

# MODULE 5:

# ISO pacs.009.001.08

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# AGENDA

## 1. Introduction

1.1 Welcome and Agenda for the Session

1.2 Recap of Previous Training Sessions

## 2. pacs.009.001.08

2.1 Scope - pacs.009 Core, pacs.009 COV and pacs.009 ADV

2.2 Flow, Structure and Elements Review - MT 202/202 COV equivalents

## 1.2 Past Modules

### **Demystifying ISO 20022**

(September 2020)

### **RTGS Migration Plans CBPR+ Message Flows**

(October 2020)

### **SWIFT Transaction Management Platform**

(November 2020)

### **Deep Dive pacs.008**

(December 2020)

#### **AVAILABLE FOR EACH MODULE**

- Learning Guide
- Links to Webcast Recording
- Training Deck
- Enriched Q & A Document

## 2.1 pacs.009.001.08 – Financial Institution Credit Transfer

(FIN MT Equivalent: MT 202/202COV)

### SCOPE

The **FinancialInstitutionCreditTransfer** message is sent by a debtor financial institution to a creditor financial institution, directly or through other agents and/or a payment clearing and settlement system.

It is used to move funds from a debtor account to a creditor, where both debtor and creditor are financial institutions.

## 2.1 pacs.009.001.08 – 1 message for 3 CBPR+ Usage Guidelines

### **pacs.009 Core**

Core Financial Institution Credit Transfer (MT 202)

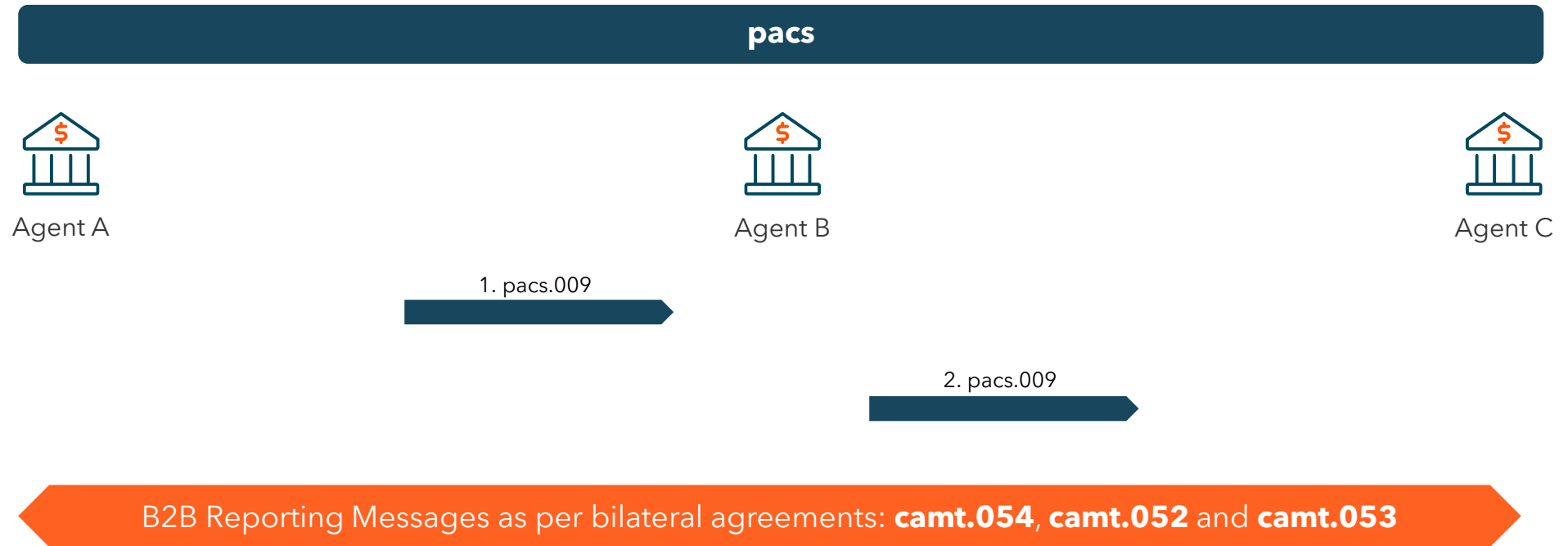
### **pacs.009 COV**

Cover Financial Institution credit Transfer (MT 202COV)  
(to cover a pacs.008)

