# BUNA PARTICIPANT ONBOARDING PACK

## Buna Message Formats related to IPS service

Buna – The Arab Regional Payment Platform

06.10.2022

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المؤسسة الإقليميّة لمقاصة وتسوية المدفوعات العربيّة

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## Document information

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|---|---|---|---|
| 07.08.2020 | CMA Small Systems AB | 1.0 | Initial Draft |
| 09.12.2021 | CMA Small Systems AB | 2.0 | Batch transfer format description was added |
| 01.04.2022 | CMA Small Systems AB | 2.1 | pain.013 priority was moved from AppHeader to Document |
| 12.04.2022 | CMA Small Systems AB | 2.2 | pain.013 typos fixed |
| 06.10.2022 | CMA Small Systems AB | 2.3 | Group Header reason and description are removed in example of pacs.002 [6.2.2.1]. |

# 1 INTRODUCTION

## 1.1 ABOUT THIS MANUAL

This document can be read in conjunction with the message format spreadsheet. The spreadsheet contains all the required information for each Buna MX message.

## 1.2 DEFINITIONS AND ABBREVIATIONS

| | |
|---|---|
| AMF | Arab Monetary Fund |
| BIC | Bank Identifier Code |
| CR | Carriage Return |
| DP | Direct participant |
| DP-A | Direct Participant A |
| DP-B | Direct Participant B |
| IPS | Instant Payment System |
| ISO | International Organization for Standardization |
| LF | Line feed |
| MT | Message Type. The abbreviation is used to identify the class of the messages used in SWIFT FIN and FINCopy services |
| MX | The term is used to identify the messages which format corresponds to ISO 20022 |
| Pseudo-BIC | Buna member code which syntax is similar to BIC, but the code is not registered in SWIFT directories |
| PSP | Payment Service Provider |
| PSP-C | Payment Service Provider C |
| PSP-D | Payment Service Provider D |
| RTGS | Real Time Gross Settlement |
| SWIFT | Society of World-wide Interbank Financial Telecommunication |
| TTC | Transaction Type (purpose) Code |
| UTC | Coordinated Universal Time |

## 1.3 STATUSES OF THE FIELDS IN THE MESSAGE DESCRIPTIONS

A field in the message format descriptions may be either optional (status “O”) or mandatory (status “M”).

“OA” means optional field with alternative mapping to MX.

“MA” means mandatory field with alternative mapping to MX.

“C” means conditional line of a field; the line can be present if upper line is present in the message.

## 1.4 LIST OF SYMBOLS ALLOWED FOR POINTING IN BUNA IPS MESSAGES

The allowed symols are defined by ISO format for each MX tag.

For example, in Max35Text format allows using Arabic symbols.

## 1.5 DAY AND TIME FORMAT IN STATUS MESSAGE

ISO Date/time format (UTC) is used in an Application Header. ISO Date/time format with time zone is used in a <Document> tag.

## 1.6 CUSTOMER IDENTIFICATION

The following tags are mandatory for Customer identification in pacs.008 and pain.013:

| Message | pacs.008 | | pain.013 | |
|---|---|---|---|---|
| **Customer Tag name** | **Debtor** | **Creditor** | **Debtor** | **Creditor** |
| **Name** | Document<br>+ FIToFICstmrCdtTrf<br>++ CdtTrfTxInf<br>+++ Dbtr<br>++++ Nm | Document<br>+ FIToFICstmrCdtTrf<br>++ CdtTrfTxInf<br>+++ Cdtr<br>++++ Nm | Document<br>+ CdtrPmtActvtnReq<br>++ PmtInf<br>+++ Dbtr<br>++++ Nm | Document<br>+ CdtrPmtActvtnReq<br>++ PmtInf<br>+++ Cdtr<br>++++ Nm |
| **Town Name** | Document<br>+ FIToFICstmrCdtTrf<br>++ CdtTrfTxInf<br>+++ Dbtr<br>++++ PstlAdr<br>+++++ TwnNm | Document<br>+ FIToFICstmrCdtTrf<br>++ CdtTrfTxInf<br>+++ Cdtr<br>++++ PstlAdr<br>+++++ TwnNm | Document<br>+ CdtrPmtActvtnReq<br>++ PmtInf<br>+++ Dbtr<br>++++ PstlAdr<br>+++++ TwnNm | Document<br>+ CdtrPmtActvtnReq<br>++ PmtInf<br>+++ Cdtr<br>++++ PstlAdr<br>+++++ TwnNm |
| **Country** | Document<br>+ FIToFICstmrCdtTrf<br>++ CdtTrfTxInf<br>+++ Dbtr<br>++++ PstlAdr<br>+++++ Ctry | Document<br>+ FIToFICstmrCdtTrf<br>++ CdtTrfTxInf<br>+++ Cdtr<br>++++ PstlAdr<br>+++++ Ctry | Document<br>+ CdtrPmtActvtnReq<br>++ PmtInf<br>+++ Dbtr<br>++++ PstlAdr<br>+++++ Ctry | Document<br>+ CdtrPmtActvtnReq<br>++ PmtInf<br>+++ Cdtr<br>++++ PstlAdr<br>+++++ Ctry |
| **Address line (at least one occurrence)** | Document<br>+ FIToFICstmrCdtTrf<br>++ CdtTrfTxInf<br>+++ Dbtr<br>++++ PstlAdr<br>+++++ AdrLine | Document<br>+ FIToFICstmrCdtTrf<br>++ CdtTrfTxInf<br>+++ Cdtr<br>++++ PstlAdr<br>+++++ AdrLine | Document<br>+ CdtrPmtActvtnReq<br>++ PmtInf<br>+++ Dbtr<br>++++ PstlAdr<br>+++++ AdrLine | Document<br>+ CdtrPmtActvtnReq<br>++ PmtInf<br>+++ Cdtr<br>++++ PstlAdr<br>+++++ AdrLine |

## 1.7 BIC AND PSEUDO-BIC CODES

The message examples contain BIC and Pseudo-BIC codes for illustration purposes only. When the system goes live, other codes will be used.

## 1.8 OTHER VALUES IN THE EXAMPLES

Times, transaction type codes, business day windows and other parameters in the examples are placed for illustration purposes only. During the preparations for the system Go-live, the parameters can be changed.

## 1.9 UNIQUE KEY OF THE TRANSFERS

Each transfer is uniquely identified by the following group of fields:

- Participant's BIC/Pseudo-BIC, identifying the sender of transfer (Instructing Agent of MX message);
- Transaction Reference Number (<MsgId> in <GrpHdr> of MX message);
- Value Date (<IntrBkSttlmDt> in MX message).
- Instruction reference (<InstrId> in MX message) to identify a transaction inside a batch.

## 1.10 EMBEDDED EXCEL TABLES

Message formats descriptions are given in MS Excel file which should be named as "BUNA-IPS-MIG.xlsx". Both Excel and file of this document should be placed in one folder locally on your machine. Double clicking in icon below "Message format description" header opens a sheet of the Excel file with message format description.

# 1.11 MESSAGE APPLICATION HEADER

## 1.11.1 Message format description

head.001

## 1.11.2 Additional comments

***DP → IPS, PSP → IPS***

| XPath in Application Header (head.001) of MX message | IPS status | Comment | Example |
|---|---|---|---|
| AppHdr<br>+ Fr<br>++ FIId<br>+++ FinInstnId<br>++++ BICFI | MA | BIC of the Sending participant. | **ADPSEGCA** |
| AppHdr<br>+ Fr<br>++ FIId<br>+++ FinInstnId<br>++++ ClrSysMmbId<br>+++++ MmbId | MA | Pseudo- BIC of the Sending participant. | **ADPNEGCA** |
| AppHdr<br>+ To<br>++ FIId<br>+++ FinInstnId<br>++++ BICFI | MA | BIC of Buna in case of the messages sent to the system. | **BUNNAEAA** |
| AppHdr<br>+ To<br>++ FIId<br>+++ FinInstnId<br>++++ ClrSysMmbId<br>+++++ MmbId | MA | Not applicable for the messages sent to Buna | -- |
| AppHdr<br>+ MsgDefIdr | M | MX message type | **pacs.008.001.08** |
| AppHdr<br>+ BizMsgIdr | M | This reference can be used by IPS in a message from IPS <Rltd> tag of the Application Header.<br>The reference can be the same as message id in a <Document> tag. | **ADPSEGCR103001** |
| AppHdr<br>+ CreDt | M | Creation date-time of the message. UTC time | **2019-09-29T05:30:47Z** |
| AppHdr<br>+ Prty | C | Priority of a payment transfer. Fixed value 100 for IPS. Mandatory for pacs.004. | **100** |

***IPS → DP, IPS → PSP***

| XPath in Application Header (head.001) of MX message | IPS status | Comment | Example |
|---|---|---|---|
| AppHdr<br>+ Fr<br>++ FIId<br>+++ FinInstnId<br>++++ BICFI | MA | BIC of the Buna in case of a messages received from IPS. | MX: **ADPSEGCA** |
| AppHdr<br>+ Fr<br>++ FIId<br>+++ FinInstnId<br>++++ ClrSysMmbId<br>+++++ MmbId | MA | Not applicable for the messages sent by Buna | -- |
| AppHdr<br>+ To<br>++ FIId<br>+++ FinInstnId<br>++++ BICFI | MA | BIC of the Receiving participant. | **BDPSTNTT** |
| AppHdr<br>+ To<br>++ FIId<br>+++ FinInstnId<br>++++ ClrSysMmbId<br>+++++ MmbId | MA | Pseudo-BIC of the Receiving participant. | **BUNNAEAA** |
| AppHdr<br>+ MsgDefIdr | M | MX message type | **pacs.002.001.10** |
| AppHdr<br>+ BizMsgIdr | M | Unique reference generated by IPS | **190929BUNNAEAAXXXX0001000345** |
| AppHdr<br>+ CreDt | M | Creation date-time of the message. UTC time | **2019-09-29T05:30:48Z** |
| AppHdr<br>+ Prty | C | Priority of a payment transfer. Fixed value 100 for IPS. Mandatory for pacs.004. | **100** |
| Section <Rltd> in case the message is triggered by an incoming message: details of incoming message | | | |
| AppHdr<br>+ Rltd<br>++ Fr<br>+++ FIId<br>++++ FinInstnId<br>+++++ BICFI | MA | BIC of the Sending participant. | **ADPSEGCA** |
| AppHdr<br>+ Rltd<br>++ Fr<br>+++ FIId<br>++++ FinInstnId<br>+++++ ClrSysMmbId<br>++++++ MmbId | MA | Pseudo- BIC of the Sending participant. | **ADPNEGCA** |

| XPath in Application Header (head.001) of MX message | IPS status | Comment | Example |
|---|---|---|---|
| AppHdr<br>+ Rltd<br>++ To<br>+++ FIId<br>++++ FinInstnId<br>+++++ BICFI | MA | BIC of Buna in case of the messages sent to the system. | **BUNNAEAA** |
| AppHdr<br>+ Rltd<br>++ To<br>+++ FIId<br>++++ FinInstnId<br>+++++ ClrSysMmbId<br>++++++ MmbId | MA | Not applicable for the messages sent to Buna | -- |
| AppHdr<br>+ Rltd<br>++ MsgDefIdr | M | MX message type | **pacs.008.001.08** |
| AppHdr<br>+ Rltd<br>++ BizMsgIdr | M | This reference can be used by IPS in a message from IPS <Rltd> tag of the Application Header. The reference can be the same as message id in a <Document> tag. | **ADPSEGCR103001** |
| AppHdr<br>+ Rltd<br>+ CreDt | M | Creation date-time of the message. UTC time | **2019-09-29T05:30:47Z** |
| AppHdr<br>+ Rltd<br>++ Prty | C | Priority of a payment transfer. Fixed value 100 for IPS. Mandatory for pacs.004. | **100** |

# 2 CREDITOR PAYMENT ACTIVATION REQUEST

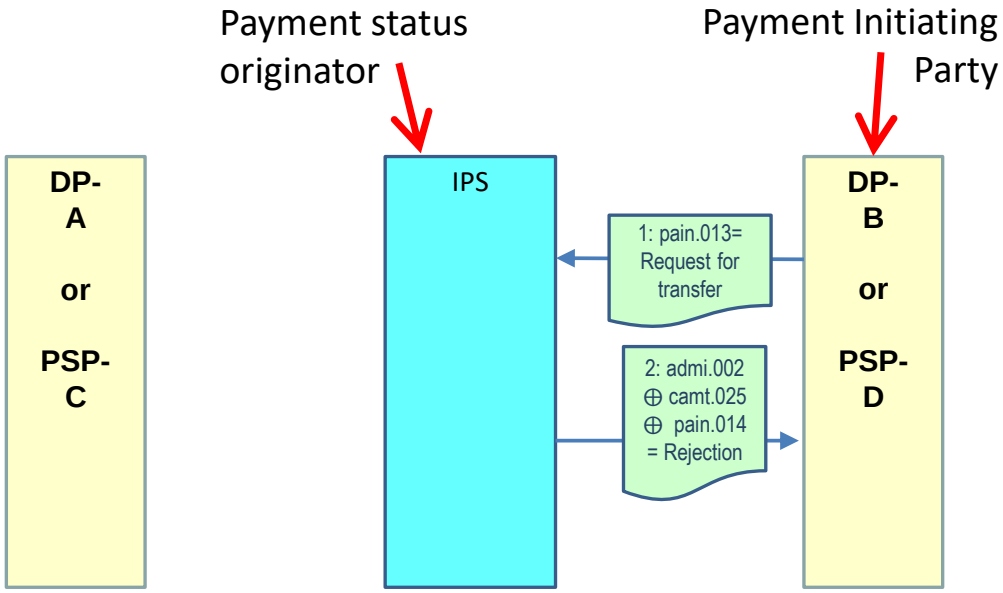
## 2.1 MESSAGE FLOW

### 2.1.1 Successful flow

Refer to [Figure 4].

### 2.1.2 Unsuccessful flow: rejected by IPS on receiving

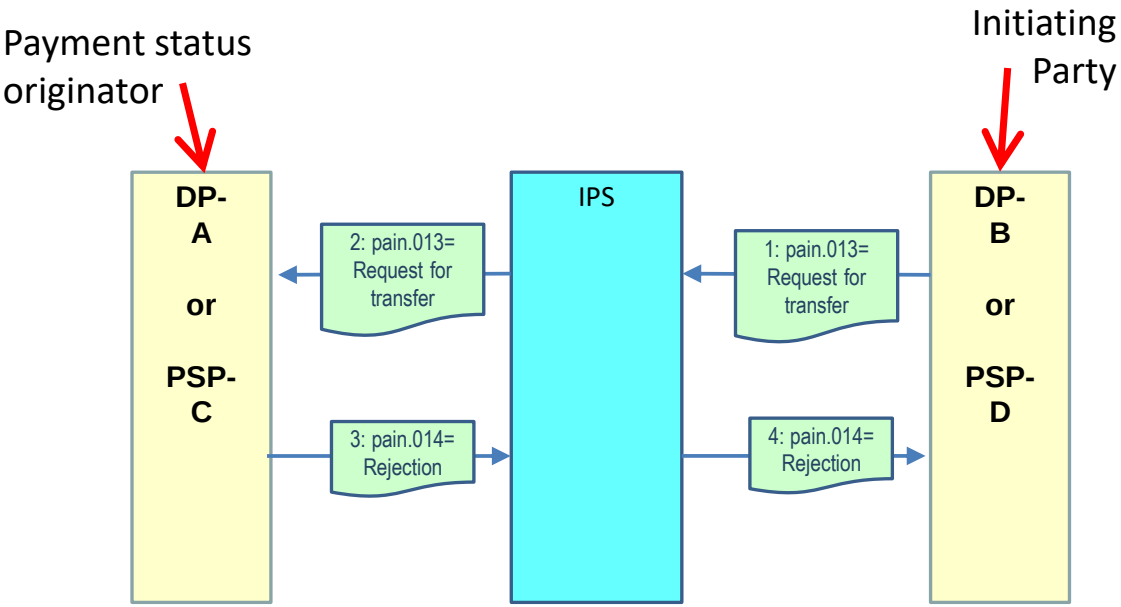
*Figure 1. Rejection by IPS*




| Message # | MX type | Item |
|---|---|---|
| 1 | pain.013 | 2.2.2.1 |
| 2 | admi.002 | 10.2.2.1 |
| 2 | camt.025 | 10.1.2.1 |
| 2 | pain.014 | 2.3.3.2 |

### 2.1.3 Unsuccessful flow: rejection of counterparty processed in IPS

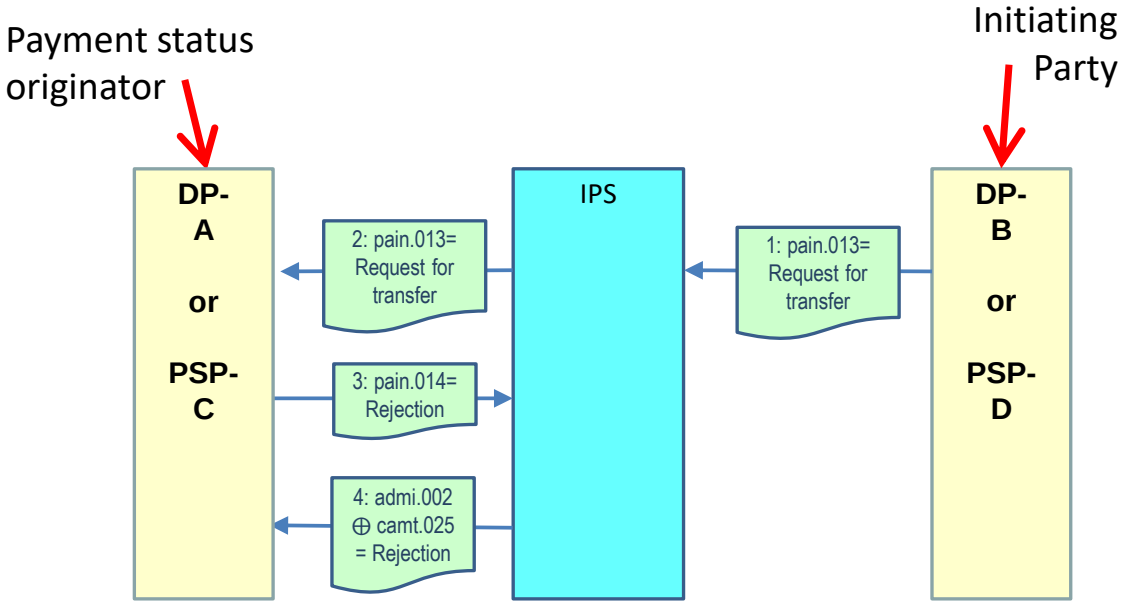
*Figure 2. Rejection of counterparty processed in IPS.*




| Message # | MX type | Item |
|---|---|---|
| 1 | pain.013 | 2.2.2.1 |
| 2 | pain.013 | 2.2.2.2 |
| 3 | pain.014 | 2.3.3.1 |
| 4 | pain.014 | 2.3.3.2 |

### 2.1.4 Unsuccessful flow: rejection of counterparty failed in IPS

*Figure 3. Rejection of counterparty failed in IPS.*




| Message # | MX type | Item |
|---|---|---|
| 1 | pain.013 | 2.2.2.1 |
| 2 | pain.013 | 2.2.2.2 |
| 3 | pain.014 | 2.3.3.1 |
| 4 | admi.002 | 10.2.2.1 |
| 4 | camt.025 | 10.1.2.1 |

## 2.2 PAIN.013: REQUEST FOR TRANSFER

Request for transfer is sent by Initiating party (Crediting participant) to Buna and from Buna to counterparty (Debiting participant).

### 2.2.1 Message format description

pain.013

### 2.2.2 Examples of pain.013 initiated by crediting participant

#### 2.2.2.1 pain.013 sent by crediting participant to IPS

```
<?xml version="1.0" encoding="UTF-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender:-DP-->
    <Fr>
        <FIId>
            <FinInstnId>
                <BICFI>BDPSTNTT</BICFI>
            </FinInstnId>
        </FIId>
    </Fr>
<!-- Message Receiver : Buna-->
    <To>
        <FIId>
            <FinInstnId>
                <BICFI>BUNNAEAA</BICFI>
            </FinInstnId>
        </FIId>
    </To>
<!-- Message Reference -->
    <BizMsgIdr>120000001235</BizMsgIdr>
<!-- Message Type -->
```

```
    <MsgDefIdr>pain.013.001.08</MsgDefIdr>
<!-- Message Creation Date/Time-->
    <CreDt>2019-09-29T05:30:47Z</CreDt>
</AppHdr>

<!-- Document -->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.013.001.08">
    <CdtrPmtActvtnReq>
        <GrpHdr>
<!-- Unique message reference -->
            <MsgId>120000001235</MsgId>
<!-- Message creation date time -->
            <CreDtTm>2019-09-29T09:30:47+04:00</CreDtTm>
<!-- Number of transactions to generate. Fixed value = 1 -->
            <NbOfTxs>1</NbOfTxs>
<!--Initiating party. Participant who's sending request for payment to the system.
AnyBIC for swift-registered BICs. Othr/Id – for pseudo-BIC codes (non-swift registered)-->
            <InitgPty>
                <Id>
                    <OrgId>
                        <AnyBIC>BDPSTNTT</AnyBIC>
                    </OrgId>
                </Id>
            </InitgPty>
        </GrpHdr>
        <PmtInf>
<!-- Payment information Id. -->
            <PmtInfId>1432423</PmtInfId>
<!-- Payment method: TRF - Credit transfer -->
            <PmtMtd>TRF</PmtMtd>
<!-- Requested execution date for payment -->
            <ReqdExctnDt>
                <Dt>2019-09-29</Dt>
            </ReqdExctnDt>

<!--Debtor client information -->
```

```
                <Dbtr>
<!--Debtor client name -->
                    <Nm>OPEN SYSTEMS LTD</Nm>
<!--Debtor client postal address -->
                    <PstlAdr>
                        <TwnNm>Cairo</TwnNm>
                        <Ctry>EG</Ctry>
                        <AdrLine>15 Ismail Mohamed Street</AdrLine>
                        <AdrLine>Jeddah Tower, 3rd Floor</AdrLine>
                        <AdrLine>Zamalek</AdrLine>
                    </PstlAdr>
                </Dbtr>
<!--Debtor client account -->
                <DbtrAcct>
                    <Id>
                        <Othr>
                            <Id>3734500000</Id>
                        </Othr>
                    </Id>
                </DbtrAcct>

<!--Debtor agent. Participant to be debited in IPS. BICFI for SWIFT-registered participants. ClrSysMmbId/MmbId – for pseudo-BIC codes (non-swift registered)-->
                <DbtrAgt>
                    <FinInstnId>
                        <BICFI>ADPSEGCA</BICFI>
                        <Othr>
                            <Id>CBAUAEAA</Id>
                            <SchmeNm>
                                <Prtry>FHI</Prtry>
                            </SchmeNm>
                        </Othr>
                    </FinInstnId>
                </DbtrAgt>

                <CdtTrfTx>
```

```
<!-- Payment identification (to be included into pacs.008) -->
                <PmtId>
                        <EndToEndId>PAYM0001</EndToEndId>
                        <UETR>b7f1244e-6c96-4c9d-b51e-c420b679a1dc</UETR>
                </PmtId>
<!-- Payment type information (to be included into pacs.008) -->
                <PmtTpInf>
<!-- Priority -->
                        <SvcLvl>
                                <Prtry>0100</Prtry>
                        </SvcLvl>
<!-- Instrument code -->
                        <LclInstrm>
                                <Prtry>SCYF-SCCT-RQPY</Prtry>
                        </LclInstrm>
                </PmtTpInf>
<!-- Amount in currency to be paid -->
                <Amt>
                        <InstdAmt Ccy="AED">798771.12</InstdAmt>
                </Amt>
                <ChrgBr>SHAR</ChrgBr>
<!-- Creditor Agent. BICFI for swift-registered BICs.  ClrSysMmbId/MmbId – for pseudo-BIC codes (non-swift registered) -->
                <CdtrAgt>
                        <FinInstnId>
                                <BICFI>BDPSTNTT</BICFI>
                        </FinInstnId>
                </CdtrAgt>
<!--Creditor client information -->
                <Cdtr>
<!--Creditor client name -->
                        <Nm>GLOBAL CELL 5G</Nm>
<!--Creditor client postal address -->
                        <PstlAdr>
                        <TwnNm>Erriadh</TwnNm>
                        <CtrySubDvsn>Governorate Kef</CtrySubDvsn>
                        <Ctry>TN</Ctry>
```

```
                <AdrLine>114 Rue de Sidi Bou Zid</AdrLine>
                </PstlAdr>
            </Cdtr>
<!--Creditor client account -->
            <CdtrAcct>
                <Id>
                    <Othr>
                        <Id>Z95A00000000000146403815</Id>
                    </Othr>
                </Id>
            </CdtrAcct>
<!-- Ultimate creditor information -->
            <UltmtCdtr>
<!-- Ultimate Creditor client name -->
                <Nm>Astrid Lungrem</Nm>
<!--Ultimate Creditor postal address -->
                <PstlAdr>
                    <TwnNm>Cairo</TwnNm>
                    <Ctry>AE</Ctry>
                    <AdrLine>Cairo</AdrLine>
                </PstlAdr>
<!-- Customer identification in creditor organization. No MT equivalent -->
                <Id>
                    <PrvtId>
                        <Othr>
                            <Id>+21681345435454</Id>
                            <SchmeNm>
                                <Prtry>CELL</Prtry>
                            </SchmeNm>
                        </Othr>
                    </PrvtId>
                </Id>
            </UltmtCdtr>
<!-- Transaction type code, as per list of defined TTCs in Central System -->
            <Purp>
                <Prtry>020</Prtry>
```

```
                    </Purp>
<!-- Regulatory reporting information -->
                    <RgltryRptg>
                        <Dtls>
                            <Inf>INFORMATIONABOUTPAYMENT-1</Inf>
                            <Inf>INFORMATIONABOUTPAYMENT-2</Inf>
                            <Inf>INFORMATIONABOUTPAYMENT-3</Inf>
                        </Dtls>
                    </RgltryRptg>
<!-- Remittance information -->
                    <RmtInf>
                        <Ustrd>Payment for October 2020</Ustrd>
                        <Ustrd>EXTRA INFO</Ustrd>
                    </RmtInf>
                </CdtTrfTx>
            </PmtInf>
    </CdtrPmtActvtnReq>
</Document>
```

### 2.2.2.2 pain.013 sent by IPS to Debiting participant

```
<?xml version="1.0" encoding="UTF-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender:- -->
    <Fr>
        <FIId>
            <FinInstnId>
                <BICFI>BUNNAEAA</BICFI>
            </FinInstnId>
        </FIId>
    </Fr>
<!-- Message Receiver: -->
    <To>
        <FIId>
```

```
                <FinInstnId>
                        <BICFI>ADPSEGCA</BICFI>
                </FinInstnId>
        </FIId>
    </To>
<!-- Message Reference -->
    <BizMsgIdr>190929BUNNAEAAXXXX2000000123</BizMsgIdr>
<!-- Message Type -->
    <MsgDefIdr>pain.013.001.08</MsgDefIdr>
<!-- Message Creation Date/Time-->
    <CreDt>2019-09-29T05:30:48Z</CreDt>
<!-- Priority -->
    <Prty>0100</Prty>

    <Rltd>
<!-- Message Sender:-DP-->
        <Fr>
                <FIId>
                        <FinInstnId>
                                <BICFI>BDPSTNTT</BICFI>
                        </FinInstnId>
                </FIId>
        </Fr>
<!-- Message Receiver : Buna-->
        <To>
                <FIId>
                        <FinInstnId>
                                <BICFI>BUNNAEAA</BICFI>
                        </FinInstnId>
                </FIId>
        </To>
<!-- Message Reference -->
        <BizMsgIdr>120000001235</BizMsgIdr>
<!-- Message Type -->
        <MsgDefIdr>pain.013.001.08</MsgDefIdr>
<!-- Message Creation Date/Time-->
```

```
            <CreDt>2019-09-29T05:30:47Z</CreDt>
        </Rltd>
    </AppHdr>

<!-- Document -->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.013.001.08">
    <CdtrPmtActvtnReq>
            <GrpHdr>
<!-- Unique message reference -->
                <MsgId>120000001235</MsgId>
<!-- Message creation date time -->
                <CreDtTm>2019-09-29T09:30:47+04:00</CreDtTm>
<!-- Number of transactions to generate. Fixed value = 1 -->
                <NbOfTxs>1</NbOfTxs>
<!--Initiating party. Participant who's sending request for payment to the system.
AnyBIC for swift-registered BICs. Othr/Id – for pseudo-BIC codes (non-swift registered)-->
                <InitgPty>
                    <Id>
                        <OrgId>
                            <AnyBIC>BDPSTNTT</AnyBIC>
                        </OrgId>
                    </Id>
                </InitgPty>
            </GrpHdr>
            <PmtInf>
<!-- Payment information Id. -->
                <PmtInfId>1432423</PmtInfId>
<!-- Payment method: TRF - Credit transfer -->
                <PmtMtd>TRF</PmtMtd>
<!-- Requested execution date for payment -->
                <ReqdExctnDt>
                    <Dt>2019-09-29</Dt>
                </ReqdExctnDt>

<!--Debtor client information -->
                <Dbtr>
```

```
<!--Debtor client name -->
                <Nm>OPEN SYSTEMS LTD</Nm>
<!--Debtor client postal address -->
                <PstlAdr>
                        <TwnNm>Cairo</TwnNm>
                        <Ctry>EG</Ctry>
                        <AdrLine>15 Ismail Mohamed Street</AdrLine>
                        <AdrLine>Jeddah Tower, 3rd Floor</AdrLine>
                        <AdrLine>Zamalek</AdrLine>
                </PstlAdr>
        </Dbtr>
<!--Debtor client account -->
        <DbtrAcct>
                <Id>
                        <Othr>
                                <Id>3734500000</Id>
                        </Othr>
                </Id>
        </DbtrAcct>

<!--Debtor agent. Participant to be debited in IPS. BICFI for SWIFT-registered participants. ClrSysMmbId/MmbId – for pseudo-BIC codes (non-swift registered)-->
        <DbtrAgt>
                <FinInstnId>
                        <BICFI>ADPSEGCA</BICFI>
                        <Othr>
                                <Id>CBAUAEAA</Id>
                                <SchmeNm>
                                        <Prtry>FHI</Prtry>
                                </SchmeNm>
                        </Othr>
                </FinInstnId>
        </DbtrAgt>

        <CdtTrfTx>
<!-- Payment identification (to be included into pacs.008) -->
```

```
                <PmtId>
                        <EndToEndId>PAYM0001</EndToEndId>
                        <UETR>b7f1244e-6c96-4c9d-b51e-c420b679a1dc</UETR>
                </PmtId>
<!-- Payment type information (to be included into pacs.008) -->
                <PmtTpInf>
<!-- Instrument code -->
                        <LclInstrm>
                                <Prtry>SCYF-SCCT-RQPY</Prtry>
                        </LclInstrm>
                </PmtTpInf>
<!-- Amount in currency to be paid -->
                <Amt>
                        <InstdAmt Ccy="AED">798771.12</InstdAmt>
                </Amt>
                <ChrgBr>SHAR</ChrgBr>
<!-- Creditor Agent. BICFI for swift-registered BICs.  ClrSysMmbId/MmbId – for pseudo-BIC codes (non-swift registered) -->
                <CdtrAgt>
                        <FinInstnId>
                                <BICFI>BDPSTNTT</BICFI>
                        </FinInstnId>
                </CdtrAgt>
<!--Creditor client information -->
                <Cdtr>
<!--Creditor client name -->
                        <Nm>GLOBAL CELL 5G</Nm>
<!--Creditor client postal address -->
                        <PstlAdr>
                        <TwnNm>Erriadh</TwnNm>
                        <CtrySubDvsn>Governorate Kef</CtrySubDvsn>
                        <Ctry>TN</Ctry>
                        <AdrLine>114 Rue de Sidi Bou Zid</AdrLine>
                        </PstlAdr>
                </Cdtr>
<!--Creditor client account -->
                <CdtrAcct>
```

```
                    <Id>
                        <Othr>
                            <Id>Z95A00000000000146403815</Id>
                        </Othr>
                    </Id>
                </CdtrAcct>
<!-- Ultimate creditor information -->
                <UltmtCdtr>
<!-- Customer identification in creditor organization. No MT equivalent -->
                    <Id>
                        <PrvtId>
                            <Othr>
                                <Id>+21681345435454</Id>
                                <SchmeNm>
                                    <Prtry>CELL</Prtry>
                                </SchmeNm>
                            </Othr>
                        </PrvtId>
                    </Id>
                </UltmtCdtr>
<!-- Transaction type code, as per list of defined TTCs in Central System -->
                <Purp>
                    <Prtry>020</Prtry>
                </Purp>
<!-- Regulatory reporting information -->
                <RgltryRptg>
                    <Dtls>
                        <Inf>INFORMATIONABOUTPAYMENT-1</Inf>
                        <Inf>INFORMATIONABOUTPAYMENT-2</Inf>
                        <Inf>INFORMATIONABOUTPAYMENT-3</Inf>
                    </Dtls>
                </RgltryRptg>
<!-- Remittance information -->
                <RmtInf>
                    <Ustrd>Payment for October 2020</Ustrd>
                    <Ustrd>EXTRA INFO</Ustrd>
```

```
                    </RmtInf>
                </CdtTrfTx>
            </PmtInf>
        </CdtrPmtActvtnReq>
</Document>
```

