfBirth/CtryOfBirth RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/Orgtr/PstlAdr/Ctry	Rct/RctDtls/ReqHdlg/StsCd	Country

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camt.029	camt.025	ISO	**IV00320**	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eleven (11) contiguous characters.	**D008**	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	RsltnOfInvstgtn/CxlDtls/ TxInfAndSts/ CxlStsRsnInf/Orgtr/Id/ OrgId/AnyBIC RsltnOfInvstgtn/ Assgnmt/Assgne/Agt/ FinInstnId/BICFI RsltnOfInvstgtn/ Assgnmt/Assgnr/Agt/ FinInstnId/BICFI	Rct/RctDtls/ReqHdlg/ StsCd	AnyBIC
camt.029	camt.025	T2	**HV02220**	For each [ResolutionOfInvestigationV09/ CancellationDetails/ TransactionInformationAndStatus a], if for each [CancellationStatusReasonInformation b], every occurrence of [Code c] has value included in the following list 'NARR', then at least one occurrence of the following element(s) [AdditionalInformation d] must be present	**Y154**	Invalid message content for AdditionalInformation when code 'NARR' is used	RsltnOfInvstgtn/CxlDtls/ TxInfAndSts RsltnOfInvstgtn/CxlDtls/ TxInfAndSts/CxlStsRsnInf RsltnOfInvstgtn/CxlDtls/ TxInfAndSts/ CxlStsRsnInf/Rsn/Cd RsltnOfInvstgtn/CxlDtls/ TxInfAndSts/ CxlStsRsnInf/AddtlInf		
camt.029	camt.025	T2	**HV02240**	For each [ResolutionOfInvestigationV09/ CancellationDetails/ TransactionInformationAndStatus a], if for each [CancellationStatusReasonInformation b], every occurrence of [Code c] has value included in the following list 'ARDT', then at least one occurrence of the following element(s) [AdditionalInformation d] must be present	**Y155**	Invalid message content for AdditionalInformation when code 'ARDT' is used	RsltnOfInvstgtn/CxlDtls/ TxInfAndSts RsltnOfInvstgtn/CxlDtls/ TxInfAndSts/CxlStsRsnInf RsltnOfInvstgtn/CxlDtls/ TxInfAndSts/ CxlStsRsnInf/Rsn/Cd RsltnOfInvstgtn/CxlDtls/ TxInfAndSts/ CxlStsRsnInf/AddtlInf		
camt.029	camt.025	T2	**HV02250**	For each [ResolutionOfInvestigationV09/ Status a], if every occurrence of [Confirmation b] has value	**Y156**	Invalid message content for Reason	RsltnOfInvstgtn/Sts/Conf RsltnOfInvstgtn/CxlDtls/ TxInfAndSts/ CxlStsRsnInf/Rsn		

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				included in the following list 'RJCR', then at least one occurrence of the following element(s) [CancellationDetails/ TransactionInformationAndStatus / CancellationStatusReasonInformation/Reason c] must be present					
camt.046	camt.047	T2	**VR00100**	The business sender 'From' in the BAH must specify: Party BIC of sending party.	**E010**	Invalid business sender	AppHdr/Fr/FIId/ FinInstnId/BICFI	RtrRsvatn/RptOrErr/ OprlErr/Err	
camt.046	camt.047	T2	**VR00120**	The business receiver 'To' in the BAH must specify: For RTGS: The RTGS system BIC. For CLM: The CLM system BIC.	**E012**	Invalid business receiver	AppHdr/To/FIId/ FinInstnId/BICFI	RtrRsvatn/RptOrErr/ OprlErr/Err	
camt.046	camt.047	T2	**VR01250**	The specified search criteria must be in the data scope of the business sender.	**E110**	Search criteria not in data scope of business sender	GetRsvatn/RsvatnQryDef/ RsvatnCrit/NewCrit/ SchCrit/AcctOwnr/ FinInstnId/BICFI GetRsvatn/RsvatnQryDef/ RsvatnCrit/NewCrit/ SchCrit/AcctId/Othr/Id AppHdr/Fr/FIId/ FinInstnId/BICFI	RtrRsvatn/RptOrErr/ OprlErr/Err	
camt.046	camt.047	T2	**VR01260**	Elements 'Account Owner', 'Account Identification' or 'Account Servicer' (when available) are optional and mutually exclusive.	**E111**	Search criteria are mutually exclusive	GetRsvatn/RsvatnQryDef/ RsvatnCrit/NewCrit/ SchCrit/AcctOwnr GetRsvatn/RsvatnQryDef/ RsvatnCrit/NewCrit/ SchCrit/AcctId	RtrRsvatn/RptOrErr/ OprlErr/Err	
camt.046	camt.047	T2	**VR01280**	If element 'Account Owner' is used: It must be a valid party BIC.	**E112**	Invalid search criteria	GetRsvatn/RsvatnQryDef/ RsvatnCrit/NewCrit/ SchCrit/AcctOwnr/	RtrRsvatn/RptOrErr/ OprlErr/Err	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				If element 'Account Identification' is used: It must be a valid account number and the account type must be 'RTGS DCA' (for RTGS) or 'MCA' (for CLM).			FinInstnId/BICFI GetRsvatn/RsvatnQryDef/ RsvatnCrit/NewCrit/ SchCrit/AcctId/Othr/Id AppHdr/Fr/FIId/ FinInstnId/BICFI		
camt.046	camt.047	ISO	**IV00320**	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eleven (11) contiguous characters.	**D008**	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	GetRsvatn/RsvatnQryDef/ RsvatnCrit/NewCrit/ SchCrit/AcctOwnr/ FinInstnId/BICFI	RtrRsvatn/RptOrErr/ OprlErr/Err	AnyBIC
camt.048	camt.025	T2	**VR00100**	The business sender 'From' in the BAH must specify: - for reservation modification/ deletion orders sent by the party itself: Party BIC of owner of account given in 'Account Identification' element in the payload; - for reservation modification/ deletion orders sent by the CB acting on behalf: Party BIC of responsible CB of owner of account given in 'Account Identification' element in the payload.	**E010**	Invalid business sender	AppHdr/Fr/FIId/ FinInstnId/BICFI ModfyRsvatn/RsvatnId/ Cur/AcctId/Othr/Id	Rct/RctDtls/ReqHdlg/ StsCd	
camt.048	camt.025	T2	**VR00120**	The business receiver 'To' in the BAH must specify: For RTGS: The RTGS system BIC.	**E012**	Invalid business receiver	AppHdr/To/FIId/ FinInstnId/BICFI	Rct/RctDtls/ReqHdlg/ StsCd	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				For CLM: The CLM system BIC.					
camt.048	camt.025	T2	**VR00700**	The business sender of the instruction must be the responsible CB or the operator, if the relevant cash account is - in status "blocked for debits" or "blocked for debits and credits" in case of the following A2A or U2A instructions: camt.007 with element 'Priority' camt.007 with element 'Processing Validity Time' related to pacs.008/pacs.009 camt.011 camt.012 camt.048 camt.049 camt.056 related to pacs.004/ pacs.008/pacs.009 Decrease cash transfer order Increase cash transfer order Modify earliest debit time related to pacs.008/pacs.009 Modify latest debit time related to pacs.008/pacs.009 Modify priority Modify reservation Modify/Delete limit Revoke cash transfer order related to pacs.004/pacs.008/pacs.009 - in status "blocked for credits" or "blocked for debits and credits" in case of the following A2A or U2A instructions:	**E055**	Instruction not possible due to blocked account status	AppHdr/Fr/FIId/ FinInstnId/BICFI ModfyRsvatn/RsvatnId/ Cur/AcctId/Othr/Id	Rct/RctDtls/ReqHdlg/ StsCd	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				camt.007 with element 'Processing Validity Time' related to pacs.010 camt.056 related to pacs.010 Modify earliest debit time related to pacs.010 Modify latest debit time related to pacs.010 Revoke cash transfer order related to pacs.010					
camt.048	camt.025	T2	**VR00860**	For RTGS: Modification is only possible for account type 'RTGS DCA'. For CLM: Modification is only possible for account type 'MCA'.	**E069**	Instruction not allowed for this account type	ModfyRsvatn/RsvatnId/Cur/AcctId/Othr/Id	Rct/RctDtls/ReqHdlg/StsCd	
camt.048	camt.025	T2	**VR00870**	Modification with message block 'Default' is not allowed in RTGS or CLM. It can be addressed to CRDM only.	**E070**	Message block Default not allowed	ModfyRsvatn/RsvatnId/Dflt	Rct/RctDtls/ReqHdlg/StsCd	
camt.048	camt.025	T2	**VR00880**	The specified currency for the requested amount must be the same as the one of the specified account(s).	**E071**	Invalid currency for account	ModfyRsvatn/NewRsvatnValSet/Amt/AmtWthCcy/Ccy	Rct/RctDtls/ReqHdlg/StsCd	
camt.048	camt.025	T2	**VR00890**	Element 'Start Date Time' is not allowed.	**E072**	Element StartDateTime not allowed	ModfyRsvatn/NewRsvatnValSet/StartDtTm	Rct/RctDtls/ReqHdlg/StsCd	
camt.048	camt.025	T2	**VR00900**	The pending modification is rejected due to a new modification / deletion request.	**E073**	Pending modification rejected due to new modification / deletion request		Rct/RctDtls/ReqHdlg/StsCd	

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camt.048	camt.025	T2	**VR00970**	Account number must be known in the addressed settlement service.	**E007**	Account number / Account BIC in indicated currency unknown in addressed settlement service	ModfyRsvatn/RsvatnId/ Cur/AcctId/Othr/Id	Rct/RctDtls/ReqHdlg/ StsCd	
camt.048	camt.025	T2	**VR01050**	Code 'BLKD' and 'CARE' are not allowed in RTGS.	**E089**	Code 'BLKD' and 'CARE' not allowed	ModfyRsvatn/RsvatnId/ Cur/Tp/Cd	Rct/RctDtls/ReqHdlg/ StsCd	
camt.048	camt.025	ISO	**IV00290**	The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.	**D005**	Invalid active currency code in //Dynamic error including xpath//	ModfyRsvatn/ NewRsvatnValSet/Amt/ AmtWthCcy/Ccy	Rct/RctDtls/ReqHdlg/ StsCd	ActiveCurrency
camt.048	camt.025	ISO	**IV00310**	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.	**D007**	Invalid decimal digits for the specified currency in //Dynamic error including xpath//	ModfyRsvatn/ NewRsvatnValSet/Amt/ AmtWthCcy ModfyRsvatn/ NewRsvatnValSet/Amt/ AmtWthCcy/Ccy	Rct/RctDtls/ReqHdlg/ StsCd	CurrencyAmoun t
camt.049	camt.025	T2	**VR00100**	The business sender 'From' in the BAH must specify: - for reservation modification/ deletion orders sent by the party itself: Party BIC of owner of account given in 'Account Identification' element in the payload; - for reservation modification/ deletion orders sent by the CB acting on behalf: Party BIC of responsible CB of owner of	**E010**	Invalid business sender	AppHdr/Fr/FIId/ FinInstnId/BICFI DelRsvatn/CurRsvatn/ AcctId/Othr/Id	Rct/RctDtls/ReqHdlg/ StsCd	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				account given in 'Account Identification' element in the payload.					
camt.049	camt.025	T2	**VR00120**	The business receiver 'To' in the BAH must specify: For RTGS: The RTGS system BIC. For CLM: The CLM system BIC.	**E012**	Invalid business receiver	AppHdr/To/FIId/ FinInstnId/BICFI	Rct/RctDtls/ReqHdlg/ StsCd	
camt.049	camt.025	T2	**VR00700**	The business sender of the instruction must be the responsible CB or the operator, if the relevant cash account is - in status "blocked for debits" or "blocked for debits and credits" in case of the following A2A or U2A instructions: camt.007 with element 'Priority' camt.007 with element 'Processing Validity Time' related to pacs.008/pacs.009 camt.011 camt.012 camt.048 camt.049 camt.056 related to pacs.004/ pacs.008/pacs.009 Decrease cash transfer order Increase cash transfer order Modify earliest debit time related to pacs.008/pacs.009 Modify latest debit time related to pacs.008/pacs.009 Modify priority Modify reservation	**E055**	Instruction not possible due to blocked account status	AppHdr/Fr/FIId/ FinInstnId/BICFI DelRsvatn/CurRsvatn/ AcctId/Othr/Id	Rct/RctDtls/ReqHdlg/ StsCd	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				Modify/Delete limit Revoke cash transfer order related to pacs.004/pacs.008/pacs.009 - in status "blocked for credits" or "blocked for debits and credits" in case of the following A2A or U2A instructions: camt.007 with element 'Processing Validity Time' related to pacs.010 camt.056 related to pacs.010 Modify earliest debit time related to pacs.010 Modify latest debit time related to pacs.010 Revoke cash transfer order related to pacs.010					
camt.049	camt.025	T2	**VR00911**	A reservation deletion is only possible, if the reservation for this account exists.	**E075**	No limit/reservation defined	DelRsvatn/CurRsvatn/Tp/Cd DelRsvatn/CurRsvatn/AcctId/Othr/Id	Rct/RctDtls/ReqHdlg/StsCd	
camt.049	camt.025	T2	**VR00970**	Account number must be known in the addressed settlement service.	**E007**	Account number / Account BIC in indicated currency unknown in addressed settlement service	DelRsvatn/CurRsvatn/AcctId/Othr/Id	Rct/RctDtls/ReqHdlg/StsCd	
camt.050	camt.025	T2	**AS00870**	AS procedure C: Any liquidity transfer to/from a sub-account is only possible during an open procedure.	**A087**	Procedure of AS procedure C not open		Rct/RctDtls/ReqHdlg/StsCd	
camt.050	camt.025	T2	**VR00100**	The business sender 'From' in the BAH must specify: For RTGS: - for liquidity transfer orders sent by the party itself: Party BIC of	**E010**	Invalid business sender	AppHdr/Fr/FIId/FinInstnId/BICFI LqdtyCdtTrf/LqdtyCdtTrf/DbtrAcct/Id/Othr/Id	Rct/RctDtls/ReqHdlg/StsCd	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				owner of account given in 'Debtor Account' element in the payload; - for liquidity transfer orders sent by the CB acting on behalf: Party BIC of responsible CB of owner of account given in 'Debtor Account' element in the payload. For CLM: - for liquidity transfer orders (incl. overnight deposit setting up orders) sent by the party itself: Party BIC of owner of account given in 'Debtor Account' element in the payload; - for liquidity transfer orders (incl. overnight deposit setting up orders) sent by the co-manager: Party BIC of co-manager of co-managed account given in 'Debtor Account' element in the payload; - for liquidity transfer orders (incl. overnight deposit setting up orders) sent by the CB acting on behalf: Party BIC of responsible CB of owner of account given in 'Debtor Account' element in the payload; - for overnight deposit reverse orders sent by the party itself: Party BIC of CLM Account Holder linked to overnight deposit account; - for overnight deposit reverse orders sent by the co-manager: Party BIC of co-manager of CLM Account Holder linked to overnight deposit account; - for overnight deposit reverse orders sent by the responsible CB: Party BIC of owner of account					

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				given in 'Debtor Account' element in the payload; - for marginal lending setting up orders sent by the CB (till ECMS go-live): Party BIC of owner of account given in 'Debtor Account' element in the payload.					
camt.050	camt.025	T2	**VR00120**	The business receiver 'To' in the BAH must specify: For RTGS: The RTGS system BIC. For CLM: The CLM system BIC.	**E012**	Invalid business receiver	AppHdr/To/FIId/FinInstnId/BICFI	Rct/RctDtls/ReqHdlg/StsCd	
camt.050	camt.025	T2	**VR00252**	At least one of the impacted parties or accounts is blocked. The earmarked cash transfer order has been disagreed by the respective CB/OT.	**E023**	Central bank disagreed to earmarked cash transfer order		Rct/RctDtls/ReqHdlg/StsCd	
camt.050	camt.025	T2	**VR00410**	'Debtor Account' and 'Creditor Account' must be known cash accounts in the addressed settlement service for the indicated currency.	**E007**	Account number / Account BIC in indicated currency unknown in addressed settlement service	LqdtyCdtTrf/LqdtyCdtTrf/DbtrAcct/Id/Othr/Id LqdtyCdtTrf/LqdtyCdtTrf/CdtrAcct/Id/Othr/Id LqdtyCdtTrf/LqdtyCdtTrf/TrfdAmt/AmtWthCcy/Ccy	Rct/RctDtls/ReqHdlg/StsCd	
camt.050	camt.025	T2	**VR00440**	For CLM: If the debtor account is one of the following account types, the creditor account must be a CLM cash account: - CLM dedicated transit account for RTGS; - CLM dedicated transit account for T2S;	**E032**	Inter-service liquidity transfer not allowed for debtor account type	LqdtyCdtTrf/LqdtyCdtTrf/DbtrAcct/Id/Othr/Id LqdtyCdtTrf/LqdtyCdtTrf/CdtrAcct/Id/Othr/Id	Rct/RctDtls/ReqHdlg/StsCd	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				- CLM dedicated transit account for TIPS; - Technical account for CONT settlement. For RTGS: If the debtor account is an RTGS dedicated transit account, the creditor account must be an RTGS cash account.					
camt.050	camt.025	T2	**VR00450**	If debtor and creditor accounts of an intra-service liquidity transfer order have the following account type For RTGS: - RTGS DCA, For CLM: - MCA, both accounts have to belong to the same liquidity transfer group.	**E035**	Debtor and creditor accounts not in same liquidity transfer group	LqdtyCdtTrf/LqdtyCdtTrf/DbtrAcct/Id/Othr/Id LqdtyCdtTrf/LqdtyCdtTrf/CdtrAcct/Id/Othr/Id	Rct/RctDtls/ReqHdlg/StsCd	
camt.050	camt.025	T2	**VR00490**	The creditor account must be a valid account with the following account type For CLM: - any CLM cash account except marginal lending account, CB ECB account and ECB mirror account; - RTGS DCA, T2S DCA, TIPS account or TIPS AS technical account; - RTGS sub account; - RTGS CB account or T2S CB account. For RTGS: - RTGS DCA; - RTGS sub-account; - RTGS dedicated transit account;	**E014**	Invalid account type for InstructedAgent (pacs) or CreditorAccount (camt)	LqdtyCdtTrf/LqdtyCdtTrf/CdtrAcct/Id/Othr/Id	Rct/RctDtls/ReqHdlg/StsCd	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				- RTGS CB account, CLM CB account or T2S CB account; - CLM overnight deposit account; - MCA, T2S DCA, TIPS account or TIPS AS technical account.					
camt.050	camt.025	T2	**VR00500**	The following cash account types can only be credited if the business sender is the responsible CB of the account For RTGS: - RTGS dedicated transit account For CLM: - CLM dedicated transit account for RTGS; - CLM dedicated transit account for T2S; - CLM dedicated transit account for TIPS; - Technical account for CONT settlement.	**E038**	No authorisation to credit CreditorAccount	AppHdr/Fr/FIId/FinInstnId/BICFI LqdtyCdtTrf/LqdtyCdtTrf/TrfdAmt/AmtWthCcy/Ccy	Rct/RctDtls/ReqHdlg/StsCd	
camt.050	camt.025	T2	**VR00510**	A sub-account can only be debited/credited intra-service if the same party holds both settlement accounts.	**E039**	Account holder of sub-account and counterpart account must be the same	LqdtyCdtTrf/LqdtyCdtTrf/CdtrAcct/Id/Othr/Id LqdtyCdtTrf/LqdtyCdtTrf/DbtrAcct/Id/Othr/Id	Rct/RctDtls/ReqHdlg/StsCd	
camt.050	camt.025	T2	**VR00520**	The debtor account must be a valid account with the following account type For CLM: - any CLM cash account except CB ECB account and ECB mirror account. For RTGS: - RTGS DCA; - RTGS sub-account; - RTGS dedicated transit account;	**E013**	Invalid account type for InstructingAgent (pacs) or DebtorAccount (camt)	LqdtyCdtTrf/LqdtyCdtTrf/DbtrAcct/Id/Othr/Id	Rct/RctDtls/ReqHdlg/StsCd	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				- RTGS CB account.					
camt.050	camt.025	T2	**VR00530**	A liquidity transfer order with the following identical field content for the current business day is a duplicate: - debtor account; - message type; - creditor account; - end to end identification; - settlement date; - settlement amount.	**E015**	Duplicate message payload	LqdtyCdtTrf/LqdtyCdtTrf/DbtrAcct/Id/Othr/Id LqdtyCdtTrf/LqdtyCdtTrf/CdtrAcct/Id/Othr/Id LqdtyCdtTrf/LqdtyCdtTrf/LqdtyTrfId/EndToEndId LqdtyCdtTrf/LqdtyCdtTrf/SttlmDt LqdtyCdtTrf/LqdtyCdtTrf/TrfdAmt/AmtWthCcy	Rct/RctDtls/ReqHdlg/StsCd	
camt.050	camt.025	T2	**VR00540**	The settlement date must be the current business day.	**E040**	Settlement date must specify the current business day	LqdtyCdtTrf/LqdtyCdtTrf/SttlmDt	Rct/RctDtls/ReqHdlg/StsCd	
camt.050	camt.025	T2	**VR00560**	The account to be debited must have sufficient liquidity.	**E042**	Insufficient liquidity		Rct/RctDtls/ReqHdlg/StsCd	
camt.050	camt.025	T2	**VR01070**	The inter-service liquidity transfer has been rejected by the receiving settlement service.	**E091**	Inter-service liquidity transfer rejected by receiving settlement service		Rct/RctDtls/ReqHdlg/StsCd	
camt.050	camt.025	T2	**VR01100**	For RTGS: The account to be debited must have no queued cash transfer orders with a higher queue position. For CLM: The account to be debited must have no queued cash transfer orders or pending tasks related to credit line modification, seizure of funds reservation or CBO reservation.	**E100**	Settlement not possible due to FIFO		Rct/RctDtls/ReqHdlg/StsCd	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
camt.050	camt.025	T2	**VR01410**	A liquidity transfer between two sub accounts is not allowed.	**E126**	Liquidity transfer between two sub accounts not allowed	LqdtyCdtTrf/LqdtyCdtTrf/DbtrAcct/Id/Othr/Id LqdtyCdtTrf/LqdtyCdtTrf/CdtrAcct/Id/Othr/Id	Rct/RctDtls/ReqHdlg/StsCd	
camt.050	camt.025	ISO	**IV00290**	The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.	**D005**	Invalid active currency code in //Dynamic error including xpath//	LqdtyCdtTrf/LqdtyCdtTrf/TrfdAmt/AmtWthCcy/Ccy	Rct/RctDtls/ReqHdlg/StsCd	ActiveCurrency
camt.050	camt.025	ISO	**IV00310**	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.	**D007**	Invalid decimal digits for the specified currency in //Dynamic error including xpath//	LqdtyCdtTrf/LqdtyCdtTrf/TrfdAmt/AmtWthCcy LqdtyCdtTrf/LqdtyCdtTrf/TrfdAmt/AmtWthCcy/Ccy	Rct/RctDtls/ReqHdlg/StsCd	CurrencyAmount
camt.050	camt.025	ISO	**IV00320**	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eleven (11) contiguous characters.	**D008**	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	LqdtyCdtTrf/LqdtyCdtTrf/Dbtr/FinInstnId/BICFI LqdtyCdtTrf/LqdtyCdtTrf/Cdtr/FinInstnId/BICFI	Rct/RctDtls/ReqHdlg/StsCd	AnyBIC
camt.056	camt.029	T2	**VR00100**	The business sender 'From' in the BAH must specify: For RTGS: - for payment revocation and recall orders sent by the party itself: An Addressee BIC of account given in 'Assigner' element in the	**E010**	Invalid business sender	AppHdr/Fr/FIId/FinInstnId/BICFI FIToFIPmtCxlReq/Assgnmt/Assgnr/Agt/FinInstnId/BICFI FIToFIPmtCxlReq/	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/Rsn/Prtry	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				payload; - for payment revocation and recall orders sent by the CB acting on behalf: Party BIC of responsible CB of owner of account given in 'Assigner' element in the payload. For CLM: Party BIC of owner of account given in 'Assigner' element in the payload.			Undrlyg/TxInf/ OrgnlIntrBkSttlmAmt/ Ccy		
camt.056	camt.029	T2	**VR00120**	The business receiver 'To' in the BAH must specify: For RTGS: An Addressee BIC of the account given in 'Assignee' element in the payload. For CLM: The CLM system BIC.	**E012**	Invalid business receiver	AppHdr/To/FIId/ FinInstnId/BICFI + For RTGS: FIToFIPmtCxlReq/ Assgnmt/Assgne/Agt/ FinInstnId/BICFI FIToFIPmtCxlReq/ Undrlyg/TxInf/ OrgnlIntrBkSttlmAmt/ Ccy	RsltnOfInvstgtn/CxlDtls/ TxInfAndSts/ CxlStsRsnInf/Rsn/Prtry	
camt.056	camt.029	T2	**VR00700**	The business sender of the instruction must be the responsible CB or the operator, if the relevant cash account is - in status "blocked for debits" or "blocked for debits and credits" in case of the following A2A or U2A instructions: camt.007 with element 'Priority' camt.007 with element 'Processing Validity Time' related to pacs.008/pacs.009 camt.011 camt.012 camt.048 camt.049	**E055**	Instruction not possible due to blocked account status	AppHdr/Fr/FIId/ FinInstnId/BICFI FIToFIPmtCxlReq/ Assgnmt/Assgnr/Agt/ FinInstnId/BICFI FIToFIPmtCxlReq/ Undrlyg/TxInf/ OrgnlIntrBkSttlmAmt/ Ccy	RsltnOfInvstgtn/CxlDtls/ TxInfAndSts/ CxlStsRsnInf/Rsn/Prtry	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				camt.056 related to pacs.004/ pacs.008/pacs.009 Decrease cash transfer order Increase cash transfer order Modify earliest debit time related to pacs.008/pacs.009 Modify latest debit time related to pacs.008/pacs.009 Modify priority Modify reservation Modify/Delete limit Revoke cash transfer order related to pacs.004/pacs.008/pacs.009 - in status "blocked for credits" or "blocked for debits and credits" in case of the following A2A or U2A instructions: camt.007 with element 'Processing Validity Time' related to pacs.010 camt.056 related to pacs.010 Modify earliest debit time related to pacs.010 Modify latest debit time related to pacs.010 Revoke cash transfer order related to pacs.010					
camt.056	camt.029	T2	**VR00775**	For RTGS: A payment revocation and recall order is only allowed for the following message types: - pacs.004 - pacs.008 - pacs.009 - pacs.010 For CLM: A payment revocation order is only	**E081**	Invalid OriginalMessageNameIdentification	FIToFIPmtCxlReq/ Undrlyg/TxInf/ OrgnlGrpInf/ OrgnlMsgNmId	RsltnOfInvstgtn/CxlDtls/ TxInfAndSts/ CxlStsRsnInf/Rsn/Prtry	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				allowed for the following message types: - pacs.009 - pacs.010					
camt.056	camt.029	T2	**VR00780**	For RTGS: Revocation of pacs.004 and pacs.010 is only possible if the payment order exists. For CLM: Revocation is only possible if the payment order exists.	**E053**	No payment found	FIToFIPmtCxlReq/ Undrlyg/TxInf	RsltnOfInvstgtn/CxlDtls/ TxInfAndSts/ CxlStsRsnInf/Rsn/Prtry	
camt.056	camt.029	T2	**VR00790**	pacs.004 and pacs.010 with status 'settled' cannot be revoked or recalled.	**E063**	Revocation or recall of settled payment not possible	FIToFIPmtCxlReq/ Undrlyg/TxInf	RsltnOfInvstgtn/CxlDtls/ TxInfAndSts/ CxlStsRsnInf/Rsn/Prtry	
camt.056	camt.029	T2	**VR00810**	Payments with status 'revoked' or 'rejected' cannot be revoked or recalled.	**E065**	Revocation or recall of rejected or revoked payment not possible	FIToFIPmtCxlReq/ Undrlyg/TxInf	RsltnOfInvstgtn/CxlDtls/ TxInfAndSts/ CxlStsRsnInf/Rsn/Prtry	
camt.056	camt.029	T2	**VR00820**	Code 'SYAD' is not allowed.	**E066**	Code 'SYAD' not allowed	FIToFIPmtCxlReq/ Undrlyg/TxInf/CxlRsnInf/ Rsn/Cd	RsltnOfInvstgtn/CxlDtls/ TxInfAndSts/ CxlStsRsnInf/Rsn/Prtry	
camt.056	camt.029	T2	**VR00830**	A payment revocation and recall order with the following identical field content in the defined timeframe is a duplicate: - assigner; - message type; - original message type; - assignee; - original UETR; - original end to end identification; - original settlement date; - original settlement amount.	**E015**	Duplicate message payload	FIToFIPmtCxlReq/ Assgnmt/Assgnr/Agt/ FinInstnId/BICFI AppHdr/MsgDefIdr FIToFIPmtCxlReq/ Undrlyg/TxInf/ OrgnlGrpInf/ OrgnlMsgNmId FIToFIPmtCxlReq/ Assgnmt/Assgne/Agt/ FinInstnId/BICFI FIToFIPmtCxlReq/ Undrlyg/TxInf/OrgnlUETR	RsltnOfInvstgtn/CxlDtls/ TxInfAndSts/ CxlStsRsnInf/Rsn/Prtry	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
							FIToFIPmtCxlReq/ Undrlyg/TxInf/ OrgnlEndToEndId FIToFIPmtCxlReq/ Undrlyg/TxInf/ OrgnlIntrBkSttlmDt FIToFIPmtCxlReq/ Undrlyg/TxInf/ OrgnlIntrBkSttlmAmt		
camt.056	camt.029	T2	**VR01090**	A U2A only party as business receiver is not allowed in case of a payment recall request (payment is in status 'settled' or does not exist).	**E095**	Recall to U2A only business receiver not allowed	AppHdr/To/FIId/ FinInstnId/BICFI	RsltnOfInvstgtn/CxlDtls/ TxInfAndSts/ CxlStsRsnInf/Rsn/Prtry	
camt.056	camt.029	ISO	**IV00280**	The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).	**D004**	Invalid country code in // Dynamic error including xpath//	FIToFIPmtCxlReq/ Undrlyg/TxInf/CxlRsnInf/ Orgtr/CtryOfRes FIToFIPmtCxlReq/ Undrlyg/TxInf/CxlRsnInf/ Orgtr/Id/PrvtId/ DtAndPlcOfBirth/ CtryOfBirth FIToFIPmtCxlReq/ Undrlyg/TxInf/CxlRsnInf/ Orgtr/PstlAdr/Ctry	RsltnOfInvstgtn/CxlDtls/ TxInfAndSts/ CxlStsRsnInf/Rsn/Prtry	Country
camt.056	camt.029	ISO	**IV00290**	The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.	**D005**	Invalid active currency code in //Dynamic error including xpath//	FIToFIPmtCxlReq/ Undrlyg/TxInf/ OrgnlIntrBkSttlmAmt/ Ccy	RsltnOfInvstgtn/CxlDtls/ TxInfAndSts/ CxlStsRsnInf/Rsn/Prtry	ActiveCurrency