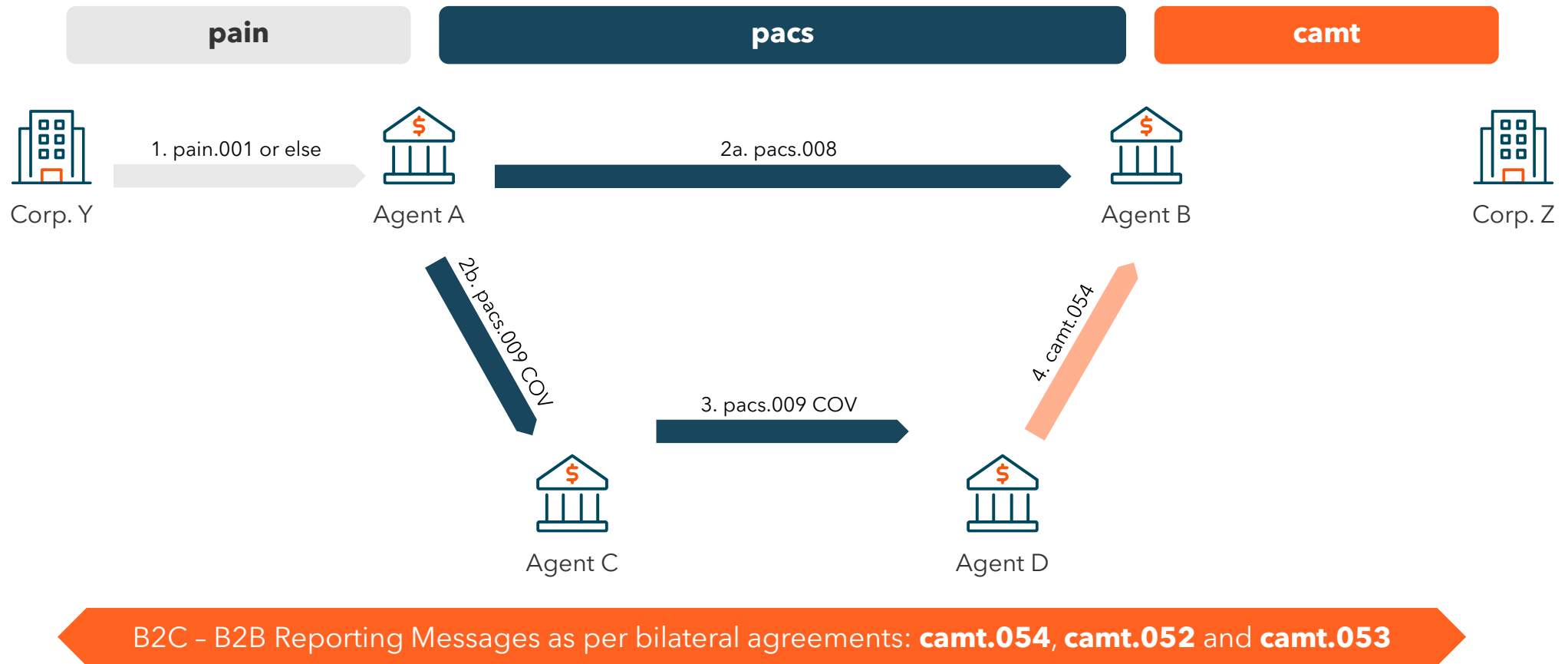
### **pacs.009 ADV**

Core Financial Institution Credit Transfer used to Advise a Cover Payment using the  
pacs.009 Core (New)

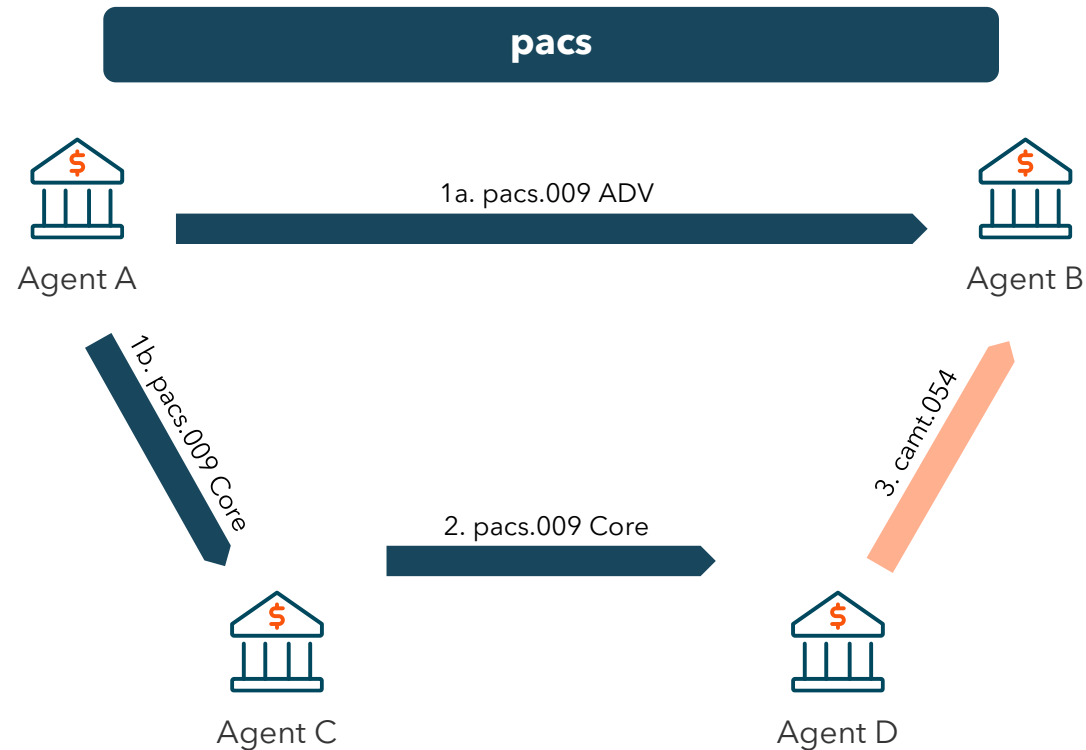
## 2.1 Message Flow: pacs.009.001.08 - Core



