

General Information (Origin of Request)		
<input type="checkbox"/> User Requirements Document (URD) <input checked="" type="checkbox"/> User Detailed Functional Specification (UDFS) <input type="checkbox"/> User Handbook (UHB) <input type="checkbox"/> Other User Functional or Technical Documentation (SYS)		
<b>Request raised by:</b> ECB	<b>Institute:</b> ECB	<b>Date raised:</b> March 2021
<b>Request title:</b> pacs.004 Original Group Information		<b>Request ref. no:</b> CSLD-0069-UDFS
<b>Request type:</b> common		
<b>1. Legal/business importance parameter:</b>	<b>2. Market implementation efforts parameter – Stakeholder impact:</b>	
<b>3. Operational impact:</b>	<b>4. Financial impact parameter:</b>	
<b>5. Functional/ Technical impact:</b>	<b>6. Interoperability impact:</b>	
<b>Requestor Category:</b> ECB	<b>Status:</b> Approved	

**Reason for change and expected benefits/business motivation:**

The pacs.004 message is a payment return message and must reference the original payment which it is “returning”. The industry standard for identifying a payment is the UETR (Unique End to End Transaction Reference) and End-to-End identification. Other references may not be available for participants involved in the payment return chain. Other references and point-to-point information which needs to be updated by each agent (i.e. the original interbank settlement date and amount) should therefore be optional, otherwise participants may fill them with wrong data just for the purpose of filling a mandatory field.

This first change is therefore necessary in order to avoid wrong references being populated in artificially mandatory fields. The TCCG has indicated that the pacs.004 message would not be usable in practice without this change: without the change, T2 RTGS would no longer be compliant with HVPS+, not in terms of elements (which could be justified), but on a business flow level i.e. the market would need to use pacs.008 or pacs.009 messages to return payments instead of the pacs.004 as foreseen by HVPS+.

The second change concerns the return chain. It is recognized that a payment return may follow a different chain than the original payment. The participants therefore need the return chain to properly route the payments.

**Description of requested change:**

Changes to the RTGS pacs.004 Usage Guideline:

- Original Group Information to be made optional (element /Document/PmtRtr/TxInf/OrgnlGrpInf multiplicity change from [1..1] to [0..1])
- Original Instruction Identification to be made optional (element /Document/PmtRtr/TxInf/OrgnlInstrId multiplicity change from [1..1] to [0..1])
- A textual rule / annotation to be added for all "Original" elements: "It is highly recommended for the returning party to populate the original information, if pacs.004 follows the original payment route"
- Original Interbank Settlement Amount and Date elements to be made optional (elements /Document/PmtRtr/TxInf/OrgnlIntrBkSttlmAmt and /Document/PmtRtr/TxInf/OrgnlIntrBkSttlmDt multiplicity change from [1..1] to [0..1])
- Original End To End Identification to be made mandatory (element /Document/PmtRtr/TxInf/OrgnlEndToEndId multiplicity change from [0..1] to [1..1]). Remove "HVPS+ Recommendation: It is recommended that OriginalEndToEndIdentification is mandatory if original payment order is pacs.008 or pacs.009 COV. When the original payment order is pacs.009 CORE, OriginalEndToEndIdentification is not used".
- Return chain to be made mandatory (element /Document/PmtRtr/TxInf/RtrChain multiplicity change from [0..1] to [1..1]) The multiplicity of elements within the return chain will not change.

Changes to the RTGS pacs.002 Usage Guideline:

- Original Instruction Identification to be made optional (element /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlInstrId multiplicity change from [1..1] to [0..1])

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**Submitted annexes / related documents:**

None

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**Proposed wording for the Change request:**

No URD change

**UDFS****RTGS UDFS (based on v2.2):****12.4.1 PaymentStatusReport (pacs.002)**

No change in UDFS text and examples

**RTGS pacs.002 Usage guideline in MyStandards**

Change multiplicity of element FIToFIPmtStsRpt/TxInfAndSts/OrgnlInstrId from [1..1] to [0..1]

No change of element annotation and of message examples

**12.4.2 PaymentReturn (pacs.004)****12.4.2.2 Schema****TransactionInformation**

Set of elements providing information specific to the transaction and relevant for settlement in RTGS. All further elements in the message are checked against the HVPS+-rules but not relevant for settlement;\_

-original End To End Identification;

-original UETR;

-returned interbank settlement amount and date;

-interbank settlement date;

-settlement priority;

-interbank settlement date;

-instructing and instructed agent;\_

-return chain;

-return reason information.

**12.4.2.3 The message in business context**

Message item	Utilisation
[...]	[...]
<u>Original Group Information</u> <u>/Document/PmtRtr/TxInf/OrgnlGrpInf</u>	<u>Provides information on the original message.</u>
[...]	[...]
Original Instruction Identification <u>/Document/PmtRtr/TxInf/OrgnlInstrId</u>	To be filled with InstructionId from the original payment <u>If provided it is ignored by RTGS and #is forwarded in the outbound message.</u>
Original End To End Identification <u>/Document/PmtRtr/TxInf/OrgnlEndToEndId</u>	<del>If provided it is forwarded in the outbound message</del> <u>Duplicate checked by RTGS</u>
[...]	[...]
Original Clearing System Reference <u>/Document/PmtRtr/TxInf/OrgnlClrSysRef</u>	To be filled with clearing system ID from the original payment, if available. <u>If provided it is ignored by RTGS and #is forwarded in the outbound message.</u>
Original Interbank Settlement Amount <u>/Document/PmtRtr/TxInf/OrgnlIntrBkSttlmAmt</u>	To be filled with the InterbankSettlementAmount from the original payment. <u>If provided it is ignored by RTGS and #is forwarded in the outbound message.</u>
Original Interbank Settlement Date <u>/Document/PmtRtr/TxInf/OrgnlIntrBkSttlmDt</u>	To be filled with the InterbankSettlementDate from the original payment. <u>If provided it is ignored by RTGS and #is forwarded in the outbound message.</u>
[...]	[...]

