The Bank of Russia Standard

STO BR NPS-3.1-2020

# FINANCIAL MESSAGES IN THE NPS.
# DIRECT DEBIT

## INTERACTION MODELS

**Introduction date: 2018-12-21**

**Moscow**
**2020**

# Preamble

ACCEPTED AND ENACTED by The Bank of Russia's order of 21.12. 2018, No. OD-3274, "On the enactment of the Bank of Russia Standard STO BR NPS-1.2-2018 "Financial messages in the NPS. Direct Debit. Interaction Models".

# Contents

# Introduction

This Standard contains a description of financial messaging in the Direct debit in the National Payment System (the NPS) in accordance to the Bank of Russia Standard STO BR NPS-1.1-2020 "Financial Messages in the NPS: General Terms."

The Bank of Russia Standard

# FINANCIAL MESSAGES IN THE NPS.
# DIRECT DEBIT

## INTERACTION MODELS

**Introduction date 2018-12-21**

## 1. Scope

This Standard is recommended for organisations usage when sending financial messages related to direct debit in the NPS in the currency of the Russian Federation.

This Standard is intended for:
– funds transfer participants;
– developers of information and program software, information systems.

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

This Standard may be supplemented with roles and scenarios applicable in international practice, if requested by funds transfer participants.

## 2. Terms and definitions

Terms of Bank of Russia Standards STO BR NPS-1.1-2020 "Financial Messages in the NPS. General Terms" and terms below are used in this Standard.

| | |
|---|---|
| Debtor | – Party (legal entity, credit organization, individual entrepreneur, individual) which makes the transfer of funds (or on behalf of which the transfer of funds is made); |
| Creditor | – Party (legal entity, credit organization, individual entrepreneur, individual) to which the transfer of funds is made; |
| Debtor Agent | – Financial institution servicing an account for the Debtor; |
| Creditor Agent | – Financial institution servicing an account for the Creditor; |
| Intermediary Agent | – Agent between the Debtor Agent and the Creditor Agent. There can be several Intermediary Agents specified for the execution of a payment; |
| Interaction Model | – Model of financial messaging between Participants of funds transfer in the National Payment System; |
| Process | – Definition of the business activities undertaken by Roles within the National Payment System whereby each Process fulfils one type of business activity and whereby a Process may include and extend other Processes; |
| Participant | – Institution participating in the Process, performing a certain Role or a task; |
| Role | – Groups of actions, responsibilities, and authorities performed by the Participant in the Process; |
| Payment Request | – A settlement document containing the request of the Creditor to transfer funds from the Debtor account; |

Collection Order — a settlement document on the basis of which funds are debited without acceptance from the Debtor account - for settlements between agent banks in cases stipulated by the agreement, and settlements under the payment instructions of the recoverers of funds.

# 3. Rules of the Interaction Models description

Interaction Models which are used in Direct Debit[1] are generated in accordance with NPS legislation and ISO 20022 message definition reports based on ISO 20022 methodology (hereinafter – ISO 20022 documentation), including:

1) The NPS legislation defines rules for funds transfer, including the procedures for acceptance of payment instructions for execution (verification of the right to dispose of funds, control of the Payment Instruction integrity, control of the Payment Instruction structure, control of the Payment Instruction elements value, control of funds sufficiency and other procedures additionally established by banks), payment instructions execution payment instructions cancellation.

2) In accordance with legislation on the NPS, funds shall be debited from the Debtor Agent account at the Creditor request with the Debtor consent (acceptance of the Debtor). The Debtor acceptance may be given before the receipt of the Creditor request (Debtor Prior Acceptance) or after its receipt by the Debtor Agent. The Debtor acceptance may be given in the form of an agreement between the Debtor Agent and the Debtor or in the form of a separate document or message.

This Standard describes the Interaction Models involving the Debtor acceptance given both before and after the receipt of a Payment request by the Debtor Agent.

3) This Standard does not consider cases when the notification of Prior Acceptance of the Debtor is sent directly to the Creditor, bypassing the Debtor Agent and the Creditor Agent, nor the preliminary exchange of necessary information between the Debtor and the Creditor with or without the participation of the Debtor Agent and the Creditor Agent, in which case the parties may interact directly with each other via additional information Interaction channels.

4) In accordance with the NPS legislation, a Payment Request or a Collection Order may be sent directly to the Debtor Agent or through the Creditor Agent.