## 2.3 PAIN.014: STATUS OF THE REQUEST FOR TRANSFER

### 2.3.1 Message format description

pain.014

### 2.3.2 Example of pain.014 originated by IPS

#### 2.3.2.1 pain.014 sent by IPS to Initiating party

```
<?xml version="1.0" encoding="UTF-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender:-Buna-->
    <Fr>
        <FIId>
            <FinInstnId>
                <BICFI>BUNNAEAA</BICFI>
            </FinInstnId>
        </FIId>
    </Fr>
<!-- Message Receiver : DP-->
    <To>
        <FIId>
            <FinInstnId>
                <BICFI>BDPSTNTT</BICFI>
```

```
                    </FinInstnId>
                </FIId>
        </To>
<!-- Message Reference -->
        <BizMsgIdr>190929BUNNAEAAXXXX0001000955</BizMsgIdr>
<!-- Message Type -->
        <MsgDefIdr>pain.014.001.08</MsgDefIdr>
<!-- Message Creation Date/Time-->
        <CreDt>2019-09-29T05:30:50Z</CreDt>

        <Rltd>
<!-- Message Sender:- -->
                <Fr>
                    <FIId>
                        <FinInstnId>
                            <BICFI>BDPSTNTT</BICFI>
                        </FinInstnId>
                    </FIId>
                </Fr>
<!-- Message Receiver : -->
                <To>
                    <FIId>
                        <FinInstnId>
                            <BICFI>BUNNAEAA</BICFI>
                        </FinInstnId>
                    </FIId>
                </To>
<!-- Message Reference -->
                <BizMsgIdr>120000001235</BizMsgIdr>
<!-- Message Type -->
                <MsgDefIdr>pain.013.001.08</MsgDefIdr>
<!-- Message Creation Date/Time-->
                <CreDt>2019-09-29T05:30:47Z</CreDt>
        </Rltd>
</AppHdr>
```

```xml
<!-- Document -->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.014.001.08">
    <CdtrPmtActvtnReqStsRpt>
        <GrpHdr>
<!--Unique message identifier generated by IPS -->
            <MsgId>4760000034551</MsgId>
 <!--Message creation date time -->
            <CreDtTm>2019-09-29T18:18:01.015</CreDtTm>
<!-- Party which sent pain.013. AnyBIC for swift-registered BICs. Othr/Id – for pseudo-BIC codes (non-swift registered)-->
            <InitgPty>
                <Id>
                    <OrgId>
                        <AnyBIC>BDPSTNTT</AnyBIC>
                    </OrgId>
                </Id>
            </InitgPty>

        </GrpHdr>
<!-- References to original pain.013 request -->
        <OrgnlGrpInfAndSts>
<!-- Original Message Id from pain.013 -->
            <OrgnlMsgId>120000001235</OrgnlMsgId>
<!-- pain.013 full message type -->
            <OrgnlMsgNmId>pain.013.001.08</OrgnlMsgNmId>
<!-- pain.013 creation date/time -->
            <OrgnlCreDtTm>2019-09-29T09:30:47+04:00</OrgnlCreDtTm>
<!--status of pain.013 -->
            <GrpSts>RJCT</GrpSts>

            <StsRsnInf>
                <Orgtr>
                    <Id>
                        <OrgId>
                            <AnyBIC>BUNNAEAA</AnyBIC>
                        </OrgId>
                    </Id>
```

```
                    </Orgtr>
<!--Reason of rejection -->
                    <Rsn>
                        <Prtry>RR01</Prtry>
                    </Rsn>
<!--Description of rejection -->
                    <AddtlInf>Missing Debtor Account or</AddtlInf>
                    <AddtlInf>Identification</AddtlInf>
                </StsRsnInf>
            </OrgnlGrpInfAndSts>
        </CdtrPmtActvtnReqStsRpt>
</Document>
```

### 2.3.3 Examples of pain.014 originated by Debiting participant

#### 2.3.3.1 pain.014 sent by debiting participant to IPS

```
<?xml version="1.0" encoding="UTF-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender:- -->
    <Fr>
        <FIId>
            <FinInstnId>
                <BICFI>ADPSEGCA</BICFI>
            </FinInstnId>
        </FIId>
    </Fr>
<!-- Message Receiver : -->
    <To>
        <FIId>
            <FinInstnId>
                <BICFI>BUNNAEAA</BICFI>
            </FinInstnId>
        </FIId>
```

```
    </To>
<!-- Message Reference -->
    <BizMsgIdr>4760000034551</BizMsgIdr>
<!-- Message Type -->
    <MsgDefIdr>pain.014.001.08</MsgDefIdr>
<!-- Message Creation Date/Time-->
    <CreDt>2019-09-29T05:30:49Z</CreDt>

</AppHdr>

<!-- Document -->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.014.001.08">
    <CdtrPmtActvtnReqStsRpt>
        <GrpHdr>
<!--Unique message identifier generated by IPS -->
            <MsgId>4760000034551</MsgId>
 <!--Message creation date time -->
            <CreDtTm>2019-09-29T18:18:01.015</CreDtTm>
<!-- Party which sent pain.013. AnyBIC for swift-registered BICs. Othr/Id – for pseudo-BIC codes (non-swift registered)-->
            <InitgPty>
                <Id>
                    <OrgId>
                        <AnyBIC>BDPSTNTT</AnyBIC>
                    </OrgId>
                </Id>
            </InitgPty>
        </GrpHdr>

<!-- References to original pain.013 request -->
        <OrgnlGrpInfAndSts>
<!-- Original Message Id from pain.013 -->
            <OrgnlMsgId>120000001235</OrgnlMsgId>
<!-- pain.013 full message type -->
            <OrgnlMsgNmId>pain.013.001.08</OrgnlMsgNmId>
<!-- pain.013 creation date/time -->
            <OrgnlCreDtTm>2019-09-29T09:30:47+04:00</OrgnlCreDtTm>
```

```
<!--status of pain.013 -->
                <GrpSts>RJCT</GrpSts>

                <StsRsnInf>
                        <Orgtr>
                                <Id>
                                        <OrgId>
                                                <AnyBIC>ADPSEGCA</AnyBIC>
                                        </OrgId>
                                </Id>
                        </Orgtr>
<!--Reason of rejection -->
                        <Rsn>
                                <Prtry>RR01</Prtry>
                        </Rsn>
<!--Description of rejection -->
                        <AddtlInf>Missing Debtor Account or</AddtlInf>
                        <AddtlInf>Identification</AddtlInf>
                </StsRsnInf>
        </OrgnlGrpInfAndSts>

    </CdtrPmtActvtnReqStsRpt>
</Document>
```

### 2.3.3.2 pain.014 sent by IPS to Initiating party

```
<?xml version="1.0" encoding="UTF-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender:-Buna-->
    <Fr>
        <FIId>
                <FinInstnId>
                        <BICFI>BUNNAEAA</BICFI>
```

```
                </FinInstnId>
            </FIId>
        </Fr>
<!-- Message Receiver : DP-->
        <To>
            <FIId>
                <FinInstnId>
                    <BICFI>BDPSTNTT</BICFI>
                </FinInstnId>
            </FIId>
        </To>
<!-- Message Reference -->
        <BizMsgIdr>190929BUNNAEAAXXXX0001000955</BizMsgIdr>
<!-- Message Type -->
        <MsgDefIdr>pain.014.001.08</MsgDefIdr>
<!-- Message Creation Date/Time-->
        <CreDt>2019-09-29T05:30:50Z</CreDt>

        <Rltd>
<!-- Message Sender:- -->
            <Fr>
                <FIId>
                    <FinInstnId>
                        <BICFI>ADPSEGCA</BICFI>
                    </FinInstnId>
                </FIId>
            </Fr>
<!-- Message Receiver : -->
            <To>
                <FIId>
                    <FinInstnId>
                        <BICFI>BUNNAEAA</BICFI>
                    </FinInstnId>
                </FIId>
            </To>
<!-- Message Reference -->
```

```
        <BizMsgIdr>4760000034551</BizMsgIdr>
<!-- Message Type -->
        <MsgDefIdr>pain.014.001.08</MsgDefIdr>
<!-- Message Creation Date/Time-->
        <CreDt>2019-09-29T05:30:49Z</CreDt>
    </Rltd>
</AppHdr>

<!-- Document -->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pain.014.001.08">
    <CdtrPmtActvtnReqStsRpt>
        <GrpHdr>
<!--Unique message identifier generated by IPS -->
            <MsgId>4760000034551</MsgId>
 <!--Message creation date time -->
            <CreDtTm>2019-09-29T18:18:01.015</CreDtTm>
<!-- Party which sent pain.013. AnyBIC for swift-registered BICs. Othr/Id – for pseudo-BIC codes (non-swift registered)-->
            <InitgPty>
                <Id>
                    <OrgId>
                        <AnyBIC>BDPSTNTT</AnyBIC>
                    </OrgId>
                </Id>
            </InitgPty>

        </GrpHdr>
<!-- References to original pain.013 request -->
        <OrgnlGrpInfAndSts>
<!-- Original Message Id from pain.013 -->
            <OrgnlMsgId>120000001235</OrgnlMsgId>
<!-- pain.013 full message type -->
            <OrgnlMsgNmId>pain.013.001.08</OrgnlMsgNmId>
<!-- pain.013 creation date/time -->
            <OrgnlCreDtTm>2019-09-29T09:30:47+04:00</OrgnlCreDtTm>
<!--status of pain.013 -->
            <GrpSts>RJCT</GrpSts>
```

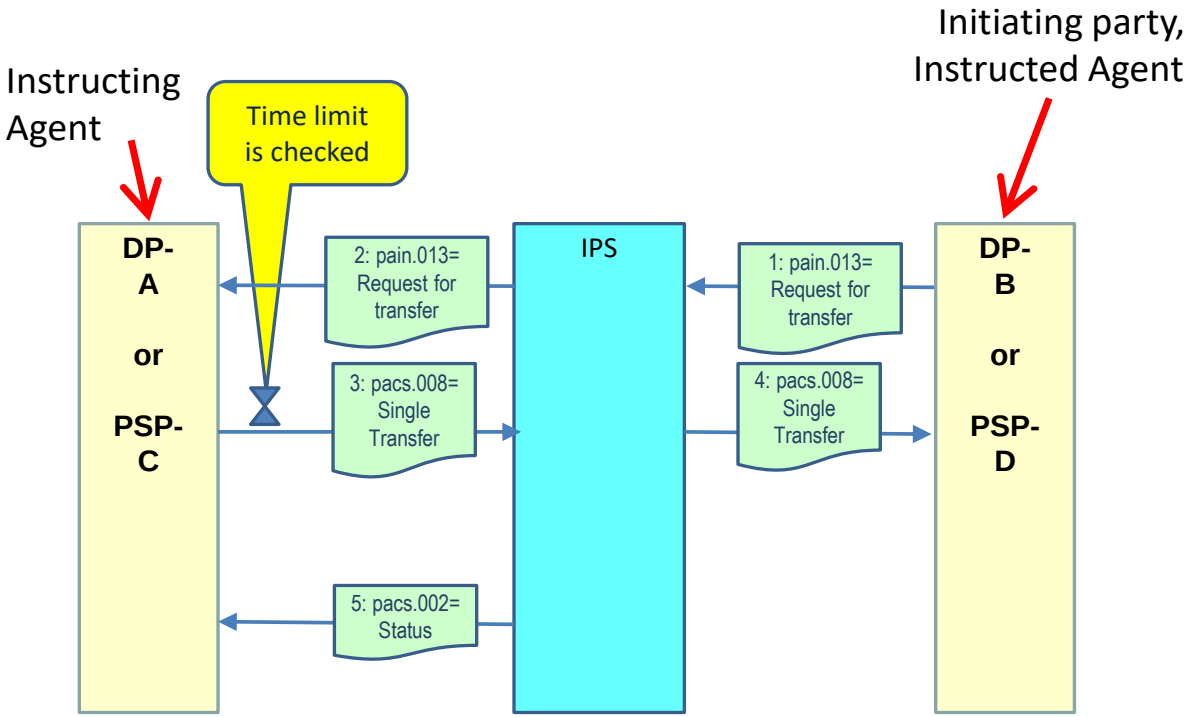
```
                <StsRsnInf>
                    <Orgtr>
                        <Id>
                            <OrgId>
                                <AnyBIC>ADPSEGCA</AnyBIC>
                            </OrgId>
                        </Id>
                    </Orgtr>
<!--Reason of rejection -->
                    <Rsn>
                        <Prtry>RR01</Prtry>
                    </Rsn>
<!--Description of rejection -->
                    <AddtlInf>Missing Debtor Account or</AddtlInf>
                    <AddtlInf>Identification</AddtlInf>
                </StsRsnInf>
            </OrgnlGrpInfAndSts>
        </CdtrPmtActvtnReqStsRpt>
</Document>
```

# 3 TRANSFERS

## 3.1 MESSAGE FLOW

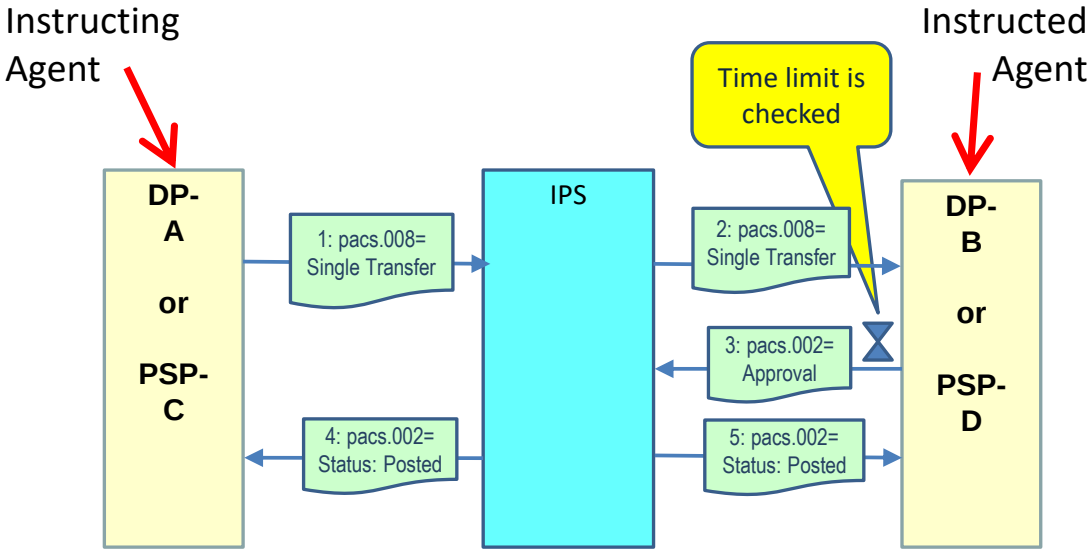
### 3.1.1 Successful flow

*Figure 4. Single customer credit transfer based on the Request (Local instrument: SCYF-SCCT-RQPY) without authorization: Successful flow.*



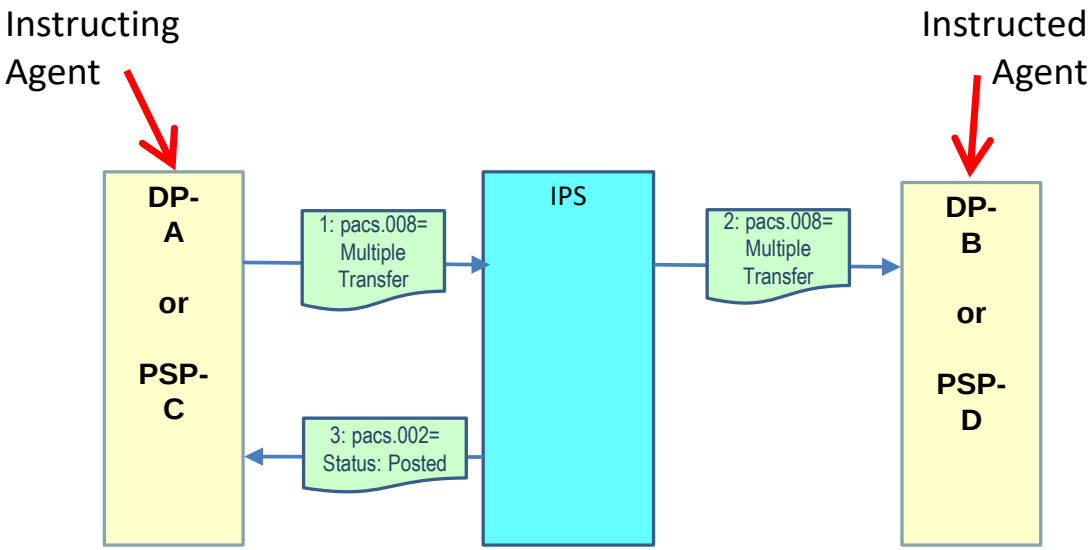

| Message # | MX type | Item |
|---|---|---|
| 1 | pain.013 | 2.2.2.1 |
| 2 | pain.013 | 2.2.2.2 |
| 3 | pacs.008 | 3.2.4.1 |
| 4 | pacs.008 | 3.2.4.2 |
| 5 | pacs.002 | 6.2.2.2 |

*Figure 5. Single customer credit transfer with authorization (Local instrument SCYF-SCCT-AUTH): Successful flow*




| Message # | MX type | Item |
|---|---|---|
| 1 | pacs.008 | 3.2.3.1 |
| 2 | pacs.008 | 3.2.3.2 |
| 3 | pacs.002 | 6.1.2.1 |
| 4 | pacs.002 | 6.2.2.2 |
| 5 | pacs.002 | 6.2.2.2 |

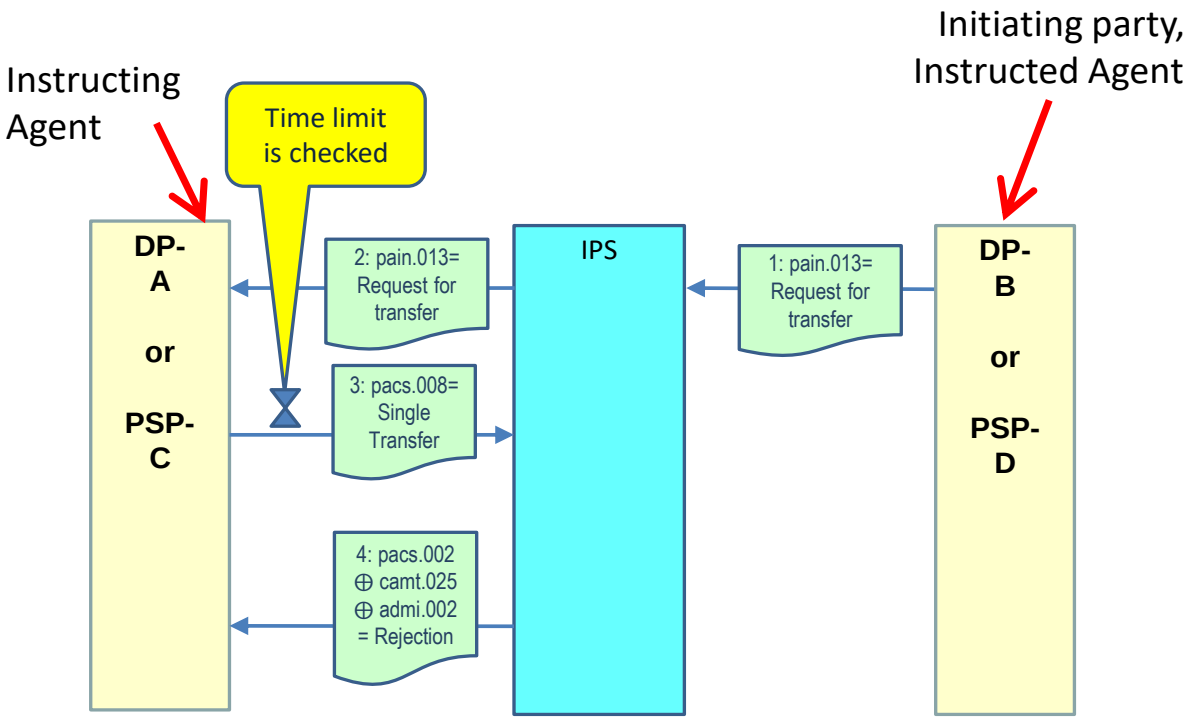
*Figure 6. Multiple customer credit transfer without authorization (Local instrument SCYF-MCCT-CONV): Successful flow*




| Message # | MX type | Item |
|---|---|---|
| 1 | pacs.008 | 3.3.2.1 |
| 2 | pacs.008 | **Error! Reference source not found.** |
| 3 | pacs.002 | 6.2.3.2 |

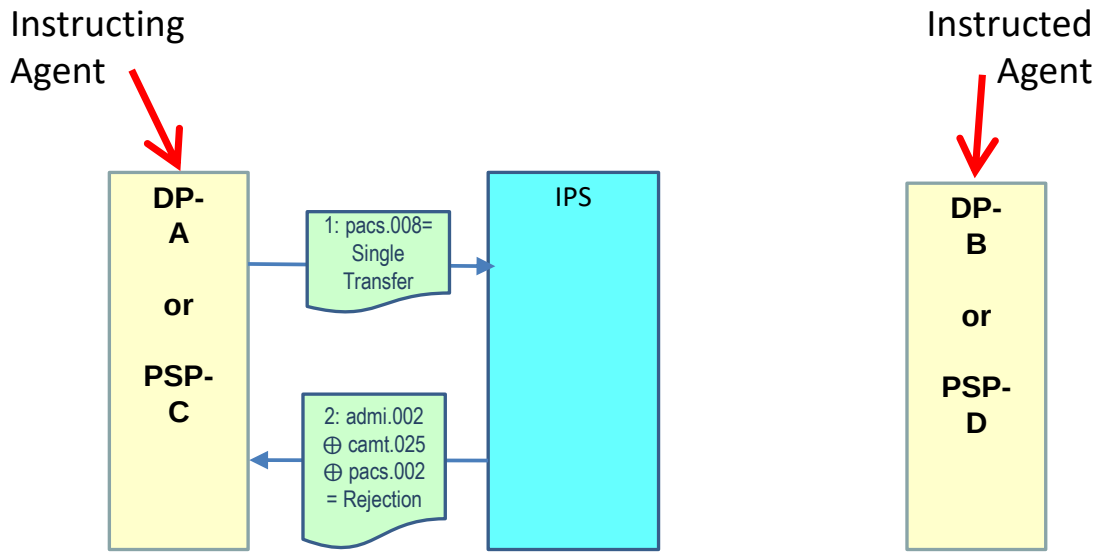
### 3.1.2 Unsuccessful flow: rejected by IPS on receiving

*Figure 7. Transfer based on the Request (Local instrument: SCYF-SCCT-RQPY): Rejection by IPS on receiving.*



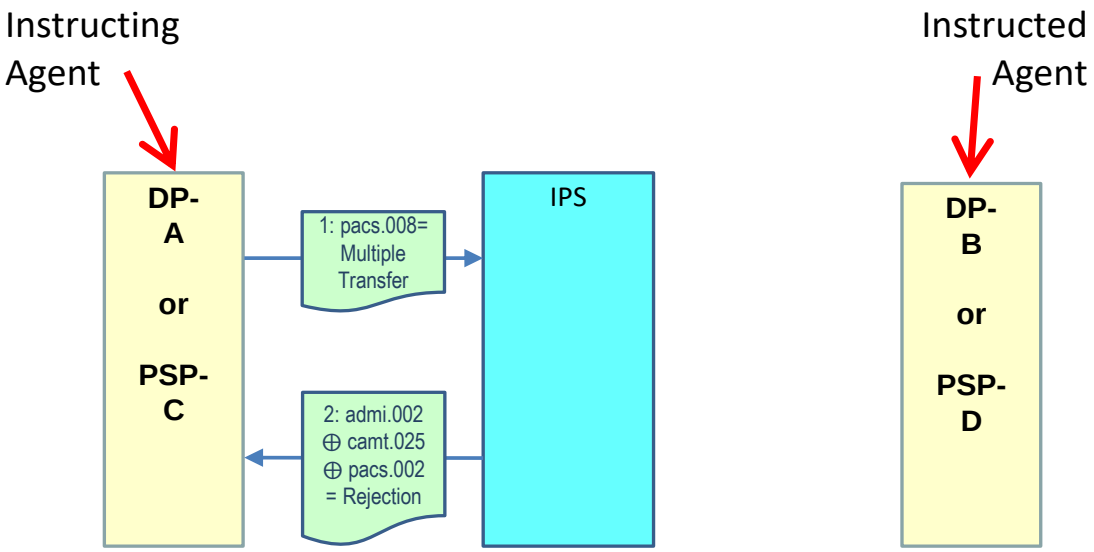

| Message # | MX type | Item |
|---|---|---|
| 1 | pain.013 | 2.2.2.1 |
| 2 | pain.013 | 2.2.2.2 |
| 3 | pacs.008 | 3.2.4.1 |
| 4 | pacs.002 | 6.2.2.1 |
| 4 | camt.025 | 10.1.2.1 |
| 4 | admi.002 | 10.2.2.1 |

*Figure 8. Single customer credit transfer with authorization (Local instrument SCYF-SCCT-AUTH): Rejection by IPS on receiving.*




| Message # | MX type | Item |
|---|---|---|
| 1 | pacs.008 | 3.2.3.1 |
| 2 | camt.025 | 10.1.2.1 |
| 2 | admi.002 | 10.2.2.1 |
| 2 | pacs.002 | 6.2.2.1 |

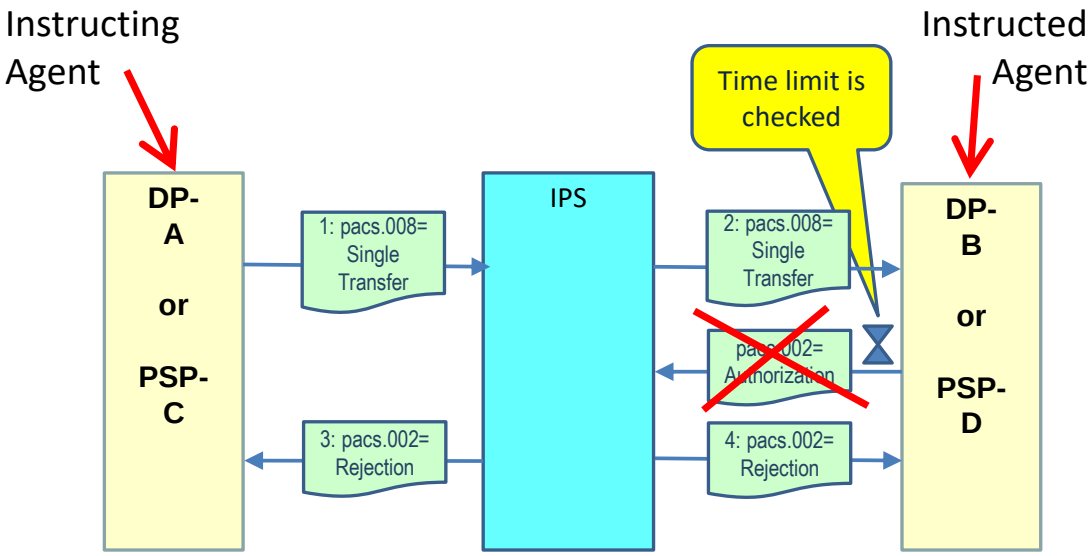
*Figure 9. Multiple customer credit transfer without authorization (Local instrument SCYF-MCCT-CONV): Rejection by IPS on receiving.*




| Message # | MX type | Item |
|---|---|---|
| 1 | pacs.008 | 3.3.2.1 |
| 2 | admi.002 | 10.2.2.1 |
| 2 | camt.025 | 10.1.2.1 |
| 2 | pacs.002 | 6.2.2.1 |

### 3.1.3 Unsuccessful flow: rejected by IPS on timeout

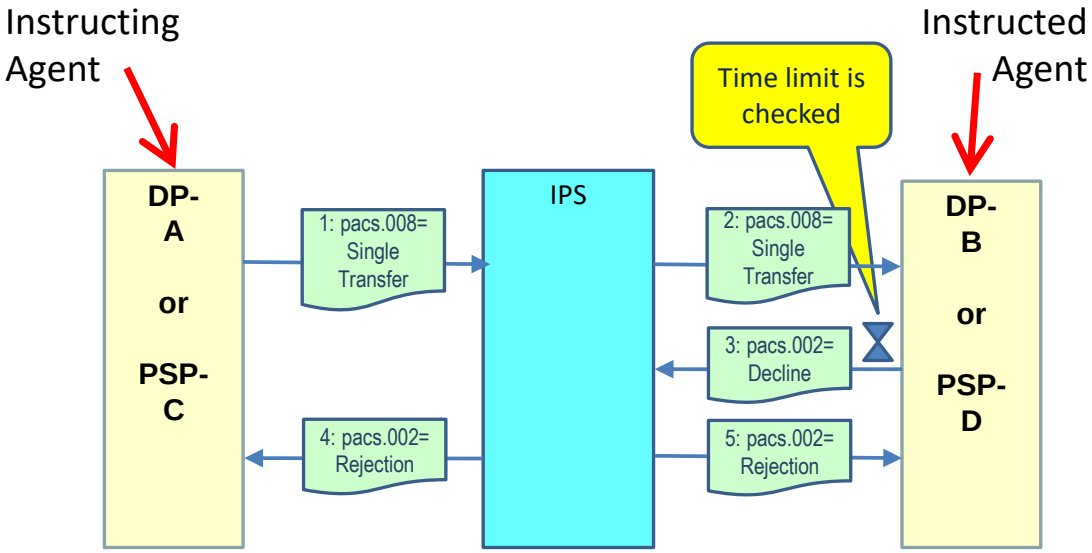
*Figure 10. Single customer credit transfer with authorization (Local instrument SCYF-SCCT-AUTH): Rejection by IPS on timeout.*




| Message # | MX type | Item |
|---|---|---|
| 1 | pacs.008 | 3.2.3.1 |
| 2 | pacs.008 | 3.2.3.2 |
| 3 | pacs.002 | 6.2.2.1 |
| 4 | pacs.002 | 6.2.2.1 |

### 3.1.4 Unsuccessful flow: declined by counterparty

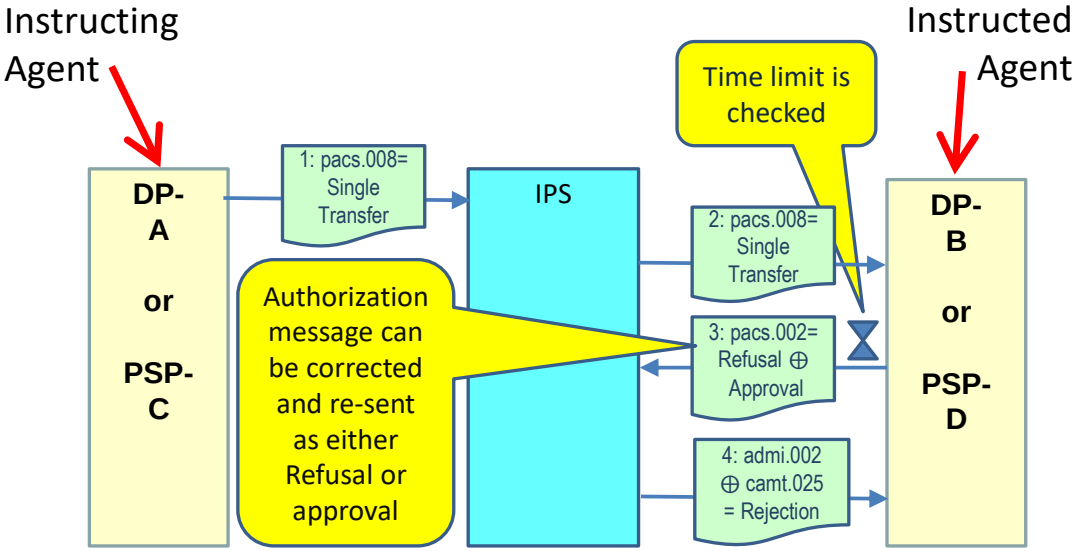
*Figure 11. Single customer credit transfer with authorization (Local instrument SCYF-SCCT-AUTH): Decline by counterparty.*




| Message # | MX type | Item |
|---|---|---|
| 1 | pacs.008 | 3.2.3.1 |
| 2 | pacs.008 | 3.2.3.2 |
| 3 | pacs.002 | 6.1.3.1 |
| 4 | pacs.002 | 6.2.2.1 |
| 5 | pacs.002 | 6.2.2.1 |

### 3.1.5 Unsuccessful flow: Authorization message is rejected by IPS before timeout

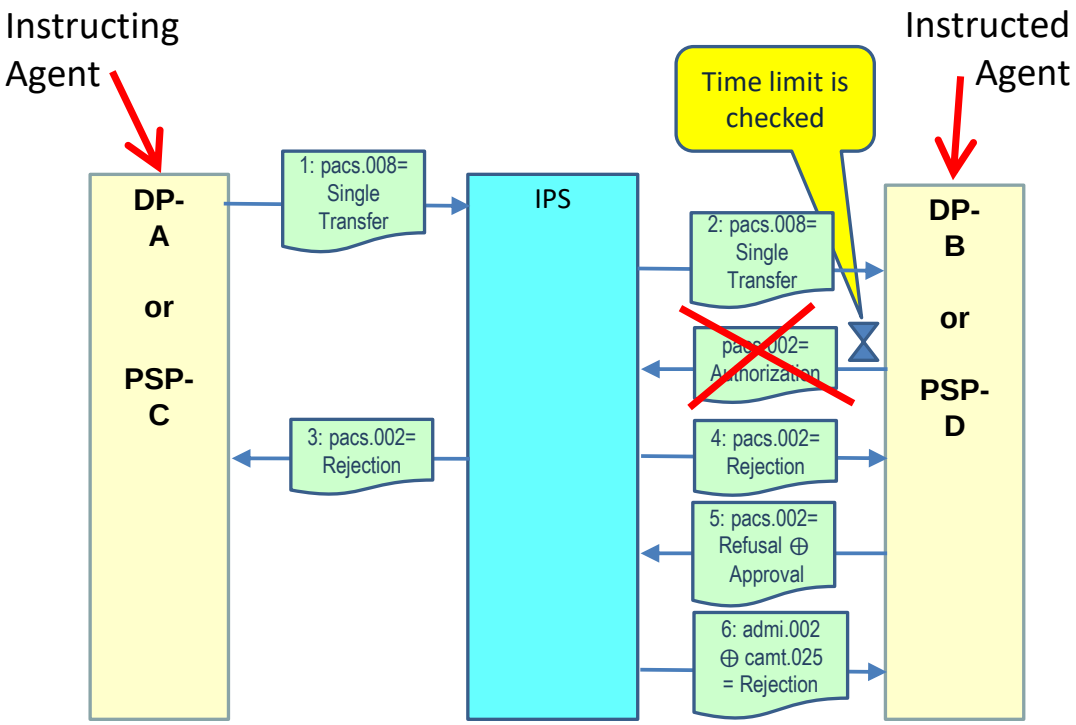
*Figure 12. Single customer credit transfer with authorization (Local instrument SCYF-SCCT-AUTH): Authorization message is rejected by IPS before timeout.*




| Message # | MX type | Item |
|---|---|---|
| 1 | pacs.008 | 3.2.3.1 |
| 2 | pacs.008 | 3.2.3.2 |
| 3 | pacs.002 | 6.1.3.1 |
| 4 | admi.002 | 10.2.2.1 |
| 4 | camt.025 | 10.1.2.1 |

### 3.1.6 Unsuccessful flow: Authorization message is rejected by IPS after timeout

*Figure 13. Single customer credit transfer with authorization (Local instrument SCYF-SCCT-AUTH): Authorization message is rejected by IPS after timeout.*




| Message # | MX type | Item |
|---|---|---|
| 1 | pacs.008 | 3.2.3.1 |
| 2 | pacs.008 | 3.2.3.2 |
| 3 | pacs.002 | 6.2.2.1 |
| 4 | pacs.002 | 6.2.2.1 |
| 5 | pacs.002 | 6.1.3.1 |
| 6 | admi.002 | 10.2.2.1 |
| 6 | camt.025 | 10.1.2.1 |

## 3.2 PACS.008: SINGLE CUSTOMER CREDIT TRANSFER

### 3.2.1 Message format description

pacs.008

### 3.2.2 Single Customer payments: Usage cases

Direct Participant A is debited in Buna; Direct participant B is credited in Buna.