## 2.2 Message Flow: pacs.009.001.08 - COV



## 2.2 Message Flow: pacs.009.001.08 – ADV (New)



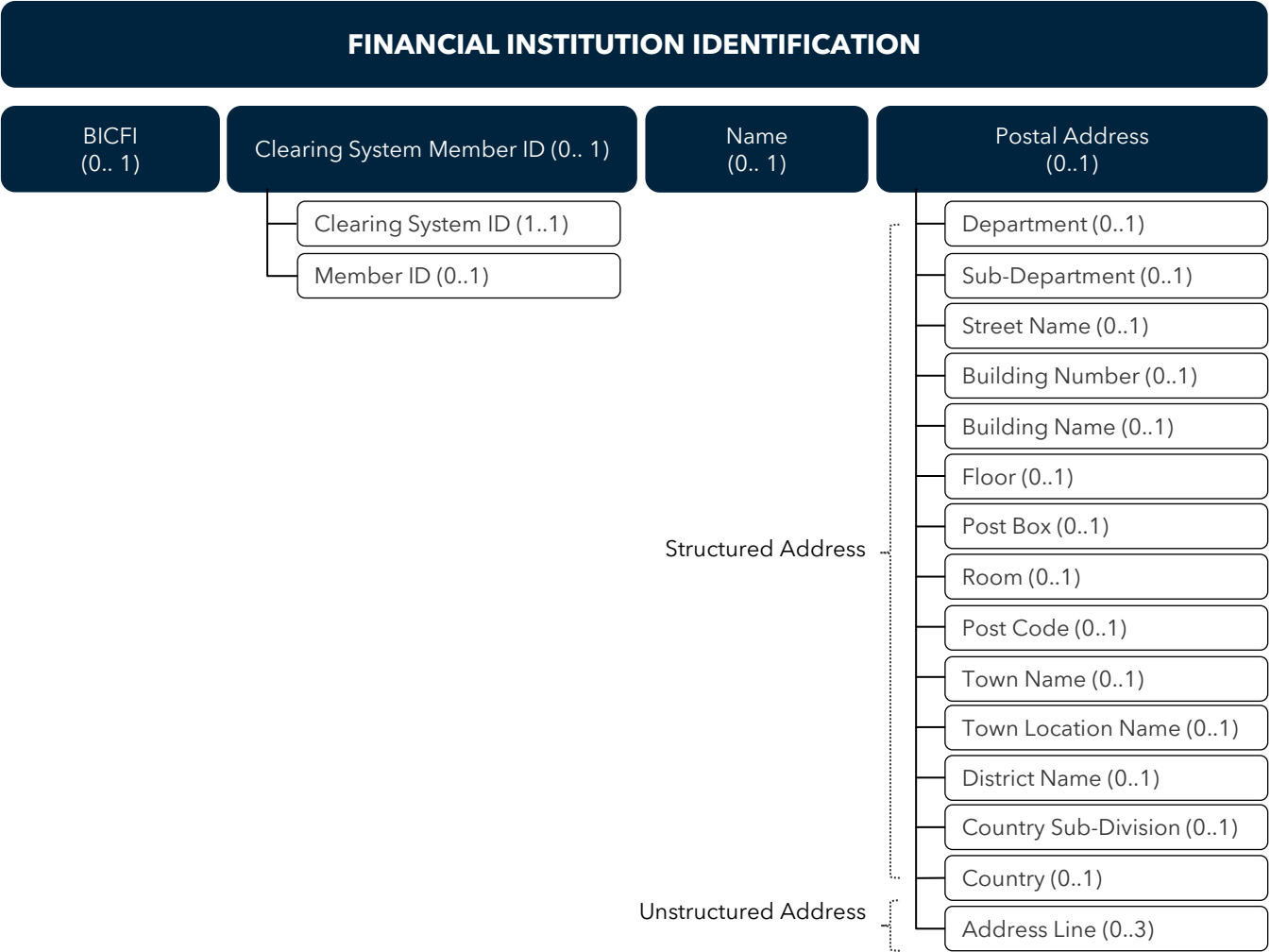
B2B Reporting Messages as per bilateral agreements: **camt.054**, **camt.052** and **camt.053**



