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

Information Classification: PUBLIC

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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

Information Classification: PUBLIC

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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.

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

pacs.009 Core

Core Financial Institution Credit Transfer (MT 202)
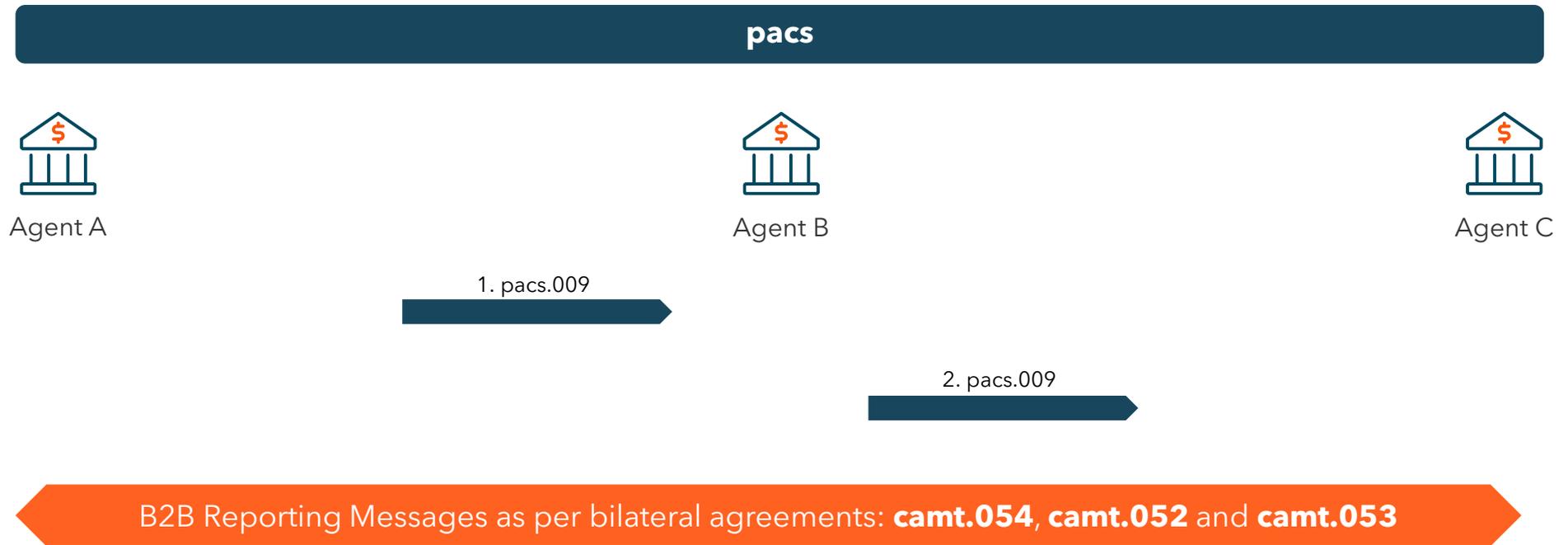
pacs.009 COV

