Addressing of messages

16 March 2017

Ad-hoc Workshop on messages for the Future RTGS Services
ISO 20022 message flow – Addressing (I)

Sending pacs.008/009 – Direct participant A to direct participant B

1. pacs.008/009
   - BAH:
     Fr: Bank A
     To: Future System
     Business Serv.: HVP
   - Payload:
     Instructing Agent: Bank A
     Instructed Agent: Bank B
     Debtor: Bank A
     Creditor: Bank B

2. RTGS/HVP service
   - DCA A
   - DCA B
   - pacs.002

3. pacs.002
   - BAH:
     Fr: Future System
     To: Bank A
     Business Serv.: HVP
   - Payload:
     Instructing Agent: Bank A
     Instructed Agent: Bank B

4. pacs.008/009
   - BAH:
     Fr: Future System
     To: Bank B
     Business Serv.: HVP
   - Payload:
     Instructing Agent: Bank A
     Instructed Agent: Bank B
     Debtor: Bank A
     Creditor: Bank B

Ad-hoc Workshop on messages
ISO 20022 message flow – Addressing (II)

Sending pacs.010 – Direct participant A to direct participant B

1. **pacs.010**
   - BAH:
     - Fr: Bank A
     - To: Future System
     - Business Serv.: HVP
   - Payload:
     - Instructing Agent: Bank A
     - Instructed Agent: Bank B
     - Debtor: Bank B
     - Creditor: Bank A

2. **pacs.010**
   - Participant A (Sender)
   - RTGS/HVP service
   - Participant B (Receiver)

3. **pacs.002**
   - BAH:
     - Fr: Future System
     - To: Bank A
     - Business Serv.: HVP
   - Payload:
     - Instructing Agent: Bank A
     - Instructed Agent: Bank B

4. **pacs.010**
   - BAH:
     - Fr: Future System
     - To: Bank B
     - Business Serv.: HVP
   - Payload:
     - Instructing Agent: Bank A
     - Instructed Agent: Bank B
     - Debtor: Bank B
     - Creditor: Bank A

Ad-hoc Workshop on messages
ISO 20022 message flow – Addressing (III)

Sending pacs.008/009 – Direct participant C using a multi-addressee BIC (A) to direct participant B

**pacs.008/009**

**BAH:**
- Fr: Bank C
- To: Future System
- Business Serv.: HVP

**Payload:**
- Instructing Agent: Bank C
- Instructed Agent: Bank B
- Debtor: Bank A
- Creditor: Bank B

**pacs.002**

**BAH:**
- Fr: Future System
- To: Bank C
- Business Serv.: HVP

**Payload:**
- Instructing Agent: Bank C
- Instructed Agent: Bank B

**pacs.008/009**

**BAH:**
- Fr: Future System
- To: Bank B
- Business Serv.: HVP

**Payload:**
- Instructing Agent: Bank C
- Instructed Agent: Bank B
- Debtor: Bank A
- Creditor: Bank B

**camt.054**

**BAH:**
- Fr: Future System
- To: Bank A
- Business Serv.: HVP

**Payload:**
- Debtor: Bank A

Ad-hoc Workshop on messages
ISO 20022 message flow – Addressing (IV)

Sending pacs.008/009 – Direct participant A to indirect participant C

1. **pacs.008/009**
   - BAH:
     - Fr: Bank A
     - To: Future System
     - Business Serv.: HVP
   - Payload:
     - Instructing Agent: Bank A
     - Instructed Agent: Bank B
     - Debtor: Bank A
     - Creditor: Bank C

2. **pacs.002**
   - BAH:
     - Fr: Future System
     - To: Bank A
     - Business Serv.: HVP
   - Payload:
     - Instructing Agent: Bank A
     - Instructed Agent: Bank B

3. **Participant A (Sender)**
   - Fr: Bank A
   - To: Future System
   - Business Serv.: HVP
   - Payload:
     - Instructing Agent: Bank A
     - Instructed Agent: Bank B
     - Debtor: Bank A
     - Creditor: Bank C

4. **Participant B (Receiver)**
   - Fr: Future System
   - To: Bank A
   - Business Serv.: HVP
   - Payload:
     - Instructing Agent: Bank A
     - Instructed Agent: Bank B
     - Debtor: Bank A
     - Creditor: Bank C