5) In accordance with the NPS legislation, if the Debtor refuses to give acceptance or if the Debtor Agent fails to receive the acceptance within the established period, the Payment Request shall be returned to the Creditor (cancelled) along with an indication of the reason for the return.

6) This Standard does not consider the return of funds debited/credited by direct debiting if the transfer becomes irrevocable (after settlements have been made by the Debtor).

7) The following is presented below, subject to Clauses 1–6 of this section of the Standard:

- The Interaction Model for Prior Acceptance
- The Interaction Model for Direct Debit
- The Interaction Model in case of a Payment instruction
- The Interaction Model for payments with Collection Orders.

8) The following types of lines are used to illustrate financial messaging in the Standard:

**Table 3.1. Types of Lines**

| TYPE OF LINE | GRAPHICAL PRESENTATION | PURPOSE |
|---|---|---|
| Solid thin line | ———————— | Basic process of messaging |
| Dashed line | – – – – – – – – – | Additional process of messaging (as agreed upon by the parties)/auxiliary process |
| Dashed and dotted line with two dots | ·-··-··-··-··- | Process of messaging between the Debtor and the Creditor without the involvement of the Debtor Agent and the Creditor Agent |

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[1] Article 6 of Federal Law No.161-FZ, dated 27 June 2011, "On the National Payment System" on the implementation of non-cash payments in the form of Direct Debit;
Chapter 7 of the Bank of Russia Regulation No. 383-P, dated 19 June 2012, "Regulation on the Rules for Funds Transfer" on payments with Collection Instructions.

# 4. Interaction Model for Prior Acceptance

## 4.1. Review Level

The Debtor may initiate acceptance of a Payment request on their own before the receipt of the Payment request ("Prior Acceptance"). In the case of participation of the Debtor Agent and the Creditor Agent and Prior Acceptance, the Interaction Model includes the following Processes:

➢ Sending the notification of Prior Acceptance (amending Prior Acceptance, cancelling Prior Acceptance)
➢ Notification of the receipt of Prior Acceptance (receipt of amendments to Prior Acceptance, cancellation of Prior Acceptance) - Receipt Notification

Figure 4.1 shows the Interaction Model for Prior Acceptance, depending on the method of Interaction and the Roles and processes involved.

**Figure 4.1. Interaction Model for Prior Acceptance**
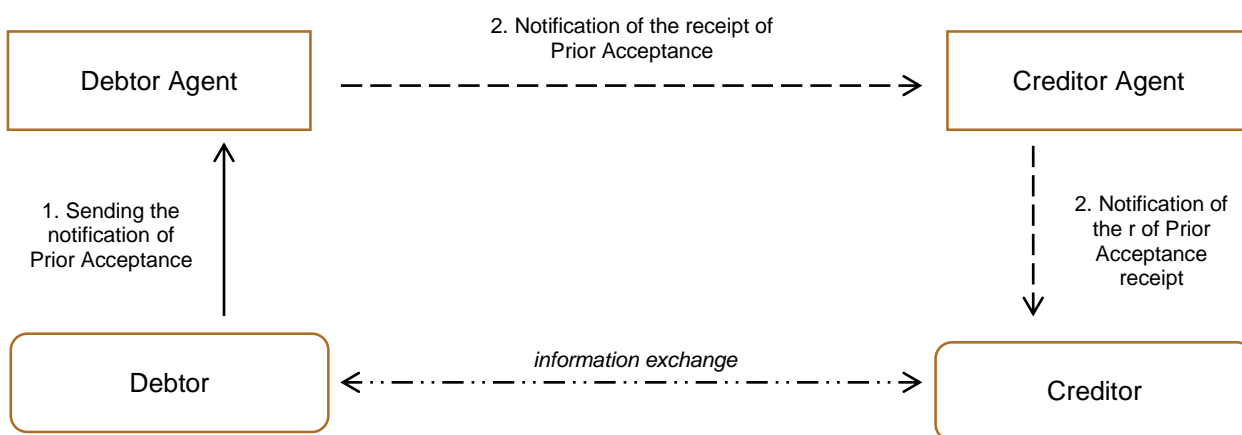


The Debtor prepares and sends its notification of Prior Acceptance to the Debtor Agent. Information on the receipt of Prior Acceptance is sent (by agreement of the parties) by the Debtor Agent to the Creditor Agent, which, in turn, notifies the Creditor.

