

Addressing of messages

16 March 2017

Ad-hoc Workshop on messages for the Future RTGS Services

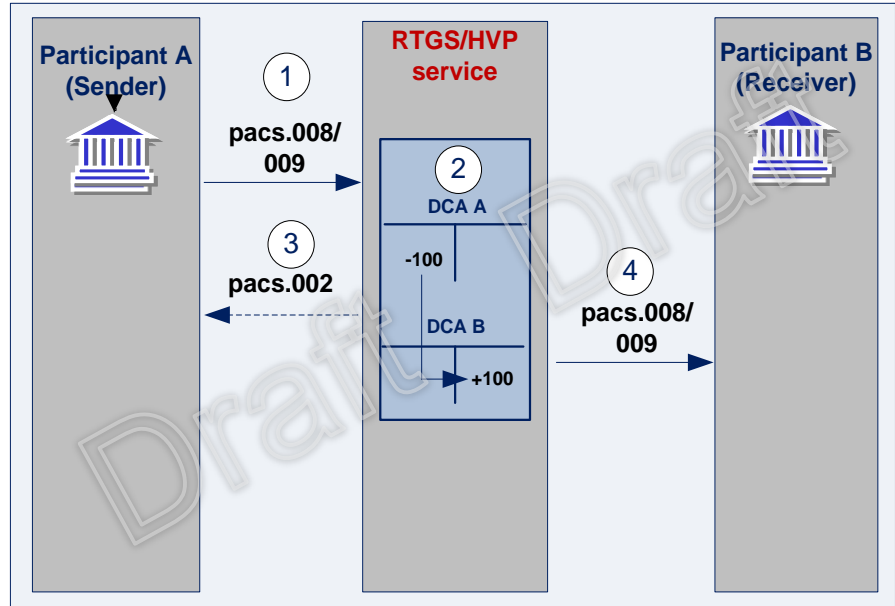
ISO 20022 message flow – Addressing (I)

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



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

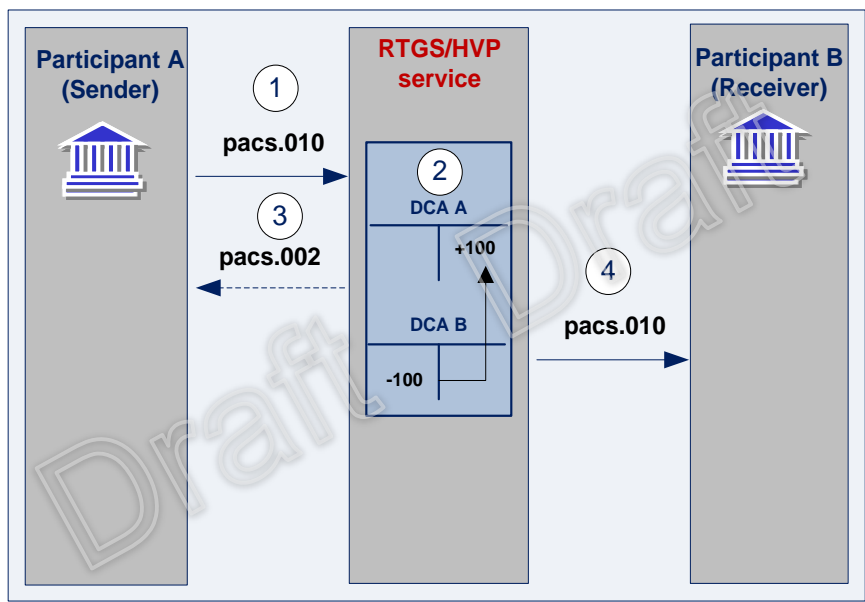
ISO 20022 message flow – Addressing (II)