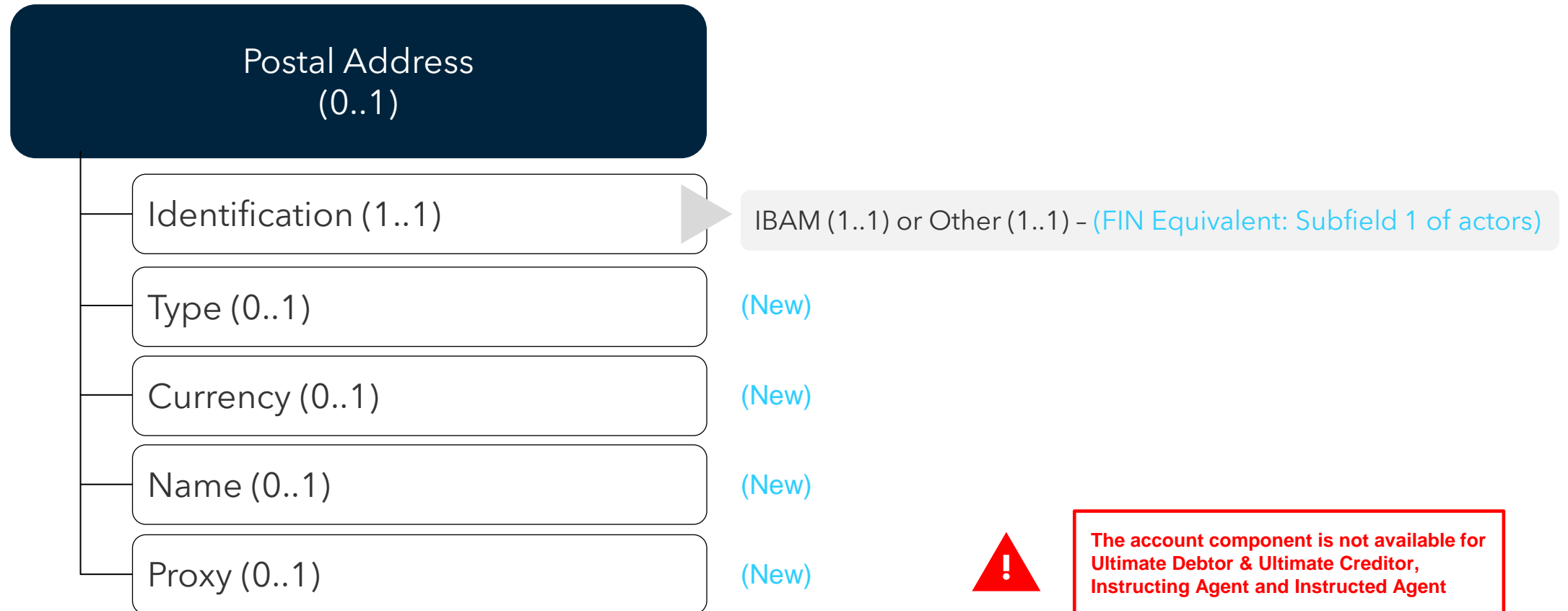
# 2.2 Agent



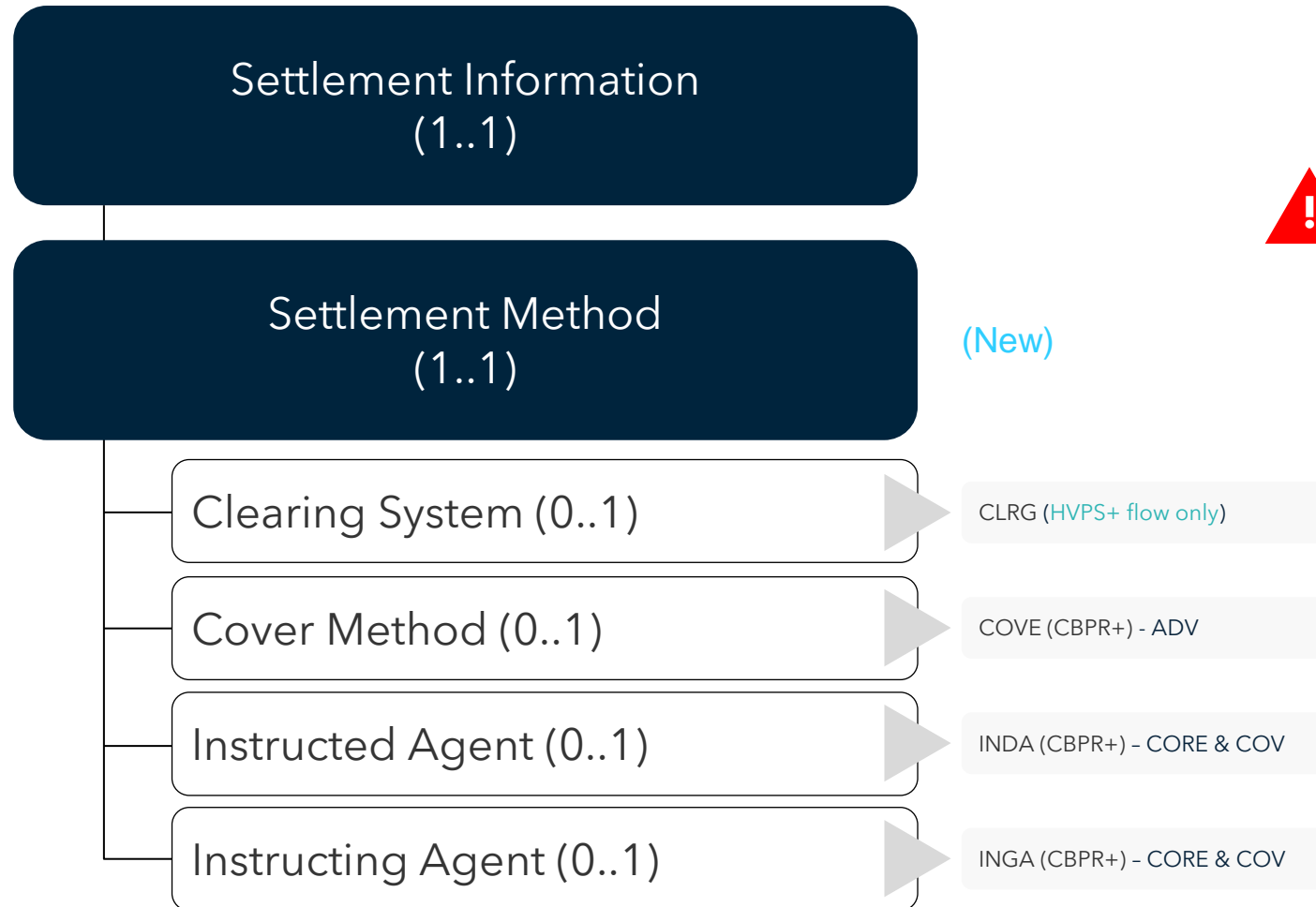
- Instructing Agent (Sender)
  - Instructed Agent (Receiver)
  - Debtor (Field 52a)
  - Ultimate Debtor (Not used - No Equivalent)
  - Debtor Agent (No equivalent)
  - Creditor (Field 58a)
  - Ultimate Debtor (Not used - No Equivalent)
  - Creditor Agent (Field 57a)
  - Previous Instructing Agent 1, 2 & 3 (/INS/Field 72))
  - Intermediary Agent 1 (Field 56a), 2. & 3 (/INTA/ Field 72)
- Instructing Reimbursement Agent (ADV only - Field 53a)
  - Instructed Reimbursement Agent (ADV only - Field 54a)
  - Third Reimbursement Agent (Not Used - Field 55a)



