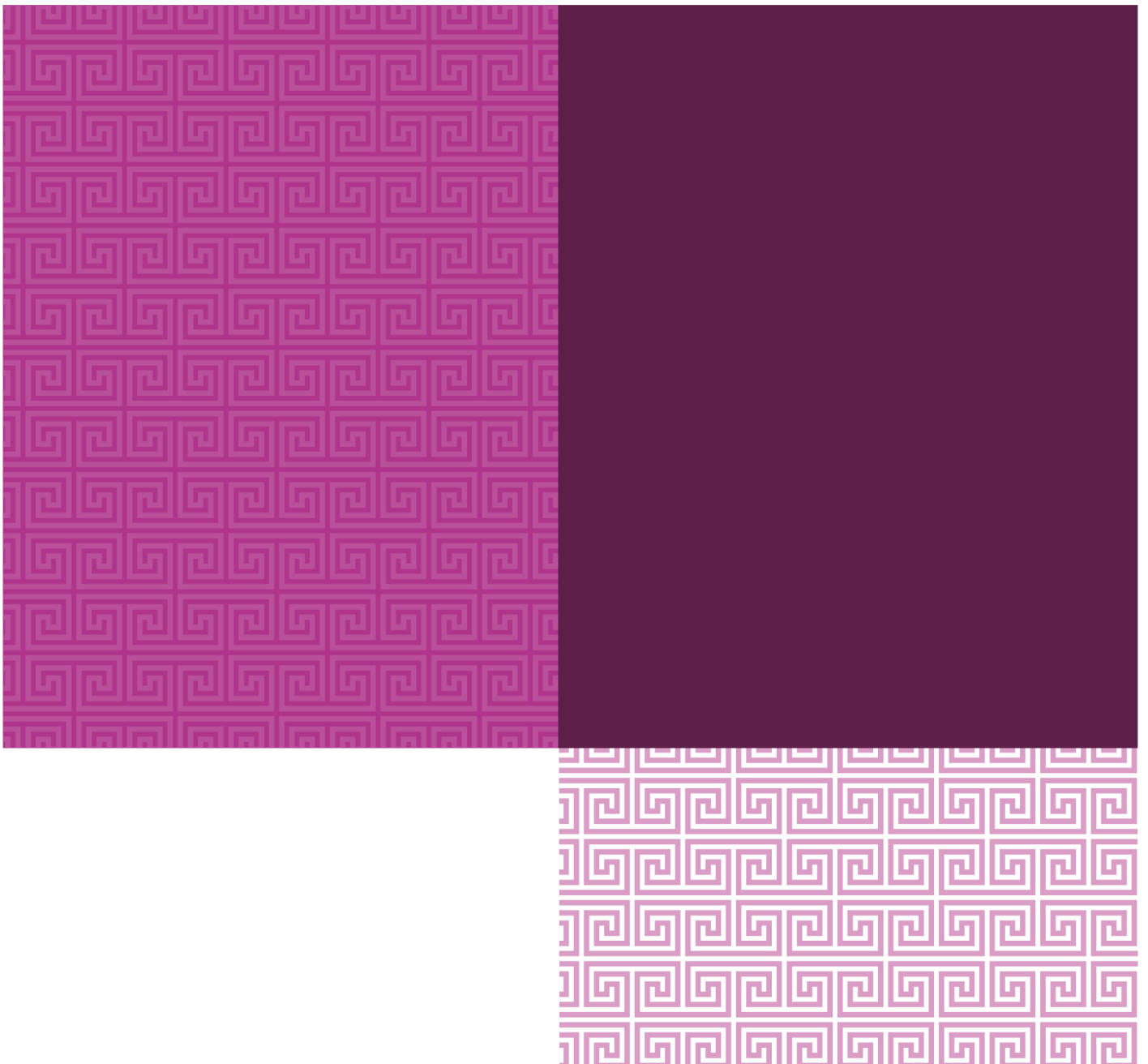




CHAPS ISO 20022 migration: Draft “like-for-like” schemas review

August 2019



Executive Summary

This document contains the draft messages (or ‘schemas’) for the “like-for-like” phase of the CHAPS migration to the ISO 20022 messaging standard, planned for H1 2022. These schemas are being made available for a six-week period until 3 October 2019, to allow the industry to provide review and feedback prior to publication of the finalised schemas at the end of the year. We are strongly encouraging industry stakeholders to provide input and feedback on these detailed messages to aid a successful migration of CHAPS to ISO 20022.

The Bank is basing the renewed Real-Time Gross Settlement (RTGS) service, including CHAPS payments, on ISO 20022 messaging. Ultimately this will enable the Bank to enhance the information that can be carried with a payments message. It will also align RTGS payments messaging standards with those to be used internationally, as well as UK retail payment systems under the New Payments Architecture (NPA). In particular, it supports the joint adoption of the pacs.008 Common Credit Message. The Bank, Pay.UK and the Payment Systems Regulator (PSR) consulted on how the UK’s major payment systems should implement ISO 20022 in [June 2018](#), and published a formal response in [November 2018](#); this included information about the new data requirements and the migration path for CHAPS.

The Bank is currently working on Phase 1 of the CHAPS migration to ISO 20022 messaging, which will result in publication of all the schemas and guidance for both like-for-like ISO 20022 messages (in December 2019) and enhanced messages (end-2020). Phase 2, expected to be delivered in H1 2022, will introduce like-for-like ISO 20022 messaging for CHAPS Direct Participants (DPs) i.e. the standard will not require any additional data above the requirements in the current MT messaging standards. The Bank also plans to allow “early adopters” to exchange enhanced data ISO 20022 messages with each other. Phase 3, approximately a year later, will require the new enhanced messages for all DPs, and it will become mandatory to include some additional data.

This document contains the draft schemas for the like-for-like messaging to be used in Phase 2 of the transition. **These messages are draft only and should not be used for development at this stage.** The Bank has designed these to be as similar to existing CHAPS messaging as possible, though we propose to introduce one new message – the pacs.004 returns message – in this phase. The like-for-like messages are also designed to be compatible with the enhanced messages being mandated in Phase 3, though there are naturally fewer fields in the like-for-like messaging and more restrictions on, for example, the number of characters to be included. The schemas have been through extensive review from a number of DPs and software providers who provided input at recent workshops. The pacs.008 Common Credit Message and pacs.009 credit message schema have also benefitted from comments received during and after last year’s Bank / Pay.UK / PSR consultation. The Bank is very grateful for these contributions.

There are two main areas the Bank is seeking feedback on:

- The composition of the proposed ISO 20022 message set to be used to interact with the CHAPS system during the like-for-like phase, including proposals to include the pacs.004 returns message.
- The detail of each of those individual message schemas within the set; such as whether the fields provided, and restrictions on those fields, are appropriate.

Any organisation or individual involved in making or processing CHAPS payments is welcome to provide feedback. However, the Bank’s understanding is that the like-for-like messaging will largely affect DPs and their software providers and is specifically seeking feedback from these organisations.

Feedback should be provided by **3 October 2019**.

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1. Background

As set out in the [RTGS Renewal Blueprint](#) published in May 2017, the Bank will be building the renewed RTGS service, including CHAPS payments, to operate using ISO 20022 messaging. The Bank is seeking to deliver widespread benefit through the introduction of ISO 20022 including: (i) increasing resilience and reducing risk; (ii) improving UK productivity and outcomes for users of payments; and (iii) enabling organisations, households and policy makers to take more informed and effective decisions.

The Bank, Pay.UK and the PSR consulted on how the UK's major payment systems, including CHAPS, should implement ISO 20022 in [June 2018](#). This covered three main proposals:

- Delivery of a shared "Common Credit Message" (CCM) to be used in CHAPS, and the NPA's replacements for Bacs and Faster Payments, and to be aligned with other international implementations of ISO 20022. The consultation set out additional fields to be carried, including additional data on the identities of those involved in making payments, the purpose of a payment and extra remittance information.
- Implementation of this message in CHAPS, including new mandatory fields.
- The migration path for implementing ISO 20022 in CHAPS, which included a like-for-like phase before introduction of enhancements.

The Bank, Pay.UK and the PSR then formally responded to this consultation in [November 2018](#). The proposals and direction of travel received broad support and the Bank committed to:

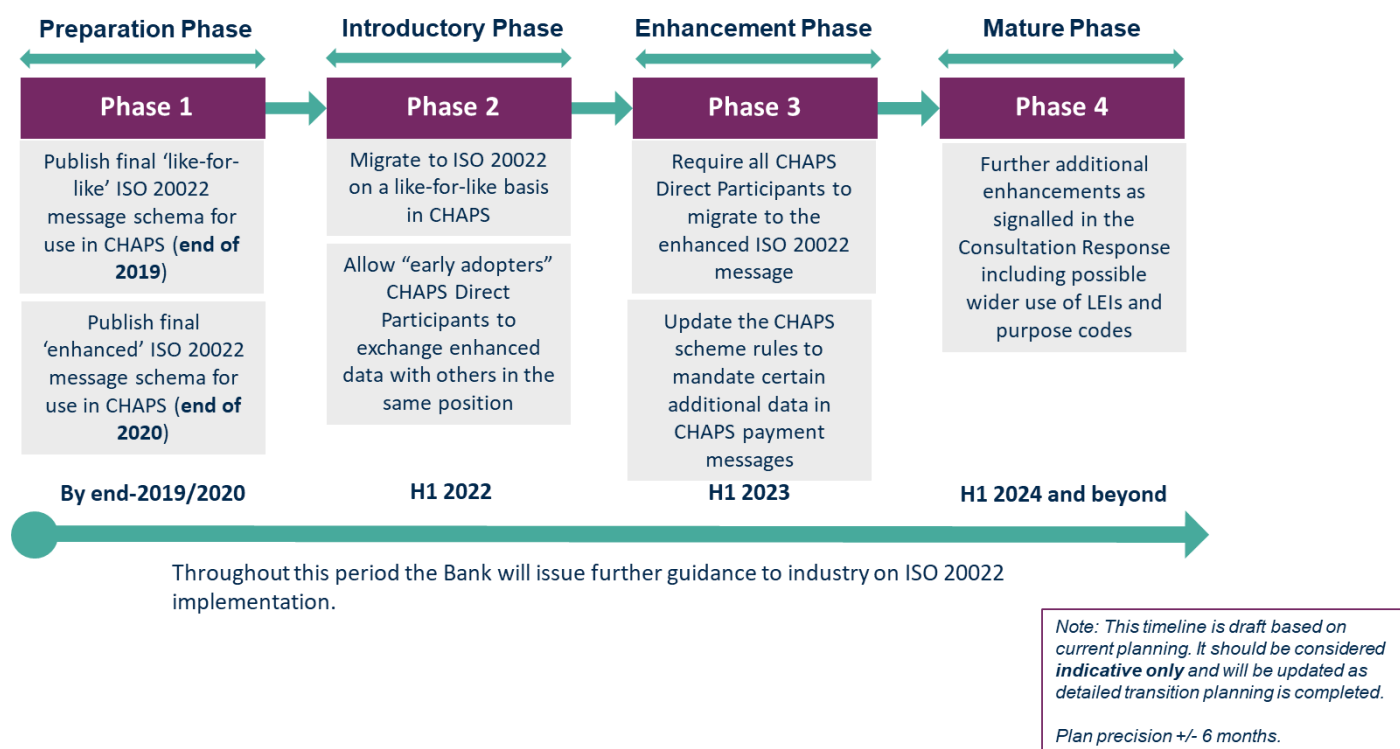
- Continued work by the Bank and Pay.UK to deliver the CCM. This will be capable of carrying richer information than the messages used today.
- A role for the Bank and Pay.UK in promoting and influencing the wider use of ISO 20022 and the CCM across the payment chain in order to achieve the desired network effects. This will include delivery of thematic market guidance about use of the new messages.
- Set up a senior strategic change advisory panel to advise the Bank and Pay.UK on the effective adoption of ISO 20022 across the UK. [The Standards Advisory Panel (SAP) is now operational and further information can be found on the Bank's website [here](#)].
- New mandatory requirements in the CHAPS implementation of the CCM, including structured names and addresses, Legal Entity Identifiers (LEIs) for payments between financial institutions, use of purpose codes for specific transactions, phased removal of unstructured remittance information and an extended Latin character set.
- Migration requirements for CHAPS – detailed further below.

2. How will the CHAPS migration work?

The Bank's migration approach for ISO 20022 in CHAPS was developed in mid-2018, and consists of three main phases, as set out below, with further enhancements to deliver wider RTGS Renewal requirements expected to be delivered at a later date.