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



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

3 pacs.002

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

Payload:
 Instructing Agent: Bank A
 Instructed Agent: Bank B

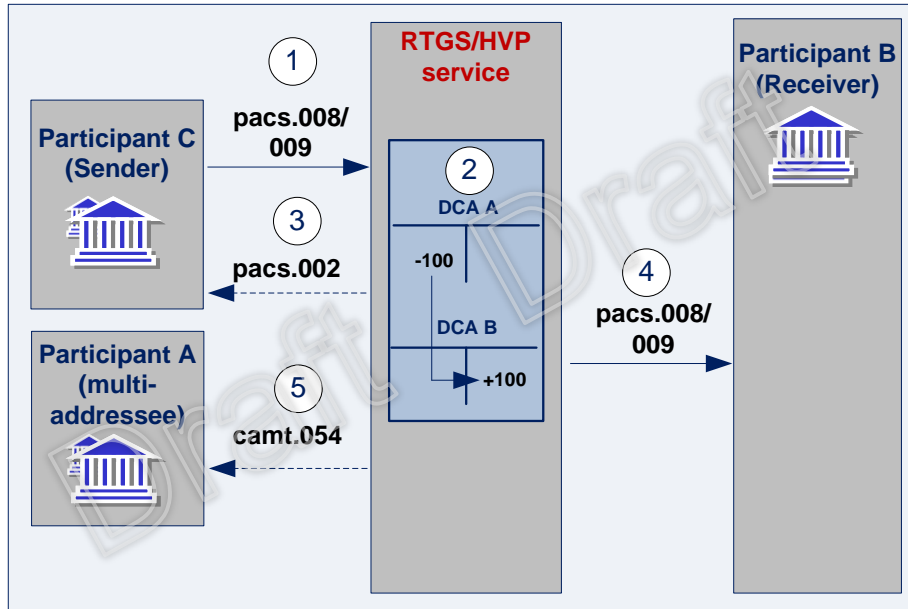
ISO 20022 message flow – Addressing (III)

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

1 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



4 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

3 pacs.002

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

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

5 camt.054

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

Payload:
 Debtor: Bank A

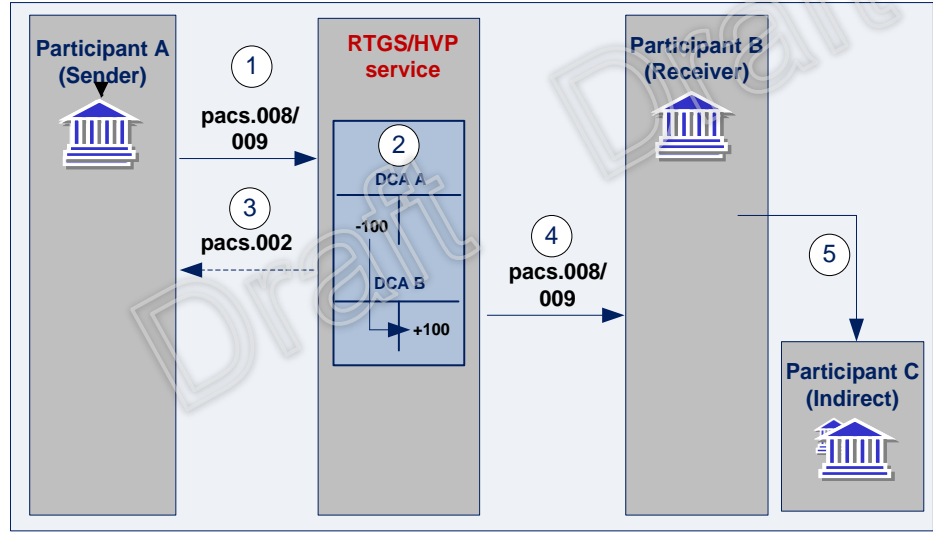
ISO 20022 message flow – Addressing (IV)

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



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 C

3 pacs.002

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

Payload:
 Instructing Agent: Bank A
 Instructed Agent: Bank B

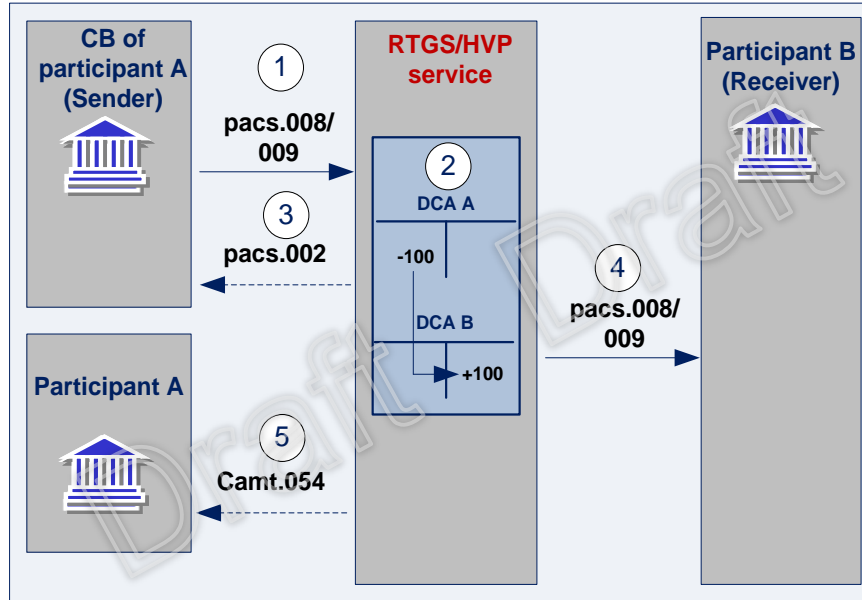
ISO 20022 message flow – Addressing (V)

