The Bank of Russia Standard

STO BR NPS-9.0-2020

FINANCIAL MESSAGES IN THE NPS.
EXCEPTIONS AND INVESTIGATIONS.

INTERACTION MODELS

Effective date: 2020 -12-07

Moscow
2020

Preamble

ACCEPTED AND ENACTED by The Bank of Russia's order of 30.11. 2020, No. OD-1975, "On the enactment of the Bank of Russia Standard STO BR NPS-9.0-2020 "Financial messages in the NPS. Exceptions and investigations. Interaction Models".

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Introduction

This Standard contains a description of financial messaging in the exceptions and investigations 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."

1. Scope

This Standard is recommended for organisations usage when sending financial messages related to exceptions and investigations 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 contains the recommendations for financial messaging in the exceptions and investigations in the NPS. 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 Standard 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 organisation, individual entrepreneur, individual) which the transfer of funds (or on behalf of which the transfer of funds is made);
Creditor	–	Party (legal entity, credit organisation, individual entrepreneur, individual) in favour of which the transfer of funds is made;
Debtor's Agent	–	Financial institution\or its branch servicing an account for the Debtor;
Creditor's Agent	–	Financial institution\or its branch servicing an account for the Creditor;
Intermediary Agent	–	Agent between the Debtor's Agent and the Creditor's 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;
Business 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 (legal person) in the Process, performing a certain Role or a task;
Business Role	–	Groups of actions, responsibilities, and authorities performed by the Participant in the Process;
Case	–	The unique totality of entries in the course of investigation.

3. Rules of the Interaction Models description

Interaction Models used in the exceptions and investigations in funds transfers are generated in accordance with NPS laws and the documentation on international (financial) messages based on ISO 20022 (hereinafter, ISO 20022 documentation). NPS laws include funds transfer execution procedures (verification of the right to dispose of funds, control of Instruction integrity, control of the Instruction structure, control of the Instruction elements' values and control of funds sufficiency, as well as other procedures banks may additionally establish), Instruction execution and Instruction cancellation.

The processing of an exception is initiated when the standard funds transfer procedure is disrupted. A exception in the processing of transactions may be connected with:

   • the need for cancellation of an Instruction as a result of an error occurred by receipt of the Instruction for execution or based on a decision of the Participant initiating the funds transfer;

   • the need for a change in the details of the Instructions as a result of an error occurred by receipt of the Instruction for execution or based on a decision of the Participant initiating the funds transfer;

   • erroneous crediting of funds to the Creditor's account;

   • a case when an Instruction successfully passed controls but it is impossible to execute it due the lack of necessary details in the Instruction;

   • a case when funds are not credited to the Creditor's account.

# 4. Interaction Model within the Exceptions and Investigations

4.1. Review level

The Interaction Model within the exceptions and investigations includes a scheme for Instruction cancellation, a scheme for payment cancellation and a scheme for a change in the details of Instructions in an Instruction initiating the payment. Each of the above schemes is broken into the following processes:

   • Initiating the processing of an Exceptions;

   • Initiation of investigation.

Performing the processing of an Exceptions. The sequence of actions in the model based on its processes and roles is given in Figure 4.1. To make the description of interactions among the Roles typical, aggregated roles are introduced: the Initiating Party, the Forwarding Party, and the Crediting Party.

Figure 4.1. Interaction Model within the Exceptions and Investigations
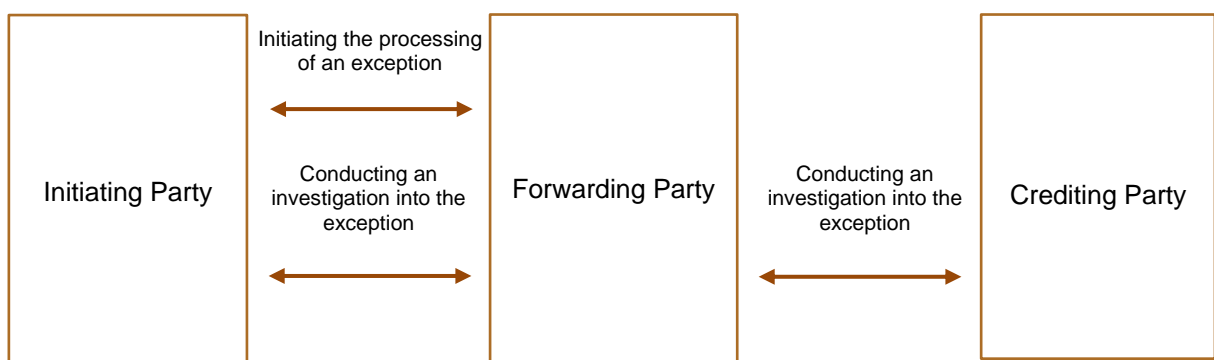
In processing exceptions and investigations, the Initiating Party:
- Opens a case with a unique end-to-end identifier;
- Submits the case by a relevant message to a party closest to the Initiating Party in the sequence of parties involved in the initial payment transaction;

Crediting Party:
- Identifies the initial Instruction to be investigated;
- Establishes the presence of cancelation instructions or refund as part of the transaction initiated by this Instruction;

- In the case of the decision to execute the case, sends to the relevant message to the preceding party;
- In the case of the decision stating impossibility to execute the case, forwards the case to the next party of those participating in the initial transaction, notifying the preceding participant of this and thus becomes a Forwarding Party.

In the course of the execution of the above processes, taking into account the Bank of Russia Standards STO BR NPS--2.2-2021 'Financial messages in the NPS. Credit transfer. Interaction Models', STO BR NPS-3.2-2021 'Financial messages in the NPS. Direct debit. Interaction Models', the following roles are provided as given in Table 4.1.

Table 4.1. Roles

Business Process	Aggregate role	Business Role
Initiating the processing of an exception	Initiating Party Forwarding Party	Debtor Creditor Debtor's Agent Creditor's Agent Intermediary Agent
Conducting an investigation into an exception	Initiating Party Forwarding Party Crediting Party	Debtor Creditor Debtor's Agent Creditor's Agent Intermediary Agent

Additionally, there can be the following roles common in global funds transfer practices: Ultimate Debtor, Ultimate Creditor, Forwarding Agent, the Billing Party (if different from the Creditor or the Ultimate Creditor, the Paying Party if different differs from the Debtor or the Ultimate Debtor, the Instructing Agent, the Instructed Agent, the Previous Instructing Agent, the Agent Holding a Commission Payment Account. In the exchange of messages related to the processing of the exceptions and investigations, the sequence of the parties participating in the initial payment transaction is unchanged.

There are four workflows in an investigation into funds transfer (in funds transfer investigations):

1. Workflow 'Payment cancellation request':

This workflow is usually initiated by the Debtor to cancel the payment. Subject to a stage of the payment (initiation or an interbank transfer), a request is sent to a party which is next in the sequence of message exchange. The workflow is completed either by sending a request to authorise a debit transaction and its possible confirmation, or without a confirmation request.[1] In either case, there is no description of a refund procedure.

2. Workflow 'Request to modify payment':

This workflow is usually initiated by the Debtor to change the details of the initial instruction and may result in the Debtor's Agent sending corrected data to the Creditor's Agent, either directly or via an Intermediary Agent.