This migration approach remains our current plan, and significant progress against it has been made. However, in light of further information about migrations in other jurisdictions becoming available – particularly the TARGET2 and SWIFT Cross-Border migrations¹ - the Bank is undertaking work to confirm that its planned migration approach remains appropriate, or whether it might make sense to require all DPs to be able to receive the enhanced message in Phase 2. In particular, the Bank wishes to understand if end-to-end payments can flow easily and efficiently throughout all of the transition period, and ensure that throw away spend is minimised. All DPs will be contacted to discuss the impact of the Bank's current migration approach by the end of August 2019 at the latest.

Diagram 1a: Phased approach to ISO 20022 implementation in CHAPS



Phase 1 – Preparatory Phase

This involves publication of the complete message standard for CHAPS.

The Bank plans to publish further information about the ISO 20022 transition at the end of 2019. Feedback provided in response to these like-for-like draft messages will help shape what will be published. At end-2019, the Bank plans to publish:

¹ In particular, we note that both systems are planning to migrate ahead of CHAPS and neither system is planning a like-for-like phase, though SWIFT will allow co-existence of both MT and ISO 20022 messaging.
CHAPS ISO 20022 migration: Draft like-for-like schemas review

- The final like-for-like schemas.
- The latest (though still draft) version of the credit messages (pacs.008 and pacs.009) for the enhanced phase.²
- Further information about the transition across Phases 2 and 3 – including the approach to migration of messaging for non-CHAPS reserves/settlement account holders; what testing services and systems will be made available and when; policy around translation services; and the approach to early use of enhanced data in CHAPS messages.

Further information will be published by end-2020, including:

- The final schemas for the enhanced messages.
- Guidance around use of the enhanced messages, including technical implementation guides for DPs and market guidance including best-practice guidance for end-users.
- More detailed timelines, following appointment of the Bank's main Technology Delivery Partner (TDP) in May 2020.

Phase 2 - Introductory Phase (like-for-like, with early adopters) – H1 2022

The Bank expects all DPs will move to ISO 20022 messaging simultaneously using the SWIFT Y-copy service on the InterAct network. There will be no dual running of MT and ISO 20022 messaging for CHAPS payments.

In this phase, the Bank proposes using like-for-like ISO 20022 messaging. This means that the message is easy to translate back to existing MT messaging and there will be no additional data requirements.

In response to feedback from DPs that wish to use the enhanced messages during this phase, we are exploring how we might support so-called “early adopters” to communicate with each other.

The Bank proposes using the 2019 version of the ISO messages in this phase³. This is in line with the version TARGET2, Fedwire Funds Service and the SWIFT Cross-Border network expect to use.

Phase 3 – Enhanced Phase – H1 2023

In this phase, the Bank proposes that all DPs must be able to send and receive, and if necessary pass on all proposed mandatory data enhancements within the ISO 20022 message. Examples include the mandatory use of purpose codes, LEIs for payments between financial institutions and structured addresses.

The Bank is still considering exactly how the transition from the like-to-like to enhanced phase will work, particularly in the context of an “early adopters” group (i.e. should the migration of remaining participants be phased or would it be a hard cut-over) and how it will introduce and enforce the new mandatory fields.

The Bank proposes remaining on the 2019 version of the ISO 20022 messages in this phase.

² The Bank does not expect significant changes between the like-for-like and enhanced message schemas for the other (non-credit) messages, but at this point, cannot confirm that there will be no changes.

³ One exception may be the pacs.004, where we understand that various infrastructure (including Fedwire Funds Service and CHIPS) are seeking to use the 2020 version of the message, and it may make sense to align. Further information will be provided on this by the end of 2019. The current draft of the pacs.004 uses the 2019 version.

Further changes

This consultation focuses on the messaging that will be required in a Y-copy SWIFT network. The Bank recognises that any change to the messaging network configuration, including to support message network-agnostic design (through delivery of a V-shape network), which would likely be one of the latest deliverables of the Renewal Programme (beyond Phase 3 of the ISO 20022 migration), would require changes to the messaging standards/schema (e.g. the introduction of pacs.002 confirmation messages, and likely new fields to carry the necessary security information). The Bank will consult on the impact of any change to the future network configuration when the final design is more defined – likely end-2020. However, respondents are welcome to provide comments/observations about changes to the schemas for Phases 2 and 3 where they think this would aid any future transition, regardless of the final design.

The Bank also anticipates that further changes to the messages may be required to deliver the full range of functionality being provided in Phase 3 (or later phases) of the RTGS Renewal Programme – this could include additional fields or messages to support enhanced liquidity savings mechanism functionality and synchronisation.

When making changes in Phase 4, the Bank may need to move to a later version of ISO 20022 messaging (and will submit change requests to these if necessary) if the 2019 version does not have the capability to carry the additional information needed. Aside from those necessary changes, we recognise that minimising version changes before 2025, i.e. until the SWIFT co-existence period is complete and major high value payment systems and Pay.UK have all migrated to ISO 20022, would be helpful. The Bank and other HVPS operators are therefore considering whether co-ordinated updates to the message versions could take place in 2025.

Beyond this, the Bank expects to introduce a regular change management process for CHAPS messaging. The exact design of this is still being considered, but at this stage the Bank anticipates introducing an annual change release, similar to the current annual SWIFT Standards Release. The Bank is working with other market infrastructures, including HVPS operators and Pay.UK, to consider how change processes could be aligned.

There may also be additional changes to the business rules supporting use of the schemas as identified in the Consultation Response; this could include wider mandatory use of LEIs and purpose codes. The Bank recognises that further work is needed before these could happen, not least a more mature and widely-utilised LEI infrastructure for non-financial firms, and clear use cases for mandating new purpose codes.

And as set out in the Consultation Response, non-Latin character sets will not be introduced in Phase 3. Nevertheless the Bank believes that in the long term there will be increased demand for non-Latin character sets from payment service providers and end-users. The Bank will build capacity to carry non-Latin capability into the RTGS service, and would encourage organisations to consider making provision for non-Latin characters when building new systems / replacing existing systems. This could reduce future development costs when this functionality is required.

3. Message set

In Phases 2 and 3, CHAPS will remain on a Y-copy network configuration, albeit this will move from the FIN Copy service on the SWIFT FIN Network to the InterAct copy service on the SWIFT InterAct Network. Diagram 1b and Table 1a show the messages to be used in these phases (i.e. from the start of Phase 2), and the messages that these replace.

CHAPS messaging across SWIFT

CHAPS payment processing
FIN messages
ISO 20022 messages

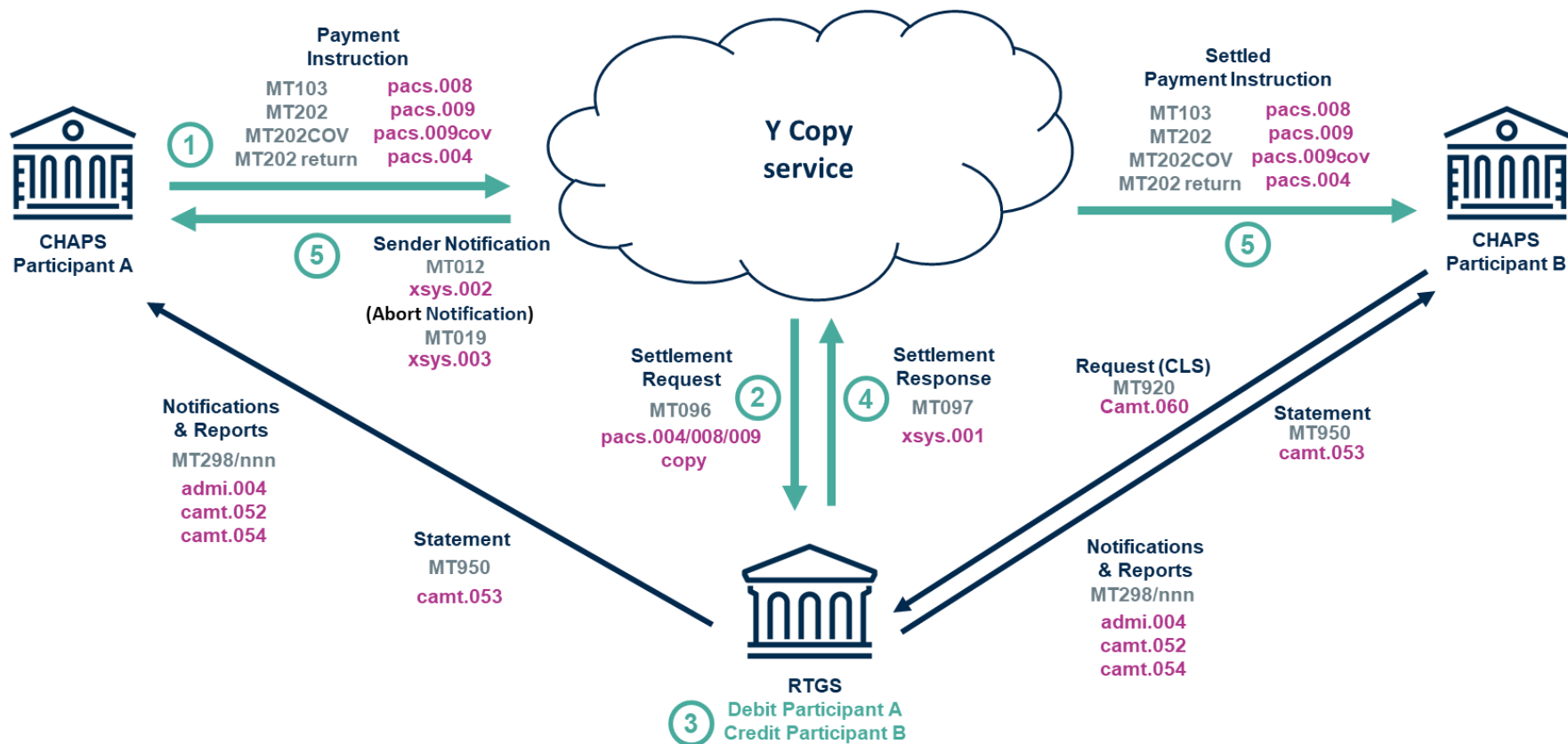


Diagram 1b: CHAPS messaging across SWIFT

Category	MT Message	ISO 2022 Equivalent Message	Comment
BAH	Business Application Header	head.001	
Payments	MT103 Customer Transfer	pacs.008	
	MT202 General Financial Institution Transfer	pacs.009	
	MT202COV General Financial Institution Transfer Cover	pacs.009COV	
	MT202 Return Transfer	pacs.004	New message
	MT096 Settlement Request	pacs.004/008/009	Not seen by DPs – not included in this pack
Statements	MT920 Statement Request Message	camt.060	Only used by CLS – not included in this pack
	MT950 Statement Message	camt.053	
Other	MT097 Settlement Confirmation	xsys.001	Not seen by DPs – not included in this pack
	MT298/003 Funds Queue Status Message	admi.004	
	MT298/004 RTGS Status Report	admi.004	
	MT298/010 Liquidity Report	camt.052	
	MT298/011 Confirmation of Liquidity Decrease	camt.054	
	MT298/012 Confirmation of Liquidity Increase	camt.054	
	MT298/013 Liquidity Pre-Advice	camt.054	
	MT298/014 Cancellation Advice	camt.054	
	MT012 Sender Notification	xsys.002	Message notification provided by SWIFT network – being provided at end-2019
	MT019 Abort Notification	xsys.003	Message notification provided by SWIFT network – being provided at end-2019

Table 1a: CHAPS messages (MT to ISO 2022 equivalents)

Payments messages which are sent between DPs and settled across CHAPS will go via the Y-copy network configuration, whereas cash management messages sent bilaterally between the Bank and DPs, will be sent over the SWIFT Cross-Border network, as they are now. For completeness, we have also included the system administration messages that will be sent by SWIFT as part of the InterAct Y-copy service – full specifications for these will be included when we publish the full like-for-like message schemas at end-2019.

The Bank is introducing one new message in this phase which does not have a like-for-like equivalent: the pacs.004 returns message. This will replace the existing practice of returning payments via MT202 messages. We are aware that there has long been demand for a specific returns message in CHAPS, and our view is that early introduction of this will have two main benefits: (i) bringing CHAPS in line with TARGET2 and SWIFT Cross-Border traffic at the earliest opportunity; and (ii) to prevent market custom building up around use of the pacs.009 (MT 202 equivalent) for returning transactions.

The questionnaire seeks your feedback on whether this message flow is as expected and on the introduction of the pacs.004 returns message in the like-for-like phase.