## 2.2 Account Structure

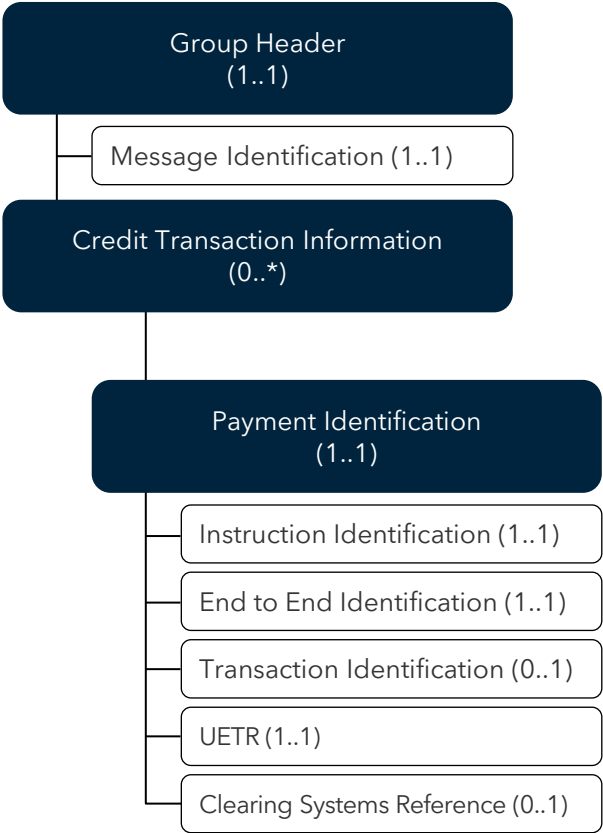


## 2.2 Settlement Information/Settlement Method



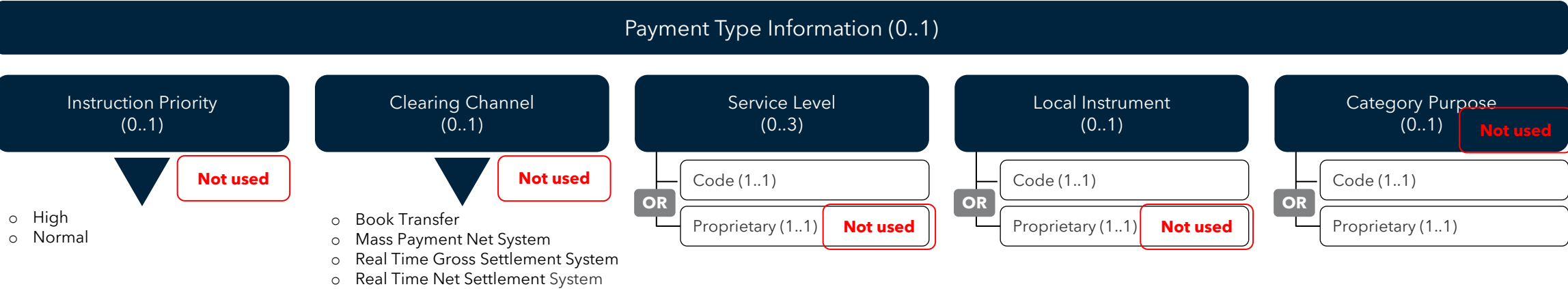
**INDA:** Settlement Account is maintained by the **INSTRUCTED AGENT**  
**INGA:** Settlement Account is maintained by the **INSTRUCTING AGENT**

# 2.2 Identifications



IDENTIFICATION	SPECIFICITIES
Message Identification	(New) - Identifies the MX ISO 20022 message - Max 35 Characters Point to Point
Instruction Identification	FIN Equivalent: (Field 20) Limited to 16 characters to allow smooth translation Point to Point
End to End Identification	FIN Equivalent: (Field 21 of MT 202 COV) - Max 35 characters End to End
Transaction Identification	(New) - Conditional - Max 35 characters End to End
UETR	FIN Equivalent: (Field 121, Block 3) - Mandatory- exact 36 characters (validated) End to End
Clearing System Reference	(New) - Reference allocated by RTGS System - Max 35 characters From RTGS to Direct Member only

