



The Bank of Russia Standard

STO BR NPS-5.1-2020

**FINANCIAL MESSAGES IN THE NPS.  
DIRECT DEBIT**

MESSAGE USAGE GUIDELINES

Introduction date: 2019-12-02

Moscow  
2020

## **Preamble**

ACCEPTED AND ENACTED by The Bank of Russia's order of 20 November 2019, No OD-2702, "On the enactment of the Bank of Russia Standard STO BR NPS-1.5-2019 "Financial messages in the NPS. Direct Debit. Message Usage Guidelines".

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**CONTENTS**

Introduction.....4  
1. Scope .....5  
2. Terms and definitions.....5  
3. Implementation guidelines .....6  
4. Message set overview .....7  
5. Standard maintenance.....8

Annex 1. Message definitions (XLSX-files).  
Annex 2. Original XSD-schemes (XSD-files).

## Introduction

This Standard contains the recommendations for financial messaging in the Direct Debit in the National Payment System (hereinafter – the NPS), in accordance with Bank of Russia Standards STO BR NPS-1.1-2020 “Financial Messages in the NPS. General Terms” and STO BR NPS-3.1-2020 “Financial Messages in the NPS. Direct Debit. Interaction Models”

# THE BANK OF RUSSIA STANDARD

## FINANCIAL MESSAGES IN THE NPS. DIRECT DEBIT MESSAGE USAGE GUIDELINES

Introduction date: 2019-10-21

### 1. Scope

This Standard is recommended for organizations usage when sending financial messages related to Direct Debit in the NPS in the currency of the Russian Federation.

This standard is intended to:

- funds transfer participants;
- developers of information and program software, information systems.

This Standard is developed in order to provide organizations in the NPS with universal rules of financial messages composing based on the ISO 20022 standard. Usage of universal rules assures increasing of the automatization and straight-through processing rate.

Financial messages for direct debit in the NPS are based on ISO 20022 format and organizations can use them regardless of the communication channels.

Implementation of data exchange in the NPS in accordance with the ISO 20022 standard is recommended and provided in Bank of Russia Standard STO BR NPS-1.4-2019 “Financial Messages in the NPS. Data Exchange Rules”.

Additional financial message schemes can be added to this Standard at the request of funds transfer participants.

Provisions of this Standard are applied on a voluntary basis, unless regulatory acts of the Bank of Russia or terms of contracts make some provisions obligatory.

### 2. Terms and definitions

Terms of the Bank of Russia Standards STO BR NPS-1.1-2020 “Financial Messages in the NPS. General Terms”, STO BR NPS-3.1-2020 “Financial Messages in the NPS. Direct Debit. Interaction Models” and terms below are used in this Standard.

XML <sup>1</sup>	– extensible mark-up language used in XML documents.
XSD file	– file with a *.xsd extension containing the XML-scheme.
OCL <sup>2</sup>	– object constraint language, establishing formation, structural and logical controls rules.
XSLT <sup>3</sup>	– language for converting XML-documents from one XML-scheme to another.
Validation rule	– rule for the verification of element values in OCL.

<sup>1</sup> XML – eXtensible Mark-up Language

<sup>2</sup> OCL – Object Constraint Language

<sup>3</sup> XSLT – eXtensible Stylesheet Language Transformations

### 3. Implementation guideline

The ISO 20022 methodology sets separate descriptions of the business level and messages syntax. Processes, roles and interaction models are described at the business level. It defines the information required by funds transfer participants for the implementation of business processes. The structure and the element composition of financial messages are developed on business processes basis.

Interaction models, roles and scenarios of funds transfer participants communication are described in the Bank of Russia Standard STO BR NPS-3.1-2020 "Financial Messages in the NPS. Direct Debit. Interaction Models".

This Standard describes the structure and the element composition of financial messages at the logical and physical levels of modelling in accordance with the ISO 20022 methodology. Financial messages in the NPS are developed on the basis of the standard ISO 20022 for payments, taking into account the NPS legal framework (hereinafter – NPS Unified Messages). The NPS Unified Messages are recommended by the Bank of Russia for using for Direct Debit in the NPS.