Given that the Bank will be introducing ISO 20022 messaging before it introduces the new RTGS core ledger system, we will be building an integration layer to allow the existing RTGS core ledger system, which is configured to use MT messaging, to support the changes. The new RTGS core ledger will operate using ISO 20022 messaging. This integration layer will enable the existing RTGS core ledger to remain in place while the cutover for DPs takes place, enabling earlier delivery of benefits and minimising the change to DPs from the cutover from the existing RTGS core ledger to its replacement.

This integration layer will not be able to provide DPs with translation services for payments messages settled over the Y-copy service (the pacs.xxx messages), as the Bank only sees a copy of the message. These messages must be sent using the ISO 20022 formats from the cutover.

However, it may be possible to provide DPs (and other RTGS account holders including Reserves Account holders or Settlement Account holders settling in the retail systems only) with the original MT messages for cash management and administration messages that the current RTGS system will continue to produce during Phase 2.

The questionnaire seeks your feedback on whether this is a service that would be useful for the Bank to explore further.

We also note that in Phase 2, the Bank will only be able to send translated MT950 statements rather than natively-generated camt.053 statement messages. There is currently a 2,000 character limit in an MT950 message, which means that DPs who undertake large numbers of transactions are sent a number of individual MT950 messages comprising a single statement. While the camt.053 message is larger and can carry 100k characters (and therefore more transactions), given that these will be translated from MT950 messages during Phase 2, the full size will not be utilised until the Bank cuts over to the new RTGS core ledger in Phase 3. Therefore a larger number of small, translated camt.053 messages will continue to be sent in Phase 2.

Some functions undertaken by the Bank and used by DPs will migrate at different times:

- The Bank is currently upgrading Enquiry Link – the service which allows DPs to access the central scheduler and see and cancel queuing transactions; set and override limits relating to the Liquidity Savings Mechanism; to see current balances and other account management functionality, such as defunds from reserves accounts for other RTGS account holders and transfers to/from pre-funding accounts. The upgraded Enquiry Link will continue to be used to deliver these services. In future, some of these services may be offered via an API-based solution, but we do not expect this to be available until after Phase 3.
- Messages used to manage collateral movements (via the Bank's collateral management systems, which are separate to RTGS) will remain in the FIN MT format. While we agree that the long-term direction of travel is for these to move to ISO 20022 formats, they will remain in the MT Standard for now – not least as the Bank's priority has been to focus on payments messages, given that MT payments messages will be retired by SWIFT in the near future (by 2025).
- Instructions to transfer funds into the Euro Liquidity Facility will be moving to ISO 20022, using the standards set by TARGET2. The Bank will share guidance on how to format such messages at the end of the year and these will be in line with the TARGET2 specifications. This will take effect from the TARGET2 migration in November 2021 i.e. before Phase 2 of the CHAPS migration in H1 2022.
- We are looking at improving our charging and billing capacities at the same time as we deliver Phase 1 of the ISO 20022 transition – work is still ongoing but at this stage we would not anticipate any changes to messaging to support this.

4. Detailed message design

The like-for-like schemas have been developed by the Bank, with support from a number of DPs and software providers who provided input at workshops. The Bank has designed these to be as similar to existing CHAPS messaging as possible, in order to de-risk the transition and to simplify translation between MT and ISO messaging for those who may not be fully ready to use ISO 20022 in the full end-to-end payment flow, including with customers. The messages are also designed to be compatible with the enhanced messages when they are introduced in Phase 3; the base structure of the information being carried should not change significantly, though there are naturally fewer fields in the like-for-like messaging and more restrictions on, for example, the number of characters to be included in these.

The schemas can be found on both MyStandards and Standards Source.

- Standards Source, which is a standards repository operated by Pay.UK. Users can register for a free account here: <https://npsso.standardslibrary.org>
- MyStandards, which is a global repository for standards operated by SWIFT. Users must first register for a free account with SWIFT and then request to join the Bank of England's ISO 20022 community. MyStandards can be found on the [SWIFT website](#)

On both websites, the full html schemas can be accessed, as can pdf versions and xsd files.

When accessing the schemas, please also read:

Annex 1: Detailed notes on how to interpret the schemas

Annex 2: Draft guidance on how existing CHAPS transactions should be mapped across to these. At this stage we have only provided this information for the pacs.009 message, though we would expect to provide this for additional messages if it is useful.

Please note that these schemas are drafts only and should not be used for development at this stage. In particular we note that further changes may be required following work to align HVPS+ guidance with CBPR+ guidance, and this is still ongoing.

The questionnaire seeks your feedback on whether these schemas need any further amendments. It also seeks your feedback on any additional information it would be useful to include in the guidance.

5. Next steps

The Bank seeks your feedback on the message set to be used in CHAPS and schema detail by **3 October 2019**.

The Bank will consider all feedback in the final design of the message set and schemas ahead of publication by end-2019. It is expected that by this time, the final designs of HVPS+ and CBPR+ guidance will be confirmed, and there will also be a clearer picture from Pay.UK on the standards they will introduce for the NPA (Pay.UK currently plan to consult formally on the core standards to be used in the NPA in early 2020).

The Bank will also publish further detail about the migration approach and about the enhanced phase of the migration by end-2019. This will include further information about how non-CHAPS Reserves and Settlement Account holders will migrate to ISO 20022.

The Bank will hold an industry event in January 2020 to answer any questions about the schemas and migration approach.

Once, and not before, the final schemas and more detail about the migration approach have been published at end-2019, technical development of solutions can begin. We will also make the MyStandards Readiness Portal available for testing against the schemas around this time.

Throughout 2020, the Bank will focus on refining the messages for the enhanced phase of the migration and delivering market guidance for use of these. The Bank will also scope the required changes to the messaging to deliver message network agnosticism (the move to the V-shape network) and to deliver other functionality.

The Bank will share further information with retail payment systems about messaging and migration plans for Deferred Net Settlement (DNS) services during 2020.

6. Questionnaire

We would be grateful if any feedback could be provided to the Bank as early as possible, particularly on the detail of the schemas. To that end, we would be very happy, and would indeed prefer, to receive any early feedback before the end of the review period, with full feedback following by **3 October 2019**.

Please email responses to questions, and any further feedback or comments, to:

RTGSEngagement@bankofengland.co.uk

For full details of how your data will be used and stored, please refer to Annex 3.

Message Set

Do you have any feedback on the message set for CHAPS? Are all the messages covered that you would expect to send to or receive from the Bank, SWIFT and other DPs?

Do you agree with the introduction of the pacs.004 returns message in the like-for-like phase? If not, please explain why.

Would you have any interest in being provided with either statements (MT950) or other MT messages (the range of MT298 messages) at the start of the like-for-like phase?

Message detail design

Please provide feedback on the detailed message schemas in the below table. It is important that a clear business justification is provided as the Bank needs this to understand the validity of any proposed change.

Message schema	Element	Feedback	Business Justification
<i>E.g. Pacs.008</i>	<i>Field name</i>	<i>E.g. needs to be restricted to 35 characters, or to only one occurrence</i>	<i>E.g. Required for specific use case (please detail) or not compatible with xxxx.</i>

Does the guidance provide the information you need to use the new messages? Are there any additional pieces of information you would find helpful?

END

Annex 1: Detailed notes on how to interpret the schemas

Note

These messages are draft only and should not be used for development at this stage.

Target Audience

This document is intended for use by CHAPS Direct Participants who will use the ISO 20022 message standard.

Purpose

The purpose of this document is to provide guidance on the use of the ISO 20022 standard in making CHAPS payments. This document should be read in conjunction with the market guidance document and the implementation guidelines, which together define the ISO 20022 messages to be submitted to and delivered from CHAPS.

Introduction

The guidelines have been designed within the international harmonisation framework known as High Value Payments Plus (HVPS+).

The HVPS+ guidelines are restrictions on the full ISO 20022 messages and are specifically for use by high value payments systems.

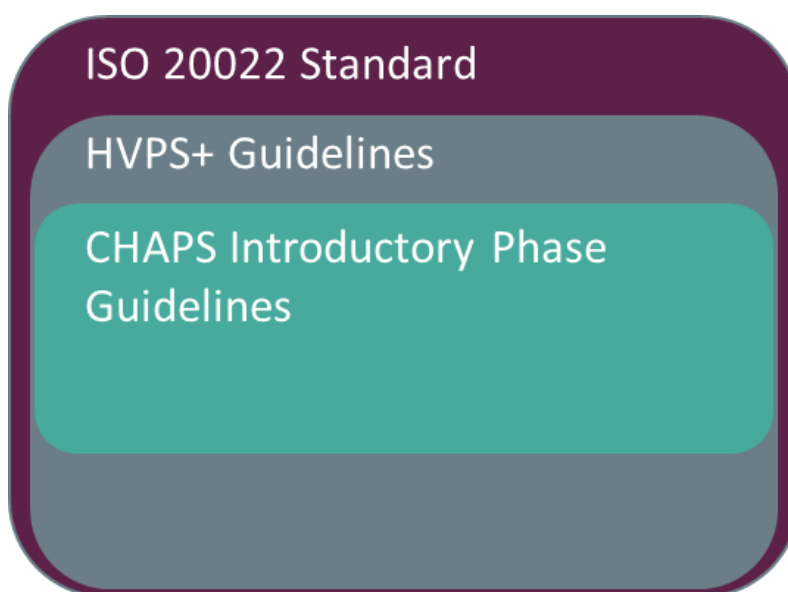


Diagram 1: Hierarchy of guidelines within ISO 20022

The Introductory Phase implementation guidelines are comprised of a single base document, containing information relevant to all messages and thirteen message specific documents.

For each message specific document there is an accompanying XML schema (XSD). A market guidance document is also available containing example use cases and messages.

Each message specific document should be read in conjunction with both the base document and the ISO 20022 XML message standards.

The following documents define the implementation guidelines for CHAPS, using the ISO 20022 message standard.

Implementation Guideline	ISO 20022 message	Message Specific Documents
Base Document	n/a	Base_Document.pdf
Market Guidance	n/a	Market_Guidance.pdf
Business Application Header	head.001	BAH_head001.pdf BAH_head001.xsd
Funds Queue Status	admi.004	Funds_Queue_Status_admi004.pdf Funds_Queue_Status_admi004.xsd
RTGS Status Report	admi.004	RTGS_Status_Report_admi004.pdf RTGS_Status_Report_admi004.xsd
Liquidity Report	camt.052	Liquidity_Report_camt052.pdf Liquidity_Report_camt052.xsd
Statement	camt.053	Statement_camt053.pdf Statement_camt053.xsd
Confirmation of Liquidity Increase	camt.054	Confirmation_of_Liquidity_Increase_camt054.pdf Confirmation_of_Liquidity_Increase_camt054.xsd
Confirmation of Liquidity Decrease	camt.054	Confirmation_of_Liquidity_Decrease_camt054.pdf Confirmation_of_Liquidity_Decrease_camt054.xsd
Liquidity Pre-Advice	camt.054	Liquidity_Pre-Advice_camt054.pdf Liquidity_Pre-Advice_camt054.xsd
Cancellation Advice	camt.054	Cancellation_Advice_camt054.pdf Cancellation_Advice_camt054.xsd
Return Transfer	pac.004	Return_Transfer_pacs004.pdf Return_Transfer_pacs004.xsd
Single Customer Credit Transfer	pac.008	Single_Customer_Credit_Transfer_pacs008.pdf Single_Customer_Credit_Transfer_pacs008.xsd
General Financial Institution Transfer	pac.009	General_Financial_Institution_Transfer_pacs009.pdf General_Financial_Institution_Transfer_pacs009.xsd
General Financial Institution Transfer Cover	pac.009 COV	General_Financial_Institution_Transfer_Cover_pacs009COV.pdf General_Financial_Institution_Transfer_Cover_pacs009COV.xsd

Table 1: Implementation Guideline Documentation

The above documentation can be found online in PDF, XSD and HTML formats in SWIFT's [MyStandards](#) portal and Pay.UK's [Standards Source](#) portal.

Business Application Header

In order to harmonise with HVPS+ messaging standards being adopted in other jurisdictions, these guidelines implement the ISO 20022 Business Application Header (BAH).

The BAH is an ISO20022 message which can be combined with any other ISO20022 message definition to form a business message. The purpose of the BAH is to provide a consistent way for data about the ISO 20022 message to be carried with it. The BAH can be used in a variety of situations to assist the processing and routing of payment instructions.