The case when the notification of Prior Acceptance of the Debtor is sent directly to the Creditor bypassing the Debtor Agent and the Creditor Agent or the preliminary exchange of necessary information between the Debtor and the Creditor (with or without participation of the Debtor Agent and the Creditor Agent) is not considered in this Standard; in this case the parties may interact with each other via additional information Interaction channels.

The Interaction Model for Prior Acceptance makes it possible to amend the Prior Acceptance and cancel the Prior Acceptance. These processes are similar to those described by the Interaction Model presented in Figure 4.1; the Debtor sends a notification of amendments to Prior Acceptance/cancellation of Prior Acceptance to the Debtor Agent.

Performance of the above processes of the Model calls for the Roles presented in Table 4.1:

**Table 4.1. Roles**

| Processes | Roles |
|---|---|
| Sending a notification of Prior Acceptance | Debtor<br>Debtor Agent |
| Notification of the of Prior Acceptance receipt | Debtor Agent<br>Creditor Agent<br>Creditor |

## 4.2. Conceptual level

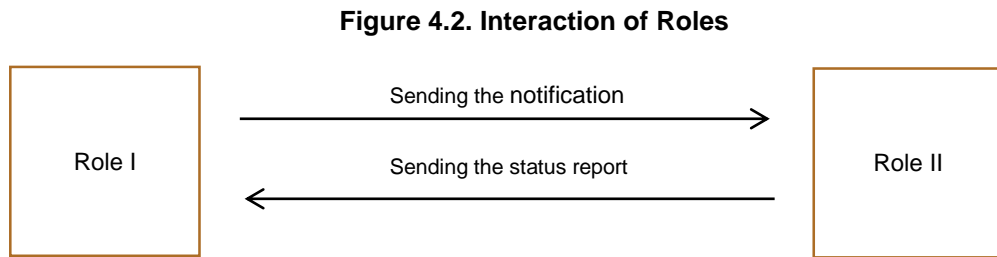### 4.2.1. Process of sending the notification of Prior Acceptance

**Figure 4.2. Interaction of Roles**



**Table 4.2. Interacting Roles**

| Role I | Role II |
|--------|---------|
| Debtor | Debtor Agent |

### 4.2.2. Process of notification of the of Prior Acceptance receipt

**Figure 4.3. Interaction of Roles**
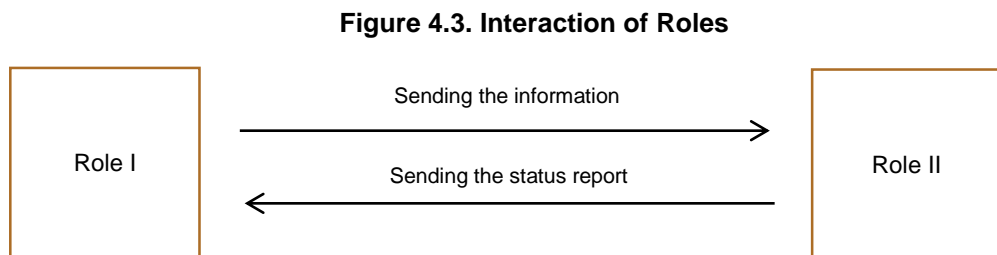


**Table 4.3. Interacting Roles**

| Role I | Role II |
|--------|---------|
| Debtor Agent | Creditor Agent |
| Creditor Agent | Creditor |

### 4.2.3. Messages used in Interaction Models

To perform actions between two Roles within the Interaction Model for Prior Acceptance, the following financial messages from the messages developed in accordance with ISO 20022 are used.

**Table 4.4. Messages used in the NPS**

| Message name | Action performed using the message |
|--------------|-------------------------------------|
| MandateInitiationRequest /pain.009/ | It is used to send a Prior Acceptance request from the Debtor to Debtor's Agent |
| MandateAmendmentRequest /pain.010/ | It is used to send a Prior Acceptance amendment request from the Debtor to Debtor's Agent |

| Message name | Action performed using the message |
|---|---|
| MandateCancellationRequest /pain.011/ | It is used to send a Prior Acceptance cancellation request from the Debtor to Debtor's Agent |
| MandateAcceptanceReport /pain.012/ | It is used to send a status from Debtor's Agent to the Debtor |

### 4.2.4. Basic scenarios of the Interaction Model for Prior Acceptance

*Scenario 1.* Granting Prior Acceptance. The Bank 'A' performs the Role of the Debtor Agent, and the customer of Bank 'A' performs the Role of the Debtor.