**Table 1. Single Customer Credit Transfer: SCYF-SCCT-AUTH.**

| Leg 1 | **Sending message** | | | **Receiving message** | Leg 2 |
|---|---|---|---|---|---|
| **MT103 field** | **Content** | **pacs.008 tag** | **pacs.008 tag** | **Content** | **MT103 field** |
| N/A | Client of Ordering Customer | Ultimate Debtor | Ultimate Debtor | Client of Ordering Customer | N/A |
| 50K | Ordering Customer | Debtor | Debtor | Ordering Customer | 50K |
| 52a | Direct participant A or PSP-C | Debtor Agent | Debtor Agent | Direct participant A or PSP-C | 52a |
| -- | Direct participant A or PSP-C | Instructing Agent | Instructing Agent | Direct participant A or PSP-C | -- |
| Sender | Direct participant A or PSP-C | From | From | Buna | Sender |
| Receiver | Buna | To | To | Direct participant B or PSP-D | Receiver |
| -- | Direct participant B or PSP-D | Instructed Agent | Instructed Agent | Direct participant B or PSP-D | -- |
| 57a | Direct participant B or PSP-D | Creditor Agent | Creditor Agent | Direct participant B or PSP-D | 57a |
| 59 | Beneficiary Customer | Creditor | Creditor | Beneficiary Customer | 59 |
| N/A | Client of Beneficiary Customer | Ultimate Creditor | Ultimate Creditor | Client of Beneficiary Customer | N/A |

### 3.2.3 Examples of pacs.008: Single customer credit transfer with authorization

#### 3.2.3.1 pacs.008 sent by Instructing Agent to IPS

```
<?xml version="1.0" encoding="UTF-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender:-DP-->
    <Fr>
        <FIId>
            <FinInstnId>
                <BICFI>ADPSEGCA</BICFI>
            </FinInstnId>
        </FIId>
    </Fr>
<!-- Message Receiver : Buna-->
    <To>
        <FIId>
            <FinInstnId>
                <BICFI>BUNNAEAA</BICFI>
            </FinInstnId>
        </FIId>
    </To>
<!-- Message Reference -->
    <BizMsgIdr>ADPSEGCR103001</BizMsgIdr>
<!-- Message Type -->
    <MsgDefIdr>pacs.008.001.08</MsgDefIdr>
<!-- Message Creation Date/Time-->
    <CreDt>2019-09-29T09:02:00Z</CreDt>
</AppHdr>
<!-- Document -->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.08">
    <FIToFICstmrCdtTrf>
        <GrpHdr>
<!--Unique message reference as generated by sending party -->
            <MsgId>ADPSEGCR103001</MsgId>
<!-- Message creation date-time -->
```

```
                <CreDtTm>2019-09-29T09:02:00+04:00</CreDtTm>
<!-- Fixed value <<false>>  -->
                <BtchBookg>false</BtchBookg>
<!-- Fixed value <<1>> -->
                <NbOfTxs>1</NbOfTxs>
<!-- In this message version: Fixed value CLRG -->
                <SttlmInf>
                        <SttlmMtd>CLRG</SttlmMtd>
                </SttlmInf>
        </GrpHdr>

        <CdtTrfTxInf>
                <PmtId>
<!--End-to-End reference. NOTPROVIDED if there no such reference -->
                        <EndToEndId>CIPSEGCR103001</EndToEndId>
<!-- Unique transaction reference as generated by sending party. The same as MsgId in this message version -->
                        <TxId>ADPSEGCR103001</TxId>
<!-- UETR-->
                        <UETR>4e7b08db-68e1-4af3-ac40-cd06623bac8a</UETR>
                </PmtId>
                <PmtTpInf>
<!--Fixed value RTNS in this message version -->
                        <ClrChanl>RTNS</ClrChanl>
<!-- Settlement priority -->
                        <SvcLvl><Prtry>0100</Prtry></SvcLvl>
<!--Local instrument code identifying business process of the payment. Fixed value -->
                        <LclInstrm>
                                <Prtry>SCYF-SCCT-AUTH</Prtry>
                        </LclInstrm>
                </PmtTpInf>
<!--Payment amount and currency code -->
                <IntrBkSttlmAmt Ccy="AED">888.</IntrBkSttlmAmt>
<!--Requested payment settlement date -->
                <IntrBkSttlmDt>2019-09-29</IntrBkSttlmDt>
<!--Charges bearer indication. -->
                <ChrgBr>DEBT</ChrgBr>
<!--Instructing agent. DP who is sending the payment and debited in Buna. BICFI for swift-registered BICs.
```

```
ClrSysMmbId/MmbId for pseudo-BIC codes (non-swift registered)-->
            <InstgAgt>
                <FinInstnId>
                    <BICFI>ADPSEGCA</BICFI>
                    <Othr>
                        <Id>CBAUAEAA</Id>
                        <SchmeNm>
                            <Prtry>FHI</Prtry>
                        </SchmeNm>
                    <Othr>
                </FinInstnId>
            </InstgAgt>
<!--Instructed agent. DP who is receiving the payment and credited in Buna. BICFI for swift-registered BICs.
ClrSysMmbId/MmbId for pseudo-BIC codes (non-swift registered)-->
            <InstdAgt>
                <FinInstnId>
                    <BICFI>BDPSTNTT</BICFI>
                </FinInstnId>
            </InstdAgt>

<!--Debtor client information -->
            <Dbtr>
<!--Debtor client name -->
                <Nm>OPEN SYSTEMS LTD</Nm>
<!--Debtor client postal address -->
                <PstlAdr>
                    <TwnNm>Cairo</TwnNm>
                    <Ctry>EG</Ctry>
                    <AdrLine>15 Ismail Mohamed Street</AdrLine>
                    <AdrLine>Jeddah Tower, 3rd Floor</AdrLine>
                    <AdrLine>Zamalek</AdrLine>
                </PstlAdr>
            </Dbtr>

<!--Debtor client account -->
            <DbtrAcct>
                <Id>
```

```
                        <Othr>
                            <Id>3734500000</Id>
                        </Othr>
                    </Id>
                </DbtrAcct>
<!--Debtor agent -->
                <DbtrAgt>
                    <FinInstnId>
                        <BICFI>ADPSEGCA</BICFI>
                    </FinInstnId>
                </DbtrAgt>
<!--Debtor agent account. -->
                <DbtrAgtAcct>
                    <Id>
                        <Othr>
                            <Id>523014000990</Id>
                        </Othr>
                    </Id>
                </DbtrAgtAcct>
<!--Creditor agent. BICFI for SWIFT-registered participants. ClrSysMmbId/MmbId for pseudo-BIC codes (non-swift registered) -->
                <CdtrAgt>
                    <FinInstnId>
                        <BICFI>BDPSTNTT</BICFI>
                    </FinInstnId>
                </CdtrAgt>
<!--Creditor agent account. -->
                <CdtrAgtAcct>
                    <Id>
                        <Othr>
                            <Id>520008000990</Id>
                        </Othr>
                    </Id>
                </CdtrAgtAcct>
<!--Creditor client information -->
                <Cdtr>
<!--Creditor client name -->
                    <Nm>Telecom Systems Ltd</Nm>
```

```
<!--Creditor client postal address -->
                <PstlAdr>
                        <TwnNm>Erriadh</TwnNm>
                        <CtrySubDvsn>Governorate Kef</CtrySubDvsn>
                        <Ctry>TN</Ctry>
                        <AdrLine>114 Rue de Sidi Bou Zid</AdrLine>
                </PstlAdr>
        </Cdtr>
<!--Creditor client account -->
        <CdtrAcct>
                <Id>
                        <Othr>
                                <Id>3854300000</Id>
                        </Othr>
                </Id>
        </CdtrAcct>
<!-- Ultimate Creditor client information -->
        <UltmtCdtr>
<!-- Ultimate Creditor client name -->
                <Nm>Astrid Lungrem</Nm>
<!-- Ultimate Creditor client postal address -->
                <Id>
                        <PrvtId>
                                <Othr>
                                        <Id>+21623213424</Id>
                                        <SchmeNm>
                                                <Prtry>Phone number</Prtry>
                                        </SchmeNm>
                                </Othr>
                        </PrvtId>
                </Id>
        </UltmtCdtr>

<!--Additional information about payment. -->
        <InstrForCdtrAgt>
                <InstrInf>Pre-paid payment </InstrInf>
        </InstrForCdtrAgt>
```

```
                <InstrForCdtrAgt>
                        <InstrInf>according to tariff</InstrInf>
                </InstrForCdtrAgt>
<!--Transaction type code as per defined in system dictionary of the codes -->
                <Purp>
                        <Prtry>101</Prtry>
                </Purp>
<!--Regulatory reporting -->
                <RgltryRptg>
                        <Dtls>
                                <Inf>PERIEWRJIWEK</Inf>
                        </Dtls>
                </RgltryRptg>

<!--Remittance information -->
                <RmtInf>
                        <Ustrd>/ROC/CIPSEGCR103001</Ustrd>
                        <Ustrd>/INV/52</Ustrd>
                </RmtInf>
        </CdtTrfTxInf>
    </FIToFICstmrCdtTrf>
</Document>
```

### 3.2.3.2 pacs.008 sent by IPS to Instructed Agent

```
<?xml version="1.0" encoding="UTF-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender:-Buna-->
    <Fr>
        <FIId>
                <FinInstnId>
                        <BICFI>BUNNAEAA</BICFI>
                </FinInstnId>
        </FIId>
    </Fr>
<!-- Message Receiver : DP-->
    <To>
```

```
            <FIId>
                <FinInstnId>
                    <BICFI>BDPSTNTT</BICFI>
                </FinInstnId>
            </FIId>
        </To>
<!-- Message Reference -->
        <BizMsgIdr>190929BUNNAEAAXXXX0001103001</BizMsgIdr>
<!-- Message Type -->
        <MsgDefIdr>pacs.008.001.08</MsgDefIdr>
<!-- Message Creation Date/Time-->
        <CreDt>2019-09-29T09:02:01Z</CreDt>

        <Rltd>
<!-- Related Message Sender:-DP-->
            <Fr>
                <FIId>
                    <FinInstnId>
                        <BICFI>ADPSEGCA</BICFI>
                    </FinInstnId>
                </FIId>
            </Fr>
<!-- Related Message Receiver : Buna-->
            <To>
                <FIId>
                    <FinInstnId>
                        <BICFI>BUNNAEAA</BICFI>
                    </FinInstnId>
                </FIId>
            </To>
<!-- Related Message Reference -->
            <BizMsgIdr>ADPSEGCR103001</BizMsgIdr>
<!-- Related Message Type -->
            <MsgDefIdr>pacs.008.001.08</MsgDefIdr>
<!-- Related Message Creation Date/Time-->
            <CreDt>2019-09-29T09:02:00Z</CreDt>
        </Rltd>
```

```
</AppHdr>
<!-- Document -->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.08">
    <FIToFICstmrCdtTrf>
            <GrpHdr>
<!--Unique message reference as generated by sending party -->
                    <MsgId>ADPSEGCR103001</MsgId>
<!-- Message creation date-time -->
                    <CreDtTm>2019-09-29T09:02:00+04:00</CreDtTm>
<!-- Fixed value <<false>>  -->
                    <BtchBookg>false</BtchBookg>
<!-- Fixed value <<1>> -->
                    <NbOfTxs>1</NbOfTxs>
<!-- In this message version: Fixed value CLRG -->
                    <SttlmInf>
                            <SttlmMtd>CLRG</SttlmMtd>
                    </SttlmInf>
            </GrpHdr>

            <CdtTrfTxInf>
                    <PmtId>
<!--End-to-End reference. NOTPROVIDED if there no such reference -->
                            <EndToEndId>CIPSEGCR103001</EndToEndId>
<!--Uniquetransaction reference as generated by sending party. The same as MsgId in this message version -->
                            <TxId>ADPSEGCR103001</TxId>
<!-- UETR-->
                            <UETR>4e7b08db-68e1-4af3-ac40-cd06623bac8a</UETR>
                    </PmtId>
                    <PmtTpInf>
<!--Fixed value RTNS in this message version -->
                            <ClrChanl>RTNS</ClrChanl>
<!-- Settlement priority -->
                            <SvcLvl><Prtry>0100</Prtry></SvcLvl>
<!--Local instrument code identifying business process of the payment. Fixed value -->
                            <LclInstrm>
                                    <Prtry>SCYF-SCCT-AUTH</Prtry>
                            </LclInstrm>
```

```
                </PmtTpInf>
<!--Payment amount and currency code -->
                <IntrBkSttlmAmt Ccy="AED">888.</IntrBkSttlmAmt>
<!--Requested payment settlement date -->
                <IntrBkSttlmDt>2019-09-29</IntrBkSttlmDt>
<!--Charges bearer indication. -->
                <ChrgBr>DEBT</ChrgBr>
<!--Instructing agent. DP who is sending the payment and debited in Buna. BICFI for swift-registered BICs.
ClrSysMmbId/MmbId for pseudo-BIC codes (non-swift registered)-->
                <InstgAgt>
                        <FinInstnId>
                                <BICFI>ADPSEGCA</BICFI>
                                <Othr>
                                        <Id>CBAUAEAA</Id>
                                        <SchmeNm>
                                                <Prtry>FHI</Prtry>
                                        </SchmeNm>
                                <Othr>
                        </FinInstnId>
                </InstgAgt>
<!--Instructed agent. DP who is receiving the payment and credited in Buna. BICFI for swift-registered BICs.
ClrSysMmbId/MmbId for pseudo-BIC codes (non-swift registered)-->
                <InstdAgt>
                        <FinInstnId>
                                <BICFI>BDPSTNTT</BICFI>
                        </FinInstnId>
                </InstdAgt>
<!--Debtor client information -->
                <Dbtr>
<!--Debtor client name -->
                        <Nm>OPEN SYSTEMS LTD</Nm>
<!--Debtor client postal address -->
                        <PstlAdr>
                                <TwnNm>Cairo</TwnNm>
                                <Ctry>EG</Ctry>
                                <AdrLine>15 Ismail Mohamed Street</AdrLine>
                                <AdrLine>Jeddah Tower, 3rd Floor</AdrLine>
```

```
                <AdrLine>Zamalek</AdrLine>
            </PstlAdr>
        </Dbtr>

<!--Debtor client account i -->
        <DbtrAcct>
            <Id>
                <Othr>
                    <Id>3734500000</Id>
                </Othr>
            </Id>
        </DbtrAcct>
<!--Debtor agent -->
        <DbtrAgt>
            <FinInstnId>
                <BICFI>ADPSEGCA</BICFI>
            </FinInstnId>
        </DbtrAgt>
<!--Debtor agent account. -->
        <DbtrAgtAcct>
            <Id>
                <Othr>
                    <Id>523014000990</Id>
                </Othr>
            </Id>
        </DbtrAgtAcct>
<!--Creditor agent. BICFI for SWIFT-registered participants. ClrSysMmbId/MmbId for pseudo-BIC codes (non-swift registered) -->
        <CdtrAgt>
            <FinInstnId>
                <BICFI>BDPSTNTT</BICFI>
            </FinInstnId>
        </CdtrAgt>
<!--Creditor agent account. -->
        <CdtrAgtAcct>
            <Id>
                <Othr>
                    <Id>520008000990</Id>
```

```
                        </Othr>
                    </Id>
                </CdtrAgtAcct>
<!--Creditor client information -->
                <Cdtr>
<!--Creditor client name -->
                    <Nm>SUPER SYSTEMS LTD</Nm>
<!--Creditor client postal address -->
                    <PstlAdr>
                        <TwnNm>Erriadh</TwnNm>
                        <CtrySubDvsn>Governorate Kef</CtrySubDvsn>
                        <Ctry>TN</Ctry>
                        <AdrLine>114 Rue de Sidi Bou Zid</AdrLine>
                    </PstlAdr>
                </Cdtr>
<!--Creditor client account -->
                <CdtrAcct>
                    <Id>
                        <Othr>
                            <Id>3854300000</Id>
                        </Othr>
                    </Id>
                </CdtrAcct>
<!--Additional information about payment. -->
                <InstrForCdtrAgt>
                    <InstrInf>Test</InstrInf>
                </InstrForCdtrAgt>
                <InstrForCdtrAgt>
                    <InstrInf>Continuation</InstrInf>
                </InstrForCdtrAgt>
<!--Transaction type code as per defined in system dictionary of the codes -->
                <Purp>
                    <Prtry>101</Prtry>
                </Purp>
<!--Regulatory reporting -->
                <RgltryRptg>
                    <Dtls>
```

```
                                <Inf>PERIEWRJIWEK</Inf>
                            </Dtls>
                        </RgltryRptg>

<!--Remittance information -->
                        <RmtInf>
                            <Ustrd>/ROC/CIPSEGCR103001</Ustrd>
                            <Ustrd>/INV/52</Ustrd>
                        </RmtInf>
                    </CdtTrfTxInf>
            </FIToFICstmrCdtTrf>
</Document>
```

### 3.2.4 Examples of pacs.008: Single customer credit transfer based on Request to pay

#### 3.2.4.1 pacs.008 sent by Instructing Agent to IPS

```
<?xml version="1.0" encoding="UTF-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender:-DP-->
    <Fr>
        <FIId>
            <FinInstnId>
                <BICFI>ADPSEGCA</BICFI>
            </FinInstnId>
        </FIId>
    </Fr>
<!-- Message Receiver : Buna-->
    <To>
        <FIId>
            <FinInstnId>
                <BICFI>BUNNAEAA</BICFI>
            </FinInstnId>
        </FIId>
    </To>
```

```
<!-- Message Reference -->
    <BizMsgIdr>ADPSEGCR103001</BizMsgIdr>
<!-- Message Type -->
    <MsgDefIdr>pacs.008.001.08</MsgDefIdr>
<!-- Message Creation Date/Time-->
    <CreDt>2019-09-29T09:02:00Z</CreDt>
</AppHdr>

<!-- Document -->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.08">
    <FIToFICstmrCdtTrf>
            <GrpHdr>
<!--Unique message reference as generated by sending party -->
                    <MsgId>ADPSEGCR103001</MsgId>
<!-- Message creation date-time -->
                    <CreDtTm>2019-09-29T09:02:00+04:00</CreDtTm>
<!-- Fixed value <<false>>  -->
                    <BtchBookg>false</BtchBookg>
<!-- Fixed value <<1>> -->
                    <NbOfTxs>1</NbOfTxs>
<!-- In this message version: Fixed value CLRG -->
                    <SttlmInf>
                            <SttlmMtd>CLRG</SttlmMtd>
                    </SttlmInf>
            </GrpHdr>

            <CdtTrfTxInf>
                    <PmtId>
<!--End-to-End reference. NOTPROVIDED if there no such reference -->
                            <EndToEndId>CIPSEGCR103001</EndToEndId>
<!-- Unique transaction reference as generated by sending party. The same as MsgId in this message version -->
                            <TxId>ADPSEGCR103001</TxId>
<!-- UETR-->
                            <UETR>4e7b08db-68e1-4af3-ac40-cd06623bac8a</UETR>
                    </PmtId>
                    <PmtTpInf>
<!--Fixed value RTNS in this message version -->
```

```
                <ClrChanl>RTNS</ClrChanl>
<!-- Settlement priority -->
                <SvcLvl><Prtry>0100</Prtry></SvcLvl>
<!--Local instrument code identifying business process of the payment. Fixed value -->
                <LclInstrm>
                    <Prtry>SCYF-SCCT-RQPY</Prtry>
                </LclInstrm>
            </PmtTpInf>
<!--Payment amount and currency code -->
            <IntrBkSttlmAmt Ccy="AED">888.</IntrBkSttlmAmt>
<!--Requested payment settlement date -->
            <IntrBkSttlmDt>2019-09-29</IntrBkSttlmDt>
<!--Charges bearer indication. -->
            <ChrgBr>DEBT</ChrgBr>
<!--Instructing agent. DP who is sending the payment and debited in Buna. BICFI for swift-registered BICs.
ClrSysMmbId/MmbId for pseudo-BIC codes (non-swift registered)-->
            <InstgAgt>
                <FinInstnId>
                    <BICFI>ADPSEGCA</BICFI>
                    <Othr>
                        <Id>CBAUAEAA</Id>
                        <SchmeNm>
                            <Prtry>FHI</Prtry>
                        </SchmeNm>
                    <Othr>
                </FinInstnId>
            </InstgAgt>
<!--Instructed agent. DP who is receiving the payment and credited in Buna. BICFI for swift-registered BICs.
ClrSysMmbId/MmbId for pseudo-BIC codes (non-swift registered)-->
            <InstdAgt>
                <FinInstnId>
                    <BICFI>BDPSTNTT</BICFI>
                </FinInstnId>
            </InstdAgt>
<!-- Sender of pain.013  -->
            <InitgPty>
                <Id>
```

```
                <OrgId>
                    <Othr>
                        <Id>BDPSTNTT></Id>
                        <SchmeNm>
                            <Prtry>PCOD</Prtry>
                        </SchmeNm>
                    </Othr>
                </OrgId>
            </Id>
        </InitgPty>

<!--Debtor client information -->
        <Dbtr>
<!--Debtor client name -->
            <Nm>OPEN SYSTEMS LTD</Nm>
<!--Debtor client postal address -->
            <PstlAdr>
                <TwnNm>Cairo</TwnNm>
                <Ctry>EG</Ctry>
                <AdrLine>15 Ismail Mohamed Street</AdrLine>
                <AdrLine>Jeddah Tower, 3rd Floor</AdrLine>
                <AdrLine>Zamalek</AdrLine>
            </PstlAdr>
        </Dbtr>

<!--Debtor client account -->
        <DbtrAcct>
            <Id>
                <Othr>
                    <Id>3734500000</Id>
                </Othr>
            </Id>
        </DbtrAcct>
<!--Debtor agent -->
        <DbtrAgt>
            <FinInstnId>
                <BICFI>ADPSEGCA</BICFI>
```

```
                    </FinInstnId>
                </DbtrAgt>
<!--Debtor agent account. -->
                <DbtrAgtAcct>
                    <Id>
                        <Othr>
                            <Id>523014000990</Id>
                        </Othr>
                    </Id>
                </DbtrAgtAcct>
<!--Creditor agent. BICFI for SWIFT-registered participants. ClrSysMmbId/MmbId for pseudo-BIC codes (non-swift registered) -->
                <CdtrAgt>
                    <FinInstnId>
                        <BICFI>BDPSTNTT</BICFI>
                    </FinInstnId>
                </CdtrAgt>
<!--Creditor agent account. -->
                <CdtrAgtAcct>
                    <Id>
                        <Othr>
                            <Id>520008000990</Id>
                        </Othr>
                    </Id>
                </CdtrAgtAcct>
<!--Creditor client information -->
                <Cdtr>
<!--Creditor client name -->
                    <Nm>Telecom Systems Ltd</Nm>
<!--Creditor client postal address -->
                    <PstlAdr>
                        <TwnNm>Erriadh</TwnNm>
                        <CtrySubDvsn>Governorate Kef</CtrySubDvsn>
                        <Ctry>TN</Ctry>
                        <AdrLine>114 Rue de Sidi Bou Zid</AdrLine>
                    </PstlAdr>
                </Cdtr>
<!--Creditor client account -->
```

```
<CdtrAcct>
    <Id>
        <Othr>
            <Id>3854300000</Id>
        </Othr>
    </Id>
</CdtrAcct>
<!-- Ultimate Creditor client information -->
<UltmtCdtr>
<!-- Ultimate Creditor client name -->
    <Nm>Astrid Lungrem</Nm>
<!-- Ultimate Creditor client postal address -->
    <Id>
        <PrvtId>
            <Othr>
                <Id>+21623213424</Id>
                <SchmeNm>
                    <Prtry>Phone number</Prtry>
                </SchmeNm>
            </Othr>
        </PrvtId>
    </Id>
</UltmtCdtr>

<!--Additional information about payment. -->
<InstrForCdtrAgt>
    <InstrInf>Pre-paid payment </InstrInf>
</InstrForCdtrAgt>
<InstrForCdtrAgt>
    <InstrInf>according to tariff</InstrInf>
</InstrForCdtrAgt>
<!--Transaction type code as per defined in system dictionary of the codes -->
<Purp>
    <Prtry>101</Prtry>
</Purp>
<!--Regulatory reporting -->
<RgltryRptg>
```

```
                        <Dtls>
                                <Inf>PERIEWRJIWEK</Inf>
                        </Dtls>
                </RgltryRptg>

<!--Remittance information -->
                <RmtInf>
                        <Ustrd>/ROC/CIPSEGCR103001</Ustrd>
                        <Ustrd>/INV/52</Ustrd>
                        <Strd>
                                <RfrdDocInf>
                                        <Tp>
                                                <CdOrPrtry>
                                                        <Prtry>CPAR</Prtry>
                                                </CdOrPrtry>
                                        </Tp>
<!-- Reference of pain.013. AnyBIC for swift-registered BICs.
Othr/Id for pseudo-BIC codes (non-swift registered) -->
                                        <Nb>120000001235</Nb>
<!-- Requested execution date of pain.013 -->
                                        <RltdDt>2019-09-29</RltdDt>
                                </RfrdDocInf>
                        </Strd>
                </RmtInf>
        </CdtTrfTxInf>
    </FIToFICstmrCdtTrf>
</Document>
```

### 3.2.4.2 pacs.008 sent by IPS to Instructed Agent

```
<?xml version="1.0" encoding="UTF-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender:-Buna-->
    <Fr>
        <FIId>
```

```
                <FinInstnId>
                        <BICFI>BUNNAEAA</BICFI>
                </FinInstnId>
        </FIId>
    </Fr>
<!-- Message Receiver : DP-->
    <To>
        <FIId>
                <FinInstnId>
                        <BICFI>BDPSTNTT</BICFI>
                </FinInstnId>
        </FIId>
    </To>
<!-- Message Reference -->
    <BizMsgIdr>190929BUNNAEAAXXXX0001103001</BizMsgIdr>
<!-- Message Type -->
    <MsgDefIdr>pacs.008.001.08</MsgDefIdr>
<!-- Message Creation Date/Time-->
    <CreDt>2019-09-29T09:02:01Z</CreDt>

    <Rltd>
<!-- Related Message Sender:-DP-->
        <Fr>
                <FIId>
                        <FinInstnId>
                                <BICFI>ADPSEGCA</BICFI>
                        </FinInstnId>
                </FIId>
        </Fr>
<!-- Related Message Receiver : Buna-->
        <To>
                <FIId>
                        <FinInstnId>
                                <BICFI>BUNNAEAA</BICFI>
                        </FinInstnId>
                </FIId>
        </To>
```

```
<!-- Related Message Reference -->
            <BizMsgIdr>ADPSEGCR103001</BizMsgIdr>
<!-- Related Message Type -->
            <MsgDefIdr>pacs.008.001.08</MsgDefIdr>
<!-- Related Message Creation Date/Time-->
            <CreDt>2019-09-29T09:02:00Z</CreDt>
    </Rltd>
</AppHdr>

<!-- Document -->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.08">
    <FIToFICstmrCdtTrf>
            <GrpHdr>
<!--Unique message reference as generated by sending party -->
                    <MsgId>ADPSEGCR103001</MsgId>
<!-- Message creation date-time -->
                    <CreDtTm>2019-09-29T09:02:00+04:00</CreDtTm>
<!-- Fixed value <<false>>  -->
                    <BtchBookg>false</BtchBookg>
<!-- Fixed value <<1>> -->
                    <NbOfTxs>1</NbOfTxs>
<!-- In this message version: Fixed value CLRG -->
                    <SttlmInf>
                            <SttlmMtd>CLRG</SttlmMtd>
                    </SttlmInf>
            </GrpHdr>

            <CdtTrfTxInf>
                    <PmtId>
<!--End-to-End reference. NOTPROVIDED if there no such reference -->
                            <EndToEndId>CIPSEGCR103001</EndToEndId>
<!-- Unique transaction reference as generated by sending party. The same as MsgId in this message version -->
                            <TxId>ADPSEGCR103001</TxId>
<!-- UETR-->
                            <UETR>4e7b08db-68e1-4af3-ac40-cd06623bac8a</UETR>
                    </PmtId>
                    <PmtTpInf>
```

```
<!--Fixed value RTNS in this message version -->
                <ClrChanl>RTNS</ClrChanl>
<!-- Settlement priority -->
                <SvcLvl><Prtry>0100</Prtry></SvcLvl>
<!--Local instrument code identifying business process of the payment. Fixed value -->
                <LclInstrm>
                        <Prtry>SCYF-SCCT-RQPY</Prtry>
                </LclInstrm>
        </PmtTpInf>
<!--Payment amount and currency code -->
        <IntrBkSttlmAmt Ccy="AED">888.</IntrBkSttlmAmt>
<!--Requested payment settlement date -->
        <IntrBkSttlmDt>2019-09-29</IntrBkSttlmDt>
<!--Charges bearer indication. -->
        <ChrgBr>DEBT</ChrgBr>
<!--Instructing agent. DP who is sending the payment and debited in Buna. BICFI for swift-registered BICs.
ClrSysMmbId/MmbId for pseudo-BIC codes (non-swift registered)-->
        <InstgAgt>
                <FinInstnId>
                        <BICFI>ADPSEGCA</BICFI>
                        <Othr>
                                <Id>CBAUAEAA</Id>
                                <SchmeNm>
                                        <Prtry>FHI</Prtry>
                                </SchmeNm>
                        <Othr>
                </FinInstnId>
        </InstgAgt>
<!--Instructed agent. DP who is receiving the payment and credited in Buna. BICFI for swift-registered BICs.
ClrSysMmbId/MmbId for pseudo-BIC codes (non-swift registered)-->
        <InstdAgt>
                <FinInstnId>
                        <BICFI>BDPSTNTT</BICFI>
                </FinInstnId>
        </InstdAgt>
<!-- Sender of pain.013  -->
        <InitgPty>
```

```
                <Id>
                    <OrgId>
                        <Othr>
                            <Id>BDPSTNTT></Id>
                            <SchmeNm>
                                <Prtry>PCOD</Prtry>
                            </SchmeNm>
                        </Othr>
                    </OrgId>
                </Id>
            </InitgPty>

<!--Debtor client information -->
            <Dbtr>
<!--Debtor client name -->
                <Nm>OPEN SYSTEMS LTD</Nm>
<!--Debtor client postal address -->
                <PstlAdr>
                    <TwnNm>Cairo</TwnNm>
                    <Ctry>EG</Ctry>
                    <AdrLine>15 Ismail Mohamed Street</AdrLine>
                    <AdrLine>Jeddah Tower, 3rd Floor</AdrLine>
                    <AdrLine>Zamalek</AdrLine>
                </PstlAdr>
            </Dbtr>

<!--Debtor client account -->
            <DbtrAcct>
                <Id>
                    <Othr>
                        <Id>3734500000</Id>
                    </Othr>
                </Id>
            </DbtrAcct>
<!--Debtor agent -->
            <DbtrAgt>
                <FinInstnId>
```

```
                <BICFI>ADPSEGCA</BICFI>
            </FinInstnId>
        </DbtrAgt>
<!--Debtor agent account. -->
        <DbtrAgtAcct>
            <Id>
                <Othr>
                    <Id>523014000990</Id>
                </Othr>
            </Id>
        </DbtrAgtAcct>
<!--Creditor agent. BICFI for SWIFT-registered participants. ClrSysMmbId/MmbId for pseudo-BIC codes (non-swift registered) -->
        <CdtrAgt>
            <FinInstnId>
                <BICFI>BDPSTNTT</BICFI>
            </FinInstnId>
        </CdtrAgt>
<!--Creditor agent account. -->
        <CdtrAgtAcct>
            <Id>
                <Othr>
                    <Id>520008000990</Id>
                </Othr>
            </Id>
        </CdtrAgtAcct>
<!--Creditor client information -->
        <Cdtr>
<!--Creditor client name -->
            <Nm>Telecom Systems Ltd</Nm>
<!--Creditor client postal address -->
            <PstlAdr>
                <TwnNm>Erriadh</TwnNm>
                <CtrySubDvsn>Governorate Kef</CtrySubDvsn>
                <Ctry>TN</Ctry>
                <AdrLine>114 Rue de Sidi Bou Zid</AdrLine>
            </PstlAdr>
        </Cdtr>
```

```
<!--Creditor client account -->
                <CdtrAcct>
                        <Id>
                                <Othr>
                                        <Id>3854300000</Id>
                                </Othr>
                        </Id>
                </CdtrAcct>
<!-- Ultimate Creditor client information -->
                <UltmtCdtr>
<!-- Ultimate Creditor client name -->
                        <Nm>Astrid Lungrem</Nm>
<!-- Ultimate Creditor client postal address -->
                        <Id>
                                <PrvtId>
                                        <Othr>
                                                <Id>+21623213424</Id>
                                                <SchmeNm>
                                                        <Prtry>Phone number</Prtry>
                                                </SchmeNm>
                                        </Othr>
                                </PrvtId>
                        </Id>
                </UltmtCdtr>

<!--Additional information about payment. -->
                <InstrForCdtrAgt>
                        <InstrInf>Pre-paid payment </InstrInf>
                </InstrForCdtrAgt>
                <InstrForCdtrAgt>
                        <InstrInf>according to tariff</InstrInf>
                </InstrForCdtrAgt>
<!--Transaction type code as per defined in system dictionary of the codes -->
                <Purp>
                        <Prtry>101</Prtry>
                </Purp>
<!--Regulatory reporting -->
```

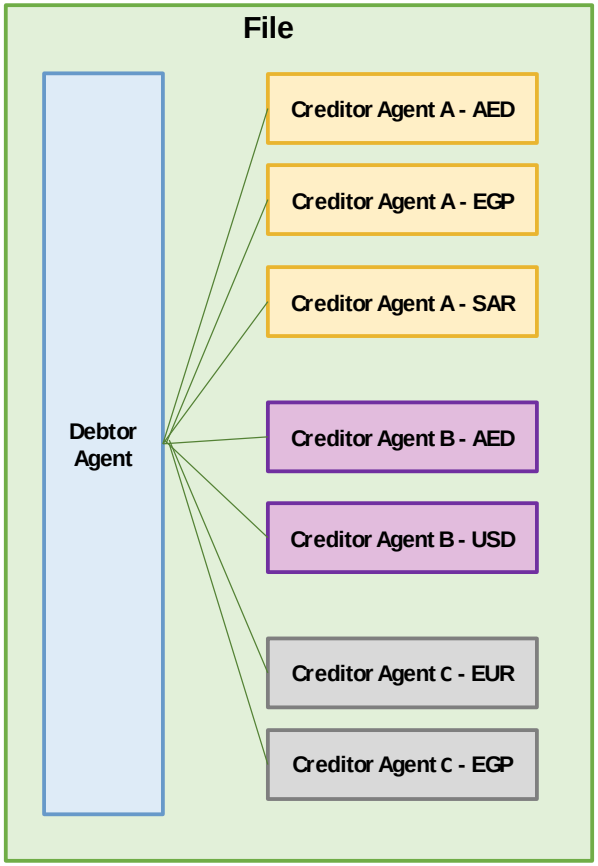
```
                <RgltryRptg>
                    <Dtls>
                        <Inf>PERIEWRJIWEK</Inf>
                    </Dtls>
                </RgltryRptg>

<!--Remittance information -->
                <RmtInf>
                    <Ustrd>/ROC/CIPSEGCR103001</Ustrd>
                    <Ustrd>/INV/52</Ustrd>
                    <Strd>
                        <RfrdDocInf>
                            <Tp>
                                <CdOrPrtry>
                                    <Prtry>CPAR</Prtry>
                                </CdOrPrtry>
                            </Tp>
<!-- Reference of pain.013. AnyBIC for swift-registered BICs.
Othr/Id for pseudo-BIC codes (non-swift registered) -->
                            <Nb>120000001235</Nb>
<!-- Requested execution date of pain.013 -->
                            <RltdDt>2019-09-29</RltdDt>
                        </RfrdDocInf>
                    </Strd>
                </RmtInf>
            </CdtTrfTxInf>
    </FIToFICstmrCdtTrf>
</Document>
```

## 3.3 BATCH TRANSFER

### 3.3.1 Message format description

Batch is a file multiple pacs.008 Inside. Each pacs.008 inside the file will be a single pacs.008 (not a batch).