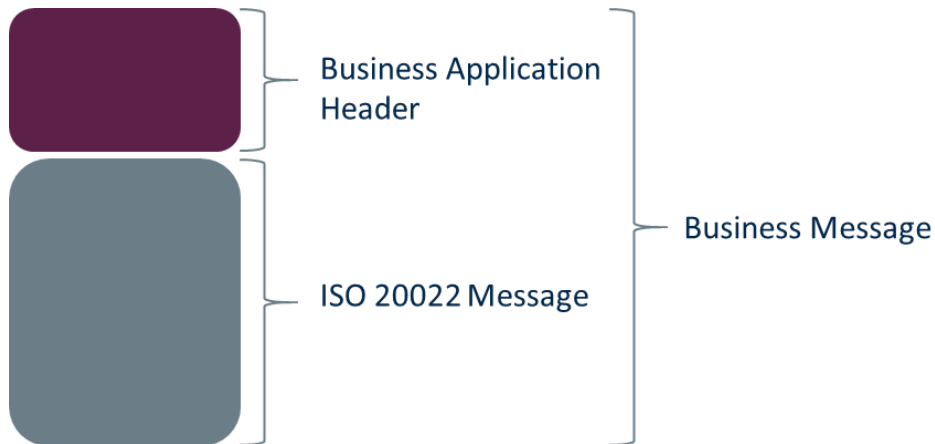


Diagram 2: Elements of a Business Message

The BAH contains key information for processing a payment in one location. Examples of fields within the BAH are: From, To, Message Definition Identifier and Priority.

The BAH contains key information for processing a payment in one location and is to be used with every message in the Introductory Phase. The Introductory Phase implementation of the BAH is shown below in Table 2.

Name	Mapping	Comment
From	Sender of the message.	Financial Institution Identification
To	Receiver of the message.	Financial Institution Identification
Business Message Identifier	n/a	Message Identifier generated by the sender of the business message. Used in place of Message Identification in the message.
Message Definition Identifier	Message Definition Identifier (e.g. camt.054.001.08) concatenated, where relevant, with the legacy SWIFT MT298 Field 12 Sub-Message Type (e.g. 013) preceded by an underscore '_'. For example camt.054.001.08_013	
Creation Date		

Table 2: Structure of the Business Application Header

Notation Conventions

The Guidelines are presented in a similar format to that used in the ISO 20022 XML standard.

Message Guidelines

Message Details

Index	Element/Attribute	Annotation	Guideline value(s)	Original value(s)
1.1	Document +FITo FICustomer Credit Transfer V08 ++Group Header	XML Tag ISO Name ISO Type Multiplicity Rule	<GrpHdr> Group Header GroupHeader93 [1..1] [1..1] If TotalInterbankSettlementAmount is present, then InterbankSettlementDate must be present.	
1.2	Document +FITo FICustomer Credit Transfer V08 ++Group Header +++Message Identification	XML Tag ISO Name Type Multiplicity Length Pattern	<MsgId> Message Identification RestrictedFINXMax16Text Max35Text [1..1] [1..1] 1 .. 16 1 .. 35 ([0-9a-zA-Z\-\!\@\#\%\&'*\+\,\.\:\/\;\>\?]{1,16})	
1.3	Document +FITo FICustomer Credit Transfer V08 ++Group Header +++Creation Date Time	Legacy MT Field XML Tag ISO Name Type Multiplicity	Generated by sender "NONREF" <CreDtTm> Creation Date Time [1..1]	ISODatetime [1..1]

Diagram 3: Message details notation conventions

Column 1: "Index" indicates the element index number specific to these guidelines and may therefore differ from those in the ISO 20022 guidelines.

Column 2: "Element/Attribute" indicates the full path of an element where the last line contains the name of the message element as defined in the ISO 20022 XML standard. When an element contains sub-elements these are indented to the right and noted with a plus sign (+) per level.

Column 3: "Annotation" lists the different values or restrictions that can be assigned to the element or attribute.

Column 4: Contains both the guideline specific values for the element or attribute and the original values as defined by the base ISO Standard or as restricted by HVPS+ guidelines.

For example Multiplicity under the guideline specific value indicates the mandatory or optional status and the number of repetitions for each element or attribute as follows:

- 0..1 element is optional and may only be present once
- 0..n element is optional with unlimited repetition
- 1..1 element is mandatory and must be present exactly once
- 1..n element is mandatory with unlimited repetition

Specifications Common to all Messages

Character Set

For the Introductory Phase Banks must be able to support the Latin character set commonly used in international communication, as follows:

a b c d e f g h i j k l m n o p q r s t u v w x y z
 A B C D E F G H I J K L M N O P Q R S T U V W X Y Z
 0 1 2 3 4 5 6 7 8 9
 / - ? : () . , ' +
 Space

References, identifications and identifiers must respect the following:

- Content is restricted to the Latin character set as defined above
- Content must not start or end with a '/'
- Content must not contain '//'

The following special characters comply with XML syntax but must not be used within text elements/data: tab character (hexadecimal #x9), line feed character (#xA) and carriage return character (#xD).

Date and Time

ISODate

All dates must be represented as per the W3C Specification. Dates will be interpreted as the local date in the United Kingdom taking account of summer and winter time (UTC+01:00 and UTC+00:00 respectively). Time zone offsets are not supported and where supplied will be rejected by the RTGS system.

ISODateTime

All times must be represented by YYYY-MM-DDThh:mm:ss (ISO 8601). Times will be interpreted as the local time in the United Kingdom taking account of summer and winter time (UTC+01:00 and UTC+00:00 respectively). Time zone offsets are not supported and where supplied will be rejected by the RTGS system.

BICs

Only published BICs that can be validated against the SWIFT BIC Directory are permitted.

Mandatory References

Spaces are not permitted in Identification (*Id*) fields.

Message Specifications

Category	MT Message	ISO 20022 Equivalent Message	Comment
BAH	Business Application Header	head.001	
Payments	MT103 Customer Transfer	pacs.008	
	MT202 General Financial Institution Transfer	pacs.009	
	MT202COV General Financial Institution Transfer Cover	pacs.009COV	
	MT202 Return Transfer	pacs.004	New message
	MT096 Settlement Request	pacs.004/008/009	Not seen by DPs – not included in this pack
Statements	MT920 Statement Request Message	camt.060	Only used by CLS –not included in this pack.
	MT950 Statement Message	camt.053	
Other	MT097 Settlement Confirmation	xsys.001	Not seen by DPs – not included in this pack
	MT298/003 Funds Queue Status Message	admi.004	
	MT298/004 RTGS Status Report	admi.004	
	MT298/010 Liquidity Report	camt.052	
	MT298/011 Confirmation of Liquidity Decrease	camt.054	
	MT298/012 Confirmation of Liquidity Increase	camt.054	
	MT298/013 Liquidity Pre-Advice	camt.054	
	MT298/014 Cancellation Advice	camt.054	
	MT012 Sender Notification	xsys.002	Message notification provided by SWIFT network – being provided at end-2019
	MT019 Abort Notification	xsys.003	Message notification provided by SWIFT network – being provided at end-2019

Table 1a: CHAPS messages (MT to ISO 20022 equivalents)

CHAPS messaging across SWIFT

CHAPS payment processing
FIN messages
ISO 20022 messages

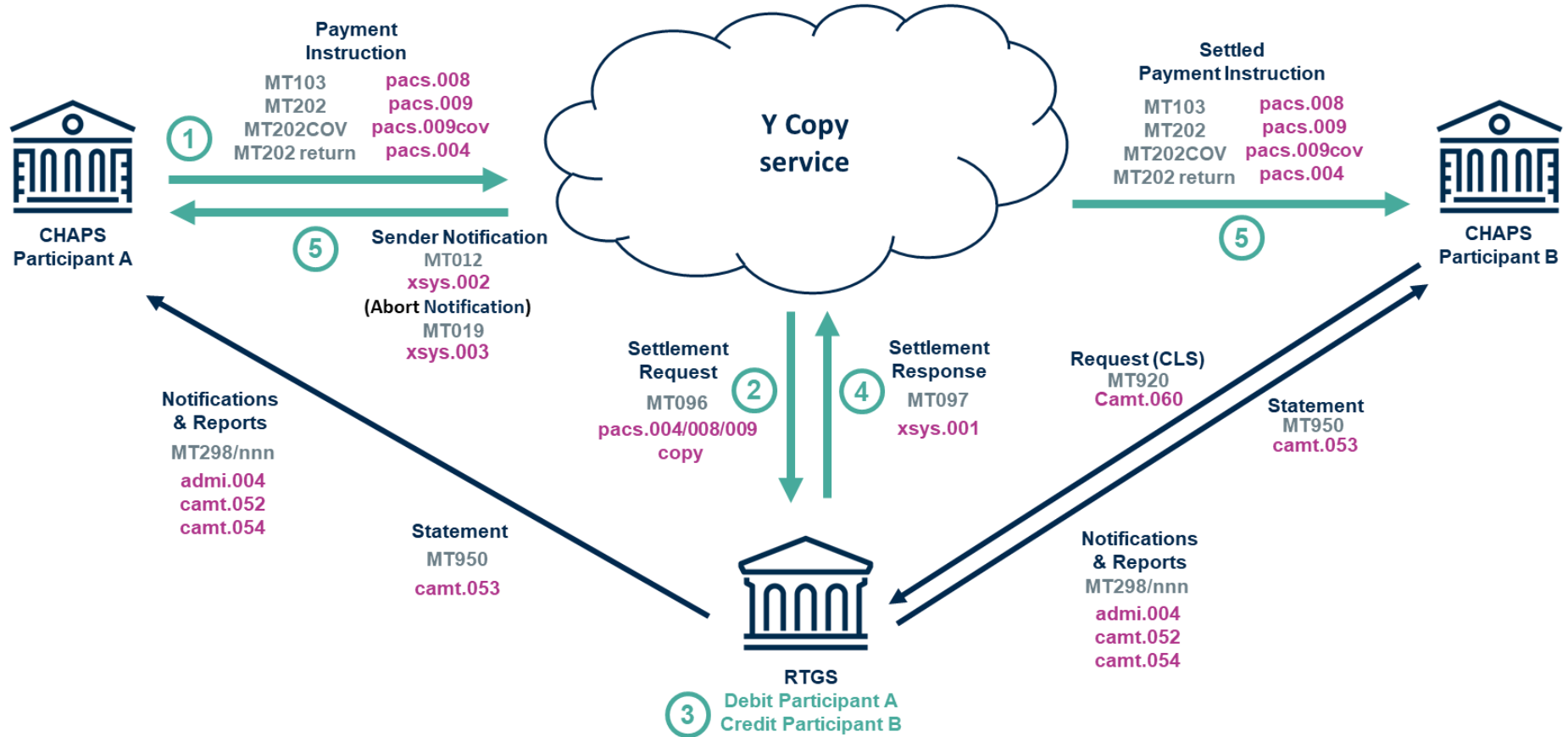
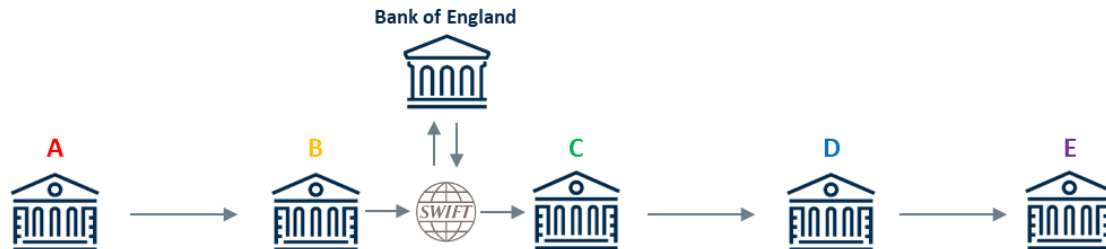


Diagram 1b: CHAPS messaging across SWIFT

Mapping of agents in correspondent banking chain.

Example pacs.009 payment from bank A to bank E via three intermediaries. Banks B & C are CHAPS participants.



MX field	MT equivalent	Payment A to B	CHAPS Payment B to C	Payment C to D	Payment D to E
Debtor	52a	A	A	A	A
Previous Instructing Agent 2 <i>(not like for like)</i>	[none]				B
Previous Instructing Agent 1 <i>(not like for like)</i>	[none]			B	C
Instructing Agent	Sender	A	B	C	D
Instructed Agent	Receiver	B	C	D	E
Intermediary Agent 1	56a	C			
Creditor Agent	57a	D	D		
Creditor	58a	E	E	E	E

Table 3: Mapping of agents in correspondent banking chain

Mapping Table 1: ISO 20022 Bank Transaction Domain codes to CHAPS Transfer Category codes.