# 2.2 Payment Type Information:



**Service Level:** Transports the gpi Service Agreements, i.e., G004 (New)

**Local Instrument:** (New)


**Category Purpose:** (New)

**Code:** Must contain an ISO Code as published in the External Codes, published on [www.iso.org](http://www.iso.org)

**Proprietary:** Contains a bilaterally or multilaterally agreed code and must comply to the formal

# 2.2 Amounts

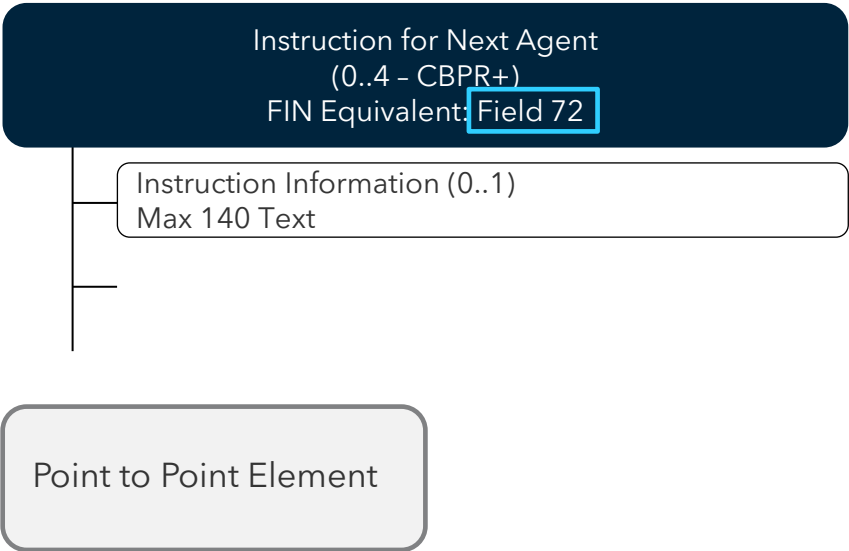
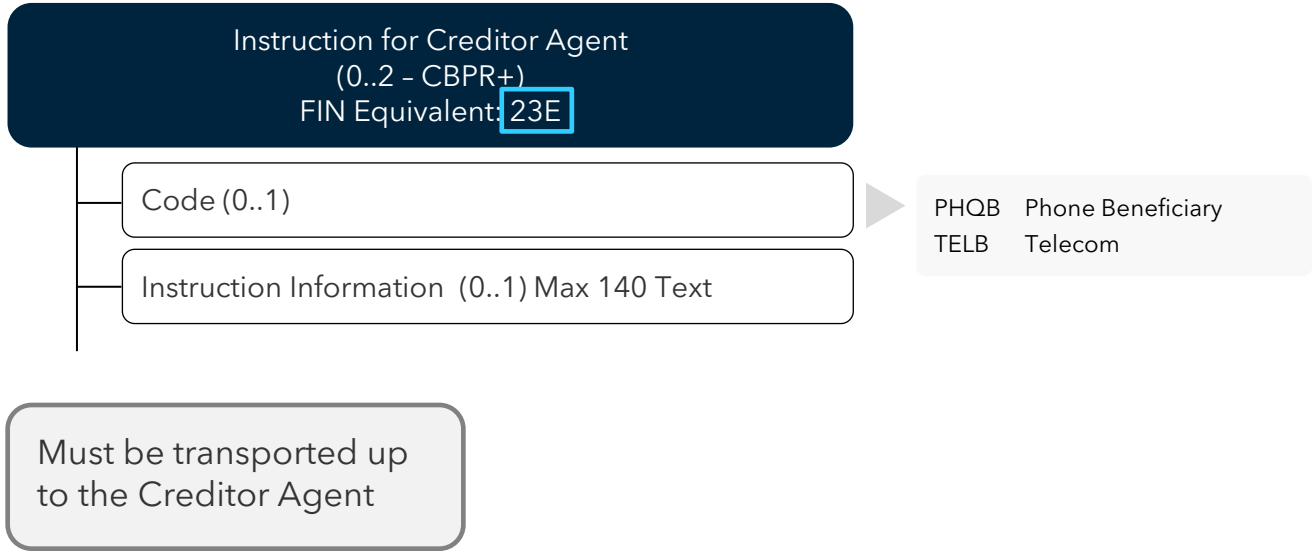
AMOUNT ELEMENTS	SPECIFICITIES
Interbank Settlement Amount Interbank Settlement Date	(Field 32A) - 2 dedicated elements (CurrencyAmount & Date) in ISO 20022
Instructed Amount	(Field 33B)
Total Interbank Settlement Amount	Not Used - Single transactions only are allowed for CBPR+ and HVPS+



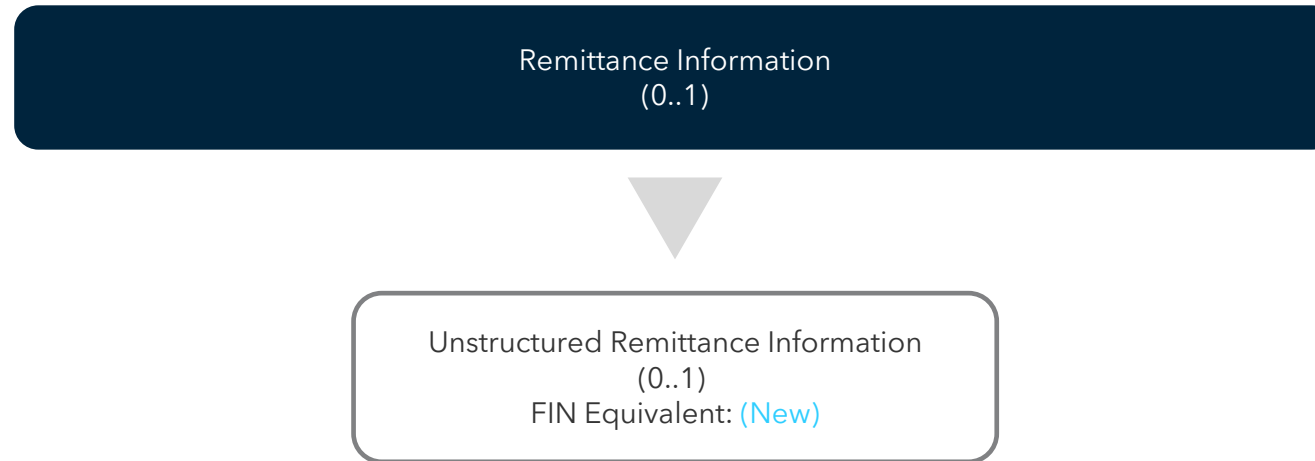
CBPR+: Amount length limited to FIN MT, i.e. Total Digits = 14