Singe pacs.008s can have only the same Instructing Agent as other pacs.008 and different (from other pacs.008) Instructed Agents and currencies.


File
Debtor Agent
Creditor Agent A - AED
Creditor Agent A - EGP
Creditor Agent A - SAR
Creditor Agent B - AED
Creditor Agent B - USD
Creditor Agent C - EUR
Creditor Agent C - EGP

### 3.3.2 Example of Batch transfer

#### 3.3.2.1 Batch Transfer sent by Instructing Agent to IPS

Message Payload from File Act has to be in the MX format as xml file. It cannot be attached in archived (zip, rar,etc) format.


```xml
<?xml version="1.0" encoding="UTF-8"?>
<Xchg xmlns="urn:iso:std:iso:20022:tech:xsd:head.002.001.01">
  <PyldDesc>
    <PyldDtls>
      <!-- Unique identification of the Batch -->
      <PyldIdr>987089-47rifjo0u889</PyldIdr>
      <CreDtAndTm>2019-09-29T13:02:02+04:00</CreDtAndTm>
    </PyldDtls>
    <PyldTpDtls>
      <Tp>SPLIT</Tp>
    </PyldTpDtls>
    <MnfstDtls>
      <DocTp>pacs.008.001.08</DocTp>
      <!—Number of single pacs.008 inside the Batch -->
      <NbOfDocs>2</NbOfDocs>
    </MnfstDtls>
  </PyldDesc>
  <Pyld>
    <DataPDU xmlns="urn:cma:stp:xsd:stp.1.0">
      <Body>
        <!-- Application header -->
        <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
          <!-- Message Sender:-DP-->
          <Fr>
            <FIId>
              <FinInstnId>
                <BICFI>ADPSEGCA</BICFI>
              </FinInstnId>
            </FIId>
```

```
        </Fr>
        <!-- Message Receiver : Buna-->
        <To>
          <FIId>
            <FinInstnId>
              <BICFI>BUNNAEAA</BICFI>
            </FinInstnId>
          </FIId>
        </To>
        <!-- Message Reference -->
        <BizMsgIdr>ADPSEGCR103001</BizMsgIdr>
        <!-- Message Type -->
        <MsgDefIdr>pacs.008.001.08</MsgDefIdr>
        <!-- Message Creation Date/Time-->
        <CreDt>2019-09-29T09:02:00Z</CreDt>
      </AppHdr>

      <!-- Document -->
      <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.08">
        <FIToFICstmrCdtTrf>
          <GrpHdr>
            <!--Unique message reference as generated by sending party -->
            <MsgId>ADPSEGCR103001</MsgId>
            <!-- Message creation date-time -->
            <CreDtTm>2019-09-29T13:02:00+04:00</CreDtTm>
            <!-- Fixed value <<false>> for MT103 equivalent  -->
            <BtchBookg>false</BtchBookg>
            <!-- Fixed value <<1>> for MT103 equivalent -->
            <NbOfTxs>1</NbOfTxs>
            <!-- In this message version: Fixed value CLRG -->
            <SttlmInf>
              <SttlmMtd>CLRG</SttlmMtd>
            </SttlmInf>
          </GrpHdr>
          <CdtTrfTxInf>
            <PmtId>
              <!--End-to-End reference. NOTPROVIDED if there no such reference -->
```

```
            <EndToEndId>CIPSEGCR103001</EndToEndId>
            <!-- Unique transaction reference as generated by sending party. The same as MsgId in this message version -->
            <TxId>ADPSEGCR103001</TxId>
            <!-- UETR-->
            <UETR>4e7b08db-68e1-4af3-ac40-cd06623bac8a</UETR>
          </PmtId>
          <PmtTpInf>
            <!--Fixed value RTNS in this message version -->
            <ClrChanl>RTNS</ClrChanl>
            <!-- Settlement priority -->
            <SvcLvl>
              <Prtry>0100</Prtry>
            </SvcLvl>
            <!--Local instrument code identifying business process of the payment. Fixed value -->
            <LclInstrm>
              <Prtry>SCYF-SCCT-AUTH</Prtry>
            </LclInstrm>
          </PmtTpInf>
          <!--Payment amount and currency code -->
          <IntrBkSttlmAmt Ccy="AED">888.</IntrBkSttlmAmt>
          <!--Requested payment settlement date -->
          <IntrBkSttlmDt>2019-09-29</IntrBkSttlmDt>
          <!--Charges bearer indication. -->
          <ChrgBr>SHAR</ChrgBr>
          <!--Instructing agent. DP who is sending the payment and dedited in Buna. BICFI for swift-registered BICs.
ClrSysMmbId/MmbId for pseudo-BIC codes (non-swift registered)-->
          <InstgAgt>
            <FinInstnId>
              <BICFI>ADPSEGCA</BICFI>
                <Othr>
                <Id>CBAUAEAA</Id>
                  <SchmeNm>
                    <Prtry>FHI</Prtry>
                  </SchmeNm>
                </Othr>
            </FinInstnId>
          </InstgAgt>
```

```
<!--Instructed agent. DP who is receiving the payment and credited in Buna. BICFI for swift-registered BICs.
ClrSysMmbId/MmbId for pseudo-BIC codes (non-swift registered)-->
<InstdAgt>
  <FinInstnId>
    <BICFI>BDPSTNTT</BICFI>
  </FinInstnId>
</InstdAgt>
<!--Debtor client information -->
<Dbtr>
<!--Debtor client name -->
<Nm>Company A</Nm>
 <!--Debtor client postal address -->
<PstlAdr>
 <TwnNm>Cairo</TwnNm>
 <Ctry>EG</Ctry>
 <AdrLine>15 Ismail Mohamed Street</AdrLine>
 <AdrLine>Jeddah Tower, 3rd Floor</AdrLine>
 <AdrLine>Zamalek</AdrLine>
</PstlAdr>
</Dbtr>
<!--Debtor client account -->
<DbtrAcct>
  <Id>
    <Othr>
      <Id>123-456</Id>
    </Othr>
  </Id>
</DbtrAcct>
<!--Debtor agent: Participant in Fied 52a of MT103-->
<DbtrAgt>
  <FinInstnId>
    <BICFI>ADPSEGCA</BICFI>
  </FinInstnId>
</DbtrAgt>
<!--Debtor agent account. Account in Fied 52a of MT103-->
<DbtrAgtAcct>
  <Id>
```

```
                <Othr>
                  <Id>523014000990</Id>
                </Othr>
              </Id>
            </DbtrAgtAcct>
            <!--Creditor agent. Participant in Field 57a of MT103
BICFI for SWIFT-registered participants. ClrSysMmbId/MmbId for pseudo-BIC codes (non-swift registered) -->
            <CdtrAgt>
              <FinInstnId>
                <BICFI>DIPSTNTT</BICFI>
              </FinInstnId>
            </CdtrAgt>
            <!--Creditor agent account.
Account in Field 57a of MT103 -->
            <CdtrAgtAcct>
              <Id>
                <Othr>
                  <Id>520008000990</Id>
                </Othr>
              </Id>
            </CdtrAgtAcct>
            <Cdtr>
            <!--Creditor client information -->
            <!--Creditor client name -->
             <Nm>Company B</Nm>
            <!--Creditor client postal address -->
             <PstlAdr>
                  <TwnNm>Erriadh</TwnNm>
                  <CtrySubDvsn>Governorate Kef</CtrySubDvsn>
                  <Ctry>TN</Ctry>
                  <AdrLine>114 Rue de Sidi Bou Zid</AdrLine>
             </PstlAdr>
            </Cdtr>
            <!--Creditor client account -->
            <CdtrAcct>
              <Id>
                <Othr>
```

```
                <Id>456-123</Id>
              </Othr>
            </Id>
          </CdtrAcct>
          <!--Additional information about payment. Equivalent of Field 72 in MT103 -->
          <InstrForCdtrAgt>
            <InstrInf>Contract No:8769876</InstrInf>
          </InstrForCdtrAgt>
          <!--Transaction type code as per defined in system dictionary of the codes -->
          <Purp>
            <Prtry>101</Prtry>
          </Purp>
          <!--Regulatory reporting -->
          <RgltryRptg>
            <Dtls>
              <Inf>PERIEWRJIWEK</Inf>
            </Dtls>
          </RgltryRptg>
          <!--Remittance information -->
          <RmtInf>
            <Ustrd>/ROC/CIPSEGCR103001</Ustrd>
            <Ustrd>/INV/52</Ustrd>
          </RmtInf>
        </CdtTrfTxInf>
      </FIToFICstmrCdtTrf>
    </Document>
  </Body>
</DataPDU>

<DataPDU xmlns="urn:cma:stp:xsd:stp.1.0">
  <Body>
    <!-- Application header -->
    <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
      <!-- Message Sender:-DP-->
      <Fr>
        <FIId>
          <FinInstnId>
```

```
            <BICFI>ADPSEGCA</BICFI>
          </FinInstnId>
        </FIId>
      </Fr>
      <!-- Message Receiver : Buna-->
      <To>
        <FIId>
          <FinInstnId>
            <BICFI>BUNNAEAA</BICFI>
          </FinInstnId>
        </FIId>
      </To>
      <!-- Message Reference -->
      <BizMsgIdr>ADPSEGCR103002</BizMsgIdr>
      <!-- Message Type -->
      <MsgDefIdr>pacs.008.001.08</MsgDefIdr>
      <!-- Message Creation Date/Time-->
      <CreDt>2019-09-29T09:02:00Z</CreDt>
    </AppHdr>

    <!-- Document -->
    <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.08">
      <FIToFICstmrCdtTrf>
        <GrpHdr>
          <!--Unique message reference as generated by sending party -->
          <MsgId>ADPSEGCR103002</MsgId>
          <!-- Message creation date-time -->
          <CreDtTm>2019-09-29T13:02:00+04:00</CreDtTm>
          <!-- Fixed value <<false>> for MT103 equivalent  -->
          <BtchBookg>false</BtchBookg>
          <!-- Fixed value <<1>> for MT103 equivalent -->
          <NbOfTxs>1</NbOfTxs>
          <!-- In this message version: Fixed value CLRG -->
          <SttlmInf>
            <SttlmMtd>CLRG</SttlmMtd>
          </SttlmInf>
        </GrpHdr>
```

```xml
<CdtTrfTxInf>
  <PmtId>
    <!--End-to-End reference. NOTPROVIDED if there no such reference -->
    <EndToEndId>NOTPROVIDED</EndToEndId>
    <!-- Unique transaction reference as generated by sending party. The same as MsgId in this message version -->
    <TxId>ADPSEGCR103002</TxId>
    <!-- UETR-->
    <UETR>61ca941d-4b9e-419d-b5bd-a392cfbba149</UETR>
  </PmtId>
  <PmtTpInf>
    <!--Fixed value RTNS in this message version -->
    <ClrChanl>RTNS</ClrChanl>
    <!-- Settlement priority -->
    <SvcLvl>
      <Prtry>0100</Prtry>
    </SvcLvl>
    <!--Local instrument code identifying business process of the payment. Fixed value -->
    <LclInstrm>
      <Prtry>SCYF-SCCT-AUTH</Prtry>
    </LclInstrm>
  </PmtTpInf>
  <!--Payment amount and currency code -->
  <IntrBkSttlmAmt Ccy="AED">333.</IntrBkSttlmAmt>
  <!--Requested payment settlement date -->
  <IntrBkSttlmDt>2019-09-29</IntrBkSttlmDt>
  <!--Charges bearer indication. -->
  <ChrgBr>SHAR</ChrgBr>
  <!--Instructing agent. DP who is sending the payment and dedited in Buna. BICFI for swift-registered BICs.
ClrSysMmbId/MmbId for pseudo-BIC codes (non-swift registered)-->
  <InstgAgt>
    <FinInstnId>
      <BICFI>ADPSEGCA</BICFI>
        <Othr>
        <Id>CBAUAEAA</Id>
        <SchmeNm>
              <Prtry>FHI</Prtry>
        </SchmeNm>
```

```
                                                    </Othr>
                    </FinInstnId>
                </InstgAgt>
                <!--Instructed agent. DP who is receiving the payment and credited in Buna. BICFI for swift-registered BICs.
ClrSysMmbId/MmbId for pseudo-BIC codes (non-swift registered)-->
                <InstdAgt>
                    <FinInstnId>
                        <BICFI>EXPDSDKH</BICFI>
                    </FinInstnId>
                </InstdAgt>
                <!--Debtor client information -->
                <Dbtr>
                <!--Debtor client name -->
                <Nm>Company A</Nm>
                <!--Debtor client postal address -->
                <PstlAdr>
                        <TwnNm>Cairo</TwnNm>
                        <Ctry>EG</Ctry>
                        <AdrLine>15 Ismail Mohamed Street</AdrLine>
                        <AdrLine>Jeddah Tower, 3rd Floor</AdrLine>
                        <AdrLine>Zamalek</AdrLine>
                </PstlAdr>
                </Dbtr>
                <!--Debtor client account -->
                <DbtrAcct>
                    <Id>
                        <Othr>
                            <Id>1239869</Id>
                        </Othr>
                    </Id>
                </DbtrAcct>
                <!--Debtor agent: Participant in Fied 52a of MT103-->
                <DbtrAgt>
                    <FinInstnId>
                        <BICFI>ADPSEGCA</BICFI>
                    </FinInstnId>
                </DbtrAgt>
```

```
<!--Debtor agent account. Account in Fied 52a of MT103-->
<DbtrAgtAcct>
  <Id>
    <Othr>
      <Id>523014000990</Id>
    </Othr>
  </Id>
</DbtrAgtAcct>
<!--Creditor agent. Participant in Field 57a of MT103
BICFI for SWIFT-registered participants. ClrSysMmbId/MmbId for pseudo-BIC codes (non-swift registered) -->
<CdtrAgt>
  <FinInstnId>
    <BICFI>EXPDSDKH</BICFI>
  </FinInstnId>
</CdtrAgt>
<!--Creditor agent account.
Account in Field 57a of MT103 -->
<CdtrAgtAcct>
  <Id>
    <Othr>
      <Id>520008000990</Id>
    </Othr>
  </Id>
</CdtrAgtAcct>
<Cdtr>
  <!--Creditor client information --> <!--Creditor client name -->
  <Nm>Company C</Nm>
  <!--Creditor client postal address -->
  <PstlAdr>
    <TwnNm>Erriadh</TwnNm>
    <CtrySubDvsn>Governorate Kef</CtrySubDvsn>
    <Ctry>TN</Ctry>
    <AdrLine>114 Rue de Sidi Bou Zid</AdrLine>
  </PstlAdr>
</Cdtr>
<!--Creditor client account -->
<CdtrAcct>
```

```
                <Id>
                  <Othr>
                    <Id>45609870</Id>
                  </Othr>
                </Id>
              </CdtrAcct>
              <!--Transaction type code as per defined in system dictionary of the codes -->
              <Purp>
                <Prtry>101</Prtry>
              </Purp>
              <!--Regulatory reporting -->
              <RgltryRptg>
                <Dtls>
                  <Inf>PERIEWRJIWEK</Inf>
                </Dtls>
              </RgltryRptg>
              <!--Remittance information -->
              <RmtInf>
                <Ustrd>/ROC/CIPSEGCR103001</Ustrd>
                <Ustrd>/INV/52</Ustrd>
              </RmtInf>
            </CdtTrfTxInf>
          </FIToFICstmrCdtTrf>
        </Document>
      </Body>
    </DataPDU>
  </PyId>
</Xchg>
```


# 4 REQUEST FOR RETURN

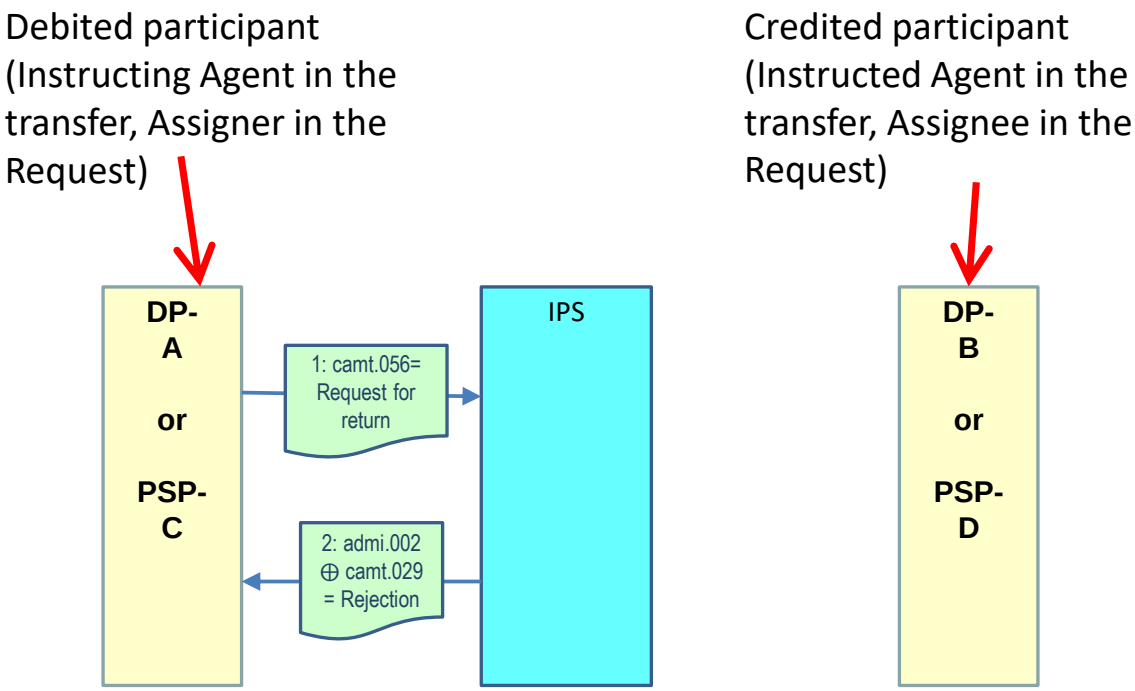
## 4.1 MESSAGE FLOW

### 4.1.1 Successful flow

Refer to [*Figure 18*], [*Figure 19*] and [*Figure 21* ]. [*Figure 21*] presents successful request and unsuccessful flow of return transfer.

### 4.1.2 Unsuccessful flow: rejected by IPS on receiving

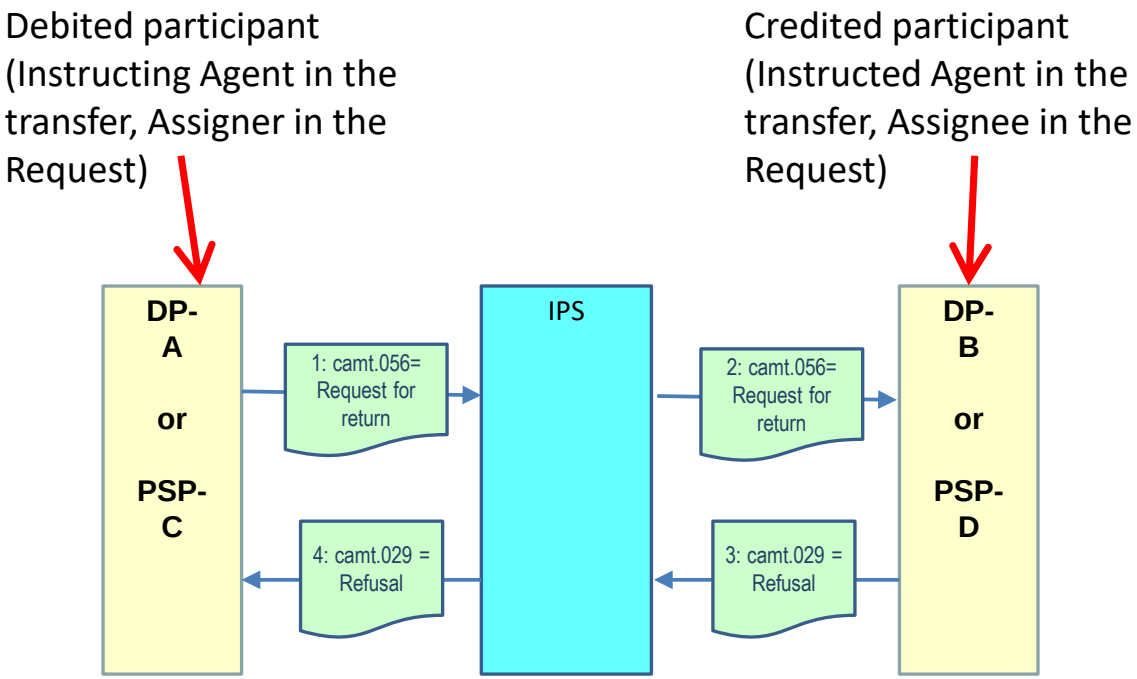
*Figure 14. Rejection by IPS*




| Message # | MX type | Item |
|---|---|---|
| 1 | camt.056 | 4.2.2.1 |
| 2 | admi.002 | 10.2.2.1 |
| 2 | camt.029 | 4.3.2.1 |

### 4.1.3 Unsuccessful flow: rejection by counterparty processed in IPS

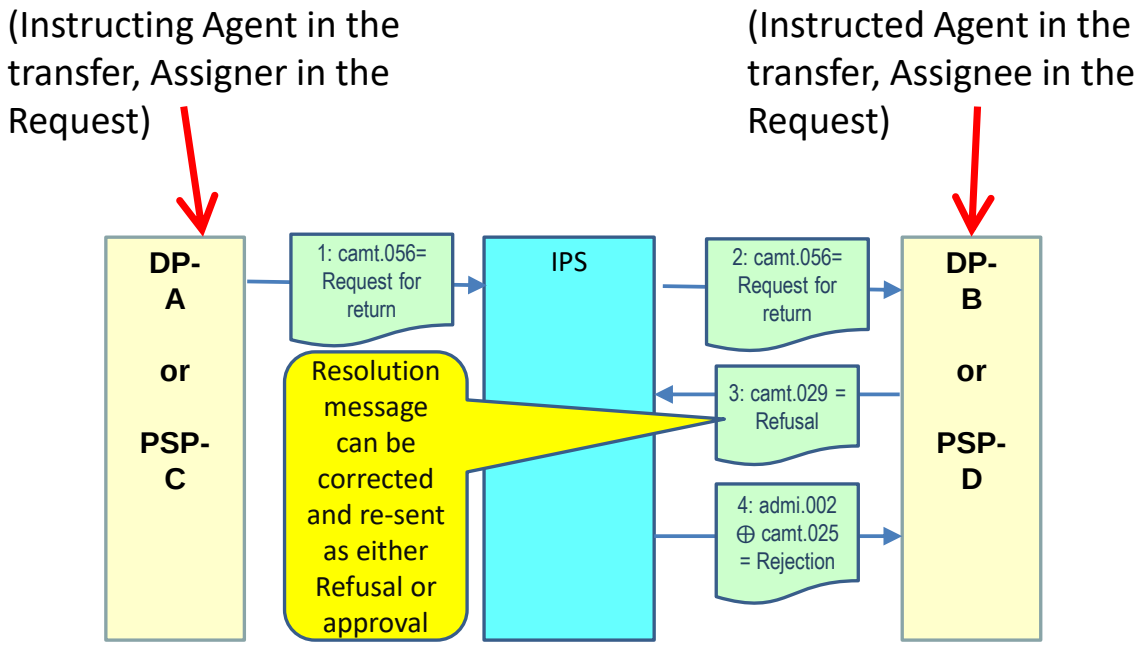
*Figure 15. Rejection by counterparty processed in IPS.*




| Message # | MX type | Item |
|---|---|---|
| 1 | camt.056 | 4.2.2.1 |
| 2 | camt.056 | 4.2.2.2 |
| 3 | camt.029 | 4.3.4.1 |
| 4 | camt.029 | 4.3.4.2 |

### 4.1.4 Unsuccessful flow: refusal of counterparty failed in IPS

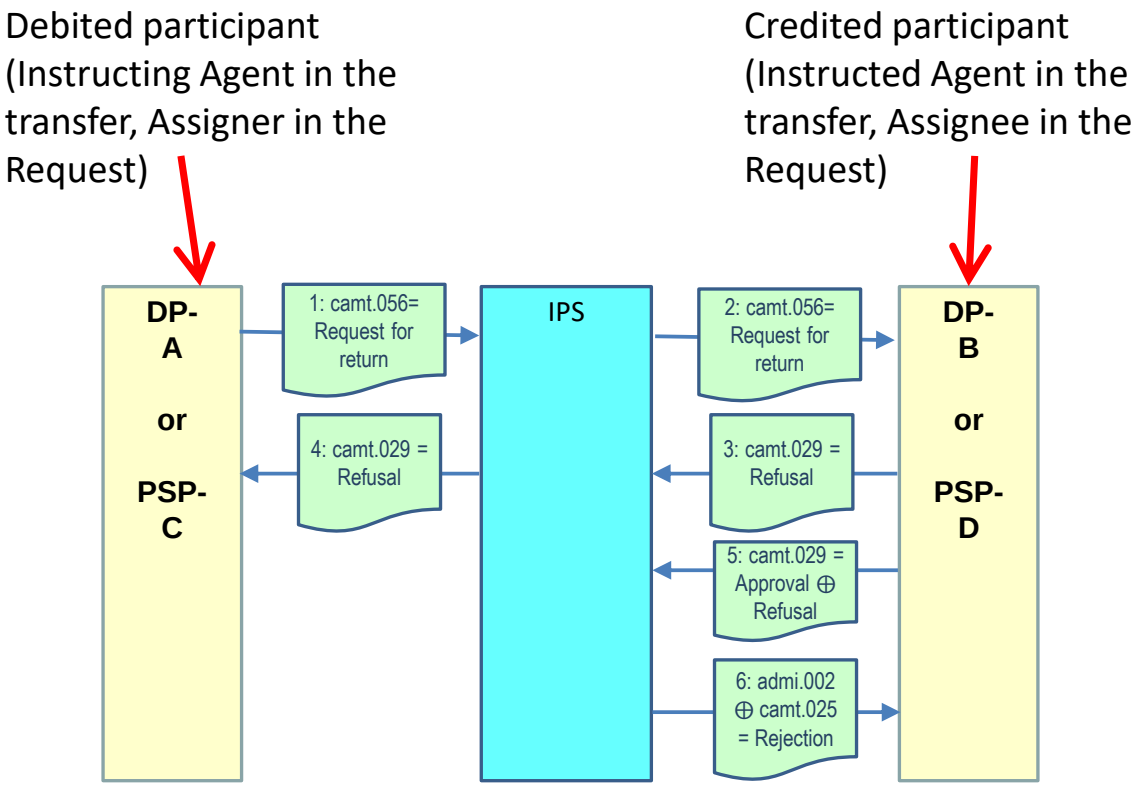
*Figure 16. Refusal of counterparty failed in IPS.*




| Message # | MX type | Item |
|---|---|---|
| 1 | camt.056 | 4.2.2.1 |
| 2 | camt.056 | 4.2.2.2 |
| 3 | camt.029 | 4.3.4.1 |
| 4 | admi.002 | 10.2.2.1 |
| 4 | camt.025 | 10.1.2.1 |

### 4.1.5 Unsuccessful flow: rejection by counterparty processed in IPS. One more resolution message is sent

*Figure 17. Rejection by counterparty processed in IPS. One more resolution message is sent.*




| Message # | MX type | Item |
|---|---|---|
| 1 | camt.056 | 4.2.2.1 |
| 2 | camt.056 | 4.2.2.2 |
| 3 | camt.029 | 4.3.4.1 |
| 4 | camt.029 | 4.3.4.2 |
| 5 | camt.029 | 4.3.3.1 or 4.3.4.1 |
| 6 | admi.002 | 10.2.2.1 |
| 6 | camt.025 | 10.1.2.1 |

## 4.2 CAMT.056: REQUEST FOR RETURN

Request for return is sent by debited participant to Buna and from Buna to credited participant. This message is used to return payment sent to Buna earlier.

### 4.2.1 Message format description

camt.056

### 4.2.2 Examples of camt.056 initiated by debited participant

#### 4.2.2.1 camt.056 sent by debited participant to IPS

```
<?xml version="1.0" encoding="UTF-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender:-DP-->
    <Fr>
        <FIId>
            <FinInstnId>
                <BICFI>ADPSEGCA</BICFI>
            </FinInstnId>
        </FIId>
    </Fr>
<!-- Message Receiver : Buna-->
    <To>
        <FIId>
            <FinInstnId>
                <BICFI>BUNNAEAA</BICFI>
            </FinInstnId>
        </FIId>
    </To>
<!-- Message Reference -->
    <BizMsgIdr>ADPSEGCR103001</BizMsgIdr>
<!-- Message Type -->
    <MsgDefIdr>camt.056.001.08</MsgDefIdr>
<!-- Message Creation Date/Time-->
    <CreDt>2019-09-29T19:16:00Z</CreDt>
</AppHdr>
<!-- Document -->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.056.001.08">
    <FIToFIPmtCxlReq>
        <Assgnmt>
<!-- Request for return message unique reference -->
            <Id>ADPS/3/1/1</Id>
```

```
                <Assgnr>
<!--Request for return message sender:
 BIC/pseudo-BIC. BICFI for SWIFT-registered participants. ClrSysMmbId/MmbId for pseudo-BIC codes (non-swift registered) -->
                    <Agt>
                        <FinInstnId>
                            <BICFI>ADPSEGCA</BICFI>
                        </FinInstnId>
                    </Agt>
                </Assgnr>
                <Assgne>
<!-- Request for return message receiver:  -->
                    <Agt>
                        <FinInstnId>
                            <BICFI>BDPSTNTT</BICFI>
                        </FinInstnId>
                    </Agt>
                </Assgne>
<!--  Request creation date time -->
                <CreDtTm>2019-09-29T19:16:00+04:00</CreDtTm>
            </Assgnmt>
            <Undrlyg>
                <TxInf>
                    <OrgnlGrpInf>
<!-- Original message id of payment to be cancelled -->
                        <OrgnlMsgId>ADPS103001</OrgnlMsgId>
<!-- Original message type of payment to be cancelled -->
                        <OrgnlMsgNmId>pacs.008.001.08</OrgnlMsgNmId>
<!-- Original message creation date-time of transfer to be cancelled -->
                        <OrgnlCreDtTm>2019-09-29T00:00:00+04:00</OrgnlCreDtTm>
                    </OrgnlGrpInf>

<!-- Original Interbank settlement date -->
                    <OrgnlIntrBkSttlmDt>2019-09-29</OrgnlIntrBkSttlmDt>
                    <Assgnr>
<!-- BIC/Pseudo-BIC of participant who sent the original transfer message.
BICFI for SWIFT-registered participants. ClrSysMmbId/MmbId for pseudo-BIC codes (non-swift registered) -->
```

```
                        <FinInstnId>
                                <BICFI>ADPSEGCA</BICFI>
                        </FinInstnId>
                </Assgnr>
<!-- Cancelation reason information -->
                <CxlRsnInf>
                        <Rsn>
                                <Prtry>CUST</Prtry>
                        </Rsn>
                        <AddtlInf>Client error</AddtlInf>
                </CxlRsnInf>
            </TxInf>
        </Undrlyg>
    </FIToFIPmtCxlReq>
</Document>
```

### 4.2.2.2 camt.056 sent by IPS to credited participant

```
<?xml version="1.0" encoding="UTF-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender:-Buna-->
    <Fr>
        <FIId>
            <FinInstnId>
                <BICFI>BUNNAEAA</BICFI>
            </FinInstnId>
        </FIId>
    </Fr>
<!-- Message Receiver: DP-->
    <To>
        <FIId>
            <FinInstnId>
                <BICFI>BDPSTNTT</BICFI>
            </FinInstnId>
```

```
            </FIId>
        </To>
<!-- Message Reference -->
        <BizMsgIdr>190929BUNNAEAAXXXX0013000002</BizMsgIdr>
<!-- Message Type -->
        <MsgDefIdr>camt.056.001.08</MsgDefIdr>
<!-- Message Creation Date/Time-->
        <CreDt>2019-09-29T19:16:02Z</CreDt>

        <Rltd>
<!-- Message Sender:-DP-->
            <Fr>
                <FIId>
                    <FinInstnId>
                        <BICFI>ADPSEGCA</BICFI>
                    </FinInstnId>
                </FIId>
            </Fr>
<!-- Message Receiver : Buna-->
            <To>
                <FIId>
                    <FinInstnId>
                        <BICFI>BUNNAEAA</BICFI>
                    </FinInstnId>
                </FIId>
            </To>
<!-- Message Reference -->
            <BizMsgIdr>ADPSEGCR103001</BizMsgIdr>
<!-- Message Type -->
            <MsgDefIdr>camt.056.001.08</MsgDefIdr>
<!-- Message Creation Date/Time-->
            <CreDt>2019-09-29T19:16:00Z</CreDt>
        </Rltd>
    </AppHdr>
<!-- Document -->
    <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.056.001.08">
```

```
<FIToFIPmtCxlReq>
        <Assgnmt>
<!-- Request for return message unique reference -->
                <Id>ADPS/3/1/1</Id>
                <Assgnr>
<!--Request for return message sender:
 BIC/pseudo-BIC. BICFI for SWIFT-registered participants. ClrSysMmbId/MmbId for pseudo-BIC codes (non-swift registered) -->
                        <Agt>
                                <FinInstnId>
                                        <BICFI>ADPSEGCA</BICFI>
                                </FinInstnId>
                        </Agt>
                </Assgnr>
                <Assgne>
<!-- Request for return message receiver: -->
                        <Agt>
                                <FinInstnId>
                                        <BICFI>BDPSTNTT</BICFI>
                                </FinInstnId>
                        </Agt>
                </Assgne>
<!--  Request creation date time -->
                <CreDtTm>2019-09-29T19:16:00+04:00</CreDtTm>
        </Assgnmt>
        <Undrlyg>
                <TxInf>
                        <OrgnlGrpInf>
<!-- Original message id of payment to be cancelled -->
                                <OrgnlMsgId>ADPS103001</OrgnlMsgId>
<!-- Original message type of payment to be cancelled -->
                                <OrgnlMsgNmId>pacs.008.001.08</OrgnlMsgNmId>
<!-- Original message creation date-time of transfer to be cancelled -->
                                <OrgnlCreDtTm>2019-09-29T00:00:00+04:00</OrgnlCreDtTm>
                        </OrgnlGrpInf>

<!-- Original Interbank settlement date -->
```

```
                <OrgnlIntrBkSttlmDt>2019-09-29</OrgnlIntrBkSttlmDt>
                <Assgnr>
<!-- BIC/Pseudo-BIC of participant who sent the original transfer message.
BICFI for SWIFT-registered participants. ClrSysMmbId/MmbId for pseudo-BIC codes (non-swift registered) -->
                    <FinInstnId>
                        <BICFI>ADPSEGCA</BICFI>
                    </FinInstnId>
                </Assgnr>
<!-- Cancelation reason information -->
                <CxlRsnInf>
                    <Rsn>
                        <Prtry>CUST</Prtry>
                    </Rsn>
                    <AddtlInf>Client error</AddtlInf>
                </CxlRsnInf>
            </TxInf>
        </Undrlyg>
    </FIToFIPmtCxlReq>
</Document>
```

## 4.3 CAMT.029: REQUEST FOR RETURN APPROVAL/ REJECTION MESSAGE

camt.029 is generated in response to related camt.056: Request for return message [4.2] either automatically by Buna or by credited participant.