ISO 20022 /BkTxCd/Domn/Cd	RTGS Transfer Category	RTGS Transfer Category Description
PMNT	BCCR	Transfer from Bank of England customer to CHAPS Participant
	BCDR	Transfer to Bank of England customer from CHAPS Participant
	BTST	Bacs settlement
	CHCA	Cheque Clearing Adjustment settlement
	CHCL	Cheque Clearing settlement
	CHIC	Image Clearing System settlement
	CRCA	Credit Clearing Adjustment settlement
	CRCL	Credit Clearing settlement
	CRES	CREST Sterling
	FSTP	Faster Payments settlement
	FX	Foreign exchange transactions with Bank of England
	LINK	LINK Clearing
	OTHR	Any other RTGS Transfer
	RETN	Return Transfer
	RSVA	Reserves Account Transfer (Debit)
CAMT	BADJ	NCS – Bond Facility – Note Withdrawal Adjustments
	BAMD	NCS – Bond Facility – Amendments to a previously sent RTGS File Settlement 18:30
	BDEB	NCS – Bond Facility – Note Withdrawals
	BPAY	NCS – Bond Facility – Note Payins
	ELAI	Euro Liquidity Account Inward
	ELAO	Euro Liquidity Account Outward
	FDSW	Funds Sweep
	GRID	Gilt repo liquidity to intra-day liquidity
	IDGR	Intra-day liquidity to gilt repo liquidity
	IDLD	Intra-day liquidity decrease
	IDLI	Intra-day liquidity increase
	IDLP	Intra-day liquidity put-through
	IDLR	Intra-day liquidity reverse put-through
	IDLS	Intra-day liquidity switch
	NSFC	NCS - Note Sorting Facility – Settlement 18:30
	NSFD	NCS - Note Sorting Facility – Settlement 05:20
	TUDD	Top Up / Draw Down transfer for CREST contingency
ACMT	CHGS	Charges
	CRDS	Cash Ratio Deposits
	DIVS	Dividend / interest payable
	OAOP	Official Assistance outright purchase
	OARP	Official Assistance repo purchase
	OARR	Official Assistance repo return
	OARS	Official Assistance repo switch
	RSVC	Reserves Account Charge
RSVR	Reserves Account Remuneration	

Mapping Table 2: Instruction for Creditor Agent

23E Instruction Code	23E Additional Information	ISO /InstrForCdtrAgt/Cd	/InstrForCdtrAgt/InstrInf
CHQB		CHQB	
HOLD		HOLD	
HOLD	✓	HOLD	✓
PHOB		PHOB	
PHOB	✓	PHOB	✓
TELB		TELB	
TELB	✓	TELB	✓

72 Code	72 Narrative	ISO /InstrForCdtrAgt/Cd	/InstrForCdtrAgt/InstrInf
ACC	✓	ACC	✓

Mapping Table 3: Instruction for Next Agent

72 Code	72 Narrative	/InstrForCdtrAgt/InstrInf
Any CODE (other than ACC)	✓	Any CODE and Narrative

Mapping Table 4: Return Codes

72 Code	GPI Return Code	ISO RtrRsnInf/Rsn/Cd	ISO Description
AC01	AC01	AC01	IncorrectAccountNumber
AC02		X	InvalidDebtorAccountNumber
AC03		AC03	InvalidCreditorAccountNumber
AC04	AC04	AC04	ClosedAccountNumber
AC05	AC01	X	ClosedDebtorAccountNumber
AC06	AC06	AC06	BlockedAccount
AM01	AM06	AM01	ZeroAmount
AM02	MS03	AM02	NotAllowedAmount
AM03	MS03	AM03	NotAllowedCurrency
AM04	MS03	AM04	InsufficientFunds
AM05	DUPL	AM05	Duplication
AM06	AM06	AM06	TooLowAmount
AM07	MS03	AM07	BlockedAmount
AM08	MS03	X	X
BE01	BE01	BE01	InconsistentWithEndCustomer
BE02	AC01	X	X
BE03	AC04	X	X
BE04	RR03	BE04	MissingCreditorAddress
BE05	MS03	BE05	UnrecognisedInitiatingParty
AG01	MS03	AG01	TransactionForbidden
AG02	MS03	AG02	InvalidBankOperationCode
DT01	MS03	DT01	InvalidDate
MS01	MS03	X	X
PY01	MS03	X	X
RF01	MS03	X	X
RC01	RC01	RC01	BankIdentiferIncorrect
RC02		X	InvalidBankIdentifer
RC03	RC08	X	InvalidDebtorBankIdentifer
RC04	RC01	X	InvalidCreditorBankIdentifer
RR01	RR05	RR01	MissingDebtorAccountorId
RR02	RR05	RR02	MissingDebtorNameOrAddress
RR03	RR05	RR03	MissingCrditorNameOrAddress
TM01	MS03	X	InvalidCutOffTime
X1!c2!n	MS03	NARR	Narrative

Annex 2: Draft guidance on how existing CHAPS transactions should be mapped.

Payment messaging formatting guidelines

Financial Institution Transfer – Core

Contents

- 01** Overview

- 02** Financial Institution Transfer (Core) – MT 202 <-> pacs.009 corresponding fields

- 03** Generating a CHAPS pacs.009 from an inward MT 202

- 04** Generating a MT 202 from an inward CHAPS pacs.009

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- 07** Examples

01. Overview

This provides guidance for how CHAPS participants should format ISO 20022 Financial Institution Transfer (Core) messages during Transition Stage 2 of the RTGS Renewal Programme. During this phase, CHAPS messages will be using a SWIFT InterAct-Copy closed user group, with these messages converted by an Integration Layer for use by the original RTGS system. MX messaging will therefore need to be like-for-like with existing MT messaging.

Participants may receive instructions as FIN or ISO 20022 messages which will need mapping to CHAPS ISO 20022 messages. Similarly, payments received via CHAPS may need to be forwarded as FIN or ISO 20022 messages. Guidance is provided here for how this mapping should be done.

MT 202COV messages and return payments will be covered in separate guidelines.

02. MT 202 <-> pacs.009 corresponding fields (1)

MT 202				pacs.009		
Status	Tag	Field Name		Status	Tag	Field Name
O	113	Priority	↔	O	<SttlmPrty>	Settlement Priority
M	121	UETR	↔	M	<UETR>	UETR
M	20	Transaction Reference Number	↔	M	<PmtId><InstrId>	Instruction Id
M	21	Related Reference	↔	M	<EndToEndId>	End To End Id
O	13C	Time Indication	↔	O	<SttlmTmIndctn>	Settlement Time Indication
M	32A	Amount, Currency Code	↔	M	<IntrBkSttlmAmt><Ccy>	Interbank Settlement Amount, Currency
M	32A	Value Date	↔	M	<IntrBkSttlmDt>	Interbank Settlement Date
M	52a	Ordering Institution	↔	M	<Dbtr>	Debtor
O	52a	Ordering Institution Account Number	↔	O	<DbtrAcct>	Debtor Account
M		Sender (from Header Block 1)	↔	M	<InstgAgt>	Instructing Agent
M		Receiver (from Header Block 2)	↔	M	<InstdAgt>	Instructed Agent
O	56a	Intermediary	↔	O	<IntrmyAgt1>	Intermediary Agent 1
O	56a	Intermediary Account Number	↔	O	<IntrmyAgt1Acct>	Intermediary Agent 1 Account
O	57a	Account With Institution	↔	O	<CdtrAgt>	Creditor Agent
O	57a	Account With Institution Account Number	↔	O	<CdtrAgtAcct>	Creditor Agent Account
M	58a	Beneficiary Institution	↔	M	<Cdtr>	Creditor
O	58a	Beneficiary Institution Account Number	↔	O	<CdtrAcct>	Creditor Account
O	72	Sender to Receiver Information	↔	O		<i>Various, see following slides</i>

02. MT 202 <-> pacs.009 corresponding fields (2)

The table above shows the corresponding fields for MT 202 and pacs.009 payment messages. This enables data to be converted from one format to another. This does not cover mapping from an incoming payment to an outgoing payment, as that involves transposing some of the agent fields and is covered in later sections.

There are many differences between how many fields are structured between ISO 20022 and FIN. Details of how data is converted between the two are described below.

Other differences include the use in FIN of codewords in Fields 13C and 72 and the use of “/” to denote an account number and “//” to denote a clearing code. These are not required in ISO 20022 as it makes use of separate elements to identify and describe the contents.

02. Mapping MT 202 Field 72 to pacs.009

Mapping from field 72 is codeword-dependent.

Data following codeword (may be across multiple lines) is mapped to relevant pacs.009 field.

Codewords, delineating “/”s and “//” on continuation lines are not mapped to pacs.009 field.

Data on each line is mapped to a separate line in relevant pacs.009 field.

Codeword /RETN/ on the first line of field 72 indicates a return payment. Where this is present, a pacs.004 Payment Return is generated instead of a pacs.009.

/CLSTIME/ timestamps need to have CET offset added where not present.

MT 202		pacs.009	
Field 72 codeword		Tag	Field Name
/CLSTIME/	➔	<StlImTmReq><CLSTm>	Settlement Time Request – CLS Time
/INS/	➔	<PrvsInstgAgt1>	Previous Instructing Agent 1
Any other codewords except /RETN/	➔	<InstrForNxtAgt><InstrInf>	Instruction for Next Agent – Instruction Information

02. Mapping MT 202 Field 13C to pacs.009

Mapping from field 13C is codeword-dependent.

Field 13C is repetitive, each instance has a single codeword.

Time Indication and Time Offset following codeword is mapped to relevant pacs.009 field. The codeword is not mapped.

MT 202		pacs.009	
Field 13C codeword		Tag	Field Name
/SNDTIME/	➔	<StlmTmIndctn><DbtDtTm>	Settlement Time Indication - Debit Date Time
/RNCTIME/	➔	<StlmTmIndctn><CdtDtTm>	Settlement Time Indication - Credit Date Time
/CLSTIME/	➔	<StlmTmReq>	Settlement Time Request

02. Mapping MT 202 to pacs.009 – 52a to Debtor

MT Account Numbers are preceded by “/”. The “/” is not mapped to MX Account fields.

MT Clearing System Codes are preceded by “//”. The “//” is not mapped to MX Clearing System Member Id. The 2 character National Clearing System Code is mapped to the equivalent 5 character ISO 20022 Clearing Code

- Sort Codes are preceded by “//SC”. Sort Codes will be mapped to MX Clearing System Member Id with the identifier “GBDSC”.

MT 202			pacs.009		
Tag	Field Name		Tag	Field Name	
52a	Ordering Institution Account Number – IBAN	Where first line starts with “/”, map following characters on that line: IBAN to <IBAN>, non-IBAN to <Othr>	<DbtrAcct><Id><IBAN>	Debtor Account / IBAN	
	Ordering Institution Account Number – non-IBAN		<DbtrAcct><Id><Othr>	Debtor Account / Other	
	Ordering Institution Clearing System Code	Where first line starts with “//”, Convert following 2 characters on that line to equivalent 5 character Clearing Code in <ClrSysMmbld><ClrSysId><Cd> Map remaining characters on that line to <ClrSysMmbld><Mmbld>	<Dbtr><FinInstnId><ClrSysMmbld><ClrSysId><Cd>	Debtor / Clearing System Member Id / Clearing System Id / Code	
52A	Ordering Institution	52A line not starting with “/” or “//” is a BIC	<Dbtr><FinInstnId><BICFI>	Debtor - BIC	
52D	Ordering Institution	52D first line not starting with “/” or “//” is Name	<Dbtr><FinInstnId><Nm>	Debtor / Name	
		52D subsequent lines is Postal Address	<Dbtr><FinInstnId><PstlAdr>	Debtor / Postal Address	

02. Mapping MT 202 to pacs.009 – 56a to Intermediary Agent 1

MT Account Numbers are preceded by “/”. The “/” is not mapped to MX Account fields.

MT Clearing System Codes are preceded by “//”. The “//” is not mapped to MX Clearing System Member Id. The 2 character National Clearing System Code is mapped to the equivalent 5 character ISO 20022 Clearing Code

- Sort Codes are preceded by “//SC”. Sort Codes will be mapped to MX Clearing System Member Id with the identifier “GBDSC”.

MT 202			pacs.009		
Tag	Field Name		Tag	Field Name	
	Intermediary Account Number – IBAN	Where first line starts with “/”, map following characters on that line: IBAN to <IBAN>, non-IBAN to <Othr>	➔	<IntrmyAgt1Acct><Id><IBAN>	Intermediary Agent 1 Account / IBAN
	Intermediary Account Number – non-IBAN			<IntrmyAgt1Acct><Id><Othr>	Intermediary Agent 1 Account / Other
56a	Intermediary Clearing System Code	Where first line starts with “//”, Convert following 2 characters on that line to equivalent 5 character Clearing Code in <ClrSysMmbld><ClrSysld><Cd>	➔	<IntrmyAgt1><FinInstnld><ClrSysMmbld><ClrSysld><Cd>	Intermediary Agent 1 / Clearing System Member Id / Clearing System Id / Code
		Map remaining characters on that line to <ClrSysMmbld><Mmbld>	➔	<IntrmyAgt1><FinInstnld><ClrSysMmbld><Mmbld>	Intermediary Agent 1 / Clearing System Member Id / Member Id
56A	Intermediary	56A line not starting with “/” or “//” is a BIC	➔	<IntrmyAgt1><FinInstnld><BICFI>	Intermediary Agent 1 - BIC
		56D first line not starting with “/” or “//” is Name	➔	<IntrmyAgt1><FinInstnld><Nm>	Intermediary Agent 1 / Name
56D	Intermediary	56D subsequent lines is Postal Address	➔	<IntrmyAgt1><FinInstnld><PstlAdr>	Intermediary Agent 1 / Postal Address

02. Mapping MT 202 to pacs.009 – 57a to Creditor Agent

MT Account Numbers are preceded by “/”. The “/” is not mapped to MX Account fields.