Table 349 - PaymentReturn (pacs.004)

#### **RTGS pacs.004 Usage guideline in MyStandards**

Change multiplicity of element PmtRtr/TxInf/OrgnlGrpInf from [1..1] to [0..1]

Change annotation of this element: add HVPS+ recommendation: It is highly recommended for the returning party to populate the original information, if pacs.004 follows the original payment route.

Change multiplicity of element PmtRtr/TxInf/OrgnlInstrId from [1..1] to [0..1]

Change annotation of this element: amend RTGS use: If provided it is ignored by RTGS and #is forwarded in the outbound message.

Change annotation of this element: add HVPS+ recommendation: It is highly recommended for the returning party to populate the original information, if pacs.004 follows the original payment route.

Change multiplicity of element PmtRtr/TxInf/OrgnlEndToEndId from [0..1] to [1..1]

Change annotation of this element: delete RTGS-use: ~~If provided it is forwarded in the outbound message~~

Change annotation of this element: add HVPS+ recommendation: It is highly recommended for the returning party to populate the original information, if pacs.004 follows the original payment route.

Change annotation of this element: delete HVPS+ recommendation: ~~It is recommended that OriginalEndToEndIdentification is mandatory if original payment order is pacs.008 or pacs.009 COV. When the original payment order is pacs.009 CORE, OriginalEndToEndIdentification is not used.~~

Change annotation of element: PmtRtr/TxInf/OrgnlClrSysRef

Amend RTGS use: If provided it is ignored by RTGS and #is forwarded in the outbound message.

Change annotation of element: add HVPS+ recommendation: It is highly recommended for the returning party to populate the original information, if pacs.004 follows the original payment route.

Change annotation of element: PmtRtr/TxInf/OrgnlIntrBkSttlmAmt

Amend RTGS use: If provided it is ignored by RTGS and #is forwarded in the outbound message.

Change annotation of element: add HVPS+ recommendation: It is highly recommended for the returning party to populate the original information, if pacs.004 follows the original payment route.

Change annotation of element: PmtRtr/TxInf/OrgnlIntrBkSttlmDt

Amend RTGS use: If provided it is ignored by RTGS and #is forwarded in the outbound message.

Change annotation of element: add HVPS+ recommendation: It is highly recommended for the returning party to populate the original information, if pacs.004 follows the original payment route.

Change multiplicity of element PmtRtr/TxInf/RtrChain from [0..1] to [1..1]

Change annotation of this element: amend RTGS-use: Mandatory, but not relevant for settlement in RTGS and forwarded within the outbound message. If a BIC is provided it is subject to BIC validation.

No change of message examples.

### **13.1 Index of validation rules and error codes**

Possible updates are provided after implementation.

#### **RTGS UHB:**

Need for adjustment if the screen RTGS\_New Return Payment is published in the UHB before CR Approval

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#### **High level description of Impact:**

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#### **Impacts on other projects and products:**

None

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#### **Outcome/Decisions:**



			Process	User Interaction	Business Data Definition	Non-functional Requirements	
CENTRAL LIQUIDITY MANAGEMENT (CLM)	GENERAL	CLM Payment Order					
		CLM Liquidity Transfer Order					
		CLM Liquidity Reservation					
	CENTRAL BANK SERVICES	Modify Credit Line					
		Connected Payments					
		Overnight Deposit					
		Marginal Lending					
		Minimum Reserve Management					
		EoD General Ledger Files					
	REAL-TIME GROSS SETTLEMENT (RTGS)	GENERAL	RTGS Payment Order	X	X	X	
			Queue Management				
RTGS Liquidity Transfer Order							
RTGS Liquidity Reservation							
RTGS Services for Ancillary Systems (AS)							
CB SERVICES							
COMMON	GENERAL	ESMIG					
		CRDM					
		Business Day					
		User Roles and Access					

		Information and Reporting				
		Data Warehouse Services	X			
	CENTRAL BANK SERVICES	Billing				
		Legal Archiving				
		Contingency Settlement				
4CB internal categories		Operational Tools				
		Automation				

Impact on major documentation		
Document	Chapter	Change
Impacted UDFS chapter	RTGS UDFS 12.4.2.2:	update of the list of relevant message information
	12.4.2.3:	update of table containing message items and utilisation
Additional deliveries for Message Specification/ MyStandards	RTGS Sub group Pacs.002:	change of multiplicity of one element and update of Readiness portal for testing
	Pacs.004:	change of multiplicity of four elements, update of twelve annotations/uses and update of Readiness portal for testing
UHB	See information above	
External training materials		
Other documentations		
Links with other requests		
Links	Reference	Title
<b>OVERVIEW OF THE IMPACT OF THE REQUEST ON THE T2SYSTEM AND ON THE PROJECT</b>		
Summary of functional, technical, operational, stakeholder, financial and interoperability impacts		
<p><b>RTGS:</b> The updated schema has to be implemented together with respective backend processing and validation updates. The GUI needs to be updated accordingly.</p> <p><b>DWH:</b> The new schema for pacs.004 has to be taken on board.</p>		
Summary of dependencies		
None		
Summary of project risk		
None		
Security analysis		

No potential adverse effect was identified during the security assessment