

# CSLD Message Portfolio

## Amount field harmonisation

**TCCG Meeting 4 June 2019**

# Amount field harmonisation

- Currently there are several amount field definitions set up in the CSLD message portfolio
  - 14 digits with 2 decimals places
  - 18 digits with 2 decimal places
  - 14 digits with 5 decimal places
  - 18 digits with 5 decimal places
- The current situation results in consistency and interoperability issues
  - Large amounts that are instructed/reported in amount fields with 18 digits and 2 decimal places (e.g. central banks amounts) may be truncated when using messages with amounts defined with 14 digits and 2 decimal places
  - CLM and RTGS only supports two decimal places for amount fields
  - The same message will have multiple schemas

# Amount field harmonisation

- The proposal is to harmonise all amount field definitions in the CSLD message portfolio to 18 digits with 2 decimal places for all CLM and RTGS messages
  - Exceptions:
    - ASTI and ASIS pain.998 messages will keep the defined 16 fraction digits with 2 decimal places
    - Instructed amount field and charges amount field will be 18 digit with 5 decimal places
    - camt.077 BillingReport message as URD requires deeper granularity of decimal places
- The harmonisation would affect the following messages that CRDM uses for both T2-T2S Consolidation and T2S
  - acmt.007
  - acmt.015
  - camt.024
  - camt.070

Messages not part of this list are not subject to the amount field alignment , e.g. no amount field present.

Message Identifier	Message Name	Amount field
acmt.026	AccountListReport	Update 18,2
camt.003	GetAccount	Update 18,2
camt.004	ReturnAccount	Update 18,2
camt.005	GetTransaction	Update 18,2
camt.006	ReturnTransaction	Update 18,2
camt.007	ModifyTransaction	Update 18,2
camt.010	ReturnLimit	Update 18,2
camt.011	ModifyLimit	Update 18,2
camt.047	ReturnReservation	Update 18,2
camt.048	ModifyReservation	Update 18,2
camt.053	BankToCustomerStatement	Update 18,2
camt.054	BankToCustomerDebitCreditNotification	Update 18,2

Message Identifier	Message Name	Amount field
camt.056	FItoFIPaymentCancellationRequest	Update 18,2
camt.100	DirectDebitMandateReport	Update 18,2
camt.998	ModifyCreditLine	Already 18,2
camt.998	InsertBalanceMinimumReserve	Already 18,2
camt.998	GetPenaltyMinimumReserve	Already 18,2
camt.998	InsertValueofReserveMinimumReserve	Already 18,2
camt.998	ReturnPenaltyMinimumReserve	Already 18,2
camt.998	ReturnPeriodicInformationMinimumReserve	Already 18,2
camt.998	ReturnValueofReserveMinimumReserve	Already 18,2
paces.002	PaymentStatusReport	Update 18,2
paces.004	PaymentReturn	Update 18,2
paces.008	CustomerCreditTransfer	Update 18,2

Message Identifier	Message Name	Amount field
pacs.009	FinancialInstitutionCreditTransfer	Update 18,2
pacs.010	FinancialInstitutionDirectDebit	Update 18,2