MT Clearing System Codes are preceded by “//”. The “//” is not mapped to MX Clearing System Member Id. The 2 character National Clearing System Code is mapped to the equivalent 5 character ISO 20022 Clearing Code

- Sort Codes are preceded by “//SC”. Sort Codes will be mapped to MX Clearing System Member Id with the identifier “GBDSC”.

MT 202			pacs.009	
Tag	Field Name		Tag	Field Name
57a	Account With Institution Account Number – IBAN	Where first line starts with “/”, map following characters on that line: IBAN to <IBAN>, non-IBAN to <Othr>	<CdtrAgtAcct><Id><IBAN>	Creditor Agent Account / IBAN
	<CdtrAgtAcct><Id><Othr>		Creditor Agent Account / Other	
	Account With Institution Clearing System Code	Where first line starts with “//”, Convert following 2 characters on that line to equivalent 5 character Clearing Code in <ClrSysMmbld><ClrSysId><Cd>	<CdtrAgt><FinInstnId><ClrSysMmbld><ClrSysId><Cd>	Creditor Agent / Clearing System Member Id / Clearing System Id / Code
		Map remaining characters on that line to <ClrSysMmbld><Mmbld>	<CdtrAgt><FinInstnId><ClrSysMmbld><Mmbld>	Creditor Agent / Clearing System Member Id / Member Id
57A	Account With Institution	57A line not starting with “/” or “//” is a BIC	<CdtrAgt><FinInstnId><BICFI>	Creditor Agent – BIC
57D	Account With Institution	57D first line not starting with “/” or “//” is Name	<CdtrAgt><FinInstnId><Nm>	Creditor Agent / Name
		57D subsequent lines is Postal Address	<CdtrAgt><FinInstnId><PstlAdr>	Creditor Agent / Postal Address

02. Mapping MT 202 to pacs.009 – 58a to Creditor

MT Account Numbers are preceded by “/”. The “/” is not mapped to MX Account fields.

MT Clearing System Codes are preceded by “//”. The “//” is not mapped to MX Clearing System Member Id. The 2 character National Clearing System Code is mapped to the equivalent 5 character ISO 20022 Clearing Code

- Sort Codes are preceded by “//SC”. Sort Codes will be mapped to MX Clearing System Member Id with the identifier “GBDSC”.

MT 202			pacs.009		
Tag	Field Name		Tag	Field Name	
	Beneficiary Institution Account Number – IBAN	Where first line starts with “/”, map following characters on that line: IBAN to <IBAN>, non-IBAN to <Othr>	→	<CdtrAcct><Id><IBAN>	Creditor Account / IBAN
	Beneficiary Institution Account Number – non-IBAN		→	<CdtrAcct><Id><Othr>	Creditor Account / Other
58a	Beneficiary Institution Clearing System Code	Where first line starts with “//”, Convert following 2 characters on that line to equivalent 5 character Clearing Code in <ClrSysMmbld><ClrSysId><Cd>	→	<Cdtr><FinInstnId><ClrSysMmbld> <ClrSysId><Cd>	Creditor / Clearing System Member Id / Clearing System Id / Code
			Map remaining characters on that line to <ClrSysMmbld><Mmbld>	→	<Cdtr><FinInstnId><ClrSysMmbld> <Mmbld>
58A	Beneficiary Institution	58A line not starting with “/” or “//” is a BIC	→	<Cdtr><FinInstnId><BICFI>	Creditor - BIC
58D	Beneficiary Institution	58D first line not starting with “/” or “//” is Name		<Cdtr><FinInstnId><Nm>	Creditor / Name
		58D subsequent lines is Postal Address		<Cdtr><FinInstnId><PstlAdr>	Creditor / Postal Address

02. Mapping pacs.009 to MT 202 Field 72

Data from two optional pacs.009 fields are mapped to field 72. The mapped data will need to be preceded by an appropriate codeword in Field 72, either /INS/ or /ACC/.

Separate instances of codeword /INS/ can be used to identify previous agents in the payment chain, so Previous Instructing Agent 1 and Instructing Agent could both be stored here, each with its own codeword on separate lines. However, this codeword is not commonly used so it is recommended not to map these agents to avoid populating Field 72 unnecessarily.

A data item which cannot fit on a single line following the codeword will use continuation lines, each preceded by “//”. Concatenate data lines from source to ensure as much as possible can be accommodated.

Settlement Time Request – CLS Time is mapped to Field 13C, not Field 72

pacs.009			MT 202
Tag	Field Name		Field 72 codeword
<PrvsInstgAgt1>	Previous Instructing Agent 1	➔	/INS/
<InstgAgt>	Instructing Agent	➔	/INS/
<InstrForNxtAgt><InstrInf>	Instruction for Next Agent – Instruction Information	➔	/ACC/

02. Mapping pacs.009 to MT 202 Field 13C

Data from three optional pacs.009 fields are mapped to field 13C.

Field 13C is repetitive, each instance has a single codeword.

The mapped data will need to be preceded by an appropriate codeword in Field 13C, either /SNDTIME/, /RNCTIME/ or /CLSTIME/.

pacs.009			MT 202
Tag	Field Name		Field 13C codeword
<SttlmTmIndctn><DbtDtTm>	Settlement Time Indication - Debit Date Time	➔	/SNDTIME/
<SttlmTmIndctn><CdtDtTm>	Settlement Time Indication - Credit Date Time	➔	/RNCTIME/
<SttlmTmReq>	Settlement Time Request	➔	/CLSTIME/

02. Mapping pacs.009 to MT 202 - Debtor to 52a

Where <Dbtr><FinInstnId><BICFI> is present, Ordering Institution tag is 52A. Otherwise, 52D.

MT Account Numbers are preceded by “/”. This is not present in MX.

Where <Dbtr><FinInstnId><ClrSysMmbld> is present, the 5 character ISO 20022 Clearing Code is mapped to the equivalent 2 character National Clearing System Code preceded by “//” and followed by the Member Id.

- Sort Codes have the ISO 20022 Clearing Code “GBDSC”. Sort Codes will be mapped to the MT Clearing System Code preceded by “//SC”.

pacs.009			MT 202	
Tag	Field Name		Tag	Field Name
<DbtrAcct><Id><IBAN> <DbtrAcct><Id><Othr>	Debtor Account / IBAN Debtor Account / Other	Either <IBAN> or <Othr> may be present. Map to first line preceded by “/”		Ordering Institution Account Number
<Dbtr><FinInstnId><ClrSysMmbld> <ClrSysId><Cd>	Debtor / Clearing System Member Id / Clearing System Id / Code	If <ClrSysMmbld> present, convert 5 character Clearing Code in <ClrSysMmbld><ClrSysId><Cd> to equivalent 2 character National Clearing Code.	52a	Ordering Institution Clearing System Code
<Dbtr><FinInstnId><ClrSysMmbld> <Mmbld>	Debtor / Clearing System Member Id / Member Id	Follow this by Member Id from <ClrSysMmbld><Mmbld> and map to first line preceded by “//”		
<Dbtr><FinInstnId><BICFI>	Debtor – BIC	Map to first available line of 52A	52A	Ordering Institution
<Dbtr><FinInstnId><Nm>	Debtor	If <Nm> present, map to first available line of 52D	52D	Ordering Institution
<Dbtr><FinInstnId><PstIAdr>		If <PstIAdr> present, map to next available lines of 52D		

02. Mapping pacs.009 to MT 202 – Intermediary Agent 1 to 56a

Where <IntrmyAgt1><FinInstnId><BICFI> is present, Intermediary tag is 56A. Otherwise, 56D.

MT Account Numbers are preceded by “/”. This is not present in MX.

Where <IntrmyAgt1><FinInstnId><ClrSysMmbld> is present, the 5 character ISO 20022 Clearing Code is mapped to the equivalent 2 character National Clearing System Code preceded by “//” and followed by the Member Id.

- Sort Codes have the ISO 20022 Clearing Code “GBDSC”. Sort Codes will be mapped to the MT Clearing System Code preceded by “//SC”.

pacs.009			MT 202	
Tag	Field Name		Tag	Field Name
<IntrmyAgt1Acct><Id><IBAN> <IntrmyAgt1Acct><Id><Othr>	Intermediary Agent 1 Account / IBAN Intermediary Agent 1 Account / Other	Either <IBAN> or <Othr> may be present. Map to first line preceded by “/”		Intermediary Account Number
<IntrmyAgt1><FinInstnId><ClrSysMmbld> <ClrSysId><Cd>	Intermediary Agent 1 / Clearing System Member Id / Clearing System Id / Code	If <ClrSysMmbld> present, convert 5 character Clearing Code in <ClrSysMmbld><ClrSysId><Cd> to equivalent 2 character National Clearing Code.	56a	Intermediary Clearing System Code
<IntrmyAgt1><FinInstnId><ClrSysMmbld> <Mmbld>	Intermediary Agent 1 / Clearing System Member Id / Member Id	Follow this by Member Id from <ClrSysMmbld><Mmbld> and map to first line preceded by “//”		
<IntrmyAgt1><FinInstnId><BICFI>	Intermediary Agent 1 / BIC	Map to first available line of 56A	56A	Intermediary
<IntrmyAgt1><FinInstnId><Nm>	Intermediary Agent 1	If <Nm> present, map to first available line of 56D	56D	Intermediary
<IntrmyAgt1><FinInstnId><PstlAdr>		If <PstlAdr> present, map to next available lines of 56D		

02. Mapping pacs.009 to MT 202 – Creditor Agent to 57a

Where <CdtrAgt><FinInstnId><BICFI> is present, Account With Institution tag is 57A. Otherwise, 57D.

MT Account Numbers are preceded by “/”. This is not present in MX.

Where <CdtrAgt><FinInstnId><ClrSysMmbld> is present, the 5 character ISO 20022 Clearing Code is mapped to the equivalent 2 character National Clearing System Code preceded by “/” and followed by the Member Id.

- Sort Codes have the ISO 20022 Clearing Code “GBDSC”. Sort Codes will be mapped to the MT Clearing System Code preceded by “//SC”.

pacs.009			MT 202	
Tag	Field Name		Tag	Field Name
<CdtrAgtAcct><Id><IBAN> <CdtrAgtAcct><Id><Othr>	Creditor Agent Account / IBAN Creditor Agent Account / Other	Either <IBAN> or <Othr> may be present. Map to first line preceded by “/”		Account With Institution Account Number
<CdtrAgt><FinInstnId><ClrSysMmbld> <ClrSysId><Cd>	Creditor Agent / Clearing System Member Id / Clearing System Id / Code	If <ClrSysMmbld> present, convert 5 character Clearing Code in <ClrSysMmbld><ClrSysId><Cd> to equivalent 2 character National Clearing Code.	57a	Account With Institution Clearing System Code
<CdtrAgt><FinInstnId><ClrSysMmbld> <Mmbld>	Creditor Agent / Clearing System Member Id / Member Id	Follow this by Member Id from <ClrSysMmbld><Mmbld> and map to first line preceded by “/”		
<CdtrAgt><FinInstnId><BICFI>	Creditor Agent / BIC	Map to first available line of 57A	57A	Account With Institution
<CdtrAgt><FinInstnId><Nm>	Creditor Agent	If <Nm> present, map to first available line of 57D	57D	Account With Institution
<CdtrAgt><FinInstnId><PstlAdr>		If <PstlAdr> present, map to next available lines of 57D		

02. Mapping pacs.009 to MT 202 - Creditor to 58a

Where <Cdtr><FinInstnId><BICFI> is present, Beneficiary Institution tag is 58A. Otherwise, 58D.

MT Account Numbers are preceded by “/”. This is not present in MX.

Where <Cdtr><FinInstnId><ClrSysMmbld> is present, the 5 character ISO 20022 Clearing Code is mapped to the equivalent 2 character National Clearing System Code preceded by “//” and followed by the Member Id.