### 4.3.1 Message format description

camt.029

### 4.3.2 Examples of camt.029: rejection initiated by IPS

#### 4.3.2.1 camt.029 sent by IPS to debited participant

```
<?xml version="1.0" encoding="UTF-8"?>
```

```xml
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender:-Buna-->
    <Fr>
        <FIId>
            <FinInstnId>
                <BICFI>BUNNAEAA</BICFI>
            </FinInstnId>
        </FIId>
    </Fr>
<!-- Message Receiver: DP-->
    <To>
        <FIId>
            <FinInstnId>
                <BICFI>BDPSTNTT</BICFI>
            </FinInstnId>
        </FIId>
    </To>
<!-- Message Reference -->
    <BizMsgIdr>190929BUNNAEAAXXXX0001000956</BizMsgIdr>
<!-- Message Type -->
    <MsgDefIdr>camt.029.001.09</MsgDefIdr>
<!-- Message Creation Date/Time-->
    <CreDt>2019-09-29T19:16:03Z</CreDt>

    <Rltd>
<!-- Message Sender:-DP-->
        <Fr>
            <FIId>
                <FinInstnId>
                    <BICFI>ADPSEGCA</BICFI>
                </FinInstnId>
            </FIId>
        </Fr>
<!-- Message Receiver : Buna-->
        <To>
```

```
                <FIId>
                    <FinInstnId>
                        <BICFI>BUNNAEAA</BICFI>
                    </FinInstnId>
                </FIId>
            </To>
<!-- Message Reference -->
            <BizMsgIdr>ADPS/3/1/2/CANC</BizMsgIdr>
<!-- Message Type -->
            <MsgDefIdr>camt.056.001.07</MsgDefIdr>
<!-- Message Creation Date/Time-->
            <CreDt>2019-09-29T19:16:00Z</CreDt>
    </Rltd>
</AppHdr>

<!-- Document -->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.029.001.09">
    <RsltnOfInvstgtn>
            <Assgnmt>
<!-- Unique message identifier -->
                <Id>R1812094/196</Id>
<!-- Party that assigns the case -->
                <Assgnr>
                    <Agt>
                        <FinInstnId>
                            <BICFI>ADPSEGCA</BICFI>
                        </FinInstnId>
                    </Agt>
                </Assgnr>
<!-- Party to which the case is assigned -->
                <Assgne>
                    <Agt>
                        <FinInstnId>
                            <BICFI>BUNNAEAA</BICFI>
                        </FinInstnId>
                    </Agt>
```

```
                </Assgne>
<!-- Creation date time -->
                <CreDtTm>2019-09-29T19:16:03+04:00</CreDtTm>
            </Assgnmt>
            <Sts>
<!-- Status -->
<!-- CNCL is used when a requested cancellation is successful. RJCR is used when a requested cancellation is unsuccessful  -->
                <Conf>RJCR</Conf>
            </Sts>

            <CxlDtls>
                <OrgnlGrpInfAndSts>
<!-- Reference of the request. -->
                        <OrgnlMsgId>ADPS/3/1/2/CANC</OrgnlMsgId>
<!-- MX type of the request -->
                    <OrgnlMsgNmId>camt.056.001.07</OrgnlMsgNmId>
<!-- Date/time of request -->
                    <OrgnlCreDtTm>2019-09-29T19:16:00+04:00</OrgnlCreDtTm>
                </OrgnlGrpInfAndSts>

                <TxInfAndSts>
                    <OrgnlGrpInf>
<!-- Reference of the transfer. -->
                        <OrgnlMsgId>ADPS/3/1/1</OrgnlMsgId>
<!-- MX type of the transfer -->
                        <OrgnlMsgNmId>pacs.008.001.08</OrgnlMsgNmId>
<!-- Date/time of transfer -->
                        <OrgnlCreDtTm>2019-09-29T17:46:00+04:00</OrgnlCreDtTm>
                    </OrgnlGrpInf>
<!-- Error code and description-->
                    <CxlStsRsnInf>
                        <Rsn>
                            <Prtry>E430</Prtry>
                        </Rsn>
                        <AddtlInf>Payment not found</AddtlInf>
                    </CxlStsRsnInf>
```

```
<!-- Value date of the original payment message -->
                        <OrgnlIntrBkSttlmDt>2019-09-29</OrgnlIntrBkSttlmDt>

<!-- Sender of transfer -->
                        <Assgnr>
                                <Agt>
                                        <FinInstnId>
                                                <BICFI>ADPSEGCA</BICFI>
                                        </FinInstnId>
                                </Agt>
                        </Assgnr>
                </TxInfAndSts>
        </CxlDtls>
    </RsltnOfInvstgtn>
</Document>
```

### 4.3.3 Examples of camt.029: approval initiated by credited participant

#### 4.3.3.1 camt.029 sent by credited participant to IPS

```
<?xml version="1.0" encoding="UTF-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender:- -->
    <Fr>
        <FIId>
            <FinInstnId>
                <BICFI>BDPSTNTT</BICFI>
            </FinInstnId>
        </FIId>
    </Fr>
<!-- Message Receiver: -->
    <To>
        <FIId>
            <FinInstnId>
```

```
                        <BICFI>BUNNAEAA</BICFI>
                    </FinInstnId>
                </FIId>
        </To>
<!-- Message Reference -->
        <BizMsgIdr>BDPS12987</BizMsgIdr>
<!-- Message Type -->
        <MsgDefIdr>camt.029.001.09</MsgDefIdr>
<!-- Message Creation Date/Time-->
        <CreDt>2019-09-29T19:17:00Z</CreDt>

</AppHdr>

<!-- Document -->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.029.001.09">
        <RsltnOfInvstgtn>
                <Assgnmt>
<!-- Unique message identifier -->
                    <Id>BDPS12987</Id>
<!-- Party that assigns the case -->
                    <Assgnr>
                        <Agt>
                            <FinInstnId>
                                <BICFI>ADPSEGCA</BICFI>
                            </FinInstnId>
                        </Agt>
                    </Assgnr>
<!-- Party to which the case is assigned -->
                    <Assgne>
                        <Agt>
                            <FinInstnId>
                                <BICFI>BDPSTNTT</BICFI>
                            </FinInstnId>
                        </Agt>
                    </Assgne>
<!-- Creation date time -->
```

```
                <CreDtTm>2019-09-29T19:16:01+04:00</CreDtTm>
            </Assgnmt>
            <Sts>
<!-- Status -->
<!-- CNCL is used when a requested return is successful. -->
                <Conf>CNCL</Conf>
            </Sts>

            <CxlDtls>
                <OrgnlGrpInfAndSts>
<!-- Reference of the request. -->
                    <OrgnlMsgId>ADPS/3/1/1</OrgnlMsgId>
<!-- MX type of the request -->
                    <OrgnlMsgNmId>camt.056.001.07</OrgnlMsgNmId>
<!-- Date/time of request -->
                    <OrgnlCreDtTm>2019-09-29T19:16:00+04:00</OrgnlCreDtTm>
                </OrgnlGrpInfAndSts>

                <TxInfAndSts>
                    <OrgnlGrpInf>
<!-- Reference of the transfer. -->
                        <OrgnlMsgId>ADPS103001</OrgnlMsgId>
<!-- MX type of the transfer -->
                        <OrgnlMsgNmId>pacs.008.001.08</OrgnlMsgNmId>
<!-- Date/time of transfer -->
                        <OrgnlCreDtTm>2019-09-29T17:46:00+04:00</OrgnlCreDtTm>
                    </OrgnlGrpInf>
<!-- Value date of the original payment message -->
                    <OrgnlIntrBkSttlmDt>2019-09-29</OrgnlIntrBkSttlmDt>

<!-- Sender of transfer -->
                    <Assgnr>
                        <Agt>
                            <FinInstnId>
                                <BICFI>ADPSEGCA</BICFI>
                            </FinInstnId>
```

```
                                    </Agt>
                                </Assgnr>
                            </TxInfAndSts>
                        </CxlDtls>
                    </RsltnOfInvstgtn>
</Document>
```

### 4.3.3.2 camt.029 sent by IPS to debited participant

```
<?xml version="1.0" encoding="UTF-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender:-Buna-->
    <Fr>
        <FIId>
            <FinInstnId>
                <BICFI>BUNNAEAA</BICFI>
            </FinInstnId>
        </FIId>
    </Fr>
<!-- Message Receiver: DP-->
    <To>
        <FIId>
            <FinInstnId>
                <BICFI>ADPSEGCA</BICFI>
            </FinInstnId>
        </FIId>
    </To>
<!-- Message Reference -->
    <BizMsgIdr>190929BUNNAEAAXXXX0013000005</BizMsgIdr>
<!-- Message Type -->
    <MsgDefIdr>camt.029.001.09</MsgDefIdr>
<!-- Message Creation Date/Time-->
    <CreDt>2019-09-29T19:17:01Z</CreDt>
```

```
    <Rltd>
<!-- Message Sender:- -->
            <Fr>
                    <FIId>
                            <FinInstnId>
                                    <BICFI>BDPSTNTT</BICFI>
                            </FinInstnId>
                    </FIId>
            </Fr>
<!-- Message Receiver: -->
            <To>
                    <FIId>
                            <FinInstnId>
                                    <BICFI>BUNNAEAA</BICFI>
                            </FinInstnId>
                    </FIId>
            </To>
<!-- Message Reference -->
            <BizMsgIdr>BDPS12987</BizMsgIdr>
<!-- Message Type -->
            <MsgDefIdr>camt.029.001.09</MsgDefIdr>
<!-- Message Creation Date/Time-->
            <CreDt>2019-09-29T19:17:00Z</CreDt>
    </Rltd>
</AppHdr>

<!-- Document -->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.029.001.09">
    <RsltnOfInvstgtn>
            <Assgnmt>
<!-- Unique message identifier -->
                    <Id>BDPS12987</Id>
<!-- Party that assigns the case -->
                    <Assgnr>
                            <Agt>
                                    <FinInstnId>
```

```
                                <BICFI>ADPSEGCA</BICFI>
                            </FinInstnId>
                        </Agt>
                    </Assgnr>
<!-- Party to which the case is assigned -->
                    <Assgne>
                        <Agt>
                            <FinInstnId>
                                <BICFI>BDPSTNTT</BICFI>
                            </FinInstnId>
                        </Agt>
                    </Assgne>
<!-- Creation date time -->
                    <CreDtTm>2019-09-29T19:16:01+04:00</CreDtTm>
                </Assgnmt>
                <Sts>
<!-- Status -->
<!-- CNCL is used when a requested return is successful. -->
                    <Conf>CNCL</Conf>
                </Sts>

                <CxlDtls>
                    <OrgnlGrpInfAndSts>
<!-- Reference of the request. -->
                        <OrgnlMsgId>ADPS/3/1/1</OrgnlMsgId>
<!-- MX type of the request -->
                        <OrgnlMsgNmId>camt.056.001.07</OrgnlMsgNmId>
<!-- Date/time of request -->
                        <OrgnlCreDtTm>2019-09-29T19:16:00+04:00</OrgnlCreDtTm>
                    </OrgnlGrpInfAndSts>

                    <TxInfAndSts>
                        <OrgnlGrpInf>
<!-- Reference of the transfer. -->
                            <OrgnlMsgId>ADPS103001</OrgnlMsgId>
<!-- MX type of the transfer -->
```

```
                <OrgnlMsgNmId>pacs.008.001.08</OrgnlMsgNmId>
<!-- Date/time of transfer -->
                <OrgnlCreDtTm>2019-09-29T17:46:00+04:00</OrgnlCreDtTm>
            </OrgnlGrpInf>
<!-- Value date of the original payment message -->
            <OrgnlIntrBkSttlmDt>2019-09-29</OrgnlIntrBkSttlmDt>

<!-- Sender of transfer -->
            <Assgnr>
                <Agt>
                    <FinInstnId>
                        <BICFI>ADPSEGCA</BICFI>
                    </FinInstnId>
                </Agt>
            </Assgnr>
        </TxInfAndSts>
    </CxlDtls>
  </RsltnOfInvstgtn>
</Document>
```

### 4.3.4 Examples of camt.029: refusal initiated by credited participant

#### 4.3.4.1 camt.029 sent by credited participant to IPS

```
<?xml version="1.0" encoding="UTF-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender:- -->
  <Fr>
    <FIId>
      <FinInstnId>
        <BICFI>BDPSTNTT</BICFI>
      </FinInstnId>
    </FIId>
  </Fr>
<!-- Message Receiver: -->
```

```
    <To>
        <FIId>
            <FinInstnId>
                <BICFI>BUNNAEAA</BICFI>
            </FinInstnId>
        </FIId>
    </To>
<!-- Message Reference -->
    <BizMsgIdr>BDPS12989</BizMsgIdr>
<!-- Message Type -->
    <MsgDefIdr>camt.029.001.09</MsgDefIdr>
<!-- Message Creation Date/Time-->
    <CreDt>2019-09-29T19:17:00Z</CreDt>

</AppHdr>
<!-- Document -->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.029.001.09">
    <RsltnOfInvstgtn>
        <Assgnmt>
<!-- Unique message identifier -->
            <Id>BDPS12989</Id>
<!-- Party that assigns the case -->
            <Assgnr>
                <Agt>
                    <FinInstnId>
                        <BICFI>ADPSEGCA</BICFI>
                    </FinInstnId>
                </Agt>
            </Assgnr>
<!-- Party to which the case is assigned -->
            <Assgne>
                <Agt>
                    <FinInstnId>
                        <BICFI>BDPSTNTT</BICFI>
                    </FinInstnId>
                </Agt>
```

```
                </Assgne>
<!-- Creation date time -->
                <CreDtTm>2019-09-29T19:16:03+04:00</CreDtTm>
            </Assgnmt>
            <Sts>
<!-- Status -->
<!-- CNCL is used when a requested return is successful. RJCR is used when a requested return is unsuccessful  -->
                <Conf>RJCR</Conf>
            </Sts>
            <CxlDtls>
                <OrgnlGrpInfAndSts>
<!-- Reference of the request. -->
                    <OrgnlMsgId>ADPS/3/1/2/CANC</OrgnlMsgId>
<!-- MX type of the request -->
                    <OrgnlMsgNmId>camt.056.001.07</OrgnlMsgNmId>
<!-- Date/time of request -->
                    <OrgnlCreDtTm>2019-09-29T19:16:00+04:00</OrgnlCreDtTm>
                </OrgnlGrpInfAndSts>

                <TxInfAndSts>
                    <OrgnlGrpInf>
<!-- Reference of the transfer. -->
                        <OrgnlMsgId>ADPS103001</OrgnlMsgId>
<!-- MX type of the transfer -->
                        <OrgnlMsgNmId>pacs.008.001.08</OrgnlMsgNmId>
<!-- Date/time of transfer -->
                        <OrgnlCreDtTm>2019-09-29T17:46:00+04:00</OrgnlCreDtTm>
                    </OrgnlGrpInf>
<!-- Error code and description-->
                    <CxlStsRsnInf>
                        <Rsn>
                            <Prtry>E430</Prtry>
                        </Rsn>
                        <AddtlInf>Return is impossible</AddtlInf>
                    </CxlStsRsnInf>
```

```
<!-- Value date of the original payment message -->
                        <OrgnlIntrBkSttlmDt>2019-09-29</OrgnlIntrBkSttlmDt>

<!-- Sender of transfer -->
                        <Assgnr>
                                <Agt>
                                        <FinInstnId>
                                                <BICFI>ADPSEGCA</BICFI>
                                        </FinInstnId>
                                </Agt>
                        </Assgnr>
                </TxInfAndSts>
        </CxlDtls>
    </RsltnOfInvstgtn>
</Document>
```

### 4.3.4.2 camt.029 sent by IPS to debited participant

```
<?xml version="1.0" encoding="UTF-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender:-Buna-->
    <Fr>
        <FIId>
            <FinInstnId>
                <BICFI>BUNNAEAA</BICFI>
            </FinInstnId>
        </FIId>
    </Fr>
<!-- Message Receiver: DP-->
    <To>
        <FIId>
            <FinInstnId>
                <BICFI>ADPSEGCA</BICFI>
            </FinInstnId>
```

```
            </FIId>
        </To>
<!-- Message Reference -->
        <BizMsgIdr>190929BUNNAEAAXXXX0013000006</BizMsgIdr>
<!-- Message Type -->
        <MsgDefIdr>camt.029.001.09</MsgDefIdr>
<!-- Message Creation Date/Time-->
        <CreDt>2019-09-29T19:16:03Z</CreDt>

        <Rltd>
<!-- Message Sender:- -->
            <Fr>
                <FIId>
                    <FinInstnId>
                        <BICFI>BDPSTNTT</BICFI>
                    </FinInstnId>
                </FIId>
            </Fr>
<!-- Message Receiver: -->
            <To>
                <FIId>
                    <FinInstnId>
                        <BICFI>BUNNAEAA</BICFI>
                    </FinInstnId>
                </FIId>
            </To>
<!-- Message Reference -->
            <BizMsgIdr>BDPS12989</BizMsgIdr>
<!-- Message Type -->
            <MsgDefIdr>camt.029.001.09</MsgDefIdr>
<!-- Message Creation Date/Time-->
            <CreDt>2019-09-29T19:17:00Z</CreDt>
            </Rltd>
</AppHdr>
```


<!-- Document -->

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.029.001.09">
    <RsltnOfInvstgtn>
            <Assgnmt>
<!-- Unique message identifier -->
                    <Id>BDPS12989</Id>
<!-- Party that assigns the case -->
                    <Assgnr>
                            <Agt>
                                    <FinInstnId>
                                            <BICFI>ADPSEGCA</BICFI>
                                    </FinInstnId>
                            </Agt>
                    </Assgnr>
<!-- Party to which the case is assigned -->
                    <Assgne>
                            <Agt>
                                    <FinInstnId>
                                            <BICFI>BDPSTNTT</BICFI>
                                    </FinInstnId>
                            </Agt>
                    </Assgne>
<!-- Creation date time -->
                    <CreDtTm>2019-09-29T19:16:03+04:00</CreDtTm>
            </Assgnmt>
            <Sts>
<!-- Status -->
<!-- CNCL is used when a requested return is successful. RJCR is used when a requested return is unsuccessful  -->
                    <Conf>RJCR</Conf>
            </Sts>

            <CxlDtls>
                    <OrgnlGrpInfAndSts>
<!-- Reference of the request. -->
                            <OrgnlMsgId>ADPS/3/1/2/CANC</OrgnlMsgId>
<!-- MX type of the request -->
                            <OrgnlMsgNmId>camt.056.001.07</OrgnlMsgNmId>
```

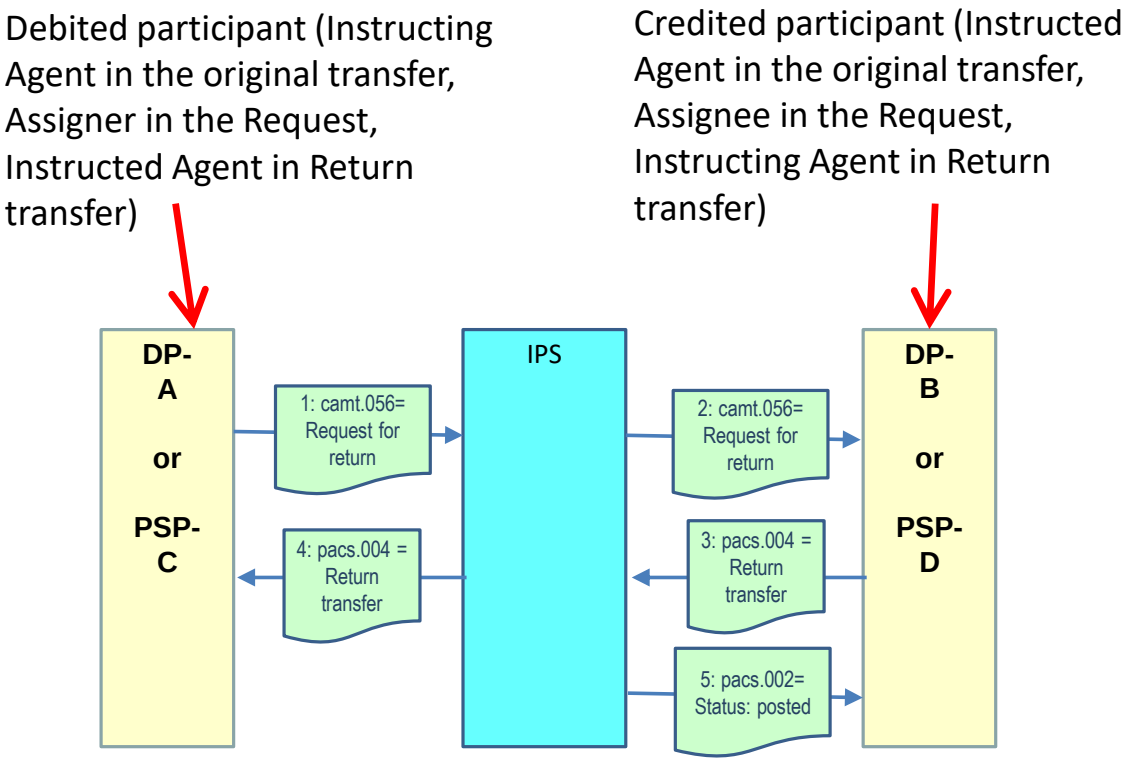
```
<!-- Date/time of request -->
                <OrgnlCreDtTm>2019-09-29T19:16:00+04:00</OrgnlCreDtTm>
            </OrgnlGrpInfAndSts>

            <TxInfAndSts>
                <OrgnlGrpInf>
<!-- Reference of the transfer. -->
                    <OrgnlMsgId>ADPS103001</OrgnlMsgId>
<!-- MX type of the transfer -->
                    <OrgnlMsgNmId>pacs.008.001.08</OrgnlMsgNmId>
<!-- Date/time of transfer -->
                    <OrgnlCreDtTm>2019-09-29T17:46:00+04:00</OrgnlCreDtTm>
                </OrgnlGrpInf>
<!-- Error code and description-->
                <CxlStsRsnInf>
                    <Rsn>
                        <Prtry>E430</Prtry>
                    </Rsn>
                    <AddtlInf>Return is impossible</AddtlInf>
                </CxlStsRsnInf>

<!-- Value date of the original payment message -->
                <OrgnlIntrBkSttlmDt>2019-09-29</OrgnlIntrBkSttlmDt>