3. Workflow 'Non-Receipt of Funds Claim':

A failed receipt of funds claim is initiated by a party sending an Instruction (usually, a Debtor). This workflow contains no scenario under which the Creditor informs the Creditor's Agent about a failed payment. This workflow is based on an assumption that a party awaiting a payment contacts the Debtor if the payment is unavailable. The Debtor opens a case and forwards it to its first Agent by sending the message 'ClaimNonReceipt. The party receiving the case checks status of the Instruction received.

4. Workflow 'Unable to apply':

This workflow is initiated by the Debtor's Agent, Intermediary Agent, the Creditor's Agent when it is impossible to execute the payment, or by the Creditor when it is impossible to receive the payment or to match the payment to related documents.

The party receiving the case as part of this investigation, checks execution of the Instruction and acts in accordance with one of the following scenarios:
- 4.1. When the Instruction was executed in an appropriate manner, but further information is needed from the Creditor, further details of the funds transfer are sent to the Crediting Party.
- 4.2. If the Instruction was erroneous, the party receiving the case may send a payment details specification request.
- 4.3. If the instruction was sent erroneously, the party receiving the case may send a payment cancellation request.
- 4.4. If an unauthorised transaction is identified, the party that identified this transaction suspends its execution.[2]

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[1] Fulfilling the requirements of Part 11 Article 9 of Federal Law No. 161-FZ, dated 27 June 2011 (enacted by Federal Law 27.06.2018 N 167- FZ) does not involve the Creditor in the exchange.

[2] When fulfilling the requirements of Part 5.1 Article 8 of Federal Law No. 161-FZ, dated 27 June 2011. Enacted by Federal Law

4.2. Conceptual level

4.2.1. Initiating the processing of an Exception (process)
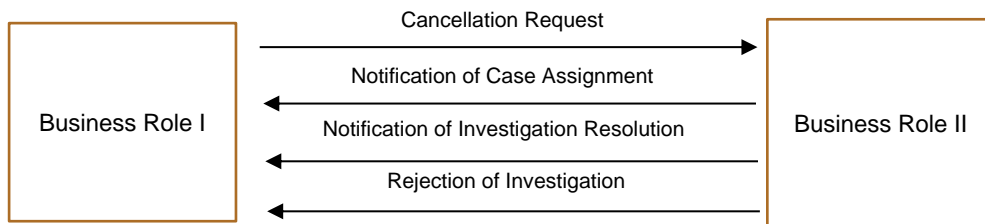
Figure 4.2. Interaction of business roles

Business Role I	Cancellation Request → ← Notification of Case Assignment ← Notification of Investigation Resolution ← Rejection of Investigation	Business Role II

Table 4.2. Interacting roles

Business Role I	Business Role II
Initiating Party	Forwarding Party
Initiating Party	Crediting Party
Forwarding Party	

4.2.2. Performing the processing of an Exception (process)
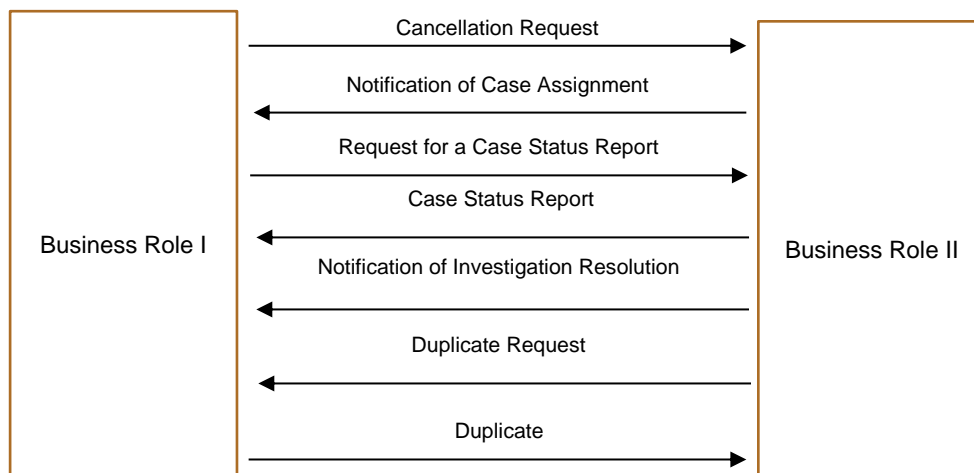
Figure 4.3. Interaction of business roles

Business Role I	Cancellation Request → ← Notification of Case Assignment Request for a Case Status Report → ← Case Status Report ← Notification of Investigation Resolution ← Duplicate Request Duplicate →	Business Role II

Table 4.3. Interacting business roles[3]

Business Role I	Business Role II
Initiating Party	Forwarding Party
Initiating Party	Crediting Party
Forwarding Party	

4.2.3. Payment cancellation (process)
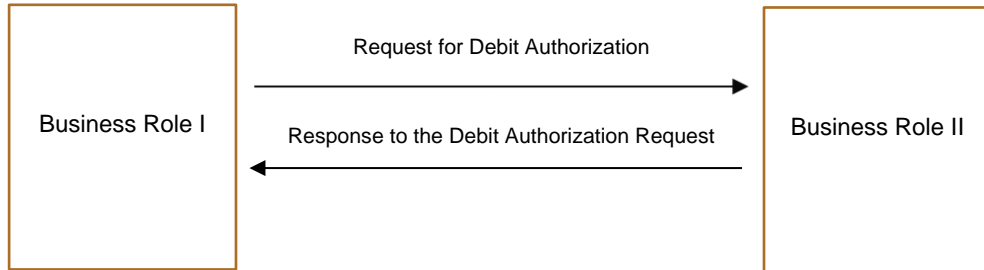
Figure 4.4. Interaction of business roles

Table 4.4. Interacting business roles

Business Role I	Business Role II
Forwarding Party	Crediting Party

4.2.4. Changing payment details in a payment initiating instruction (process)
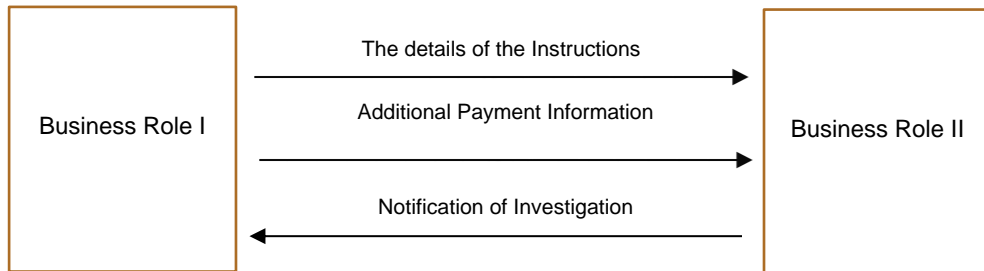
Figure 4.5. Interaction of roles

Table 4.5. Interacting business roles

Business Role I	Business Role II
Initiating Party	Forwarding Party
Initiating Party	Crediting Party
Forwarding Party	

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[3] In cases when more than one Intermediary Agent is present, the table is supplemented with the interaction between the Intermediary Agent *n* and the Intermediary Agent *n+1* (Business Role I and Business Role II respectively).

4.2.5. Messages used in the Interaction Model

To perform the actions between the two roles within the messages used in the interaction model exceptions and investigations, the following financial messages from the set of messages developed based on the ISO 20022 standard are used.