**Figure 4.4. Messaging, scenario 1**



**Table 4.5. Roles, scenario 1**

| Processes | Roles | Messaging participants |
|---|---|---|
| Sending a notification of Prior Acceptance | Debtor | Customer of Bank 'A' |
| | Debtor Agent | Bank 'A' |

*Scenario 2.* Cancelling Prior Acceptance. Bank 'A' performs the Role of the Debtor Agent, Bank 'B' performs the Role of the Creditor Agent, and the customer of Bank 'A' performs the Role of the Debtor.

**Figure 4.5. Messaging, scenario 2**



**Table 4.6. Roles, scenario 2**

| Processes | Roles | Messaging participants |
|---|---|---|
| Sending a notification of cancellation of Prior Acceptance | Debtor | Customer of Bank 'A' |
| | Debtor Agent | Bank 'A' |
| | | |

| Notification on the cancellation of Prior Acceptance | Creditor Agent | Bank 'B' |
|---|---|---|

*Scenario 3.* Amending Prior Acceptance. The Bank 'A' performs the Role of the Debtor Agent, and the customer of Bank 'A' performs the Role of the Debtor.
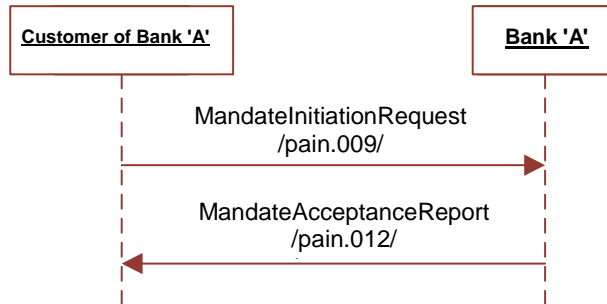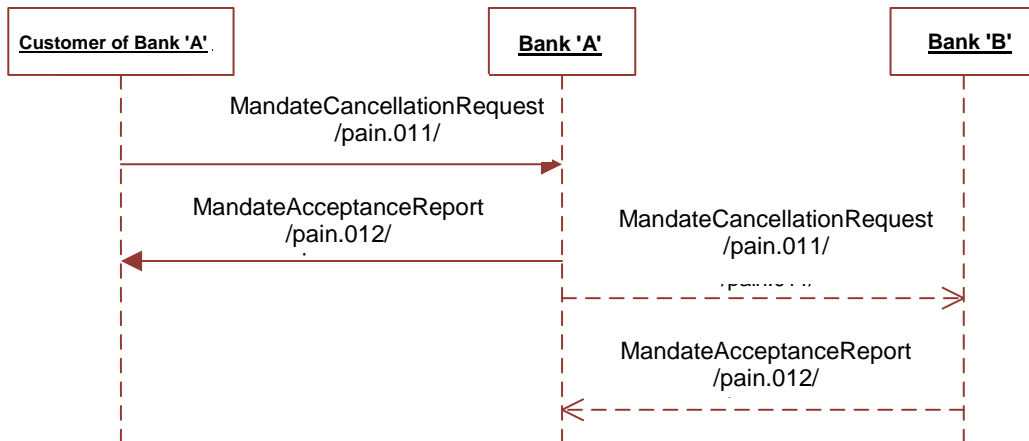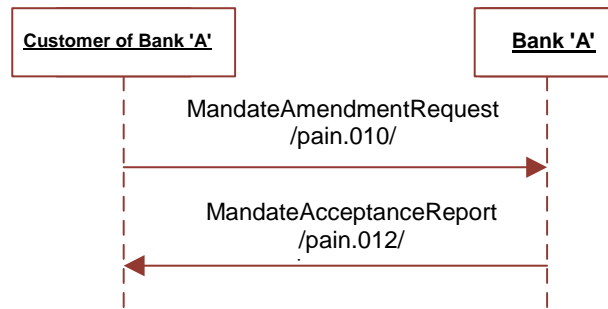
**Figure 4.6. Messaging, scenario 3**



**Table 4.7. Roles, scenario 3**

| Processes | Roles | Messaging participants |
|---|---|---|
| Sending a notification of amendment of Prior Acceptance | Debtor | Customer of Bank 'A' |
| | Debtor Agent | Bank 'A' |

# 5. Interaction Model within Direct Debit

## 5.1. Review Level

The Interaction Model of the Direct Debit involves the positive completion of all types of procedures and includes the following processes:

➢ Payment Request initiation
➢ Forwarding of the Payment Request
➢ Receiving of the Debtor acceptance (in the absence of Prior Acceptance)
➢ Payment Request execution
➢ Execution of the Payment Request confirmation

In this Standard, the use of financial messages for the case when the Payment Request is sent through the Creditor Agent is considered.