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
camt.056	camt.029	ISO	**IV00310**	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.	**D007**	Invalid decimal digits for the specified currency in //Dynamic error including xpath//	FIToFIPmtCxlReq/ Undrlyg/TxInf/ OrgnlIntrBkSttlmAmt FIToFIPmtCxlReq/ Undrlyg/TxInf/ OrgnlIntrBkSttlmAmt/ Ccy	RsltnOfInvstgtn/CxlDtls/ TxInfAndSts/ CxlStsRsnInf/Rsn/Prtry	CurrencyAmount
camt.056	camt.029	ISO	**IV00320**	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eleven (11) contiguous characters.	**D008**	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	FIToFIPmtCxlReq/ Assgnmt/Assgne/Agt/ FinInstnId/BICFI FIToFIPmtCxlReq/ Assgnmt/Assgnr/Agt/ FinInstnId/BICFI FIToFIPmtCxlReq/ Undrlyg/TxInf/CxlRsnInf/ Orgtr/Id/OrgId/AnyBIC	RsltnOfInvstgtn/CxlDtls/ TxInfAndSts/ CxlStsRsnInf/Rsn/Prtry	AnyBIC
camt.056	camt.029	T2	**HV01130**	For each [FIToFIPaymentCancellationRequestV08/Underlying/ TransactionInformation a], if for each [CancellationStatusReasonInformation b], every occurrence of [Code c] has value included in the following list 'NARR', then at least one occurrence of the following element(s) [AdditionalInformation d] must be present	**Y153**	Invalid message content for CancellationReasonInformation	FIToFIPmtCxlReq/ Undrlyg/TxInf FIToFIPmtCxlReq/ Undrlyg/TxInf/CxlRsnInf FIToFIPmtCxlReq/ Undrlyg/TxInf/CxlRsnInf/ Rsn/Cd FIToFIPmtCxlReq/ Undrlyg/TxInf/CxlRsnInf/ AddtlInf		
pacs.004	pacs.002	T2	**VR00070**	'Instructing Agent' and 'Instructed Agent' must be known cash accounts in the addressed settlement service for the indicated currency.	**E007**	Account number / Account BIC in indicated currency unknown in addressed settlement service	PmtRtr/TxInf/InstgAgt/ FinInstnId/BICFI PmtRtr/TxInf/InstdAgt/ FinInstnId/BICFI PmtRtr/TxInf/ RtrdIntrBkSttlmAmt/Ccy	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	

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pacs.004	pacs.002	T2	**VR00100**	The business sender 'From' in the BAH must specify: - for payment orders sent by the party itself: An Addressee BIC of the account given in 'Instructing Agent' element in the payload; - for payment orders sent by the CB acting on behalf: Party BIC of responsible CB of owner of account given in 'Instructing Agent' element in the payload.	**E010**	Invalid business sender	AppHdr/Fr/FIId/FinInstnId/BICFI PmtRtr/TxInf/InstgAgt/FinInstnId/BICFI PmtRtr/TxInf/OrgnlIntrBkSttlmAmt/Ccy	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	
pacs.004	pacs.002	T2	**VR00120**	The business receiver 'To' in the BAH must specify: An Addressee BIC of the account given in 'Instructed Agent' element in the payload.	**E012**	Invalid business receiver	AppHdr/To/FIId/FinInstnId/BICFI PmtRtr/TxInf/InstdAgt/FinInstnId/BICFI PmtRtr/TxInf/OrgnlIntrBkSttlmAmt/Ccy	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	
pacs.004	pacs.002	T2	**VR00130**	The instructing agent must be a valid RTGS DCA or RTGS CB account.	**E013**	Invalid account type for InstructingAgent (pacs) or DebtorAccount (camt)	PmtRtr/TxInf/InstgAgt/FinInstnId/BICFI	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	
pacs.004	pacs.002	T2	**VR00140**	The instructed agent must be a valid RTGS DCA or RTGS CB account.	**E014**	Invalid account type for InstructedAgent (pacs) or CreditorAccount (camt)	PmtRtr/TxInf/InstdAgt/FinInstnId/BICFI	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	
pacs.004	pacs.002	T2	**VR00160**	A payment order with the following identical field content in the defined timeframe is a duplicate: - instructing agent; - message type; - instructed agent; original UETR; - original end to end identification; - settlement date; - settlement amount.	**E015**	Duplicate message payload	PmtRtr/TxInf/InstgAgt/FinInstnId/BICFI AppHdr/MsgDefIdr PmtRtr/TxInf/InstdAgt/FinInstnId/BICFI PmtRtr/TxInf/OrgnlUETR PmtRtr/TxInf/OrgnlEndToEndId PmtRtr/TxInf/IntrBkSttlmDt PmtRtr/TxInf/RtrdIntrBkSttlmAmt	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	

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pacs.004	pacs.002	T2	**VR00170**	For RTGS: A settlement date in the past is only allowed when the value date check is disabled for the instructing RTGS Account Holder. For CLM: A settlement date in the past is not allowed.	**E016**	Past settlement date not allowed	PmtRtr/TxInf/IntrBkSttlmDt PmtRtr/TxInf/InstgAgt/FinInstnId/BICFI PmtRtr/TxInf/RtrdIntrBkSttlmAmt/Ccy	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	
pacs.004	pacs.002	T2	**VR00180**	Warehoused payments can be sent for a business day for the specified currency up to the defined number of calendar days in the future.	**E017**	Settlement date greater than latest submission date for warehoused payments or not a valid business day	PmtRtr/TxInf/IntrBkSttlmDt PmtRtr/TxInf/RtrdIntrBkSttlmAmt/Ccy	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	
pacs.004	pacs.002	T2	**VR00252**	At least one of the impacted parties or accounts is blocked. The earmarked cash transfer order has been disagreed by the respective CB/OT.	**E023**	Central bank disagreed to earmarked cash transfer order		FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	
pacs.004	pacs.002	T2	**VR00840**	The cash transfer order has been revoked.	**E067**	Cash transfer order revoked		FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	
pacs.004	pacs.002	ISO	**IV00280**	The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).	**D004**	Invalid country code in // Dynamic error including xpath//	PmtRtr/TxInf/RtrRsnInf/Orgtr/CtryOfRes PmtRtr/TxInf/RtrRsnInf/Orgtr/Id/PrvtId/DtAndPlcOfBirth/CtryOfBirth PmtRtr/TxInf/RtrRsnInf/Orgtr/PstlAdr/Ctry PmtRtr/TxInf/RtrChain/UltmtCdtr/Pty/CtryOfRes PmtRtr/TxInf/RtrChain/UltmtCdtr/Pty/Id/PrvtId/DtAndPlcOfBirth/CtryOfBirth	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	Country

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							PmtRtr/TxInf/RtrChain/UltmtCdtr/Pty/PstlAdr/Ctry PmtRtr/TxInf/RtrChain/Cdtr/Agt/FinInstnId/PstlAdr/Ctry PmtRtr/TxInf/RtrChain/Cdtr/Pty/CtryOfRes PmtRtr/TxInf/RtrChain/Cdtr/Pty/Id/PrvtId/DtAndPlcOfBirth/CtryOfBirth PmtRtr/TxInf/RtrChain/Cdtr/Pty/PstlAdr/Ctry PmtRtr/TxInf/RtrChain/CdtrAgt/FinInstnId/PstlAdr/Ctry PmtRtr/TxInf/RtrChain/IntrmyAgt3/FinInstnId/PstlAdr/Ctry PmtRtr/TxInf/RtrChain/IntrmyAgt2/FinInstnId/PstlAdr/Ctry PmtRtr/TxInf/RtrChain/IntrmyAgt1/FinInstnId/PstlAdr/Ctry PmtRtr/TxInf/RtrChain/PrvsInstgAgt3/FinInstnId/PstlAdr/Ctry PmtRtr/TxInf/RtrChain/PrvsInstgAgt2/FinInstnId/PstlAdr/Ctry PmtRtr/TxInf/RtrChain/PrvsInstgAgt1/FinInstnId/PstlAdr/Ctry PmtRtr/TxInf/RtrChain/DbtrAgt/FinInstnId/PstlAdr/Ctry		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
							PmtRtr/TxInf/RtrChain/InitgPty/Pty/CtryOfRes PmtRtr/TxInf/RtrChain/InitgPty/Pty/Id/PrvtId/DtAndPlcOfBirth/CtryOfBirth PmtRtr/TxInf/RtrChain/InitgPty/Pty/PstlAdr/Ctry PmtRtr/TxInf/RtrChain/Dbtr/Agt/FinInstnId/PstlAdr/Ctry PmtRtr/TxInf/RtrChain/Dbtr/Pty/CtryOfRes PmtRtr/TxInf/RtrChain/Dbtr/Pty/Id/PrvtId/DtAndPlcOfBirth/CtryOfBirth PmtRtr/TxInf/RtrChain/Dbtr/Pty/PstlAdr/Ctry PmtRtr/TxInf/RtrChain/UltmtDbtr/Pty/CtryOfRes PmtRtr/TxInf/RtrChain/UltmtDbtr/Pty/Id/PrvtId/DtAndPlcOfBirth/CtryOfBirth PmtRtr/TxInf/RtrChain/UltmtDbtr/Pty/PstlAdr/Ctry PmtRtr/TxInf/ChrgsInf/Agt/FinInstnId/PstlAdr/Ctry		
pacs.004	pacs.002	ISO	**IV00290**	The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist	**D005**	Invalid active currency code in //Dynamic error including xpath//	PmtRtr/TxInf/RtrdIntrBkSttlmAmt/Ccy PmtRtr/TxInf/ChrgsInf/Amt/Ccy PmtRtr/TxInf/CompstnAmt/Ccy	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	ActiveCurrency

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				of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.			PmtRtr/TxInf/RtrdInstdAmt/Ccy PmtRtr/TxInf/OrgnlIntrBkSttlmAmt/Ccy		
pacs.004	pacs.002	ISO	**IV00310**	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.	**D007**	Invalid decimal digits for the specified currency in //Dynamic error including xpath//	PmtRtr/TxInf/ChrgsInf/Amt PmtRtr/TxInf/CompstnAmt PmtRtr/TxInf/RtrdInstdAmt PmtRtr/TxInf/RtrdIntrBkSttlmAmt PmtRtr/TxInf/OrgnlIntrBkSttlmAmt PmtRtr/TxInf/ChrgsInf/Amt/Ccy PmtRtr/TxInf/CompstnAmt/Ccy PmtRtr/TxInf/RtrdInstdAmt/Ccy PmtRtr/TxInf/RtrdIntrBkSttlmAmt/Ccy PmtRtr/TxInf/OrgnlIntrBkSttlmAmt/Ccy	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	CurrencyAmount
pacs.004	pacs.002	ISO	**IV00320**	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eleven (11) contiguous characters.	**D008**	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	PmtRtr/TxInf/RtrRsnInf/Orgtr/Id/OrgId/AnyBIC PmtRtr/TxInf/RtrChain/UltmtCdtr/Pty/Id/OrgId/AnyBIC PmtRtr/TxInf/RtrChain/Cdtr/Pty/Id/OrgId/AnyBIC PmtRtr/TxInf/RtrChain/InitgPty/Pty/Id/OrgId/AnyBIC	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	AnyBIC

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
							PmtRtr/TxInf/RtrChain/Dbtr/Pty/Id/OrgId/AnyBIC PmtRtr/TxInf/RtrChain/UltmtDbtr/Pty/Id/OrgId/AnyBIC PmtRtr/TxInf/RtrChain/Cdtr/Agt/FinInstnId/BICFI PmtRtr/TxInf/RtrChain/CdtrAgt/FinInstnId/BICFI PmtRtr/TxInf/RtrChain/IntrmyAgt3/FinInstnId/BICFI PmtRtr/TxInf/RtrChain/IntrmyAgt2/FinInstnId/BICFI PmtRtr/TxInf/RtrChain/IntrmyAgt1/FinInstnId/BICFI PmtRtr/TxInf/RtrChain/PrvsInstgAgt3/FinInstnId/BICFI PmtRtr/TxInf/RtrChain/PrvsInstgAgt2/FinInstnId/BICFI PmtRtr/TxInf/RtrChain/PrvsInstgAgt1/FinInstnId/BICFI PmtRtr/TxInf/RtrChain/DbtrAgt/FinInstnId/BICFI PmtRtr/TxInf/RtrChain/Dbtr/Agt/FinInstnId/BICFI PmtRtr/TxInf/InstdAgt/FinInstnId/BICFI PmtRtr/TxInf/InstgAgt/FinInstnId/BICFI PmtRtr/TxInf/ChrgsInf/Agt/FinInstnId/BICFI		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
pacs.004	pacs.002	ISO	**IV00040**	If ReturnedInstructedAmount is present and the currency is different from the currency in ReturnedInterbankSettlementAmount, then ExchangeRate must be present.	**X049**	Invalid message content for ExchangeRate when (Returned)InstructedAmount with other currency is present	PmtRtr/TxInf/XchgRate PmtRtr/TxInf/RtrdIntrBkSttlmAmt/Ccy PmtRtr/TxInf/RtrdInstdAmt/Ccy PmtRtr/TxInf/RtrdInstdAmt	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	ReturnedInstructedAmountAndExchangeRate1 Rule
pacs.004	pacs.002	ISO	**IV00050**	If ReturnedInstructedAmount is present and the currency is the same as the currency in ReturnedInterbankSettlementAmount, then ExchangeRate is not allowed.	**X050**	Invalid message content for ExchangeRate when (Returned)InstructedAmount with same currency is present	PmtRtr/TxInf/XchgRate PmtRtr/TxInf/RtrdIntrBkSttlmAmt/Ccy PmtRtr/TxInf/RtrdInstdAmt/Ccy PmtRtr/TxInf/RtrdInstdAmt	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	ReturnedInstructedAmountAndExchangeRate2 Rule
pacs.004	pacs.002	HVPS+	**HV00790**	For each [PaymentReturnV09/TransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name c] and [FinancialInstitutionIdentification/PostalAddress d] must be present	**Y047**	Invalid message content for Agent in ChargesInformation	PmtRtr/TxInf/ChrgsInf/Agt/FinInstnId/PstlAdr PmtRtr/TxInf/ChrgsInf/Agt/FinInstnId/Nm PmtRtr/TxInf/ChrgsInf/Agt/FinInstnId/BICFI PmtRtr/TxInf/ChrgsInf/Agt/FinInstnId	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	Agents Rule
pacs.004	pacs.002	HVPS+	**HV00850**	For each [PaymentReturnV09/TransactionInformation/ReturnChain/Debtor/Agent/FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/	**Y049**	Invalid message content for Agent of Debtor	PmtRtr/TxInf/RtrChain/Dbtr/Agt/FinInstnId/PstlAdr PmtRtr/TxInf/RtrChain/Dbtr/Agt/FinInstnId/Nm PmtRtr/TxInf/RtrChain/Dbtr/Agt/FinInstnId/BICFI PmtRtr/TxInf/RtrChain/Dbtr/Agt/FinInstnId	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	Agents Rule

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present					
pacs.004	pacs.002	HVPS+	**HV00890**	For each [PaymentReturnV09/ TransactionInformation/ ReturnChain/DebtorAgent/ FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/ BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present	**Y017**	Invalid message content for DebtorAgent	PmtRtr/TxInf/RtrChain/ DbtrAgt/FinInstnId/ PstlAdr PmtRtr/TxInf/RtrChain/ DbtrAgt/FinInstnId/Nm PmtRtr/TxInf/RtrChain/ DbtrAgt/FinInstnId/BICFI PmtRtr/TxInf/RtrChain/ DbtrAgt/FinInstnId	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule
pacs.004	pacs.002	HVPS+	**HV00920**	For each [PaymentReturnV09/ TransactionInformation/ ReturnChain/ PreviousInstructingAgent1/ FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/ BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present	**Y005**	Invalid message content for PreviousInstructingAgent 1	PmtRtr/TxInf/RtrChain/ PrvsInstgAgt1/FinInstnId/ PstlAdr PmtRtr/TxInf/RtrChain/ PrvsInstgAgt1/FinInstnId/ Nm PmtRtr/TxInf/RtrChain/ PrvsInstgAgt1/FinInstnId/ BICFI PmtRtr/TxInf/RtrChain/ PrvsInstgAgt1/FinInstnId	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule
pacs.004	pacs.002	HVPS+	**HV00950**	For each [PaymentReturnV09/ TransactionInformation/ ReturnChain/ PreviousInstructingAgent2/ FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/ BICFI b] is (are) absent, then at	**Y008**	Invalid message content for PreviousInstructingAgent 2	PmtRtr/TxInf/RtrChain/ PrvsInstgAgt2/FinInstnId/ PstlAdr PmtRtr/TxInf/RtrChain/ PrvsInstgAgt2/FinInstnId/ Nm PmtRtr/TxInf/RtrChain/ PrvsInstgAgt2/FinInstnId/	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present			BICFI PmtRtr/TxInf/RtrChain/ PrvsInstgAgt2/FinInstnId		
pacs.004	pacs.002	HVPS+	**HV00960**	For each [PaymentReturnV09/ TransactionInformation/ ReturnChain/ PreviousInstructingAgent3/ FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/ BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present	**Y009**	Invalid message content for PreviousInstructingAgent 3	PmtRtr/TxInf/RtrChain/ PrvsInstgAgt3/FinInstnId/ PstlAdr PmtRtr/TxInf/RtrChain/ PrvsInstgAgt3/FinInstnId/ Nm PmtRtr/TxInf/RtrChain/ PrvsInstgAgt3/FinInstnId/ BICFI PmtRtr/TxInf/RtrChain/ PrvsInstgAgt3/FinInstnId	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule
pacs.004	pacs.002	HVPS+	**HV00970**	For each [PaymentReturnV09/ TransactionInformation/ ReturnChain/IntermediaryAgent1/ FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/ BICFI b] is (are) absent , then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present	**Y010**	Invalid message content for IntermediaryAgent1	PmtRtr/TxInf/RtrChain/ IntrmyAgt1/FinInstnId/ PstlAdr PmtRtr/TxInf/RtrChain/ IntrmyAgt1/FinInstnId/ Nm PmtRtr/TxInf/RtrChain/ IntrmyAgt1/FinInstnId/ BICFI PmtRtr/TxInf/RtrChain/ IntrmyAgt1/FinInstnId	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule
pacs.004	pacs.002	HVPS+	**HV01000**	For each [PaymentReturnV09/ TransactionInformation/ ReturnChain/IntermediaryAgent2/ FinancialInstitutionIdentification a], if the following element(s)	**Y013**	Invalid message content for IntermediaryAgent2	PmtRtr/TxInf/RtrChain/ IntrmyAgt2/FinInstnId/ PstlAdr PmtRtr/TxInf/RtrChain/ IntrmyAgt2/FinInstnId/	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				[FinancialInstitutionIdentification/ BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present			Nm PmtRtr/TxInf/RtrChain/ IntrmyAgt2/FinInstnId/ BICFI PmtRtr/TxInf/RtrChain/ IntrmyAgt2/FinInstnId		
pacs.004	pacs.002	HVPS+	**HV01010**	For each [PaymentReturnV09/ TransactionInformation/ ReturnChain/IntermediaryAgent3/ FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/ BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present	**Y014**	Invalid message content for IntermediaryAgent3	PmtRtr/TxInf/RtrChain/ IntrmyAgt3/FinInstnId/ PstlAdr PmtRtr/TxInf/RtrChain/ IntrmyAgt3/FinInstnId/ Nm PmtRtr/TxInf/RtrChain/ IntrmyAgt3/FinInstnId/ BICFI PmtRtr/TxInf/RtrChain/ IntrmyAgt3/FinInstnId	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule
pacs.004	pacs.002	HVPS+	**HV01020**	For each [PaymentReturnV09/ TransactionInformation/ ReturnChain/CreditorAgent/ FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/ BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present	**Y020**	Invalid message content for CreditorAgent	PmtRtr/TxInf/RtrChain/ CdtrAgt/FinInstnId/ PstlAdr PmtRtr/TxInf/RtrChain/ CdtrAgt/FinInstnId/Nm PmtRtr/TxInf/RtrChain/ CdtrAgt/FinInstnId/BICFI PmtRtr/TxInf/RtrChain/ CdtrAgt/FinInstnId	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule
pacs.004	pacs.002	HVPS+	**HV01070**	For each [PaymentReturnV09/ TransactionInformation/ ReturnChain/Creditor/Agent/ FinancialInstitutionIdentification	**Y055**	Invalid message content for Agent of Creditor	PmtRtr/TxInf/RtrChain/ Cdtr/Agt/FinInstnId/ PstlAdr PmtRtr/TxInf/RtrChain/	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				a], if the following element(s) [FinancialInstitutionIdentification/ BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present			Cdtr/Agt/FinInstnId/Nm PmtRtr/TxInf/RtrChain/ Cdtr/Agt/FinInstnId/BICFI PmtRtr/TxInf/RtrChain/ Cdtr/Agt/FinInstnId		
pacs.004	pacs.002	HVPS+	**HV01320**	For each [PaymentReturnV09/ TransactionInformation/ ReturnChain/Debtor/Party a], if at least one occurrence of the following element(s) [Party/ PostalAddress b] is (are) present , then at least one occurrence of the following element(s) [Party/Name c] must be present	**Y063**	Invalid message content for Party of Debtor	PmtRtr/TxInf/RtrChain/ Dbtr/Pty PmtRtr/TxInf/RtrChain/ Dbtr/Pty/Nm PmtRtr/TxInf/RtrChain/ Dbtr/Pty/PstlAdr		
pacs.004	pacs.002	HVPS+	**HV01330**	For each [PaymentReturnV09/ TransactionInformation/ ReturnChain/Creditor/Party a], if at least one occurrence of the following element(s) [Party/ PostalAddress b] is (are) present , then at least one occurrence of the following element(s) [Party/Name c] must be present	**Y064**	Invalid message content for Party of Creditor	PmtRtr/TxInf/RtrChain/ Cdtr/Pty PmtRtr/TxInf/RtrChain/ Cdtr/Pty/Nm PmtRtr/TxInf/RtrChain/ Cdtr/Pty/PstlAdr		
pacs.004	pacs.002	HVPS+	**HV01340**	For each [PaymentReturnV09/ TransactionInformation/ ReturnChain/Debtor/Party a], at least one occurrence of [Party/ Name b] must be present when [Party/Identification/ OrganisationIdentification/AnyBIC c] is absent	**Y065**	Invalid message content for Party of Debtor	PmtRtr/TxInf/RtrChain/ Dbtr/Pty PmtRtr/TxInf/RtrChain/ Dbtr/Pty/Nm PmtRtr/TxInf/RtrChain/ Dbtr/Pty/Id/OrgId/AnyBIC		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
pacs.004	pacs.002	HVPS+	**HV01350**	For each [PaymentReturnV09/ TransactionInformation/ ReturnChain/Creditor/Party a], at least one occurrence of [Party/ Name b] must be present when [Party/Identification/ OrganisationIdentification/AnyBIC c] is absent	**Y066**	Invalid message content for Party of Creditor	PmtRtr/TxInf/RtrChain/ Cdtr/Pty PmtRtr/TxInf/RtrChain/ Cdtr/Pty/Nm PmtRtr/TxInf/RtrChain/ Cdtr/Pty/Id/OrgId/AnyBIC		
pacs.004	pacs.002	HVPS+	**HV01440**	For each [PaymentReturnV09/ TransactionInformation/ ChargesInformation/Agent/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] must be present	**Y075**	Invalid message content for Agent in ChargesInformation	PmtRtr/TxInf/ChrgsInf/ Agt/FinInstnId PmtRtr/TxInf/ChrgsInf/ Agt/FinInstnId/Nm PmtRtr/TxInf/ChrgsInf/ Agt/FinInstnId/PstlAdr		
pacs.004	pacs.002	HVPS+	**HV01450**	For each [PaymentReturnV09/ TransactionInformation/ ReturnChain/Debtor/Agent/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the	**Y076**	Invalid message content for Agent of Debtor	PmtRtr/TxInf/RtrChain/ Dbtr/Agt/FinInstnId PmtRtr/TxInf/RtrChain/ Dbtr/Agt/FinInstnId/Nm PmtRtr/TxInf/RtrChain/ Dbtr/Agt/FinInstnId/ PstlAdr		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] must be present					
pacs.004	pacs.002	HVPS+	**HV01460**	For each [PaymentReturnV09/ TransactionInformation/ ReturnChain/DebtorAgent/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the	**Y077**	Invalid message content for DebtorAgent	PmtRtr/TxInf/RtrChain/ DbtrAgt/FinInstnId PmtRtr/TxInf/RtrChain/ DbtrAgt/FinInstnId/Nm PmtRtr/TxInf/RtrChain/ DbtrAgt/FinInstnId/ PstlAdr		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				following element(s) [FinancialInstitutionIdentification/ Name b] must be present					
pacs.004	pacs.002	HVPS+	**HV01470**	For each [PaymentReturnV09/ TransactionInformation/ ReturnChain/ PreviousInstructingAgent1/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] must be present	**Y078**	Invalid message content for PreviousInstructingAgent 1	PmtRtr/TxInf/RtrChain/ PrvsInstgAgt1/FinInstnId PmtRtr/TxInf/RtrChain/ PrvsInstgAgt1/FinInstnId/ Nm PmtRtr/TxInf/RtrChain/ PrvsInstgAgt1/FinInstnId/ PstlAdr		
pacs.004	pacs.002	HVPS+	**HV01480**	For each [PaymentReturnV09/ TransactionInformation/ ReturnChain/ PreviousInstructingAgent2/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at	**Y079**	Invalid message content for PreviousInstructingAgent 2	PmtRtr/TxInf/RtrChain/ PrvsInstgAgt2/FinInstnId PmtRtr/TxInf/RtrChain/ PrvsInstgAgt2/FinInstnId/ Nm PmtRtr/TxInf/RtrChain/ PrvsInstgAgt2/FinInstnId/ PstlAdr		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] must be present					
pacs.004	pacs.002	HVPS+	**HV01490**	For each [PaymentReturnV09/ TransactionInformation/ ReturnChain/ PreviousInstructingAgent3/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] must be present	**Y080**	Invalid message content for PreviousInstructingAgent 3	PmtRtr/TxInf/RtrChain/ PrvsInstgAgt3/FinInstnId PmtRtr/TxInf/RtrChain/ PrvsInstgAgt3/FinInstnId/ Nm PmtRtr/TxInf/RtrChain/ PrvsInstgAgt3/FinInstnId/ PstlAdr		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
pacs.004	pacs.002	HVPS+	**HV01500**	For each [PaymentReturnV09/ TransactionInformation/ ReturnChain/IntermediaryAgent1/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] must be present	**Y081**	Invalid message content for IntermediaryAgent1	PmtRtr/TxInf/RtrChain/ IntrmyAgt1/FinInstnId PmtRtr/TxInf/RtrChain/ IntrmyAgt1/FinInstnId/ Nm PmtRtr/TxInf/RtrChain/ IntrmyAgt1/FinInstnId/ PstlAdr		
pacs.004	pacs.002	HVPS+	**HV01510**	For each [PaymentReturnV09/ TransactionInformation/ ReturnChain/IntermediaryAgent2/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification	**Y082**	Invalid message content for IntermediaryAgent2	PmtRtr/TxInf/RtrChain/ IntrmyAgt2/FinInstnId PmtRtr/TxInf/RtrChain/ IntrmyAgt2/FinInstnId/ Nm PmtRtr/TxInf/RtrChain/ IntrmyAgt2/FinInstnId/ PstlAdr		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] must be present					
pacs.004	pacs.002	HVPS+	**HV01520**	For each [PaymentReturnV09/ TransactionInformation/ ReturnChain/IntermediaryAgent3/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] must be present	**Y083**	Invalid message content for IntermediaryAgent3	PmtRtr/TxInf/RtrChain/ IntrmyAgt3/FinInstnId PmtRtr/TxInf/RtrChain/ IntrmyAgt3/FinInstnId/ Nm PmtRtr/TxInf/RtrChain/ IntrmyAgt3/FinInstnId/ PstlAdr		
pacs.004	pacs.002	HVPS+	**HV01530**	For each [PaymentReturnV09/ TransactionInformation/ ReturnChain/CreditorAgent/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the	**Y084**	Invalid message content for CreditorAgent	PmtRtr/TxInf/RtrChain/ CdtrAgt/FinInstnId PmtRtr/TxInf/RtrChain/ CdtrAgt/FinInstnId/Nm PmtRtr/TxInf/RtrChain/ CdtrAgt/FinInstnId/ PstlAdr		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] must be present					
pacs.004	pacs.002	HVPS+	**HV01540**	For each [PaymentReturnV09/ TransactionInformation/ ReturnChain/Creditor/Agent/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the	**Y085**	Invalid message content for Agent of Creditor	PmtRtr/TxInf/RtrChain/ Cdtr/Agt/FinInstnId PmtRtr/TxInf/RtrChain/ Cdtr/Agt/FinInstnId/Nm PmtRtr/TxInf/RtrChain/ Cdtr/Agt/FinInstnId/ PstlAdr		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				following element(s) [FinancialInstitutionIdentification/ Name b] must be present					
pacs.008	pacs.002	T2	**VR00070**	'Instructing Agent' and 'Instructed Agent' must be known cash accounts in the addressed settlement service for the indicated currency.	**E007**	Account number / Account BIC in indicated currency unknown in addressed settlement service	FIToFICstmrCdtTrf/ CdtTrfTxInf/InstgAgt/ FinInstnId/BICFI FIToFICstmrCdtTrf/ CdtTrfTxInf/InstdAgt/ FinInstnId/BICFI FIToFICstmrCdtTrf/ CdtTrfTxInf/ IntrBkSttlmAmt/Ccy	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.008	pacs.002	T2	**VR00100**	The business sender 'From' in the BAH must specify: - for payment orders sent by the party itself: An Addressee BIC of the account given in 'Instructing Agent' element in the payload; - for payment orders sent by the CB acting on behalf: Party BIC of responsible CB of owner of account given in 'Instructing Agent' element in the payload.	**E010**	Invalid business sender	AppHdr/Fr/FIId/ FinInstnId/BICFI FIToFICstmrCdtTrf/ CdtTrfTxInf/InstgAgt/ FinInstnId/BICFI FIToFICstmrCdtTrf/ CdtTrfTxInf/ IntrBkSttlmAmt/Ccy	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.008	pacs.002	T2	**VR00120**	The business receiver 'To' in the BAH must specify: An Addressee BIC of the account given in 'Instructed Agent' element in the payload.	**E012**	Invalid business receiver	AppHdr/To/FIId/ FinInstnId/BICFI FIToFICstmrCdtTrf/ CdtTrfTxInf/InstdAgt/ FinInstnId/BICFI FIToFICstmrCdtTrf/ CdtTrfTxInf/ IntrBkSttlmAmt/Ccy	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.008	pacs.002	T2	**VR00130**	The instructing agent must be a valid RTGS DCA or RTGS CB account.	**E013**	Invalid account type for InstructingAgent (pacs) or DebtorAccount (camt)	FIToFICstmrCdtTrf/ CdtTrfTxInf/InstgAgt/ FinInstnId/BICFI	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	