Table 4.5. Messages

Message name	Message action
CustomerPaymentCancellationRequest /camt.055/	This message is used to request the cancellation of an original payment instruction. The CustomerPaymentCancellationRequest message is issued by the initiating party to request the cancellation of an initiation payment message previously sent (such as CustomerCreditTransferInitiation or CustomerDirectDebitInitiation).
FIToFIPaymentCancellationRequest /camt.056/	This message is used to request the cancellation of an original payment instruction. The FIToFIPaymentCancellationRequest message is exchanged between the instructing agent and the instructed agent to request the cancellation of a interbank payment message previously sent (such as FIToFICustomerCreditTransfer, FIToFICustomerDirectDebit or FinancialInstitutionCreditTransfer).
	The FIToFIPaymentCancellationRequest message supports both the request for cancellation (the instructed agent - or assignee - has not yet processed and forwarded the payment instruction) as well as the request for refund (payment has been fully processed already by the instructed agent - or assignee).
RequestToModifyPayment /camt.087/	This message is used to request the modification of characteristics of an original payment instruction.
ClaimNonReceipt /camt.027/	This message is used to initiate an investigation for missing funds at the creditor (missing credit entry to its account) or at an agent along the processing chain (missing cover for a received payment instruction).
UnableToApply /camt.026/	The UnableToApply message is sent by a case creator or a case assigner to a case assignee. This message is used to initiate an investigation of a payment instruction that cannot be executed or reconciled.
ResolutionOfInvestigation /camt.029/	This message is used to inform of the case resolution, and optionally provides details about. - the corrective action undertaken by the case assignee; - information on the return where applicable.
NotificationOfCaseAssignment /camt.030/	This message is used to inform the case assigner that: - the assignee is reassigning the case to the next agent in the transaction processing chain for further action - the assignee will work on the case himself, without re-assignment
RequestForDuplicate /camt.033/	This message is used to request a copy of the original payment instruction considered in the case.
Duplicate /camt.034/	The Duplicate message is used by financial institutions, with their own offices, and/or with other financial institutions with which they have established bilateral agreements. It allows to exchange duplicate payment instructions.
RejectInvestigation /camt.031/	The RejectInvestigation message is sent by a case assignee to a case creator or case assigner to reject a case assigned to him.
CancelCaseAssignment /camt.032/	This message is used to request the cancellation of a case.
CaseStatusReportRequest /camt.038/	This message is used to request the status of a case.

Message name	Message action
CaseStatusReport /camt.039/	This message is used to report on the status of a case.
DebitAuthorisationRequest /camt.037/	This message is used to request authorisation to debit an account.
DebitAuthorisationResponse /camt.036/	This message is used to approve or reject a debit authorisation request.
AdditionalPaymentInformation /camt.028/	This message is used to provide additional or corrected information on a payment instruction or statement entry, in order to allow reconciliation.
ProprietaryFormatInvestigation /camt.035/	The ProprietaryFormatInvestigation message type is used by financial institutions, with their own offices, and/or with other financial institutions with which they have established bilateral agreements.

Any participants may additionally opt to use messages specific to the exchange of information on copies of initial instruction / request / case, as well as on investigation cancellation.

4.2.6. Basic scenarios of the Interaction Model

4.2.6.1. Workflow 'Payment cancellation request'

Scenario 1. Agent A acts as the Debtor's Agent. Agent B acts as the Creditor's Agent, Agent A Customer acts as the Debtor. Agent B Customer acts as the Creditor.

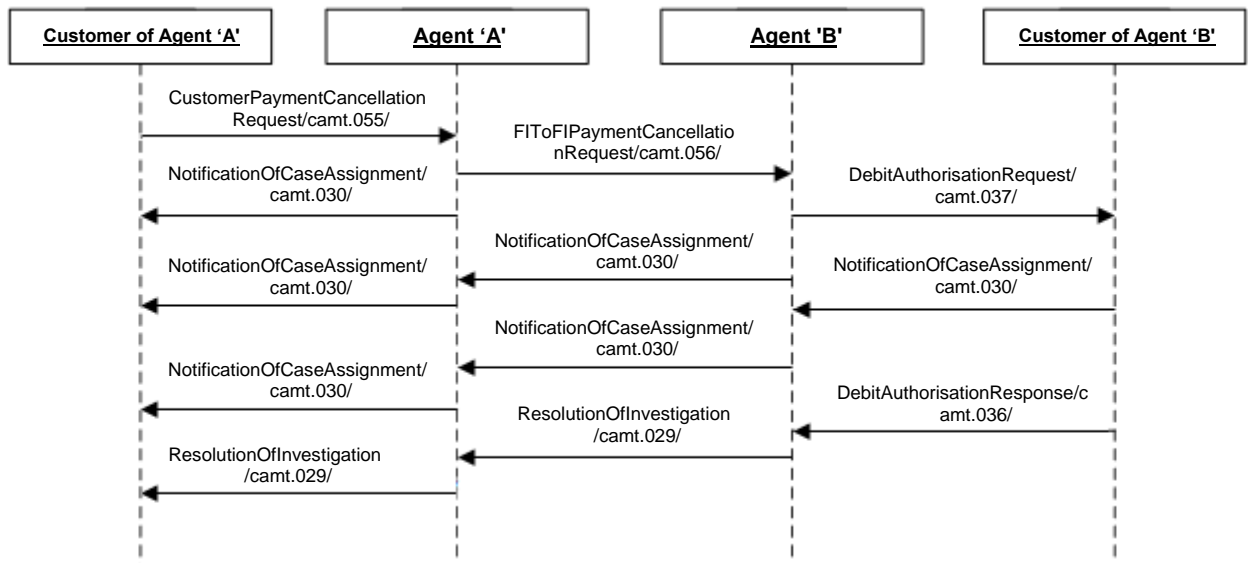**Figure 4.6. Messaging, Scenario 1 'Payment cancellation'**

Table 4.6. Business Roles, Scenario 1

Business Process	Business Role	Participant in the processing of exceptions and investigations
Initiating the processing of an exception	Debtor	Customer of Agent A
Assigning the Case	Debtor's Agent	Bank A
	Creditor's Agent	Agent B
Notification of Case Assignment	Creditor	Customer of Agent B
	Creditor's Agent	Agent B
	Debtor's Agent	Agent A
Notice of Investigation Resolution	Creditor	Customer of Agent B
	Creditor's Agent	Agent B
	Debtor's Agent	Agent A

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Scenario 2. Agent A's Customer acts as the Debtor. Agent A acts as the Debtor's Agent. Agent B acts as the Intermediary Agent, Agent C acts as the Creditor's Agent. In fulfilling the requirements of Part 11 Article 9 of Federal Law No. 161-FZ, dated 27 June 2011 (enacted by Federal Law No.167-FZ, dated 27June 2018) the Creditor is not involved in the exchange process.