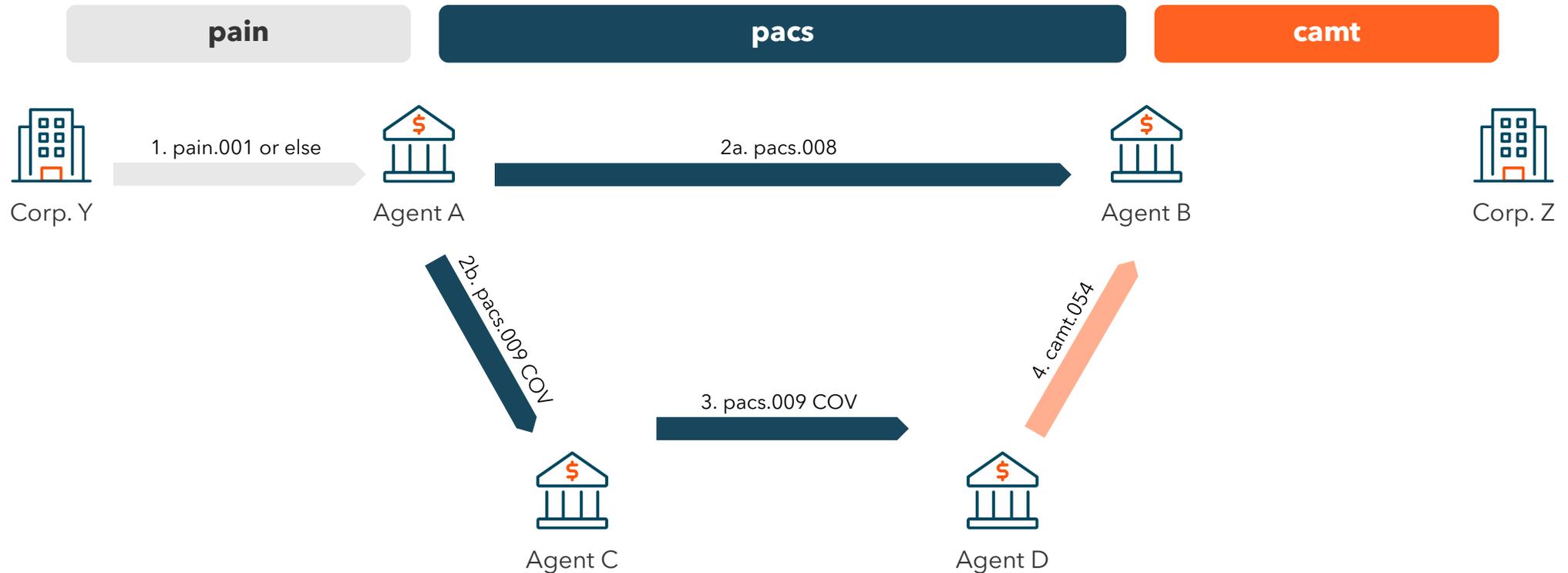Cover Financial Institution credit Transfer (MT 202COV)

(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)

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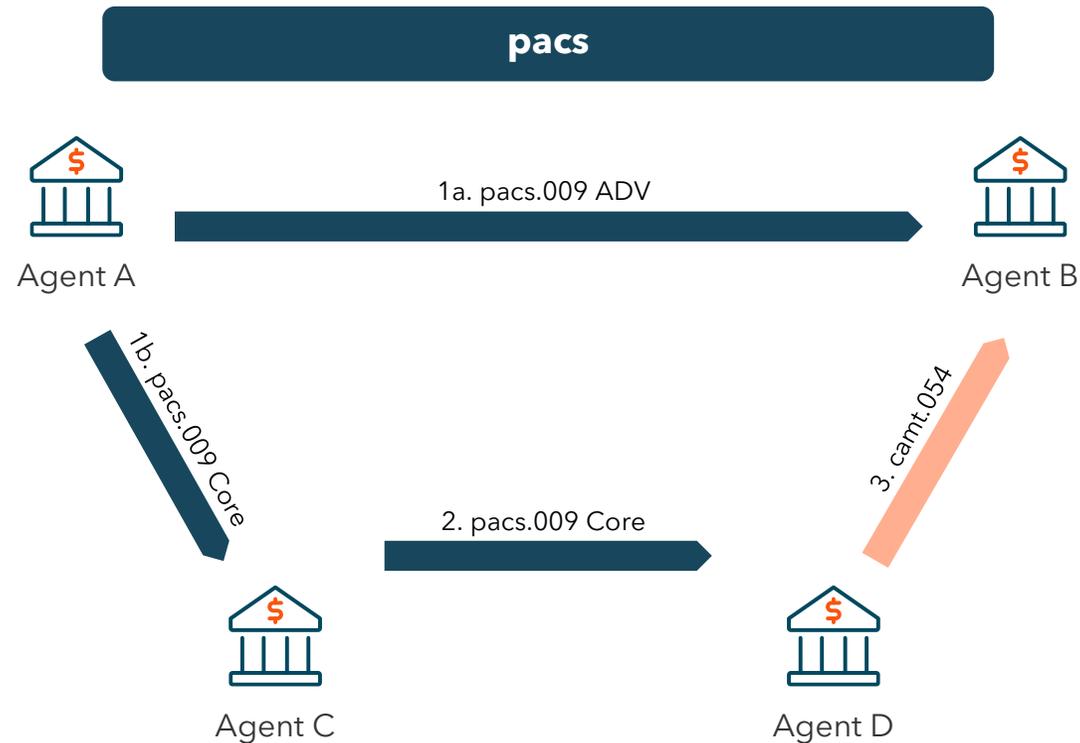# 2.1 Message Flow: pacs.009.001.08 - Core

pacs

Agent A

Agent B

Agent C

1. pacs.009

2. pacs.009

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

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2.2 Message Flow: pacs.009.001.08 - COV