<!-- Sender of transfer -->
                <Assgnr>
                    <Agt>
                        <FinInstnId>
                            <BICFI>ADPSEGCA</BICFI>
                        </FinInstnId>
                    </Agt>
                </Assgnr>
            </TxInfAndSts>
        </CxlDtls>
    </RsltnOfInvstgtn>
</Document>
```

# 5 PACS.004: RETURN TRANSFER

## 5.1 MESSAGE FLOW

### 5.1.1 Successful flow (without approval of request before sending return transfer)

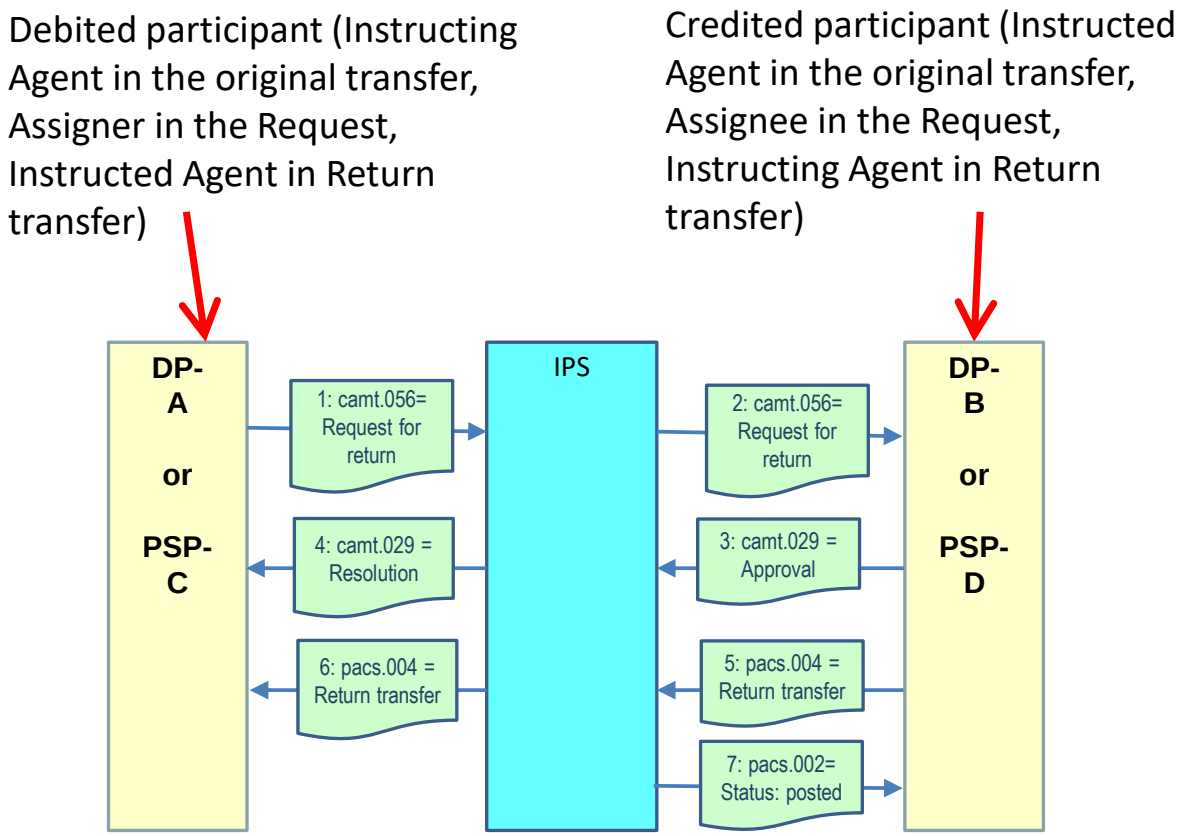
*Figure 18. Return by request.*




| Message # | MX type | Item |
|---|---|---|
| 1 | camt.056 | 4.2.2.1 |
| 2 | camt.056 | 4.2.2.2 |
| 3 | pacs.004 | 5.2.4.1 |
| 4 | pacs.004 | 5.2.4.2 |
| 5 | pacs.002 | 6.2.2.2 |

### 5.1.2 Successful flow (with approval before sending return transfer)

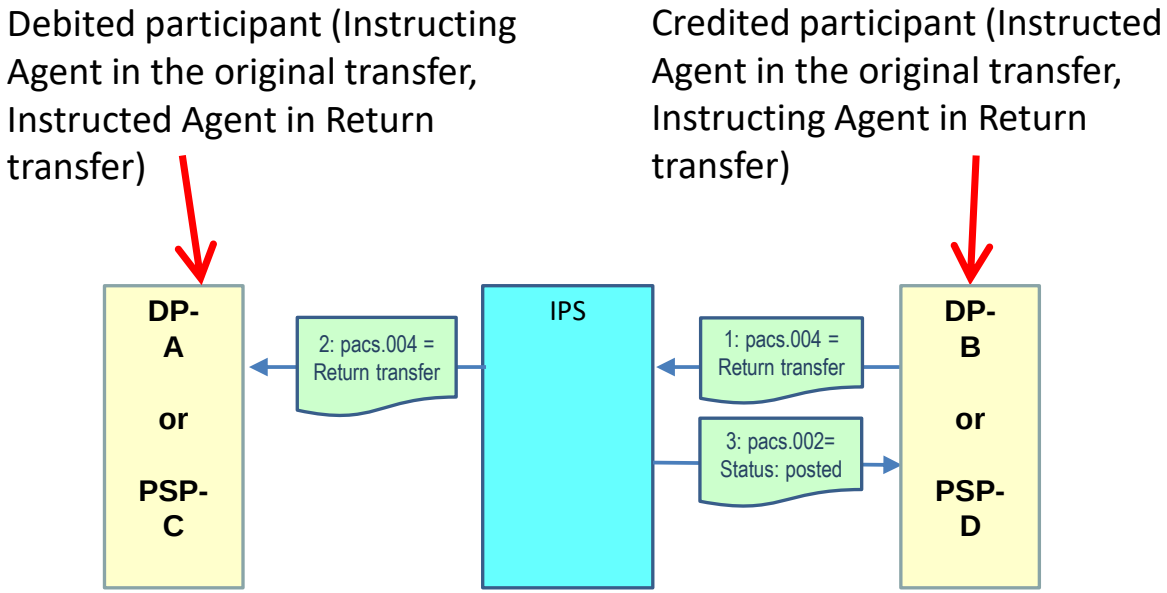
*Figure 19. Return transfer based on request.*




| Message # | MX type | Item |
|---|---|---|
| 1 | camt.056 | 4.2.2.1 |
| 2 | camt.056 | 4.2.2.2 |
| 3 | camt.029 | 4.3.3.1 |
| 4 | camt.029 | 4.3.3.2 |
| 5 | pacs.004 | 5.2.4.1 |
| 6 | pacs.004 | 5.2.4.2 |
| 7 | pacs.002 | 6.2.2.2 |

### 5.1.3 Successful flow (no request for transfer)

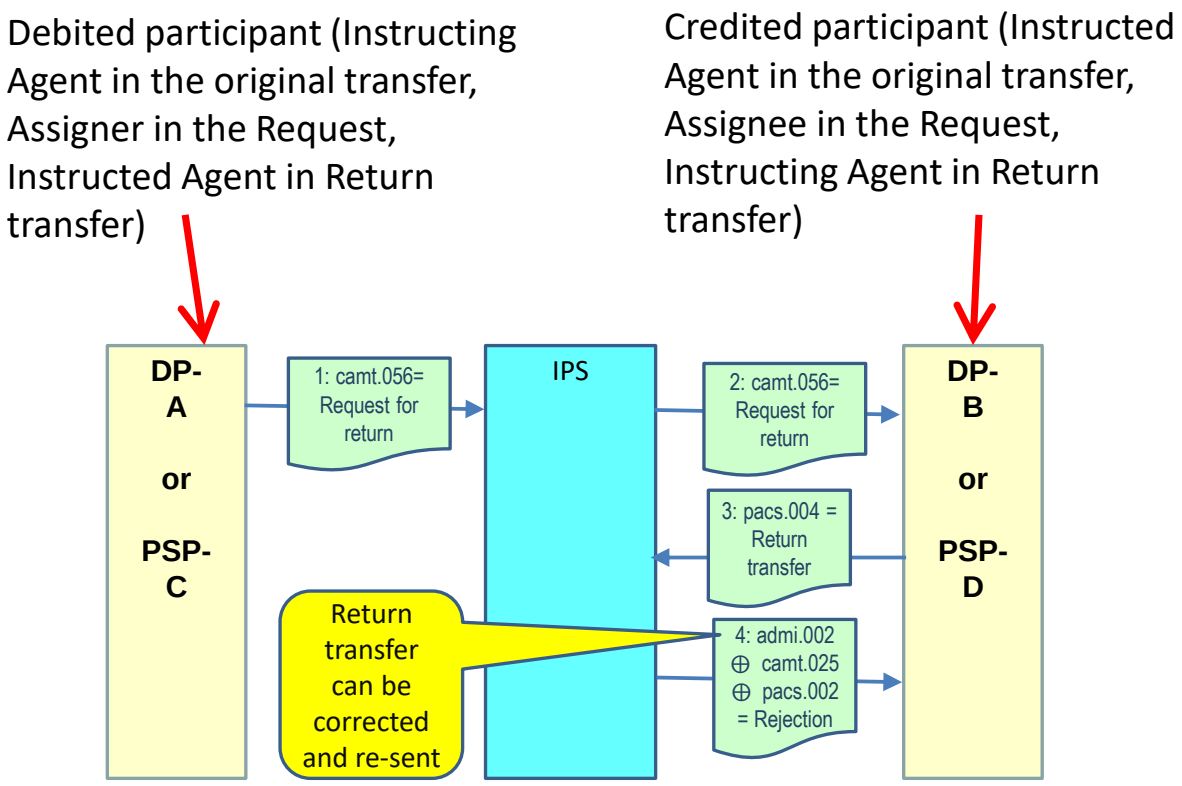
*Figure 20. Return transfer without authorization.*




| Message # | MX type | Item |
|---|---|---|
| 1 | pacs.004 | 5.2.3.1 |
| 2 | pacs.004 | 5.2.3.2 |
| 3 | pacs.002 | 6.2.2.1 |

### 5.1.4 Unuccessful flow (without approval of request before sending return transfer)

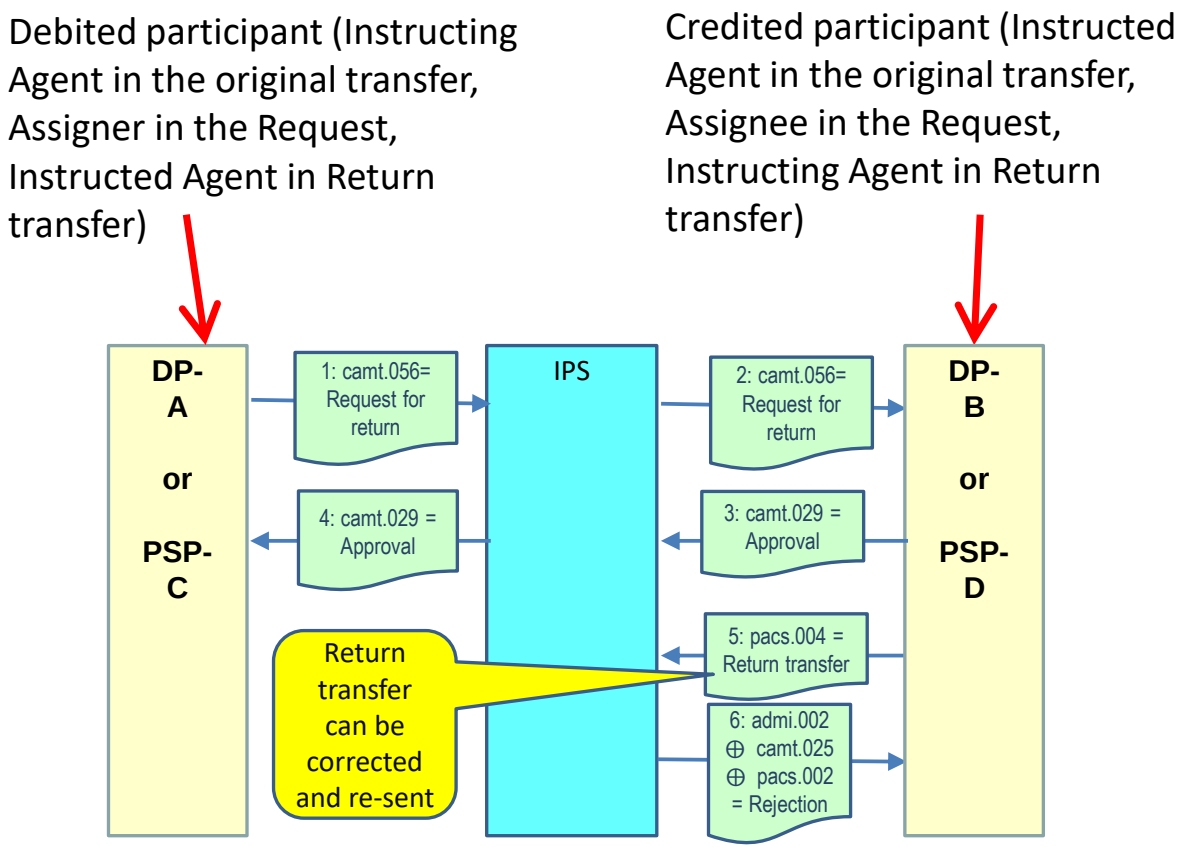
*Figure 21. Return transfer based on request: rejection by IPS on receiving.*




| Message # | MX type | Item |
|---|---|---|
| 1 | camt.056 | 4.2.2.1 |
| 2 | camt.056 | 4.2.2.2 |
| 3 | pacs.004 | 5.2.4.1 |
| 4 | camt.025 | 10.1.2.1 |
| 4 | admi.002 | 10.2.2.1 |
| 4 | pacs.002 | 6.2.2.1 |

### 5.1.5 Unsuccessful flow (with approval before sending return transfer)

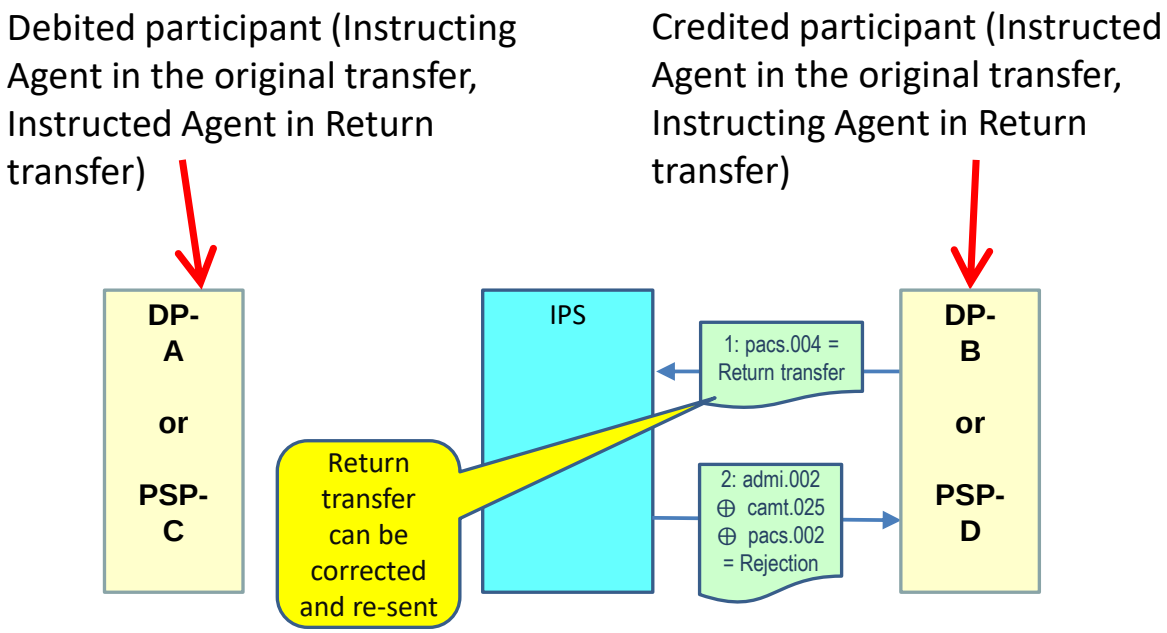
*Figure 22. Return transfer based on approved request: rejection by IPS on receiving.*




| Message # | MX type | Item |
|---|---|---|
| 1 | camt.056 | 4.2.2.1 |
| 2 | camt.056 | 4.2.2.2 |
| 3 | camt.029 | 4.3.3.1 |
| 4 | camt.029 | 4.3.3.2 |
| 5 | pacs.004 | 5.2.4.1 |
| 6 | camt.025 | 10.1.2.1 |
| 6 | admi.002 | 10.2.2.1 |
| 6 | pacs.002 | 6.2.2.1 |

### 5.1.6 Unuccessful flow (no request for transfer)

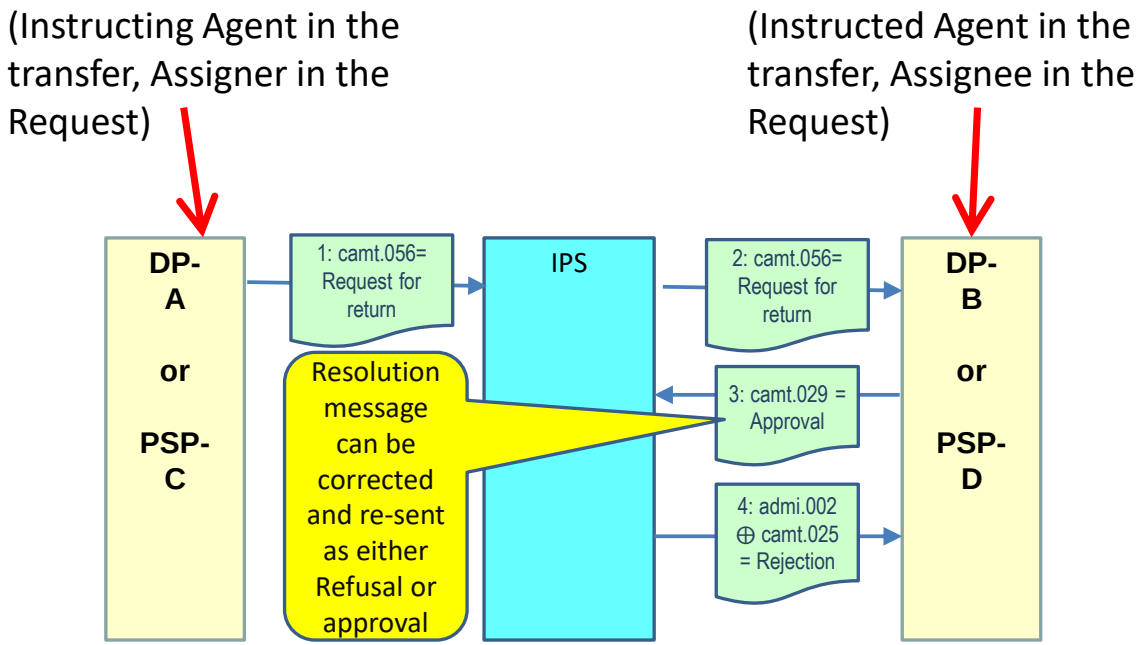
*Figure 23. Return transfer without authorization: rejection by IPS on receiving.*




| Message # | MX type | Item |
|---|---|---|
| 1 | pacs.004 | 5.2.3.1 |
| 2 | admi.002 | 10.2.2.1 |
| 2 | camt.025 | 10.1.2.1 |
| 2 | pacs.002 | 6.2.2.1 |

### 5.1.7 Unsuccessful flow: approval of counterparty failed in IPS

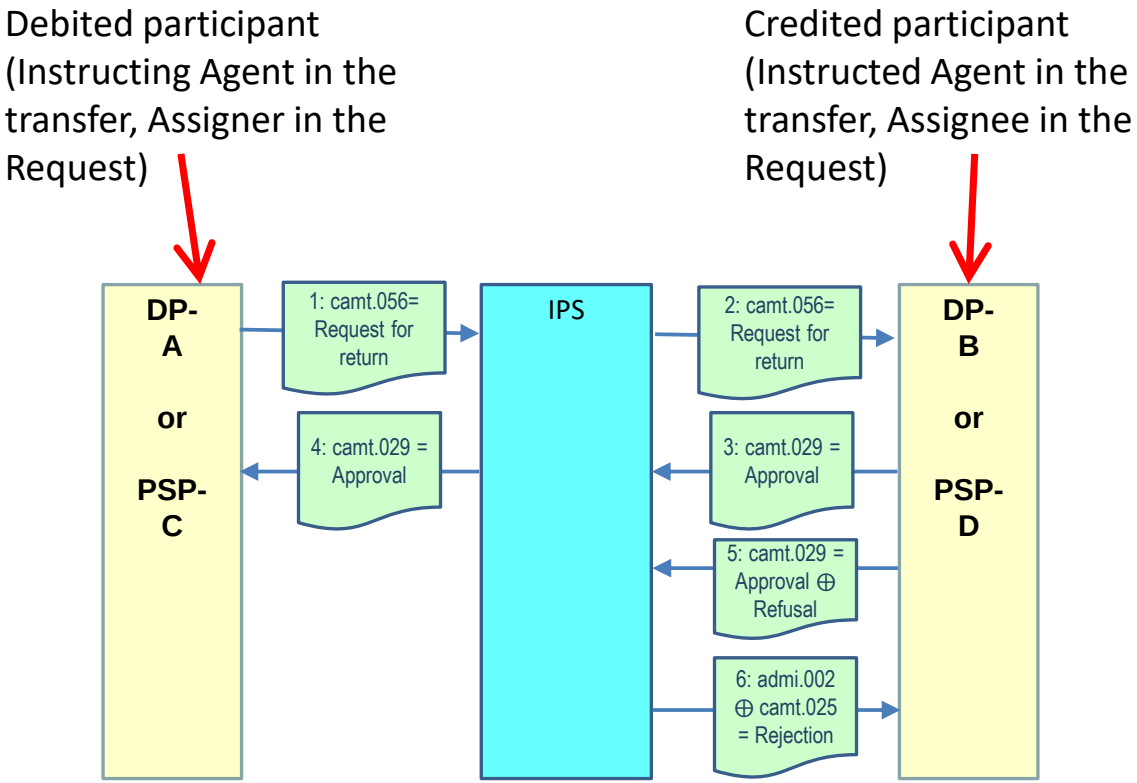
*Figure 24. Approval of counterparty failed in IPS.*




| Message # | MX type | Item |
|---|---|---|
| 1 | camt.056 | 4.2.2.1 |
| 2 | camt.056 | 4.2.2.2 |
| 3 | camt.029 | 4.3.3.1 |
| 4 | admi.002 | 10.2.2.1 |
| 4 | camt.025 | 10.1.2.1 |

### 5.1.8 Unsuccessful flow: approval by counterparty processed in IPS. One more resolution message is sent

*Figure 25. Approval by counterparty processed in IPS. One more resolution message is sent.*




| Message # | MX type | Item |
|---|---|---|
| 1 | camt.056 | 4.2.2.1 |
| 2 | camt.056 | 4.2.2.2 |
| 3 | camt.029 | 4.3.3.1 |
| 4 | camt.029 | 4.3.3.2 |
| 5 | camt.029 | 4.3.3.1 or 4.3.4.1 |
| 6 | admi.002 | 10.2.2.1 |
| 6 | camt.025 | 10.1.2.1 |

# 5.2 PACS.004: RETURN TRANSFER

## 5.2.1 Message format description

pacs.004

## 5.2.2 Usage cases

Direct Participant B is debited in Buna; Direct participant A is credited in Buna.

**Table 2. Return Transfer: SCYN-SIRT-UNIF.**

| Leg 1 | **Sending message** | | | **Receiving message** | Leg 2 |
|---|---|---|---|---|---|
| **MT202 field** | **Content** | **pacs.004 tag** | **pacs.004 tag** | **Content** | **MT202 field** |
| 52a | Direct participant B | Debtor | Debtor | Direct participant B | 52a |
| 52a | Direct participant B | Instructing Agent | Instructing Agent | Direct participant B | 52a |
| Sender | Direct participant B | From | From | Buna | Sender |
| Receiver | Buna | To | To | Direct participant A | Receiver |
| -- | Direct participant A | Instructed Agent | Instructed Agent | Direct participant A | -- |
| 58a | Direct participant A | Creditor | Creditor | Direct participant A | 58a |

## 5.2.3 Examples of pacs.004 initiated by credited participant without request

### 5.2.3.1 pacs.004 sent by credited participant to IPS

```
<?xml version="1.0" encoding="UTF-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
```

```
<!-- Message Sender -->
    <Fr>
        <FIId>
            <FinInstnId>
                <BICFI>BDPSTNTT</BICFI>
            </FinInstnId>
        </FIId>
    </Fr>
<!-- Message Receiver -->
    <To>
        <FIId>
            <FinInstnId>
                <BICFI>BUNNAEAA</BICFI>
            </FinInstnId>
        </FIId>
    </To>
<!-- Message Reference -->
    <BizMsgIdr>BDPS23423</BizMsgIdr>
<!-- Message Type -->
    <MsgDefIdr>pacs.004.001.09</MsgDefIdr>
<!-- Message Creation Date/Time-->
    <CreDt>2019-09-29T12:49:11Z</CreDt>
<!-- Priority -->
    <Prty>0100</Prty>
</AppHdr>

<!-- Document -->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.004.001.09">
    <PmtRtr>
        <GrpHdr>
<!-- Message reference -->
            <MsgId>BDPS23423</MsgId>
<!-- Message creation date time -->
            <CreDtTm>2019-09-29T12:49:11+04:00</CreDtTm>
<!-- Fixed value <<false>> -->
            <BtchBookg>false</BtchBookg>
```

```
<!-- Fixed value <<1>> -->
                <NbOfTxs>1</NbOfTxs>
<!-- In this message version: Fixed value CLRG -->
                <SttlmInf>
                        <SttlmMtd>CLRG</SttlmMtd>
                </SttlmInf>
        </GrpHdr>
        <OrgnlGrpInf>
<!-- Original message reference -->
                <OrgnlMsgId>AD0559181212007</OrgnlMsgId>
<!-- Original message type -->
                <OrgnlMsgNmId>pacs.008.001.09</OrgnlMsgNmId>
        </OrgnlGrpInf>
        <TxInf>
<!-- Return Id. Fill with the same value as MsgId -->
                <RtrId>BDPS23423</RtrId>
<!-- Original UETR  -->
                <OrgnlUETR>eda44485-9f17-451c-afc0-4456d7b7e6da</OrgnlUETR>
<!-- Original settlement date. As present in pacs.008 -->
                <OrgnlIntrBkSttlmDt>2019-09-29</OrgnlIntrBkSttlmDt>
<!-- Returned amount and currency by pacs.004. Amount must not be greater than original settlement amount. Currency must be identical. -->
                <RtrdIntrBkSttlmAmt Ccy="AED">888.00</RtrdIntrBkSttlmAmt>
<!-- Settlement date of return payment. -->
                <IntrBkSttlmDt>2019-09-29</IntrBkSttlmDt>
<!--Instructing agent. Participant who's sending payment to the system. BICFI for swift-registered BICs.
ClrSysMmbId/MmbId – for pseudo-BIC codes (non-swift registered) -->
                <InstgAgt>
                        <FinInstnId>
                                <BICFI>BDPSTNTT</BICFI>
                                <Othr>
                                        <Id>CBAUAEAA</Id>
                                        <SchmeNm>
                                                <Prtry>FHI</Prtry>
                                        </SchmeNm>
                                </Othr>
                        </FinInstnId>
```

```
                </InstgAgt>
<!--Instructed agent. Participant who's receiving payment (instructing Agent of the payment to be returned). BICFI for swift-registered BICs.
ClrSysMmbId/MmbId – for pseudo-BIC codes (non-swift registered)-->
                <InstdAgt>
                        <FinInstnId>
                                <BICFI>ADPSEGCA</BICFI>
                        </FinInstnId>
                </InstdAgt>

                <RtrRsnInf>
<!-- Return reason code. As per dictionary defined in central system -->
                        <Rsn>
                                <Prtry>AC04</Prtry>
                        </Rsn>
<!-- Additional information about return reason -->
                        <AddtlInf>Closed account number 4234</AddtlInf>
                </RtrRsnInf>
        </TxInf>
    </PmtRtr>
</Document>
```

### 5.2.3.2 pacs.004 sent by IPS to debited participant

```
<?xml version="1.0" encoding="UTF-8"?>
<!--Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender:- -->
    <Fr>
        <FIId>
                <FinInstnId>
                        <BICFI>BUNNAEAA</BICFI>
                </FinInstnId>
        </FIId>
    </Fr>
<!-- Message Receiver -->
```

```
    <To>
        <FIId>
            <FinInstnId>
                <BICFI>ADPSEGCA</BICFI>
            </FinInstnId>
        </FIId>
    </To>
<!-- Message Reference -->
    <BizMsgIdr>190929BUNNAEAAXXXX0001000950</BizMsgIdr>
<!-- Message Type -->
    <MsgDefIdr>pacs.004.001.09</MsgDefIdr>
<!-- Message Creation Date/Time-->
    <CreDt>2019-09-29T12:49:12Z</CreDt>
<!-- Priority -->
    <Prty>0100</Prty>
    <Rltd>
<!-- Message Sender -->
        <Fr>
            <FIId>
                <FinInstnId>
                    <BICFI>BDPSTNTT</BICFI>
                </FinInstnId>
            </FIId>
        </Fr>
<!-- Message Receiver -->
        <To>
            <FIId>
                <FinInstnId>
                    <BICFI>ADPSEGCA</BICFI>
                </FinInstnId>
            </FIId>
        </To>
<!-- Message Reference -->
        <BizMsgIdr>BDPS23423</BizMsgIdr>
<!-- Message Type -->
        <MsgDefIdr>pacs.004.001.09</MsgDefIdr>
```

```
<!-- Message Creation Date/Time-->
            <CreDt>2019-09-29T12:49:11Z</CreDt>
<!-- Priority -->
            <Prty>0100</Prty>
    </Rltd>
</AppHdr>

<!-- Document -->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.004.001.09">
    <PmtRtr>
            <GrpHdr>
<!-- Message reference -->
                    <MsgId>BDPS23423</MsgId>
<!-- Message creation date time -->
                    <CreDtTm>2019-09-29T12:49:11+04:00</CreDtTm>
<!-- Fixed value <<false>> -->
                    <BtchBookg>false</BtchBookg>
<!-- Fixed value <<1>> -->
                    <NbOfTxs>1</NbOfTxs>
<!-- In this message version: Fixed value CLRG -->
                    <SttlmInf>
                            <SttlmMtd>CLRG</SttlmMtd>
                    </SttlmInf>
            </GrpHdr>
            <OrgnlGrpInf>
<!-- Original message reference -->
                    <OrgnlMsgId>AD0559181212007</OrgnlMsgId>
<!-- Original message type -->
                    <OrgnlMsgNmId>pacs.008.001.09</OrgnlMsgNmId>
            </OrgnlGrpInf>
            <TxInf>
<!-- Return Id. Fill with the same value as MsgId -->
                    <RtrId>BDPS23423</RtrId>
<!-- Original UETR  -->
                    <OrgnlUETR>eda44485-9f17-451c-afc0-4456d7b7e6da</OrgnlUETR>
<!-- Original settlement date. As present in pacs.008 -->
```

```
                <OrgnlIntrBkSttlmDt>2019-09-29</OrgnlIntrBkSttlmDt>
<!-- Returned amount and currency by pacs.004. Amount must not be greater than original settlement amount. Currency must be identical. -->
                <RtrdIntrBkSttlmAmt Ccy="AED">888.00</RtrdIntrBkSttlmAmt>
<!-- Settlement date of return payment. -->
                <IntrBkSttlmDt>2019-09-29</IntrBkSttlmDt>
<!--Instructing agent. Participant who's sending payment to the system. BICFI for swift-registered BICs.
ClrSysMmbId/MmbId – for pseudo-BIC codes (non-swift registered) -->
                <InstgAgt>
                        <FinInstnId>
                                <BICFI>BDPSTNTT</BICFI>
                                <Othr>
                                        <Id>CBAUAEAA</Id>
                                        <SchmeNm>
                                                <Prtry>FHI</Prtry>
                                        </SchmeNm>
                                </Othr>
                        </FinInstnId>
                </InstgAgt>
<!--Instructed agent. Participant who's receiving payment (instructing Agent of the payment to be returned). BICFI for swift-registered BICs.
ClrSysMmbId/MmbId – for pseudo-BIC codes (non-swift registered)-->
                <InstdAgt>
                        <FinInstnId>
                                <BICFI>ADPSEGCA</BICFI>
                        </FinInstnId>
                </InstdAgt>
                <RtrRsnInf>
<!-- Return reason code. As per dictionary defined in central system -->
                        <Rsn>
                                <Prtry>AC04</Prtry>
                        </Rsn>
<!-- Additional information about return reason -->
                        <AddtlInf>Closed account number 4234</AddtlInf>
                </RtrRsnInf>
        </TxInf>
    </PmtRtr>
</Document>
```

### 5.2.4 Examples of pacs.004 initiated by credited participant on request

#### 5.2.4.1 pacs.004 sent by credited participant to IPS

```xml
<?xml version="1.0" encoding="UTF-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender -->
    <Fr>
        <FIId>
            <FinInstnId>
                <BICFI>BDPSTNTT</BICFI>
            </FinInstnId>
        </FIId>
    </Fr>
<!-- Message Receiver -->
    <To>
        <FIId>
            <FinInstnId>
                <BICFI>BUNNAEAA</BICFI>
            </FinInstnId>
        </FIId>
    </To>
<!-- Message Reference -->
    <BizMsgIdr>BDPS23423</BizMsgIdr>
<!-- Message Type -->
    <MsgDefIdr>pacs.004.001.09</MsgDefIdr>
<!-- Message Creation Date/Time-->
    <CreDt>2019-09-29T12:49:11Z</CreDt>
<!-- Priority -->
    <Prty>0100</Prty>
</AppHdr>

<!-- Document -->
```

```
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.004.001.09">
    <PmtRtr>
            <GrpHdr>
<!-- Message reference -->
                    <MsgId>BDPS23423</MsgId>
<!-- Message creation date time -->
                    <CreDtTm>2019-09-29T12:49:11+04:00</CreDtTm>
<!-- Fixed value <<false>> -->
                    <BtchBookg>false</BtchBookg>
<!-- Fixed value <<1>> -->
                    <NbOfTxs>1</NbOfTxs>
<!-- In this message version: Fixed value CLRG -->
                    <SttlmInf>
                            <SttlmMtd>CLRG</SttlmMtd>
                    </SttlmInf>
            </GrpHdr>
            <OrgnlGrpInf>
<!-- Original message reference -->
                    <OrgnlMsgId>AD0559181212007</OrgnlMsgId>
<!-- Original message type -->
                    <OrgnlMsgNmId>pacs.008.001.09</OrgnlMsgNmId>
            </OrgnlGrpInf>
            <TxInf>
<!-- Return Id. Fill with the same value as MsgId -->
                    <RtrId>BDPS23423</RtrId>
<!-- Original UETR  -->
                    <OrgnlUETR>eda44485-9f17-451c-afc0-4456d7b7e6da</OrgnlUETR>
<!-- Original settlement date. As present in pacs.008 -->
                    <OrgnlIntrBkSttlmDt>2019-09-29</OrgnlIntrBkSttlmDt>
<!-- Returned amount and currency by pacs.004. Amount must not be greater than original settlement amount. Currency must be identical. -->
                    <RtrdIntrBkSttlmAmt Ccy="AED">888.00</RtrdIntrBkSttlmAmt>
<!-- Settlement date of return payment. -->
                    <IntrBkSttlmDt>2019-09-29</IntrBkSttlmDt>
<!--Instructing agent. Participant who’s sending payment to the system. BICFI for swift-registered BICs.
ClrSysMmbId/MmbId – for pseudo-BIC codes (non-swift registered) -->
                    <InstgAgt>
```

```
                <FinInstnId>
                    <BICFI>BDPSTNTT</BICFI>
                </FinInstnId>
            </InstgAgt>
<!--Instructed agent. Participant who's receiving payment (instructing Agent of the payment to be returned). BICFI for swift-registered BICs. ClrSysMmbId/MmbId – for pseudo-BIC codes (non-swift registered)-->
            <InstdAgt>
                <FinInstnId>
                    <BICFI>ADPSEGCA</BICFI>
                    <Othr>
                        <Id>CBAUAEAA</Id>
                        <SchmeNm>
                            <Prtry>FHI</Prtry>
                        </SchmeNm>
                    </Othr>
                </FinInstnId>
            </InstdAgt>

            <RtrRsnInf>
<!--  FOCR - Return generated on the base of cancellation request -->
                <Orgtr>
                    <Id>
                        <OrgId>
                            <AnyBIC>ADPSEGCA</AnyBIC>
                        </OrgId>
                    </Id>
                </Orgtr>
                <Rsn>
                    <Prtry>FOCR</Prtry>
                </Rsn>
<!-- MsgId of cancellation request  -->
                <AddtlInf>ADPS/3/1/1</AddtlInf>
                <AddtlInf>2019-09-29T19:16:00+04:00</AddtlInf>
            </RtrRsnInf>
        </TxInf>
    </PmtRtr>
```

```
</Document>
```

### 5.2.4.2 pacs.004 sent by IPS to debited participant

```
<?xml version="1.0" encoding="UTF-8"?>
<!--Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender:- -->
    <Fr>
        <FIId>
            <FinInstnId>
                <BICFI>BUNNAEAA</BICFI>
            </FinInstnId>
        </FIId>
    </Fr>
<!-- Message Receiver -->
    <To>
        <FIId>
            <FinInstnId>
                <BICFI>ADPSEGCA</BICFI>
            </FinInstnId>
        </FIId>
    </To>
<!-- Message Reference -->
    <BizMsgIdr>190929BUNNAEAAXXXX0001000950</BizMsgIdr>
<!-- Message Type -->
    <MsgDefIdr>pacs.004.001.09</MsgDefIdr>
<!-- Message Creation Date/Time-->
    <CreDt>2019-09-29T12:49:12Z</CreDt>
<!-- Priority -->
    <Prty>0100</Prty>
    <Rltd>
<!-- Message Sender -->
        <Fr>
            <FIId>
```

```
                        <FinInstnId>
                                <BICFI>BDPSTNTT</BICFI>
                        </FinInstnId>
                </FIId>
        </Fr>
<!-- Message Receiver -->
        <To>
                <FIId>
                        <FinInstnId>
                                <BICFI>ADPSEGCA</BICFI>
                        </FinInstnId>
                </FIId>
        </To>
<!-- Message Reference -->
        <BizMsgIdr>BDPS23423</BizMsgIdr>
<!-- Message Type -->
        <MsgDefIdr>pacs.004.001.09</MsgDefIdr>
<!-- Message Creation Date/Time-->
        <CreDt>2019-09-29T12:49:11Z</CreDt>
<!-- Priority -->
        <Prty>0100</Prty>
    </Rltd>
</AppHdr>

<!-- Document -->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.004.001.09">
    <PmtRtr>
        <GrpHdr>
<!-- Message reference -->
                <MsgId>BDPS23423</MsgId>
<!-- Message creation date time -->
                <CreDtTm>2019-09-29T12:49:11+04:00</CreDtTm>
<!-- Fixed value <<false>> -->
                <BtchBookg>false</BtchBookg>
<!-- Fixed value <<1>> -->
                <NbOfTxs>1</NbOfTxs>
```

```
<!-- In this message version: Fixed value CLRG -->
                <SttlmInf>
                        <SttlmMtd>CLRG</SttlmMtd>
                </SttlmInf>
        </GrpHdr>
        <OrgnlGrpInf>
<!-- Original message reference -->
                <OrgnlMsgId>AD0559181212007</OrgnlMsgId>
<!-- Original message type -->
                <OrgnlMsgNmId>pacs.008.001.09</OrgnlMsgNmId>
        </OrgnlGrpInf>
        <TxInf>
<!-- Return Id. Fill with the same value as MsgId -->
                <RtrId>BDPS23423</RtrId>
<!-- Original UETR  -->
                <OrgnlUETR>eda44485-9f17-451c-afc0-4456d7b7e6da</OrgnlUETR>
<!-- Original settlement date. As present in pacs.008 -->
                <OrgnlIntrBkSttlmDt>2019-09-29</OrgnlIntrBkSttlmDt>
<!-- Returned amount and currency by pacs.004. Amount must not be greater than original settlement amount. Currency must be identical. -->
                <RtrdIntrBkSttlmAmt Ccy="AED">888.00</RtrdIntrBkSttlmAmt>
<!-- Settlement date of return payment. -->
                <IntrBkSttlmDt>2019-09-29</IntrBkSttlmDt>
<!--Instructing agent. Participant who's sending payment to the system. BICFI for swift-registered BICs.
ClrSysMmbId/MmbId – for pseudo-BIC codes (non-swift registered) -->
                <InstgAgt>
                        <FinInstnId>
                                <BICFI>BDPSTNTT</BICFI>
                                <Othr>
                                        <Id>CBAUAEAA</Id>
                                        <SchmeNm>
                                                <Prtry>FHI</Prtry>
                                        </SchmeNm>
                                </Othr>
                        </FinInstnId>
                </InstgAgt>
```

```
<!--Instructed agent. Participant who's receiving payment (instructing Agent of the payment to be returned). BICFI for swift-registered BICs.
ClrSysMmbId/MmbId – for pseudo-BIC codes (non-swift registered)-->
                <InstdAgt>
                        <FinInstnId>
                                <BICFI>ADPSEGCA</BICFI>
                        </FinInstnId>
                </InstdAgt>

                <RtrRsnInf>
<!--  FOCR - Return generated on the base of cancellation request -->
                        <Orgtr>
                                <Id>
                                        <OrgId>
                                                <AnyBIC>ADPSEGCA</AnyBIC>
                                        </OrgId>
                                </Id>
                        </Orgtr>
                        <Rsn>
                                <Prtry>FOCR</Prtry>
                        </Rsn>
<!-- MsgId of cancellation request  -->
                        <AddtlInf>ADPS/3/1/1</AddtlInf>
                        <AddtlInf>2019-09-29T19:16:00+04:00</AddtlInf>
                </RtrRsnInf>
        </TxInf>
    </PmtRtr>
</Document>
```

# 6 TRANSFER STATUS

## 6.1 PACS.002: APPROVAL/REFUSAL OF A TRANSFER

This request is used by the Creditor to approve or refuse an incoming credit payment.

### 6.1.1 Message format description

pacs.002

### 6.1.2 Examples of pacs.002: approval sent by crediting participant

#### 6.1.2.1 pacs.002: approval sent by crediting participant to IPS

```xml
<?xml version="1.0" encoding="UTF-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender:-DP-->
    <Fr>
        <FIId>
            <FinInstnId>
                <BICFI>ADPSEGCA</BICFI>
            </FinInstnId>
        </FIId>
    </Fr>
<!-- Message Receiver Buna-->
    <To>
        <FIId>
            <FinInstnId>
                <BICFI>BUNNAEAA</BICFI>
            </FinInstnId>
        </FIId>
    </To>
<!-- Message Reference -->
```

```
    <BizMsgIdr>ADPS/3/1/2/AUTH</BizMsgIdr>
<!-- Message Type -->
    <MsgDefIdr>pacs.002.001.10</MsgDefIdr>
<!-- Message Creation Date/Time-->
    <CreDt>2019-09-29T10:00:01Z</CreDt>
</AppHdr>