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pacs.008	pacs.002	T2	**VR00140**	The instructed agent must be a valid RTGS DCA or RTGS CB account.	**E014**	Invalid account type for InstructedAgent (pacs) or CreditorAccount (camt)	FIToFICstmrCdtTrf/ CdtTrfTxInf/InstdAgt/ FinInstnId/BICFI	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.008	pacs.002	T2	**VR00150**	A payment order with the following identical field content in the defined timeframe is a duplicate: - instructing agent; - message type; - instructed agent; - UETR; - end to end identification; - settlement date; - settlement amount.	**E015**	Duplicate message payload	FIToFICstmrCdtTrf/ CdtTrfTxInf/InstdAgt/ FinInstnId/BICFI AppHdr/MsgDefIdr FIToFICstmrCdtTrf/ CdtTrfTxInf/InstgAgt/ FinInstnId/BICFI FIToFICstmrCdtTrf/ CdtTrfTxInf/PmtId/UETR FIToFICstmrCdtTrf/ CdtTrfTxInf/PmtId/ EndToEndId FIToFICstmrCdtTrf/ CdtTrfTxInf/ IntrBkSttlmDt FIToFICstmrCdtTrf/ CdtTrfTxInf/ IntrBkSttlmAmt	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.008	pacs.002	T2	**VR00170**	For RTGS: A settlement date in the past is only allowed when the value date check is disabled for the instructing RTGS Account Holder. For CLM: A settlement date in the past is not allowed.	**E016**	Past settlement date not allowed	FIToFICstmrCdtTrf/ CdtTrfTxInf/ IntrBkSttlmDt FIToFICstmrCdtTrf/ CdtTrfTxInf/InstgAgt/ FinInstnId/BICFI FIToFICstmrCdtTrf/ CdtTrfTxInf/ IntrBkSttlmAmt/Ccy	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.008	pacs.002	T2	**VR00180**	Warehoused payments can be sent for a business day for the specified currency up to the defined number of calendar days in the future.	**E017**	Settlement date greater than latest submission date for warehoused payments or not a valid business day	FIToFICstmrCdtTrf/ CdtTrfTxInf/ IntrBkSttlmDt FIToFICstmrCdtTrf/ CdtTrfTxInf/ IntrBkSttlmAmt/Ccy	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	

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pacs.008	pacs.002	T2	**VR00210**	From time, till time and reject time must be within the relevant settlement window in this currency For CLM: Settlement window for CBOs. For RTGS: pacs.008: Settlement window for customer payments pacs.009 and pacs.010: Settlement window for interbank payments.	**E019**	From time, till time or reject time outside of settlement window	FIToFICstmrCdtTrf/ CdtTrfTxInf/SttlmTmReq/ TillTm FIToFICstmrCdtTrf/ CdtTrfTxInf/SttlmTmReq/ FrTm FIToFICstmrCdtTrf/ CdtTrfTxInf/SttlmTmReq/ RjctTm FIToFICstmrCdtTrf/ CdtTrfTxInf/ IntrBkSttlmAmt/Ccy	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.008	pacs.002	T2	**VR00220**	Till time and reject time are mutually exclusive.	**E020**	Till time and reject time are mutually exclusive	FIToFICstmrCdtTrf/ CdtTrfTxInf/SttlmTmReq/ TillTm FIToFICstmrCdtTrf/ CdtTrfTxInf/SttlmTmReq/ RjctTm	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.008	pacs.002	T2	**VR00230**	From time must be before latest debit time (reject time or till time).	**E021**	From time after latest debit time (reject time or till time)	FIToFICstmrCdtTrf/ CdtTrfTxInf/SttlmTmReq/ FrTm FIToFICstmrCdtTrf/ CdtTrfTxInf/SttlmTmReq/ TillTm FIToFICstmrCdtTrf/ CdtTrfTxInf/SttlmTmReq/ RjctTm	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.008	pacs.002	T2	**VR00231**	All timeshifts for from time and latest debit time (reject time or till time) must be identical.	**E093**	Invalid timeshifts	FIToFICstmrCdtTrf/ CdtTrfTxInf/SttlmTmReq/ FrTm FIToFICstmrCdtTrf/ CdtTrfTxInf/SttlmTmReq/ TillTm FIToFICstmrCdtTrf/ CdtTrfTxInf/SttlmTmReq/ RjctTm	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	

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pacs.008	pacs.002	T2	**VR00240**	For payment orders with settlement date equal to the current business day or in the past, the till time and reject time must be after the current system time.	**E022**	Till time or reject time earlier than current system time	FIToFICstmrCdtTrf/ CdtTrfTxInf/ IntrBkSttlmDt FIToFICstmrCdtTrf/ CdtTrfTxInf/SttlmTmReq/ TillTm FIToFICstmrCdtTrf/ CdtTrfTxInf/SttlmTmReq/ RjctTm	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.008	pacs.002	T2	**VR00251**	The payment order is rejected due to reach of reject time.	**E076**	Reject time reached		FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.008	pacs.002	T2	**VR00252**	At least one of the impacted parties or accounts is blocked. The earmarked cash transfer order has been disagreed by the respective CB/OT.	**E023**	Central bank disagreed to earmarked cash transfer order		FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.008	pacs.002	T2	**VR00650**	Code 'MANP' in Local Instrument/ Code is required, when a CB acts on behalf with a pacs.008.	**E050**	Code 'MANP' required when CB acts on behalf	FIToFICstmrCdtTrf/ CdtTrfTxInf/PmtTpInf/ LclInstrm/Cd FIToFICstmrCdtTrf/ CdtTrfTxInf/InstgAgt/ FinInstnId/BICFI AppHdr/Fr/FIId/ FinInstnId/BICFI	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.008	pacs.002	T2	**VR00660**	Code 'MANP' in Local Instrument/ Code is not allowed, when a CB does not act on behalf for a payment order.	**E051**	Code 'MANP' not allowed when CB does not act on behalf	FIToFICstmrCdtTrf/ CdtTrfTxInf/PmtTpInf/ LclInstrm/Cd	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.008	pacs.002	T2	**VR00670**	Code 'BACP' in Local Instrument/ Code is not allowed in an inbound payment order sent via A2A.	**E052**	Code 'BACP' not allowed	FIToFICstmrCdtTrf/ CdtTrfTxInf/PmtTpInf/ LclInstrm/Cd	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.008	pacs.002	T2	**VR00840**	The cash transfer order has been revoked.	**E067**	Cash transfer order revoked		FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	

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pacs.008	pacs.002	ISO	**IV00020**	If ChargeBearer contains CRED, then at least one occurrence of ChargesInformation must be present to communicate charges that have been deducted from the InstructedAmount by (the) InstructingAgent(s).	**X046**	Invalid message content for ChargeBearer and ChargesInformation	FIToFICstmrCdtTrf/ CdtTrfTxInf/ChrgsInf FIToFICstmrCdtTrf/ CdtTrfTxInf/ChrgBr	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	ChargeBearerAndChargesInformationRule
pacs.008	pacs.002	ISO	**IV00040**	If InstructedAmount is present and the currency is different from the currency in InterbankSettlementAmount, then ExchangeRate must be present.	**X049**	Invalid message content for ExchangeRate when (Returned)InstructedAmount with other currency is present	FIToFICstmrCdtTrf/ CdtTrfTxInf/XchgRate FIToFICstmrCdtTrf/ CdtTrfTxInf/ IntrBkSttlmAmt/Ccy FIToFICstmrCdtTrf/ CdtTrfTxInf/InstdAmt/Ccy FIToFICstmrCdtTrf/ CdtTrfTxInf/InstdAmt	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	InstructedAmountAndExchangeRate1Rule
pacs.008	pacs.002	ISO	**IV00050**	If InstructedAmount is present and the currency is the same as the currency in InterbankSettlementAmount, then ExchangeRate is not allowed.	**X050**	Invalid message content for ExchangeRate when (Returned)InstructedAmount with same currency is present	FIToFICstmrCdtTrf/ CdtTrfTxInf/XchgRate FIToFICstmrCdtTrf/ CdtTrfTxInf/ IntrBkSttlmAmt/Ccy FIToFICstmrCdtTrf/ CdtTrfTxInf/InstdAmt/Ccy FIToFICstmrCdtTrf/ CdtTrfTxInf/InstdAmt	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	InstructedAmountAndExchangeRate2Rule
pacs.008	pacs.002	ISO	**IV00060**	If InstructionForCreditorAgent/ Code contains CHQB (PayCreditorByCheque), then CreditorAccount is not allowed.	**X051**	Invalid message content for CreditorAccount when CHQB in InstructionForCreditorAgent is present	FIToFICstmrCdtTrf/ CdtTrfTxInf/CdtrAcct FIToFICstmrCdtTrf/ CdtTrfTxInf/ InstrForCdtrAgt/Cd	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	InstructionForCreditorAgentRule
pacs.008	pacs.002	ISO	**IV00070**	If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present within the same message block (CreditTransferTransactionInformation or	**X052**	Invalid message content for IntermediaryAgent1Account	FIToFICstmrCdtTrf/ CdtTrfTxInf/ IntrmyAgt1Acct FIToFICstmrCdtTrf/ CdtTrfTxInf/IntrmyAgt1	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	IntermediaryAgent1AccountRule

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				CreditTransferTransactionInformation/ UnderlyingCustomerCreditTransfer).					
pacs.008	pacs.002	ISO	**IV00080**	If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present within the same message block (CreditTransferTransactionInformation or CreditTransferTransactionInformation/ UnderlyingCustomerCreditTransfer).	**X053**	Invalid message content for IntermediaryAgent2Account	FIToFICstmrCdtTrf/ CdtTrfTxInf/ IntrmyAgt2Acct FIToFICstmrCdtTrf/ CdtTrfTxInf/IntrmyAgt2	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	IntermediaryAgent2AccountRule
pacs.008	pacs.002	ISO	**IV00090**	If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present within the same message block (CreditTransferTransactionInformation or CreditTransferTransactionInformation/ UnderlyingCustomerCreditTransfer).	**X054**	Invalid message content for IntermediaryAgent3Account	FIToFICstmrCdtTrf/ CdtTrfTxInf/ IntrmyAgt3Acct FIToFICstmrCdtTrf/ CdtTrfTxInf/IntrmyAgt3	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	IntermediaryAgent3AccountRule
pacs.008	pacs.002	ISO	**IV00100**	If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present within the same message block (CreditTransferTransactionInformation or CreditTransferTransactionInformation/ UnderlyingCustomerCreditTransfer).	**X056**	Invalid message content for IntermediaryAgent2	FIToFICstmrCdtTrf/ CdtTrfTxInf/IntrmyAgt1 FIToFICstmrCdtTrf/ CdtTrfTxInf/IntrmyAgt2	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	IntermediaryAgent2Rule

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pacs.008	pacs.002	ISO	**IV00110**	If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present within the same message block (CreditTransferTransactionInformation or CreditTransferTransactionInformation/ UnderlyingCustomerCreditTransfer).	**X057**	Invalid message content for IntermediaryAgent3	FIToFICstmrCdtTrf/ CdtTrfTxInf/IntrmyAgt2 FIToFICstmrCdtTrf/ CdtTrfTxInf/IntrmyAgt3	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	IntermediaryAgent3Rule
pacs.008	pacs.002	ISO	**IV00160**	If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present within the same message block (CreditTransferTransactionInformation or CreditTransferTransactionInformation/ UnderlyingCustomerCreditTransfer).	**X411**	Invalid message content for PreviousInstructingAgent1Account	FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt1Acct FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt1	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	PreviousInstructingAgent1AccountRule
pacs.008	pacs.002	ISO	**IV00170**	If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present within the same message block (CreditTransferTransactionInformation or CreditTransferTransactionInformation/ UnderlyingCustomerCreditTransfer).	**X412**	Invalid message content for PreviousInstructingAgent2Account	FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt2Acct FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt2	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	PreviousInstructingAgent2AccountRule
pacs.008	pacs.002	ISO	**IV00180**	If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must	**X413**	Invalid message content for PreviousInstructingAgent3Account	FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt3Acct	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	PreviousInstructingAgent3AccountRule

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				be present within the same message block (CreditTransferTransactionInformation or CreditTransferTransactionInformation/ UnderlyingCustomerCreditTransfer).			FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt3		
pacs.008	pacs.002	ISO	**IV00190**	If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present within the same message block (CreditTransferTransactionInformation or CreditTransferTransactionInformation/ UnderlyingCustomerCreditTransfer).	**X415**	Invalid message content for PreviousInstructingAgent 2	FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt1 FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt2	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	PreviousInstructionAgent2Rule
pacs.008	pacs.002	ISO	**IV00200**	If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present within the same message block (CreditTransferTransactionInformation or CreditTransferTransactionInformation/ UnderlyingCustomerCreditTransfer).	**X416**	Invalid message content for PreviousInstructingAgent 3	FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt2 FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt3	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	PreviousInstructionAgent3Rule
pacs.008	pacs.002	ISO	**IV00270**	The check digits of an IBAN need to be valid.	**D003**	Invalid IBAN check digits in //Dynamic error including xpath//	FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt1Acct/Id/ IBAN FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt2Acct/Id/ IBAN		

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							FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt3Acct/Id/ IBAN FIToFICstmrCdtTrf/ CdtTrfTxInf/ IntrmyAgt1Acct/Id/IBAN FIToFICstmrCdtTrf/ CdtTrfTxInf/ IntrmyAgt2Acct/Id/IBAN FIToFICstmrCdtTrf/ CdtTrfTxInf/ IntrmyAgt3Acct/Id/IBAN FIToFICstmrCdtTrf/ CdtTrfTxInf/DbtrAcct/Id/ IBAN FIToFICstmrCdtTrf/ CdtTrfTxInf/DbtrAgtAcct/ Id/IBAN FIToFICstmrCdtTrf/ CdtTrfTxInf/CdtrAgtAcct/ Id/IBAN FIToFICstmrCdtTrf/ CdtTrfTxInf/CdtrAcct/Id/ IBAN		
pacs.008	pacs.002	ISO	**IV00280**	The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).	**D004**	Invalid country code in // Dynamic error including xpath//	FIToFICstmrCdtTrf/ CdtTrfTxInf/RmtInf/Strd/ GrnshmtRmt/ GrnshmtAdmstr/ CtryOfRes FIToFICstmrCdtTrf/ CdtTrfTxInf/RmtInf/Strd/ GrnshmtRmt/ GrnshmtAdmstr/Id/ PrvtId/DtAndPlcOfBirth/ CtryOfBirth FIToFICstmrCdtTrf/ CdtTrfTxInf/RmtInf/Strd/ GrnshmtRmt/	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Country

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							GrnshmtAdmstr/PstlAdr/Ctry FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/GrnshmtRmt/Grnshee/CtryOfRes FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/GrnshmtRmt/Grnshee/Id/PrvtId/DtAndPlcOfBirth/CtryOfBirth FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/GrnshmtRmt/Grnshee/PstlAdr/Ctry FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/Invcee/CtryOfRes FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/Invcee/Id/PrvtId/DtAndPlcOfBirth/CtryOfBirth FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/Invcee/PstlAdr/Ctry FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/Invcr/CtryOfRes FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/Invcr/Id/PrvtId/DtAndPlcOfBirth/CtryOfBirth FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/Invcr/PstlAdr/Ctry FIToFICstmrCdtTrf/CdtTrfTxInf/RltdRmtInf/RmtLctnDtls/PstlAdr/Adr/		

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							Ctry FIToFICstmrCdtTrf/ CdtTrfTxInf/RgltryRptg/ Dtls/Ctry FIToFICstmrCdtTrf/ CdtTrfTxInf/RgltryRptg/ Authrty/Ctry FIToFICstmrCdtTrf/ CdtTrfTxInf/UltmtCdtr/ CtryOfRes FIToFICstmrCdtTrf/ CdtTrfTxInf/UltmtCdtr/ Id/PrvtId/ DtAndPlcOfBirth/ CtryOfBirth FIToFICstmrCdtTrf/ CdtTrfTxInf/UltmtCdtr/ PstlAdr/Ctry FIToFICstmrCdtTrf/ CdtTrfTxInf/Cdtr/ CtryOfRes FIToFICstmrCdtTrf/ CdtTrfTxInf/Cdtr/Id/ PrvtId/DtAndPlcOfBirth/ CtryOfBirth FIToFICstmrCdtTrf/ CdtTrfTxInf/Cdtr/PstlAdr/ Ctry FIToFICstmrCdtTrf/ CdtTrfTxInf/CdtrAgt/ FinInstnId/PstlAdr/Ctry FIToFICstmrCdtTrf/ CdtTrfTxInf/DbtrAgt/ FinInstnId/PstlAdr/Ctry FIToFICstmrCdtTrf/ CdtTrfTxInf/Dbtr/ CtryOfRes FIToFICstmrCdtTrf/ CdtTrfTxInf/Dbtr/Id/ PrvtId/DtAndPlcOfBirth/ CtryOfBirth		

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							FIToFICstmrCdtTrf/ CdtTrfTxInf/Dbtr/PstlAdr/ Ctry FIToFICstmrCdtTrf/ CdtTrfTxInf/InitgPty/ CtryOfRes FIToFICstmrCdtTrf/ CdtTrfTxInf/InitgPty/Id/ PrvtId/DtAndPlcOfBirth/ CtryOfBirth FIToFICstmrCdtTrf/ CdtTrfTxInf/InitgPty/ PstlAdr/Ctry FIToFICstmrCdtTrf/ CdtTrfTxInf/UltmtDbtr/ CtryOfRes FIToFICstmrCdtTrf/ CdtTrfTxInf/UltmtDbtr/ Id/PrvtId/ DtAndPlcOfBirth/ CtryOfBirth FIToFICstmrCdtTrf/ CdtTrfTxInf/UltmtDbtr/ PstlAdr/Ctry FIToFICstmrCdtTrf/ CdtTrfTxInf/IntrmyAgt3/ FinInstnId/PstlAdr/Ctry FIToFICstmrCdtTrf/ CdtTrfTxInf/IntrmyAgt2/ FinInstnId/PstlAdr/Ctry FIToFICstmrCdtTrf/ CdtTrfTxInf/IntrmyAgt1/ FinInstnId/PstlAdr/Ctry FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt3/FinInstnId/ PstlAdr/Ctry FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt2/FinInstnId/ PstlAdr/Ctry		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
							FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt1/FinInstnId/ PstlAdr/Ctry FIToFICstmrCdtTrf/ CdtTrfTxInf/ChrgsInf/Agt/ FinInstnId/PstlAdr/Ctry		
pacs.008	pacs.002	ISO	**IV00290**	The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.	**D005**	Invalid active currency code in //Dynamic error including xpath//	FIToFICstmrCdtTrf/ CdtTrfTxInf/ IntrBkSttlmAmt/Ccy FIToFICstmrCdtTrf/ CdtTrfTxInf/CdtrAcct/Ccy FIToFICstmrCdtTrf/ CdtTrfTxInf/CdtrAgtAcct/ Ccy FIToFICstmrCdtTrf/ CdtTrfTxInf/DbtrAgtAcct/ Ccy FIToFICstmrCdtTrf/ CdtTrfTxInf/DbtrAcct/Ccy FIToFICstmrCdtTrf/ CdtTrfTxInf/ IntrmyAgt3Acct/Ccy FIToFICstmrCdtTrf/ CdtTrfTxInf/ IntrmyAgt2Acct/Ccy FIToFICstmrCdtTrf/ CdtTrfTxInf/ IntrmyAgt1Acct/Ccy FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt3Acct/Ccy FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt2Acct/Ccy FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt1Acct/Ccy	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	ActiveCurrency

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
							FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/GrnshmtRmt/RmtdAmt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/Dtls/Amt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/TtlAmt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/TaxblBaseAmt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/TaxRmt/TtlTaxAmt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/TaxRmt/TtlTaxblBaseAmt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocAmt/RmtdAmt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocAmt/AdjstmntAmtAndRsn/Amt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocAmt/TaxAmt/Amt/Ccy		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
							FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocAmt/CdtNoteAmt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocAmt/DscntApldAmt/Amt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocAmt/DuePyblAmt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/RmtdAmt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/AdjstmntAmtAndRsn/Amt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/TaxAmt/Amt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/CdtNoteAmt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/DscntApldAmt/Amt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/DuePyblAmt/Ccy		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
							FIToFICstmrCdtTrf/CdtTrfTxInf/RgltryRptg/Dtls/Amt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf/Amt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAmt/Ccy		
pacs.008	pacs.002	ISO	**IV00310**	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.	**D007**	Invalid decimal digits for the specified currency in //Dynamic error including xpath//	FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/GrnshmtRmt/RmtdAmt FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/Dtls/Amt FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/TtlAmt FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/TaxblBaseAmt FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/TaxRmt/TtlTaxAmt FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/TaxRmt/TtlTaxblBaseAmt FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocAmt/RmtdAmt FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocAmt/AdjstmntAmtAndRsn/Amt	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	CurrencyAmount

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
							FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocAmt/TaxAmt/Amt FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocAmt/CdtNoteAmt FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocAmt/DscntApldAmt/Amt FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocAmt/DuePyblAmt FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/RmtdAmt FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/AdjstmntAmtAndRsn/Amt FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/TaxAmt/Amt FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/CdtNoteAmt FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/DscntApldAmt/Amt FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/DuePyblAmt		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
							FIToFICstmrCdtTrf/CdtTrfTxInf/RgltryRptg/Dtls/Amt FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf/Amt FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAmt FIToFICstmrCdtTrf/CdtTrfTxInf/IntrBkSttlmAmt FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/GrnshmtRmt/RmtdAmt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/Dtls/Amt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/TtlAmt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/TaxblBaseAmt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/TaxRmt/TtlTaxAmt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/TaxRmt/TtlTaxblBaseAmt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocAmt/RmtdAmt/Ccy		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
							FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocAmt/AdjstmntAmtAndRsn/Amt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocAmt/TaxAmt/Amt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocAmt/CdtNoteAmt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocAmt/DscntApldAmt/Amt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocAmt/DuePyblAmt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/RmtdAmt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/AdjstmntAmtAndRsn/Amt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/TaxAmt/Amt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/CdtNoteAmt/Ccy		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
							FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/DscntApldAmt/Amt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/DuePyblAmt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/RgltryRptg/Dtls/Amt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf/Amt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAmt/Ccy FIToFICstmrCdtTrf/CdtTrfTxInf/IntrBkSttlmAmt/Ccy		
pacs.008	pacs.002	ISO	**IV00320**	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eleven (11) contiguous characters.	**D008**	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/GrnshmtRmt/GrnshmtAdmstr/Id/OrgId/AnyBIC FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/GrnshmtRmt/Grnshee/Id/OrgId/AnyBIC FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/Invcee/Id/OrgId/AnyBIC FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/Invcr/Id/OrgId/AnyBIC FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtCdtr/Id/OrgId/AnyBIC	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	AnyBIC

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
							FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id/OrgId/AnyBIC FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id/OrgId/AnyBIC FIToFICstmrCdtTrf/CdtTrfTxInf/InitgPty/Id/OrgId/AnyBIC FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/Id/OrgId/AnyBIC FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/BICFI FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/BICFI FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt3/FinInstnId/BICFI FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt2/FinInstnId/BICFI FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt1/FinInstnId/BICFI FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAgt/FinInstnId/BICFI FIToFICstmrCdtTrf/CdtTrfTxInf/InstgAgt/FinInstnId/BICFI FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt3/FinInstnId/BICFI		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
							FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt2/FinInstnId/ BICFI FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt1/FinInstnId/ BICFI FIToFICstmrCdtTrf/ CdtTrfTxInf/ChrgsInf/Agt/ FinInstnId/BICFI		
pacs.008	pacs.002	HVPS+	**HV00010**	For each [FIToFICustomerCreditTransferV08 a], the following elements are mutually exclusive: [FIToFICustomerCreditTransferV08 / CreditTransferTransactionInforma tion/RemittanceInformation/ Unstructured b] , [FIToFICustomerCreditTransferV08 / CreditTransferTransactionInforma tion/RemittanceInformation/ Structured c] and all may be absent	**Y001**	Unstructured and Structured Remittance Information are mutually exclusive	FIToFICstmrCdtTrf/ CdtTrfTxInf/RmtInf/Strd FIToFICstmrCdtTrf/ CdtTrfTxInf/RmtInf/Ustrd	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Remittance MutuallyExclusi ve
pacs.008	pacs.002	HVPS+	**HV00020**	For each [FIToFICustomerCreditTransferV08 a], the following elements are mutually exclusive: [FIToFICustomerCreditTransferV08 / CreditTransferTransactionInforma tion/ RelatedRemittanceInformation b] , [FIToFICustomerCreditTransferV08 /	**Y002**	Related Remittance Information and Remittance Information are mutually exclusive	FIToFICstmrCdtTrf FIToFICstmrCdtTrf/ CdtTrfTxInf/RltdRmtInf FIToFICstmrCdtTrf/ CdtTrfTxInf/RmtInf	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Mutually Exclusive