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

pacs

Agent A

1a. pacs.009 ADV

Agent B

1b. pacs.009 Core

3. camt.054

2. pacs.009 Core

Agent C

Agent D

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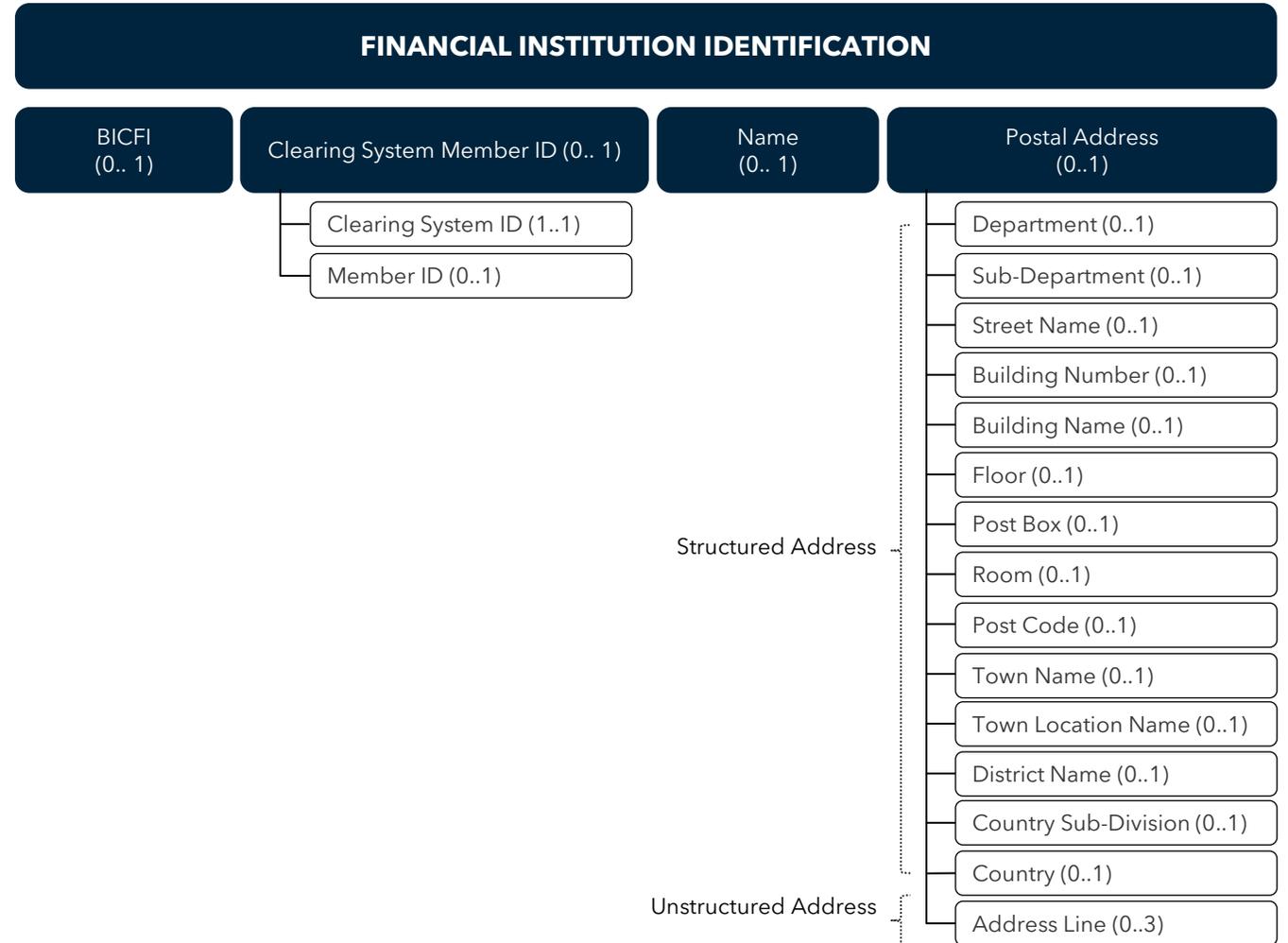
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2.2 Agent