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

1 pacs.008/009

BAH:
 Fr: CB A
 To: Future System
 Business Serv.: HVP

Payload:
 Instructing Agent: CB A
 Instructed Agent: Bank B
 Debtor: Bank A
 Creditor: 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

3 pacs.002

BAH:
 Fr: Future System
 To: CB A
 Business Serv.: HVP

Payload:
 Instructing Agent: CB A
 Instructed Agent: Bank B

5 camt.054

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

Payload:
 Debtor: Bank A

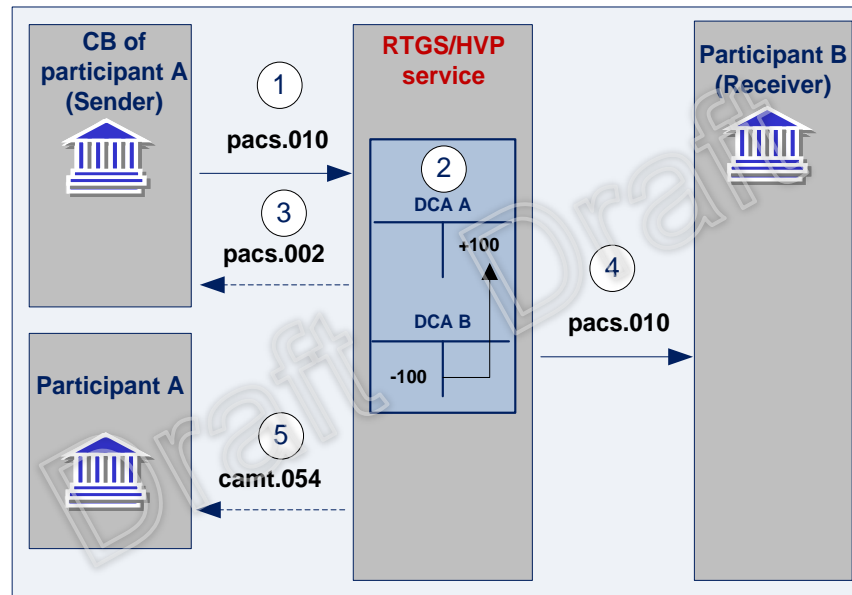
ISO 20022 message flow – Addressing (VI)