Figure 4.7. Messaging, Scenario 2,
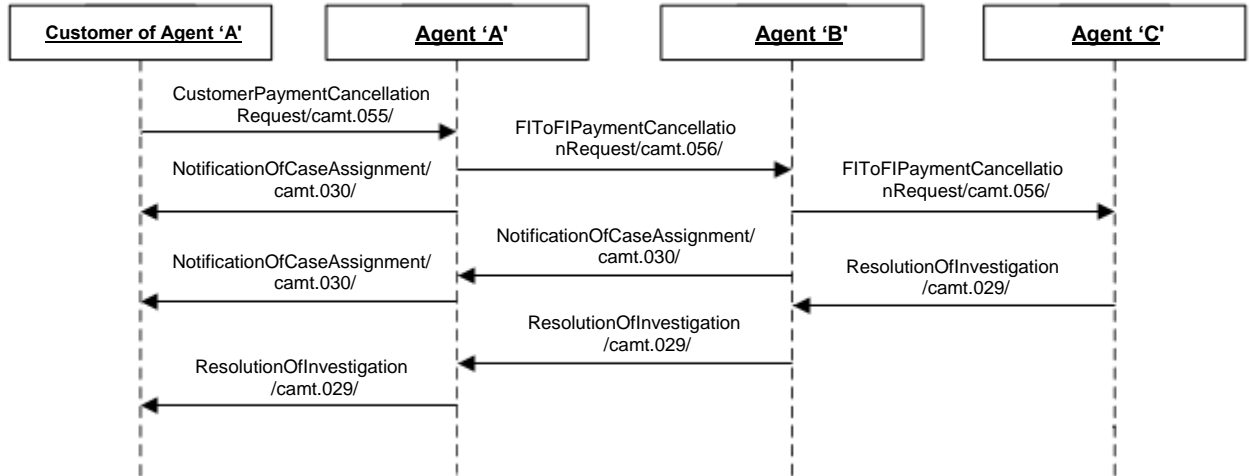**Payment Cancellation without the Creditor's involvement**

Table 4.7. Business Roles, Scenario 2

Business Process	Business Role	Participant in the processing of exceptions and investigations
Initiating the processing of an exception	Debtor	Customer of Agent A
	Debtor's Agent	Agent A
	Intermediary Agent	Agent B
Assigning the Case	Intermediary Agent	Agent B
	Debtor's Agent	Agent A
Notification of Case Assignment	Intermediary Agent	Agent B
	Debtor's Agent	Agent A
Notice of Investigation Resolution	Creditor's Agent	Agent C
	Intermediary Agent	Agent B
	Debtor's Agent	Agent A

4.2.6.2. Workflow 'Request to modify payment'

Scenario 3. Agent A acts as the Debtor's Agent. Agent B acts as the Creditor's Agent, Agent A's Customer acts as the Debtor. Agent B's Customer acts as the Creditor. The notice of additional details is *an optional step.*

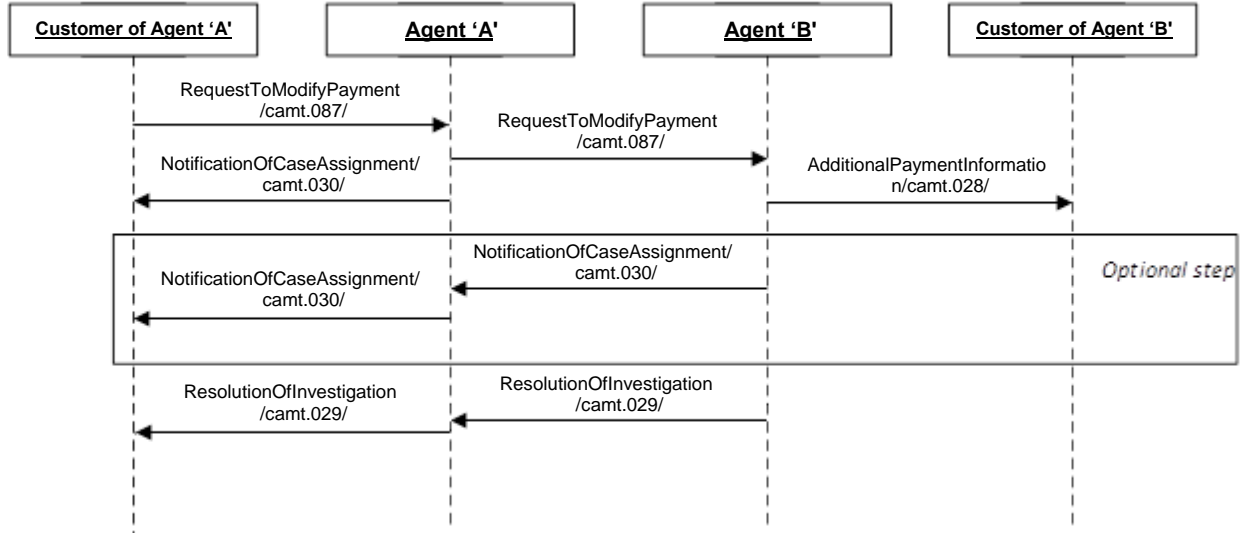**Figure 4.8. Messaging, Scenario 3,**
Basic request to modify payment

Table 4.8. Business Roles, Scenario 3

Business Process	Business Role	Participant in the processing of exceptions and investigations
Initiating the processing of an exception	Debtor	Customer of Agent A
Assigning the Case	Debtor's Agent	Agent A
	Creditor's Agent	Agent B
Notification of Case Assignment	Creditor	Customer of Agent B
	Creditor's Agent	Agent B
	Debtor's Agent	Agent A
Notice of Investigation Resolution	Creditor	Customer of Agent B
	Creditor's Agent	Agent B
	Debtor's Agent	Agent A

Scenario 4. Agent A acts as the Debtor's Agent. Agent B acts as the Creditor's Agent, Agent A's Customer acts as the Debtor. Agent B's Customer acts as the Creditor. Notifying all participants in the investigation when handling a Creditor's request for authorisation of a debit transaction (if the payment instruction was successfully processed before the Creditor became involved) is an *optional step*.

Figure 4.9. Messaging, Scenario 4,
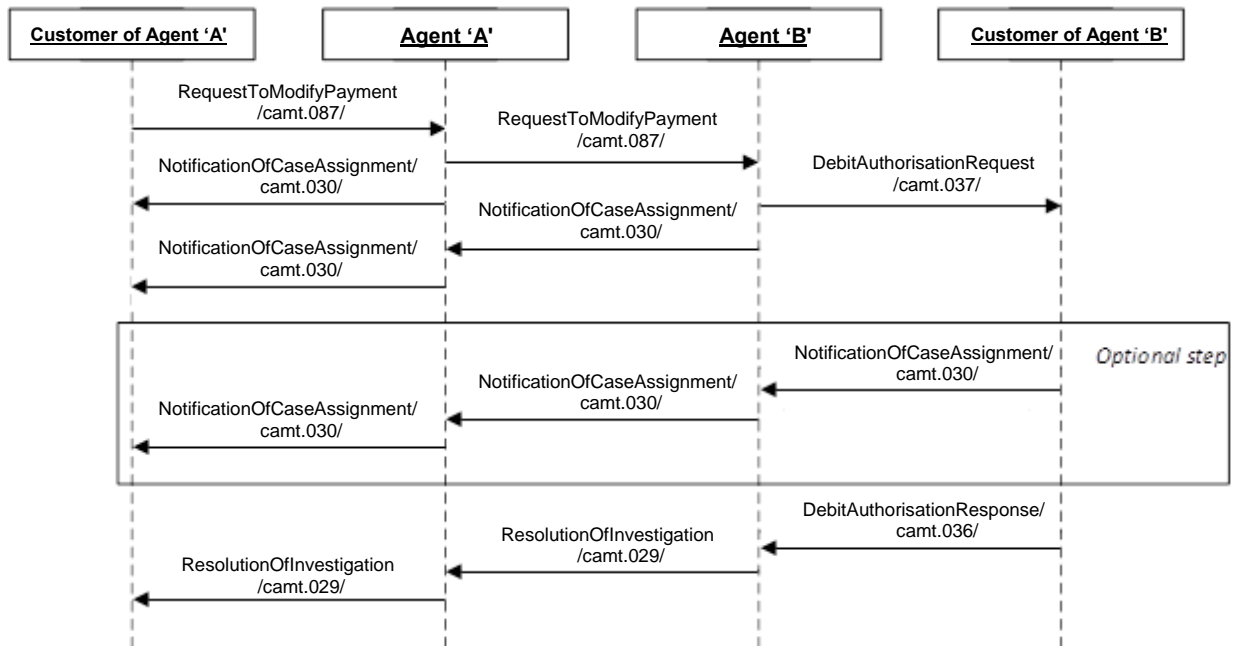**Request for change (reduction) of the payment amount**

