



The Bank of Russia Standard

STO BR NPS-2.1-2020

**FINANCIAL MESSAGES IN THE NPS.
CREDIT TRANSFER**

INTERACTION MODELS

Introduction date: 2018-09-14

**Moscow
2020**

Preamble

ACCEPTED AND ENACTED by the Bank of Russia's order of 14 September 2018, No OD-2400, "On the enactment of the Bank of Russia Standard STO BR NPS-1.1-2018 "Financial messages in the NPS. Credit Transfer. Interaction models".

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Introduction

This Standard contains the recommendations for financial messaging in the Credit Transfer in the National Payment System (the NPS), in accordance to the Bank of Russia Standard STO BR NPS-1.1-2020 “Financial Messages in the NPS. General Terms”.

FINANCIAL MESSAGES IN THE NPS. CREDIT TRANSFER

INTERACTION MODELS

Introduction date: 2018-09-14

1. Scope

This Standard is recommended for organisations' usage when sending financial messages related to credit transfer in the NPS in the currency of the Russian Federation.

This standard is intended for:

- funds transfer participants;
- developers of information and program software, information systems.

Provisions of this Standard are applied on a voluntary basis, unless regulatory acts of the Bank of Russia or the terms of contracts make some provisions obligatory.

This Standard may be supplemented with roles and scenarios applicable in international practice, if requested by funds transfer participants.

2. Terms and Definitions

Terms of Bank of Russia Standards STO BR NPS-1.1-2020 "Financial Messages in the NPS. General Terms" and terms below are used in this Standard.

Debtor	– Party (legal entity, credit organization, individual entrepreneur, individual) which makes the transfer of funds (or on behalf of which the transfer of funds is made);
Creditor	– Party (legal entity, credit organization, individual entrepreneur, individual) to which the transfer of funds is made;
Debtor 's Agent	– Financial institution servicing an account for the Debtor;
Creditor 's Agent	– Financial institution servicing an account for the Creditor;
Intermediary Agent	– Agent between the Debtor Agent and the Creditor Agent. There can be several Intermediary Agents specified for the execution of a payment;
Payment Instruction	– Funds transfer instruction;
Interaction Model	– Model of financial messaging between Participants of funds transfer in the National Payment System;
Process	– Definition of the business activities undertaken by Roles within the National Payment System whereby each Process fulfils one type of business activity and whereby a Process may include and extend other Processes;
Participant	– Institution participating in the Process, performing a certain Role or a task;
Role	– Groups of actions, responsibilities, and authorities performed by the Participant in the Process.

3. Rules of the Interaction models description

Interaction Models which are used in Credit Transfer are generated in accordance with the NPS legislation and ISO 20022 message definition reports based on ISO 20022 methodology (hereinafter – ISO 20022 documentation), including:

1) The NPS legislation defines rules for funds transfer, including the procedures for acceptance of the Payment Instructions for execution (verification of right to dispose of funds, control of the Payment Instruction integrity, control of the Payment Instruction structure, control of the Payment Instruction elements value, control of funds sufficiency, and other procedures additionally established by banks), Payment Instruction execution, Payment Instructions cancellation.

2) In accordance with the NPS legal framework, this Standard contains the interaction model during cancellation of the Payment Instruction using the financial (payment) messages stipulated by ISO 20022 documentation.

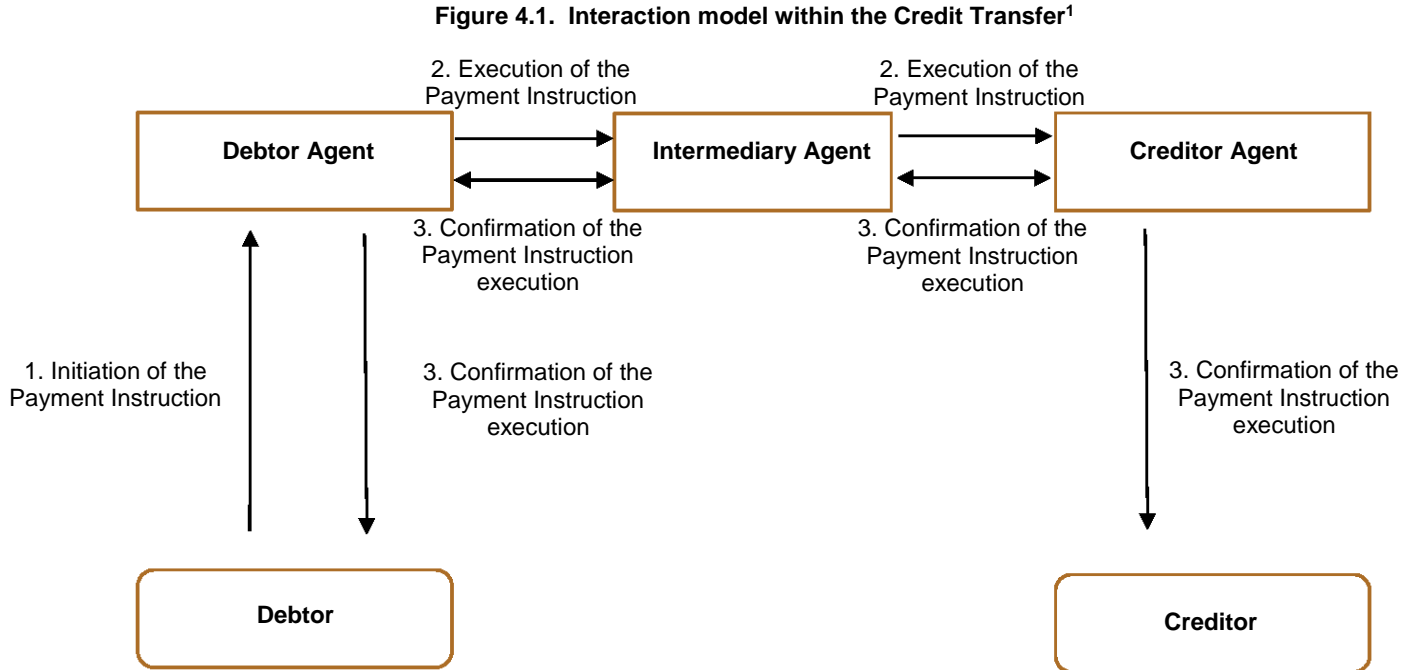
4. Interaction models within the Credit Transfer

4.1. Review level

The Interaction Models within the Credit Transfer assumes positive completion of all types of procedures during funds transfer and include the following Processes:

- Initiation of the Payment Instruction;
- Execution of the Payment Instruction;
- Confirmation of the Payment Instruction execution.

Figure 1 represents the sequence of actions in the Interaction Model in accordance with the processes and roles used therein.



The Debtor generates the Payment Instruction and sends this Payment Instruction to the Debtor Agent. The Debtor Agent accepts the correct Payment Instruction for execution, of which the Agent informs the Debtor. Based on the Payment Instruction accepted for execution, the Debtor Agent sends the interbank Payment Instruction to the Creditor Agent directly or through an Intermediary Agent (several intermediaries may be involved) and informs the Debtor of the Payment Instruction execution.

