The Bank of Russia Standard

STO BR NPS-12.0-2021

FINANCIAL MESSAGES IN THE NPS. SETTLEMENTS BY LETTERS OF CREDIT

MESSAGE USAGE GUIDELINES

Introduction date: 2021-12-20

Moscow
2021

STO BR NPS-12.0-2021

Preamble

Accepted and enacted by The Bank of Russia's order of 17 December 2021, No OD- 2491, "On the enactment of the Bank of Russia Standard STO BR NPS-12.0-2021 "Financial Messages in the NPS. Settlements by letters of credit. Message Usage Guidelines".

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Introduction

This Standard describes financial message exchange in the national payment system (hereinafter, the NPS) related to settlements by letters of credit (hereinafter, LC Settlements) in accordance with Bank of Russia Standards STO BR NPS1.1-2020 "Financial Messages in the NPS. General Terms" and STO BR NPS-11.0-2021 "Financial Messages in the NPS. Settlements by letters of credit. Interaction Models".

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1. Scope

This Standard is recommended for use by organisations exchanging financial messages related to LC Settlements. This standard is intended to:

– LC Settlements Participants;

– developers of information and program software, information systems.

Additional financial message formats accepted in international practice may be included in this Standard based on suggestions from those participating in relations arising within the framework of LC Settlements.

This Standard is developed in order to provide organisations in the NPS with universal rules of financial messages composing based on the ISO 20022 standard. Usage of universal rules assures increasing of the automatization and straight-through processing rate.

Financial messages for credit transfer in the NPS are based on ISO 20022 format and organizations can use them regardless of the communication channels.

Implementation of data exchange in the NPS in accordance with the ISO 20022 standard is recommended and provided in the Bank of Russia Standard STO BR NPS-1.4-2019 "Financial Messages in the NPS. Data Exchange Rules".

Additional financial message schemes may be added to this Standard at the request of LC Settlements Participants.

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

2. Terms and definitions

Terms of the Bank of Russia Standards STO BR NPS-1.1-2020 "Financial Messages in the NPS. General Terms", STO BR NPS-11.0-2021 'Financial Messages in the NPS. Settlements by letters of credit. Interaction Models', and terms below are used in this Standard. .

XML[1]	–	extensible mark-up language used in XML documents.
XSD file	–	file with a *.xsd extension containing the XML-scheme.
OCL[2]	–	object constraint language, establishing formation, structural and logical controls rules..
XSLT[3]	–	language for converting XML-documents from one XML-scheme to another.
Validation rule	–	rule for the verification of element values in OCL.

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[1] XML – eXtensible Mark-up Language.
[2] OCL – Object Constraint Language.
[3] XSLT – eXtensible Stylesheet Language Transformations.

3. Implementation guidelines

The ISO 20022 methodology sets separate descriptions of the business level and messages syntax. Processes, roles and interaction models are described at the business level. It defines the information required by LC Settlements Participants for the implementation of business processes. The structure and the element composition of financial messages are developed on business processes basis.

Interaction models, roles and scenarios of LC Settlements Participants communication are described in the Bank of Russia Standard STO BR NPS-11.0-2021 "Financial Messages in the NPS. Settlements by letters of credit. Interaction Models".

This Standard describes the structure and the element composition of financial messages at the logical and physical levels of modelling in accordance with the ISO 20022 methodology. Financial messages in the NPS are developed on the basis of the standard ISO 20022 for payments, taking into account the NPS legal framework (hereinafter – NPS Unified Messages). The NPS Unified Messages are recommended by the Bank of Russia for using in LC Settlements in the NPS.

The NPS Unified Messages are based on ISO 20022 messages from the following functional areas «tsin» (Trade services initiation) and «tsrv» (Trade services).

The messages definitions of the NPS Unified Messages are presented in XLSX-files.

Each of the NPS Unified Messages has its own name in accordance with the ISO 20022 standard. This name contains functional area identifier, message identifier from the ISO 20022 repository, identifier of the variant, message version, and the text name.

