

HVP Project

16 March 2017

Ad-hoc Workshop on messages for the Future RTGS Services

Message versioning

- Status Quo support and maintenance of message versions:

Service	Message versions
TARGET2	2
T2S	1
Approach TIPS	1

- Proposed approach for future RTGS/HVP service is alignment of all services, i.e.
 - Support of **one** version “”
 - Alignment version management of all services, i.e. same ISO 20022 maintenance version, e.g. 2019

Background Information on HVP Project (Like for Like)

- HVP Working Group
 - Group composed in Q3, 2013
 - Sponsored by the PMPG, with the collaboration of Market Practitioners
- Objectives of the HVP Project
 - Build « Like for Like » Implementation Guidelines
 - Ensure Interoperability
 - Ensure efficient reverse mapping from ISO 20022 to FIN
- Deliverables:
 - 7 implementation guidelines published on MyStandards;
 - 1 detailed mapping table FIN to ISO20022 and vice versa

High Value Payments Plus (HVPS+)

- Launched in April 2016 – Group composed of MIs and PMPG sponsored banks
 - Taking the “**Like-For-Like**” guidelines as **basis** for discussion
 - Re-visit each message component/element to expand its usage, which means:
 - New Character Sets when bilaterally agreed (beyond non **latin character** sets)
 - Allow use of new elements, e.g. Additional Intermediary Agents
 - Repetition of fields, e.g. Remittance Information
 - Multiple reference, i.e. Message Identification, Transaction Identification, Transaction Identification, End to End Identification
 - Extend business data length, eg Transaction Identification
 - Allow special characters in certain fields, eg Remittance Information
 - Extended Remittance Information (Structured Remittance Block)
- But also new messages: pacs.004 (Payment Return)

HVPS+ → Subgroups

- **Pacs.010:**
 - Build flows/scenarios for usage of the Interbank Direct Debit and agree on common usage of the fields.
- **Liquidity Management:**
 - Review the list of messages resulting from HVPS+ consultation - Build message flows/scenarios and agree on common usage of the fields.
- **Reporting:**
 - **camt.052** and **camt.053** messages - build message flows/scenarios and agree on common usage of the fields.
- **Interoperability:**
 - Review of the End to End elements of the pacs.008 (already listed). These are the elements which will potentially be mapped onto an MT 103 in a cross-Border leg.
 - The group will review the different options for mapping into FIN and come up with recommendations.

Example Mapping: Debtor Identification

→ Field 50 in MT 103 (I)