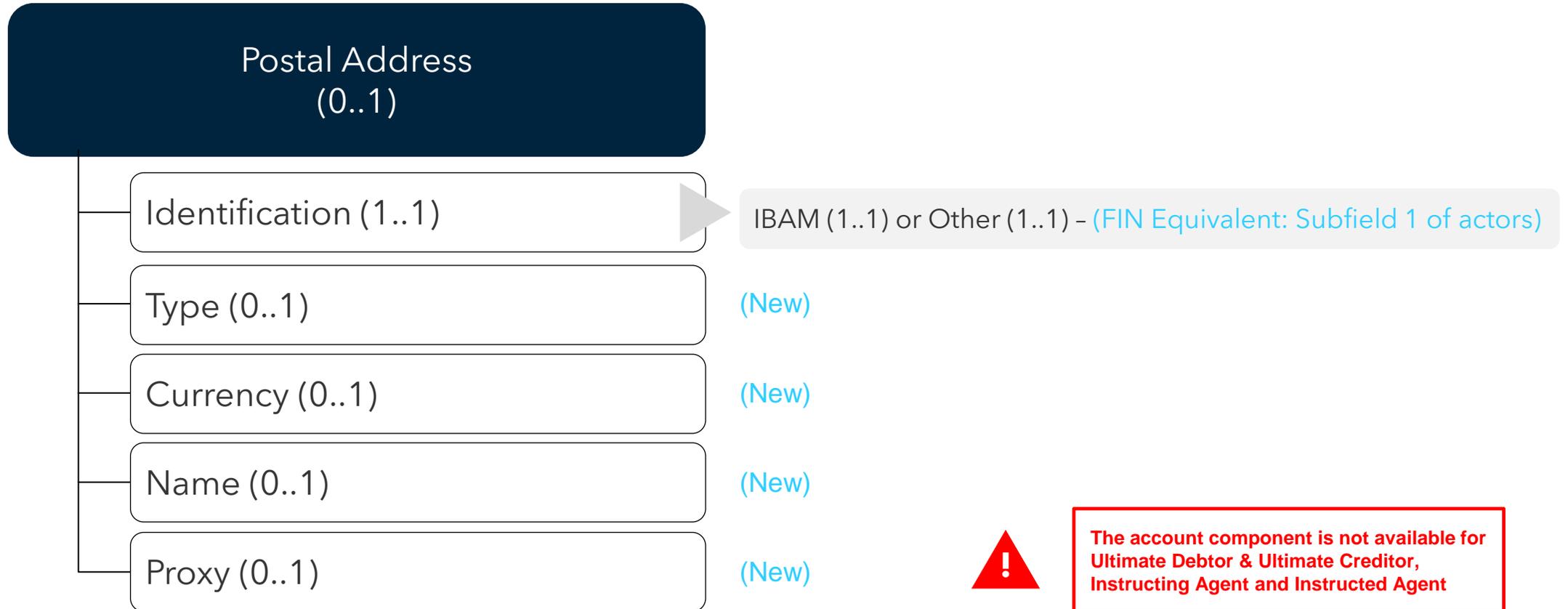- Instructing Agent (Sender)
- Instructed Agent (Receiver)

- Debtor (Field 52a)
- Ultimate Debtor (Not used – No Equivalent)
- Debtor Agent (No equivalent)