The Creditor Agent and the Intermediary Agent perform the procedures of acceptance for execution and execution of the Payment Instructions.

The Creditor Agent informs the Creditor of the Payment Instruction execution and may to provide the executed Payment Instruction.

¹ "Debtor Agent – Intermediary Agent", "Intermediary Agent – Creditor Agent" - in interbank relations the Payment Instruction execution is confirmed by the Participant which holds the account of the Participant - Counterparty

The following Roles are stipulated during execution of the above processes. The Roles are presented in the Table 4.1.

Table 4.1. Roles

Processes	Roles
Initiation of the Payment Instruction	Debtor Debtor Agent
Execution of the Payment Instruction	Debtor Agent Creditor Agent Intermediary Agent
Confirmation of the Payment Instruction Execution	Creditor Agent Creditor Intermediary Agent Debtor Agent Debtor

The following Roles which are used in the international practice of funds transfer may be present: Ultimate Debtor; Ultimate Creditor; Forwarding Agent; Party that issued the invoice, if it differs from Creditor or Ultimate Creditor; Party to which the invoice was issued, if it different from Debtor or Ultimate Debtor; Instructing Agent; Instructed Agent; Previous Instructing Agent; Agent in which the account for commissions is opened.

4.2. Conceptual level

4.2.1. Initiation of the Payment Instruction

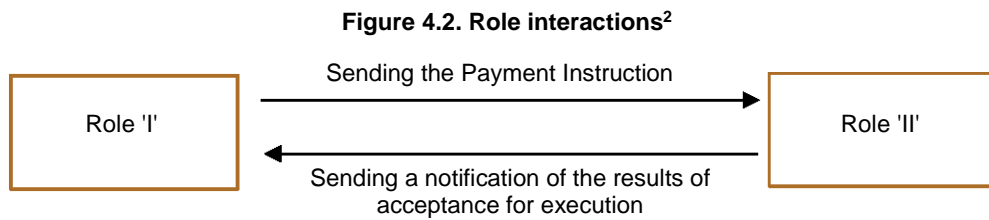


Table 4.2. Interacting roles

Role 'I'	Role 'II'
Debtor	Debtor Agent

4.2.2. Execution of the Payment Instruction

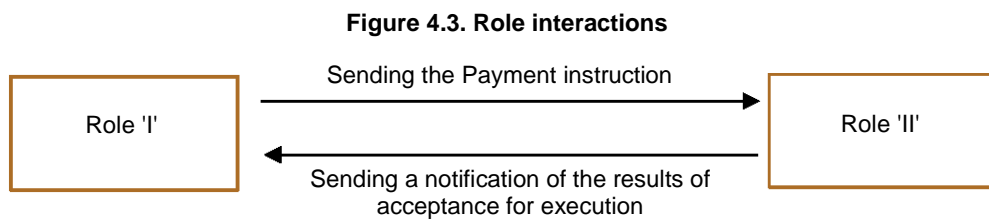


Table 4.3. Interacting roles³

Role 'I'	Role 'II'
Debtor Agent	Intermediary Agent
Intermediary Agent	Creditor Agent

² The necessity to send the notification of the results of acceptance for execution is determined by contractual relations of the Participants.

³ If there is more than one Intermediary Agent, the table should be supplemented by the interaction between the Intermediary Agent 'n' and the Intermediary Agent 'n+1' (according to Role 'I' and Role 'II').

4.2.3. Confirmation of the Payment Instruction execution⁴

Figure 4.4. Role interactions

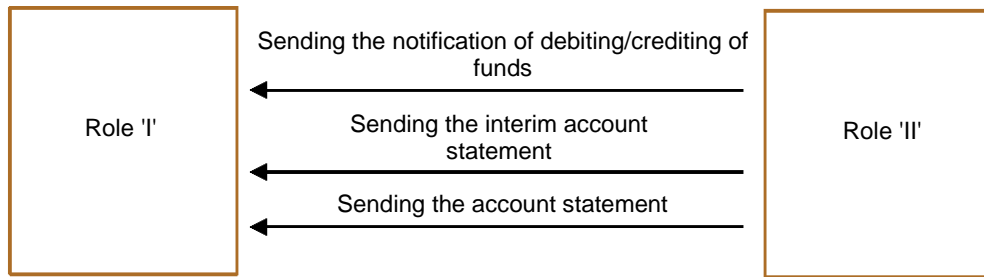


Table 4.4. Interacting roles

Role 'I'	Role 'II'
Debtor	Debtor Agent
Debtor Agent	Creditor Agent
Intermediary Agent	
Creditor	Intermediary Agent
Debtor Agent	
Creditor Agent	

4.2.4. Messages used in the Interaction Models

For executing actions between two roles within the model of messaging within the Credit Transfer, the following financial messages are based on ISO 20022 messages.

Table 4.5. Messages used in the NPS

Message name	Message action
CustomerCreditTransferInitiationRouble /pain.001/	Sending a payment instruction from Debtor to the Debtor's Agent.
CustomerPaymentStatusReport /pain.002/	Sending a report with status of payment instruction from Debtor's Agent to Debtor
FIToFICustomerCreditTransfer /pacs.008/	Sending the instruction on the funds transfer by the customer to the Creditor Agent or Intermediary Agent..
FIToFIPaymentStatusReport /pacs.002/	Sending a report with status of customer's payment instruction to the bank
FinancialInstitutionCreditTransfer /pacs.009/	Sending a payment instruction from Debtor or an Intermediary Agent to a Creditor if both Debtor and Creditor are financial institutions.
BankToCustomerAccountReport /camt.052/	Sending an interim statement of account transactions to the customer/bank
BankToCustomerStatement /camt.053/	Sending a statement of account transactions to the customer/bank
BankToCustomerDebitCreditNotification /camt.054/	Sending the confirmation on debiting funds from the customer's account/crediting funds to the customer's account

4.2.5. Basic scenarios of the Interaction Models in the Credit Transfer

⁴ During Confirmation of the Payment Instruction Execution, the number of the financial messages used and the sequence of their sending are determined by contractual relations of the Participants.

Scenario 1. Agent 'A' performs the roles of the Debtor Agent and the Creditor Agent, Customer 1 of Agent 'A' performs the role of the Debtor. Customer 2 of Agent 'A' performs the role of the Creditor.