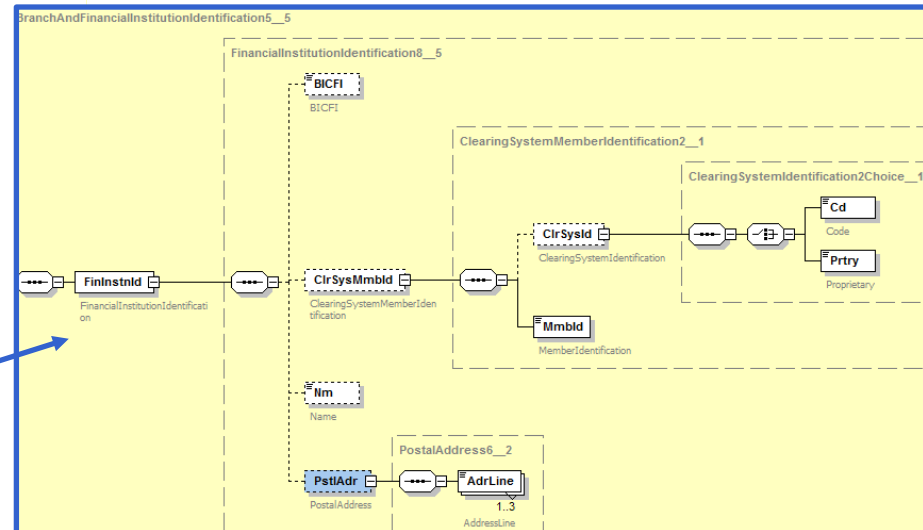
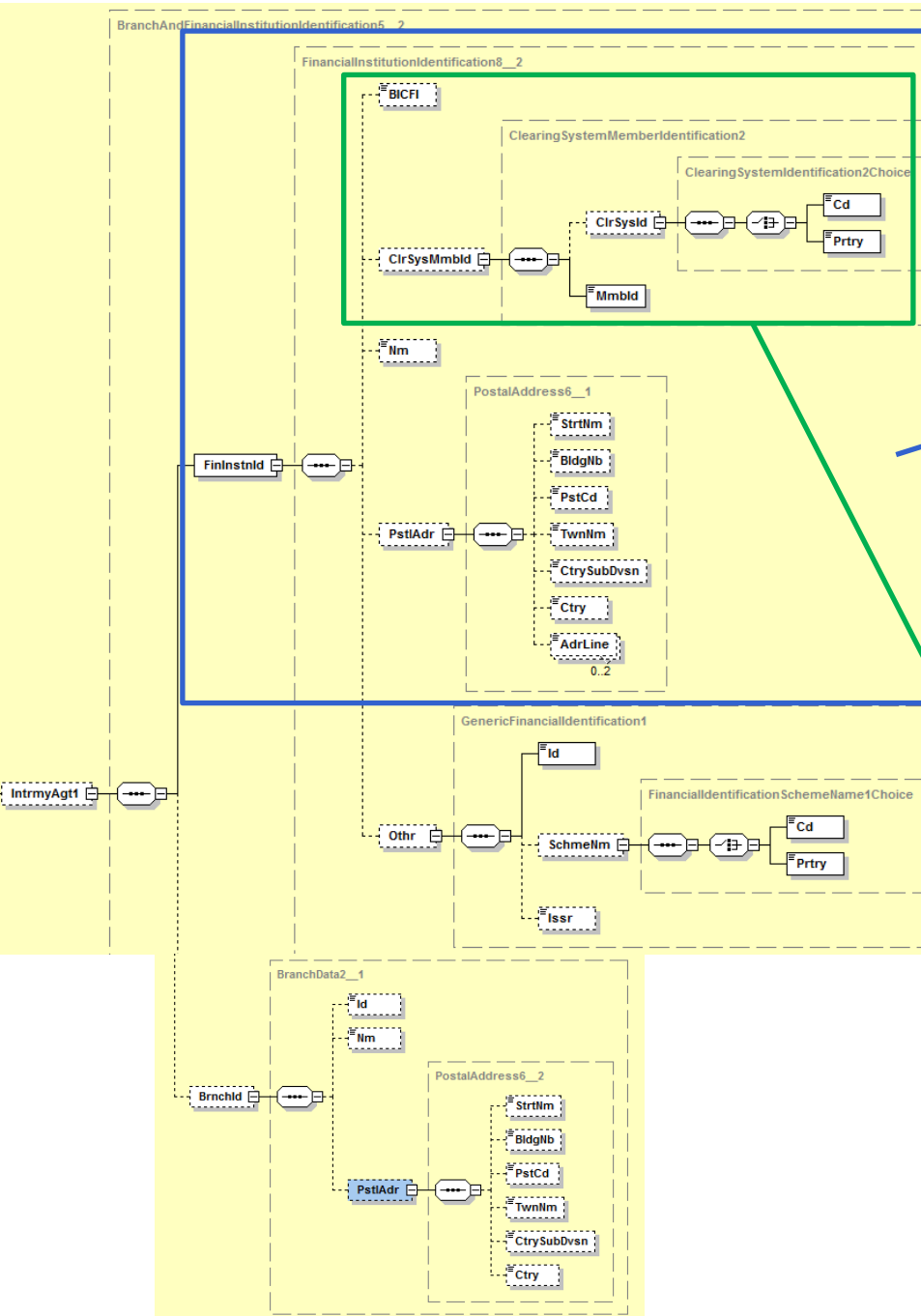
HVP (Like for Like)	HVPS+ (fully fledged)
Name: 66 characters	Name: 140 characters
Postal Address	Postal Address
Street Name: 66 characters	Street Name: 70 characters
Town Name: 30 characters	Building Number: 16 characters
Country: ISO Country Code	Post Code: 16 characters
Address Line: 3 lines of 35 characters	Town Name: 35 characters
	Country Subdivision: 35 characters
	Country: ISO Country Code
	Address Line: 2 lines of 70 characters

Example : Debtor Identification (II)