5. **Participant C (Indirect)**
ISO 20022 message flow – Addressing (V)

Sending pacs.008/009 – CB A (Mandated Payment) to participant B

1. pacs.008/009
   - BAH:
     - Fr: Future System
     - To: CB A
     - Business Serv.: HVP
   - Payload:
     - Instructing Agent: CB A
     - Instructed Agent: Bank B
     - Debtor: Bank A
     - Creditor: Bank B

2. RTGS/HVP service
   - DCA A
     - DCA B
     - ±100

3. pacs.002
   - BAH:
     - Fr: Future System
     - To: CB A
     - Business Serv.: HVP
   - Payload:
     - Instructing Agent: CB A
     - Instructed Agent: Bank B

4. pacs.008/009
   - BAH:
     - Fr: Future System
     - To: Bank B
     - Business Serv.: HVP
   - Payload:
     - Instructing Agent: CB A
     - Instructed Agent: Bank B
     - Debtor: Bank A
     - Creditor: Bank B

5. camt.054
   - BAH:
     - Fr: Future System
     - To: Bank A
     - Business Serv.: HVP
   - Payload:
     - Debtor: Bank A

Ad-hoc Workshop on messages
ISO 20022 message flow – Addressing (VI)

Sending pacs.010 – CB A (Mandated Payment) to participant B

1. pacs.010
   - BAH:
     - Fr: CB A
     - To: Future System
     - Business Serv.: HVP
   - Payload:
     - Instructing Agent: CB A
     - Instructed Agent: Bank B
     - Debtor: Bank B
     - Creditor: Bank A

2. BAH:
   - Fr: Future System
   - To: CB A
   - Business Serv.: HVP
   - Payload:
     - Instructing Agent: CB A
     - Instructed Agent: Bank B

3. pacs.002
   - BAH:
     - Fr: Future System
     - To: CB A
     - Business Serv.: HVP
   - Payload:
     - Instructing Agent: CB A
     - Instructed Agent: Bank B

4. pacs.010
   - BAH:
     - Fr: Future System
     - To: Bank B
     - Business Serv.: HVP
   - Payload:
     - Instructing Agent: CB A
     - Instructed Agent: Bank B
     - Debtor: Bank B
     - Creditor: Bank A

5. camt.054
   - BAH:
     - Fr: Future System
     - To: Bank A
     - Business Serv.: HVP
   - Payload:
     - Creditor: Bank A
ISO 20022 message flow – Addressing (VII)

Sending pacs.004 – Direct participant B to direct participant A

Note:
- Return payment can only be applied in case of previously received pacs.008/009/010 messages.
ISO 20022 message flow – Addressing (VIII)
Sending camt.056 – Cancellation Request from participant A to participant B

Note: Condition is a previously settled pacs.008/009/010

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1. **camt.056**
   - **BAH:**
     - Fr: Bank A
     - To: Future System
     - Business Serv.: HVP
   - **Payload:**
     - Instructing Agent: Bank A
     - Instructed Agent: Bank B
     - Original Message Identification

2. **RTGS/HVP service**
   - camt.056
   - DCA A
   - -100
   - camt.056

3. **Participant B (Receiver)**
   - camt.056
   - DCA A
   - +100
   - pacs.004
   - Debtor: Bank B
   - Creditor: Bank A

4. **pacs.004**
   - **BAH:**
     - Fr: Future System
     - To: Bank B
     - Business Serv.: HVP
   - **Payload:**
     - Instructing Agent: Bank A
     - Instructed Agent: Bank B
     - Original Message Identification

5. **pacs.004**
   - **BAH:**
     - Fr: Future System
     - To: Bank B
     - Business Serv.: HVP
   - **Payload:**
     - Instructing Agent: Bank B
     - Instructed Agent: Bank A

6. **pacs.002**
   - **BAH:**
     - Fr: Future System
     - To: Bank B
     - Business Serv.: HVP
   - **Payload:**
     - Instructing Agent: Bank B
     - Instructed Agent: Bank A

Ad-hoc Workshop on messages