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				CreditTransferTransactionInformation/RemittanceInformation c] and all may be absent					
pacs.008	pacs.002	HVPS+	**HV00050**	For each [FIToFICustomerCreditTransferV08 / CreditTransferTransactionInformation/PreviousInstructingAgent1/ FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/ BICFI b] is (are) absent , then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present	**Y005**	Invalid message content for PreviousInstructingAgent 1	FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt1/FinInstnId/ PstlAdr FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt1/FinInstnId/ Nm FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt1/FinInstnId/ BICFI FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt1/FinInstnId	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule
pacs.008	pacs.002	HVPS+	**HV00080**	For each [FIToFICustomerCreditTransferV08 / CreditTransferTransactionInformation/PreviousInstructingAgent2/ FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/ BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present	**Y008**	Invalid message content for PreviousInstructingAgent 2	FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt2/FinInstnId/ PstlAdr FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt2/FinInstnId/ Nm FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt2/FinInstnId/ BICFI FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt2/FinInstnId	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule
pacs.008	pacs.002	HVPS+	**HV00090**	For each [FIToFICustomerCreditTransferV08 / CreditTransferTransactionInformation/PreviousInstructingAgent3/	**Y009**	Invalid message content for PreviousInstructingAgent 3	FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt3/FinInstnId/ PstlAdr FIToFICstmrCdtTrf/	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/ BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present			CdtTrfTxInf/ PrvsInstgAgt3/FinInstnId/ Nm FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt3/FinInstnId/ BICFI FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt3/FinInstnId		
pacs.008	pacs.002	HVPS+	**HV00100**	For each [FIToFICustomerCreditTransferV08 / CreditTransferTransactionInformation/IntermediaryAgent1/ FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/ BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present	**Y010**	Invalid message content for IntermediaryAgent1	FIToFICstmrCdtTrf/ CdtTrfTxInf/IntrmyAgt1/ FinInstnId/PstlAdr FIToFICstmrCdtTrf/ CdtTrfTxInf/IntrmyAgt1/ FinInstnId/Nm FIToFICstmrCdtTrf/ CdtTrfTxInf/IntrmyAgt1/ FinInstnId/BICFI FIToFICstmrCdtTrf/ CdtTrfTxInf/IntrmyAgt1/ FinInstnId	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule
pacs.008	pacs.002	HVPS+	**HV00130**	For each [FIToFICustomerCreditTransferV08 / CreditTransferTransactionInformation/IntermediaryAgent2/ FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/ BICFI b] is (are) absent , then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/	**Y013**	Invalid message content for IntermediaryAgent2	FIToFICstmrCdtTrf/ CdtTrfTxInf/IntrmyAgt2/ FinInstnId/PstlAdr FIToFICstmrCdtTrf/ CdtTrfTxInf/IntrmyAgt2/ FinInstnId/Nm FIToFICstmrCdtTrf/ CdtTrfTxInf/IntrmyAgt2/ FinInstnId/BICFI FIToFICstmrCdtTrf/ CdtTrfTxInf/IntrmyAgt2/ FinInstnId	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present					
pacs.008	pacs.002	HVPS+	**HV00140**	For each [FIToFICustomerCreditTransferV08 / CreditTransferTransactionInformation/IntermediaryAgent3/ FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/ BICFI b] is (are) absent , then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present	**Y014**	Invalid message content for IntermediaryAgent3	FIToFICstmrCdtTrf/ CdtTrfTxInf/IntrmyAgt3/ FinInstnId/PstlAdr FIToFICstmrCdtTrf/ CdtTrfTxInf/IntrmyAgt3/ FinInstnId/Nm FIToFICstmrCdtTrf/ CdtTrfTxInf/IntrmyAgt3/ FinInstnId/BICFI FIToFICstmrCdtTrf/ CdtTrfTxInf/IntrmyAgt3/ FinInstnId	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule
pacs.008	pacs.002	HVPS+	**HV00170**	For each [FIToFICustomerCreditTransferV08 / CreditTransferTransactionInformation/DebtorAgent/ FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/ BICFI b] is (are) absent , then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present	**Y017**	Invalid message content for DebtorAgent	FIToFICstmrCdtTrf/ CdtTrfTxInf/DbtrAgt/ FinInstnId/PstlAdr FIToFICstmrCdtTrf/ CdtTrfTxInf/DbtrAgt/ FinInstnId/Nm FIToFICstmrCdtTrf/ CdtTrfTxInf/DbtrAgt/ FinInstnId/BICFI FIToFICstmrCdtTrf/ CdtTrfTxInf/DbtrAgt/ FinInstnId	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule
pacs.008	pacs.002	HVPS+	**HV00200**	For each [FIToFICustomerCreditTransferV08 / CreditTransferTransactionInformation/CreditorAgent/	**Y020**	Invalid message content for CreditorAgent	FIToFICstmrCdtTrf/ CdtTrfTxInf/CdtrAgt/ FinInstnId/PstlAdr FIToFICstmrCdtTrf/ CdtTrfTxInf/CdtrAgt/	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/ BICFI b] is (are) absent , then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present			FinInstnId/Nm FIToFICstmrCdtTrf/ CdtTrfTxInf/CdtrAgt/ FinInstnId/BICFI FIToFICstmrCdtTrf/ CdtTrfTxInf/CdtrAgt/ FinInstnId		
pacs.008	pacs.002	HVPS+	**HV01170**	For each [FIToFICustomerCreditTransferV08 / CreditTransferTransactionInformation/ChargesInformation/Agent/ FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/ BICFI b] is (are) absent , then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present	**Y060**	Invalid message content for Agent in ChargesInformation	FIToFICstmrCdtTrf/ CdtTrfTxInf/ChrgsInf/Agt/ FinInstnId/PstlAdr FIToFICstmrCdtTrf/ CdtTrfTxInf/ChrgsInf/Agt/ FinInstnId/Nm FIToFICstmrCdtTrf/ CdtTrfTxInf/ChrgsInf/Agt/ FinInstnId/BICFI FIToFICstmrCdtTrf/ CdtTrfTxInf/ChrgsInf/Agt/ FinInstnId	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule
pacs.008	pacs.002	HVPS+	**HV01550**	For each [FIToFICustomerCreditTransferV08 / CreditTransferTransactionInformation/Debtor a], if at least one occurrence of the following element(s) [Debtor/PostalAddress b] is (are) present , then at least one occurrence of the following element(s) [Debtor/Name c] must be present	**Y086**	Invalid message content for Debtor	FIToFICstmrCdtTrf/ CdtTrfTxInf/Dbtr FIToFICstmrCdtTrf/ CdtTrfTxInf/Dbtr/Nm FIToFICstmrCdtTrf/ CdtTrfTxInf/Dbtr/PstlAdr		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
pacs.008	pacs.002	HVPS+	**HV01560**	For each [FIToFICustomerCreditTransferV08 / CreditTransferTransactionInformation/Creditor a], if at least one occurrence of the following element(s) [Creditor/ PostalAddress d] is (are) present , then at least one occurrence of the following element(s) [Creditor/ Name b] must be present	**Y087**	Invalid message content for Creditor	FIToFICstmrCdtTrf/ CdtTrfTxInf/Cdtr FIToFICstmrCdtTrf/ CdtTrfTxInf/Cdtr/Nm FIToFICstmrCdtTrf/ CdtTrfTxInf/Cdtr/PstlAdr		
pacs.008	pacs.002	HVPS+	**HV01570**	For each [FIToFICustomerCreditTransferV08 / CreditTransferTransactionInformation/Debtor a], at least one occurrence of [Debtor/Name b] must be present when [Debtor/ Identification/ OrganisationIdentification/AnyBIC c] is absent	**Y088**	Invalid message content for Debtor	FIToFICstmrCdtTrf/ CdtTrfTxInf/Dbtr FIToFICstmrCdtTrf/ CdtTrfTxInf/Dbtr/Nm FIToFICstmrCdtTrf/ CdtTrfTxInf/Dbtr/Id/ OrgId/AnyBIC		
pacs.008	pacs.002	HVPS+	**HV01580**	For each [FIToFICustomerCreditTransferV08 / CreditTransferTransactionInformation/Creditor a], at least one occurrence of [Creditor/Name b] must be present when [Creditor/ Identification/ OrganisationIdentification/AnyBIC c] is absent	**Y089**	Invalid message content for Creditor	FIToFICstmrCdtTrf/ CdtTrfTxInf/Cdtr FIToFICstmrCdtTrf/ CdtTrfTxInf/Cdtr/Nm FIToFICstmrCdtTrf/ CdtTrfTxInf/Cdtr/Id/ OrgId/AnyBIC		
pacs.008	pacs.002	HVPS+	**HV01590**	For each [FIToFICustomerCreditTransferV08 / CreditTransferTransactionInformation a], if more than one occurrence of the following element(s)	**Y090**	Invalid message content for Code of InstructionForCreditorAgent	FIToFICstmrCdtTrf/ CdtTrfTxInf/ InstrForCdtrAgt/Cd		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				[CreditTransferTransactionInformation/InstructionForCreditorAgent/Code b] is (are) present , then every occurrence of [CreditTransferTransactionInformation/InstructionForCreditorAgent/Code b] must have a different value					
pacs.008	pacs.002	HVPS+	**HV01680**	For each [FIToFICustomerCreditTransferV08/CreditTransferTransactionInformation/ChargesInformation/Agent/FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name b] must be present	**Y099**	Invalid message content for Agent in ChargesInformation	FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf/Agt/FinInstnId FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf/Agt/FinInstnId/Nm FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf/Agt/FinInstnId/PstlAdr		
pacs.008	pacs.002	HVPS+	**HV01690**	For each [FIToFICustomerCreditTransferV08/CreditTransferTransactionInformation/PreviousInstructingAgent1/	**Y100**	Invalid message content for PreviousInstructingAgent 1	FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt1/FinInstnId		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] must be present			FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt1/FinInstnId/ Nm FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt1/FinInstnId/ PstlAdr		
pacs.008	pacs.002	HVPS+	**HV01700**	For each [FIToFICustomerCreditTransferV08 / CreditTransferTransactionInformation/PreviousInstructingAgent2/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the	**Y101**	Invalid message content for PreviousInstructingAgent 2	FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt2/FinInstnId FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt2/FinInstnId/ Nm FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt2/FinInstnId/ PstlAdr		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] must be present					
pacs.008	pacs.002	HVPS+	**HV01710**	For each [FIToFICustomerCreditTransferV08 / CreditTransferTransactionInformation/PreviousInstructingAgent3/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] must be present	**Y102**	Invalid message content for PreviousInstructingAgent 3	FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt3/FinInstnId FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt3/FinInstnId/ Nm FIToFICstmrCdtTrf/ CdtTrfTxInf/ PrvsInstgAgt3/FinInstnId/ PstlAdr		
pacs.008	pacs.002	HVPS+	**HV01720**	For each [FIToFICustomerCreditTransferV08 / CreditTransferTransactionInformation/IntermediaryAgent1/ FinancialInstitutionIdentification	**Y103**	Invalid message content for IntermediaryAgent1	FIToFICstmrCdtTrf/ CdtTrfTxInf/IntrmyAgt1/ FinInstnId FIToFICstmrCdtTrf/ CdtTrfTxInf/IntrmyAgt1/ FinInstnId/Nm		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] must be present			FIToFICstmrCdtTrf/ CdtTrfTxInf/IntrmyAgt1/ FinInstnId/PstlAdr		
pacs.008	pacs.002	HVPS+	**HV01730**	For each [FIToFICustomerCreditTransferV08 / CreditTransferTransactionInformation/IntermediaryAgent2/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s)	**Y104**	Invalid message content for IntermediaryAgent2	FIToFICstmrCdtTrf/ CdtTrfTxInf/IntrmyAgt2/ FinInstnId FIToFICstmrCdtTrf/ CdtTrfTxInf/IntrmyAgt2/ FinInstnId/Nm FIToFICstmrCdtTrf/ CdtTrfTxInf/IntrmyAgt2/ FinInstnId/PstlAdr		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				[FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] must be present					
pacs.008	pacs.002	HVPS+	**HV01740**	For each [FIToFICustomerCreditTransferV08 / CreditTransferTransactionInformation/IntermediaryAgent3/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] must be present	**Y105**	Invalid message content for IntermediaryAgent3	FIToFICstmrCdtTrf/ CdtTrfTxInf/IntrmyAgt3/ FinInstnId FIToFICstmrCdtTrf/ CdtTrfTxInf/IntrmyAgt3/ FinInstnId/Nm FIToFICstmrCdtTrf/ CdtTrfTxInf/IntrmyAgt3/ FinInstnId/PstlAdr		
pacs.008	pacs.002	HVPS+	**HV01750**	For each [FIToFICustomerCreditTransferV08 / CreditTransferTransactionInformation/DebtorAgent/ FinancialInstitutionIdentification a], for each	**Y106**	Invalid message content for DebtorAgent	FIToFICstmrCdtTrf/ CdtTrfTxInf/DbtrAgt/ FinInstnId FIToFICstmrCdtTrf/ CdtTrfTxInf/DbtrAgt/ FinInstnId/Nm		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				[FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] must be present			FIToFICstmrCdtTrf/ CdtTrfTxInf/DbtrAgt/ FinInstnId/PstlAdr		
pacs.008	pacs.002	HVPS+	**HV01760**	For each [FIToFICustomerCreditTransferV08 / CreditTransferTransactionInformation/CreditorAgent/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/	**Y107**	Invalid message content for CreditorAgent	FIToFICstmrCdtTrf/ CdtTrfTxInf/CdtrAgt/ FinInstnId FIToFICstmrCdtTrf/ CdtTrfTxInf/CdtrAgt/ FinInstnId/Nm FIToFICstmrCdtTrf/ CdtTrfTxInf/CdtrAgt/ FinInstnId/PstlAdr		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] must be present					
pacs.008	pacs.002	HVPS+	**HV01770**	For each [FIToFICustomerCreditTransferV08 a], the following elements are mutually exclusive: [FIToFICustomerCreditTransferV08 / CreditTransferTransactionInformation/InstructionForCreditorAgent/ Code/HoldCashForCreditor b] , [FIToFICustomerCreditTransferV08 / CreditTransferTransactionInformation/InstructionForCreditorAgent/ Code/PayCreditorByCheque c] and all may be absent	**Y108**	Codes HoldCashForCredit and PayCreditorByCheque in InstructionForCreditorAgent are mutually exclusive	FIToFICstmrCdtTrf/ CdtTrfTxInf/ InstrForCdtrAgt/Cd		
pacs.008	pacs.002	HVPS+	**HV01780**	For each [FIToFICustomerCreditTransferV08 a], the following elements are mutually exclusive: [FIToFICustomerCreditTransferV08 / CreditTransferTransactionInformation/InstructionForCreditorAgent/ Code/PhoneBeneficiary b] , [FIToFICustomerCreditTransferV08 / CreditTransferTransactionInformation/InstructionForCreditorAgent/ Code/Telecom c] and all may be absent	**Y109**	Codes PhoneBeneficiary and Telecom in InstructionForCreditorAgent are mutually exclusive	FIToFICstmrCdtTrf/ CdtTrfTxInf/ InstrForCdtrAgt/Cd		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
pacs.009	pacs.002	HVPS+	**HV01790**	For each [FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/UnderlyingCustomerCreditTransfer/Debtor a], if at least one occurrence of the following element(s) [Debtor/PostalAddress b] is (are) present , then at least one occurrence of the following element(s) [Debtor/Name c] must be present	**Y110**	Invalid message content for Debtor in UnderlyingCustomerCreditTransfer	FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Dbtr FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Dbtr/Nm FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Dbtr/PstlAdr		
pacs.009	pacs.002	HVPS+	**HV01800**	For each [FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/UnderlyingCustomerCreditTransfer/Creditor a], if at least one occurrence of the following element(s) [Creditor/PostalAddress b] is (are) present , then at least one occurrence of the following element(s) [Creditor/Name c] must be present	**Y111**	Invalid message content for Creditor in UnderlyingCustomerCreditTransfer	FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Cdtr FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Cdtr/Nm FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Cdtr/PstlAdr		
pacs.009	pacs.002	HVPS+	**HV01810**	For each [FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/UnderlyingCustomerCreditTransfer/Debtor a], at least one occurrence of [Debtor/Name b] must be present when [Debtor/Identification/OrganisationIdentification/AnyBIC c] is absent	**Y112**	Invalid message content for Debtor in UnderlyingCustomerCreditTransfer	FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Dbtr FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Dbtr/Nm FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Dbtr/Id/OrgId/AnyBIC		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
pacs.009	pacs.002	HVPS+	**HV01820**	For each [FinancialInstitutionCreditTransferV08/ CreditTransferTransactionInformation/ UnderlyingCustomerCreditTransfer/Creditor a], at least one occurrence of [Creditor/Name b] must be present when [Creditor/ Identification/ OrganisationIdentification/AnyBIC c] is absent	**Y113**	Invalid message content for Creditor in UnderlyingCustomerCreditTransfer	FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/Cdtr FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ Cdtr/Nm FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ Cdtr/Id/OrgId/AnyBIC		
pacs.009	pacs.002	HVPS+	**HV01830**	For each [FinancialInstitutionCreditTransferV08/ CreditTransferTransactionInformation a], if at least one occurrence of the following element(s) [CreditTransferTransactionInformation/InstructionForCreditorAgent/ Code b] is (are) present , then every occurrence of [CreditTransferTransactionInformation/InstructionForCreditorAgent/ Code b] must have the same value than between '1' and '1' occurrences of [CreditTransferTransactionInformation/InstructionForCreditorAgent/ Code b]	**Y114**	Invalid message content for Code of InstructionForCreditorAgent	FICdtTrf/CdtTrfTxInf FICdtTrf/CdtTrfTxInf/ InstrForCdtrAgt/Cd		
pacs.009	pacs.002	HVPS+	**HV02000**	For each [FinancialInstitutionCreditTransferV08/ CreditTransferTransactionInformation/PreviousInstructingAgent1/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the	**Y131**	Invalid message content for PreviousInstructingAgent1	/Document/FICdtTrf/ CdtTrfTxInf/ PrvsInstgAgt1/FinInstnId /Document/FICdtTrf/ CdtTrfTxInf/ PrvsInstgAgt1/FinInstnId/ Nm		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] must be present			/Document/FICdtTrf/ CdtTrfTxInf/ PrvsInstgAgt1/FinInstnId/ PstlAdr		
pacs.009	pacs.002	HVPS+	**HV02010**	For each [FinancialInstitutionCreditTransferV08/ CreditTransferTransactionInformation/PreviousInstructingAgent2/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the	**Y132**	Invalid message content for PreviousInstructingAgent 2	/Document/FICdtTrf/ CdtTrfTxInf/ PrvsInstgAgt2/FinInstnId /Document/FICdtTrf/ CdtTrfTxInf/ PrvsInstgAgt2/FinInstnId/ Nm /Document/FICdtTrf/ CdtTrfTxInf/ PrvsInstgAgt2/FinInstnId/ PstlAdr		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				following element(s) [FinancialInstitutionIdentification/ Name b] must be present					
pacs.009	pacs.002	HVPS+	**HV02020**	For each [FinancialInstitutionCreditTransferV08/ CreditTransferTransactionInformation/PreviousInstructingAgent3/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] must be present	**Y133**	Invalid message content for PreviousInstructingAgent 3	/Document/FICdtTrf/ CdtTrfTxInf/ PrvsInstgAgt3/FinInstnId /Document/FICdtTrf/ CdtTrfTxInf/ PrvsInstgAgt3/FinInstnId/ Nm /Document/FICdtTrf/ CdtTrfTxInf/ PrvsInstgAgt3/FinInstnId/ PstlAdr		
pacs.009	pacs.002	HVPS+	**HV02030**	For each [FinancialInstitutionCreditTransferV08/ CreditTransferTransactionInformation/IntermediaryAgent1/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s)	**Y134**	Invalid message content for IntermediaryAgent1	/Document/FICdtTrf/ CdtTrfTxInf/IntrmyAgt1/ FinInstnId /Document/FICdtTrf/ CdtTrfTxInf/IntrmyAgt1/ FinInstnId/Nm /Document/FICdtTrf/ CdtTrfTxInf/IntrmyAgt1/ FinInstnId/PstlAdr		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				[FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] must be present					
pacs.009	pacs.002	HVPS+	**HV02040**	For each [FinancialInstitutionCreditTransferV08/ CreditTransferTransactionInformation/IntermediaryAgent2/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the	**Y135**	Invalid message content for IntermediaryAgent2	/Document/FICdtTrf/ CdtTrfTxInf/IntrmyAgt2/ FinInstnId /Document/FICdtTrf/ CdtTrfTxInf/IntrmyAgt2/ FinInstnId/Nm /Document/FICdtTrf/ CdtTrfTxInf/IntrmyAgt2/ FinInstnId/PstlAdr		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				following element(s) [FinancialInstitutionIdentification/ Name b] must be present					
pacs.009	pacs.002	HVPS+	**HV02050**	For each [FinancialInstitutionCreditTransfer V08/ CreditTransferTransactionInformation/IntermediaryAgent3/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] must be present	**Y136**	Invalid message content for IntermediaryAgent3	/Document/FICdtTrf/ CdtTrfTxInf/IntrmyAgt3/ FinInstnId /Document/FICdtTrf/ CdtTrfTxInf/IntrmyAgt3/ FinInstnId/Nm /Document/FICdtTrf/ CdtTrfTxInf/IntrmyAgt3/ FinInstnId/PstlAdr		
pacs.009	pacs.002	HVPS+	**HV02060**	For each [FinancialInstitutionCreditTransfer V08/ CreditTransferTransactionInformation/Debtor/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s)	**Y137**	Invalid message content for Debtor	/Document/FICdtTrf/ CdtTrfTxInf/Dbtr/ FinInstnId /Document/FICdtTrf/ CdtTrfTxInf/Dbtr/ FinInstnId/Nm /Document/FICdtTrf/ CdtTrfTxInf/Dbtr/ FinInstnId/PstlAdr		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				[FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] must be present					
pacs.009	pacs.002	HVPS+	**HV02070**	For each [FinancialInstitutionCreditTransferV08/ CreditTransferTransactionInformation/DebtorAgent/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the	**Y138**	Invalid message content for DebtorAgent	/Document/FICdtTrf/ CdtTrfTxInf/DbtrAgt/ FinInstnId /Document/FICdtTrf/ CdtTrfTxInf/DbtrAgt/ FinInstnId/Nm /Document/FICdtTrf/ CdtTrfTxInf/DbtrAgt/ FinInstnId/PstlAdr		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				following element(s) [FinancialInstitutionIdentification/ Name b] must be present					
pacs.009	pacs.002	HVPS+	**HV02080**	For each [FinancialInstitutionCreditTransferV08/ CreditTransferTransactionInformation/CreditorAgent/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] must be present	**Y139**	Invalid message content for CreditorAgent	/Document/FICdtTrf/ CdtTrfTxInf/CdtrAgt/ FinInstnId /Document/FICdtTrf/ CdtTrfTxInf/CdtrAgt/ FinInstnId/Nm /Document/FICdtTrf/ CdtTrfTxInf/CdtrAgt/ FinInstnId/PstlAdr		
pacs.009	pacs.002	HVPS+	**HV02090**	For each [FinancialInstitutionCreditTransferV08/ CreditTransferTransactionInformation/Creditor/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s)	**Y140**	Invalid message content for Creditor	/Document/FICdtTrf/ CdtTrfTxInf/Cdtr/ FinInstnId /Document/FICdtTrf/ CdtTrfTxInf/Cdtr/ FinInstnId/Nm /Document/FICdtTrf/ CdtTrfTxInf/Cdtr/ FinInstnId/PstlAdr		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				[FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] must be present					
pacs.009	pacs.002	HVPS+	**HV02100**	For each [FinancialInstitutionCreditTransferV08/ CreditTransferTransactionInformation/ UnderlyingCustomerCreditTransfer/DebtorAgent/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present	**Y141**	Invalid message content for DebtorAgent in UnderlyingCustomerCreditTransfer	/Document/FICdtTrf/ CdtTrfTxInf/ UndrlygCstmrCdtTrf/ DbtrAgt/FinInstnId /Document/FICdtTrf/ CdtTrfTxInf/ UndrlygCstmrCdtTrf/ DbtrAgt/FinInstnId/Nm /Document/FICdtTrf/ CdtTrfTxInf/ UndrlygCstmrCdtTrf/ DbtrAgt/FinInstnId/ PstlAdr		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] must be present					
pacs.009	pacs.002	HVPS+	**HV02110**	For each [FinancialInstitutionCreditTransferV08/ CreditTransferTransactionInformation/ UnderlyingCustomerCreditTransfer/PreviousInstructingAgent1/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] must be present	**Y142**	Invalid message content for PreviousInstructingAgent 1 in UnderlyingCustomerCreditTransfer	/Document/FICdtTrf/ CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt1/FinInstnId /Document/FICdtTrf/ CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt1/FinInstnId/ Nm /Document/FICdtTrf/ CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt1/FinInstnId/ PstlAdr		
pacs.009	pacs.002	HVPS+	**HV02120**	For each [FinancialInstitutionCreditTransferV08/ CreditTransferTransactionInformation/ UnderlyingCustomerCreditTransfer/PreviousInstructingAgent2/	**Y143**	Invalid message content for PreviousInstructingAgent 2 in UnderlyingCustomerCreditTransfer	/Document/FICdtTrf/ CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt2/FinInstnId		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] must be present			/Document/FICdtTrf/ CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt2/FinInstnId/ Nm /Document/FICdtTrf/ CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt2/FinInstnId/ PstlAdr		
pacs.009	pacs.002	HVPS+	**HV02130**	For each [FinancialInstitutionCreditTransfer V08/ CreditTransferTransactionInformation/ UnderlyingCustomerCreditTransfer/PreviousInstructingAgent3/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each	**Y144**	Invalid message content for PreviousInstructingAgent 3 in UnderlyingCustomerCred itTransfer	/Document/FICdtTrf/ CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt3/FinInstnId /Document/FICdtTrf/ CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt3/FinInstnId/ Nm /Document/FICdtTrf/ CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt3/FinInstnId/ PstlAdr		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				[FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] must be present					
pacs.009	pacs.002	HVPS+	**HV02140**	For each [FinancialInstitutionCreditTransfer V08/ CreditTransferTransactionInformation/ UnderlyingCustomerCreditTransfer/IntermediaryAgent1/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] must be present	**Y145**	Invalid message content for IntermediaryAgent1 in UnderlyingCustomerCreditTransfer	/Document/FICdtTrf/ CdtTrfTxInf/ UndrlygCstmrCdtTrf/ IntrmyAgt1/FinInstnId /Document/FICdtTrf/ CdtTrfTxInf/ UndrlygCstmrCdtTrf/ IntrmyAgt1/FinInstnId/ Nm /Document/FICdtTrf/ CdtTrfTxInf/ UndrlygCstmrCdtTrf/ IntrmyAgt1/FinInstnId/ PstlAdr		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
pacs.009	pacs.002	HVPS+	**HV02150**	For each [FinancialInstitutionCreditTransferV08/ CreditTransferTransactionInformation/ UnderlyingCustomerCreditTransfer/IntermediaryAgent2/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] must be present	**Y146**	Invalid message content for IntermediaryAgent2 in UnderlyingCustomerCreditTransfer	/Document/FICdtTrf/ CdtTrfTxInf/ UndrlygCstmrCdtTrf/ IntrmyAgt2/FinInstnId /Document/FICdtTrf/ CdtTrfTxInf/ UndrlygCstmrCdtTrf/ IntrmyAgt2/FinInstnId/ Nm /Document/FICdtTrf/ CdtTrfTxInf/ UndrlygCstmrCdtTrf/ IntrmyAgt2/FinInstnId/ PstlAdr		
pacs.009	pacs.002	HVPS+	**HV02160**	For each [FinancialInstitutionCreditTransferV08/ CreditTransferTransactionInformation/ UnderlyingCustomerCreditTransfer/IntermediaryAgent3/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s)	**Y147**	Invalid message content for IntermediaryAgent3 in UnderlyingCustomerCreditTransfer	/Document/FICdtTrf/ CdtTrfTxInf/ UndrlygCstmrCdtTrf/ IntrmyAgt3/FinInstnId /Document/FICdtTrf/ CdtTrfTxInf/ UndrlygCstmrCdtTrf/ IntrmyAgt3/FinInstnId/ Nm		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				[FinancialInstitutionIdentification/Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name b] must be present			/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/IntrmyAgt3/FinInstnId/PstlAdr		
pacs.009	pacs.002	HVPS+	**HV02170**	For each [FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/UnderlyingCustomerCreditTransfer/CreditorAgent/FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/PostalAddress c] is (are) present	**Y148**	Invalid message content for CreditorAgent in UnderlyingCustomerCreditTransfer	/Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnId /Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnId/Nm /Document/FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnId/PstlAdr		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] must be present					
pacs.009	pacs.002	T2	**AS00350**	AS procedure D (SettlementBankTransferInitiation): If code 'SBTI' in Local Instrument/Code is used then the account to be debited must have no queued cash transfers with a higher queue position.	**E100**	Settlement not possible due to FIFO		FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.009	pacs.002	T2	**AS00360**	AS procedure D (SettlementBankTransferInitiation): If code 'SBTI' in Local Instrument/Code is used then the priority must be urgent.	**A036**	Urgent priority must be specified for code 'SBTI'	FICdtTrf/CdtTrfTxInf/ PmtTpInf/LclInstrm/Cd FICdtTrf/CdtTrfTxInf/ SttlmPrty	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.009	pacs.002	T2	**AS00370**	AS procedure D (SettlementBankTransferInitiation): If code 'SBTI' in Local Instrument/Code is used then the settlement date must be the current business day.	**A037**	Settlement date must be the current business day for code 'SBTI'	FICdtTrf/CdtTrfTxInf/ PmtTpInf/LclInstrm/Cd FICdtTrf/CdtTrfTxInf/ IntrBkSttlmDt	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.009	pacs.002	T2	**AS00380**	AS procedure D (SettlementBankTransferInitiation): If code 'SBTI' in Local Instrument/Code is used then instructed agent must be a valid AS technical account for AS settlement procedure D for the indicated currency and the account owner of the instructing agent needs to be linked to this AS.	**A038**	InstructedAgent must specify AS technical account with link to InstuctingAgent for code 'SBTI'	FICdtTrf/CdtTrfTxInf/ PmtTpInf/LclInstrm/Cd FICdtTrf/CdtTrfTxInf/ InstdAgt/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/ IntrBkSttlmAmt/Ccy FICdtTrf/CdtTrfTxInf/ InstgAgt/FinInstnId/BICFI	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.009	pacs.002	T2	**AS00390**	AS procedure D (SettlementBankTransferInitiation): If code 'SBTI' in Local Instrument/Code is used then all	**A039**	Invalid pacs.009 message block for code 'SBTI'	FICdtTrf/CdtTrfTxInf/ PmtTpInf/LclInstrm/Cd FICdtTrf/CdtTrfTxInf/ SttlmTmIndctn	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				optional message blocks on level 'Credit Transfer Transaction Information' except block 'Payment Type Information', 'Settlement Priority', 'Debtor Account', 'Creditor Account' and 'Remittance Information' are not allowed.			FICdtTrf/CdtTrfTxInf/SttlmTmReq FICdtTrf/CdtTrfTxInf/PrvsInstgAgt1 FICdtTrf/CdtTrfTxInf/PrvsInstgAgt1Acct FICdtTrf/CdtTrfTxInf/PrvsInstgAgt2 FICdtTrf/CdtTrfTxInf/PrvsInstgAgt2Acct FICdtTrf/CdtTrfTxInf/PrvsInstgAgt3 FICdtTrf/CdtTrfTxInf/PrvsInstgAgt3Acct FICdtTrf/CdtTrfTxInf/IntrmyAgt1 FICdtTrf/CdtTrfTxInf/IntrmyAgt1Acct FICdtTrf/CdtTrfTxInf/IntrmyAgt2 FICdtTrf/CdtTrfTxInf/IntrmyAgt2Acct FICdtTrf/CdtTrfTxInf/IntrmyAgt3 FICdtTrf/CdtTrfTxInf/IntrmyAgt3Acct FICdtTrf/CdtTrfTxInf/DbtrAgt FICdtTrf/CdtTrfTxInf/DbtrAgtAcct FICdtTrf/CdtTrfTxInf/CdtrAgt FICdtTrf/CdtTrfTxInf/CdtrAgtAcct FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf		
pacs.009	pacs.002	T2	**AS00400**	AS procedure D (SettlementBankTransferInitiation): If code 'SBTI' in Local Instrument/Code is used and	**A040**	Invalid message content for CreditorAccount for code 'SBTI'	FICdtTrf/CdtTrfTxInf/PmtTpInf/LclInstrm/Cd FICdtTrf/CdtTrfTxInf/CdtrAcct/Id/IBAN	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				'Creditor Account' is provided, only element 'Identification/ Other/Identification' is allowed.			FICdtTrf/CdtTrfTxInf/ CdtrAcct/Tp FICdtTrf/CdtTrfTxInf/ CdtrAcct/Ccy FICdtTrf/CdtTrfTxInf/ CdtrAcct/Nm FICdtTrf/CdtTrfTxInf/ CdtrAcct/Prxy		
pacs.009	pacs.002	T2	**AS00410**	AS procedure D (SettlementBankTransferInitiation): If code 'SBTI' in Local Instrument/Code is used, then 'BICFI' is mandatory in message block 'Debtor' and 'Creditor'.	**A041**	Debtor and Creditor must specify a BIC for code 'SBTI'	FICdtTrf/CdtTrfTxInf/ PmtTpInf/LclInstrm/Cd FICdtTrf/CdtTrfTxInf/ Dbtr/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/ Cdtr/FinInstnId/BICFI	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.009	pacs.002	T2	**AS00420**	AS procedure D (SettlementBankTransferInitiation): If code 'SBTI' in Local Instrument/Code is used then the account to be debited must have sufficient liquidity.	**E042**	Insufficient liquidity		FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.009	pacs.002	T2	**AS00880**	AS procedure D: Any liquidity transfer to/from the AS technical account is only possible during an open procedure.	**A088**	Procedure of AS procedure D not open		FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.009	pacs.002	T2	**VR00070**	'Instructing Agent' and 'Instructed Agent' must be known cash accounts in the addressed settlement service for the indicated currency.	**E007**	Account number / Account BIC in indicated currency unknown in addressed settlement service	FICdtTrf/CdtTrfTxInf/ InstgAgt/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/ InstdAgt/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/ IntrBkSttlmAmt/Ccy	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.009	pacs.002	T2	**VR00100**	The business sender 'From' in the BAH must specify: For RTGS: - for payment orders (without code 'SBTI' in 'Local Instrument/ Code') sent by the party itself: An	**E010**	Invalid business sender	AppHdr/Fr/FIId/ FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/ InstgAgt/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/ IntrBkSttlmAmt/Ccy	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				Ad-dressee BIC of the account given in 'Instructing Agent' element in the payload; - for payment orders (without code 'SBTI' in 'Local Instrument/ Code') sent by the CB acting on behalf: Party BIC of responsible CB of owner of account given in 'Instructing Agent' element in the payload. - for liquidity transfer orders (only pacs.009 with code 'SBTI' in 'Local Instrument/Code') sent by the party itself: Party BIC of owner of account given in 'Instructing Agent' element in the payload; - for liquidity transfer orders (only pacs.009 with code 'SBTI' in 'Local Instrument/Code') sent by the CB acting on behalf: Party BIC of responsible CB of owner of account given in 'Instructing Agent' element in the payload; For CLM: Party BIC of owner of account given in 'Instructing Agent' element in the payload.			Only relevant for RTGS: FICdtTrf/CdtTrfTxInf/ PmtTpInf/LclInstrm/Cd		
pacs.009	pacs.002	T2	**VR00120**	The business receiver 'To' in the BAH must specify: For RTGS: - for payment orders (without code 'SBTI' in 'Local Instrument/ Code'): An Addressee BIC of the account given in 'Instructed Agent' element in the payload. - for liquidity transfer orders (with code 'SBTI' in 'Local Instrument/ Code'):	**E012**	Invalid business receiver	AppHdr/To/FIId/ FinInstnId/BICFI + For RTGS: FICdtTrf/CdtTrfTxInf/ InstdAgt/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/ IntrBkSttlmAmt/Ccy	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				The RTGS system BIC. For CLM: The CLM system BIC.					
pacs.009	pacs.002	T2	**VR00150**	A payment order with the following identical field content in the defined timeframe is a duplicate: - instructing agent; - message type; - instructed agent; - UETR; - end to end identification; - settlement date; - settlement amount.	**E015**	Duplicate message payload	FICdtTrf/CdtTrfTxInf/InstgAgt/FinInstnId/BICFI AppHdr/MsgDefIdr FICdtTrf/CdtTrfTxInf/InstdAgt/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/PmtId/UETR FICdtTrf/CdtTrfTxInf/PmtId/EndToEndId FICdtTrf/CdtTrfTxInf/IntrBkSttlmDt FICdtTrf/CdtTrfTxInf/IntrBkSttlmAmt	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	
pacs.009	pacs.002	T2	**VR00170**	For RTGS: A settlement date in the past is only allowed when the value date check is disabled for the instructing RTGS Account Holder. For CLM: A settlement date in the past is not allowed.	**E016**	Past settlement date not allowed	FICdtTrf/CdtTrfTxInf/IntrBkSttlmDt FICdtTrf/CdtTrfTxInf/InstgAgt/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/IntrBkSttlmAmt/Ccy	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	
pacs.009	pacs.002	T2	**VR00180**	Warehoused payments can be sent for a business day for the specified currency up to the defined number of calendar days in the future.	**E017**	Settlement date greater than latest submission date for warehoused payments or not a valid business day	FICdtTrf/CdtTrfTxInf/IntrBkSttlmDt FICdtTrf/CdtTrfTxInf/IntrBkSttlmAmt/Ccy	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	
pacs.009	pacs.002	T2	**VR00210**	From time, till time and reject time must be within the relevant settlement window in this currency For CLM: Settlement window for CBOs.	**E019**	From time, till time or reject time outside of settlement window	FICdtTrf/CdtTrfTxInf/SttlmTmReq/FrTm FICdtTrf/CdtTrfTxInf/SttlmTmReq/TillTm FICdtTrf/CdtTrfTxInf/SttlmTmReq/RjctTm	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				For RTGS: pacs.008: Settlement window for customer payments pacs.009 and pacs.010: Settlement window for interbank payments.			FICdtTrf/CdtTrfTxInf/ IntrBkSttlmAmt/Ccy		
pacs.009	pacs.002	T2	**VR00220**	Till time and reject time are mutually exclusive.	**E020**	Till time and reject time are mutually exclusive	FICdtTrf/CdtTrfTxInf/ SttlmTmReq/TillTm FICdtTrf/CdtTrfTxInf/ SttlmTmReq/RjctTm	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.009	pacs.002	T2	**VR00230**	From time must be before latest debit time (reject time or till time).	**E021**	From time after latest debit time (reject time or till time)	FICdtTrf/CdtTrfTxInf/ SttlmTmReq/FrTm FICdtTrf/CdtTrfTxInf/ SttlmTmReq/TillTm FICdtTrf/CdtTrfTxInf/ SttlmTmReq/RjctTm	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.009	pacs.002	T2	**VR00231**	All timeshifts for from time and latest debit time (reject time or till time) must be identical.	**E093**	Invalid timeshifts	FICdtTrf/CdtTrfTxInf/ SttlmTmReq/FrTm FICdtTrf/CdtTrfTxInf/ SttlmTmReq/TillTm FICdtTrf/CdtTrfTxInf/ SttlmTmReq/RjctTm	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.009	pacs.002	T2	**VR00240**	For payment orders with settlement date equal to the current business day or in the past, the till time and reject time must be after the current system time.	**E022**	Till time or reject time earlier than current system time	FIToFICstmrCdtTrf/ CdtTrfTxInf/ IntrBkSttlmDt FICdtTrf/CdtTrfTxInf/ SttlmTmReq/TillTm FICdtTrf/CdtTrfTxInf/ SttlmTmReq/RjctTm	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.009	pacs.002	T2	**VR00251**	The payment order is rejected due to reach of reject time.	**E076**	Reject time reached		FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	