- Sort Codes have the ISO 20022 Clearing Code “GBDSC”. Sort Codes will be mapped to the MT Clearing System Code preceded by “//SC”.

pacs.009			MT 202	
Tag	Field Name		Tag	Field Name
<CdtrAcct><Id><IBAN> <CdtrAcct><Id><Othr>	Creditor Account / IBAN Creditor Account / Other	Either <IBAN> or <Othr> may be present. Map to first line preceded by “/”		Beneficiary Institution Account Number
<Cdtr><FinInstnId><ClrSysMmbld> <ClrSysId><Cd>	Creditor / Clearing System Member Id/ Clearing System Id / Code	If <ClrSysMmbld> present, convert 5 character Clearing Code in <ClrSysMmbld><ClrSysId><Cd> to equivalent 2 character National Clearing Code.	58a	Beneficiary Institution Clearing System Code
<Cdtr><FinInstnId><ClrSysMmbld> <Mmbld>	Creditor / Clearing System Member Id / Member Id	Follow this by Member Id from <ClrSysMmbld><Mmbld> and map to first line preceded by “//”		
<Cdtr><FinInstnId><BICFI>	Creditor – BIC	Map to first available line of 58A	58A	Beneficiary Institution
<Cdtr><FinInstnId><Nm> <Cdtr><FinInstnId><PstlAdr>	Creditor	If <Nm> present, map to first available line of 58D If <PstlAdr> present, map to next available lines of 58D	58D	Beneficiary Institution

02. Setting pacs.009 Settlement Priority

The Sending CHAPS Participant will determine the payment priority to be used in RTGS during TS2.

CHAPS currently uses an optional 2 digit priority subfield in Field 113 of the FIN message header. Valid values are 10 to 89, where 10 is the highest priority and 89 is the lowest (priority values 1 to 9 and 90 to 99 are reserved for internal RTGS use). Payments with priorities from 1 to 49 are Urgent so are queued for settlement immediately and can use the headroom. Payments with priority 50 to 99 are Non-Urgent and wait for the next matching cycle. Where the field is not populated, the payment defaults to 60 (Non-Urgent).

The pacs.009 message has a Settlement Priority field which will be mapped by the integration layer to the RTGS system:

pacs.009		RTGS Interpretation
Settlement Priority <SttlmPrty>		Priority
URGT	➔	40 (Urgent)
HIGH	➔	50 (Non-Urgent)
[not populated]	➔	60 (Non-Urgent)

Once a payment is queued in the central scheduler, payments may be re-prioritised via the Enquiry Link.

Where the sender receives a payment instruction from an indirect participant with the Settlement Priority field already populated, the CHAPS Participant is likely to want to determine the payment priority itself and ignore the incoming Settlement Priority.

03. Generating a CHAPS pacs.009 from an inward MT 202

MT 202			CHAPS pacs.009				
Status	Tag	Field Name		Status	Tag	Field Name	
O	113	Priority		O	<SttlmPrty>	Settlement Priority	Settlement Priority would be set by CHAPS participant
M	121	UETR	→	M	<UETR>	UETR	
M	20	Transaction Reference Number		M	<PmtId><InstrId>	Instruction Id	Transaction Reference Number is not forwarded. New Instruction Id is generated
M	21	Related Reference	→	M	<EndToEndId>	End To End Id	
O	13C	Time Indication	→	O	<SttlmTmIndctn>	Settlement Time Indication	
M	32A	Amount, Currency Code	→	M	<IntrBkSttlmAmt><Ccy>	Interbank Settlement Amount, Currency	
M	32A	Value Date	→	M	<IntrBkSttlmDt>	Interbank Settlement Date	
M	52a	Ordering Institution	→	M	<Dbtr>	Debtor	
O	52a	Ordering Institution Account Number	→	O	<DbtrAcct>	Debtor Account	Previous Instructing Agent 1 is derived from Sender, if different from 52a
			→	O	<PrvsInstgAgt1>	Previous Instructing Agent 1	
M		Sender (from Header Block 1)	→	M	<InstgAgt>	Instructing Agent	
M		Receiver (from Header Block 2)	→	M	<InstdAgt>	Instructed Agent	Instructed Agent is derived from the first present of 56a Intermediary, 57a Account With Institution or 58a Beneficiary Institution
O	56a	Intermediary	→	O	<IntrmyAgt1>	Intermediary Agent 1	
O	56a	Intermediary Account Number	→	O	<IntrmyAgt1Acct>	Intermediary Agent 1 Account	
O	57a	Account With Institution	→	O	<CdtrAgt>	Creditor Agent	
O	57a	Account With Institution Account Number	→	O	<CdtrAgtAcct>	Creditor Agent Account	
M	58a	Beneficiary Institution	→	M	<Cdtr>	Creditor	
O	58a	Beneficiary Institution Account Number	→	O	<CdtrAcct>	Creditor Account	
O	72	Sender to Receiver Information	→	O		<i>Various, see following slides</i>	

03. Generating a CHAPS pacs.009 from an inward MT 202

Identifying the Instructed Agent (i.e. receiving CHAPS Participant)

Instructed Agent is derived from the first present of:

- 56a Intermediary,
- 57a Account With Institution
- 58a Beneficiary

If that institution is a CHAPS Participant, map the institution's CHAPS BIC to Instructed Agent.

Otherwise derive the CHAPS Participant for the institution and map the BIC to Instructed Agent

03. Generating a CHAPS pacs.009 from an inward MT 202

Mapping other agents

If 56a is present, map 57a to Creditor Agent / Creditor Agent Account

- If 56a is not a CHAPS Participant, map 56a to Intermediary Agent 1 / Intermediary Agent 1 Account

Otherwise, if 57a is present and is not a CHAPS Participant, map 57a to Creditor Agent / Creditor Agent Account

52a always maps to Debtor / Debtor Account

58a always maps to Creditor / Creditor Account

If Sender is different to 52a, map Sender to Previous Instructing Agent 1.

Otherwise, leave Previous Instructing Agent 1 empty.

04. Generating a MT 202 from an inward CHAPS pacs.009

CHAPS pacs.009			MT 202		
Status	Tag	Field Name	Status	Tag	Field Name
O	<SttlmPrty>	Settlement Priority	O	113	Priority
M	<UETR>	UETR	M	121	UETR
M	<PmtId><InstrId>	Instruction Id	M	20	Transaction Reference Number
M	<EndToEndId>	End To End Id	M	21	Related Reference
O	<SttlmTmIndctn>	Settlement Time Indication	O	13C	Time Indication
M	<IntrBkSttlmAmt><Ccy>	Interbank Settlement Amount, Currency	M	32A	Amount, Currency Code
M	<IntrBkSttlmDt>	Interbank Settlement Date	M	32A	Value Date
M	<Dbtr>	Debtor	M	52a	Ordering Institution
O	<DbtrAcct>	Debtor Account	O	52a	Ordering Institution Account Number
M	<InstgAgt>	Instructing Agent	M		Sender (Header Block 1)
M	<InstdAgt>	Instructed Agent	M		Receiver (Header Block 2)
O	<IntrmyAgt1>	Intermediary Agent 1	O	56a	Intermediary
O	<IntrmyAgt1Acct>	Intermediary Agent 1 Account	O	56a	Intermediary Account Number
O	<CdtrAgt>	Creditor Agent	O	57a	Account With Institution
O	<CdtrAgtAcct>	Creditor Agent Account	O	57a	Account With Institution Account Number
M	<Cdtr>	Creditor	M	58a	Beneficiary Institution
O	<CdtrAcct>	Creditor Account	O	58a	Beneficiary Institution Account Number
O		<i>Various, see following slides</i>	O	72	Sender to Receiver Information

Priority is CHAPS-specific

Instruction Id is not forwarded. New Transaction Reference Number is generated

Receiver is mapped from the first present of Intermediary Agent 1, Creditor Agent or Creditor

04. Generating a MT 202 from an inward CHAPS pacs.009

Identifying the Receiver

Receiver is derived from the first present of:

- Intermediary Agent 1
- Creditor's Agent
- Creditor

Map that institution's BIC or institution's correspondent's BIC to Receiver

04. Generating a MT 202 from an inward CHAPS pacs.009

Mapping other agents

If Intermediary Agent 1 is present, map Creditor Agent / Creditor Agent Account to 57a

- If Intermediary Agent 1 is not mapped to Receiver, map Intermediary Agent 1 / Intermediary Agent 1 Account to 56a

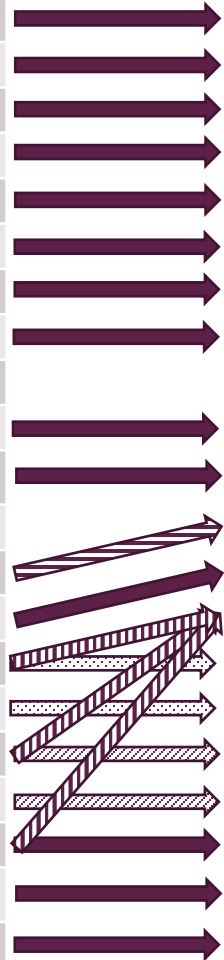
Otherwise, if 57a is present and is not mapped to Receiver, map Creditor Agent / Creditor Agent Account to 57a

Debtor / Debtor Account always maps to 52a

Creditor / Creditor Account always maps to 58a

05. Generating a CHAPS pacs.009 from an inward pacs.009

pacs.009		
Status	Tag	Field Name
M	<PmtId><InstrId>	Instruction Id
M	<EndToEndId>	End To End Id
M	<UETR>	UETR
O	<SvcLvl>	Service Level
O	<CtgyPurp>	Category Purpose
O	<SttlmTmIndctn>	Settlement Time Indication
O	<SttlmTmReq>	Settlement Time Request
M	<IntrBkSttlmAmt><Ccy>	Interbank Settlement Amount, Currency
M	<IntrBkSttlmDt>	Interbank Settlement Date
O	<SttlmPrty>	Settlement Priority
M	<Dbtr>	Debtor
O	<DbtrAcct>	Debtor Account
O	<PrvsInstgAgt1>	Previous Instructing Agent 1
M	<InstgAgt>	Instructing Agent
M	<InstdAgt>	Instructed Agent
O	<IntrmyAgt1>	Intermediary Agent 1
O	<IntrmyAgt1Acct>	Intermediary Agent 1 Account
O	<CdtrAgt>	Creditor Agent
O	<CdtrAgtAcct>	Creditor Agent Account
M	<Cdtr>	Creditor
O	<CdtrAcct>	Creditor Account
O	<InstrForNxtAgt>	Instruction For Next Agent



CHAPS pacs.009		
Status	Tag	Field Name
M	<PmtId><InstrId>	Instruction Id
M	<EndToEndId>	End To End Id
M	<UETR>	UETR
O	<SvcLvl>	Service Level
O	<CtgyPurp>	Category Purpose
O	<SttlmTmIndctn>	Settlement Time Indication
O	<SttlmTmReq>	Settlement Time Request
M	<IntrBkSttlmAmt><Ccy>	Interbank Settlement Amount, Currency
M	<IntrBkSttlmDt>	Interbank Settlement Date
O	<SttlmPrty>	Settlement Priority
M	<Dbtr>	Debtor
O	<DbtrAcct>	Debtor Account
O	<PrvsInstgAgt1>	Previous Instructing Agent 1
M	<InstgAgt>	Instructing Agent
M	<InstdAgt>	Instructed Agent
O	<IntrmyAgt1>	Intermediary Agent 1
O	<IntrmyAgt1Acct>	Intermediary Agent 1 Account
O	<CdtrAgt>	Creditor Agent
O	<CdtrAgtAcct>	Creditor Agent Account
M	<Cdtr>	Creditor
O	<CdtrAcct>	Creditor Account
O	<InstrForNxtAgt>	Instruction For Next Agent

Instruction Id is not forwarded. New Instruction Id is generated

Settlement Priority would be set by CHAPS participant

Previous Instructing Agent 1 is derived from Instructing Agent, if different from Debtor

Instructed Agent is derived from the first present of Intermediary Agent 1, Creditor Agent or Creditor

05. Generating a CHAPS pacs.009 from an inward pacs.009

Identifying the Instructed Agent (i.e. receiving CHAPS Participant)

Instructed Agent is derived from the first present of:

- Intermediary Agent 1
- Creditor Agent
- Creditor

If that institution is a CHAPS Participant, map the institution's CHAPS BIC to Instructed Agent.

Otherwise derive the CHAPS Participant for the institution and map the BIC to Instructed Agent

05. Generating a CHAPS pacs.009 from an inward pacs.009

Mapping other agents

If inward Instructing Agent is different to Debtor, map Instructing Agent to Previous Instructing Agent 1. Otherwise, leave Previous Instructing Agent 1 empty.