- Creditor (Field 58a)
- Ultimate Debtor (Not used – No Equivalent)
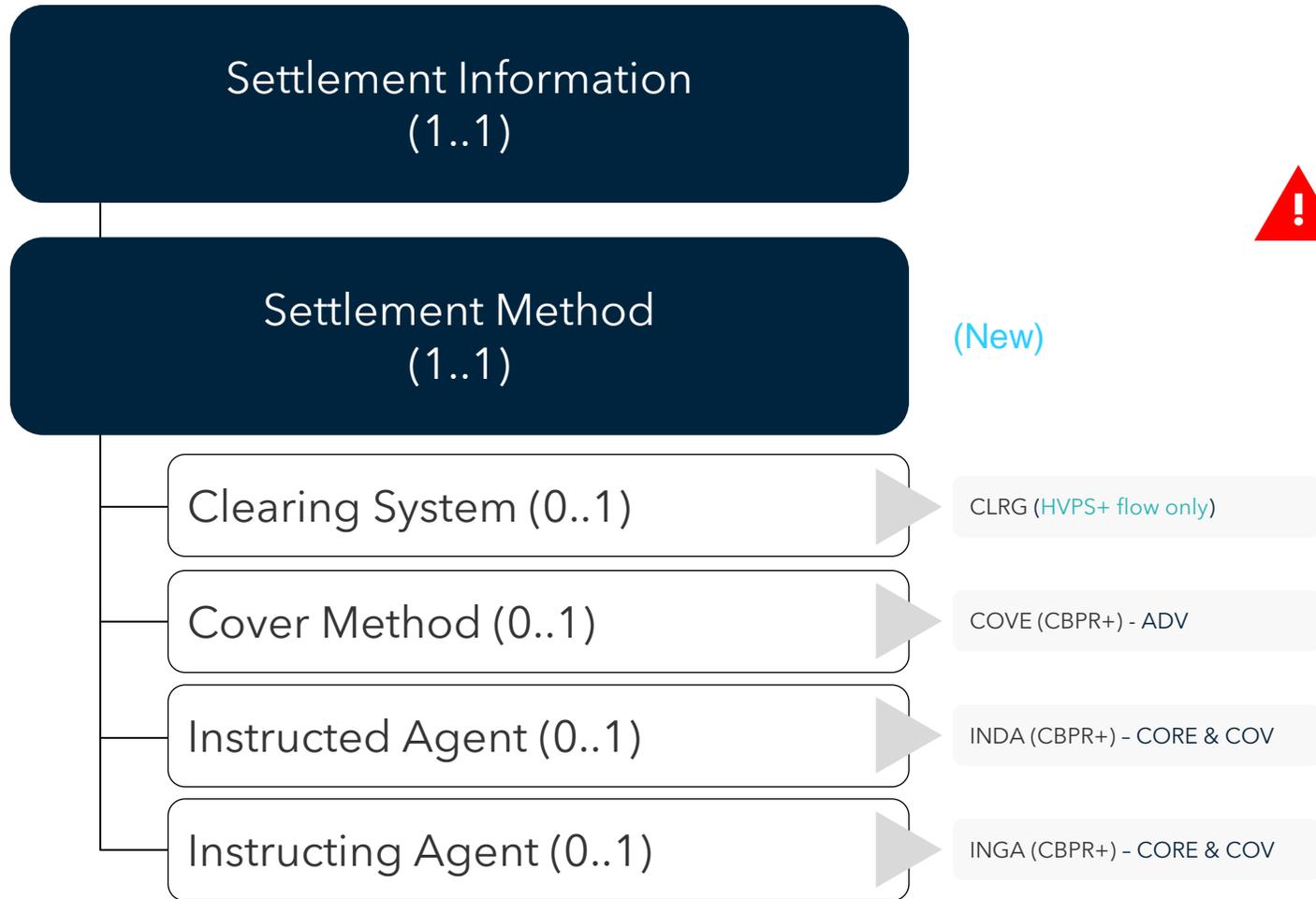- Creditor Agent (Field 57a)

- 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)

FINANCIAL INSTITUTION IDENTIFICATION

BICFI (0.. 1)	Clearing System Member ID (0.. 1)	Name (0.. 1)	Postal Address (0..1)

Clearing System ID (1..1)

Member ID (0..1)

Structured Address

- Department (0..1)
- Sub-Department (0..1)
- Street Name (0..1)
- Building Number (0..1)
- Building Name (0..1)
- Floor (0..1)
- Post Box (0..1)
- Room (0..1)
- Post Code (0..1)
- Town Name (0..1)
- Town Location Name (0..1)
- District Name (0..1)
- Country Sub-Division (0..1)
- Country (0..1)

Unstructured Address

- Address Line (0..3)

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2.2 Account Structure

2.2 Settlement Information/Settlement Method

Settlement Information
(1..1)

Settlement Method
(1..1)

(New)

⚠️

Clearing System (0..1) ▶ CLRG (HVPS+ flow only)

Cover Method (0..1) ▶ COVE (CBPR+) - ADV

Instructed Agent (0..1) ▶ INDA (CBPR+) – CORE & COV

Instructing Agent (0..1) ▶ INGA (CBPR+) – CORE & COV

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2.2 Identifications

Group Header
(1..1)