<!-- Document -->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.002.001.10">
    <FIToFIPmtStsRpt>
            <GrpHdr>
<!--Unique message identifier -->
                    <MsgId>ADPS/3/1/2/AUTH</MsgId>
<!--Message creation date time -->
                    <CreDtTm>2019-09-29T10:40:45+04:00</CreDtTm>
            </GrpHdr>
            <OrgnlGrpInfAndSts>
<!-- Taken from pacs.008 FIToFICstmrCdtTrf/GrpHdr/MsgId -->
                    <OrgnlMsgId>ADPS/2/1/2</OrgnlMsgId>
<!-- Type of original message to refer -->
                    <OrgnlMsgNmId>pacs.008.001.09</OrgnlMsgNmId>
<!-- Taken from pacs.008 FIToFICstmrCdtTrf/GrpHdr/CreDtTm -->
                    <OrgnlCreDtTm>2019-09-29T10:40:40</OrgnlCreDtTm>
<!-- AUTH for approval of the payment -->
                    <StsRsnInf>
                            <Rsn>
                                    <Prtry>AUTH</Prtry>
                            </Rsn>
                    </StsRsnInf>
            </OrgnlGrpInfAndSts>
            <TxInfAndSts>
<!--Instructed agent. Participant who sent original payment to the system. BICFI for swift-registered BICs.
ClrSysMmbId/MmbId – for pseudo-BIC codes (non-swift registered)-->
                    <InstdAgt>
                            <FinInstnId>
                                    <BICFI>ADPSEGCA</BICFI>
```

```
                        </FinInstnId>
                    </InstdAgt>
                    <OrgnlTxRef>
<!--Settlement date of original payment -->
                        <IntrBkSttlmDt>2019-09-29</IntrBkSttlmDt>
                    </OrgnlTxRef>
                </TxInfAndSts>
        </FIToFIPmtStsRpt>
</Document>
```

### 6.1.3 Examples of pacs.002: refusal sent by crediting participant

#### 6.1.3.1 pacs.002: refusal sent by crediting participant to IPS

```
<?xml version="1.0" encoding="UTF-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender:-DP-->
    <Fr>
            <FIId>
                    <FinInstnId>
                            <BICFI>ADPSEGCA</BICFI>
                    </FinInstnId>
            </FIId>
    </Fr>
<!-- Message Receiver Buna-->
    <To>
            <FIId>
                    <FinInstnId>
                            <BICFI>BUNNAEAA</BICFI>
                    </FinInstnId>
            </FIId>
    </To>
<!-- Message Reference -->
    <BizMsgIdr>ADPS/3/1/2/NAUT</BizMsgIdr>
```

```
<!-- Message Type -->
    <MsgDefIdr>pacs.002.001.10</MsgDefIdr>
<!-- Message Creation Date/Time-->
    <CreDt>2019-09-29T10:00:01Z</CreDt>
</AppHdr>
<!-- Document -->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.002.001.10">
    <FIToFIPmtStsRpt>
            <GrpHdr>
<!--Unique message identifier -->
                    <MsgId>ADPS/3/1/2/NAUT</MsgId>
<!--Message creation date time -->
                    <CreDtTm>2019-09-29T14:00:01+04:00</CreDtTm>
            </GrpHdr>
            <OrgnlGrpInfAndSts>
<!-- Taken from pacs.008 FIToFICstmrCdtTrf/GrpHdr/MsgId -->
                    <OrgnlMsgId>ADPS/2/1/2</OrgnlMsgId>
<!-- Type of original message to refer -->
                    <OrgnlMsgNmId>pacs.008.001.09</OrgnlMsgNmId>
<!-- Taken from pacs.008 FIToFICstmrCdtTrf/GrpHdr/CreDtTm -->
                    <OrgnlCreDtTm>2019-09-29T10:40:40</OrgnlCreDtTm>
<!-- NAUT for approval of the payment -->
                    <StsRsnInf>
                            <Rsn>
                                    <Prtry>NAUT</Prtry>
                            </Rsn>
                            <AddtlInf>AC01</AddtlInf>
                            <AddtlInf>Please re-send with correct account</AddtlInf>
                    </StsRsnInf>
            </OrgnlGrpInfAndSts>
            <TxInfAndSts>
<!--Instructed agent. Participant who sent original payment to the system. BICFI for swift-registered BICs.
ClrSysMmbId/MmbId – for pseudo-BIC codes (non-swift registered)-->
                    <InstdAgt>
                            <FinInstnId>
                                    <BICFI>ADPSEGCA</BICFI>
```

```
                        </FinInstnId>
                    </InstdAgt>
                    <OrgnlTxRef>
<!--Settlement date of original payment -->
                        <IntrBkSttlmDt>2019-09-29</IntrBkSttlmDt>
                    </OrgnlTxRef>
                </TxInfAndSts>
        </FIToFIPmtStsRpt>
</Document>
```

## 6.2 PACS.002: TRANSFER STATUS MESSAGE

### 6.2.1 Message format description

pacs.002

### 6.2.2 Examples of pacs.002: status of a single transfer

#### 6.2.2.1 pacs.002 (status Rejected) sent by IPS

```
<?xml version="1.0" encoding="UTF-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender:-Buna-->
    <Fr>
        <FIId>
            <FinInstnId>
                <BICFI>BUNNAEAA</BICFI>
            </FinInstnId>
        </FIId>
    </Fr>
<!-- Message Receiver : DP-->
    <To>
```

```
        <FIId>
            <FinInstnId>
                <BICFI>ADPSEGCA</BICFI>
            </FinInstnId>
        </FIId>
    </To>
<!-- Message Reference -->
    <BizMsgIdr>190929BUNNAEAAXXXX0001000952</BizMsgIdr>
<!-- Message Type -->
    <MsgDefIdr>pacs.002.001.10</MsgDefIdr>
<!-- Message Creation Date/Time-->
    <CreDt>2019-09-29T10:00:01Z</CreDt>

    <Rltd>
<!-- Message Sender:-DP-->
        <Fr>
            <FIId>
                <FinInstnId>
                    <BICFI>ADPSEGCA</BICFI>
                </FinInstnId>
            </FIId>
        </Fr>
<!-- Message Receiver : Buna-->
        <To>
            <FIId>
                <FinInstnId>
                    <BICFI>BUNNAEAA</BICFI>
                </FinInstnId>
            </FIId>
        </To>
<!-- Message Reference -->
        <BizMsgIdr>ADPS/2/1/2/1</BizMsgIdr>
<!-- Message Type -->
        <MsgDefIdr>pacs.008.001.08</MsgDefIdr>
<!-- Message Creation Date/Time-->
        <CreDt>2019-09-29T10:00:00Z</CreDt>
```

```
    </Rltd>
</AppHdr>

<!-- Document -->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.002.001.10">
    <FIToFIPmtStsRpt>
        <GrpHdr>
<!-- Unique message identifier -->
            <MsgId>R1812095/196</MsgId>
<!-- Message creation date time -->
            <CreDtTm>2019-09-29T17:44:00+04:00</CreDtTm>
        </GrpHdr>

        <OrgnlGrpInfAndSts>
<!-- Original message identifier -->
                <OrgnlMsgId>ADPS/2/1/2/1</OrgnlMsgId>
<!-- Original message name identifier -->
                <OrgnlMsgNmId>pacs.008.001.08</OrgnlMsgNmId>
<!-- Original message date -->
                <OrgnlCreDtTm>2019-09-29T10:00:00+04:00</OrgnlCreDtTm>
<!-- Number of individual transactions contained in the original message.  -->
                <OrgnlNbOfTxs>1</OrgnlNbOfTxs>

                <GrpSts>RJCT</GrpSts>
        </OrgnlGrpInfAndSts>

        <TxInfAndSts>
            <OrgnlEndToEndId>NOTPROVIDED</OrgnlEndToEndId>
            <OrgnlTxId>ADPS/2/1/2/1</OrgnlTxId>
            <OrgnlUETR>4e7b08db-68e1-4af3-ac40-cd06623bac8a</OrgnlUETR>

            <TxSts>RJCT</TxSts>
            <StsRsnInf>
<!-- Code of the error or warning -->
                <Rsn>
                    <Prtry>EP183</Prtry>
```

```
                    </Rsn>

<!-- Description of the error or warning -->
                    <AddtlInf>Lack of funds</AddtlInf>
                </StsRsnInf>
<!-- Id of a Session in which payment instruction has been posted or rejected -->
                <AcctSvcrRef>1256</AcctSvcrRef>
<!-- Sender of status message: Buna-->
                <InstgAgt>
                    <FinInstnId>
                        <BICFI>BUNNAEAA</BICFI>
                    </FinInstnId>
                </InstgAgt>

<!-- Receiver of status message: Sender of transfer-->
                <InstdAgt>
                    <FinInstnId>
                        <BICFI>ADPSEGCA</BICFI>
                    </FinInstnId>
                </InstdAgt>

                <OrgnlTxRef>
<!--Settlement amount -->
                    <IntrBkSttlmAmt Ccy="AED">1000.</IntrBkSttlmAmt>

<!-- Value date -->
                    <IntrBkSttlmDt>2019-09-29</IntrBkSttlmDt>

                    <PmtTpInf>
                        <ClrChanl>RTNS</ClrChanl>

<!--Settlement priority -->
                        <SvcLvl>
                            <Prtry>0100</Prtry>
                        </SvcLvl>
```

```
<!--Local instrument -->
                        <LclInstrm>
                                <Prtry>SCYF-SCCT-AUTH</Prtry>
                        </LclInstrm>
                </PmtTpInf>

<!--Purpose (Transaction type code) -->
                <Purp>
                        <Prtry>001</Prtry>
                </Purp>
            </OrgnlTxRef>
        </TxInfAndSts>
    </FIToFIPmtStsRpt>
</Document>
```

### 6.2.2.2 pacs.002 (status Posted) sent by IPS

```
<?xml version="1.0" encoding="UTF-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender:-Buna-->
    <Fr>
        <FIId>
            <FinInstnId>
                <BICFI>BUNNAEAA</BICFI>
            </FinInstnId>
        </FIId>
    </Fr>
<!-- Message Receiver : DP-->
    <To>
        <FIId>
            <FinInstnId>
                <BICFI>ADPSEGCA</BICFI>
            </FinInstnId>
        </FIId>
```

```
    </To>
<!-- Message Reference -->
    <BizMsgIdr>190929BUNNAEAAXXXX0001000952</BizMsgIdr>
<!-- Message Type -->
    <MsgDefIdr>pacs.002.001.10</MsgDefIdr>
<!-- Message Creation Date/Time-->
    <CreDt>2019-09-29T10:00:01Z</CreDt>

    <Rltd>
<!-- Message Sender:-DP-->
            <Fr>
                    <FIId>
                            <FinInstnId>
                                    <BICFI>ADPSEGCA</BICFI>
                            </FinInstnId>
                    </FIId>
            </Fr>
<!-- Message Receiver : Buna-->
            <To>
                    <FIId>
                            <FinInstnId>
                                    <BICFI>BUNNAEAA</BICFI>
                            </FinInstnId>
                    </FIId>
            </To>
<!-- Message Reference -->
            <BizMsgIdr>ADPS/2/1/2/1</BizMsgIdr>
<!-- Message Type -->
            <MsgDefIdr>pacs.008.001.08</MsgDefIdr>
<!-- Message Creation Date/Time-->
            <CreDt>2019-09-29T10:00:00Z</CreDt>
    </Rltd>
</AppHdr>

<!-- Document -->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.002.001.10">
```

```xml
<FIToFIPmtStsRpt>
    <GrpHdr>
<!-- Unique message identifier -->
        <MsgId>R1812095/196</MsgId>
<!-- Message creation date time -->
        <CreDtTm>2019-09-29T17:44:00+04:00</CreDtTm>
    </GrpHdr>

    <OrgnlGrpInfAndSts>
<!-- Original message identifier -->
            <OrgnlMsgId>ADPS/2/1/2/1</OrgnlMsgId>
<!-- Original message name identifier -->
            <OrgnlMsgNmId>pacs.008.001.08</OrgnlMsgNmId>
<!-- Original message date -->
            <OrgnlCreDtTm>2019-09-29T10:00:00+04:00</OrgnlCreDtTm>
<!-- Number of individual transactions contained in the original message.  -->
            <OrgnlNbOfTxs>1</OrgnlNbOfTxs>

        <GrpSts>ACSC</GrpSts>
    </OrgnlGrpInfAndSts>
    <TxInfAndSts>
        <OrgnlEndToEndId>NOTPROVIDED</OrgnlEndToEndId>
        <OrgnlTxId>ADPS/2/1/2/1</OrgnlTxId>
        <OrgnlUETR>4e7b08db-68e1-4af3-ac40-cd06623bac8a</OrgnlUETR>
        <TxSts>ACSC</TxSts>
<!-- Id of a Session in which payment instruction has been posted or rejected -->
        <AcctSvcrRef>1256</AcctSvcrRef>

<!-- Sender of status message: Buna-->
        <InstgAgt>
            <FinInstnId>
                <BICFI>BUNNAEAA</BICFI>
            </FinInstnId>
        </InstgAgt>

<!-- Receiver of status message: Sender of transfer-->
```

```
                <InstdAgt>
                    <FinInstnId>
                        <BICFI>ADPSEGCA</BICFI>
                    </FinInstnId>
                </InstdAgt>

                <OrgnlTxRef>
<!--Settlement amount -->
                    <IntrBkSttlmAmt Ccy="AED">1000.</IntrBkSttlmAmt>

<!-- Value date -->
                    <IntrBkSttlmDt>2019-09-29</IntrBkSttlmDt>

                    <PmtTpInf>
                        <ClrChanl>RTNS</ClrChanl>

<!--Settlement priority -->
                        <SvcLvl>
                            <Prtry>0100</Prtry>
                        </SvcLvl>

<!--Local instrument -->
                        <LclInstrm>
                            <Prtry>SCYF-SCCT-AUTH</Prtry>
                        </LclInstrm>
                    </PmtTpInf>

<!--Purpose (Transaction type code) -->
                    <Purp>
                        <Prtry>001</Prtry>
                    </Purp>
                </OrgnlTxRef>
            </TxInfAndSts>
        </FIToFIPmtStsRpt>
</Document>
```

### 6.2.3 Examples of pacs.002: status of a multiple transfer

#### 6.2.3.1 pacs.002 (status Rejected) sent by IPS

```
<?xml version="1.0" encoding="UTF-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender:-Buna-->
    <Fr>
        <FIId>
            <FinInstnId>
                <BICFI>BUNNAEAA</BICFI>
            </FinInstnId>
        </FIId>
    </Fr>
<!-- Message Receiver : DP-->
    <To>
        <FIId>
            <FinInstnId>
                <BICFI>ADPSEGCA</BICFI>
            </FinInstnId>
        </FIId>
    </To>
<!-- Message Reference -->
    <BizMsgIdr>190929BUNNAEAAXXXX0001000952</BizMsgIdr>
<!-- Message Type -->
    <MsgDefIdr>pacs.002.001.10</MsgDefIdr>
<!-- Message Creation Date/Time-->
    <CreDt>2019-09-29T10:00:01Z</CreDt>

    <Rltd>
<!-- Message Sender:-DP-->
        <Fr>
            <FIId>
                <FinInstnId>
                    <BICFI>ADPSEGCA</BICFI>
```

```
                    </FinInstnId>
                </FIId>
            </Fr>
<!-- Message Receiver : Buna-->
            <To>
                <FIId>
                    <FinInstnId>
                        <BICFI>BUNNAEAA</BICFI>
                    </FinInstnId>
                </FIId>
            </To>
<!-- Message Reference -->
            <BizMsgIdr>213804</BizMsgIdr>
<!-- Message Type -->
            <MsgDefIdr>pacs.008.001.08</MsgDefIdr>
<!-- Message Creation Date/Time-->
            <CreDt>2019-09-29T19:02:00Z</CreDt>
        </Rltd>
    </AppHdr>

<!-- Document -->
    <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.002.001.10">
        <FIToFIPmtStsRpt>
            <GrpHdr>
<!-- Unique message identifier -->
                <MsgId>R1812095/196</MsgId>
<!-- Message creation date time -->
                <CreDtTm>2019-09-29T14:00:00+04:00</CreDtTm>
<!-- Sender of status message: Buna-->
                <InstgAgt>
                    <FinInstnId>
                        <BICFI>BUNNAEAA</BICFI>
                    </FinInstnId>
                </InstgAgt>

<!-- Receiver of status message: Sender of transfer-->
```

```
                <InstdAgt>
                        <FinInstnId>
                                <BICFI>ADPSEGCA</BICFI>
                        </FinInstnId>
                </InstdAgt>
        </GrpHdr>

        <OrgnlGrpInfAndSts>
<!-- Original message identifier -->
                        <OrgnlMsgId>213804</OrgnlMsgId>
<!-- Original message name identifier -->
                        <OrgnlMsgNmId>pacs.008.001.08</OrgnlMsgNmId>
<!-- Original message date -->
                        <OrgnlCreDtTm>2019-09-29T10:00:00+04:00</OrgnlCreDtTm>
<!-- Number of individual transactions contained in the original message.  -->
                        <OrgnlNbOfTxs>3</OrgnlNbOfTxs>

                        <GrpSts>RJCT</GrpSts>
        </OrgnlGrpInfAndSts>

        <TxInfAndSts>
                <OrgnlInstrId>213804/001</OrgnlInstrId>
                <OrgnlEndToEndId>NOTPROVIDED</OrgnlEndToEndId>
                <OrgnlTxId>213804//213804/001</OrgnlTxId>

                <TxSts>RJCT</TxSts>
                <StsRsnInf>
<!-- Code of the error or warning -->
                        <Rsn>
                                <Prtry>EP997</Prtry>
                        </Rsn>

<!-- Description of the error or warning -->
                        <AddtlInf>Max allowed amount limit is breached</AddtlInf>
                </StsRsnInf>
```

```
<!-- Id of a Session in which payment instruction has been posted or rejected -->
                <AcctSvcrRef>1256</AcctSvcrRef>

                <OrgnlTxRef>
<!--Settlement amount -->
                        <IntrBkSttlmAmt Ccy="AED">1000000.</IntrBkSttlmAmt>

<!-- Value date -->
                        <IntrBkSttlmDt>2019-09-29</IntrBkSttlmDt>

                        <PmtTpInf>
                                <ClrChanl>RTNS</ClrChanl>

<!--Settlement priority -->
                                <SvcLvl>
                                        <Prtry>0100</Prtry>
                                </SvcLvl>

<!--Local instrument -->
                                <LclInstrm>
                                        <Prtry>SCYF-MCCT-CONV</Prtry>
                                </LclInstrm>
                        </PmtTpInf>

<!--Purpose (Transaction type code) -->
                        <Purp>
                                <Prtry>001</Prtry>
                        </Purp>
                </OrgnlTxRef>
        </TxInfAndSts>

        <TxInfAndSts>
                <OrgnlInstrId>213804/002</OrgnlInstrId>
                <OrgnlEndToEndId>NOTPROVIDED</OrgnlEndToEndId>
                <OrgnlTxId>213804//213804/002</OrgnlTxId>
```

```
                <TxSts>RJCT</TxSts>

<!-- Id of a Session in which payment instruction has been posted or rejected -->
                <AcctSvcrRef>1256</AcctSvcrRef>

                <OrgnlTxRef>
<!--Settlement amount -->
                        <IntrBkSttlmAmt Ccy="AED">1000.</IntrBkSttlmAmt>

<!-- Value date -->
                        <IntrBkSttlmDt>2019-09-29</IntrBkSttlmDt>

                        <PmtTpInf>
                                <ClrChanl>RTNS</ClrChanl>

<!--Settlement priority -->
                                <SvcLvl>
                                        <Prtry>0100</Prtry>
                                </SvcLvl>

<!--Local instrument -->
                                <LclInstrm>
                                        <Prtry>SCYF-MCCT-CONV</Prtry>
                                </LclInstrm>
                        </PmtTpInf>

<!--Purpose (Transaction type code) -->
                        <Purp>
                                <Prtry>001</Prtry>
                        </Purp>
                </OrgnlTxRef>
        </TxInfAndSts>

        <TxInfAndSts>
                <OrgnlInstrId>213804/003</OrgnlInstrId>
                <OrgnlEndToEndId>NOTPROVIDED</OrgnlEndToEndId>
```

```
                <OrgnlTxId>213804//213804/003</OrgnlTxId>

                <TxSts>RJCT</TxSts>

<!-- Id of a Session in which payment instruction has been posted or rejected -->
                <AcctSvcrRef>1256</AcctSvcrRef>

                <OrgnlTxRef>
<!--Settlement amount -->
                        <IntrBkSttlmAmt Ccy="AED">300.</IntrBkSttlmAmt>

<!-- Value date -->
                        <IntrBkSttlmDt>2019-09-29</IntrBkSttlmDt>

                        <PmtTpInf>
                                <ClrChanl>RTNS</ClrChanl>

<!--Settlement priority -->
                                <SvcLvl>
                                        <Prtry>0100</Prtry>
                                </SvcLvl>

<!--Local instrument -->
                                <LclInstrm>
                                        <Prtry>SCYF-MCCT-CONV</Prtry>
                                </LclInstrm>
                        </PmtTpInf>

<!--Purpose (Transaction type code) -->
                        <Purp>
                                <Prtry>001</Prtry>
                        </Purp>
                </OrgnlTxRef>
        </TxInfAndSts>
    </FIToFIPmtStsRpt>
</Document>
```

### 6.2.3.2 pacs.002 (status Posted) sent by IPS


```xml
<?xml version="1.0" encoding="UTF-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender:-Buna-->
    <Fr>
        <FIId>
            <FinInstnId>
                <BICFI>BUNNAEAA</BICFI>
            </FinInstnId>
        </FIId>
    </Fr>
<!-- Message Receiver : DP-->
    <To>
        <FIId>
            <FinInstnId>
                <BICFI>ADPSEGCA</BICFI>
            </FinInstnId>
        </FIId>
    </To>
<!-- Message Reference -->
    <BizMsgIdr>190929BUNNAEAAXXXX0001000952</BizMsgIdr>
<!-- Message Type -->
    <MsgDefIdr>pacs.002.001.10</MsgDefIdr>
<!-- Message Creation Date/Time-->
    <CreDt>2019-09-29T10:00:01Z</CreDt>

    <Rltd>
<!-- Message Sender:-DP-->
        <Fr>
            <FIId>
                <FinInstnId>
                    <BICFI>ADPSEGCA</BICFI>
```

```
                    </FinInstnId>
                </FIId>
            </Fr>
<!-- Message Receiver : Buna-->
            <To>
                <FIId>
                    <FinInstnId>
                        <BICFI>BUNNAEAA</BICFI>
                    </FinInstnId>
                </FIId>
            </To>
<!-- Message Reference -->
            <BizMsgIdr>213804</BizMsgIdr>
<!-- Message Type -->
            <MsgDefIdr>pacs.008.001.08</MsgDefIdr>
<!-- Message Creation Date/Time-->
            <CreDt>2019-09-29T19:02:00Z</CreDt>
        </Rltd>
    </AppHdr>

<!-- Document -->
    <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.002.001.10">
        <FIToFIPmtStsRpt>
            <GrpHdr>
<!-- Unique message identifier -->
                <MsgId>R1812095/196</MsgId>
<!-- Message creation date time -->
                <CreDtTm>2019-09-29T14:00:00+04:00</CreDtTm>
<!-- Sender of status message: Buna-->
                <InstgAgt>
                    <FinInstnId>
                        <BICFI>BUNNAEAA</BICFI>
                    </FinInstnId>
                </InstgAgt>

<!-- Receiver of status message: Sender of transfer-->
```

```
                <InstdAgt>
                        <FinInstnId>
                                <BICFI>ADPSEGCA</BICFI>
                        </FinInstnId>
                </InstdAgt>
        </GrpHdr>

        <OrgnlGrpInfAndSts>
<!-- Original message identifier -->
                        <OrgnlMsgId>213804</OrgnlMsgId>
<!-- Original message name identifier -->
                        <OrgnlMsgNmId>pacs.008.001.08</OrgnlMsgNmId>
<!-- Original message date -->
                        <OrgnlCreDtTm>2019-09-29T10:00:00+04:00</OrgnlCreDtTm>
<!-- Number of individual transactions contained in the original message.  -->
                        <OrgnlNbOfTxs>3</OrgnlNbOfTxs>

                        <GrpSts>ACSC</GrpSts>
        </OrgnlGrpInfAndSts>

        <TxInfAndSts>
                <OrgnlInstrId>213804/001</OrgnlInstrId>
                <OrgnlEndToEndId>NOTPROVIDED</OrgnlEndToEndId>
                <OrgnlTxId>213804//213804/001</OrgnlTxId>
                <TxSts>ACSC</TxSts>

<!-- Id of a Session in which payment instruction has been posted or rejected -->
                <AcctSvcrRef>1256</AcctSvcrRef>

                <OrgnlTxRef>
<!--Settlement amount -->
                        <IntrBkSttlmAmt Ccy="AED">1000.</IntrBkSttlmAmt>

<!-- Value date -->
                        <IntrBkSttlmDt>2019-09-29</IntrBkSttlmDt>
```

```
                        <PmtTpInf>
                                <ClrChanl>RTNS</ClrChanl>

<!--Settlement priority -->
                                <SvcLvl>
                                        <Prtry>0100</Prtry>
                                </SvcLvl>

<!--Local instrument -->
                                <LclInstrm>
                                        <Prtry>SCYF-MCCT-CONV</Prtry>
                                </LclInstrm>
                        </PmtTpInf>

<!--Purpose (Transaction type code) -->
                        <Purp>
                                <Prtry>001</Prtry>
                        </Purp>
                </OrgnlTxRef>
        </TxInfAndSts>

        <TxInfAndSts>
                <OrgnlInstrId>213804/002</OrgnlInstrId>
                <OrgnlEndToEndId>NOTPROVIDED</OrgnlEndToEndId>
                <OrgnlTxId>213804//213804/002</OrgnlTxId>

                <TxSts>ACSC</TxSts>

<!-- Id of a Session in which payment instruction has been posted or rejected -->
                <AcctSvcrRef>1256</AcctSvcrRef>

                <OrgnlTxRef>
<!--Settlement amount -->
                        <IntrBkSttlmAmt Ccy="AED">1000.</IntrBkSttlmAmt>

<!-- Value date -->
```

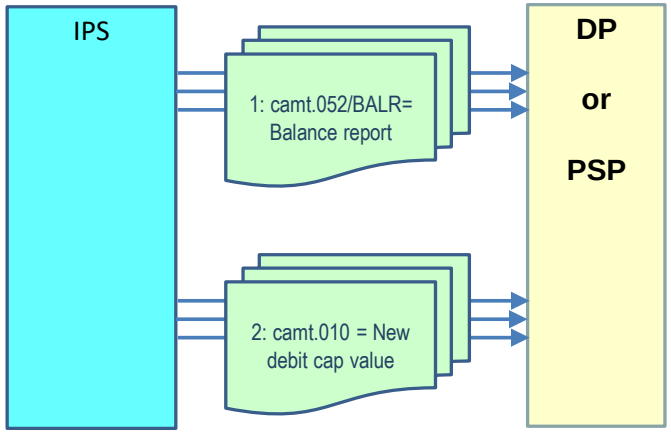
```
                    <IntrBkSttlmDt>2019-09-29</IntrBkSttlmDt>

                    <PmtTpInf>
                        <ClrChanl>RTNS</ClrChanl>

<!--Settlement priority -->
                        <SvcLvl>
                            <Prtry>0100</Prtry>
                        </SvcLvl>

<!--Local instrument -->
                        <LclInstrm>
                            <Prtry>SCYF-MCCT-CONV</Prtry>
                        </LclInstrm>
                    </PmtTpInf>

<!--Purpose (Transaction type code) -->
                    <Purp>
                        <Prtry>001</Prtry>
                    </Purp>
                </OrgnlTxRef>
            </TxInfAndSts>

            <TxInfAndSts>
                <OrgnlInstrId>213804/003</OrgnlInstrId>
                <OrgnlEndToEndId>NOTPROVIDED</OrgnlEndToEndId>
                <OrgnlTxId>213804//213804/003</OrgnlTxId>

                <TxSts>ACSC</TxSts>

<!—Id of a Session in which payment instruction has been posted or rejected -->
                <AcctSvcrRef>1256</AcctSvcrRef>

                <OrgnlTxRef>
<!--Settlement amount -->
```

```
                        <IntrBkSttlmAmt Ccy="AED">300.</IntrBkSttlmAmt>

<!-- Value date -->
                        <IntrBkSttlmDt>2019-09-29</IntrBkSttlmDt>

                        <PmtTpInf>
                                <ClrChanl>RTNS</ClrChanl>

<!--Settlement priority -->
                                <SvcLvl>
                                        <Prtry>0100</Prtry>
                                </SvcLvl>

<!--Local instrument -->
                                <LclInstrm>
                                        <Prtry>SCYF-MCCT-CONV</Prtry>
                                </LclInstrm>
                        </PmtTpInf>

<!--Purpose (Transaction type code) -->
                        <Purp>
                                <Prtry>001</Prtry>
                        </Purp>
                </OrgnlTxRef>
        </TxInfAndSts>
    </FIToFIPmtStsRpt>
</Document>
```

# 7 END-OF SESSION REPORTS

## 7.1 MESSAGE FLOW

*Figure 26. End-of-session reports sent by IPS.*




| Message # | MX type | Item |
|---|---|---|
| 1 | camt.052/BALR | 7.2.2.1 |
| 2 | camt.010 | 8.3.2.1 |

## 7.2 CAMT.052/BALR: BALANCE REPORT MESSAGE

### 7.2.1 Message format description

camt.052

### 7.2.2 Example of camt.052: End of session balance report Message

#### 7.2.2.1 camt.052 sent by IPS

```
<?xml version="1.0" encoding="utf-8"?>
<!-- Application header -->
```

```
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender -->
    <Fr>
        <FIId>
            <FinInstnId>
                <BICFI>BUNNAEAA</BICFI>
            </FinInstnId>
        </FIId>
    </Fr>
<!-- Message Receiver -->
    <To>
        <FIId>
            <FinInstnId>
                <BICFI>ADPSEGCA</BICFI>
            </FinInstnId>
        </FIId>
    </To>
<!-- Message Reference -->
    <BizMsgIdr>190929BUNNAEAAXXXX0001000959</BizMsgIdr>
<!-- Message Type -->
    <MsgDefIdr>camt.052.001.08</MsgDefIdr>
<!-- Message Creation Date/Time-->
    <CreDt>2019-09-29T09:02:01Z</CreDt>
</AppHdr>

<!-- Document -->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.052.001.08">
<BkToCstmrAcctRpt>
    <GrpHdr>
<!-- Unique Message ID generated by the System -->
        <MsgId>989898BR941</MsgId>
<!-- Message creation date/time -->
        <CreDtTm>2019-09-29T16:45:00+04:00</CreDtTm>

<!—End of session balance report -->
```

```
            <AddtlInf>SSCH_NETSTAT</AddtlInf>
        </GrpHdr>
        <Rpt>
<!-- Unique Report ID generated by the System -->
            <Id>989898BR</Id>
<!-- Sequence number of the report -->
            <ElctrncSeqNb>212</ElctrncSeqNb>
<!-- Report creation time -->
            <CreDtTm>2019-09-29T16:45:00+04:00</CreDtTm>

            <Acct>
                <Id>
                    <Othr>
<!-- Account number -->
                        <Id>123456789</Id>
                    </Othr>
                </Id>
<!-- Owner of the account related to the request -->
                <Ownr>
                    <Id>
                        <OrgId>
                            <Othr>
                                <Id>ADPSEGCA</Id>
                                <SchmeNm><Prtry>PCOD</Prtry></SchmeNm>
                            </Othr>
                        </OrgId>
                    </Id>
                </Ownr>
            </Acct>

            <Bal>
                <Tp>
                    <CdOrPrtry>
<!-- CLBD - Current booked balance -->
                        <Cd>CLBD</Cd>
```

```
                    </CdOrPrtry>
                </Tp>
<!-- Balance amount and currency -->
                <Amt Ccy="AED">13900.</Amt>
<!-- CRDT - credit balance, DBIT - debit balance  -->
                <CdtDbtInd>CRDT</CdtDbtInd>
<!-- Date of the balance  -->
                <Dt>
                    <Dt>2019-09-29</Dt>
                </Dt>
            </Bal>

            <Bal>
                <Tp>
                    <CdOrPrtry>
<!-- FWAV – Settlement limit amount at the end of a session -->
                        <Cd>FWAV</Cd>
                    </CdOrPrtry>
                </Tp>
<!-- Balance amount and currency -->
                <Amt Ccy="AED">750000.</Amt>
<!-- CRDT - credit balance   -->
                <CdtDbtInd>CRDT</CdtDbtInd>
<!-- Date/time of the balance  -->
                <Dt>
                    <Dt>2019-09-29</Dt>
                </Dt>
            </Bal>

<!--Transaction summary-->

            <TxsSummry>

                <TtlNtries>
                    <NbOfNtries>9</NbOfNtries>
```

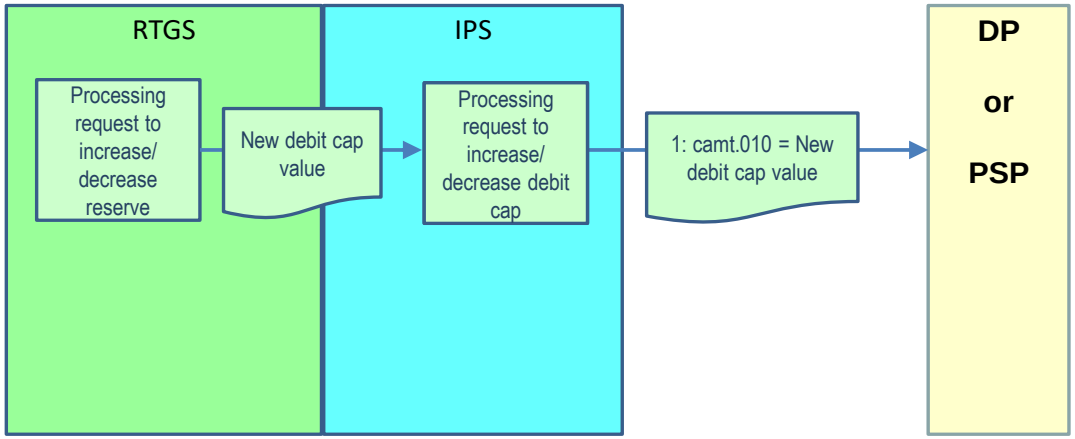
```
                <Sum>14300.</Sum>
                <TtlNetNtry>
                    <Amt>13900.</Amt>
                    <CdtDbtInd>CRDT</CdtDbtInd>
                </TtlNetNtry>
            </TtlNtries>