The sequence of actions in the Interaction Model for Direct Debit with its processes and Roles is shown in Figure 5.1.

## Figure 5.1. Interaction Model for Direct Debit



Figure 5.1. Interaction Model for Direct Debit
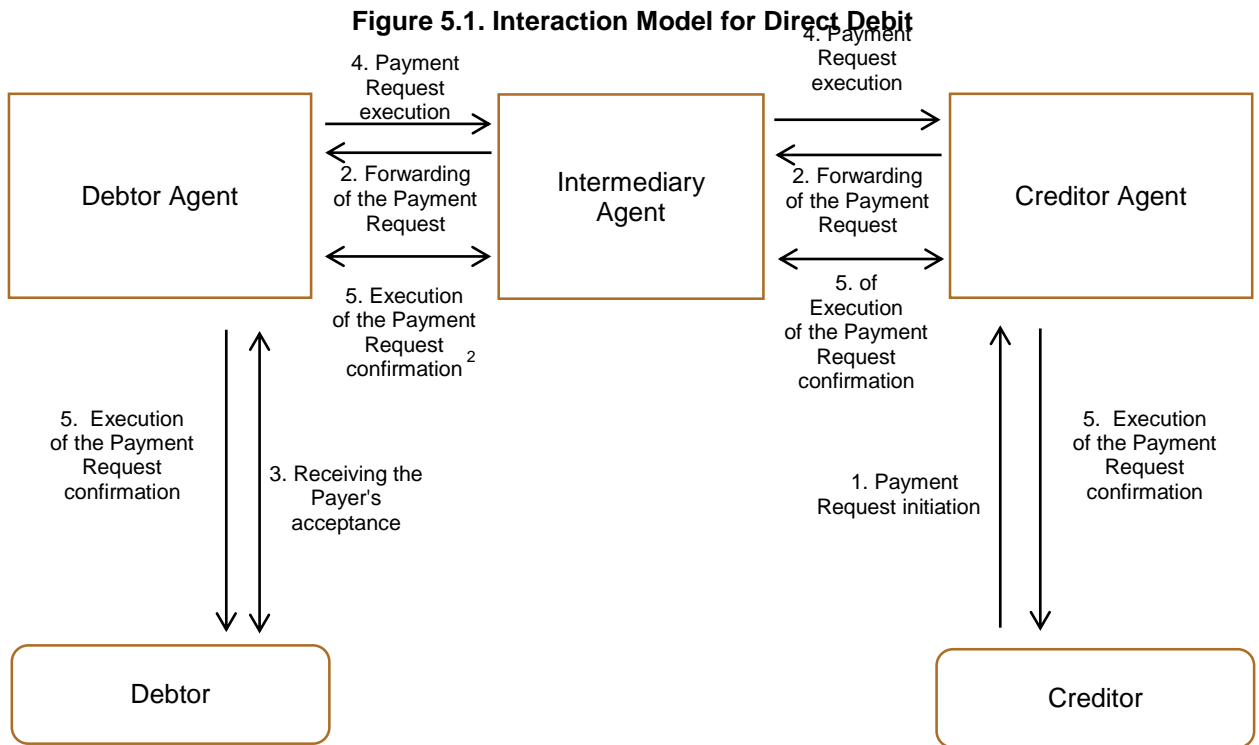
The Creditor sends the generated Payment Request to the Creditor Agent, which forwards the received Payment Request to the Debtor Agent (directly or through an Intermediary Agent or several Intermediaries). Upon receipt of the Payment Request, the participant of funds transfer sends the previous participant of funds transfer a notification of the results of the procedures of acceptance for execution. In the absence of the Debtor Prior Acceptance, the Debtor Agent forwards the Payment Request for acceptance by the Debtor, and the Debtor prepares a notification of acceptance and sends it to the Debtor Agent. The Debtor Agent acknowledges the receipt of the notification of acceptance from the Debtor, executes the Payment Request in the case of the Debtor acceptance, and notifies the Debtor of the execution.

The Debtor Agent forwards the executed Payment Request to the Creditor Agent, after which the Creditor Agent confirms the execution of the Payment Request to the Creditor.