Table 4.9. Business Roles, Scenario 4

Business Process	Business Role	Participant in the processing of exceptions and investigations
Initiating the processing of an exception	Debtor	Customer of Agent A
Assigning the Case	Debtor's Agent	Agent A
	Creditor's Agent	Agent B
Notification of Case Assignment	Creditor	Customer of Agent B
	Creditor's Agent	Agent B
	Debtor's Agent	Agent A
Notice of Investigation Resolution	Creditor	Customer of Agent B
	Creditor's Agent	Agent B
	Debtor's Agent	Agent A

Scenario 5. Agent A acts as the Debtor's Agent. Agent B acts as the Creditor's Agent, Agent A's Customer acts as the Debtor. Agent B's Customer acts as the Creditor. Notifying all participants in the investigation when handling a request of the Creditor's authorisation for the debit transaction (if the payment instruction was successfully processed before the Creditor becomes involved) is an *optional step*.

Figure 4.10. Messaging, Scenario 5,
Payments Details Specification Request with a follow-on request for cancellation
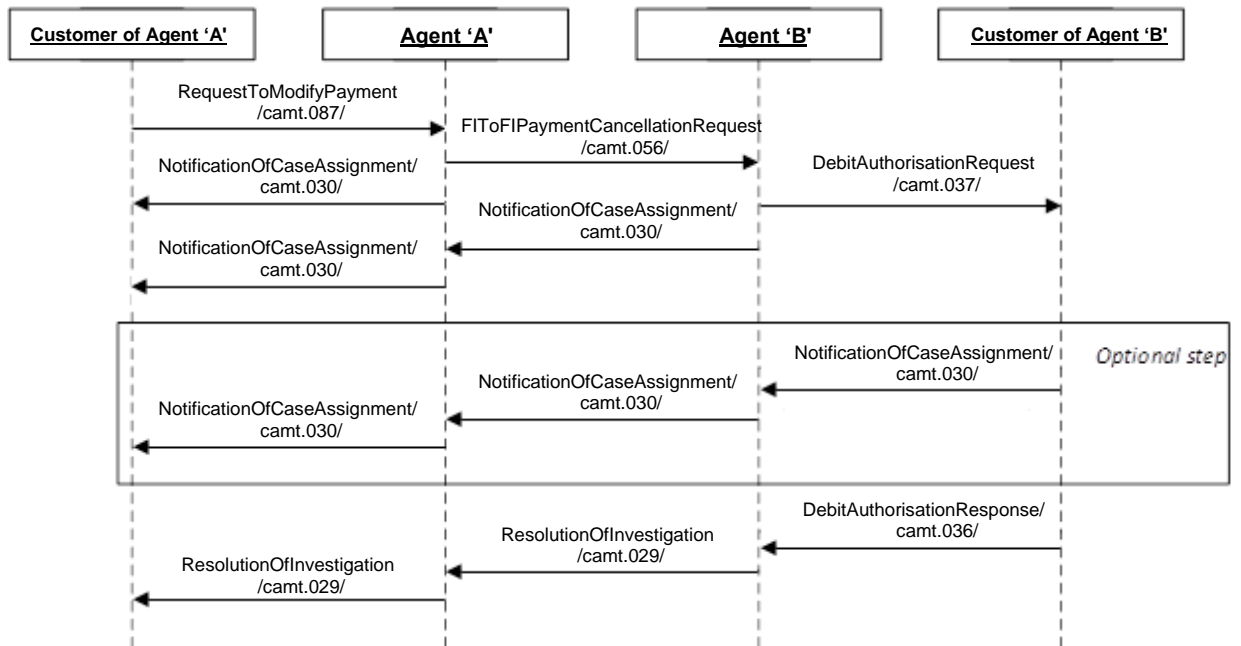

Table 4.10. Business Roles, Scenario 5

Business Process	Business Role	Participant in the processing of exceptions and investigations
Initiating the processing of an exception	Debtor	Customer of Agent A
Assigning the Case	Debtor's Agent	Agent A
	Creditor's Agent	Agent B
Notification of Case Assignment	Creditor	Customer of Agent B
	Creditor's Agent	Agent B
	Debtor's Agent	Agent A
Notice of Investigation Resolution	Creditor	Customer of Agent B
	Creditor's Agent	Agent B
	Debtor's Agent	Agent A

4.2.6.3. Workflow 'Non-Receipt of Funds Claim'

Scenario 6. Agent A acts as the Debtor's Agent. Agent B acts as the Creditor's Agent, Agent A's Customer acts as the Debtor. Agent B's Customer acts as the Creditor.

**Figure 4.11. Messaging, Scenario 6,
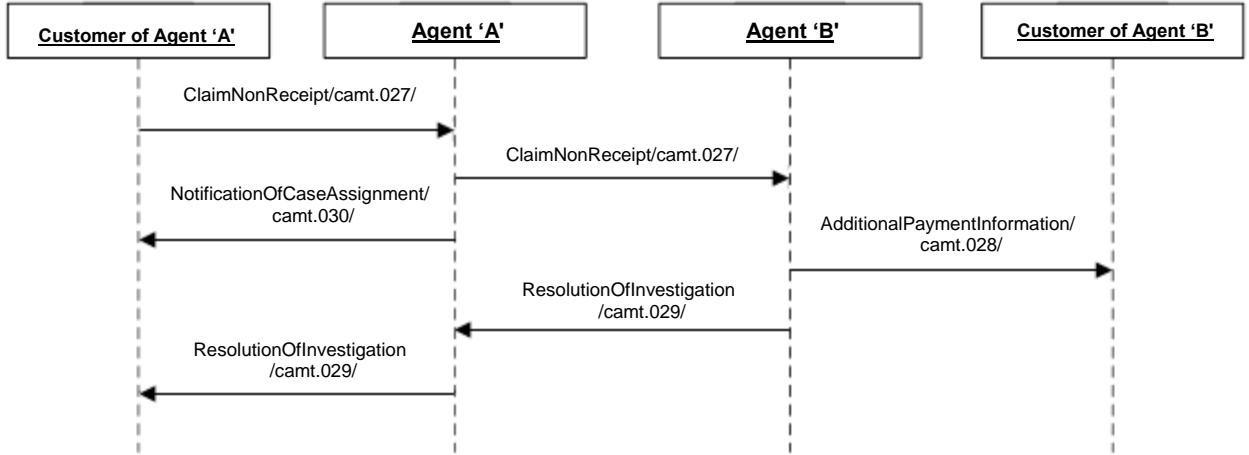non- receipt of funds Claim following insufficient information**