If inward Previous Instructing Agent 1 is populated, this field is not mapped in like-for-like. It would normally be mapped to Previous Instructing Agent 2, which is excluded from like-for-like.

If Intermediary Agent 1 is present, map Creditor Agent / Creditor Agent Account to Creditor Agent / Creditor Agent Account

- If Intermediary Agent 1 is not a CHAPS Participant, map Intermediary Agent 1 / Intermediary Agent 1 Account to Intermediary Agent 1 / Intermediary Agent 1 Account

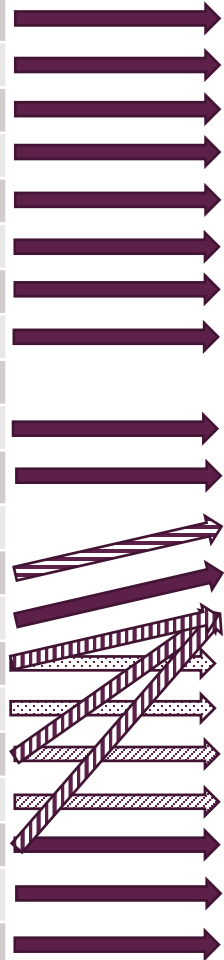
Otherwise, if Creditor Agent is present and is not a CHAPS Participant, map Creditor Agent / Creditor Agent Account to Creditor Agent / Creditor Agent Account

Debtor / Debtor Account always maps to Debtor / Debtor Account

Creditor / Creditor Account always maps to Creditor / Creditor Account

06. Generating a pacs.009 from an inward CHAPS pacs.009

CHAPS pacs.009		
Status	Tag	Field Name
M	<PmtId><InstrId>	Instruction Id
M	<EndToEndId>	End To End Id
M	<UETR>	UETR
O	<SvcLvl>	Service Level
O	<CtgyPurp>	Category Purpose
O	<SttlmTmIndctn>	Settlement Time Indication
O	<SttlmTmReq>	Settlement Time Request
M	<IntrBkSttlmAmt><Ccy>	Interbank Settlement Amount, Currency
M	<IntrBkSttlmDt>	Interbank Settlement Date
O	<SttlmPrty>	Settlement Priority
M	<Dbtr>	Debtor
O	<DbtrAcct>	Debtor Account
O	<PrvsInstgAgt1>	Previous Instructing Agent 1
M	<InstgAgt>	Instructing Agent
M	<InstdAgt>	Instructed Agent
O	<IntrmyAgt1>	Intermediary Agent 1
O	<IntrmyAgt1Acct>	Intermediary Agent 1 Account
O	<CdtrAgt>	Creditor Agent
O	<CdtrAgtAcct>	Creditor Agent Account
M	<Cdtr>	Creditor
O	<CdtrAcct>	Creditor Account
O	<InstrForNxtAgt>	Instruction For Next Agent



pacs.009		
Status	Tag	Field Name
M	<PmtId><InstrId>	Instruction Id
M	<EndToEndId>	End To End Id
M	<UETR>	UETR
O	<SvcLvl>	Service Level
O	<CtgyPurp>	Category Purpose
O	<SttlmTmIndctn>	Settlement Time Indication
O	<SttlmTmReq>	Settlement Time Request
M	<IntrBkSttlmAmt><Ccy>	Interbank Settlement Amount, Currency
M	<IntrBkSttlmDt>	Interbank Settlement Date
O	<SttlmPrty>	Settlement Priority
M	<Dbtr>	Debtor
O	<DbtrAcct>	Debtor Account
O	<PrvsInstgAgt1>	Previous Instructing Agent 1
M	<InstgAgt>	Instructing Agent
M	<InstdAgt>	Instructed Agent
O	<IntrmyAgt1>	Intermediary Agent 1
O	<IntrmyAgt1Acct>	Intermediary Agent 1 Account
O	<CdtrAgt>	Creditor Agent
O	<CdtrAgtAcct>	Creditor Agent Account
M	<Cdtr>	Creditor
O	<CdtrAcct>	Creditor Account
O	<InstrForNxtAgt>	Instruction For Next Agent

Instruction Id is not forwarded. New Instruction Id is generated

Settlement Priority is CHAPS-specific

Previous Instructing Agent 1 is derived from Instructing Agent, if different from Debtor

Instructed Agent is derived from the first present of Intermediary Agent 1, Creditor Agent or Creditor

06. Generating a pacs.009 from an inward CHAPS pacs.009

Identifying the Instructed Agent

Instructed Agent is derived from the first present of:

- Intermediary Agent 1
- Creditor Agent
- Creditor

Map that institution's BIC or institution's correspondent's BIC to Instructed Agent.

06. Generating a pacs.009 from an inward CHAPS pacs.009

Mapping other agents

If inward Instructing Agent is different to Debtor, map Instructing Agent to Previous Instructing Agent 1.
Otherwise, leave Previous Instructing Agent 1 empty.

If inward Previous Instructing Agent 1 is populated, this field is not mapped in like-for-like. It would normally be mapped to Previous Instructing Agent 2.

If Intermediary Agent 1 is present, map Creditor Agent / Creditor Agent Account to Creditor Agent / Creditor Agent Account

- If Intermediary Agent 1 is not mapped to Instructed Agent, map Intermediary Agent 1 / Intermediary Agent 1 Account to Intermediary Agent 1 / Intermediary Agent 1 Account

Otherwise, if Creditor Agent is present and is not mapped to Instructed Agent, map Creditor Agent / Creditor Agent Account to Creditor Agent / Creditor Agent Account

Debtor / Debtor Account always maps to Debtor / Debtor Account

Creditor / Creditor Account always maps to Creditor / Creditor Account

07. Examples (1)

Equivalent fields – full payment chain

MT 202

```
{1:F01BOFAGB22DXXX4003469973}
{2:I202RBOSGB55XXXXN}
{3: {103:STG} {113:RR40} {108:2913105368733B06}
{111: 001} {121:0234cd54-dcf7-4361-b87f-6c0ddbaab3a2}}
{4:
:20:AT78096594500102
:21:FT39BT003401
:32A:190527GBP250000,
:52A:BANKUS33XXX
:56A://SC730018
PARBGB2LLON
:57A:INSECHZZXXX
:58A:/GB16RBOS16043110339295
BANKCHZZXXX
-}
```

pacs.009

```
<GrpHdr>
<MsgId>NONREF
<CreDtTm> 2019-05-27T08:00:59
<NbOfTxs>1
<SttImInf><SttImMtd>CLRG
<CdtTrfTxInf>
<InstrId>AT78096594500102
<EndToEndId>FT39BT003401
<UETR>0234cd54-dcf7-4361-b87f-6c0ddbaab3a2
<SvcLvl>001
<IntrBkSttlmAmt Ccy='GBP'>250000,
<IntrBkSttlmDt>190527
<SttImPrty>URGT
<InstgAgt>BOFAGB22
<InstdAgt>RBOSGB55
<IntrmyAgt1>PARBGB2LLON
<IntrmyAgt1><ClrSysMmbld><ClrSysId><Cd>GBDSC
<IntrmyAgt1><ClrSysMmbld><Mmbld>730018
<CdtrAgt>INSECHZZXXX
<Dbtr>BANKUS33XXX
<Cdtr>BANKCHZZXXX
<CdtrAcct>GB16RBOS16043110339295
```


07. Examples (2)

Equivalent fields – CLS pay-out

MT 202

```
{1:F01CLSBUS33AXXX1576545723}  
{2:I202MIDLGB22XXXXN}  
{3: {103:STG} {108:O201907010000100}  
{121:cdf9ddbc-0284-441c-bef0-575b6696722b}}  
{4:  
:20:O201907010000100  
:21:O201907010000100  
:32A:190701GBP71400000,  
:52A:CLSBUS33XXX  
:58A:BANKCHZZCLS  
-}
```

pacs.009

```
<GrpHdr>  
<MsgId>NONREF  
<CreDtTm> 2019-07-01T07:01:08  
<NbOfTxs>1  
<SttlmInf><SttlmMtd>CLRG  
<CdtTrfTxInf>  
<InstrId>O201907010000100  
<EndToEndId>O201907010000100  
<UETR>cdf9ddbc-0284-441c-bef0-575b6696722b  
<IntrBkSttlmAmt Ccy='GBP'>71400000,  
<IntrBkSttlmDt>190701  
<InstgAgt>CLSBUS33  
<InstdAgt>MIDLGB22  
<Dbtr>CLSBUS33XXX  
<Cdtr>BANKCHZZCLS
```

07. Examples (3)

Equivalent fields – CLS pay-in

MT 202

```
{1:F01CHASGB2LBXXX1009216317}
{2:I202CLSBUS33XXXXN}
{3: {103:STG} {108:DEG0000566GE}
{121:f7cc87fc-ae49-4321-b4a5-c17faabb963b}}
{4:
:20:BT90700845
:21:Z190701001002350
:32A:190701GBP3000000,
:52A:BANKGB2LCLS
:58A:BANKGB2LCLS
:72:/CLSTIME/0800
-}
```

pacs.009

```
<GrpHdr>
<MsgId>NONREF
<CreDtTm> 2019-07-01T07:20:24
<NbOfTxs>1
<SttlmInf><SttlmMtd>CLRG
<CdtTrfTxInf>
<InstrId>BT90700845
<EndToEndId>Z190701001002350
<UETR>f7cc87fc-ae49-4321-b4a5-c17faabb963b
<SttlmTmReq>0800+0200
<IntrBkSttlmAmt Ccy='GBP'>3000000,
<IntrBkSttlmDt>190701
<InstgAgt>CHASGB2L
<InstdAgt>CLSBUS33
<Dbtr>BANKGB2LCLS
<Cdtr>BANKGB2LCLS
```

07. Examples (4)

Equivalent fields – field 72 populated

MT 202

```
{1:F01NWBKGB55AXXX2136062184}
{2:I202SCBLGB2LXXXXN}
{3: {103:STG} {108:8360332522515451}
{111: 001} {121:0d01e3d3-cfcc-41f8-8d14-8b4ccdb99cf6}}
{4:
:20:3028257381901012
:21:FT07008166
:32A:190527GBP417,88
:52A:NAMKJPJTFDV
:57A:SCBLSGSGXXX
:58A:/10461005
CTCBSGSGXXX
:72:/INS/NAMLGB2L
/ACC/INV AT24505
-}
```

pacs.009

```
<GrpHdr>
<MsgId>NONREF
<CreDtTm> 2019-05-27T08:00:59
<NbOfTx>1
<SttlmInf><SttlmMtd>CLRG
<CdtTrfTxInf>
<InstrId>3028257381901012
<EndToEndId>FT07008166
<UETR>0d01e3d3-cfcc-41f8-8d14-8b4ccdb99cf6
<SvcLvl>001
<IntrBkSttlmAmt Ccy='GBP'>417,88
<IntrBkSttlmDt>190527
<PrvsInstgAgt1>NAMLGB2L
<InstgAgt>NWBKGB55
<InstdAgt>SCBLGB2L
<CdtrAgt>SCBLSGSGXXX
<Dbtr>NAMKJPJTFDV
<Cdtr>CTCBSGSGXXX
<CdtrAcct> 10461005
<InstrForNxtAgt><InstrInf>INV AT24505
```

Annex 3: How we use your information

1. By responding to this questionnaire, the Bank of England collects information about you. This includes your name and professional contact details.
2. We may use your personal data to contact you if we need to clarify your responses or to invite you to further discussion and consultation on related topics. Engagement relating to our work is necessary in the public interest and in the exercise of the official authority of the Bank.
3. Feedback will be used to inform future drafts of the message schemas where necessary.
4. We will keep your personal data for as long as we require it to inform or review the RTGS Renewal Programme.
5. You have a number of rights under data protection laws (for example, you have the right to ask us for a copy of the personal data the Bank holds about you. This is known as a 'Subject Access Request'). You can ask us to change how we process or deal with your personal data, and you may also have the right in some circumstances to have your personal data amended or deleted.
6. To find out more about those rights, to make a complaint, or to contact our Data Protection Officer, please see our website at www.bankofengland.co.uk/privacy
7. Information provided in response to this questionnaire, including personal information, may be subject to publication or disclosure to other parties in accordance with access to information regimes including under the Freedom of Information Act 2000 or data protection legislation, or as otherwise required by law or in discharge of the Bank's functions.
8. Please indicate if you regard all, or some of, the information you provide as confidential. If the Bank of England receives a request for disclosure of this information, we will take your indication(s) into account, but cannot give an assurance that confidentiality can be maintained in all circumstances. An automatic confidentiality disclaimer generated by your IT system on emails will not, of itself, be regarded as binding on the Bank of England.