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pacs.009	pacs.002	T2	**VR00252**	At least one of the impacted parties or accounts is blocked. The earmarked cash transfer order has been disagreed by the respective CB/OT.	**E023**	Central bank disagreed to earmarked cash transfer order		FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.009	pacs.002	T2	**VR00260**	pacs.009 with urgent priority is only allowed, if - business sender is a CB or - code 'SBTI' in Local Instrument/ Code is used.	**E024**	Priority urgent not allowed for this payment	FICdtTrf/CdtTrfTxInf/ SttlmPrty AppHdr/Fr/FIId/ FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/ PmtTpInf/LclInstrm/Cd	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.009	pacs.002	T2	**VR00270**	For RTGS: The instructing agent must be a valid RTGS DCA, RTGS CB account or AS guarantee funds account. For CLM: The instructing agent must be a valid CLM CB account.	**E013**	Invalid account type for InstructingAgent (pacs) or DebtorAccount (camt)	FICdtTrf/CdtTrfTxInf/ InstgAgt/FinInstnId/BICFI	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.009	pacs.002	T2	**VR00290**	For RTGS: The instructed agent must be a valid RTGS DCA, RTGS CB account or AS guarantee funds account, if code 'SBTI' is not used in Local Instrument/Code (relevant for pacs.009 only). For CLM: The instructed agent must be a valid MCA or CLM CB account.	**E014**	Invalid account type for InstructedAgent (pacs) or CreditorAccount (camt)	FICdtTrf/CdtTrfTxInf/ InstdAgt/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/ PmtTpInf/LclInstrm/Cd	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.009	pacs.002	T2	**VR00390**	If 'Message Definition Identifier' in the BAH contains 'CORE' the message block 'Underlying Customer Credit Transfer' is not allowed.	**E033**	UnderlyingCustomerCreditTransfer not allowed for 'CORE' in MessageDefinitionIdentifier	AppHdr/MsgDefIdr FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	

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pacs.009	pacs.002	T2	**VR00400**	If 'Message Definition Identifier' in the BAH contains 'COV' the message block 'Underlying Customer Credit Transfer' is mandatory.	**E034**	UnderlyingCustomerCreditTransfer mandatory for 'COV' in MessageDefinitionIdentifier	AppHdr/MsgDefIdr FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	
pacs.009	pacs.002	T2	**VR00651**	Code 'MANP', 'BACP' (U2A only) or 'SBTI' in Local Instrument/Code is required, when a CB acts on behalf with a pacs.009.	**E049**	Code 'MANP', 'BACP' or 'SBTI' required when CB acts on behalf	FICdtTrf/CdtTrfTxInf/PmtTpInf/LclInstrm/Cd FICdtTrf/CdtTrfTxInf/InstgAgt/FinInstnId/BICFI AppHdr/Fr/FIId/FinInstnId/BICFI	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	
pacs.009	pacs.002	T2	**VR00660**	Code 'MANP' in Local Instrument/Code is not allowed, when a CB does not act on behalf for a payment order.	**E051**	Code 'MANP' not allowed when CB does not act on behalf	FICdtTrf/CdtTrfTxInf/PmtTpInf/LclInstrm/Cd	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	
pacs.009	pacs.002	T2	**VR00670**	Code 'BACP' in Local Instrument/Code is not allowed in an inbound payment order sent via A2A.	**E052**	Code 'BACP' not allowed	FICdtTrf/CdtTrfTxInf/PmtTpInf/LclInstrm/Cd	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	
pacs.009	pacs.002	T2	**VR00840**	The cash transfer order has been revoked.	**E067**	Cash transfer order revoked		FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	
pacs.009	pacs.002	ISO	**IV00070**	If IntermediaryAgent1Account is present, then IntermediaryAgent1 must be present within the same message block (CreditTransferTransactionInformation or CreditTransferTransactionInformation/UnderlyingCustomerCreditTransfer).	**X052**	Invalid message content for IntermediaryAgent1Account	FICdtTrf/CdtTrfTxInf/IntrmyAgt1Acct FICdtTrf/CdtTrfTxInf/IntrmyAgt1 or FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/IntrmyAgt1Acct FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/IntrmyAgt1	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	IntermediaryAgent1AccountRule

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pacs.009	pacs.002	ISO	**IV00080**	If IntermediaryAgent2Account is present, then IntermediaryAgent2 must be present within the same message block (CreditTransferTransactionInformation or CreditTransferTransactionInformation/ UnderlyingCustomerCreditTransfer).	**X053**	Invalid message content for IntermediaryAgent2Account	FICdtTrf/CdtTrfTxInf/ IntrmyAgt2Acct FICdtTrf/CdtTrfTxInf/ IntrmyAgt2 or FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ IntrmyAgt2Acct FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ IntrmyAgt2	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	IntermediaryAgent2AccountRule
pacs.009	pacs.002	ISO	**IV00090**	If IntermediaryAgent3Account is present, then IntermediaryAgent3 must be present within the same message block (CreditTransferTransactionInformation or CreditTransferTransactionInformation/ UnderlyingCustomerCreditTransfer).	**X054**	Invalid message content for IntermediaryAgent3Account	FICdtTrf/CdtTrfTxInf/ IntrmyAgt3Acct FICdtTrf/CdtTrfTxInf/ IntrmyAgt3 or FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ IntrmyAgt3Acct FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ IntrmyAgt3	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	IntermediaryAgent3AccountRule
pacs.009	pacs.002	ISO	**IV00100**	If IntermediaryAgent2 is present, then IntermediaryAgent1 must be present within the same message block (CreditTransferTransactionInformation or CreditTransferTransactionInformation/ UnderlyingCustomerCreditTransfer).	**X056**	Invalid message content for IntermediaryAgent2	FICdtTrf/CdtTrfTxInf/ IntrmyAgt2 FICdtTrf/CdtTrfTxInf/ IntrmyAgt1 or FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ IntrmyAgt2 FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ IntrmyAgt1	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	IntermediaryAgent2Rule
pacs.009	pacs.002	ISO	**IV00110**	If IntermediaryAgent3 is present, then IntermediaryAgent2 must be present within the same message	**X057**	Invalid message content for IntermediaryAgent3	FICdtTrf/CdtTrfTxInf/ IntrmyAgt3	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	IntermediaryAgent3Rule

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				block (CreditTransferTransactionInformation or CreditTransferTransactionInformation/ UnderlyingCustomerCreditTransfer).			FICdtTrf/CdtTrfTxInf/ IntrmyAgt2 or FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ IntrmyAgt3 FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ IntrmyAgt2		
pacs.009	pacs.002	ISO	**IV00120**	If CreditorAgentAccount is present, then CreditorAgent must be present.	**X058**	Invalid message content for CreditorAgentAccount	FICdtTrf/CdtTrfTxInf/ CdtrAgtAcct FICdtTrf/CdtTrfTxInf/ CdtrAgt	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	CreditorAgentAccountRule
pacs.009	pacs.002	ISO	**IV00130**	If DebtorAgentAccount is present, then DebtorAgent must be present.	**X059**	Invalid message content for DebtorAgentAccount	FICdtTrf/CdtTrfTxInf/ DbtrAgtAcct FICdtTrf/CdtTrfTxInf/ DbtrAgt	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	DebtorAgentAccountRule
pacs.009	pacs.002	ISO	**IV00140**	If IntermediaryAgent1 is present, then CreditorAgent must be present.	**X060**	Invalid message content for IntermediaryAgent1	FICdtTrf/CdtTrfTxInf/ CdtrAgt FICdtTrf/CdtTrfTxInf/ IntrmyAgt1	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	IntermediaryAgent1Rule
pacs.009	pacs.002	ISO	**IV00160**	If PreviousInstructingAgent1Account is present, then PreviousInstructingAgent1 must be present within the same message block (CreditTransferTransactionInformation or CreditTransferTransactionInformation/ UnderlyingCustomerCreditTransfer).	**X411**	Invalid message content for PreviousInstructingAgent1Account	FICdtTrf/CdtTrfTxInf/ PrvsInstgAgt1Acct FICdtTrf/CdtTrfTxInf/ PrvsInstgAgt1 or FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt1Acct FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt1	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	PreviousInstructingAgent1AccountRule

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pacs.009	pacs.002	ISO	**IV00170**	If PreviousInstructingAgent2Account is present, then PreviousInstructingAgent2 must be present within the same message block (CreditTransferTransactionInformation or CreditTransferTransactionInformation/ UnderlyingCustomerCreditTransfer).	**X412**	Invalid message content for PreviousInstructingAgent2Account	FICdtTrf/CdtTrfTxInf/ PrvsInstgAgt2Acct FICdtTrf/CdtTrfTxInf/ PrvsInstgAgt2 or FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt2Acct FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt2	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	PreviousInstructingAgent2AccountRule
pacs.009	pacs.002	ISO	**IV00180**	If PreviousInstructingAgent3Account is present, then PreviousInstructingAgent3 must be present within the same message block (CreditTransferTransactionInformation or CreditTransferTransactionInformation/ UnderlyingCustomerCreditTransfer).	**X413**	Invalid message content for PreviousInstructingAgent3Account	FICdtTrf/CdtTrfTxInf/ PrvsInstgAgt3Acct FICdtTrf/CdtTrfTxInf/ PrvsInstgAgt3 or FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt3Acct FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt3	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	PreviousInstructingAgent3AccountRule
pacs.009	pacs.002	ISO	**IV00190**	If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present within the same message block (CreditTransferTransactionInformation or CreditTransferTransactionInformation/ UnderlyingCustomerCreditTransfer).	**X415**	Invalid message content for PreviousInstructingAgent2	FICdtTrf/CdtTrfTxInf/ PrvsInstgAgt1 FICdtTrf/CdtTrfTxInf/ PrvsInstgAgt2 or FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt1 FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt2	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	PreviousInstructionAgent2Rule

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pacs.009	pacs.002	ISO	**IV00200**	If PreviousInstructingAgent3 is present, then PreviousInstructingAgent2 must be present within the same message block (CreditTransferTransactionInformation or CreditTransferTransactionInformation/ UnderlyingCustomerCreditTransfer).	**X416**	Invalid message content for PreviousInstructingAgent 3	FICdtTrf/CdtTrfTxInf/ PrvsInstgAgt2 FICdtTrf/CdtTrfTxInf/ PrvsInstgAgt3 or FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt2 FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt3	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	PreviousInstructionAgent3Rule
pacs.009	pacs.002	ISO	**IV00270**	The check digits of an IBAN need to be valid.	**D003**	Invalid IBAN check digits in //Dynamic error including xpath//	FICdtTrf/CdtTrfTxInf/ PrvsInstgAgt1Acct/Id/ IBAN FICdtTrf/CdtTrfTxInf/ PrvsInstgAgt2Acct/Id/ IBAN FICdtTrf/CdtTrfTxInf/ PrvsInstgAgt3Acct/Id/ IBAN FICdtTrf/CdtTrfTxInf/ IntrmyAgt1Acct/Id/IBAN FICdtTrf/CdtTrfTxInf/ IntrmyAgt2Acct/Id/IBAN FICdtTrf/CdtTrfTxInf/ IntrmyAgt3Acct/Id/IBAN FICdtTrf/CdtTrfTxInf/ DbtrAcct/Id/IBAN FICdtTrf/CdtTrfTxInf/ DbtrAgtAcct/Id/IBAN FICdtTrf/CdtTrfTxInf/ CdtrAgtAcct/Id/IBAN FICdtTrf/CdtTrfTxInf/ CdtrAcct/Id/IBAN FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ DbtrAcct/Id/IBAN		

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							FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/DbtrAgtAcct/Id/IBAN FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/PrvsInstgAgt1Acct/Id/IBAN FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/PrvsInstgAgt2Acct/Id/IBAN FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/PrvsInstgAgt3Acct/Id/IBAN FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/IntrmyAgt1Acct/Id/IBAN FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/IntrmyAgt2Acct/Id/IBAN FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/IntrmyAgt3Acct/Id/IBAN FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/CdtrAgtAcct/Id/IBAN FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/CdtrAcct/Id/IBAN		
pacs.009	pacs.002	ISO	**IV00280**	The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).	**D004**	Invalid country code in // Dynamic error including xpath//	FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/GrnshmtRmt/GrnshmtAdmstr/CtryOfRes FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	Country

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							GrnshmtRmt/ GrnshmtAdmstr/Id/ PrvtId/DtAndPlcOfBirth/ CtryOfBirth FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ RmtInf/Strd/ GrnshmtRmt/ GrnshmtAdmstr/PstlAdr/ Ctry FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ RmtInf/Strd/ GrnshmtRmt/Grnshee/ CtryOfRes FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ RmtInf/Strd/ GrnshmtRmt/Grnshee/ Id/PrvtId/ DtAndPlcOfBirth/ CtryOfBirth FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ RmtInf/Strd/ GrnshmtRmt/Grnshee/ PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ RmtInf/Strd/Invcee/ CtryOfRes FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ RmtInf/Strd/Invcee/Id/ PrvtId/DtAndPlcOfBirth/ CtryOfBirth FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ RmtInf/Strd/Invcee/ PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/		

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							UndrlygCstmrCdtTrf/ RmtInf/Strd/Invcr/ CtryOfRes FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ RmtInf/Strd/Invcr/Id/ PrvtId/DtAndPlcOfBirth/ CtryOfBirth FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ RmtInf/Strd/Invcr/ PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ UltmtCdtr/CtryOfRes FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ UltmtCdtr/Id/PrvtId/ DtAndPlcOfBirth/ CtryOfBirth FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ UltmtCdtr/PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ Cdtr/CtryOfRes FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ Cdtr/Id/PrvtId/ DtAndPlcOfBirth/ CtryOfBirth FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ Cdtr/PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ CdtrAgt/FinInstnId/ PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ IntrmyAgt3/FinInstnId/		

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							PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ IntrmyAgt2/FinInstnId/ PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ IntrmyAgt1/FinInstnId/ PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt3/FinInstnId/ PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt2/FinInstnId/ PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt1/FinInstnId/ PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ DbtrAgt/FinInstnId/ PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ Dbtr/CtryOfRes FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ Dbtr/Id/PrvtId/ DtAndPlcOfBirth/ CtryOfBirth FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ Dbtr/PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ InitgPty/CtryOfRes FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/		

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							InitgPty/Id/PrvtId/ DtAndPlcOfBirth/ CtryOfBirth FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ InitgPty/PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ UltmtDbtr/CtryOfRes FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ UltmtDbtr/Id/PrvtId/ DtAndPlcOfBirth/ CtryOfBirth FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ UltmtDbtr/PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/ Cdtr/FinInstnId/PstlAdr/ Ctry FICdtTrf/CdtTrfTxInf/ CdtrAgt/FinInstnId/ PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/ DbtrAgt/FinInstnId/ PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/ Dbtr/FinInstnId/PstlAdr/ Ctry FICdtTrf/CdtTrfTxInf/ IntrmyAgt3/FinInstnId/ PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/ IntrmyAgt2/FinInstnId/ PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/ IntrmyAgt1/FinInstnId/ PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/ PrvsInstgAgt3/FinInstnId/ PstlAdr/Ctry		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
							FICdtTrf/CdtTrfTxInf/PrvsInstgAgt2/FinInstnId/PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/PrvsInstgAgt1/FinInstnId/PstlAdr/Ctry		
pacs.009	pacs.002	ISO	**IV00290**	The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.	**D005**	Invalid active currency code in //Dynamic error including xpath//	FICdtTrf/CdtTrfTxInf/IntrBkSttlmAmt/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/CdtrAcct/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/CdtrAgtAcct/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/IntrmyAgt3Acct/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/IntrmyAgt2Acct/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/IntrmyAgt1Acct/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/PrvsInstgAgt3Acct/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/PrvsInstgAgt2Acct/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/PrvsInstgAgt1Acct/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/DbtrAgtAcct/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/DbtrAcct/Ccy	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	ActiveCurrency

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
							FICdtTrf/CdtTrfTxInf/CdtrAcct/Ccy FICdtTrf/CdtTrfTxInf/CdtrAgtAcct/Ccy FICdtTrf/CdtTrfTxInf/DbtrAgtAcct/Ccy FICdtTrf/CdtTrfTxInf/DbtrAcct/Ccy FICdtTrf/CdtTrfTxInf/IntrmyAgt3Acct/Ccy FICdtTrf/CdtTrfTxInf/IntrmyAgt2Acct/Ccy FICdtTrf/CdtTrfTxInf/IntrmyAgt1Acct/Ccy FICdtTrf/CdtTrfTxInf/PrvsInstgAgt3Acct/Ccy FICdtTrf/CdtTrfTxInf/PrvsInstgAgt2Acct/Ccy FICdtTrf/CdtTrfTxInf/PrvsInstgAgt1Acct/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/InstdAmt/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/GrnshmtRmt/RmtdAmt/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/Dtls/Amt/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/TtlAmt/Ccy		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
							FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/TaxblBaseAmt/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/TaxRmt/TtlTaxAmt/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/TaxRmt/TtlTaxblBaseAmt/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocAmt/RmtdAmt/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocAmt/AdjstmntAmtAndRsn/Amt/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocAmt/TaxAmt/Amt/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocAmt/CdtNoteAmt/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocAmt/DscntApldAmt/Amt/Ccy		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
							FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocAmt/DuePyblAmt/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/RmtdAmt/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/AdjstmntAmtAndRsn/Amt/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/TaxAmt/Amt/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/CdtNoteAmt/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/DscntApldAmt/Amt/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/DuePyblAmt/Ccy		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
pacs.009	pacs.002	ISO	**IV00310**	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.	**D007**	Invalid decimal digits for the specified currency in //Dynamic error including xpath//	FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/InstdAmt FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/GrnshmtRmt/RmtdAmt FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/Dtls/Amt FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/TtlAmt FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/TaxblBaseAmt FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/TaxRmt/TtlTaxAmt FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/TaxRmt/TtlTaxblBaseAmt FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocAmt/RmtdAmt FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocAmt/AdjstmntAmtAndRsn/Amt	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	CurrencyAmount