HVPS+: Global ISO 20022 amount length, i.e. Total Digits = 18

# 2.2 Instruction for Agents



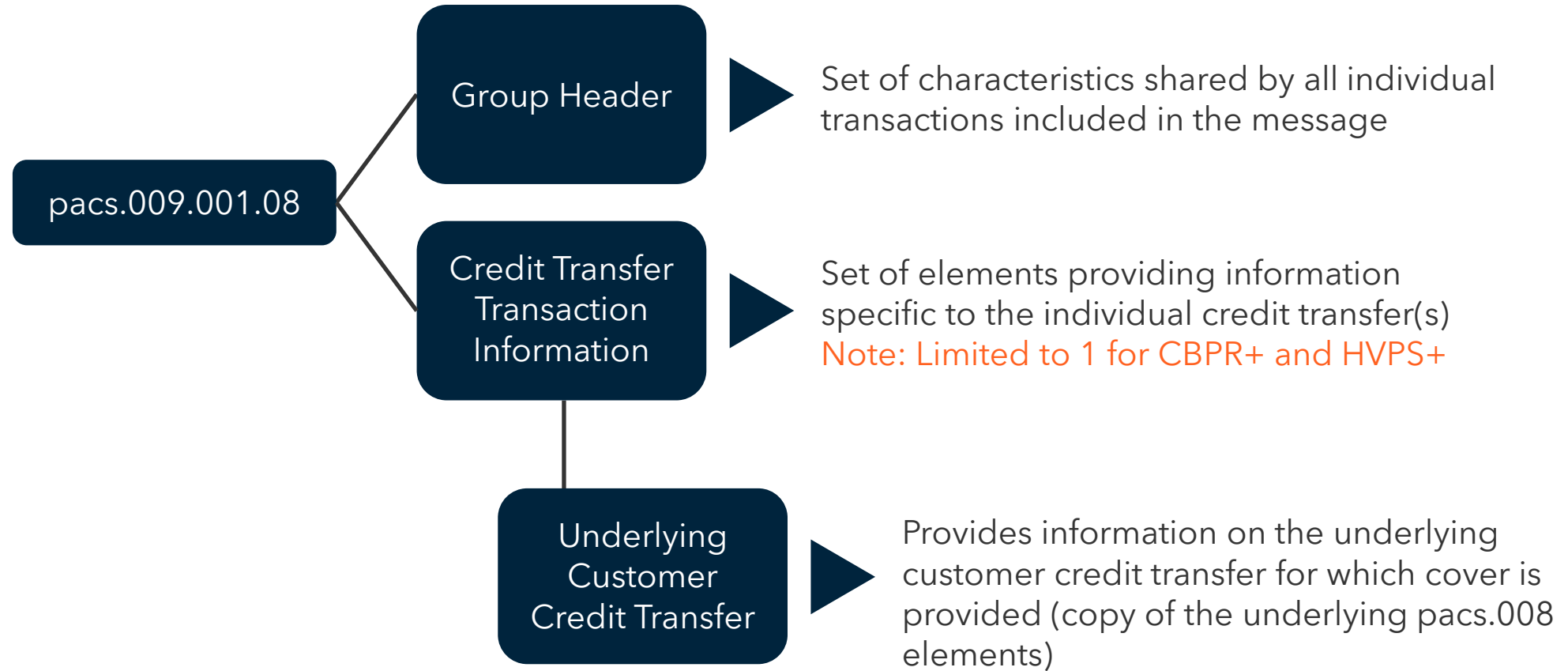
## 2.2 Remittance Information



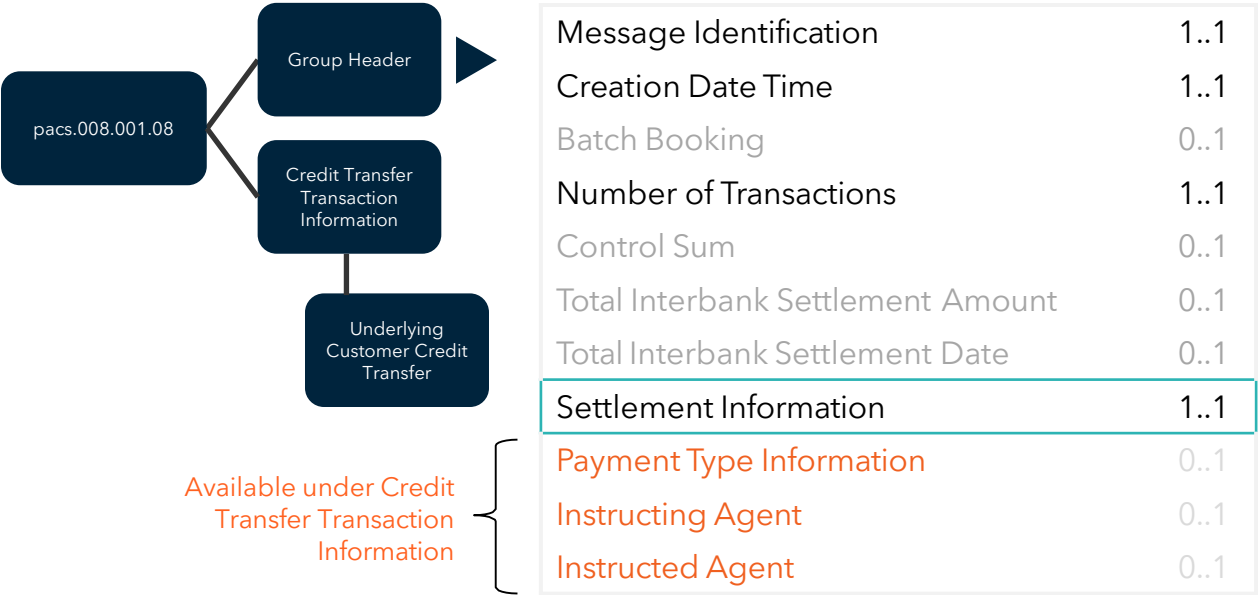


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## Message Structure



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Available under Credit  
Transfer Transaction  
Information

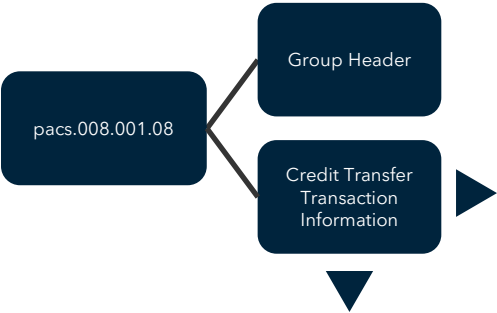
● Element removed in CBPR+

Available for ADV  
UG only

## Settlement Information 1..1

Settlement Method (Slide 10)	1..1
Settlement Account (Slide 11)	0..1
Clearing System	0..1
Instructing Reimbursement Agent (Slide 9)	0..1
Instructing Reimbursement Agent Account (Slide 10)	0..1
Instructed Reimbursement Agent (Slide 9)	
Instructed Reimbursement Agent account (Slide 10)	0..1
Third Reimbursement Agent (Slide 9)	0..1
Third Reimbursement Agent Account (Slide 10)	0..1

# pacs.009.001.08



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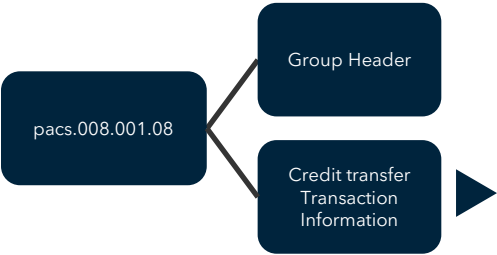
Payment Identification (Slide 12)	1..1
Payment Type Information (Slide 13)	0..1
Interbank Settlement Amount (Slide 14)	1..1
Interbank Settlement Date (FIN Equivalent 32A)	1..1
Settlement Priority (No FIN Equivalent)	0..1
Settlement Time Indication (FIN Equivalent 13C)	0..1
Settlement Time Request (FIN Equivalent 13C)	0..1