For example, the name of the NPS Unified Messages «tsrv.001.001.01 UndertakingIssuance» includes:
«tsrv» is the functional area identifier,
«001» is the message identifier,
«001» is the variant,
«01» is the version, and
«UndertakingIssuance» is the text name.

The NPS Unified Messages comprises:
–   complete elements composition,
–   data types and restrictions,
–   XML-tags,
–   multiplicity,
–   xPath (element location (path) in the hierarchy),
–   fill-in rules,
–   descriptions from original ISO 20022 Message definition reports and its translation into Russian.

The structural and element compositions of the Rules of usage of ISO 20022-compliant messages are fully aligned with the structural and element compositions of international financial messages.

Element presentation in the Rules of usage of ISO 20022-compliant messages includes the level of an element in the hierarchy, the name of the element in English, the XML tag, multiplicity, the format of the element, the description of the element, a reference to regulation, the usage rule, the element path in the hierarchy, the name of the element in Russian, MDR-description of the element in Russian, and MDR-description of the element in English.

Table 1. Form of presenting of messages elements included

in the Rules of usage of ISO 20022-compliant messages

Level	Name (EN)	XML-tag	Multiplicity	Type/code	Description	Reference to regulation	Usage rule	xPath	Name (RU)	MDR Definition (RU)	MDR Definition (EN)

For financial messages used in LC Settlements and the Rules of usage of ISO 20022-compliant messages which are established to be matching at the conceptual level, it is necessary to indicate the rules for placing the elements of the said financial messages in the elements (fields) of the Rules of usage of ISO 20022-compliant messages.

In case of absence of mapping between original element and element which is necessary to include in financial message according to national practice – «Supplementary data» can be used.

For structural, logical and format control of financial messages:
– original XSD-files from the ISO 20022 electronic repository from www.iso20022.org as international format requirements and elements filling rules;
– OCL rules as national format requirements and fill-in rules are applied.

This Standard contains:

– messages definitions of the NPS Unified Messages in XLSX-files (Annex 1);
– international requirements for formats and fill-in rules in XSD-files (Annex 2).

LC Settlements Participants can apply this Standard for specific activities setting additional internal restrictions for generating private financial message schemes.

If a LC Settlements Participant establishes additional requirements for structural and logical controls of financial messages included in this Standard, it is recommended that such requirements be assessed for their compliance with the control rules stipulated herein.

4. Message set overview

The following table contains all of the NPS Unified Messages in the NPS definitions described in this message usage guide in accordance with the Bank of Russia Standard STO BR NPS-11.0-2021 "Financial Messages in the NPS. Settlements by letters of credit. Interaction Models".

Table 3. List of message definitions.

№.	Message Identifier	Message Name
1	tsin.005.001.01	UndertakingApplication
2	tsrv.001.001.01	UndertakingIssuance
3	tsrv.002.001.01	UndertakingIssuanceAdvice
4	tsrv.003.001.01	UndertakingIssuanceNotification
5	tsrv.004.001.01	UndertakingAmendmentRequest
6	tsrv.005.001.01	UndertakingAmendment
7	tsrv.006.001.01	UndertakingAmendmentAdvice
8	tsrv.007.001.01	UndertakingAmendmentNotification
9	tsrv.019.001.01	UndertakingStatusReport

5. Standard maintenance

This Standard and annexes are published on the Bank of Russia website www.cbr.ru/PSystem/iso_20022/.

Changes in this Standard are made on a regular basis as required.

The NPS Unified Messages which the Bank of Russia recommends for use in the NPS are based on the latest version of international financial messages published on the ISO 20022 standard website.

The ISO 20022 e-Repository is updated annually, while previous versions continue to be relevant, however, the possibility of using previous versions of international financial messages of the ISO 20022 standard does not stop.

The Standard is updated by the Bank of Russia.

Amendments may be introduced to the Standard if the Bank of Russia and Technical Committee № 122 «Financial transaction standards» adopt a decision that a new version is required on the following grounds:

– the NPS legal framework changes,

– publication new version of the ISO 20022 e-repository on www.iso20022.org,

– change requests of professional associations involved in the settlements by letters of credit.