Figure 4.5. Messaging, scenario 1

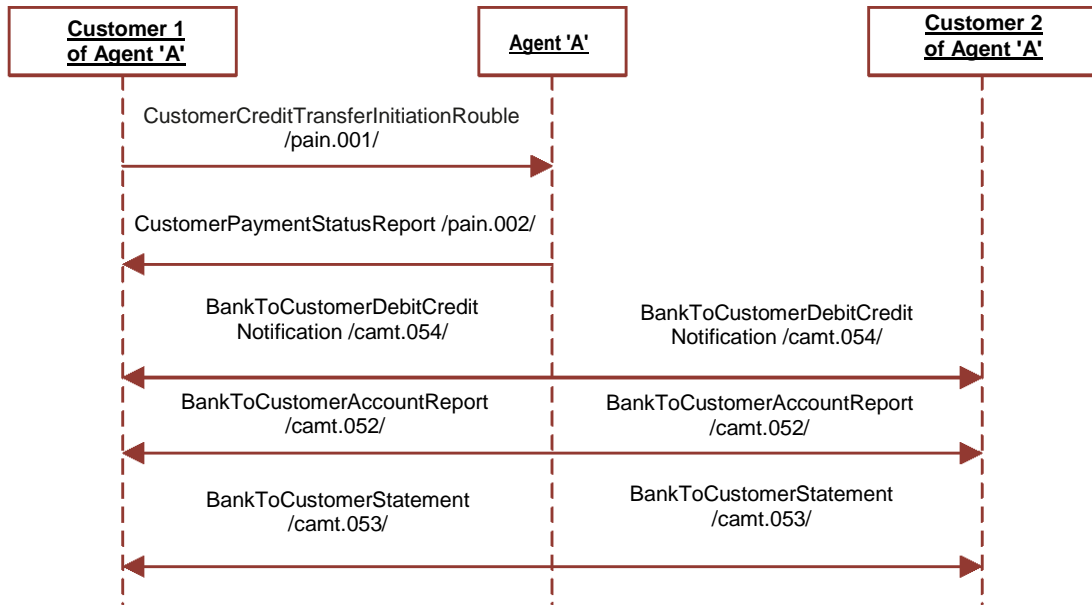


Table 4.6. Roles, scenario 1

Processes	Roles	Participants of the funds transfer
Initiation of the Payment Instruction	Debtor	Customer 1 of Agent 'A'
	Debtor Agent	
Execution of the Payment Instruction	Debtor Agent	Agent 'A'
	Creditor Agent	
Confirmation of the Payment Instruction execution	Debtor Agent	Customer 1 of Agent 'A'
	Creditor Agent	
	Debtor	Customer 1 of Agent 'A'
	Creditor	Customer 2 of Agent 'A'

Scenario 2. Agent 'A' performs the role of the Debtor Agent, Agent 'B' performs the role of the Creditor Agent. Agents 'A' and 'B' are not correspondent Agents. Agent 'C' performs the role of the Intermediary Agent, and accounts of Agent 'A' and Agent 'B' are opened therein. The Customer of Agent 'A' performs the role of the Debtor. The Customer of Agent 'B' performs the role of the Creditor.

Figure 4.6. Messaging, scenario 2

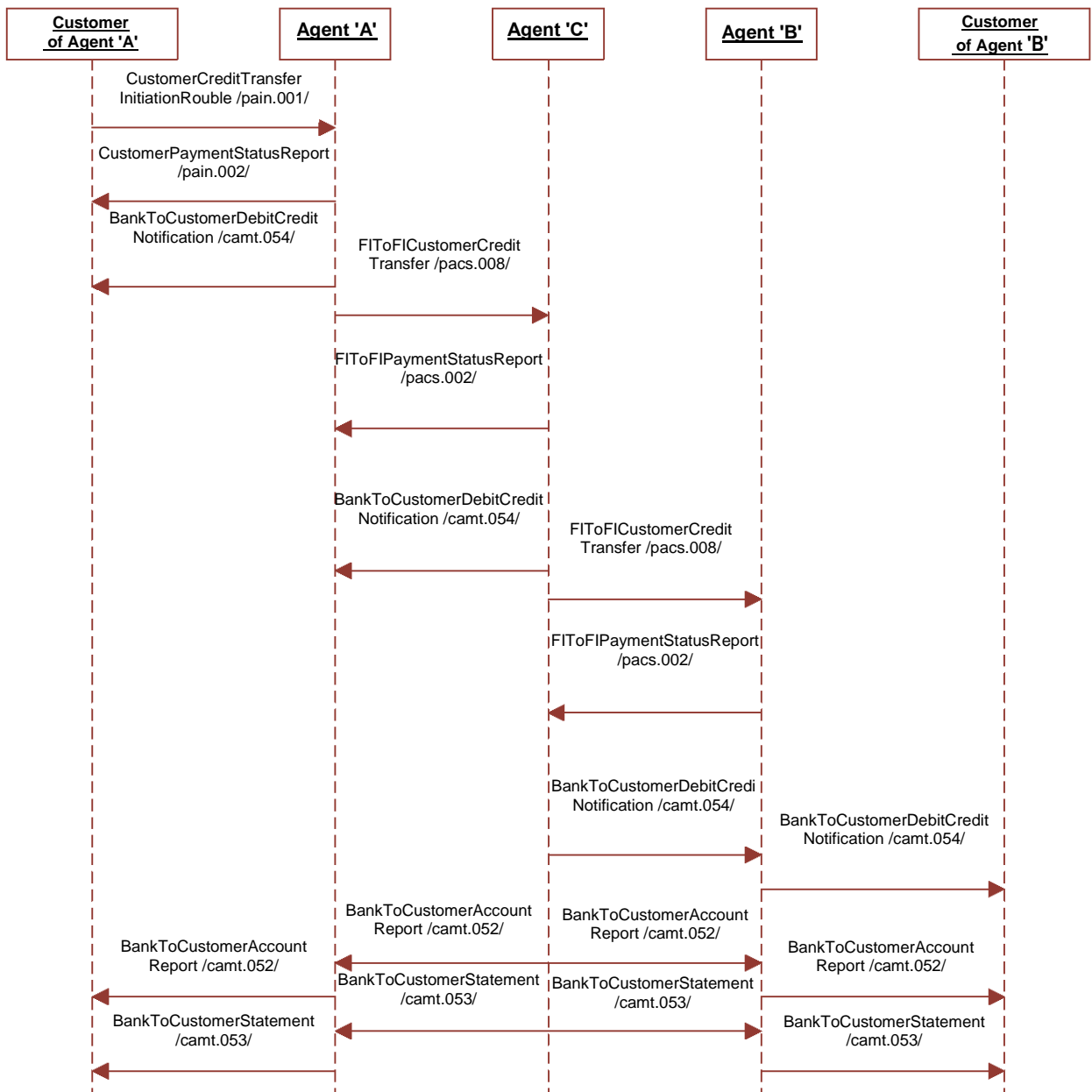


Table 4.7. Roles, scenario 2

Processes	Roles	Participants of the funds transfer
Initiation of the Payment Instruction	Debtor	Customer of Agent 'A'
	Debtor Agent	Agent 'A'
Execution of the Payment Instruction	Debtor Agent	Agent 'A'
	Intermediary Agent	Agent 'C'
Confirmation of the Payment Instruction execution	Creditor Agent	Agent 'B'
	Intermediary Agent	Agent 'C'
	Debtor Agent	Agent 'A'
	Creditor Agent	Agent 'B'
	Debtor	Customer of Agent 'A'
	Creditor	Customer of Agent 'B'

Scenario 3. Agent 'A' performs the role of the Debtor Agent, Agent 'B' performs the role of the Creditor Agent. The Customer of Agent 'A' performs the role of the Debtor. The Customer of Agent 'B' performs the role of the Creditor. Agents 'A' and 'B' are not correspondent Agents. Agent 'C' performs the role of the Intermediary Agent, an account of Agent 'A' is opened therein, and an account of Agent 'C' is opened with Agent 'B.'