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
							FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocAmt/TaxAmt/Amt FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocAmt/CdtNoteAmt FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocAmt/DscntApldAmt/Amt FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocAmt/DuePyblAmt FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/RmtdAmt FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/AdjstmntAmtAndRsn/Amt FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/TaxAmt/Amt FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/CdtNoteAmt		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
							FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/DscntApldAmt/Amt FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/DuePyblAmt FICdtTrf/CdtTrfTxInf/IntrBkSttlmAmt FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/InstdAmt/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/GrnshmtRmt/RmtdAmt/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/Dtls/Amt/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/TtlAmt/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/TaxRmt/Rcrd/TaxAmt/TaxblBaseAmt/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/TaxRmt/TtlTaxAmt/Ccy		

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							FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/TaxRmt/TtlTaxblBaseAmt/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocAmt/RmtdAmt/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocAmt/AdjstmntAmtAndRsn/Amt/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocAmt/TaxAmt/Amt/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocAmt/CdtNoteAmt/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocAmt/DscntApldAmt/Amt/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocAmt/DuePyblAmt/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/RmtdAmt/Ccy		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
							FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/AdjstmntAmtAndRsn/Amt/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/TaxAmt/Amt/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/CdtNoteAmt/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/DscntApldAmt/Amt/Ccy FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/RfrdDocInf/LineDtls/Amt/DuePyblAmt/Ccy FICdtTrf/CdtTrfTxInf/IntrBkSttlmAmt/Ccy		
pacs.009	pacs.002	ISO	**IV00320**	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eleven (11) contiguous characters.	**D008**	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/GrnshmtRmt/GrnshmtAdmstr/Id/OrgId/AnyBIC FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/GrnshmtRmt/Grnshee/Id/OrgId/AnyBIC	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	AnyBIC

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
							FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/Invcee/Id/OrgId/AnyBIC FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd/Invcr/Id/OrgId/AnyBIC FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/UltmtCdtr/Id/OrgId/AnyBIC FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Cdtr/Id/OrgId/AnyBIC FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Dbtr/Id/OrgId/AnyBIC FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/InitgPty/Id/OrgId/AnyBIC FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/UltmtDbtr/Id/OrgId/AnyBIC FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/IntrmyAgt3/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/IntrmyAgt2/FinInstnId/BICFI		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
							FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/IntrmyAgt1/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/PrvsInstgAgt3/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/PrvsInstgAgt2/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/PrvsInstgAgt1/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/DbtrAgt/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/Cdtr/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/Dbtr/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/IntrmyAgt3/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/IntrmyAgt2/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/IntrmyAgt1/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/InstdAgt/FinInstnId/BICFI		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
							FICdtTrf/CdtTrfTxInf/InstgAgt/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/PrvsInstgAgt3/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/PrvsInstgAgt2/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/PrvsInstgAgt1/FinInstnId/BICFI		
pacs.009	pacs.002	HVPS+	**HV00250**	For each [FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/PreviousInstructingAgent1/FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name c] and [FinancialInstitutionIdentification/PostalAddress d] must be present	**Y005**	Invalid message content for PreviousInstructingAgent 1	FICdtTrf/CdtTrfTxInf/PrvsInstgAgt1/FinInstnId/PstlAdr FICdtTrf/CdtTrfTxInf/PrvsInstgAgt1/FinInstnId/Nm FICdtTrf/CdtTrfTxInf/PrvsInstgAgt1/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/PrvsInstgAgt1/FinInstnId	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	Agents Rule
pacs.009	pacs.002	HVPS+	**HV00280**	For each [FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/PreviousInstructingAgent2/FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/	**Y008**	Invalid message content for PreviousInstructingAgent 2	FICdtTrf/CdtTrfTxInf/PrvsInstgAgt2/FinInstnId/PstlAdr FICdtTrf/CdtTrfTxInf/PrvsInstgAgt2/FinInstnId/Nm FICdtTrf/CdtTrfTxInf/PrvsInstgAgt2/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/PrvsInstgAgt2/FinInstnId	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	Agents Rule

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present					
pacs.009	pacs.002	HVPS+	**HV00290**	For each [FinancialInstitutionCreditTransfer V08/ CreditTransferTransactionInforma tion/PreviousInstructingAgent3/ FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/ BICFI b] is (are) absent , then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present	**Y009**	Invalid message content for PreviousInstructingAgent 3	FICdtTrf/CdtTrfTxInf/ PrvsInstgAgt3/FinInstnId/ PstlAdr FICdtTrf/CdtTrfTxInf/ PrvsInstgAgt3/FinInstnId/ Nm FICdtTrf/CdtTrfTxInf/ PrvsInstgAgt3/FinInstnId/ BICFI FICdtTrf/CdtTrfTxInf/ PrvsInstgAgt3/FinInstnId	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule
pacs.009	pacs.002	HVPS+	**HV00300**	For each [FinancialInstitutionCreditTransfer V08/ CreditTransferTransactionInforma tion/IntermediaryAgent1/ FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/ BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present	**Y010**	Invalid message content for IntermediaryAgent1	FICdtTrf/CdtTrfTxInf/ IntrmyAgt1/FinInstnId/ PstlAdr FICdtTrf/CdtTrfTxInf/ IntrmyAgt1/FinInstnId/ Nm FICdtTrf/CdtTrfTxInf/ IntrmyAgt1/FinInstnId/ BICFI FICdtTrf/CdtTrfTxInf/ IntrmyAgt1/FinInstnId	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule
pacs.009	pacs.002	HVPS+	**HV00330**	For each [FinancialInstitutionCreditTransfer V08/ CreditTransferTransactionInforma tion/IntermediaryAgent2/	**Y013**	Invalid message content for IntermediaryAgent2	FICdtTrf/CdtTrfTxInf/ IntrmyAgt2/FinInstnId/ PstlAdr FICdtTrf/CdtTrfTxInf/ IntrmyAgt2/FinInstnId/	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/ BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present			Nm FICdtTrf/CdtTrfTxInf/ IntrmyAgt2/FinInstnId/ BICFI FICdtTrf/CdtTrfTxInf/ IntrmyAgt2/FinInstnId		
pacs.009	pacs.002	HVPS+	**HV00340**	For each [FinancialInstitutionCreditTransfer V08/ CreditTransferTransactionInformation/IntermediaryAgent3/ FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/ BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present	**Y014**	Invalid message content for IntermediaryAgent3	FICdtTrf/CdtTrfTxInf/ IntrmyAgt3/FinInstnId/ PstlAdr FICdtTrf/CdtTrfTxInf/ IntrmyAgt3/FinInstnId/ Nm FICdtTrf/CdtTrfTxInf/ IntrmyAgt3/FinInstnId/ BICFI FICdtTrf/CdtTrfTxInf/ IntrmyAgt3/FinInstnId	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule
pacs.009	pacs.002	HVPS+	**HV00350**	For each [FinancialInstitutionCreditTransfer V08/ CreditTransferTransactionInformation/Debtor/ FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/ BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/	**Y025**	Invalid message content for Debtor	FICdtTrf/CdtTrfTxInf/ Dbtr/FinInstnId/PstlAdr FICdtTrf/CdtTrfTxInf/ Dbtr/FinInstnId/Nm FICdtTrf/CdtTrfTxInf/ Dbtr/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/ Dbtr/FinInstnId	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present					
pacs.009	pacs.002	HVPS+	**HV00380**	For each [FinancialInstitutionCreditTransfer V08/ CreditTransferTransactionInforma tion/DebtorAgent/ FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/ BICFI b] is (are) absent , then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present	**Y017**	Invalid message content for DebtorAgent	FICdtTrf/CdtTrfTxInf/ DbtrAgt/FinInstnId/ PstlAdr FICdtTrf/CdtTrfTxInf/ DbtrAgt/FinInstnId/Nm FICdtTrf/CdtTrfTxInf/ DbtrAgt/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/ DbtrAgt/FinInstnId	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule
pacs.009	pacs.002	HVPS+	**HV00410**	For each [FinancialInstitutionCreditTransfer V08/ CreditTransferTransactionInforma tion/CreditorAgent/ FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/ BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present	**Y020**	Invalid message content for CreditorAgent	FICdtTrf/CdtTrfTxInf/ CdtrAgt/FinInstnId/ PstlAdr FICdtTrf/CdtTrfTxInf/ CdtrAgt/FinInstnId/Nm FICdtTrf/CdtTrfTxInf/ CdtrAgt/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/ CdtrAgt/FinInstnId	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule
pacs.009	pacs.002	HVPS+	**HV00440**	For each [FinancialInstitutionCreditTransfer V08/ CreditTransferTransactionInforma tion/Creditor/	**Y026**	Invalid message content for Creditor	FICdtTrf/CdtTrfTxInf/ Cdtr/FinInstnId/PstlAdr FICdtTrf/CdtTrfTxInf/ Cdtr/FinInstnId/Nm FICdtTrf/CdtTrfTxInf/	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/ BICFI b] is (are) absent , then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present			Cdtr/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/ Cdtr/FinInstnId		
pacs.009	pacs.002	HVPS+	**HV00490**	For each [FinancialInstitutionCreditTransfer V08/ CreditTransferTransactionInforma tion/ UnderlyingCustomerCreditTransfe r/DebtorAgent/ FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/ BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present	**Y029**	Invalid message content for DebtorAgent in UnderlyingCustomerCred itTransfer	FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ DbtrAgt/FinInstnId/ PstlAdr FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ DbtrAgt/FinInstnId/Nm FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ DbtrAgt/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ DbtrAgt/FinInstnId	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule
pacs.009	pacs.002	HVPS+	**HV00520**	For each [FinancialInstitutionCreditTransfer V08/ CreditTransferTransactionInforma tion/ UnderlyingCustomerCreditTransfe r/PreviousInstructingAgent1/ FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/ BICFI b] is (are) absent, then at least one occurrence of the	**Y032**	Invalid message content for PreviousInstructingAgent 1 in UnderlyingCustomerCred itTransfer	FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt1/FinInstnId/ PstlAdr FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt1/FinInstnId/ Nm FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt1/FinInstnId/ BICFI	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				following element(s) [FinancialInstitutionIdentification/ Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present			FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt1/FinInstnId		
pacs.009	pacs.002	HVPS+	**HV00550**	For each [FinancialInstitutionCreditTransferV08/ CreditTransferTransactionInformation/ UnderlyingCustomerCreditTransfer/PreviousInstructingAgent2/ FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/ BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present	**Y035**	Invalid message content for PreviousInstructingAgent 2 in UnderlyingCustomerCreditTransfer	FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt2/FinInstnId/ PstlAdr FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt2/FinInstnId/ Nm FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt2/FinInstnId/ BICFI FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt2/FinInstnId	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule
pacs.009	pacs.002	HVPS+	**HV00560**	For each [FinancialInstitutionCreditTransferV08/ CreditTransferTransactionInformation/ UnderlyingCustomerCreditTransfer/PreviousInstructingAgent3/ FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/ BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present	**Y036**	Invalid message content for PreviousInstructingAgent 3 in UnderlyingCustomerCreditTransfer	FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt3/FinInstnId/ PstlAdr FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt3/FinInstnId/ Nm FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt3/FinInstnId/ BICFI FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ PrvsInstgAgt3/FinInstnId	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
pacs.009	pacs.002	HVPS+	**HV00570**	For each [FinancialInstitutionCreditTransferV08/ CreditTransferTransactionInformation/ UnderlyingCustomerCreditTransfer/IntermediaryAgent1/ FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/ BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present	**Y037**	Invalid message content for IntermediaryAgent1 in UnderlyingCustomerCreditTransfer	FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ IntrmyAgt1/FinInstnId/ PstlAdr FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ IntrmyAgt1/FinInstnId/ Nm FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ IntrmyAgt1/FinInstnId/ BICFI FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ IntrmyAgt1/FinInstnId	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule
pacs.009	pacs.002	HVPS+	**HV00600**	For each [FinancialInstitutionCreditTransferV08/ CreditTransferTransactionInformation/ UnderlyingCustomerCreditTransfer/IntermediaryAgent2/ FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/ BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name c] and [FinancialInstitutionIdentification/ PostalAddress d] must be present	**Y040**	Invalid message content for IntermediaryAgent2 in UnderlyingCustomerCreditTransfer	FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ IntrmyAgt2/FinInstnId/ PstlAdr FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ IntrmyAgt2/FinInstnId/ Nm FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ IntrmyAgt2/FinInstnId/ BICFI FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ IntrmyAgt2/FinInstnId	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule
pacs.009	pacs.002	HVPS+	**HV00610**	For each [FinancialInstitutionCreditTransferV08/ CreditTransferTransactionInformation/	**Y041**	Invalid message content for IntermediaryAgent3 in UnderlyingCustomerCreditTransfer	FICdtTrf/CdtTrfTxInf/ UndrlygCstmrCdtTrf/ IntrmyAgt3/FinInstnId/ PstlAdr FICdtTrf/CdtTrfTxInf/	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				UnderlyingCustomerCreditTransfer/IntermediaryAgent3/FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name c] and [FinancialInstitutionIdentification/PostalAddress d] must be present			UndrlygCstmrCdtTrf/IntrmyAgt3/FinInstnId/Nm FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/IntrmyAgt3/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/IntrmyAgt3/FinInstnId		
pacs.009	pacs.002	HVPS+	**HV00620**	For each [FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/UnderlyingCustomerCreditTransfer/CreditorAgent/FinancialInstitutionIdentification a], if the following element(s) [FinancialInstitutionIdentification/BICFI b] is (are) absent, then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name c] and [FinancialInstitutionIdentification/PostalAddress d] must be present	**Y042**	Invalid message content for CreditorAgent in UnderlyingCustomerCreditTransfer	FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnId/PstlAdr FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnId/Nm FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/CdtrAgt/FinInstnId	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	Agents Rule
pacs.009	pacs.002	HVPS+	**HV01260**	Structured Remittance is limited to 9000 characters excluding the tags (ie, 9000 characters of business data only).	**Y061**	Invalid content of Structured Remittance (max. 9000 characters)	FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/RmtInf/Strd	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	Structured Remittance Rule
pacs.010	pacs.002	T2	**VR00070**	'Instructing Agent' and 'Instructed Agent' must be known cash accounts in the addressed settlement service for the indicated currency.	**E007**	Account number / Account BIC in indicated currency unknown in addressed settlement service	FIDrctDbt/CdtInstr/InstgAgt/FinInstnId/BICFI FIDrctDbt/CdtInstr/InstdAgt/FinInstnId/BICFI	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
							FIDrctDbt/CdtInstr/ DrctDbtTxInf/ IntrBkSttlmAmt/Ccy		
pacs.010	pacs.002	T2	**VR00100**	The business sender 'From' in the BAH must specify: For RTGS: - for payment orders sent by the party itself: An Addressee BIC of the account given in 'Instructing Agent' element in the payload; - for payment orders sent by the CB acting on behalf: Party BIC of responsible CB of owner of account given in 'Instructing Agent' element in the payload. For CLM: - for payment orders without code 'BLKD' in 'Local Instrument/ Proprietary': Party BIC of owner of account given in 'Instructing Agent' element in the payload. - for payment orders with code 'BLKD' in 'Local Instrument/ Proprietary': Party BIC of sending CB.	**E010**	Invalid business sender	AppHdr/Fr/FIId/ FinInstnId/BICFI FIDrctDbt/CdtInstr/ InstgAgt/FinInstnId/BICFI FIDrctDbt/CdtInstr/ DrctDbtTxInf/ IntrBkSttlmAmt/Ccy	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.010	pacs.002	T2	**VR00120**	The business receiver 'To' in the BAH must specify: For RTGS: An Addressee BIC of the account given in 'Instructed Agent' element in the payload. For CLM: The CLM system BIC.	**E012**	Invalid business receiver	AppHdr/To/FIId/ FinInstnId/BICFI + For RTGS: FIDrctDbt/CdtInstr/ InstdAgt/FinInstnId/BICFI FIDrctDbt/CdtInstr/ DrctDbtTxInf/ IntrBkSttlmAmt/Ccy	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	

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pacs.010	pacs.002	T2	**VR00150**	A payment order with the following identical field content in the defined timeframe is a duplicate: - instructing agent; - message type; - instructed agent; - UETR; - end to end identification; - settlement date; - settlement amount.	**E015**	Duplicate message payload	FICdtTrf/CdtTrfTxInf/InstgAgt/FinInstnId/BICFI AppHdr/MsgDefIdr FICdtTrf/CdtTrfTxInf/InstdAgt/FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/PmtId/UETR FICdtTrf/CdtTrfTxInf/PmtId/EndToEndId FICdtTrf/CdtTrfTxInf/IntrBkSttlmDt FICdtTrf/CdtTrfTxInf/IntrBkSttlmAmt	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	
pacs.010	pacs.002	T2	**VR00170**	For RTGS: A settlement date in the past is only allowed when the value date check is disabled for the instructing RTGS Account Holder. For CLM: A settlement date in the past is not allowed.	**E016**	Past settlement date not allowed	FIDrctDbt/CdtInstr/DrctDbtTxInf/IntrBkSttlmDt FIDrctDbt/CdtInstr/InstgAgt/FinInstnId/BICFI FIDrctDbt/CdtInstr/DrctDbtTxInf/IntrBkSttlmAmt/Ccy	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	
pacs.010	pacs.002	T2	**VR00180**	Warehoused payments can be sent for a business day for the specified currency up to the defined number of calendar days in the future.	**E017**	Settlement date greater than latest submission date for warehoused payments or not a valid business day	FIDrctDbt/CdtInstr/DrctDbtTxInf/IntrBkSttlmDt FIDrctDbt/CdtInstr/DrctDbtTxInf/IntrBkSttlmAmt/Ccy	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	
pacs.010	pacs.002	T2	**VR00210**	From time, till time and reject time must be within the relevant settlement window in this currency For CLM: Settlement window for CBOs. For RTGS:	**E019**	From time, till time or reject time outside of settlement window	FIDrctDbt/CdtInstr/DrctDbtTxInf/SttlmTmReq/FrTm FIDrctDbt/CdtInstr/DrctDbtTxInf/SttlmTmReq/TillTm FIDrctDbt/CdtInstr/DrctDbtTxInf/SttlmTmReq/RjctTm	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	

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				pacs.008: Settlement window for customer payments pacs.009 and pacs.010: Settlement window for interbank payments.			FIDrctDbt/CdtInstr/ DrctDbtTxInf/ IntrBkSttlmAmt/Ccy		
pacs.010	pacs.002	T2	**VR00220**	Till time and reject time are mutually exclusive.	**E020**	Till time and reject time are mutually exclusive	FIDrctDbt/CdtInstr/ DrctDbtTxInf/ SttlmTmReq/TillTm FIDrctDbt/CdtInstr/ DrctDbtTxInf/ SttlmTmReq/RjctTm	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.010	pacs.002	T2	**VR00230**	From time must be before latest debit time (reject time or till time).	**E021**	From time after latest debit time (reject time or till time)	FIDrctDbt/CdtInstr/ DrctDbtTxInf/ SttlmTmReq/FrTm FIDrctDbt/CdtInstr/ DrctDbtTxInf/ SttlmTmReq/TillTm FIDrctDbt/CdtInstr/ DrctDbtTxInf/ SttlmTmReq/RjctTm	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.010	pacs.002	T2	**VR00231**	All timeshifts for from time and latest debit time (reject time or till time) must be identical.	**E093**	Invalid timeshifts	FIDrctDbt/CdtInstr/ DrctDbtTxInf/ SttlmTmReq/FrTm FIDrctDbt/CdtInstr/ DrctDbtTxInf/ SttlmTmReq/TillTm FIDrctDbt/CdtInstr/ DrctDbtTxInf/ SttlmTmReq/RjctTm	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.010	pacs.002	T2	**VR00240**	For payment orders with settlement date equal to the current business day or in the past, the till time and reject time must be after the current system time.	**E022**	Till time or reject time earlier than current system time	FIDrctDbt/CdtInstr/ DrctDbtTxInf/ SttlmTmReq/TillTm FIDrctDbt/CdtInstr/ DrctDbtTxInf/ SttlmTmReq/RjctTm	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	

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pacs.010	pacs.002	T2	**VR00251**	The payment order is rejected due to reach of reject time.	**E076**	Reject time reached		FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.010	pacs.002	T2	**VR00252**	At least one of the impacted parties or accounts is blocked. The earmarked cash transfer order has been disagreed by the respective CB/OT.	**E023**	Central bank disagreed to earmarked cash transfer order		FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.010	pacs.002	T2	**VR00271**	For RTGS: The instructing agent must be a valid RTGS DCA, RTGS CB account or AS guarantee funds account. For CLM: The instructing agent must be a valid CLM CB account or in case of a direct debit with code "BLKD" the instructing agent can also be a valid MCA account.	**E013**	Invalid account type for InstructingAgent (pacs) or DebtorAccount (camt)	FIDrctDbt/CdtInstr/ InstgAgt/FinInstnId/BICFI	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.010	pacs.002	T2	**VR00290**	For RTGS: The instructed agent must be a valid RTGS DCA, RTGS CB account or AS guarantee funds account, if code 'SBTI' is not used in Local Instrument/Code (relevant for pacs.009 only). For CLM: The instructed agent must be a valid MCA or CLM CB account.	**E014**	Invalid account type for InstructedAgent (pacs) or CreditorAccount (camt)	FIDrctDbt/CdtInstr/ InstdAgt/FinInstnId/BICFI	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.010	pacs.002	T2	**VR00580**	For RTGS: The account holder of the instructing agent/payee must be authorised to debit the instructed agent/payer (direct debit mandate). For CLM:	**E044**	InstructingAgent not mandated to debit InstructedAgent	FIDrctDbt/CdtInstr/ InstgAgt/FinInstnId/BICFI FIDrctDbt/CdtInstr/ InstdAgt/FinInstnId/BICFI FIDrctDbt/CdtInstr/ DrctDbtTxInf/ IntrBkSttlmAmt/Ccy	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	

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				If the business sender is not the responsible CB of the instructed agent/payer, the account holder of the instructing agent/payee must be authorised to debit the instructed agent/payer (direct debit mandate).					
pacs.010	pacs.002	T2	**VR00590**	For RTGS: The amount of the direct debit payment order must be lower than or equal to the defined maximum amount for a single direct debit payment order from the instructed agent/payer towards the account holder of the instructing agent/payee. For CLM: If the account holder of the instructing agent/payee is not the responsible CB of the instructed agent/payer, the amount of the direct debit payment order must be lower than or equal to the defined maximum amount for a single direct debit payment order from the instructed agent/payer towards the account holder of the instructing agent/payee.	**E045**	Direct debit amount exceeds the maximum amount per payment	FIDrctDbt/CdtInstr/InstgAgt/FinInstnId/BICFI FIDrctDbt/CdtInstr/InstdAgt/FinInstnId/BICFI FIDrctDbt/CdtInstr/DrctDbtTxInf/IntrBkSttlmAmt FIDrctDbt/CdtInstr/DrctDbtTxInf/IntrBkSttlmAmt/Ccy	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	
pacs.010	pacs.002	T2	**VR00600**	pacs.010 with urgent priority is only allowed, if business sender is a CB.	**E024**	Priority urgent not allowed for this payment	FIDrctDbt/CdtInstr/DrctDbtTxInf/SttlmPrty AppHdr/Fr/FIId/FinInstnId/BICFI	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	
pacs.010	pacs.002	T2	**VR00610**	For RTGS: The sum of the amount of the direct debit to be settled and the total amount of already settled direct debits of the account holder	**E046**	Sum of direct debits exceeds the maximum daily amount for account holder of InstructingAgent	FIDrctDbt/CdtInstr/InstgAgt/FinInstnId/BICFI FIDrctDbt/CdtInstr/InstdAgt/FinInstnId/BICFI	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	

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				of the instructing agent/payee must be lower than or equal to the defined maximum amount for direct debits per day from the instructed agent/payer towards the account holder of the instructing agent/payee. For CLM: If the account holder of the instructing agent/payee is not the responsible CB of the instructed agent/payer, the sum of the amount of the direct debit to be settled and the total amount of already settled direct debits of the account holder of the instructing agent/payee must be lower than or equal to the defined maximum amount for direct debits per day from the instructed agent/payer towards the account holder of the instructing agent/payee.			FIDrctDbt/CdtInstr/ DrctDbtTxInf/ IntrBkSttlmAmt FIDrctDbt/CdtInstr/ DrctDbtTxInf/ IntrBkSttlmAmt/Ccy		
pacs.010	pacs.002	T2	**VR00620**	For RTGS: The sum of the amounts of the direct debit to be settled and the total amount of already settled direct debits for the instructed agent/payer must be lower than or equal to the defined maximum amount for direct debits per day for the instructed agent/payer. For CLM: If the account holder of the instructing agent/payee is not the responsible CB of the instructed agent/payer, the sum of the amounts of the direct debit to be settled and the total amount of	**E047**	Sum of direct debits exceeds the maximum daily amount for InstructedAgent	FIDrctDbt/CdtInstr/ InstdAgt/FinInstnId/BICFI FIDrctDbt/CdtInstr/ DrctDbtTxInf/ IntrBkSttlmAmt FIDrctDbt/CdtInstr/ DrctDbtTxInf/ IntrBkSttlmAmt/Ccy	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				already settled direct debits for the instructed agent/payer must be lower than or equal to the defined maximum amount for direct debits per day for the instructed agent/payer.					
pacs.010	pacs.002	T2	**VR00840**	The cash transfer order has been revoked.	**E067**	Cash transfer order revoked		FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	
pacs.010	pacs.002	ISO	**IV00120**	If CreditorAgentAccount is present, then CreditorAgent must be present.	**X058**	Invalid message content for CreditorAgentAccount	FIDrctDbt/CdtInstr/ CdtrAgtAcct FIDrctDbt/CdtInstr/ CdtrAgt	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	CreditorAgentAccountRule
pacs.010	pacs.002	ISO	**IV00270**	The check digits of an IBAN need to be valid.	**D003**	Invalid IBAN check digits in //Dynamic error including xpath//	FIDrctDbt/CdtInstr/ CdtrAgtAcct/Id/IBAN FIDrctDbt/CdtInstr/ CdtrAcct/Id/IBAN FIDrctDbt/CdtInstr/ DrctDbtTxInf/DbtrAcct/ Id/IBAN FIDrctDbt/CdtInstr/ DrctDbtTxInf/ DbtrAgtAcct/Id/IBAN		
pacs.010	pacs.002	ISO	**IV00280**	The code is checked against the list of country names obtained from the United Nations (ISO 3166, Alpha-2 code).	**D004**	Invalid country code in // Dynamic error including xpath//	FIDrctDbt/CdtInstr/ DrctDbtTxInf/DbtrAgt/ FinInstnId/PstlAdr/Ctry FIDrctDbt/CdtInstr/ DrctDbtTxInf/Dbtr/ FinInstnId/PstlAdr/Ctry FIDrctDbt/CdtInstr/Cdtr/ FinInstnId/PstlAdr/Ctry FIDrctDbt/CdtInstr/ CdtrAgt/FinInstnId/ PstlAdr/Ctry	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Country

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
pacs.010	pacs.002	ISO	**IV00290**	The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.	**D005**	Invalid active currency code in //Dynamic error including xpath//	FIDrctDbt/CdtInstr/DrctDbtTxInf/IntrBkSttlmAmt/Ccy FIDrctDbt/CdtInstr/DrctDbtTxInf/DbtrAgtAcct/Ccy FIDrctDbt/CdtInstr/DrctDbtTxInf/DbtrAcct/Ccy FIDrctDbt/CdtInstr/CdtrAcct/Ccy FIDrctDbt/CdtInstr/CdtrAgtAcct/Ccy	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	ActiveCurrency
pacs.010	pacs.002	ISO	**IV00310**	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.	**D007**	Invalid decimal digits for the specified currency in //Dynamic error including xpath//	FIDrctDbt/CdtInstr/DrctDbtTxInf/IntrBkSttlmAmt/Ccy FIDrctDbt/CdtInstr/DrctDbtTxInf/IntrBkSttlmAmt	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	CurrencyAmount
pacs.010	pacs.002	ISO	**IV00320**	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eleven (11) contiguous characters.	**D008**	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	FIDrctDbt/CdtInstr/DrctDbtTxInf/DbtrAgt/FinInstnId/BICFI FIDrctDbt/CdtInstr/DrctDbtTxInf/Dbtr/FinInstnId/BICFI FIDrctDbt/CdtInstr/Cdtr/FinInstnId/BICFI FIDrctDbt/CdtInstr/CdtrAgt/FinInstnId/BICFI FIDrctDbt/CdtInstr/InstdAgt/FinInstnId/BICFI FIDrctDbt/CdtInstr/InstgAgt/FinInstnId/BICFI	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	AnyBIC
pacs.010	pacs.002	HVPS+	**HV00670**	For each [FinancialInstitutionDirectDebitV03/CreditInstruction/CreditorAgent/FinancialInstitutionIdentification	**Y020**	Invalid message content for CreditorAgent	FIDrctDbt/CdtInstr/CdtrAgt/FinInstnId/BICFI FIDrctDbt/CdtInstr/CdtrAgt/FinInstnId/Nm	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Prtry	Agents Rule