Table 4.11. Business Roles, Scenario 6

Business Process	Business Role	Participant in the processing of exceptions and investigations
Initiating the processing of an exception	Debtor	Agent A's Customer
Assigning the Case	Debtor's Agent	Agent A
	Creditor's Agent	Agent B
Notification of Case Assignment	Creditor	Customer of Agent B
	Creditor's Agent	Agent B
	Debtor's Agent	Agent A
Notice of Investigation Resolution	Creditor	Customer of Agent B
	Creditor's Agent	Agent B
	Debtor's Agent	Agent A

Scenario 7. Agent A acts as the Debtor's Agent. Agent B acts as the Creditor's Agent, Agent A's Customer acts as the Debtor. Agent B's Customer acts as the Creditor. Notifying all participants in the investigation, when handling the Creditor's request for authorisation for the change in details transaction, is an *optional step*.

Figure 4.12. Messaging, Scenario 7,
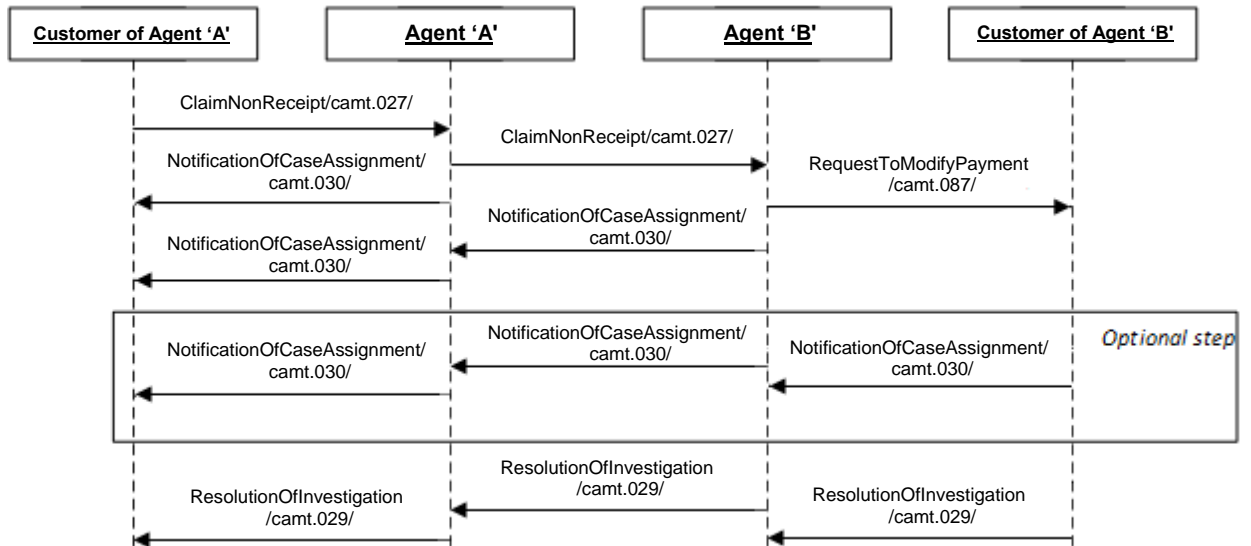**Claim no receipt following change in payment details**

Table 4.12. Business Roles, Scenario 7

Business Process	Business Role	Participant in the processing of exceptions and investigations
Initiating the processing of an exception	Debtor	Customer of Agent A
Assigning the Case	Debtor's Agent	Agent A
	Creditor's Agent	Agent B
Notification of Case Assignment	Creditor	Customer of Agent B
	Creditor's Agent	Agent B
	Debtor's Agent	Agent A
Notice of Investigation Resolution	Creditor	Customer of Agent B
	Creditor's Agent	Agent B
	Debtor's Agent	Agent A

Scenario 8. Agent A acts as the Debtor's Agent. Agent B acts as the Debtor's Agent, Agent A's Customer acts as the Debtor. Agent B's Customer acts as the Creditor. Notifying all participants in the investigation, when handling the Creditor's request for authorisation of the debit transaction (if the payment instruction was successfully processed before the Creditor becomes involved) is an *optional step*.

Figure 4.13. Messaging, Scenario 8,
Non-receipt of funds Claim with a follow-on request for cancellation and authorisation of the debit transaction
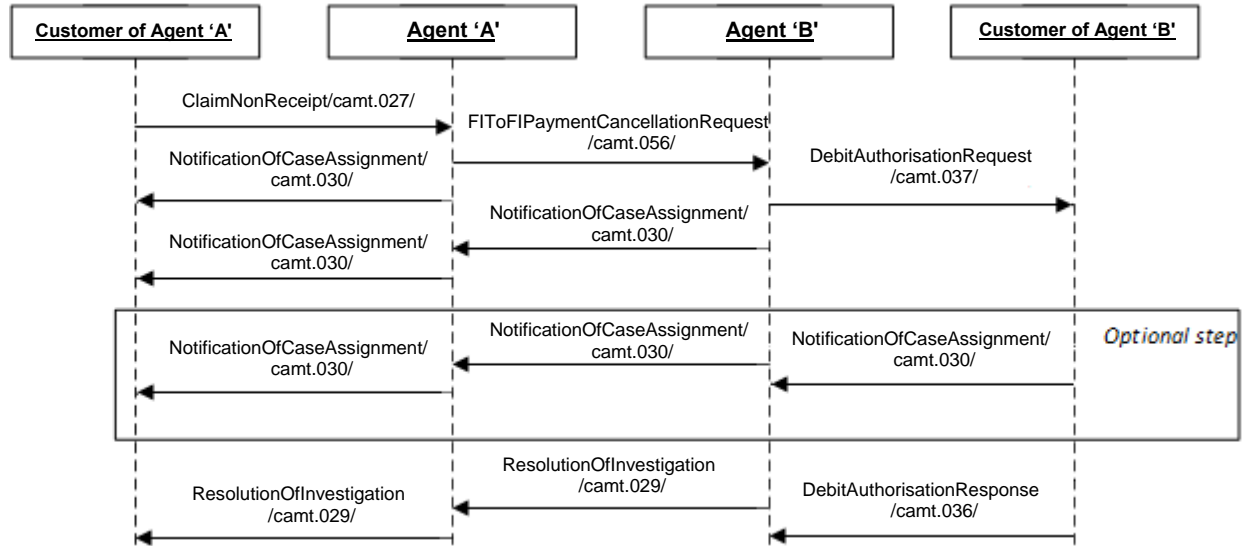

Table 4.13. Business Roles, Scenario 8

Business Process	Business Role	Participant in the processing of exceptions and investigations
Initiating the processing of an exception	Debtor	Customer of Agent A
Assigning the Case	Debtor's Agent	Agent A
	Creditor's Agent	Agent B
Notification of Case Assignment	Creditor	Customer of Agent B
	Creditor's Agent	Agent B
	Debtor's Agent	Agent A
Notice of Investigation Resolution	Creditor	Customer of Agent B
	Creditor's Agent	Agent B
	Debtor's Agent	Agent A

4.2.6.4. Workflow 'Unable to apply'

Scenario 9. Agent A acts as the Debtor's Agent. Agent B acts as the Creditor's Agent, Agent A's Customer acts as the Debtor. Agent B's Customer acts as the Creditor.