Figure 4.7. Messaging, scenario 3

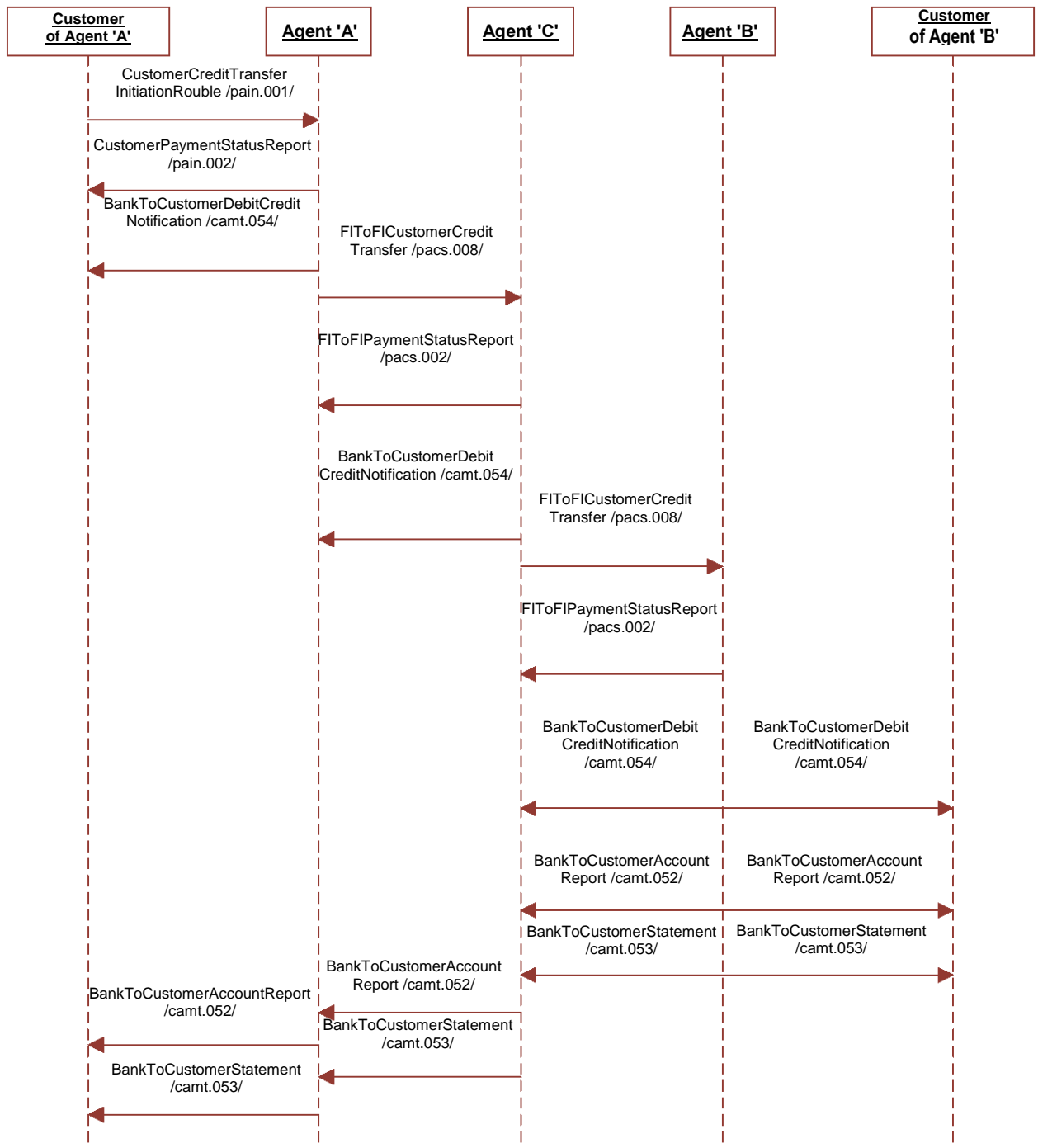


Table 4.8. Roles, scenario 3

Processes	Roles	Participants of the funds transfer
Initiation of the Payment Instruction	Debtor	Customer of Agent 'A'
	Debtor Agent	
Execution of the Payment Instruction	Debtor Agent	Agent 'A'
	Intermediary Agent	Agent 'C'
	Creditor Agent	Agent 'B'
Confirmation of the Payment Instruction execution	Intermediary Agent	Agent 'C'
	Debtor Agent	Agent 'A'
	Creditor Agent	Agent 'B'
	Debtor	Customer of Agent 'A'
	Creditor	Customer of Agent 'B'

Scenario 4. Agent 'B' performs the roles of the Creditor Agent and the Creditor. Agent 'A' performs the role of the Debtor Agent. The Customer of Agent 'A' performs the role of the Debtor. An account of Agent 'B' is opened with Agent 'A.'