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				a], if the following element(s) [CreditorAgent/ FinancialInstitutionIdentification/ BICFI b] is (are) absent, then at least one occurrence of the following element(s) [CreditorAgent/ FinancialInstitutionIdentification/ Name c] and [CreditorAgent/ FinancialInstitutionIdentification/ PostalAddress d] must be present			FIDrctDbt/CdtInstr/ CdtrAgt/FinInstnId/ PstlAdr FIDrctDbt/CdtInstr/ CdtrAgt/FinInstnId		
pacs.010	pacs.002	HVPS+	**HV00700**	For each [FinancialInstitutionDirectDebitV03/CreditInstruction/Creditor/ FinancialInstitutionIdentification a], if the following element(s) [Creditor/ FinancialInstitutionIdentification/ BICFI b] is (are) absent, then at least one occurrence of the following element(s) [Creditor/ FinancialInstitutionIdentification/ Name c] and [Creditor/ FinancialInstitutionIdentification/ PostalAddress d] must be present	**Y026**	Invalid message content for Creditor	FIDrctDbt/CdtInstr/Cdtr/ FinInstnId/BICFI FIDrctDbt/CdtInstr/Cdtr/ FinInstnId/PstlAdr FIDrctDbt/CdtInstr/Cdtr/ FinInstnId/Nm FIDrctDbt/CdtInstr/Cdtr/ FinInstnId	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule
pacs.010	pacs.002	HVPS+	**HV00730**	For each [FinancialInstitutionDirectDebitV03/CreditInstruction/ DirectDebitTransactionInformation/Debtor/ FinancialInstitutionIdentification a], if the following element(s) [Debtor/ FinancialInstitutionIdentification/ BICFI b] is (are) absent, then at least one occurrence of the following element(s) [Debtor/ FinancialInstitutionIdentification/	**Y025**	Invalid message content for Debtor	F IDrctDbt/CdtInstr/ DrctDbtTxInf/Dbtr/ FinInstnId/BICFI FIDrctDbt/CdtInstr/ DrctDbtTxInf/Dbtr/ FinInstnId/Nm FIDrctDbt/CdtInstr/ DrctDbtTxInf/Dbtr/ FinInstnId/PstlAdr FIDrctDbt/CdtInstr/ DrctDbtTxInf/Dbtr/ FinInstnId	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				Name c] and [Debtor/ FinancialInstitutionIdentification/ PostalAddress d] must be present					
pacs.010	pacs.002	HVPS+	**HV00760**	For each [FinancialInstitutionDirectDebitV03/CreditInstruction/ DirectDebitTransactionInformation/DebtorAgent/ FinancialInstitutionIdentification a], if the following element(s) [DebtorAgent/ FinancialInstitutionIdentification/ BICFI b] is (are) absent, then at least one occurrence of the following element(s) [DebtorAgent/ FinancialInstitutionIdentification/ Name c] and [DebtorAgent/ FinancialInstitutionIdentification/ PostalAddress d] must be present	**Y017**	Invalid message content for DebtorAgent	FIDrctDbt/CdtInstr/ DrctDbtTxInf/DbtrAgt/ FinInstnId/BICFI FIDrctDbt/CdtInstr/ DrctDbtTxInf/DbtrAgt/ FinInstnId/Nm FIDrctDbt/CdtInstr/ DrctDbtTxInf/DbtrAgt/ FinInstnId/PstlAdr FIDrctDbt/CdtInstr/ DrctDbtTxInf/DbtrAgt/ FinInstnId	FIToFIPmtStsRpt/ TxInfAndSts/StsRsnInf/ Rsn/Prtry	Agents Rule
pacs.010	pacs.002	HVPS+	**HV02180**	For each [FinancialInstitutionDirectDebitV03/CreditInstruction/CreditorAgent/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/	Y149	Invalid message content for CreditorAgent	FIDrctDbt/CdtInstr/ CdtrAgt/FinInstnId FIDrctDbt/CdtInstr/ CdtrAgt/FinInstnId/Nm FIDrctDbt/CdtInstr/ CdtrAgt/FinInstnId/ PstlAdr		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] must be present					
pacs.010	pacs.002	HVPS+	**HV02190**	For each [FinancialInstitutionDirectDebitV03/CreditInstruction/Creditor/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/ Name b] must be present	**Y150**	Invalid message content for Creditor	FIDrctDbt/CdtInstr/Cdtr/ FinInstnId FIDrctDbt/CdtInstr/Cdtr/ FinInstnId/Nm FIDrctDbt/CdtInstr/Cdtr/ FinInstnId/PstlAdr		
pacs.010	pacs.002	HVPS+	**HV02200**	For each [FinancialInstitutionDirectDebitV03/CreditInstruction/ DirectDebitTransactionInformation/Debtor/ FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s)	**Y151**	Invalid message content for Debtor	FIDrctDbt/CdtInstr/ DrctDbtTxInf/Dbtr/ FinInstnId FIDrctDbt/CdtInstr/ DrctDbtTxInf/Dbtr/ FinInstnId/Nm FIDrctDbt/CdtInstr/ DrctDbtTxInf/Dbtr/ FinInstnId/PstlAdr		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				[FinancialInstitutionIdentification/Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/PostalAddress c] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name b] must be present					
pacs.010	pacs.002	HVPS+	**HV02210**	For each [FinancialInstitutionDirectDebitV03/CreditInstruction/DirectDebitTransactionInformation/DebtorAgent/FinancialInstitutionIdentification a], for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name b] is (are) present then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/PostalAddress c] must be present and for each [FinancialInstitutionIdentification a], if at least one occurrence of the following element(s) [FinancialInstitutionIdentification/PostalAddress c] is (are) present then at least one occurrence of the	**Y152**	Invalid message content for DebtorAgent	FIDrctDbt/CdtInstr/DrctDbtTxInf/DbtrAgt/FinInstnId FIDrctDbt/CdtInstr/DrctDbtTxInf/DbtrAgt/FinInstnId/Nm FIDrctDbt/CdtInstr/DrctDbtTxInf/DbtrAgt/FinInstnId/PstlAdr		

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				following element(s) [FinancialInstitutionIdentification/ Name b] must be present					
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00030**	'Requested Execution Date' must be the current business day in RTGS for the indicated currency.	**A003**	Invalid RequestedExecutionDate	pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/ReqdExctnDt pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/PmtTx/Amt/ InstAmt/Ccy	pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlPmtInf/ OrgnlTxRefInfAndSts/ StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00040**	If element 'Control Sum' is used, it must be equal to the sum of the individual amounts in single PaymentInformation.	**A004**	Invalid ControlSum	pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/CtrlSum pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/PmtTx/Amt/ InstAmt	pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlGrpRefInfAndSts/ StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00050**	If element 'Number of Transactions' is used, it must be equal to the number of occurrences of PaymentInformation in the message.	**A005**	Invalid NumberOfTransactions	pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/NbOfTxs pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf	pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlGrpRefInfAndSts/ StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00060**	The number of single AS transfers must not exceed the allowed number of AS transfers per AS batch.	**A006**	Maximum number of AS transfers in an AS batch exceeded	pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf	pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlGrpRefInfAndSts/ StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00070**	'Settlement Model Type' must be in the list of AS settlement procedures.	**A007**	Invalid SettlementModelType	pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/SttlmMdlTp	pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlGrpRefInfAndSts/ StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00080**	The referenced AS must use the indicated 'Settlement Model Type'.	**A008**	AS does not use indicated SettlementModelType in indicated currency	AppHdr/Fr/FIId/ FinInstnId/BICFI	pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlGrpRefInfAndSts/ StsRsn/BilyAgrd	

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							pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/InitgPty pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/SttlmMdlTp pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/PmtTx/Amt/ InstAmt/Ccy		
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00090**	AS procedures A, B and E: If element 'Scheduled Time' is used, only 'Information Period Type' 'AGRE' is allowed.	**A009**	Invalid InformationPeriodType	pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/SttlmMdlTp pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/SchdldTm/ InfPrdTp	pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlGrpRefInfAndSts/ StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00100**	If element 'Scheduled Time' is used, an indicated 'From Time' must be later than the current system time and earlier than the cut-off time in the indicated currency. If a 'Time Period' is indicated, the calculated time must not exceed the cut-off time in the indicated currency.	**A010**	Invalid FromTime or TimePeriod	pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/SchdldTm/FrTm pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/SchdldTm/ TmPrd pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/PmtTx/Amt/ InstAmt/Ccy	pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlGrpRefInfAndSts/ StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00110**	If element 'Settlement Period Type' is used, an indicated 'To Time' must be later than the current system time and earlier than the cut-off time in the indicated currency. If a 'Time Period' is indicated, the calculated time must not exceed the cut-off time in the indicated currency.	**A011**	Invalid ToTime or TimePeriod	pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/SttlmPrdTp/ ToTm pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/SttlmPrdTp/ TmPrd	pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlGrpRefInfAndSts/ StsRsn/BilyAgrd	

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							pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/PmtTx/Amt/ InstAmt/Ccy		
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00130**	AS procedure A, B and E: If message block 'Credit Transfer Type Identification' is used, only 'Payment Scheme Code' 'REP' is allowed. AS procedure C: Message block 'Credit Transfer Type Identification' is mandatory and only 'Payment Scheme Code' 'CDS', 'CUO' and 'SET' are allowed. All AS transfers of the AS batch must have the same 'Payment Scheme Code'. AS procedure D: Message block 'Credit Transfer Type Identification' is mandatory and only 'Payment Scheme Code' 'CDS' and 'CUO' are allowed. All AS transfers of the AS batch must have the same 'Payment Scheme Code'.	**A013**	Invalid PaymentSchemeCode	pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/SttlmMdlTp pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/CdtTrfTpId pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/CdtTrfTpId/ SttlmPrty/PmtSchme/Cd	pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlPmtInf/ OrgnlTxRefInfAndSts/ StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00140**	'First Agent' has to be a valid and active DCA of a Settlement Bank related to the referenced AS and the used AS settlement procedure or an AS technical account related to the referenced AS and the used AS settlement procedure in the indicated currency.	**A014**	Invalid FirstAgent	AppHdr/Fr/FIId/ FinInstnId/BICFI pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/InitgPty/FI/BIC pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/FrstAgt/BIC pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/PmtTx/Amt/ InstAmt/Ccy	pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlPmtInf/ OrgnlTxRefInfAndSts/ StsRsn/BilyAgrd	

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pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00150**	AS procedure C: If 'First Agent Account' is used, it has to be a valid and active sub-account dedicated to the referenced AS. It must also be a sub-account of the referenced DCA of the Settlement Bank in 'First Agent'.	**A015**	Invalid FirstAgentAccount	AppHdr/Fr/FIId/FinInstnId/BICFI pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/InitgPty/FI/BIC pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgtAcct/DmstAcct/Id pain.998.001.01/PrtryData/T2PrtryData/PmtInf/FrstAgt/BIC pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt/Ccy	pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00160**	Final Agent' has to be a valid and active DCA of a Settlement Bank related to the referenced AS and the used AS settlement procedure or an AS technical account related to the referenced AS and the used AS settlement procedure in the indicated currency.	**A016**	Invalid FinalAgent	AppHdr/Fr/FIId/FinInstnId/BICFI pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/InitgPty/FI/BIC pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgt/BIC pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt/Ccy	pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00170**	AS procedure C: If 'Final Agent Account' is used, it has to be a valid and active sub-account dedicated to the referenced AS. It must also be a sub-account of the referenced DCA of the Settlement Bank in 'Final Agent'.	**A017**	Invalid FinalAgentAccount	AppHdr/Fr/FIId/FinInstnId/BICFI pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/InitgPty/FI/BIC pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/FnlAgtAcct/DmstAcct/Id	pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
							pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/PmtTx/FnlAgt/BIC pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/PmtTx/Amt/ InstAmt/Ccy		
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00180**	'ToTime' must be later than the 'From Time' if present.	**A018**	ToTime must be later than FromTime	pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/SttlmPrdTp/ ToTm pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/SchdldTm/FrTm	pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlGrpRefInfAndSts/ StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00190**	'Group Identification' must be unique in the defined timeframe for the same referenced AS.	**A019**	Duplicate GroupIdentification	pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/GrpId AppHdr/Fr/FIId/ FinInstnId/BICFI pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/InitgPty/FI/BIC	pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlGrpRefInfAndSts/ StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00200**	'Instruction Identification' must be unique in the defined timeframe for the same referenced AS.	**A020**	Duplicate InstructionIdentification	pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/PmtTx/PmtId/ InstrId AppHdr/Fr/FIId/ FinInstnId/BICFI pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/InitgPty/FI/BIC	pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlPmtInf/ OrgnlTxRefInfAndSts/ StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00230**	AS procedure A and B: The total amount of debited payments from the AS technical account must be	**A023**	Sum of debit amounts not equal to sum of credit amounts	pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/PmtTx/Amt/ InstAmt	pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlGrpRefInfAndSts/ StsRsn/BilyAgrd	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
				equal to the total amount of credited payments to the AS technical account.					
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00240**	The amount must be different from zero	**A024**	Invalid amount	pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/PmtTx/Amt/ InstAmt	pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlPmtInf/ OrgnlTxRefInfAndSts/ StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00250**	Debit and credit account must be in line with the indicated AS settlement procedure and payment scheme code.	**A025**	Debit and credit account not in line with settlement procedure and payment scheme code	pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/FrstAgt/BIC pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/PmtTx/FnlAgt/BIC pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/SttlmMdlTp pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/CdtTrfTpId/ SttlmPrty/PmtSchme/Cd Additionally for AS procedure C: pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/FrstAgtAcct/ DmstAcct/Id pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/PmtTx/ FnlAgtAcct/DmstAcct/Id	pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlPmtInf/ OrgnlTxRefInfAndSts/ StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00260**	AS procedure C: If 'Payment Scheme Code' is 'CUO', 'First Agent' and 'Final Agent' must be identical.	**A026**	FirstAgent and FinalAgent must be identical	pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/SttlmMdlTp pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/CdtTrfTpId/	pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlPmtInf/ OrgnlTxRefInfAndSts/ StsRsn/BilyAgrd	

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							SttlmPrty/PmtSchme/Cd pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/FrstAgt/BIC pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/PmtTx/FnlAgt/BIC		
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00280**	AS procedure C and D: If 'Payment Scheme Code' is 'CUO', the account to be debited must have no queued cash transfers with a higher queue position.	**E100**	Settlement not possible due to FIFO		pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlPmtInf/ OrgnlTxRefInfAndSts/ StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00340**	AS procedure C and D: 'Payment Scheme Code' not allowed due to inconsistent time or procedure or cycle or status of the business day.	**A034**	Unexpected PaymentSchemeCode	pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/CdtTrfTpId/ SttlmPrty/PmtSchme/Cd pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/SttlmMdlTp	pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlPmtInf/ OrgnlTxRefInfAndSts/ StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00430**	Element 'Scheduled Time' is only allowed in AS procedures A, B and E.	**A043**	Element ScheduledTime not allowed	pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/SchdldTm pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/SttlmMdlTp	pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlGrpRefInfAndSts/ StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00440**	Element 'Settlement Period Type' is only allowed in AS procedures A, B and E.	**A044**	Element SettlementPeriodType not allowed	pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/SttlmPrdTp pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/SttlmMdlTp	pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlGrpRefInfAndSts/ StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00700**	If 'Payment Scheme Code' 'CDS' is used, element 'Counterpart AS' is mandatory and must contain a	**A070**	Invalid or missing CounterpartAS	pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/CdtTrfTpId/ SttlmPrty/PmtSchme/Cd	pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlPmtInf/ OrgnlTxRefInfAndSts/ StsRsn/BilyAgrd	

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				valid AS BIC with which the sending AS is in a CROSS-AS relation.			pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/CtpAS/FI/BIC		
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00710**	Element 'Counterpart AS' is forbidden for instructions other than cross-AS settlement ('Payment Scheme Code' CDS).	**A071**	CounterpartAS not allowed	pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/CdtTrfTpId/ SttlmPrty/PmtSchme/Cd pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/CtpAS/FI/BIC	pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlPmtInf/ OrgnlTxRefInfAndSts/ StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00720**	AS procedure D and 'Payment Scheme Code' = 'CDS': If 'First Agent' is an AS technical account, 'Debtor BIC' is mandatory.	**A072**	Missing DebtorBIC	pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/SttlmMdlTp pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/CdtTrfTpId/ SttlmPrty/PmtSchme/Cd pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/FrstAgt/BIC pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/Dbtr/FI/BIC	pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlPmtInf/ OrgnlTxRefInfAndSts/ StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00730**	AS procedure C or D and 'Payment Scheme Code' = 'CDS': If 'Final Agent' is an AS technical account, 'Creditor BIC' is mandatory.	**A073**	Missing CreditorBIC	pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/SttlmMdlTp pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/CdtTrfTpId/ SttlmPrty/PmtSchme/Cd pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/PmtTx/FnlAgt/BIC pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/PmtTx/Cdtr/FI/ BIC	pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlPmtInf/ OrgnlTxRefInfAndSts/ StsRsn/BilyAgrd	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00740**	All given currencies must be identical.	**A074**	Invalid currency	pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/CtrlSum/Ccy pain.998.001.01/PrtryData/T2PrtryData/PmtInf/PmtTx/Amt/InstAmt/Ccy	pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00750**	If elements 'From Time' and 'To Time' are used, both indicated timeshifts must be identical.	**A075**	Invalid timeshifts	pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SchdldTm/FrTm pain.998.001.01/PrtryData/T2PrtryData/GrpHdr/SttlmPrdTp/ToTm	pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00830**	The AS batch has been revoked.	**A083**	AS batch revoked		pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00840**	The AS transfer order is rejected due to reach of end of settlement period.	**A084**	End of settlement period reached		If GroupStatus = "RJCT": pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/StsRsn/BilyAgrd If GroupStatus = "PART": pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00850**	The AS guarantee funds account to be debited must have sufficient liquidity and must not be blocked.	**A085**	Insufficient liquidity or account blocked		If GroupStatus = "REVR": pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/StsRsn/BilyAgrd pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/	

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								OrgnlTxRefInfAndSts/ StsRsn/BilyAgrd If GroupStatus = "PART": pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlPmtInf/ OrgnlTxRefInfAndSts/ StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00860**	The use of guarantee fund mechanism has been rejected.	**A086**	Guarantee fund mechanism rejected		If GroupStatus = "REVR": pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlGrpRefInfAndSts/ StsRsn/BilyAgrd pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlPmtInf/ OrgnlTxRefInfAndSts/ StsRsn/BilyAgrd If GroupStatus = "PART": pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlPmtInf/ OrgnlTxRefInfAndSts/ StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00870**	AS procedure C: Any liquidity transfer to/from a sub-account is only possible during an open procedure.	**A087**	Procedure of AS procedure C not open		pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlGrpRefInfAndSts/ StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00880**	AS procedure D: Any liquidity transfer to/from the AS technical account is only possible during an open procedure.	**A088**	Procedure of AS procedure D not open		pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlGrpRefInfAndSts/ StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00890**	The AS batch is rejected due to failed execution validation for each contained AS transfer in the batch.	**A089**	AS batch rejected due to failed excecution validation for each contained AS transfer		pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlGrpRefInfAndSts/ StsRsn/BilyAgrd	

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pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00950**	AS Procedure C: The AS transfer order is rejected due to end of cycle.	**A095**	AS transfer order rejected due to end of cycle		If GroupStatus = "RJCT": pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlGrpRefInfAndSts/ StsRsn/BilyAgrd If GroupStatus = "PART": pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlPmtInf/ OrgnlTxRefInfAndSts/ StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00960**	AS procedure C or D and 'Payment Scheme Code' = 'CDS': The batch can only contain one 'Payment Information'.	**A096**	Only one Payment Information allowed	pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/SttlmMdlTp pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/CdtTrfTpId/ SttlmPrty/PmtSchme/Cd pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf	pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlPmtInf/ OrgnlTxRefInfAndSts/ StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00970**	AS procedure C and 'Payment Scheme Code' is 'CDS': Any cross-AS transfer from a sub-account is only possible during an open cycle of the sending AS.	**A097**	Cycle of sending AS not open		pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlPmtInf/ OrgnlTxRefInfAndSts/ StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00980**	AS procedure D and 'Payment Scheme Code' is 'CDS': Any cross-AS transfer from a technical account is only possible during an open procedure of the sending AS.	**A098**	Procedure of sending AS not open		pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlPmtInf/ OrgnlTxRefInfAndSts/ StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS00990**	AS procedure C or D and 'Payment Scheme Code' is 'CDS': Any cross-AS transfer to a sub-account or a technical account is only possible during an open procedure of the receiving AS.	**A099**	Procedure of receiving AS not open		pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlPmtInf/ OrgnlTxRefInfAndSts/ StsRsn/BilyAgrd	

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pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**AS01010**	The AS and/or the counterpart AS (in case of a cross-AS transfer) related to the AS batch is blocked. The blocked AS batch has been disagreed by the respective CB/OT.	**A101**	Central bank disagreed to blocked AS batch		If GroupStatus = "RJDA": pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlGrpRefInfAndSts/ StsRsn/BilyAgrd If GroupStatus = "PART": pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlPmtInf/ OrgnlTxRefInfAndSts/ StsRsn/BilyAgrd If GroupStatus = "REVR": pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlGrpRefInfAndSts/ StsRsn/BilyAgrd pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlPmtInf/ OrgnlTxRefInfAndSts/ StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**IV00290**	The currency code must be a valid active currency code, not yet withdrawn on the day the message containing the currency is exchanged. Valid active currency codes are registered with the ISO 4217 Maintenance Agency, consist of three (3) contiguous letters, and are not yet withdrawn on the day the message containing the Currency is exchanged.	**D005**	Invalid active currency code in //Dynamic error including xpath//	pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/PmtTx/Amt/ InstAmt/ Ccypain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/CtrlSum/Ccy	pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlPmtInf/ OrgnlTxRefInfAndSts/ StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**IV00310**	The number of fractional digits (or minor unit of currency) must comply with ISO 4217. Note: The decimal separator is a dot.	**D007**	Invalid decimal digits for the specified currency in //Dynamic error including xpath//	pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/PmtTx/Amt/ InstAmt	pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlPmtInf/ OrgnlTxRefInfAndSts/ StsRsn/BilyAgrd	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
							pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/PmtTx/Amt/ InstAmt/Ccy pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/CtrlSum pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/CtrlSum/Ccy		
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**IV00320**	Only a valid Business identifier code is allowed. Business identifier codes for financial or nonfinancial institutions are registered and published by the ISO 9362 Registration Authority in the ISO directory of BICs, and consists of eleven (11) contiguous characters.	**D008**	Invalid financial or non-financial institution BIC in //Dynamic error including xpath//	pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/FrstAgt/BIC pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/PmtTx/FnlAgt/BIC pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/InitgPty/FI/BIC pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/CtpAS/FI/BIC pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/Dbtr/FI/BIC pain.998.001.01/ PrtryData/T2PrtryData/ PmtInf/PmtTx/Cdtr/FI/ BIC	pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlPmtInf/ OrgnlTxRefInfAndSts/ StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**VR00100**	The business sender 'From' in the BAH must specify: - for AS batch sent by the AS itself: Party BIC of AS; - for AS batch sent by the CB acting on behalf: Party BIC of responsible CB of AS given in 'Initiating Party' element in the payload.	**E010**	Invalid business sender	AppHdr/Fr/FIId/ FinInstnId/BICFI pain.998.001.01/ PrtryData/T2PrtryData/ GrpHdr/InitgPty/FI/BIC	pain.998.001.01/ PrtryData/T2PrtryData/ OrgnlGrpRefInfAndSts/ StsRsn/BilyAgrd	

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pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**VR00120**	The business receiver 'To' in the BAH must specify: The RTGS system BIC.	**E012**	Invalid business receiver	AppHdr/To/FIId/FinInstnId/BICFI	pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**VR00252**	At least one of the impacted parties or accounts is blocked. The earmarked cash transfer order has been disagreed by the respective CB/OT.	**E023**	Central bank disagreed to earmarked cash transfer order		If GroupStatus = "RJDA": pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/StsRsn/BilyAgrd If GroupStatus = "PART": pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd If GroupStatus = "REVR": pain.998.001.01/PrtryData/T2PrtryData/OrgnlGrpRefInfAndSts/StsRsn/BilyAgrd pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd	
pain.998_ASTransferInitation	pain.998_ASInitiationStatus	T2	**VR00840**	The cash transfer order has been revoked.	**E067**	Cash transfer order revoked		pain.998.001.01/PrtryData/T2PrtryData/OrgnlPmtInf/OrgnlTxRefInfAndSts/StsRsn/BilyAgrd	
camt.050	camt.025	T2	**VR01680**	If the credit account and the debit account are identical, the amount must not exceed 16 digits in total (14 digits before the decimal point, 2 digits after the decimal point).	**E152**	Amount exceeds maximum allowed number of digits for self-cash transfers	LqdtyCdtTrf/LqdtyCdtTrf/CdtrAcct/Id/Othr/Id LqdtyCdtTrf/LqdtyCdtTrf/DbtrAcct/Id/Othr/Id LqdtyCdtTrf/LqdtyCdtTrf/TrfdAmt/AmtWthCcy	Rct/RctDtls/ReqHdlg/StsCd	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
pacs.004	pacs.002	T2	**VR01680**	If the credit and debit accounts are identical, the amount must not exceed 16 digits in total (14 digits before the decimal point, 2 digits after the decimal point).	**E152**	Amount exceeds maximum allowed number of digits for self-cash transfers	PmtRtr/TxInf/InstdAgt /FinInstnId/BICFI PmtRtr/TxInf/InstgAgt /FinInstnId/BICFI PmtRtr/TxInf/ RtrdIntrBkSttlmAmt	FIToFIPmtStsRpt/ TxInfAnd-Sts/StsRsnInf/ Rsn/Prtry	
pacs.008	pacs.002	T2	**VR01680**	If the credit and debit accounts are identical, the amount must not exceed 16 digits in total (14 digits before the decimal point, 2 digits after the decimal point).	**E152**	Amount exceeds maximum allowed number of digits for self-cash transfers	FIToFICstmrCdtTrf/ CdtTrfTxInf /InstdAgt/FinInstnId/ BICFI FIToFICstmrCdtTrf/ CdtTrfTxInf /InstgAgt/FinInstnId/ BICFI FIToFICstmrCdtTrf/ CdtTrfTxInf /IntrBkSttlmAmt	FIToFIPmtStsRpt/ TxInfAnd-Sts/StsRsnInf/ Rsn/Prtry	
pacs.009	pacs.002	T2	**VR01680**	If the credit and debit accounts are identical, the amount must not exceed 16 digits in total (14 digits before the decimal point, 2 digits after the decimal point).	**E152**	Amount exceeds maximum allowed number of digits for self-cash transfers	FICdtTrf/CdtTrfTxInf/ InstdAgt /FinInstnId/BICFI FICdtTrf/CdtTrfTxInf/ InstgAgt /FinInstnId/BICFI FICdtTrf/CdtTrfTxInf /IntrBkSttlmAmt	FIToFIPmtStsRpt/ TxInfAnd-Sts/StsRsnInf/ Rsn/Prtry	
pacs.010	pacs.002	T2	**VR01680**	If the credit and debit accounts are identical, the amount must not exceed 16 digits in total (14 digits before the decimal point, 2 digits after the decimal point).	**E152**	Amount exceeds maximum allowed number of digits for self-cash transfers	FIDrctDbt/CdtInstr/ InstgAgt /FinInstnId/BICFI FIDrctDbt/CdtInstr/ InstdAgt /FinInstnId/BICFI FIDrctDbt/CdtInstr/ DrctDbtTxInf /IntrBkSttlmAmt	FIToFIPmtStsRpt/ TxInfAnd-Sts/StsRsnInf/ Rsn/Prtry	

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Inbound message type	Response message type	Rule source	Validation rule ID	Validation rule description	Error code	Error description	Xpaths of inbound message elements for validation	Xpath of response message code element	Source rule name
pain.998	pain.998	T2	**VR01680**	If the credit and debit accounts are identical, the amount must not exceed 16 digits in total (14 digits before the decimal point, 2 digits after the decimal point).	**E152**	Amount exceeds maximum allowed number of digits for self-cash transfers	pain.998.001.01/ PrtryData /T2PrtryData/PmtInf/ FrstAgt/BIC pain.998.001.01/ PrtryData /T2PrtryData/PmtInf/ PmtTx /FnlAgt/BIC pain.998.001.01/ PrtryData /T2PrtryData/ PmtInf/PmtTx/Amt/ InstAmt	pain.998.001.01/PrtryDa-ta/T2PrtryDa-ta/OrgnlGr-pRefIn-fAnd-Sts/StsRsn/ BilyAgrd	

Table 407: RTGS business rules

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6.1.2 Digital signature on business layer

6.1.2.1 Mechanism and introduction for signature constructions

This annex outlines how signatures are constructed for the business messages. The following business message types have been identified:

- Message type 1: file with multiple ISO 20022 messages;
- Message type 2: single ISO20022 BAH and message.