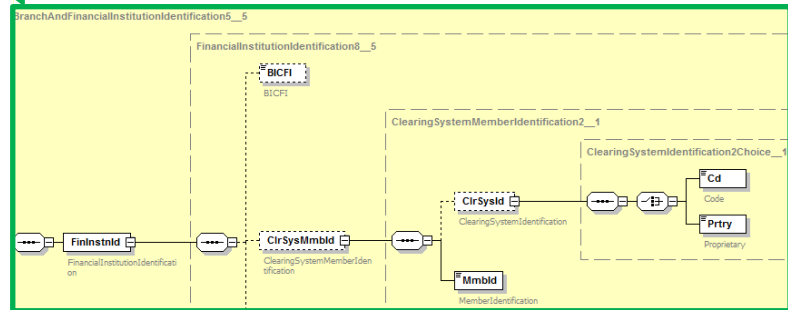
HVP (Like for Like)	HVPS+ (fully fledged)
<p>Identification:</p> <p>Organisation ID:</p> <ul style="list-style-type: none">- Any BIC <p>Private ID:</p> <p>Date And Place of Birth</p> <ul style="list-style-type: none">- Birth Date: ISO Date- City of Birth: 30 characters- Country of Birth: ISO Country Code <p>Other (2 Occurrences)</p> <ul style="list-style-type: none">- Identification: 35 characters- SchemeName:<ul style="list-style-type: none">- Code- Issuer: 35 characters	<p>Identification:</p> <p>Organisation ID:</p> <ul style="list-style-type: none">- Any BIC- Other (Repetitive)<ul style="list-style-type: none">- Identification: 35 characters- Scheme Name<ul style="list-style-type: none">- Code- Proprietary: 35 characters- Issuer: 35 characters <p>Private ID:</p> <p>Date And Place of Birth</p> <ul style="list-style-type: none">- Birth Date: ISO Date- City of Birth: 35 characters- Country of Birth: ISO Country Code <p>Other (Repetitive)</p> <ul style="list-style-type: none">- Identification: 35 characters- SchemeName:<ul style="list-style-type: none">- Code- Issuer: 35 characters <p>Country of Residence: ISO Country Code</p>

HVPS+: Intermediary Agent

HVPS (Like for Like) : Intermediary Agent



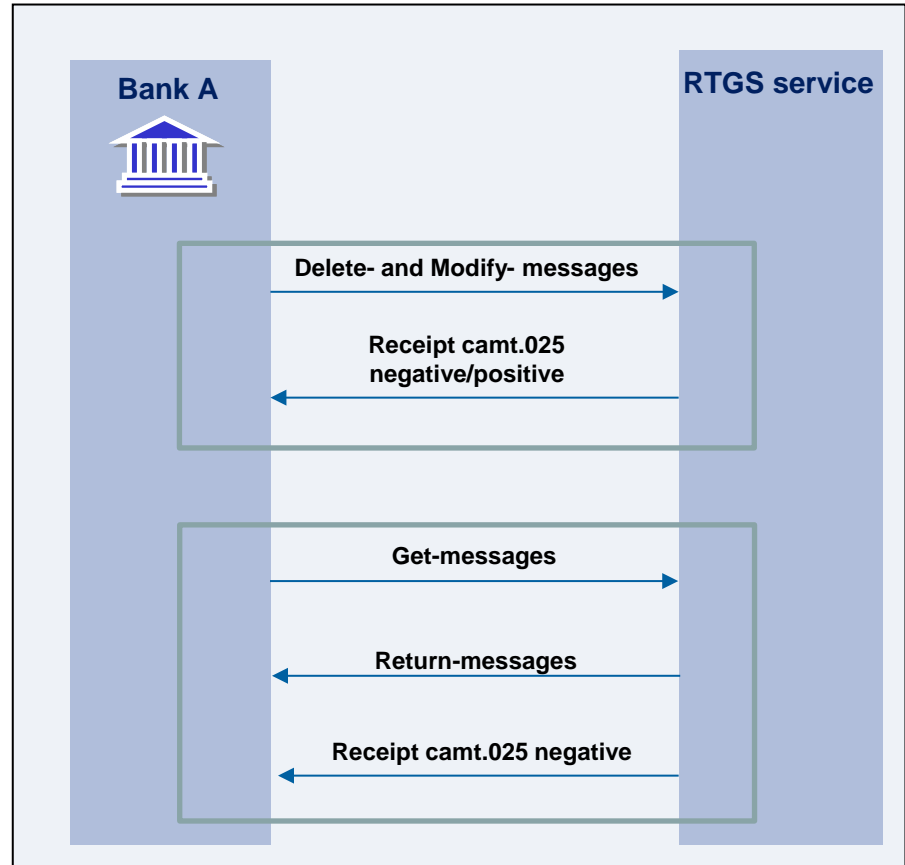
Target 2: Intermediary Agent



General – Flow of cash management messages

Cash management can be categorised

- I. Delete- and Modify- messages, e.g.
 - Modify Transaction (camt.007) etc.
 - Answered by Receipt (camt.025)
- II. Get-messages, e.g.
 - GetTransaction etc.answered by Return-messages, e.g.
 - ReturnTransaction or
 - Negative Receipt (camt.025) in case of error