Figure 4.8. Messaging, scenario 4

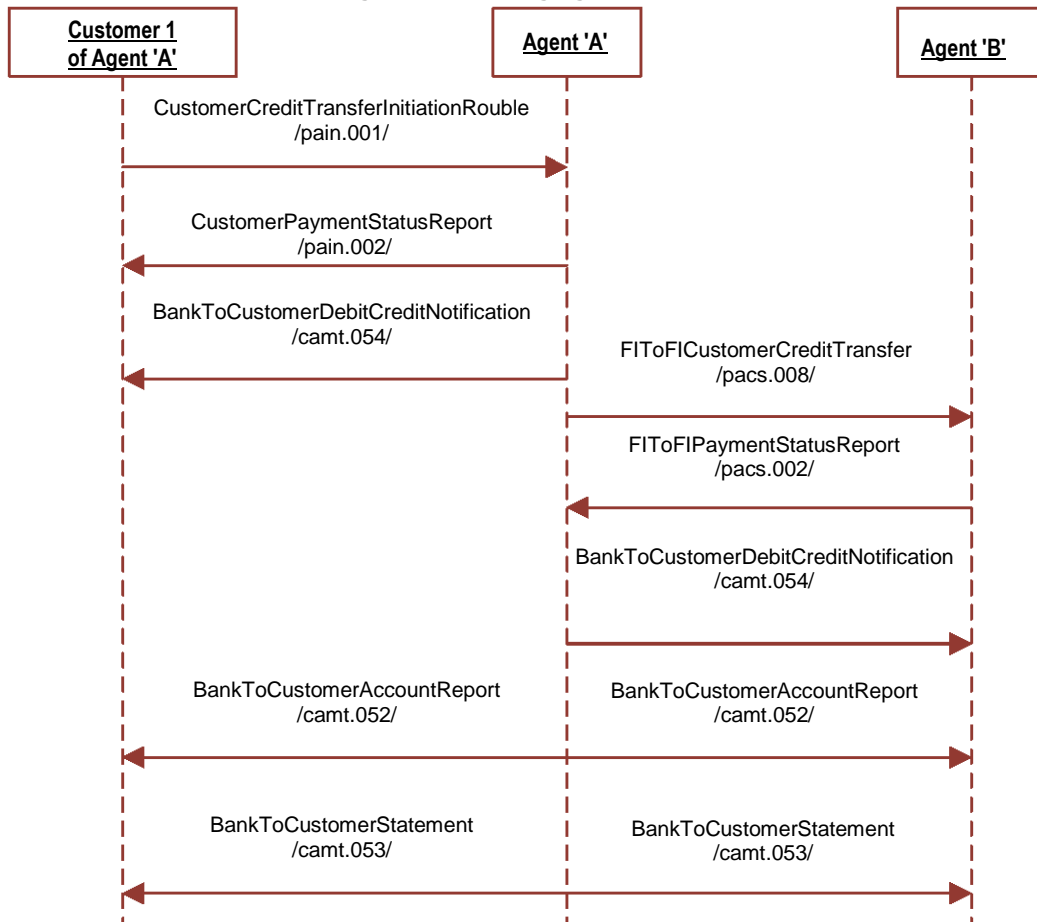


Table 4.9. Roles, scenario 4

Processes	Roles	Participants of the funds transfer
Initiation of the Payment Instruction	Debtor	Customer of Agent 'A'
	Debtor Agent	
Execution of the Payment Instruction	Debtor Agent	Agent 'A'
	Creditor Agent	Agent 'B'
Confirmation of the Payment Instruction execution	Debtor Agent	Agent 'A'
	Debtor	Customer of Agent 'A'
	Creditor Agent	Agent 'B'
	Creditor	

Scenario 5. Agent 'A' performs the roles of the Debtor Agent and the Debtor. Agent 'B' performs the role of the Creditor Agent. The Customer of Agent 'B' performs the role of the Creditor. An account of Agent 'A' is opened with Agent 'B.'

Figure 4.9. Messaging, scenario 5

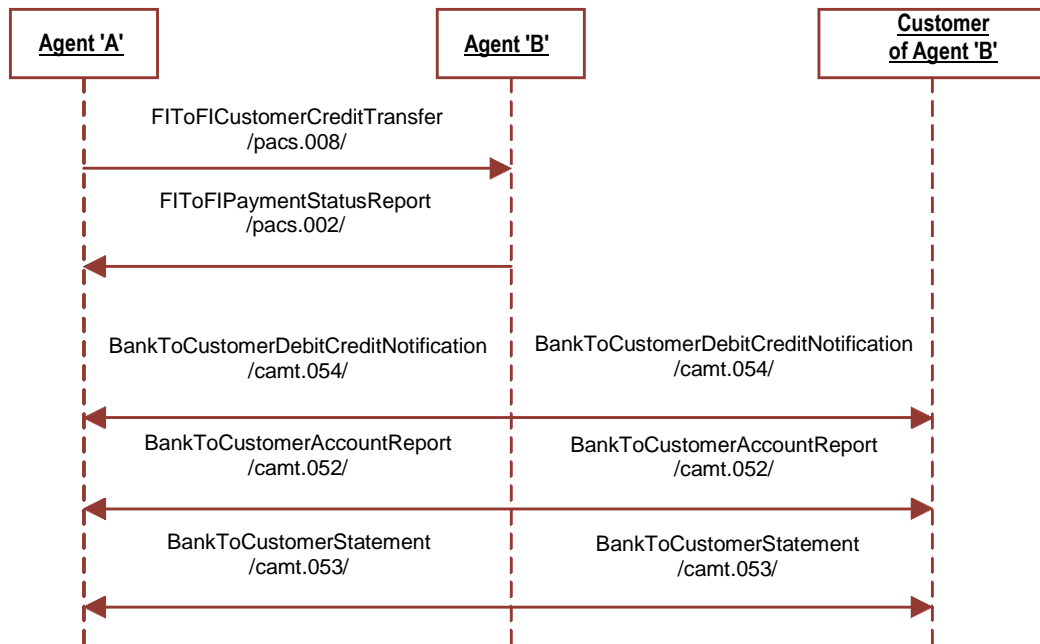


Table 4.10. Roles, scenario 5

Processes	Roles	Participants of the funds transfer
Initiation of the Payment Instruction	Debtor	Agent 'A'
	Debtor Agent	
Execution of the Payment Instruction	Debtor Agent	Agent 'B'
	Creditor Agent	
Confirmation of the Payment Instruction execution	Creditor Agent	Customer of Agent 'B'
	Creditor	Agent 'A'
	Debtor Agent	
	Debtor	

Scenario 6. Agent 'A' performs the roles of the Debtor and the Debtor Agent, and Agent 'B' performs the roles of the Creditor Agent and the Creditor. An Intermediary Agent, the role of which is performed by Agent 'C,' may be involved, and accounts of Agent 'A' and Agent 'B' are opened therein.

Figure 4.10. Messaging, scenario 6

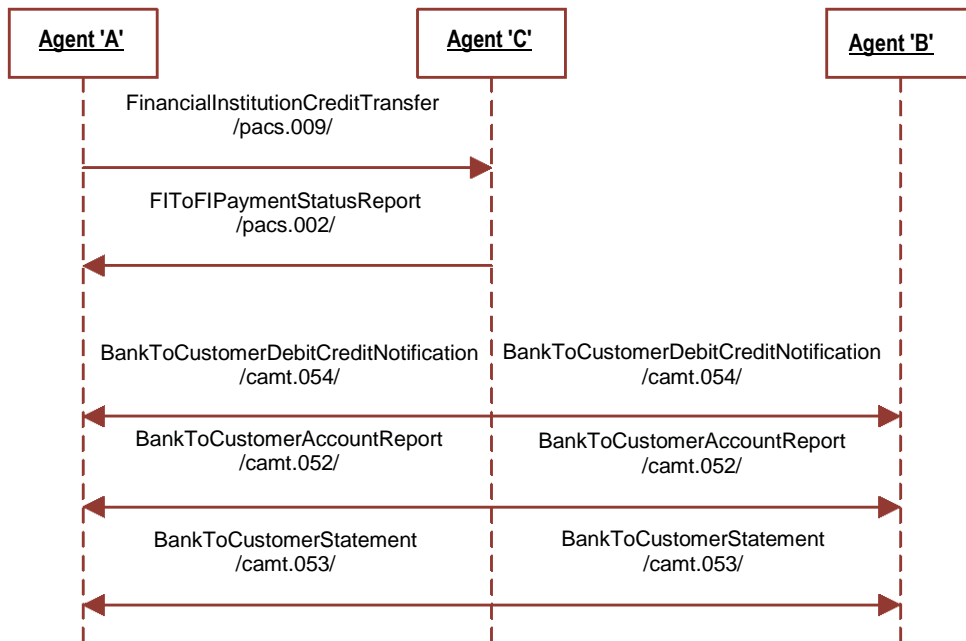


Table 4.11. Roles, scenario 6

Processes	Roles	Participants of the funds transfer
Initiation of the Payment Instruction	Debtor	Agent 'A'
	Debtor Agent	
Execution of the Payment Instruction	Debtor Agent	Agent 'C'
	Intermediary Agent	Agent 'B'
Confirmation of the Payment Instruction execution	Creditor Agent	Agent 'A'
	Debtor	Agent 'C'
	Debtor Agent	Agent 'B'
	Intermediary Agent	Agent 'B'