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



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

3 pacs.002

BAH:
 Fr: Future System
 To: CB A
 Business Serv.: HVP

Payload:
 Instructing Agent: CB A
 Instructed Agent: Bank B

5 camt.054

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

Payload:
 Creditor: Bank A

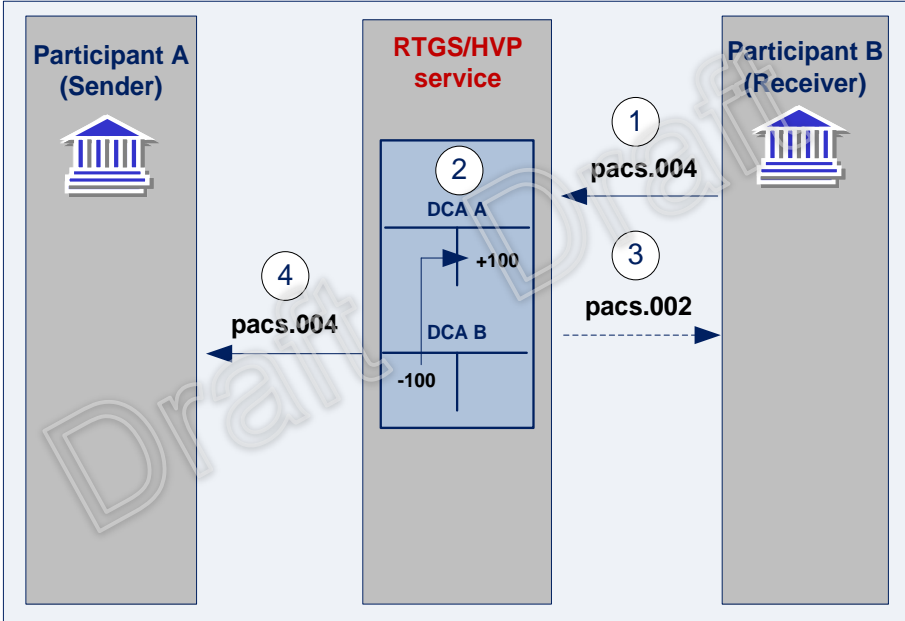
ISO 20022 message flow – Addressing (VII)

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

4 pacs.004

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

Payload:
 Instructing Agent: Bank B
 Instructed Agent: Bank A
 Debtor: Bank B
 Creditor: Bank A



1 pacs.004

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

Payload:
 Instructing Agent: Bank B
 Instructed Agent: Bank A
 Debtor: Bank B
 Creditor: Bank A

3 pacs.002

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

Payload:
 Instructing Agent: Bank A
 Instructed Agent: Bank B

Note:
 ➤ Return payment can only be applied in case of previously received pacs.008/009/010 messages.

ISO 20022 message flow – Addressing (VIII)

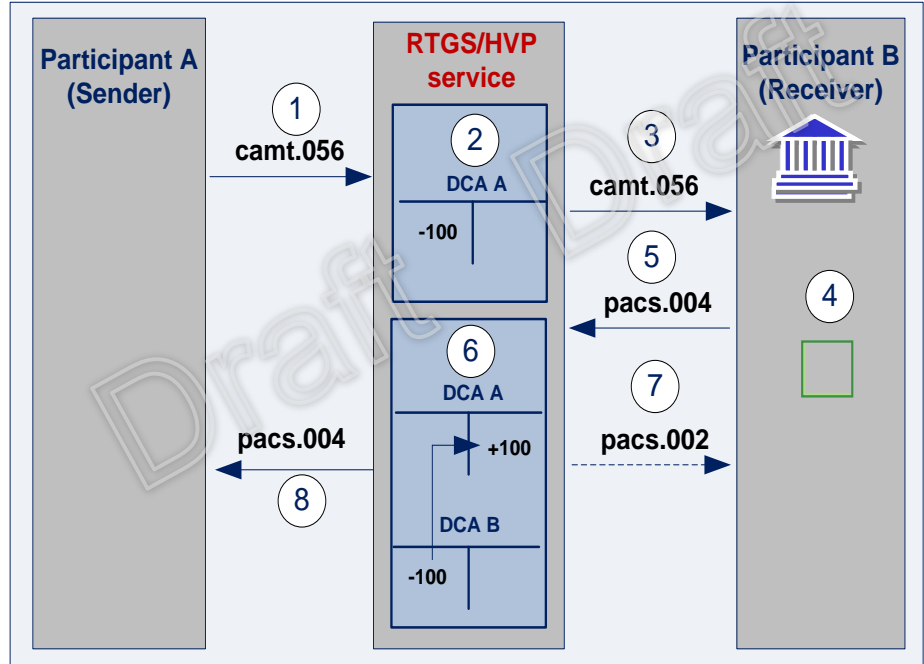
Sending camt.056 – Cancellation Request from participant A to participant B

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

1 **camt056**

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

Payload:
 Instructing Agent: Bank A
 Instructed Agent: Bank B
 Original Message Identification



3 **camt.056**

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

Payload:
 Instructing Agent: Bank A
 Instructed Agent: Bank B
 Original Message Identification

8 **pacs.004**

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

Payload:
 Instructing Agent: Bank B
 Instructed Agent: Bank A

5 **pacs.004**

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

Payload:
 Instructing Agent: Bank B
 Instructed Agent: Bank A
 Debtor: Bank B
 Creditor: Bank A

7 **pacs.002**

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

Payload:
 Instructing Agent: Bank B
 Instructed Agent: Bank A