Message Identification (1..1)

Credit Transaction Information
(0..*)

Payment Identification
(1..1)

Instruction Identification (1..1)

End to End Identification (1..1)

Transaction Identification (0..1)

UETR (1..1)

Clearing Systems Reference (0..1)
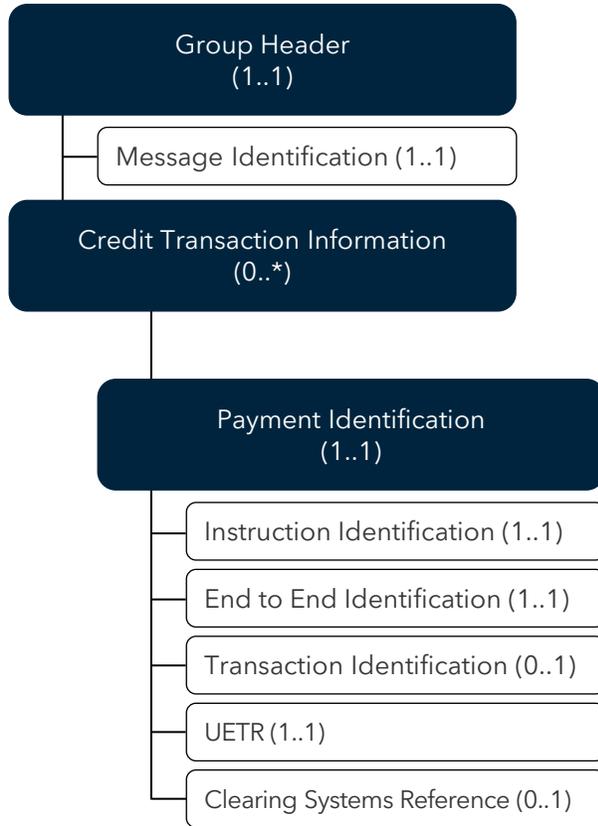
IDENTIFICATION	SPECIFICITIES
Message Identification	(New) – Identifies the MX ISO 20022 message – Max 35 Characters Point to Point
Instruction Identification	FIN Equivalent: (Field 20) Limited to 16 characters to allow smooth translation Point to Point
End to End Identification	FIN Equivalent: (Field 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

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2.2 Payment Type Information:

Payment Type Information (0..1)				

Instruction Priority (0..1) — Not used
- High
- Normal

Clearing Channel (0..1) — Not used
- Book Transfer
- Mass Payment Net System
- Real Time Gross Settlement System
- Real Time Net Settlement System

Service Level (0..3)
OR
- Code (1..1)
- Proprietary (1..1) — Not used

Local Instrument (0..1)
OR
- Code (1..1)
- Proprietary (1..1) — Not used

Category Purpose (0..1) — Not used
OR
- Code (1..1)
- Proprietary (1..1)
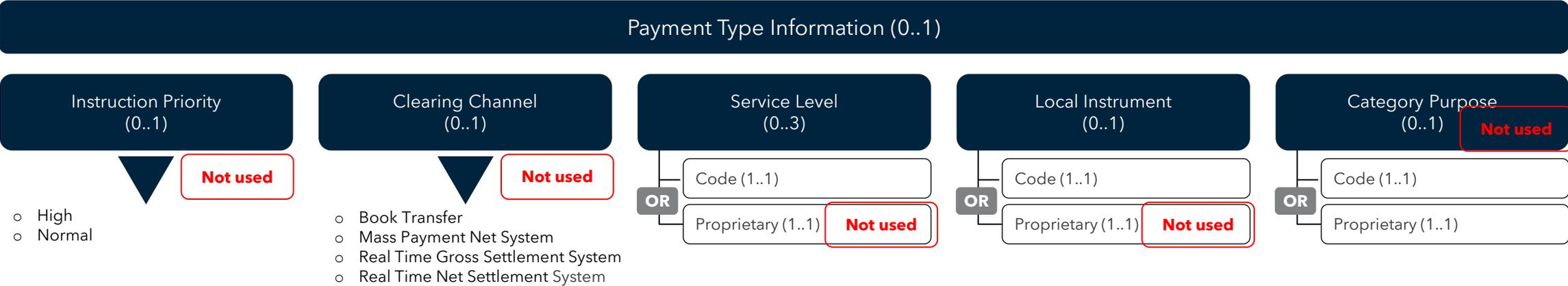
Service Level: Transports the gpi Service Agreements, i.e., G004 (New)