Figure 4.14. Messaging, Scenario 9,
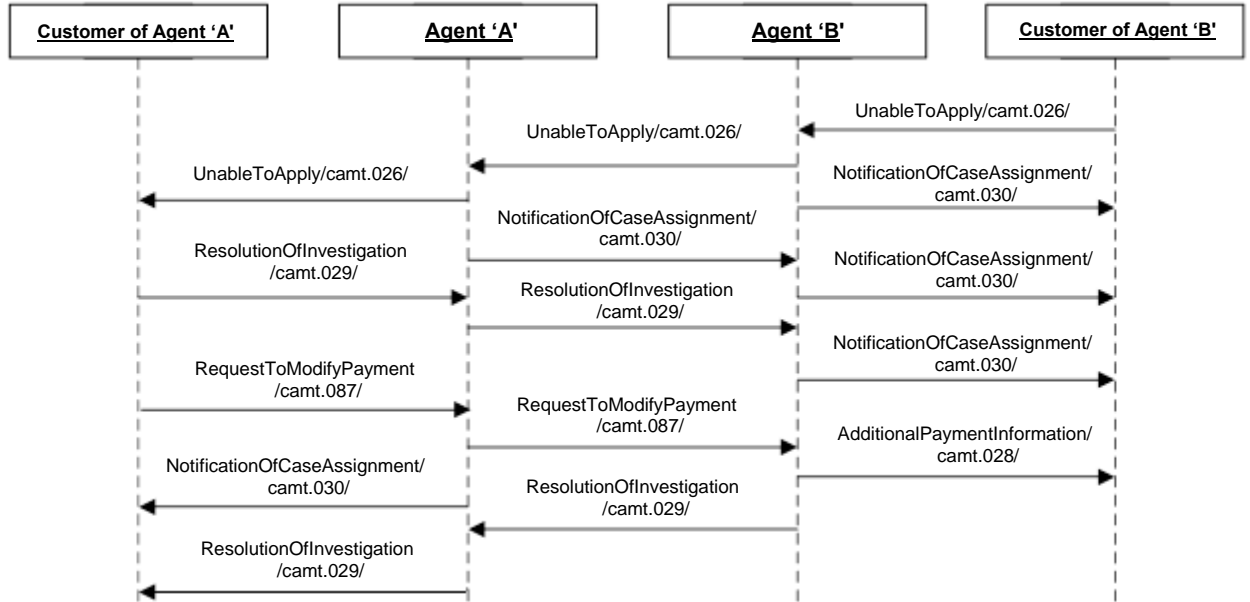**Unable to apply with follow-on sending of additional data.**

Table 4.14. Business Roles, Scenario 9

Business Process	Business Role	Participant in the processing of exceptions and investigations
Initiating the processing of an exception	Creditor	Customer of Agent B
	Debtor	Customer of Agent A
Assigning the Case	Debtor's Agent	Agent A
	Creditor's Agent	Agent B
Notification of Case Assignment	Creditor	Customer of Agent B
	Creditor's Agent	Agent B
	Debtor's Agent	Agent A
Notice of Investigation Resolution	Creditor	Customer of Agent B
	Creditor's Agent	Agent B
	Debtor's Agent	Agent A

Scenario 10. Agent A acts as the Debtor's Agent. Agent B acts as the Creditor's Agent, Agent A's Customer acts as the Debtor. Agent B's Customer acts as the Creditor.

Figure 4.15. Messaging, Scenario 10.
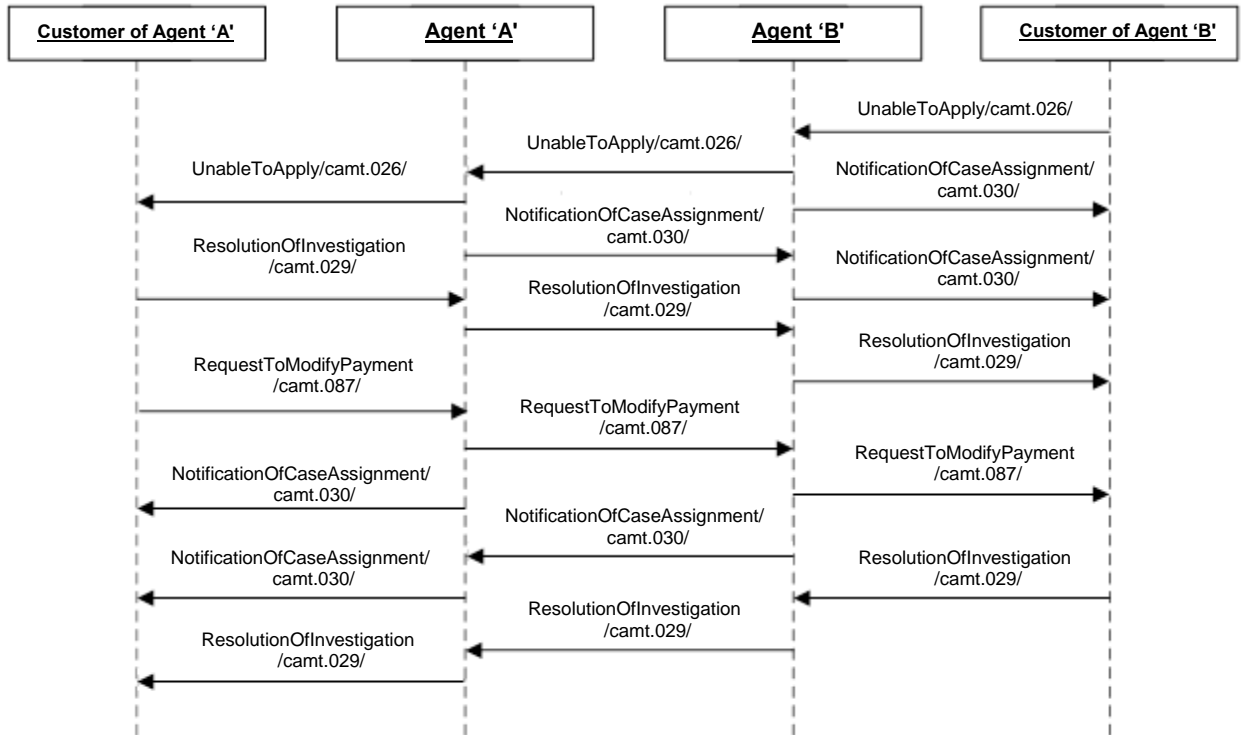**Unable to apply with a follow-on request for payment details specification**

Table 4.15. Business Roles, Scenario 10

Business Process	Business Role	Participant in the processing of exceptions and investigations
Initiating the processing of an exception	Creditor	Customer of Agent B
	Debtor	Customer of Agent A
Assigning the Case	Debtor's Agent	Agent A
	Creditor's Agent	Agent B
Notification of Case Assignment	Creditor	Customer of Agent B
	Creditor's Agent	Agent B
	Debtor's Agent	Agent A
Notice of Investigation Resolution	Creditor	Customer of Agent B
	Creditor's Agent	Agent B
	Debtor's Agent	Agent A

Scenario 11. Agent As acts as the Debtor's Agent. Agent B acts as the Creditor's Agent, Agent A's Customer acts as the Debtor. Agent B's Customer acts as the Creditor.