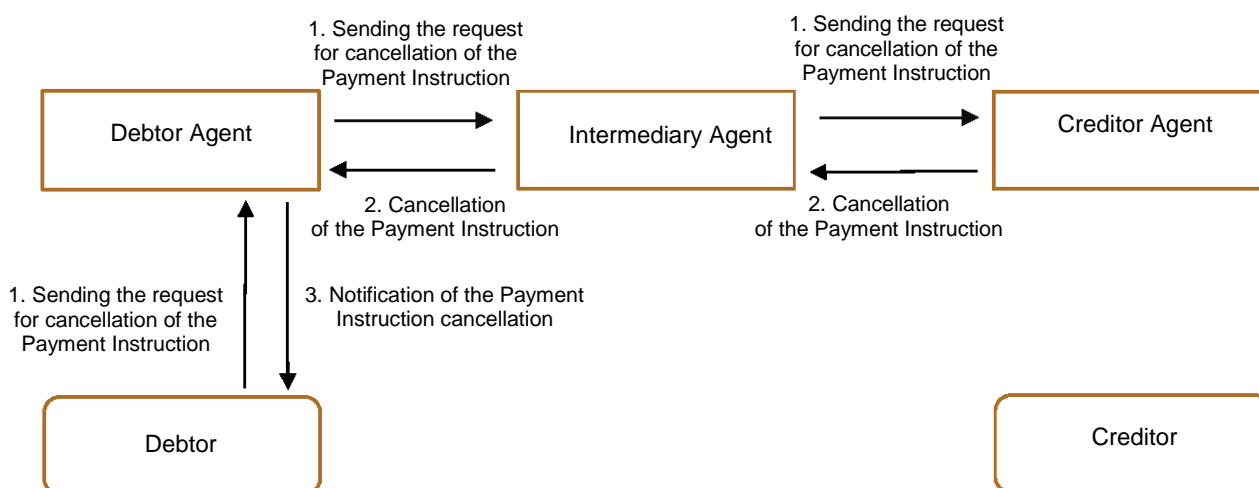
5. Interaction models during the return (cancellation) of the Payment Instruction⁵

5.1. Review level

The Interaction models during the return (cancellation) of the Payment Instruction are used in the case of negative completion of at least one control procedure during the transmission of the Payment Instruction presented in Figure 4.1⁶ or initiated by the Debtor before the funds transfer becomes irrevocable and may consist of the following processes:

- Request for cancellation of Payment Instruction
- Cancellation of the Payment Instruction
- Notification of cancellation of the Payment Instruction

Figure 5.1. Instruction cancellation Interaction Model



The process of sending the request for cancellation and the procedures for its acceptance for execution are performed in the same way as the process of initiation of the Payment Instruction. The Debtor Agent performs the request for cancellation of the Debtor Payment Instruction by sending the request for cancellation made on basis of the Debtor request for cancellation of the Creditor Agent.

If it is not possible to execute the request for cancellation received from the Debtor Agent, the Creditor Agent informs the Debtor Agent by sending a message of cancellation with a negative result.

The Payment Instruction cancellation process is initiated by the Debtor Agent (internal procedure), the Creditor Agent, or the Intermediary Agent on the basis of the received request for cancellation or in connection with the negative result of completion of at least one Payment Instruction control procedure.

During the process of cancellation notification and in the case of completion of any procedure of acceptance of the Payment Instruction for execution with a negative result, the Debtor Agent informs the Debtor of the cancellation of the Payment Instruction.

During the above-listed processes, the following roles presented in Table 12 are provided for.

Table 5.1. Roles

Processes	Roles
Sending the request for cancellation of the Payment Instruction	Debtor Debtor Agent Intermediary Agent Creditor Agent
Cancellation of the Payment Instruction	Creditor Agent Intermediary Agent Debtor Agent
Notification of the Payment Instruction cancellation	Debtor Agent Debtor

⁵ In accordance to the Bank of Russia Regulation No. 383-P, dated 19 June 2012, 'On Funds Transfer Rules' (with changes).

⁶ Such cases of scenarios development as, for example, the impossibility to execute the Payment Instruction (funds transfer to the Creditor account) due to the closure of its account, the expiry of the period for additional information exchange (request of the specifying information on the Creditor and its representation) and others – will be considered in addition in the subsequent Standards of the Bank of Russia for financial messaging in the NPS at non-standard situations and investigations.

5.2. Conceptual level

5.2.1. Sending the request for cancellation of the Payment Instruction

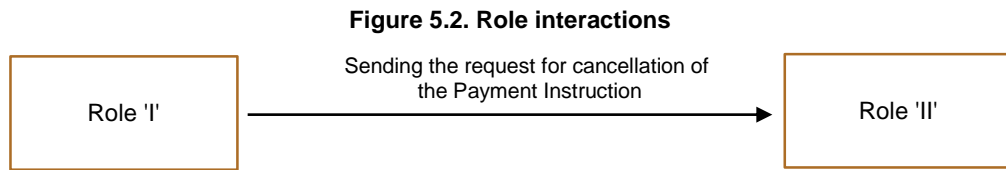


Table 5.2. Interacting roles⁷

Role 'I'	Role 'II'
Debtor	Debtor Agent
Debtor Agent	Intermediary Agent
Intermediary Agent	Creditor Agent

5.2.2. Cancellation of the Payment Instruction

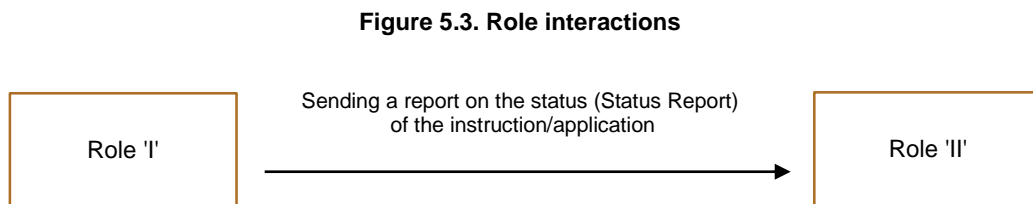


Table 5.3. Interacting roles

Role 'I'	Role 'II'
Creditor Agent	Intermediary Agent
Intermediary Agent	Debtor Agent

⁷ If there is more than one Intermediary Agent, the table should be supplemented by the interaction between the Intermediary Agent 'n' and the Intermediary Agent 'n+1' (according to Role 'I' and Role 'II').