Local Instrument: (New)

Category Purpose: (New)

Code: Must contain an ISO Code as published in the External Codes, published on www.iso.org

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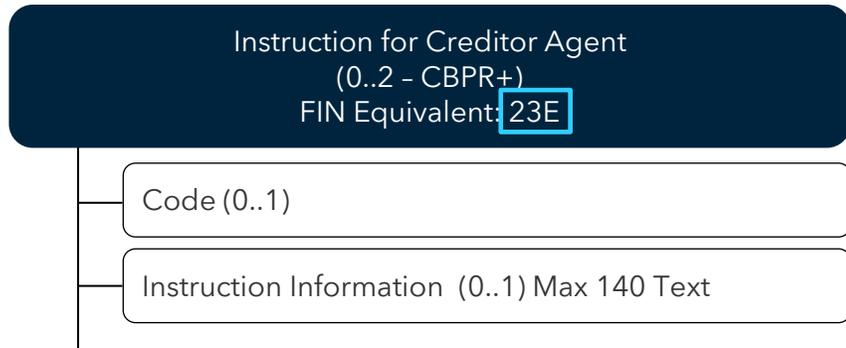
2.2 Amounts

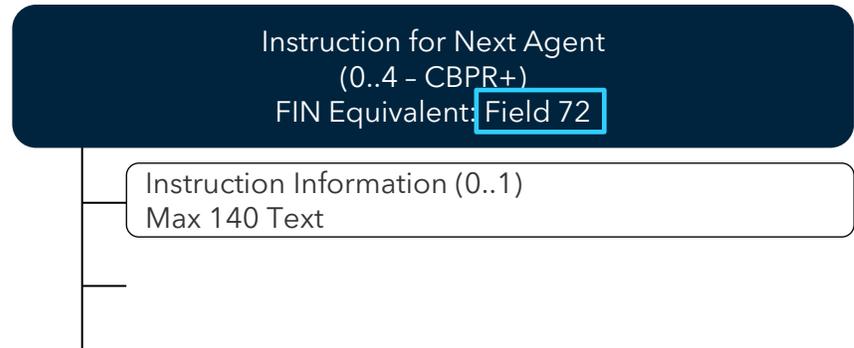| AMOUNT ELEMENTS	SPECIFICITIES
Interbank Settlement Amount Interbank Settlement Date	(Field 32A) – 2 dedicated elements (CurrencyAmount & Date) in ISO 20022
Instructed Amount	(Field 33B)
Total Interbank Settlement Amount	Not Used – Single transactions only are allowed for CBPR+ and HVPS+

⚠️ CBPR+: Amount length limited to FIN MT, i.e. Total Digits = 14
HVPS+: Global ISO 20022 amount length, i.e. Total Digits = 18
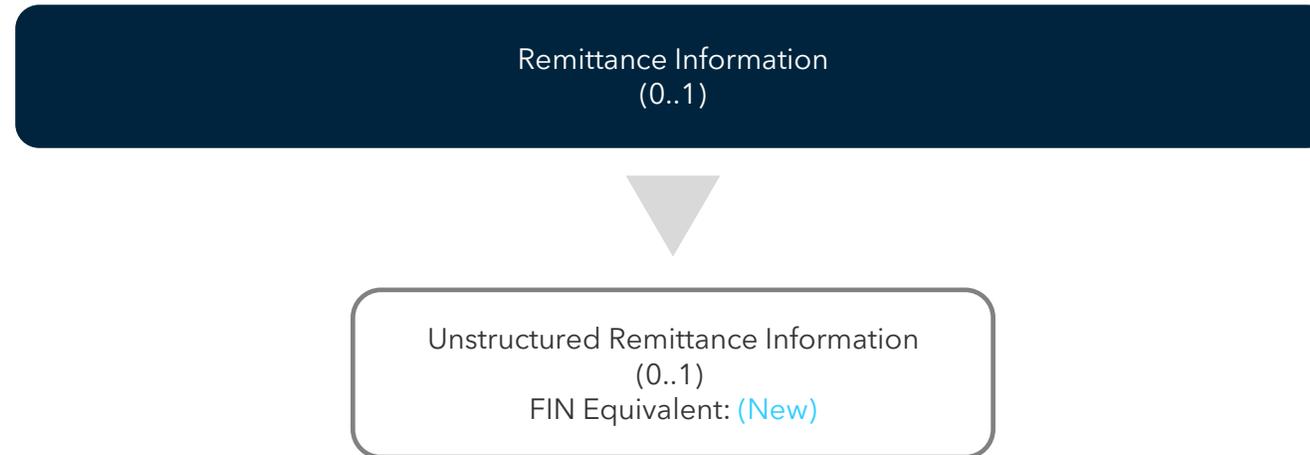
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2.2 Instruction for Agents