The design goal for the proposed construction of signatures in the following chapters is that as much as possible is handled by standard XML digital signature processing specifications and as little as possible by specific processing. This makes it less likely that errors and/or discrepancies occur in the different implementations, and therefore improve the overall security of the solution.

6.1.2.2 Use of XML and canonicalisation algorithm

Exclusive XML canonicalisation[1] has to be performed for above-mentioned business messages on extracted data. It is important to ensure a context free extraction otherwise the signatures will be broken, if either the message or the signature itself is modified due to inherited namespaces.

This implies that the canonicalisation algorithm specified in the “SignedInfo” element and in all the references should be in line with following information:

http://www.w3.org/2001/10/xml-exc-c14n#

Footnotes

1 Exclusive XML Canonicalization http://www.w3.org/TR/xml-exc-c14n/

6.1.2.3 Message type 1: file with multiple ISO 20022 messages

For message type 1) the requirement in the ESMIG UDFS chapter "*Digital Signature managed within the business layer*" states:

"The non repudiation of origin (NRO)"[1] signature is stored in the BAH in case of individual messages or in the file header in case of messages grouped into a file. In case messages are grouped into a file, the BAH of the included individual messages will not include a signature. File (meaning multi-message):

The signature is part of the file header. It is over the list of BAH's and ISO 20022 messages and covers the whole <XChg> element of the Business File (head.002), except for the signature itself." Consequently, the BAH of each single message within the file will not have its own signature.

The signature, in particular, covers the whole "BusinessFileHeader <XChg>" element, except for the signature itself. So consequently the following field is not taken into account for signature calculation:

Xchg/PyldDesc/ApplSpcfcInf/Sgntr/ds:Signature[2]

Hence a signature is then be constructed as follows.

- One reference (in blue below) points out the XChg itself. This is done using the same document reference Universal Resource Identifier (URI) = "", which means the entire document. To leave the signature element itself out of the digest calculation, the transform "#enveloped-signature" is used.
- One reference (in yellow below) points to the keyinfo element of the signature itself. This is a XAdES[3] requirement.

1) A message type 1[4] signature example is reported in the below picture:

```
<ds:Signature Id="_8aaee938-014d-489e-a385-b72155000474" xmlns:ds="http://www.w3.org/2000/09/xmldsig#">
  <ds:SignedInfo>
    <ds:CanonicalizationMethod Algorithm="http://www.w3.org/2001/10/xml-exc-c14n#"/>
    <ds:SignatureMethod Algorithm="http://www.w3.org/2001/04/xmldsig-more#rsa-sha256"/>
    <ds:Reference URI="">                                                    Reference to the whole document, less the signature
      <ds:Transforms>
        <ds:Transform Algorithm="http://www.w3.org/2000/09/xmldsig#enveloped-signature"/>
        <ds:Transform Algorithm="http://www.w3.org/2001/10/xml-exc-c14n#"/>
      </ds:Transforms>
      <ds:DigestMethod Algorithm="http://www.w3.org/2001/04/xmlenc#sha256"/>
      <ds:DigestValue>GUTJy22YxtDXe7yEvdYfJ/GYM+pGH4h5dgWe7c+2gXU=</ds:DigestValue>
    </ds:Reference>
    <ds:Reference URI="#_4eaf74f7-086b-410e-b214-45136a615bac">              Reference to KeyInfo (a XAdES Requirement)
      <ds:Transforms>
        <ds:Transform Algorithm="http://www.w3.org/2001/10/xml-exc-c14n#"/>
      </ds:Transforms>
      <ds:DigestMethod Algorithm="http://www.w3.org/2001/04/xmlenc#sha256"/>
      <ds:DigestValue>8GepFqO0h78WgVHh23B16RFQRWhdfM6AjY+b0texoSk=</ds:DigestValue>
    </ds:Reference>
  </ds:SignedInfo>
  <ds:SignatureValue>QzvbmDLi8Q1PnsfKz...HNgew=</ds:SignatureValue>
  <ds:KeyInfo Id="_4eaf74f7-086b-410e-b214-45136a615bac">
    <ds:X509Data>
      <ds:X509Certificate>MIIEXTCCA8ag...IY5uXkO3IGZ3XUsw=</ds:X509Certificate>
    </ds:X509Data>
  </ds:KeyInfo>
</ds:Signature>
```

Figure 123: Message type 1, signature

Reference to the message (head.002):

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```
<Xchg xmlns="urn:iso:std:iso:20022:tech:xsd:DRAFT2head.002.001.01">
  <PyldDesc>
    <PyldDtls>
      <PyldIdr>Inh002b011-FleId</PyldIdr>
      <CreDtAndTm>2019-10-07T11:40:00+00:00</CreDtAndTm>
    </PyldDtls>
    <ApplSpcfcInf>
      <SysUsr>BizSenderb011UserId</SysUsr>
      <Sgntr>...</Sgntr>                          <--- Position of signature
      <TtlNbOfDocs>1</TtlNbOfDocs>
    </ApplSpcfcInf>
    <PyldTpDtls>
      <Tp>ISO20022</Tp>
    </PyldTpDtls>
  </PyldDesc>
  <Pyld>
    <BizData xmlns="urn:iso:std:iso:20022:tech:xsd:head.003.001.01">
      <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">...</AppHdr>
      <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.007.001.08">...</Document>
    </BizData>
  </Pyld>
</Xchg>
```

Figure 124: Message type 1, header

2) A message type 1 structure example (including signature) is provided in XML format as described below:

```
<Xchg xmlns="urn:iso:std:iso:20022:tech:xsd:DRAFT2head.002.001.01">
  <PyldDesc>
    <PyldDtls>
      <PyldIdr>Inh002b017-FleId</PyldIdr>
      <CreDtAndTm>2019-10-07T11:40:00+00:00</CreDtAndTm>
    </PyldDtls>
    <ApplSpcfcInf>
      <SysUsr>BizSenderb017UserId</SysUsr>
      <Sgntr>
        <ds:Signature Id="_8Af&29dd-bb2c-4207-b0b4-c3edb7d17444" xmlns:ds="http://www.w3.org/2000/09/xmldsig#">
          <ds:SignedInfo>
            <ds:CanonicalizationMethod Algorithm="http://www.w3.org/2001/10/xml-exc-c14n#"/>
            <ds:SignatureMethod Algorithm="http://www.w3.org/2001/04/xmldsig-more#rsa-sha256"/>
            <ds:Reference URI="#_f6fa91c7-ee9f-4702-8f08-820bd7a86ac2">
              <ds:Transforms>
                <ds:Transform Algorithm="http://www.w3.org/2001/10/xml-exc-c114n#"/>
              </ds:Transforms>
              <ds:DigestMethod Algorithm="http://www.w3.org/2001/04/xmlenc#sha256"/>
              <ds:DigestValue>wFOmYpRxS6RAOxOdrlZKfmV3Tza4jVWW8Afg0efdogU=</ds:DigestValue>
            </ds:Reference>
            <ds:Reference URI="">
              <ds:Transforms>
                <ds:Transform Algorithm="http://www.w3.org/2000/09/xmldsig#enveloped-signature"/>
                <ds:Transform Algorithm="http://www.w3.org/2001/10/xml-exc-c114n#"/>
              </ds:Transforms>
              <ds:DigestMethod Algorithm="http://www.w3.org/2001/04/xmlenc#sha256"/>
              <ds:DigestValue>LQSkT1Mksb6iyqwCmAAs/ZKd9NkwI068Kukx9JP/U=</ds:DigestValue>
            </ds:Reference>
          </ds:SignedInfo>
          <ds:SignatureValue>rLCX6pUzTEYGAHMNu/NczFwbXVgncgVsjmhCNNNsXjbU8CqJeytFM3XJFvPocqqTx2ZsPg+GAE89xFBb2xe7j8
Z1mgTwEEuU3uvofKjN7Lo4ZnIaUQxPUBStY6cp7K+YtAwQ31bfq2a/mWPQbB0C5fUsCwrn/Nxf/6q6PpO+MiMWbWOj4mgFnkqv3pFvhmFPPWC1AuReS/
RMLjZrGYVSBiBgxkv71D7ijTbbbZJzWfwlHK0z7fdzIa1OwUzi+9mst858kIEcVX7QhbBdK8PxBSvRGau1lbMIGlRHWEE9fgN6y15rSvpfRODeWUS1GU
+LgV9SuL3g+GxpWhYT5+MJ/A==</ds:SignatureValue>
          <ds:KeyInfo Id="_ f6fa91c7-ee9f-4702-8f08-820bd7a86ac2">
            <ds:X509Data>
              <ds:X509Certificate>MIID0DCCArigAwIBAgIBBTANBgkqhkiG9w0BAQsFADBMMQswCQYDVQQGEwJGUjecMBoGA1UECgwTS2V5b
mVjdGlzLU9wZW5UcnVzdDEfMB0GA1UEAwwWT3BlblRydXN0IFRlc3QgQ0EgU0hBMjAeFw0xMjExMTUwMDU3MzVaFw0xNDExMTUwMDU3MzVaMFgxCzAJB
gNVBAYTAklUMQ8wDQYDVQQKDAZPIFRFU1QxEjAQBgNVBAsMCU9VIFRFU1QgMjESMBAGA1UECwwJT1UgVEVTVCAxMRAwDgYDVQQDDAdUZXN0IENOMIIBI
jANBgkqhkiG9w0BAQEFAAOCAQ8AMIIBCgKCAQEAtnB/1lzFO5cVqDIlzQJRsZZh9TK7AhlnxxnR2EP1hRnP7GRnnksqyYMJECiL/4NnTEhftQe7AGSaW
eX7xOsGHJGd72NwmFQazVjHyaT8XSxaxUoG4kclF5QaDOvvxUAHTtM2qYNjpqFyKkTGbA5D7IqS36zT8YawCE40k9hU2/pvInG3jiKA60U4of9oqEQe4
+hW2IxkN01mRmxPunKYoZWVn3ggL/QQlH/yggkBdpLG2qmIUmO9cvyVdyCABW+5R56NyR42xVRcb56rvI5Qcbnbsrvkcbmslgdo/qnKvxcthXstt3TqG
q+kZ1CIHDoJsF8ZDQKuIjXMEgsurt/OHQIDAQABo4GwMIGtMB0GA1UdDgQWBBRsJehOf8/tO6YtFO4hEYcc1C0zoTAfBgNVHSMEGDAWgBRRcv9bAGffz
bqlTCZ0MpE7ji+fpTARBglghkgBhvhCAQEEBAMCB4AwDgYDVR0PAQH/BAQDAgbAMEgGA1UdHwRBMD8wPaA7oDmGN2h0dHA6Ly9wa2l0ZXN0Lm9wZW50c
nVzdC5jb20vT3BlblRydXN0X1Rlc3RfQ0FfU0hBMi5jcmwwDQYJKoZIhvcNAQELBQADggEBAGMAu3Yo2Z9Ff1FLX/DHVcw8T5otZlaYtJiHdYcEtvhjY
24vcXJzwBuHbfopVu91XZFuxXjG12SSyksK4sRHfUVPQdryAMGzMUW+OgjVFjupV54jr6vkaELq2t6oyE52CHqvvlHyLJz5CIW6jDEmAzGNJZ2wdRr4f
u9zM2lm4X5JITsZGxY/JHO2fll55QJuVn7NSfFx8PxRsIKYNZ+Z7kczNTSL9zDwYXob5PUBv60fXMhWPJtngz8OI8NGqDVQIjtnbgcsSgDchRMVy4JOU
b8UK7RAJpG4aR/5RKaMk06DLHXJteXfmsKfLyDq3H8B+eHgfJJWCeYMnvqk755EVNE=</ds:X509Certificate>
            </ds:X509Data>
          </ds:KeyInfo>
        </ds:Signature>
      </Sgntr>
      <TtlNbOfDocs>1</TtlNbOfDocs>
    </ApplSpcfcInf>
    <PyldTpDtls>
      <Tp>ISO20022</Tp>
    </PyldTpDtls>
  </PyldDesc>
  <Pyld>
    <BizData xmlns="urn:iso:std:iso:20022:tech:xsd:head.003.001.01">
      <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
        <Fr>
          <FIId>
            <FinInstnId>
              <BICFI>COBADEFFXXX</BICFI>
              <ClrSysMmbId>
                <MmbId>BizSenderb041UserId</MmbId>
              </ClrSysMmbId>
            </FinInstnId>
          </FIId>
        </Fr>
        <To>
          <FIId>
            <FinInstnId>
              <BICFI>TRGTXEPMRTG</BICFI>
            </FinInstnId>
          </FIId>
        </To>
        <BizMsgIdr>Inc050b041-BAHId</BizMsgIdr>
        <MsgDefIdr>camt.050.001.05</MsgDefIdr>
        <CreDt>2019-10-07T13:05:00Z</CreDt>
      </AppHdr>
```

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.050.001.05">
  <LqdtyCdtTrf>
    <MsgHdr>
      <MsgId>NONREF</MsgId>
    </MsgHdr>
    <LqdtyCdtTrf>
      <LqdtyTrfId>
        <EndToEndId>Inc050b041-E2EId</EndToEndId>
      </LqdtyTrfId>
      <CdtrAcct>
        <Id>
          <Othr>
            <Id>RDEEURCOBADEFFXXXCOBADEBB120</Id>
          </Othr>
        </Id>
      </CdtrAcct>
      <TrfdAmt>
        <AmtWthCcy Ccy="EUR">100000.00</AmtWthCcy>
      </TrfdAmt>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>RDEEURUBSWCHZHXXXUBSWCHZHXXX</Id>
          </Othr>
        </Id>
      </DbtrAcct>
    </LqdtyCdtTrf>
  </LqdtyCdtTrf>
 </Document>
</BizData>
</Pyld>
</Xchg>
```

Figure 125: Message type 1, complete example

Footnotes

1 NRO is intended to protect against the originator's false denial of having sent the message.
2 Due to the XAdES requirement the ds:keyinfo element inside the ds:signature is covered/protected by the signature.
3 ETSI TS 101 903 V1.4.2 (2010-12) XML advanced electronic signatures
4 ESMIG digital signature services are configured to produce and generate rsa-sha256 signatures, and use sha256 digest.

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6.1.2.4 Message type 2: single ISO 20022 message

For message type 2) the requirement in ESMIG UDFS chapter "*Digital Signature managed within the business layer*" states:[1]

"Single message: The signature is over the ISO 20022 message and takes into account the business processing relevant information specified within the BAH (e. g. pair of BICs for definition of the instructing party), except for the signature itself. The digital signature grouped in the BAH itself is not part of this signature calculation."

So consequently the following field is not taken into account for signature calculation:

AppHdr/Sgntr/ds:Signature[2]

In this case the BAH and the ISO 20022 message are considered not to be in the same document.

"Technically speaking, the Application Header is a separate XML document standing apart from the XML documents which represent the business message instance itself."

Since the documents that are referenced do not carry an ID attribute[3] that could be used for identifying the specific document, it has been decided to use a specific reference for the business message, ESMIG ensures that the BAH and the corresponding ISO message are always stored together.

TARGET Service specific reference for document signature

In the XML digital signature standard there is the possibility to use a reference with no URI i.e. omitting the URI attribute entirely. However there can be at most one such reference in a signature, and handling of it is specific, and not covered by the XML digital signature standard.[4] Hence the reference to the message must be given by the context and known by the application.

The signature is then be constructed as follows: One reference (in blue below) points out the BAH (AppHdr) itself. This is done using the same document reference URI = "", which means the entire document. To leave the signature element itself out of the digest calculation, the transform "#enveloped-signature" is used.

- One reference (in green below) is application specific and refers to the business message (no URI). The application provides the signature Application Programming Interface (API) with the relevant message. The signature API is customised to resolve the no URI reference to this message.
- One reference (in yellow below) points to the keyinfo element of the signature itself (XAdES requirements).

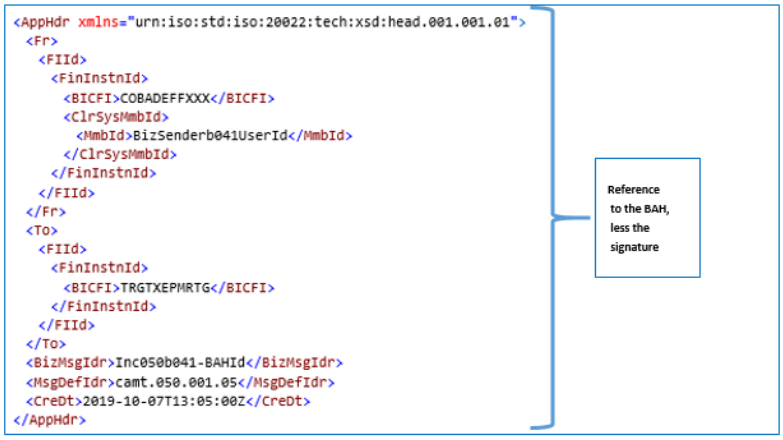
1) A message type 2[5] signature example (with application specific reference) is reported in the below picture:

```
<ds:Signature Id="_003adca5-654a-473d-b1cf-3e826cd5d3f7" xmlns:ds="http://www.w3.org/2000/09/xmldsig#">
  <ds:SignedInfo>
    <ds:CanonicalizationMethod Algorithm="http://www.w3.org/2001/10/xml-exc-c14n#"/>
    <ds:SignatureMethod Algorithm="http://www.w3.org/2001/04/xmldsig-more#rsa-sha256"/>
    <ds:Reference URI="">                                                    Reference
      <ds:Transforms>                                                        to the BAH,
        <ds:Transform Algorithm="http://www.w3.org/2000/09/xmldsig#enveloped-signature"/>   less the
        <ds:Transform Algorithm="http://www.w3.org/2001/10/xml-exc-cl14n#"/>   signature
      </ds:Transforms>
      <ds:DigestMethod Algorithm="http://www.w3.org/2001/04/xmlenc#sha256"/>
      <ds:DigestValue>Ffg8hActTHIR9tyj8BOP2/7FMyECb9wb7CKQvhG5z/A=</ds:DigestValue>
    </ds:Reference>
    <ds:Reference>                                                           Application
      <ds:Transforms>                                                        specific
        <ds:Transform Algorithm="http://www.w3.org/2001/10/xml-exc-cl14n#"/>   Reference
      </ds:Transforms>                                                       (to the message)
      <ds:DigestMethod Algorithm="http://www.w3.org/2001/04/xmlenc#sha256"/>
      <ds:DigestValue>hEXN3t4XgQt2fkJf7WH4xgg/21cKPaAUnfDII7vIdoQ=</ds:DigestValue>
    </ds:Reference>
    <ds:Reference URI="#_4eaf74f7-086b-410e-b214-45136a615bac">              Reference
      <ds:Transforms>                                                        to KeyInfo
        <ds:Transform Algorithm="http://www.w3.org/2001/10/xml-exc-cl14n#"/>   (a XAdES
      </ds:Transforms>                                                       Requirement)
      <ds:DigestMethod Algorithm="http://www.w3.org/2001/04/xmlenc#sha256"/>
      <ds:DigestValue>bcF4Ty77sjsGLXSd5YbSQqJijbwy4RRbJxh8zPEFbco=</ds:DigestValue>
    </ds:Reference>
  </ds:SignedInfo>
  <ds:SignatureValue>FtlF0n3hzk5Y78Tm/…newuw=</ds:SignatureValue>
  <ds:KeyInfo Id="_05dda060-fd01-4538-9db0-56c8e5d3dfc1">
    <ds:X509Data>
      <ds:X509Certificate>MIIEXTCCA8ag...IY5uXkO3IGZ3XUsw=</ds:X509Certificate>
    </ds:X509Data>
  </ds:KeyInfo>
</ds:Signature>
```

Figure 126: Message type 2, signature

General remark: The signature is over the ISO 20022 message and takes into account the business processing relevant information specified within the message header (BAH), except the signature itself. The digital signature in the BAH itself is NOT part of this signature calculation.

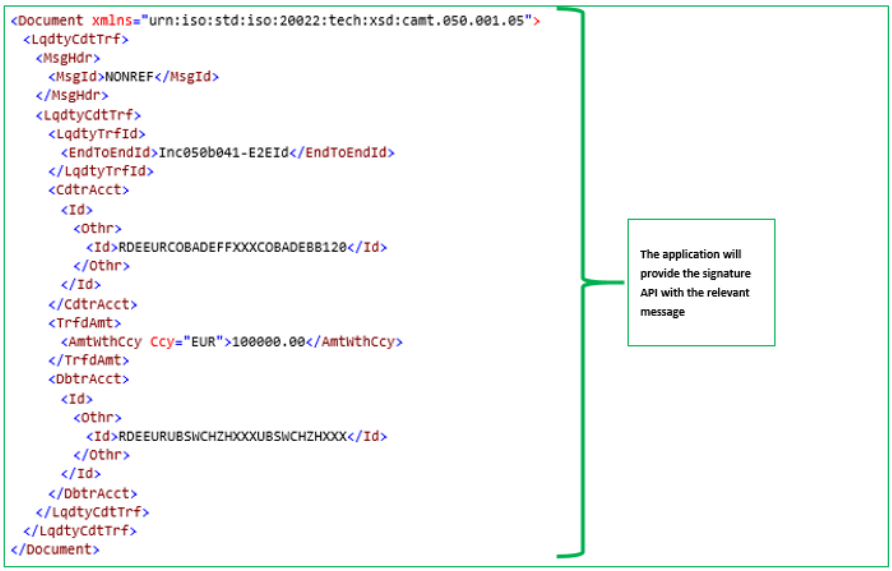
Reference to the BAH (AppHdr):




```
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <Fr>
    <FIId>
      <FinInstnId>
        <BICFI>COBADEFFXXX</BICFI>
        <ClrSysMmbId>
          <MmbId>BizSenderb041UserId</MmbId>
        </ClrSysMmbId>
      </FinInstnId>
    </FIId>
  </Fr>
  <To>
    <FIId>
      <FinInstnId>
        <BICFI>TRGTXEPMRTG</BICFI>
      </FinInstnId>
    </FIId>
  </To>
  <BizMsgIdr>Inc050b041-BAHId</BizMsgIdr>
  <MsgDefIdr>camt.050.001.05</MsgDefIdr>
  <CreDt>2019-10-07T13:05:00Z</CreDt>
</AppHdr>
```

Figure 127: Message type 2, reference to the BAH

Reference to the message (e.g. camt.050):




```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.050.001.05">
 <LqdtyCdtTrf>
  <MsgHdr>
   <MsgId>NONREF</MsgId>
  </MsgHdr>
  <LqdtyCdtTrf>
   <LqdtyTrfId>
    <EndToEndId>Inc050b041-E2EId</EndToEndId>
   </LqdtyTrfId>
   <CdtrAcct>
    <Id>
     <Othr>
      <Id>RDEEURCOBADEFFXXXCOBADEBB120</Id>
     </Othr>
    </Id>
   </CdtrAcct>
   <TrfdAmt>
    <AmtWthCcy Ccy="EUR">100000.00</AmtWthCcy>
   </TrfdAmt>
   <DbtrAcct>
    <Id>
     <Othr>
      <Id>RDEEURUBSWCHZHXXXUBSWCHZHXXX</Id>
     </Othr>
    </Id>
   </DbtrAcct>
  </LqdtyCdtTrf>
 </LqdtyCdtTrf>
</Document>
```

Figure 128: Message type 2, reference to the message

2) A message type 2 structure example (including signature) is provided in XML format as described below:

```
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
  <Fr>
    <FIId>
      <FinInstnId>
        <BICFI>COBADEFFXXX</BICFI>
        <ClrSysMmbId>
          <MmbId>BizSenderb016UserId</MmbId>
        </ClrSysMmbId>
      </FinInstnId>
    </FIId>
  </Fr>
  <To>
    <FIId>
      <FinInstnId>
        <BICFI>TRGTXEPMRTG</BICFI>
      </FinInstnId>
    </FIId>
  </To>
  <BizMsgIdr>Inc050b041-BAHId</BizMsgIdr>
  <MsgDefIdr>camt.050.001.05</MsgDefIdr>
  <CreDt>2019-10-07T13:05:00Z</CreDt>
  <Sgntr>
    <ds:Signature Id="_be4dd7de-c63a-43a6-9b62-f69290939eb6" xmlns:ds="http://www.w3.org/2000/09/xmldsig#">
      <ds:SignedInfo>
        <ds:CanonicalizationMethod Algorithm="http://www.w3.org/2001/10/xml-exc-c14n#"/>
        <ds:SignatureMethod Algorithm="http://www.w3.org/2001/04/xmldsig-more#rsa-sha256"/>
        <ds:Reference URI="#_98742d60-2afc-4fa7-a731-828756ce47b1">
          <ds:Transforms>
            <ds:Transform Algorithm="http://www.w3.org/2001/10/xml-exc-cl14n#"/>
          </ds:Transforms>
          <ds:DigestMethod Algorithm="http://www.w3.org/2001/04/xmlenc#sha256"/>
          <ds:DigestValue>vB/xxu+qkEVUH5i9uVdBHOXOp6+XDsAn/iHxH+UiMGo=</ds:DigestValue>
        </ds:Reference>
        <ds:Reference URI="">
          <ds:Transforms>
            <ds:Transform Algorithm="http://www.w3.org/2000/09/xmldsig#enveloped-signature"/>
            <ds:Transform Algorithm="http://www.w3.org/2001/10/xml-exc-cl14n#"/>
          </ds:Transforms>
          <ds:DigestMethod Algorithm="http://www.w3.org/2001/04/xmlenc#sha256"/>
          <ds:DigestValue>hWGkHPu5IMYxe4KFYyaMOFWYq0w2pi+BYnYvHEwm/Z8=</ds:DigestValue>
        </ds:Reference>
        <ds:Reference>
          <ds:Transforms>
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          </ds:Transforms>
          <ds:DigestMethod Algorithm="http://www.w3.org/2001/04/xmlenc#sha256"/>
          <ds:DigestValue>10eHeNdJM1v177M0HzFsmP0IBMYvdPXVuRcR77hAgUg=</ds:DigestValue>
        </ds:Reference>
      </ds:SignedInfo>
      <ds:SignatureValue>HllitYLicuu5drRrzu5CFxk5GZ3LD00nEPCrXkfWiu54y0zA3P2r6AIe1cYIdueY8nioLEvcZcvKVS4zt6bbHv8RRa
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sypdlYWFQvNNhu1OupanRA==</ds:SignatureValue>
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        <ds:X509Data>
          <ds:X509Certificate>MIID0DCCArigAwIBAgIBBTANBgkqhkiG9w0BAQsFADBMMQswCQYDVQQGEwJGUjecMBoGA1UECgwTS2V5bmVjd
GlzLU9wZW5UcnVzdDEfMB0GA1UEAwwWT3BlblRydXN0IFRlc3QgQ0EgU0hBMjAeFw0xMjExMTUwMDU3MzVaFw0xNDExMTUwMDU3MzVaMFgxCzAJBgNVB
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7RAJpG4aR/5RKaMk06DLHXJteXfmsKfLyDq3H8B+eHgfJJWCeYMnvqk755EVNE=</ds:X509Certificate>
        </ds:X509Data>
      </ds:KeyInfo>
    </ds:Signature>
  </Sgntr>
</AppHdr>
```

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.050.001.05">
  <LqdtyCdtTrf>
    <MsgHdr>
      <MsgId>NONREF</MsgId>
    </MsgHdr>
    <LqdtyCdtTrf>
      <LqdtyTrfId>
        <EndToEndId>Inc050b041-E2EId</EndToEndId>
      </LqdtyTrfId>
      <CdtrAcct>
        <Id>
          <Othr>
            <Id>RDEEURCOBADEFFXXXCOBADEBB120</Id>
          </Othr>
        </Id>
      </CdtrAcct>
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        <AmtWthCcy Ccy="EUR">100000.00</AmtWthCcy>
      </TrfdAmt>
      <DbtrAcct>
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          <Othr>
            <Id>RDEEURUBSWCHZHXXXUBSWCHZHXXX</Id>
          </Othr>
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    </LqdtyCdtTrf>
  </LqdtyCdtTrf>
</Document>
```

Figure 129: Message type 2, complete example

Footnotes

1 See also MUG (Message user guide) for BAH; http://www.iso20022.org/bah.page

2 Due to the XAdES requirement the ds:keyinfo element inside the ds:signature is covered/protected by the signature.

3 ISO20022 do not support and specify an ID attribute, that can be used to uniquely identify BAH and ISO message.

4 XML signature syntax and processing (Second Edition), W3C Recommendation 10 June 2008,

“http://www.w3.org/TR/xmldsig-core/”

5 ESMIG digital signature services are configured to produce and generate rsa-sha256 signatures, and use sha256 digest.

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