5.2.3. Notification of the Payment Instruction cancellation

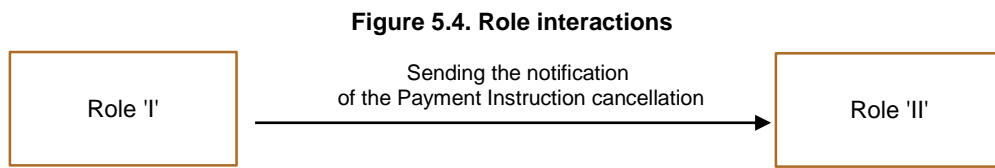


Table 5.4. Interacting roles

Role 'I'	Role 'II'
Debtor Agent	Debtor

5.2.4. Messages used in the Interaction Model

For performing actions between two roles within the model of messaging during cancellation of the Payment Instruction, the following financial messages are used.

Table 5.5. Messages used in the NPS

Message name	Message action
CustomerPaymentCancellationRequest /camt.055/	Sending a cancellation of an original payment instruction request.
FIToFIPaymentCancellationRequest /camt.056/	Sending a cancellation of an original customer's payment instruction request by the Debtor's Bank or Intermediary Agent.
	Sending the request for the cancellation of an original payment instruction when the Debtor and the Creditor are financial institutions (in the case of interbank Credit transfer).
CustomerPaymentStatusReport /pain.002/	Sending a report with negative status of payment instruction from Debtor's Agent to Debtor
FIToFIPaymentStatusReport /pacs.002/	Sending a report with negative status of customer's payment instruction to the bank
ResolutionOfInvestigation /camt.029/	Sending a report with status of the cancellation request to the previous Party, or cancellation of payment instruction notification.

5.2.5. The basis scenarios of Interaction Models at return (cancellation) of the Payment Instruction

Scenario 1. Cancellation of the Payment Instruction by the Debtor's initiative (initiated by Debtor), Agent 'A' performs the role of the Debtor Agent, Agent 'B' performs the role of the Creditor Agent. An Intermediary Agent, the role of which is performed by Agent 'C,' may be involved. The Customer of Agent 'A' performs the role of the Debtor.

Figure 5.5. Messaging, scenario 1⁸

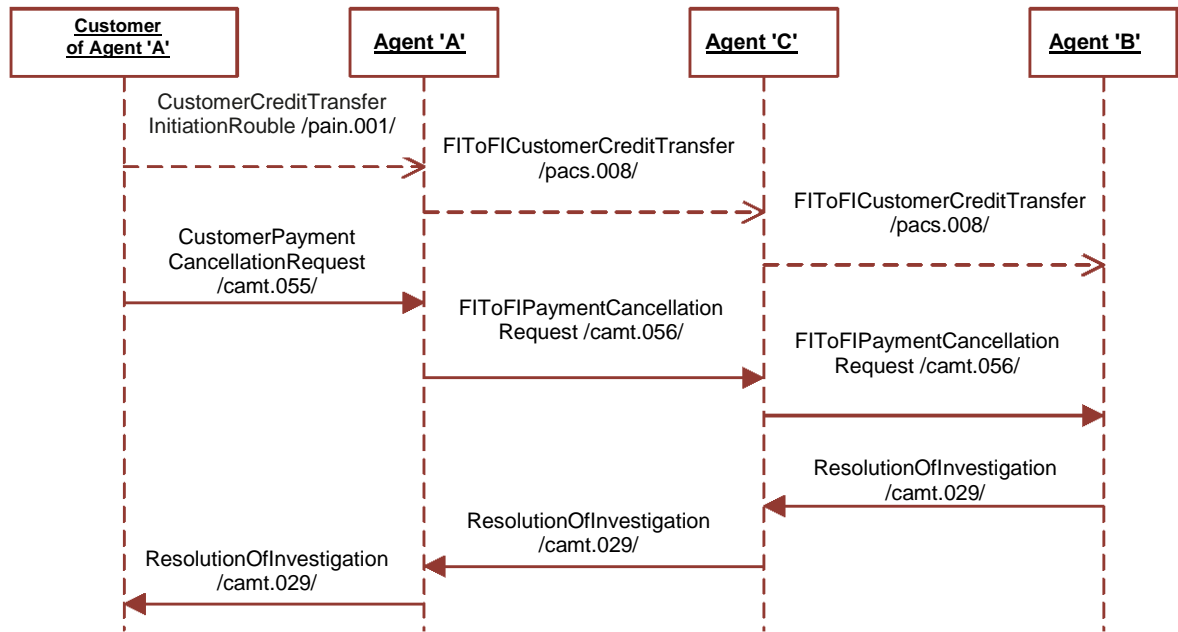


Table 5.6. Roles, scenario 1

Processes	Roles	Participants of the funds transfer
Sending the request for cancellation of the Payment Instruction	Debtor	Customer of Agent 'A'
	Debtor Agent	Agent 'A'
	Intermediary Agent	Agent 'C'
	Creditor Agent	Agent 'B'
Cancellation of the Payment Instruction	Creditor Agent	Agent 'B'
	Intermediary Agent	Agent 'C'
	Debtor Agent	Agent 'A'
Notification of the Payment Instruction cancellation.	Debtor Agent	Agent 'A'
	Debtor	Customer of Agent 'A'

⁸ The dotted arrow indicates the direction of the original Payment Instruction.

Scenario 2. Cancellation of the Payment Instruction initiated by the Debtor, Agent 'A' performs the roles of the Debtor and the Debtor Agent, Agent 'B' performs the role of the Creditor Agent. An Intermediary Agent, the role of which is performed by Agent 'C,' may be involved.

Figure 5.6. Messaging, scenario 2⁹

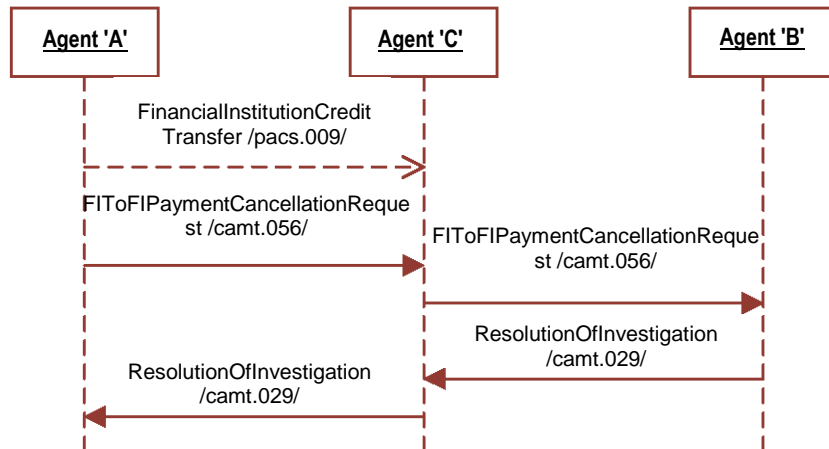


Table 5.7. Roles, scenario 1

Processes	Roles	Participants of the funds transfer
Sending the request for cancellation of the Payment Instruction	Debtor	Agent 'A'
	Debtor Agent	
	Intermediary Agent	Agent 'C'
	Creditor Agent	Agent 'B'
Creditor Agent		
Cancellation of the Payment Instruction	Intermediary Agent	Agent 'C'
	Debtor Agent	Agent 'A'
	Debtor	

⁹ The dotted arrow indicates the direction of the original Payment Instruction.