            <TtlCdtNtries>
                <NbOfNtries>7</NbOfNtries>
                <Sum>14100.</Sum>
            </TtlCdtNtries>

            <TtlDbtNtries>
                <NbOfNtries>2</NbOfNtries>
                <Sum>200.</Sum>
            </TtlDbtNtries>

        </TxsSummry>
        <AddtlRptInf>/SESSIONID/3705
/LOCK/AA</AddtlRptInf>
    </Rpt>
</BkToCstmrAcctRpt>
</Document>
```

# 8 IPS DEBIT CAP MANAGEMENT

## 8.1 MESSAGE FLOW

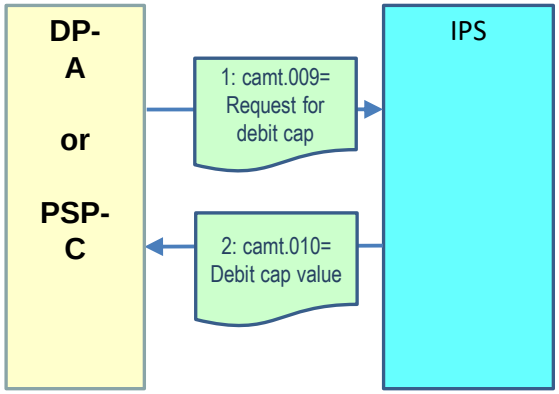
### 8.1.1 Successful flow

*Figure 27. Notification of a new debit cap value.*



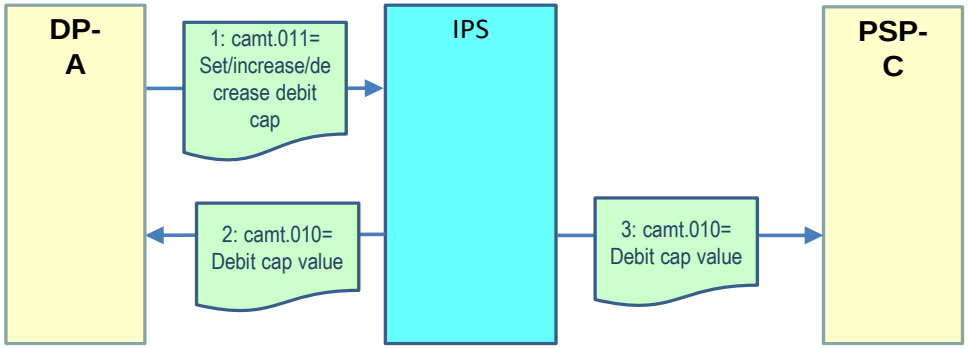

| Message # | MX type | Item |
|---|---|---|
| 1 | camt.010 | 8.3.2.1 |

*Figure 28. Requesting debit cap value by participant: successful flow.*




| Message # | MX type | Item |
|---|---|---|
| 1 | camt.009 | 8.2.2.1 |
| 2 | camt.010 | 8.3.2.2 |

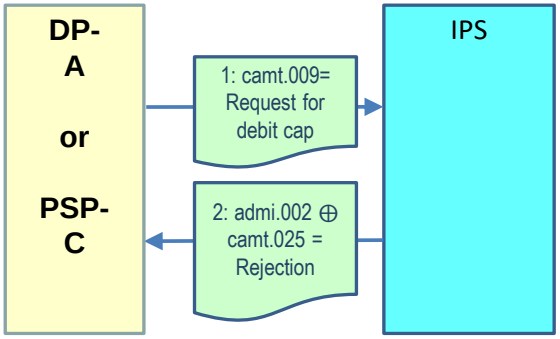
*Figure 29. Setting/increasing/decreasing debit cap value by DP for PSP: successful flow.*




| Message # | MX type | Item |
|---|---|---|
| 1 | camt.011 | 8.4.2.1 or 8.4.2.2 or 8.4.2.3 |
| 2 | camt.010 | 8.3.2.2 |
| 3 | camt.010 | 8.3.2.2 |

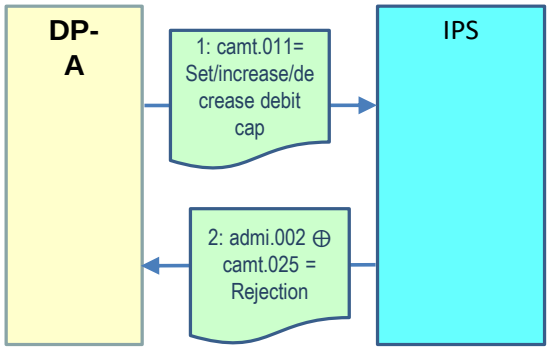
### 8.1.2 Unsuccessful flow: rejected by IPS on receiving

*Figure 30. Requesting debit cap value by participant: rejection by IPS.*




| Message # | MX type | Item |
|---|---|---|
| 1 | camt.009 | 8.2.2.1 |
| 2 | admi.002 | 10.2.2.1 |
| 2 | camt.025 | 10.1.2.1 |

*Figure 31. Setting/increasing/decreasing debit cap value by DP for PSP: rejection by IPS.*




| Message # | MX type | Item |
|---|---|---|
| 1 | camt.011 | 8.4.2.1 or 8.4.2.2 or 8.4.2.3 |
| 2 | admi.002 | 10.2.2.1 |
| 2 | camt.025 | 10.1.2.1 |

## 8.2 CAMT.009: REQUEST TO RETURN DEBIT CAP

### 8.2.1 Message format description

camt.009

### 8.2.2 Example of camt.009: Request to return Debit cap

#### 8.2.2.1 camt.009 sent by participant

```
<?xml version="1.0" encoding="utf-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender -->
    <Fr>
        <FIId>
            <FinInstnId>
                <BICFI>ADPSEGCA</BICFI>
            </FinInstnId>
        </FIId>
    </Fr>
<!-- Message Receiver -->
    <To>
        <FIId>
            <FinInstnId>
                <BICFI>BUNNAEAA</BICFI>
            </FinInstnId>
        </FIId>
    </To>
<!-- Message Reference -->
    <BizMsgIdr>IT9092922223</BizMsgIdr>
<!-- Message Type -->
    <MsgDefIdr>camt.009.001.07</MsgDefIdr>
<!-- Message Creation Date/Time-->
    <CreDt>2019-09-29T10:06:00Z</CreDt>
```

```
</AppHdr>

<!-- Document -->
        <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.009.001.07">
            <GetLmt>
                <MsgHdr>
                    <MsgId>DEBITCAP-DP-02</MsgId>
                </MsgHdr>
                <LmtQryDef>
                    <LmtCrit>
                        <NewCrit>
                            <SchCrit>
                                <CurLmtTp>
                                    <Prtry>IPS</Prtry>
                                </CurLmtTp>
                                <AcctId>
                                    <Othr>
                                        <Id>ADPS-NRTPA-AED</Id>
                                    </Othr>
                                </AcctId>
                            </SchCrit>
                        </NewCrit>
                    </LmtCrit>
                </LmtQryDef>
            </GetLmt>
        </Document>
```

## 8.3 CAMT.010: CONFIRMATION OF DEBIT CAP CHANGE/CURRENT DEBIT CAP VALUE/NOTIFICATION ON DEBIT CAP THRESHOLD REACHING

### 8.3.1 Message format description

camt.010

### 8.3.2 Example of camt.010: Debit cap value

#### 8.3.2.1 camt.010 sent by IPS without request

```
<?xml version="1.0" encoding="utf-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender -->
    <Fr>
        <FIId>
            <FinInstnId>
                <BICFI>BUNNAEAA</BICFI>
            </FinInstnId>
        </FIId>
    </Fr>
<!-- Message Receiver -->
    <To>
        <FIId>
            <FinInstnId>
                <BICFI>AAAAKWKW</BICFI>
            </FinInstnId>
        </FIId>
    </To>
<!-- Message Reference -->
    <BizMsgIdr>190929BUNNAEAAXXXX0001000960</BizMsgIdr>
<!-- Message Type -->
    <MsgDefIdr>camt.010.001.08</MsgDefIdr>
<!-- Message Creation Date/Time-->
    <CreDt>2019-09-29T06:06:01Z</CreDt>
</AppHdr>

<!-- Document -->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.010.001.08">
    <RtrLmt>
        <MsgHdr>
<!-- Unique message identifier -->
            <MsgId>R976324234</MsgId>
<!-- Message creation date time -->
```

```
            <CreDtTm>2019-09-29T10:06:00+04:00</CreDtTm>
        </MsgHdr>
        <RptOrErr>
            <BizRpt>
                <CurLmt>
                    <LmtId>
<!--Debit cap type-->
                        <Tp>
                            <Prtry>IPS</Prtry>
                        </Tp>
                        <AcctOwnr>
                            <FinInstnId>
                                <BICFI>AAAAEGCA</BICFI>
                            </FinInstnId>
                        </AcctOwnr>
<!--Account number -->
                        <AcctId>
                            <Othr>
                                <Id>10009927</Id>
                            </Othr>
                        </AcctId>
                    </LmtId>
                    <LmtOrErr>
                        <Lmt>
<!--Amount  -->
                            <Amt>
                                <AmtWthCcy Ccy='AED'>10000.</AmtWthCcy>
                            </Amt>
                            <UsdAmt>
                                <AmtWthCcy Ccy='AED'>7000.</AmtWthCcy>
                            </UsdAmt>
                            <RmngAmt>
                                <AmtWthCcy Ccy='AED'>3000.</AmtWthCcy>
                            </RmngAmt>
                        </Lmt>
                    </LmtOrErr>
                </CurLmt>
            </BizRpt>
```

```
            </RptOrErr>
        </RtrLmt>
</Document>
```

### 8.3.2.2 camt.010 sent by IPS on request

```
<?xml version="1.0" encoding="utf-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender -->
    <Fr>
            <FIId>
                    <FinInstnId>
                            <BICFI>BUNNAEAA</BICFI>
                    </FinInstnId>
            </FIId>
    </Fr>
<!-- Message Receiver -->
    <To>
            <FIId>
                    <FinInstnId>
                            <BICFI>AAAAKWKW</BICFI>
                    </FinInstnId>
            </FIId>
    </To>
<!-- Message Reference -->
    <BizMsgIdr>190929BUNNAEAAXXXX0001000960</BizMsgIdr>
<!-- Message Type -->
    <MsgDefIdr>camt.010.001.08</MsgDefIdr>
<!-- Message Creation Date/Time-->
    <CreDt>2019-09-29T06:06:01Z</CreDt>
    <Rltd>
<!-- Message Sender -->
            <Fr>
                    <FIId>
                            <FinInstnId>
                                    <BICFI>AAAAKWKW</BICFI>
```

```
                    </FinInstnId>
                </FIId>
            </Fr>
<!-- Message Receiver -->
            <To>
                <FIId>
                    <FinInstnId>
                        <BICFI>BUNNAEAA</BICFI>
                    </FinInstnId>
                </FIId>
            </To>
<!-- Message Reference -->
            <BizMsgIdr>R976</BizMsgIdr>
<!-- Message Type -->
            <MsgDefIdr>camt.011.001.07</MsgDefIdr>
<!-- Message Creation Date/Time-->
            <CreDt>2019-09-29T10:06:00Z</CreDt>
    </Rltd>
</AppHdr>

<!-- Document -->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.010.001.08">
    <RtrLmt>
            <MsgHdr>
<!-- Unique message identifier -->
                <MsgId>R976324234</MsgId>
<!-- Message creation date time -->
                <CreDtTm>2019-09-29T10:06:00+04:00</CreDtTm>
                <OrgnlBizQry>
                    <MsgId>R976</MsgId>
                    <MsgNmId>camt.011.001.07</MsgNmId>
                    <CreDtTm>2019-09-29T10:06:01+04:00 </CreDtTm>
                </OrgnlBizQry>
            </MsgHdr>
            <RptOrErr>
                <BizRpt>
                    <CurLmt>
                        <LmtId>
```

```
<!--Debit cap type-->
                                        <Tp>
                                                <Prtry>IPS</Prtry>
                                        </Tp>
                                        <AcctOwnr>
                                                <FinInstnId>
                                                        <BICFI>AAAAEGCA</BICFI>
                                                </FinInstnId>
                                        </AcctOwnr>
<!--Account number -->
                                        <AcctId>
                                                <Othr>
                                                        <Id>10009927</Id>
                                                </Othr>
                                        </AcctId>
                                </LmtId>
                                <LmtOrErr>
                                        <Lmt>
<!--Amount  -->
                                                <Amt>
                                                        <AmtWthCcy Ccy='AED'>10000.</AmtWthCcy>
                                                </Amt>
                                                <UsdAmt>
                                                        <AmtWthCcy Ccy='AED'>7000.</AmtWthCcy>
                                                </UsdAmt>
                                                <RmngAmt>
                                                        <AmtWthCcy Ccy='AED'>3000.</AmtWthCcy>
                                                </RmngAmt>
                                        </Lmt>
                                </LmtOrErr>
                        </CurLmt>
                </BizRpt>
        </RptOrErr>
    </RtrLmt>
</Document>
```

# 8.4 CAMT.011: REQUEST TO SET/CHANGE DEBIT CAP

## 8.4.1 Message format description

camt.011

## 8.4.2 Examples of camt.011: Request to set/change Debit cap

### 8.4.2.1 camt.011 sent by participant to set debit cap

The message is used to set an absolute value of the debit cap.

```
<?xml version="1.0" encoding="utf-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender -->
    <Fr>
        <FIId>
            <FinInstnId>
                <BICFI>AAAAKWKW</BICFI>
            </FinInstnId>
        </FIId>
    </Fr>
<!-- Message Receiver -->
    <To>
        <FIId>
            <FinInstnId>
                <BICFI>BUNNAEAA</BICFI>
            </FinInstnId>
        </FIId>
    </To>
<!-- Message Reference -->
    <BizMsgIdr>R976</BizMsgIdr>
<!-- Message Type -->
    <MsgDefIdr>camt.011.001.07</MsgDefIdr>
```

```
<!-- Message Creation Date/Time-->
    <CreDt>2019-09-29T10:06:00Z</CreDt>
</AppHdr>

<!-- Document -->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.011.001.07">
    <ModfyLmt>
            <MsgHdr>
<!-- Unique message identifier -->
                    <MsgId>R976</MsgId>
<!-- Message creation date time -->
                    <CreDtTm>2019-09-29T10:06:00+04:00</CreDtTm>
            </MsgHdr>
            <LmtDtls>
                    <LmtId>
                            <Cur>
                                    <Tp>
<!--Debit cap type-->
                                            <Prtry>IPS</Prtry>
                                    </Tp>
<!--Account number -->
                                    <AcctId>
                                            <Othr>
                                                    <Id>9080000000005517047</Id>
                                            </Othr>
                                    </AcctId>
                            </Cur>
                    </LmtId>
                    <NewLmtValSet>
                            <Amt>
<!--Amount  -->
                                    <AmtWthCcy Ccy='AED'>20000.</AmtWthCcy>
                            </Amt>
                    </NewLmtValSet>
            </LmtDtls>
    </ModfyLmt>
</Document>
```

### 8.4.2.2 camt.011 sent by participant to increase debit cap

The message is used to decrease the debit cap by a certain amount.

```
<?xml version="1.0" encoding="utf-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender -->
    <Fr>
        <FIId>
            <FinInstnId>
                <BICFI>AAAAKWKW</BICFI>
            </FinInstnId>
        </FIId>
    </Fr>
<!-- Message Receiver -->
    <To>
        <FIId>
            <FinInstnId>
                <BICFI>BUNNAEAA</BICFI>
            </FinInstnId>
        </FIId>
    </To>
<!-- Message Reference -->
    <BizMsgIdr>R976</BizMsgIdr>
<!-- Message Type -->
    <MsgDefIdr>camt.011.001.07</MsgDefIdr>
<!-- Message Creation Date/Time-->
    <CreDt>2019-09-29T10:06:00Z</CreDt>
</AppHdr>

<!-- Document -->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.011.001.07">
    <ModfyLmt>
        <MsgHdr>
<!-- Unique message identifier -->
            <MsgId>R976</MsgId>
<!-- Message creation date time -->
```

```
                <CreDtTm>2019-09-29T10:06:00+04:00</CreDtTm>
            </MsgHdr>
            <LmtDtls>
                <LmtId>
                    <Cur>
                        <Tp>
<!--Debit cap type-->
                            <Prtry>IPS</Prtry>
                        </Tp>
<!--Account number -->
                        <AcctId>
                            <Othr>
                                <Id>9080000000005517047</Id>
                            </Othr>
                        </AcctId>
                    </Cur>
                </LmtId>
                <NewLmtValSet>
                    <Amt>
<!--Amount  -->
                        <AmtWthCcy Ccy='AED'>20000.</AmtWthCcy>
                    </Amt>
                    <CdtDbtInd>CRDT</CdtDbtInd>
                </NewLmtValSet>
            </LmtDtls>
    </ModfyLmt>
</Document>
```

### 8.4.2.3 camt.011 sent by participant to decrease debit cap

The message is used to decrease the debit cap by a certain amount.

```
<?xml version="1.0" encoding="utf-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender -->
    <Fr>
```

```
            <FIId>
                <FinInstnId>
                    <BICFI>AAAAKWKW</BICFI>
                </FinInstnId>
            </FIId>
        </Fr>
<!-- Message Receiver -->
        <To>
            <FIId>
                <FinInstnId>
                    <BICFI>BUNNAEAA</BICFI>
                </FinInstnId>
            </FIId>
        </To>
<!-- Message Reference -->
        <BizMsgIdr>R976</BizMsgIdr>
<!-- Message Type -->
        <MsgDefIdr>camt.011.001.07</MsgDefIdr>
<!-- Message Creation Date/Time-->
        <CreDt>2019-09-29T10:06:00Z</CreDt>
    </AppHdr>

<!-- Document -->
    <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.011.001.07">
        <ModfyLmt>
            <MsgHdr>
<!-- Unique message identifier -->
                <MsgId>R976</MsgId>
<!-- Message creation date time -->
                <CreDtTm>2019-09-29T10:06:00+04:00</CreDtTm>
            </MsgHdr>
            <LmtDtls>
                <LmtId>
                    <Cur>
                        <Tp>
<!--Debit cap type-->
                            <Prtry>IPS</Prtry>
                        </Tp>
```

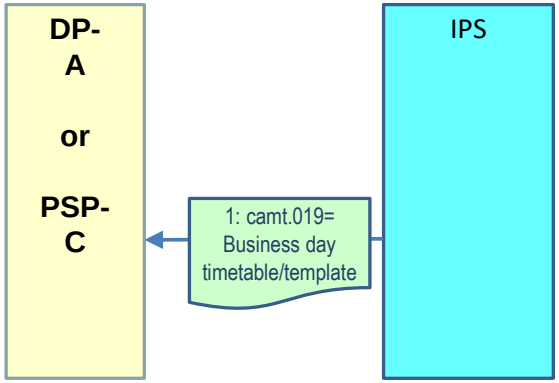
```
<!--Account number -->
                                <AcctId>
                                        <Othr>
                                                <Id>9080000000005517047</Id>
                                        </Othr>
                                </AcctId>
                        </Cur>
                </LmtId>
                <NewLmtValSet>
                        <Amt>
<!--Amount  -->
                                <AmtWthCcy Ccy='AED'>20000.</AmtWthCcy>
                        </Amt>
                        <CdtDbtInd>DBIT</CdtDbtInd>
                </NewLmtValSet>
        </LmtDtls>
    </ModfyLmt>
</Document>
```

# 9 BUSINESS DAY INFO

## 9.1 MESSAGE FLOW

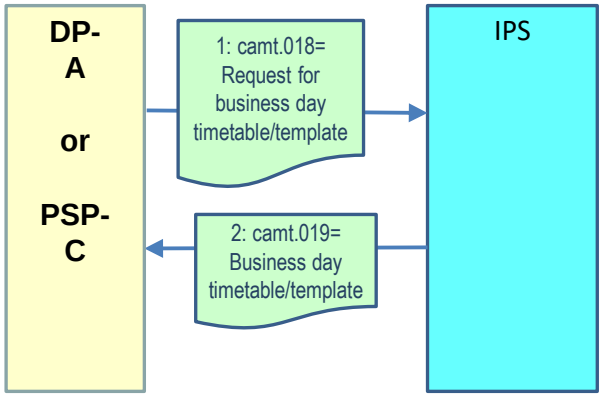
### 9.1.1 Successful flow

*Figure 32. Notification on changing business day period: successful flow.*




| Message # | MX type | Item |
|---|---|---|
| 1 | camt.019 | 9.2.5.1 |

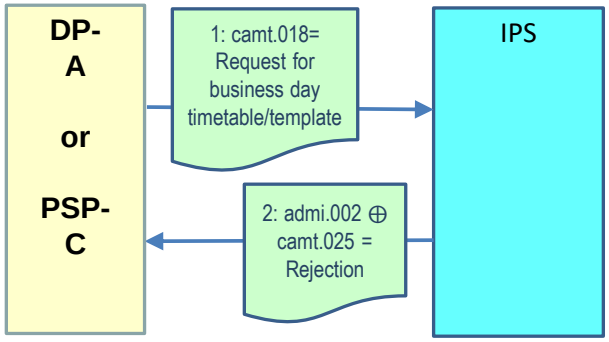
*Figure 33. Requesting business day timetable or template by participant: successful flow.*




| Message # | MX type | Item |
|---|---|---|
| 1 | camt.018 | 9.2.2.1 |
| 2 | camt.019 | 9.2.5.1 |

### 9.1.2 Unsuccessful flow: rejected by IPS on receiving

*Figure 34. Requesting business day timetable or template by participant: rejection by IPS.*




| Message # | MX type | Item |
|---|---|---|
| 1 | camt.018 | 9.2.2.1 |
| 2 | admi.002 | 10.2.2.1 |
| 2 | camt.025 | 10.1.2.1 |

## 9.2 CAMT.018: REQUESTING BUSINESS DAY TIMETABLE OR TEMPLATE

### 9.2.1 Message format description

camt.018

### 9.2.2 Example of camt.018: Request to return business day timetable or template

#### 9.2.2.1 camt.018 sent by participant

```
<?xml version="1.0" encoding="utf-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender -->
    <Fr>
        <FIId>
            <FinInstnId>
                <BICFI>GDPSOMRU</BICFI>
            </FinInstnId>
```

```
            </FIId>
        </Fr>
<!-- Message Receiver -->
        <To>
            <FIId>
                <FinInstnId>
                    <BICFI>BUNNAEAA</BICFI>
                </FinInstnId>
            </FIId>
        </To>
<!-- Message Reference -->
        <BizMsgIdr>CAMT018-20220422</BizMsgIdr>
<!-- Message Type -->
        <MsgDefIdr>camt.018.001.05</MsgDefIdr>
<!-- Message Creation Date/Time-->
        <CreDt>2019-07-26T20:19:07Z</CreDt>
    </AppHdr>

<!-- Document -->
    <Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.018.001.05">
        <GetBizDayInf>
            <MsgHdr>
                <MsgId>CAMT018-20220422</MsgId>
                <CreDtTm>2020-04-22T20:19:07+04:00</CreDtTm>
            </MsgHdr>
            <BizDayInfQryDef>
                <Crit>
                    <NewCrit>
                        <SchCrit>
                            <SysDt>2020-04-22</SysDt>
                            <SysId>
                                <MktInfrstrctrId>
                                    <Prtry>SSYS.BUNNAEAA</Prtry>
                                </MktInfrstrctrId>
                            </SysId>
                            <EvtTp>
                                <Prtry>
                                    <Id>GETBUSINESSDAYPERIOD</Id>
```

```
                    </Prtry>
                  </EvtTp>
                </SchCrit>
              </NewCrit>
            </Crit>
          </BizDayInfQryDef>
        </GetBizDayInf>
</Document>
```

### 9.2.3 CAMT.019: DAY TIMETABLE CHANGE NOTIFICATION

### 9.2.4 Message format description

camt.019

### 9.2.5 Example of camt.019: Business day timetable or template

#### 9.2.5.1 camt.019 received by participant

```
<?xml version="1.0" encoding="utf-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender -->
    <Fr>
            <FIId>
                    <FinInstnId>
                            <BICFI>BUNNAEAA</BICFI>
                    </FinInstnId>
            </FIId>
    </Fr>
<!-- Message Receiver -->
    <To>
            <FIId>
                    <FinInstnId>
```

```
                <BICFI>GDPSOMRU</BICFI>
            </FinInstnId>
        </FIId>
    </To>
<!-- Message Reference -->
    <BizMsgIdr>190929BUNNAEAAXXXX0001000971</BizMsgIdr>
<!-- Message Type -->
    <MsgDefIdr>reda.065.001.01</MsgDefIdr>
<!-- Message Creation Date/Time-->
    <CreDt>2019-09-29T20:19:08Z</CreDt>

<Rltd>
<!-- Sender of related message-->
    <Fr>
        <FIId>
            <FinInstnId>
                <BICFI>GDPSOMRU</BICFI>
            </FinInstnId>
        </FIId>
    </Fr>
<!-- Message Receiver of related message -->
    <To>
        <FIId>
            <FinInstnId>
                <BICFI>BUNNAEAA</BICFI>
            </FinInstnId>
        </FIId>
    </To>
<!-- Message Reference of related message-->
    <BizMsgIdr>CAMT018-20220422</BizMsgIdr>
<!-- Message Type -->
    <MsgDefIdr>camt.018.001.05</MsgDefIdr>
<!-- Message Creation Date/Time-->
    <CreDt>2019-07-26T20:19:07Z</CreDt>
</Rltd>
</AppHdr>

<!-- Document -->
```

```xml
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.019.001.07">
  <RtrBizDayInf>
    <MsgHdr>
      <MsgId>R3596/BDR</MsgId>
      <CreDtTm>2020-04-22T10:16:19+04:00</CreDtTm>
      <OrgnlBizQry>
        <MsgId>CAMT018-20220422</MsgId>
        <CreDtTm>2020-04-22T10:16:15+04:00</CreDtTm>
      </OrgnlBizQry>
    </MsgHdr>
    <RptOrErr>
      <BizRpt>
        <SysId>
          <MktInfrstrctrId>
            <Prtry>SSYS.BUNNAEAA</Prtry>
          </MktInfrstrctrId>
        </SysId>
        <BizDayOrErr>
          <BizDayInf>
            <SysDt>
              <Dt>2020-04-22</Dt>
            </SysDt>
            <SysInfPerCcy>
              <Evt>
                <Tp>
                  <Prtry>
                    <Id>Start of business day</Id>
                  </Prtry>
                </Tp>
                <SchdldTm>2020-04-22T00:00:00</SchdldTm>
                <StartTm>2020-04-22T00:00:01</StartTm>
                <EndTm>2020-04-22T00:05:19</EndTm>
              </Evt>
              <Evt>
                <Tp>
                  <Prtry>
                    <Id>Overnight processing</Id>
                  </Prtry>
```

```
            </Tp>
            <SchdldTm>2020-04-22T00:05:00</SchdldTm>
            <StartTm>2020-04-22T00:05:19</StartTm>
            <EndTm>2020-04-22T00:30:10</EndTm>
        </Evt>
        <Evt>
            <Tp>
                <Prtry>
                    <Id>Business window</Id>
                </Prtry>
            </Tp>
            <SchdldTm>2020-04-22T08:30:00</SchdldTm>
            <StartTm>2020-04-22T08:30:10</StartTm>
        </Evt>
        <Evt>
            <Tp>
                <Prtry>
                    <Id>Billing</Id>
                </Prtry>
            </Tp>
            <SchdldTm>2020-04-22T23:00:00</SchdldTm>
        </Evt>
        <Evt>
            <Tp>
                <Prtry>
                    <Id>Reconciliation</Id>
                </Prtry>
            </Tp>
            <SchdldTm>2020-04-22T23:05:00</SchdldTm>
        </Evt>
        <Evt>
            <Tp>
                <Prtry>
                    <Id>Archiving</Id>
                </Prtry>
            </Tp>
            <SchdldTm>2020-04-22T23:35:00</SchdldTm>
        </Evt>
```

```
                <Evt>
                  <Tp>
                    <Prtry>
                      <Id>End of business day</Id>
                    </Prtry>
                  </Tp>
                  <SchdldTm>2020-04-22T23:55:00</SchdldTm>
                </Evt>
              </SysInfPerCcy>
            </BizDayInf>
          </BizDayOrErr>
        </BizRpt>
      </RptOrErr>
    </RtrBizDayInf>
</Document>
```


# 10 PROCESSING MESSAGES

## 10.1 CAMT.025: RECEIPT

### 10.1.1 Message format description

camt.025

### 10.1.2 Example of camt.025: Processing error message

#### 10.1.2.1 camt.025 sent by IPS as error message


```
<?xml version="1.0" encoding="UTF-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
```

```xml
<!-- Message Sender:-Buna-->
    <Fr>
        <FIId>
            <FinInstnId>
                <BICFI>BUNNAEAA</BICFI>
            </FinInstnId>
        </FIId>
    </Fr>
<!-- Message Receiver : DP-->
    <To>
        <FIId>
            <FinInstnId>
                <BICFI>BDPSTNTT</BICFI>
            </FinInstnId>
        </FIId>
    </To>
<!-- Message Reference -->
    <BizMsgIdr>190929BUNNAEAAXXXX0001000961</BizMsgIdr>
<!-- Message Type -->
    <MsgDefIdr>camt.025.001.05</MsgDefIdr>
<!-- Message Creation Date/Time-->
    <CreDt>2019-09-29T09:03:01Z</CreDt>
    <Rltd>
    <!-- Related Message Sender -->
        <Fr>
            <FIId>
                <FinInstnId>
                    <BICFI>ADPSEGCA</BICFI>
                </FinInstnId>
            </FIId>
        </Fr>
    <!-- Related Message Receiver -->
        <To>
            <FIId>
                <FinInstnId>
                    <BICFI>BUNNAEAA</BICFI>
                </FinInstnId>
            </FIId>
```

```
            </To>
    <!-- Related Message Reference -->
            <BizMsgIdr>R22000000008013</BizMsgIdr>
    <!-- Related Message Type -->
            <MsgDefIdr>pacs.028.001.03</MsgDefIdr>
    <!-- Related Message Creation Date/Time-->
            <CreDt>2019-09-29T09:02:00Z</CreDt>
    </Rltd>
</AppHdr>

<!-- Document -->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.025.001.05">
        <Rct>
                <MsgHdr>
                <!-- Unique message reference -->
                        <MsgId>A60000044551</MsgId>
                <!-- Message creation date time -->
                        <CreDtTm>2019-09-29T17:54:30+04:00</CreDtTm>
                </MsgHdr>
                <RctDtls>
                        <OrgnlMsgId>
                        <!-- Original message reference -->
                                <MsgId>R22000000008013</MsgId>
                        <!-- Original message type -->
                                <MsgNmId>pacs.028.001.03/195</MsgNmId>
                        <!-- Original sender BIC -->
                                <OrgtrNm>ADPSEGCA</OrgtrNm>
                        </OrgnlMsgId>
                        <ReqHdlg>
                                <StsCd>ERRC</StsCd>
                <!-- Error code and details -->
                                <Desc>EM125
Wrong account code</Desc>
                        </ReqHdlg>
                </RctDtls>
        </Rct>
</Document>
```

# 10.2 ADMI.002: REJECTION MESSAGE

## 10.2.1 Message format description

admi.002

## 10.2.2 Examples of admi.002: rejection initiated by IPS

### 10.2.2.1 admi.002 sent by IPS

```
<?xml version="1.0" encoding="UTF-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender:-Buna-->
    <Fr>
        <FIId>
            <FinInstnId>
                <BICFI>BUNNAEAA</BICFI>
            </FinInstnId>
        </FIId>
    </Fr>
<!-- Message Receiver : DP-->
    <To>
        <FIId>
            <FinInstnId>
                <BICFI>BDPSTNTT</BICFI>
            </FinInstnId>
        </FIId>
    </To>
<!-- Message Reference -->
    <BizMsgIdr>190929BUNNAEAAXXXX0006004455</BizMsgIdr>
<!-- Message Type -->
    <MsgDefIdr>admi.002.001.01</MsgDefIdr>
<!-- Message Creation Date/Time-->
    <CreDt>2019-09-29T12:23:53Z</CreDt>
```

```
</AppHdr>

<!-- Document -->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:admi.002.001.01">
  <admi.002.001.01>
    <RltdRef>
<!-- Reference of the rejected message  -->
      <Ref>190122165954000</Ref>
    </RltdRef>
    <Rsn>
<!-- Rejection code  -->
      <RjctgPtyRsn>EA1</RjctgPtyRsn>
<!-- Rejection time  -->
      <RjctnDtTm>2019-01-22T16:23:53+04:00</RjctnDtTm>
<!-- Rejection code description  -->
      <RsnDesc>Text block has invalid format</RsnDesc>
<!--Additional data related to the rejected message  -->
      <AddtlData>Invalid MX input:
        [1,1366] cvc-complex-type.2.4.a: Invalid content was found starting with element 'NbOfTxs'. One of
'{&quot;urn:iso:std:iso:20022:tech:xsd:pacs.008.001.08&quot;:BtchBookg}' is expected.</AddtlData>
    </Rsn>
  </admi.002.001.01>
</Document>
```

## 10.3 ADMI.004: NOTIFICATION TO CHANGE PASSWORD

### 10.3.1 Message format description

admi.004

## 10.3.2 Example of admi.004: Processing error message

### 10.3.2.1 admi.004 sent by IPS as notification to change password

```
<?xml version="1.0" encoding="UTF-8"?>
<!-- Application header -->
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.01">
<!-- Message Sender:-Buna-->
    <Fr>
            <FIId>
                    <FinInstnId>
                            <BICFI>BUNNAEAA</BICFI>
                    </FinInstnId>
            </FIId>
    </Fr>
<!-- Message Receiver : DP-->
    <To>
            <FIId>
                    <FinInstnId>
                            <BICFI>BDPSTNTT</BICFI>
                    </FinInstnId>
            </FIId>
    </To>
<!-- Message Reference -->
    <BizMsgIdr>190929BUNNAEAAXXXX0006004455</BizMsgIdr>
<!-- Message Type -->
    <MsgDefIdr>admi.004.001.01</MsgDefIdr>
<!-- Message Creation Date/Time-->
    <CreDt>2019-09-29T12:23:53Z</CreDt>
</AppHdr>
<!-- Document -->
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:admi.004.001.01">
  <admi.004.001.01>
    <EvtInf>
     <EvtCd>PASS</EvtCd>
     <EvtParam>R456286/ADM</EvtParam>
     <EvtDesc>User must change password now or will be blocked</EvtDesc>
     <EvtTm>2015-04-07T17:57:55</EvtTm>
```

```
  </EvtInf>
 </admi.004.001.01>
</Document>
```