- Element removed
- Not covered in previous slides

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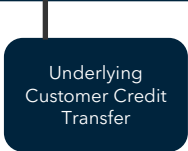
Previous Instructing Agent1 (Slide 9)	0..1
Previous Instructing Agent1 Account (Slide 10)	0..1
Previous Instructing Agent2 (Slide 9)	0..1
Previous Instructing Agent2 Account (Slide 10)	0..1
Previous Instructing Agent3 (Slide 9)	0..1
Previous Instructing Agent3 Account (Slide 10)	0..1
Instructing Agent (Slide 9)	1..1
Instructed Agent (Slide 9)	1..1
Intermediary Agent1 (Slide 9)	0..1
Intermediary Agent1 Account (Slide 10)	0..1
Intermediary Agent2 (Slide 9)	0..1
Intermediary Agent2 Account (Slide 10)	0..1
Intermediary Agent3 (Slide 9)	0..1
Intermediary Agent3 Account (Slide 10)	0..1

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Ultimate Debtor (Slide 9)	0..1
Debtor (Slide 9)	1..1
Debtor Account (Slide 10)	0..1
Debtor Agent (Slide 9)	1..1
Debtor Agent Account (Slide 10)	0..1
Creditor Agent (Slide 9)	1..1
Creditor Agent Account (Slide 10)	0..1
Creditor (Slide 9)	1..1
Creditor Account (Slide 10)	0..1
Ultimate Creditor (Slide 9)	0..1
Instruction For Creditor Agent (Slide 15)	0..2
Instruction for Next Agent (Slide 15)	0..4
Purpose (FIN Equivalent 26T)	0..1
Remittance Information (Slide 16)	0..1



- Element removed
- Not covered in previous slides

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