Set of camt Messages in T2 and T2S (I)

Message	Name	T2	T2S	HVPS+*	ISO	Comment
camt.003	GetAccount	X	X	X		
camt.004	ReturnAccount	X	X	X		
camt.005	GetTransaction	X	X	X		
camt.006	ReturnTransaction	X	X	X		
camt.007	ModifyTransaction	X		X		
camt.008	CancelTransaction	X				will be replaced by camt.056
camt.009	GetLimit	X	X	X		
camt.010	ReturnLimit	X	X	X		
camt.011	ModifyLimit	X	X	X		
camt.012	DeleteLimit	X	X	X		
camt.018	GetBusinessDayInformation	X	X			
camt.019	ReturnBusinessDayInformation	X	X			
camt.021	ReturnGeneralBusinessInformation	X				
camt.023	BackupPayment	X				
camt.024	ModifyStandingOrder	X	X			
camt.025	Receipt	X	X			
camt.029	ResolutionOfInvestigation				X	future message portfolio
camt.046	GetReservation	X		X		
camt.047	ReturnReservation	X		X		
camt.048	ModifyReservation	X		X		
camt.049	DeleteReservation	X		X		
camt.050	LiquidityCreditTransfer	X	X	X		
camt.051	LiquidityDebitTransfer	X	X	X		
camt.052	BankToCustomerAccountReport		X	X		
camt.053	BankToCustomerStatement		X	X	X	

* Message is candidate for HVPS+ subgroups

Set of camt Messages in T2 and T2S (II)

Message	Name	T2	T2S	HVPS+*	ISO	Comment
camt.054	BankToCustomerDebitCreditNotification	x	x	x	x	
camt.056	FItoFIPaymentCancellationRequest			x		Added to message portfolio
camt.064	LimitUtilisationJournalQuery		x	x		
camt.065	LimitUtilisationJournalReport		x	x		
camt.066	IntraBalanceMovementInstruction		x	x		
camt.067	IntraBalanceMovementStatusAdvice		x			
camt.068	IntraBalanceMovementConfirmation		x	x		
camt.069	GetStandingOrderDCA	x	x	x		
camt.070	ReturnStandingOrderDCA	x	x	x		
camt.071	DeleteStandingOrder		x	x		
camt.072	IntraBalanceMovementModificationRequest		x			
camt.073	IntraBalanceMovementModificationRequestStatusAdvice		x			
camt.074	IntraBalanceMovementCancellationRequest		x			
camt.075	IntraBalanceMovementCancellationRequestStatusAdvice		x			
camt.076	BillingReportRequest		x			
camt.077	BillingReport	x	x			
camt.078	IntraBalanceMovementQuery		x			
camt.079	IntraBalanceMovementQueryResponse		x	x		
camt.080	IntraBalanceMovementModificationQuery		x	x		
camt.081	IntraBalanceMovementModificationReport		x	x		
camt.082	IntraBalanceMovementCancellationQuery		x	x		
camt.083	IntraBalanceMovementCancellationReport		x	x		
camt.084	IntraBalanceMovementPostingReport		x	x		
camt.085	IntraBalanceMovementPendingReport		x	x		

For T2S message portfolio an ISO registration process is in progress for several camt messages

Set of T2 Proprietary Messages (RTGS/ASI)

Name	Comment
camt.998	
BackupPayment (CBs only)	
GetCreditLine	Possible candidate ISO 20022 registration of ModifyCreditLine
GetLimit	
GetReservation	
GetSettlementInformation	
GetSequence	
ModifyCreditLine	Possible candidate ISO 20022 registration of ModifyCreditLine
ModifySequence	
ReleasePayment (for CBs only)	
ReturnCreditLine	Possible candidate ISO 20022 registration of ModifyCreditLine
ReturnSequence	
ReturnSettlementInformation (for CBs only)	
RevokeTask (for CBs only)	
pain.998 → AS business	
ASInitiationStatus	
ASTransferInitiation	
ASTransferNotice	
SBTransferInitiation	