The NPS Unified Messages are based on ISO 20022 messages from the following functional areas:

- pain (Payment initiation);
- pacs (Payment clearing and settlements);
- camt (Cash management).

The messages definitions of the NPS Unified Messages are presented in XLSX-files.

Each of the NPS Unified Messages has its own name in accordance with the ISO 20022 standard. This name contains functional area identifier, message identifier from the ISO 20022 repository, identifier of the variant, message version, and the text name.

For example, the name of the NPS Unified Messages « pain.009.001.06 MandateInitiationRequest » includes:  
«pain» is the functional area identifier,  
«009» is the message identifier,  
«001» is the variant,  
«06» is the version, and  
« MandateInitiationRequest» is the text name.

The NPS Unified Messages comprises:

- complete elements composition,
- data types and restrictions,
- XML-tags,
- multiplicity;
- XPath (element location (path) in the hierarchy),
- fill-in rules,
- descriptions from original ISO 20022 Message definition reports and its translation into Russian.

In case of absence of mapping between original element and element which is necessary to include in financial message according to national practice – «Supplementary data» can be used.

For structural, logical and format control of financial messages:

- original XSD-files from the ISO 20022 electronic repository from [www.iso20022.org](http://www.iso20022.org) as international format requirements and elements filling rules;
- OCL rules as national format requirements and fill-in rules are applied.

This Standard contains:

- messages definitions of the NPS Unified Messages in XLSX-files (Annex 1);
- international requirements for formats and fill-in rules in XSD-files (Annex 2).

Funds transfer participants can apply this Standard for specific activities setting additional internal restrictions for generating private financial message schemes.

If a funds transfer participant establishes additional requirements for structural and logical controls of financial messages included in this Standard, It is recommended that these requirements be assessed against the control rules included in this Standard.

## 4. Message set overview

The following table contains all of the NPS Unified Messages in the NPS definitions described in this message usage guide in accordance with the Bank of Russia Standard STO BR NPS-3.1-2020 "Financial Messages in the NPS. Direct Debit. Interaction Models".

**Table. List of message definitions.**

<b>№</b>	<b>Message Identifier</b>	<b>Message Name</b>
1	pain.009.001.06	MandateInitiationRequest
2	pain.010.001.06	MandateAmendmentRequest
3	pain.011.001.06	MandateCancellationRequest
4	pain.012.001.06	Mandate Acceptance Report
5	pain.013.001.07	CreditorPaymentActivation Request
6	pain.014.001.07	CreditorPaymentActivationRequestStatusReport
7	pacs.002.001.10	FIToFIPaymentStatusReport
8	pacs.008.001.08	FIToFICustomerCreditTransfer
9	pacs.008.001.08	FIToFICustomerCreditTransferMultiple
10	pacs.010.001.03	FinancialInstitutionDirectDebit
11	camt.029.001.09	ResolutionOfInvestigation
12	camt.052.001.08	BankToCustomerAccountReport
13	camt.053.001.08	BankToCustomerStatement
14	camt.054.001.08	BankToCustomerDebitCreditNotification
15	camt.055.001.08	CustomerPaymentCancellationRequest
16	camt.056.001.08	FIToFIPaymentCancellationRequest

## 5. Standard maintenance

This Standard and annexes are published on the Bank of Russia website [www.cbr.ru/PSystem/iso\\_20022/](http://www.cbr.ru/PSystem/iso_20022/).

Changes in this Standard are made on a regular basis as required.

The NPS Unified Messages which the Bank of Russia recommends for use in the NPS are based on the latest version of international financial messages published on the ISO 20022 standard website.

The ISO 20022 e-Repository is updated annually, while previous versions continue to be relevant, however, the possibility of using previous versions of international financial messages of the ISO 20022 standard does not stop.

The Standard is updated by the Bank of Russia.

Amendments may be introduced to the Standard if the Bank of Russia and Technical Committee № 122 «Financial transaction standards» adopt a decision that a new version is required on the following grounds:

- the NPS legal framework changes,
- publication new version of the ISO 20022 e-repository on [www.iso20022.org](http://www.iso20022.org),
- change requests of payment services market participants.