Scenario 3. Return (cancellation) of the Payment Instruction by the Agent with the negative completion of at least one control procedure, Agent 'A' performs the role of the Debtor Agent, and the Customer of Agent 'A' performs the role of the Debtor.

Figure 5.7. Messaging, scenario 3¹⁰

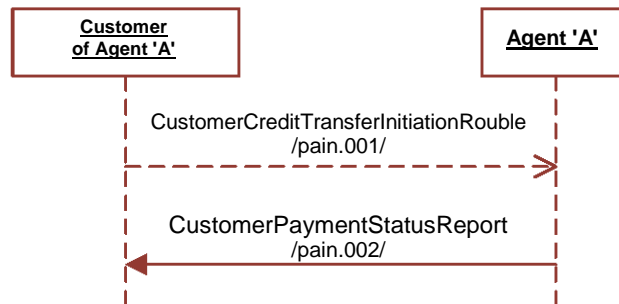


Table 5.8. Roles, scenario 3

Processes	Roles	Participants of the funds transfer
Notification of the Payment Instruction cancellation	Debtor Agent	Agent 'A'
	Debtor	Customer of Agent 'A'

Scenario 4. Return (cancellation) of the Payment Instruction by the Agent with the negative completion of at least one control procedure, Agent 'A' performs the role of the Debtor Agent, Agent 'B' performs the role of the Creditor Agent. An Intermediary Agent, the role of which is performed by Agent 'C,' may be involved. The Customer of Agent 'A' performs the role of the Debtor.

Figure 5.8. Messaging, scenario 4¹¹

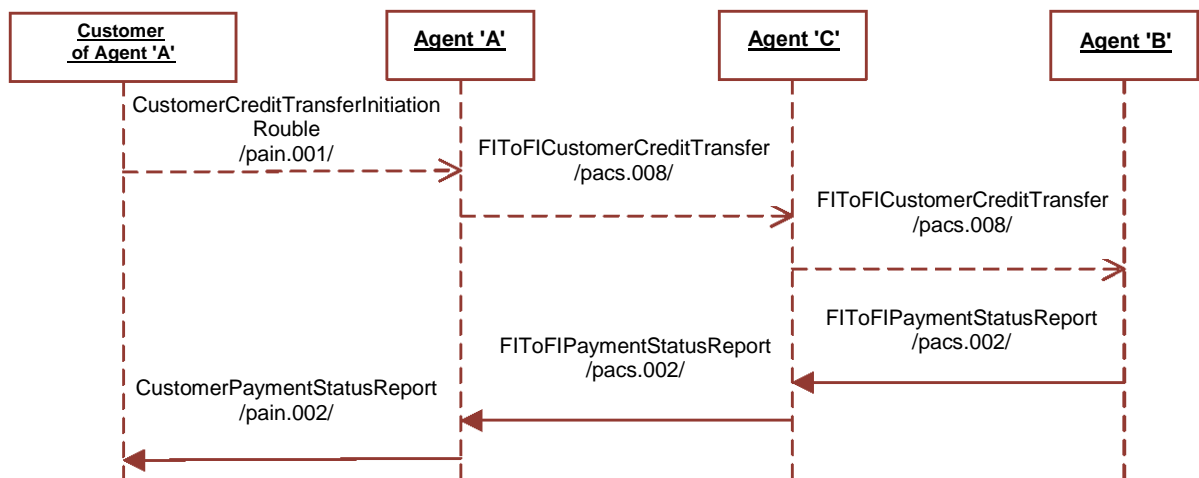


Table 5.9. Roles, scenario 4

Processes	Roles	Participants of the funds transfer
Cancellation of the Payment Instruction	Creditor Agent	Agent 'B'
	Intermediary Agent	Agent 'C'
	Debtor Agent	Agent 'A'
Notification of the Payment Instruction cancellation	Debtor Agent	Agent 'A'
	Debtor	Customer of Agent 'A'

¹⁰ The dotted arrow indicates the direction of the original Payment Instruction.

¹¹ The dotted arrow indicates the direction of the original Payment Instruction.

6. Correspondence of the Payment Instructions and Messages in the Credit Transfer

Table 6.1 presents the functional correspondence between Payment Instructions (defined by) pursuant to the Russian legislation, Bank of Russia regulations, and elements of financial (payment) messages forming part of the ISO 20022 NPS Standards that are used within the Credit Transfer.

The structure and the element composition of messages and the rules for placement of elements of the funds transfer messages in the composition of financial (payment) messages of ISO 20022 NPS Standards are generated using the special system of management of Bank of Russia standards and published on the special Internet portal of the Bank of Russia with open access¹².

Table 6.1. Functional correspondence between Payment Instructions and messages

Name of the Payment Instruction	List of statutory documents establishing in respect of these Payment Instructions		Messages included in the ISO 20022 NPS Standards		
	general requirements	format definition	during the Payment Instruction initiation process	during the Payment Instruction execution process	during confirmation process of the Payment Instruction execution
Customer credit transfer	383-P13	383-P	CustomerCreditTransferInitiationRouble /pain.001/	FIToFICustomerCreditTransfer /pacs.008/	
Special Payment Order	383-P	383-P	–	FIToFICustomerCreditTransfer /pacs.008/	CustomerPaymentStatusReport /pain.002/, FIToFIPaymentStatusReport /pacs.002/,
Bank Order	595-P14	595-P	–	FinancialInstitutionCreditTransfer /pacs.009/	BankToCustomerAccountReport /camt.052/,
Customer credit transfer for total amount with list of transfers (Interbank)	595-P	595-P	–	FinancialInstitutionCreditTransfer /pacs.009/	BankToCustomerStatement /camt.053/, BankToCustomerDebitCreditNotification/camt.054/
Customer credit transfer for total amount with list of transfers	383-P	–	CustomerCreditTransferInitiationRouble /pain.001/	FIToFICustomerCreditTransfer /pacs.008/	

¹² Chapter 7 of the Bank of Russia Standard STO BR NPS-1.1-2020 'Financial Messages in the NPS. General Terms'.

¹³ In accordance to the Bank of Russia Regulation № 383-P, dated 19 June 2012, 'On Funds Transfer Rules'.

¹⁴ In accordance to the Bank of Russia Regulation № 595-P, dated 6 July 2017, 'On the payment system of the Bank of Russia'.