Instruction for Creditor Agent
(0..2 – CBPR+)
FIN Equivalent: 23E

Code (0..1)

Instruction Information (0..1) Max 140 Text

PHQB Phone Beneficiary
TELB Telecom

Must be transported up to the Creditor Agent

Instruction for Next Agent
(0..4 – CBPR+)
FIN Equivalent: Field 72

Instruction Information (0..1)
Max 140 Text

Point to Point Element

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2.2 Remittance Information

Remittance Information
(0..1)

▽

Unstructured Remittance Information
(0..1)
FIN Equivalent: (New)

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Message Structure

```
pacs.009.001.08 ──┬── Group Header
                  │
                  └── Credit Transfer
                      Transaction
                      Information
                          │
                          └── Underlying
                              Customer
                              Credit Transfer
```

Group Header ▶ Set of characteristics shared by all individual transactions included in the message

Credit Transfer Transaction Information ▶ Set of elements providing information specific to the individual credit transfer(s)
Note: Limited to 1 for CBPR+ and HVPS+

Underlying Customer Credit Transfer ▶ Provides information on the underlying customer credit transfer for which cover is provided (copy of the underlying pacs.008 elements)

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Message Identification	1..1
Creation Date Time	1..1
Batch Booking	0..1
Number of Transactions	1..1
Control Sum	0..1
Total Interbank Settlement Amount	0..1
Total Interbank Settlement Date	0..1
Settlement Information	1..1
Payment Type Information	0..1
Instructing Agent	0..1
Instructed Agent	0..1

pacs.008.001.08

Group Header

Credit Transfer Transaction Information

Underlying Customer Credit Transfer

Available under Credit Transfer Transaction Information

● Element removed in CBPR+

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

Available for ADV UG only

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pacs.009.001.08

1/3
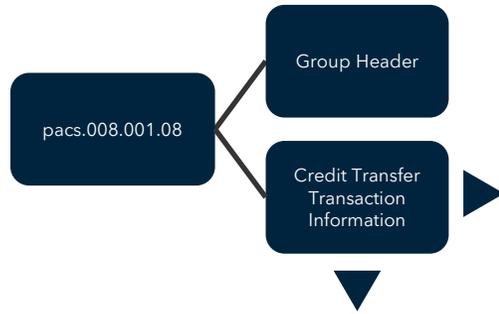
Payment Identication (Slide 12)	1..1
Payment Type Information (Slide 13)	0..1
Interbank Settlement Amount (Slide 14)	1..1
Interbank Settlement Date (FIN Equivalent 32A)	1..1
Settlement Priority (No FIN Equivalent)	0..1
Settlement Time Indication (FIN Equivalent 13C)	0..1
Settlement Time Request (FIN Equivalent 13C)	0..1

⬤ Element removed

🔵 Not covered in previous slides

2/3

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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pacs.009.001.08

pacs.008.001.08

Group Header

Credit transfer Transaction Information
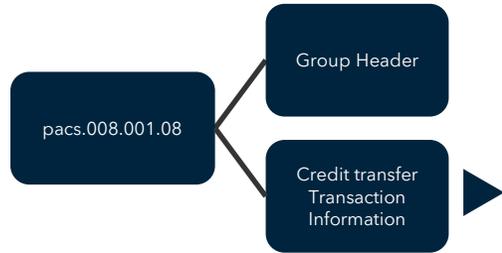
3/3

Ultimate Debtor (Slide9)	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

Underlying Customer Credit Transfer

⬤ Element removed

🔵 Not covered in previous slides

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