Figure 4.16. Messaging, Scenario 11,
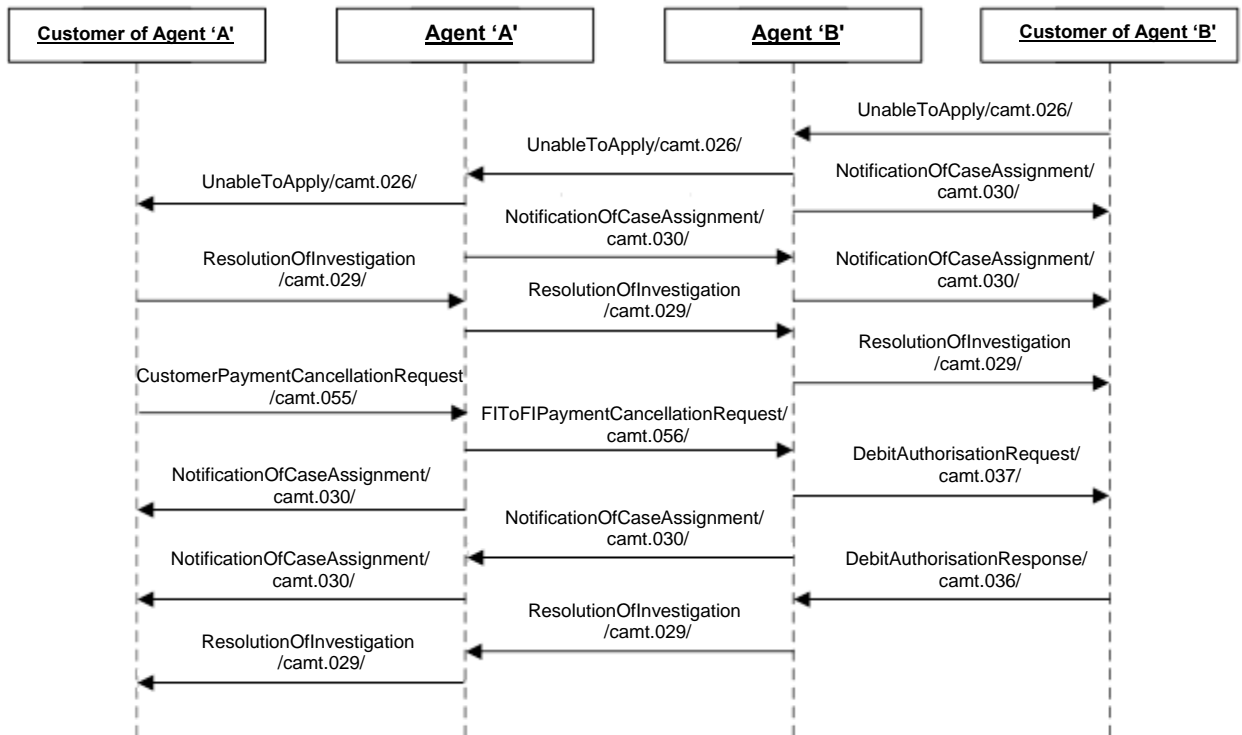**Unable to apply with a follow-on request for customer payment cancellation**

Table 4.16. Business Roles, Scenario 11

Business Process	Business Role	Participant in the processing of exceptions and investigations
Initiating the processing of an exception	Creditor	Customer of Agent B
	Debtor	Customer of Agent A
Assigning the Case	Debtor's Agent	Agent A
	Creditor's Agent	Agent B
Notification of Case Assignment	Creditor	Customer of Agent B
	Creditor's Agent	Agent B
	Debtor's Agent	Agent A
Notice of Investigation Resolution	Creditor	Customer of Agent B
	Creditor's Agent	Agent B
	Debtor's Agent	Agent A

Scenario 12. Agent A's Customer acts as the Debtor. Agent A acts as the Debtor's Agent. Agent B acts as the Intermediary Agent, Agent C acts as the Creditor's Agent. Any Agent participating in the payment chain, suspends[4] execution of an allegedly unauthorised payment instruction.

Figure 4.17. Messaging, Scenario 12,
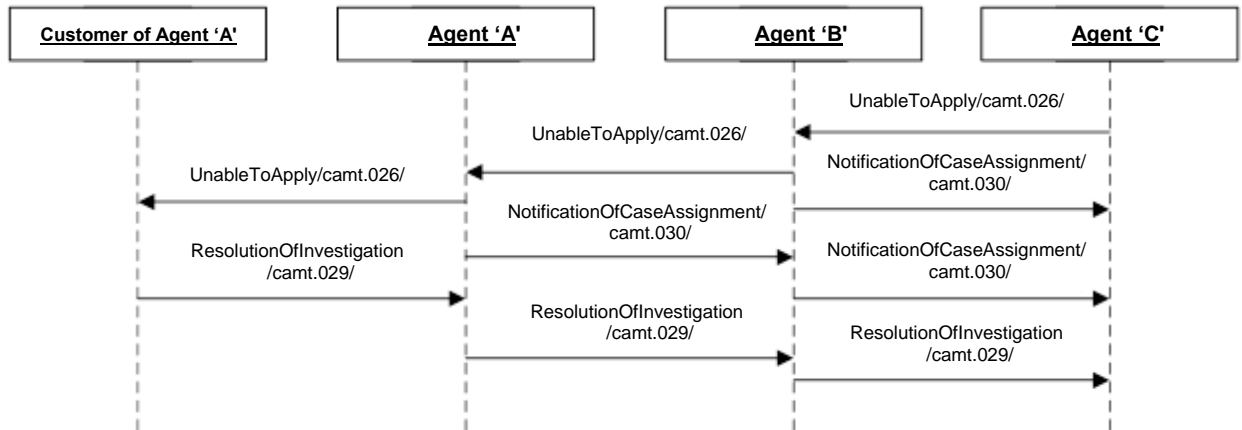**Unable to apply due to the high risk of payment instruction execution**

Table 4.17. Business Roles, Scenario 12

Business Process	Business Role	Participant in the processing of exceptions and investigations
Initiating the processing of an exception	Debtor's Agent	Agent A
	Intermediary Agent	Agent B
	Creditor's Agent	Agent C
Assigning the Case	Intermediary Agent	Agent B
	Debtor's Agent	Agent A
Notification of Case Assignment	Intermediary Agent	Agent B
	Debtor's Agent	Agent A
Notice of Investigation Resolution	Debtor	Customer of Agent A
	Intermediary Agent	Agent B
	Debtor's Agent	Agent A

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[4] In fulfilling, the requirements of Part 5.1 Article 8 of Federal Law No. 161-FZ, dated 27 June 2011 (enacted by Federal Law No. 167-FZ, dated 27 June 2018).