The following Roles presented in Table 5.1 are provided for in the performance of the above processes:

**Table 5.1. Roles**

| Processes | Roles |
|---|---|
| Payment Request initiation | Creditor<br>Creditor Agent |
| Forwarding of the Payment Request | Creditor Agent<br>Intermediary Agent<br>Debtor Agent |
| Receiving the Debtor acceptance | Debtor Agent<br>Debtor |
| Payment Request execution | Debtor Agent<br>Intermediary Agent<br>Creditor Agent |
| Execution of the Payment Request confirmation | Creditor Agent<br>Creditor<br>Intermediary Agent<br>Debtor Agent<br>Debtor |

In addition, the following Roles used in the international practice of funds transfer may be present: Ultimate Debtor, Ultimate Creditor; Forwarding Agent; Party that issued the invoice, if it differs from the Creditor or Actual Creditor; Party to which the invoice was issued, if it differs from the Debtor or Actual Debtor; Instructing Bank; Instructed Bank; Previous Instructing Bank; Bank in which the account for commission fees was opened.

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[2] Debtor Agent–Intermediary, Intermediary–Creditor Agent; in the interbank relations, execution is confirmed by the Participant in which the account of the Counterparty Participant is opened.

## 5.2. Conceptual level

### 5.2.1. Process of the Payment Request initiation

**Figure 5.2. Interaction of Roles**
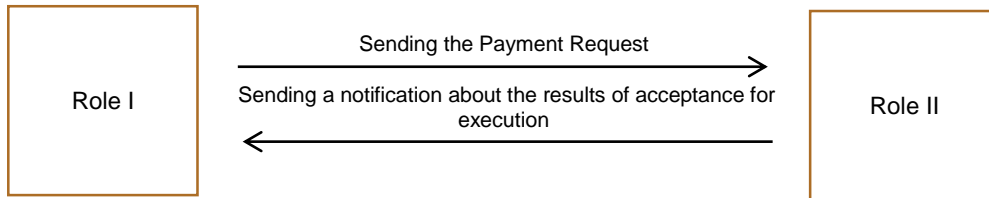


**Table 5.2. Interacting Roles**

| Role I | Role II |
|---|---|
| Creditor | Creditor Agent |

### 5.2.2. Process of Forwarding of the Payment Request

**Figure 5.3. Interaction of Roles**
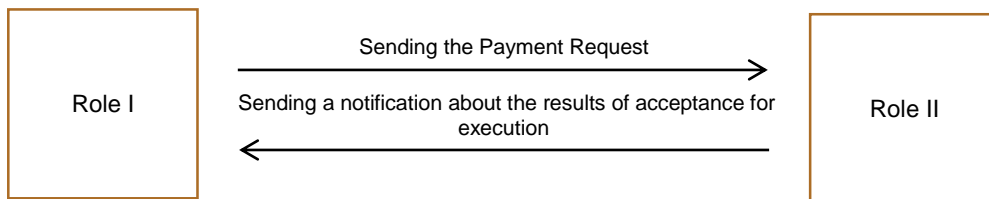


**Table 5.3. Interacting Roles[3]**

| Role I | Role II |
|---|---|
| Creditor Agent | Intermediary Agent |
| | Debtor Agent |
| Intermediary Agent | Debtor Agent |

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[3] If there is more than one Intermediary Agent, the table is supplemented with Interaction between Intermediary Agent 'n' and Intermediary Agent 'n+1' (Role I and Role II, respectively).

## 5.2.3. Process of Receiving the Debtor Acceptance (in the absence of Prior Acceptance)
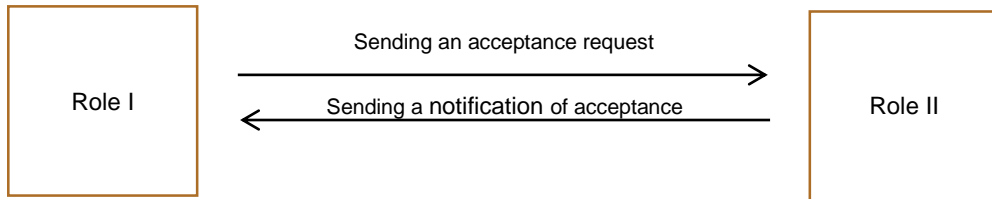
**Figure 5.4. Interaction of Roles**



**Table 5.4. Interacting Roles**

| Role I | Role II |
|---|---|
| Debtor Agent | Debtor |

## 5.2.4. Process of the Payment Request execution

**Figure 5.5. Interaction of Roles**
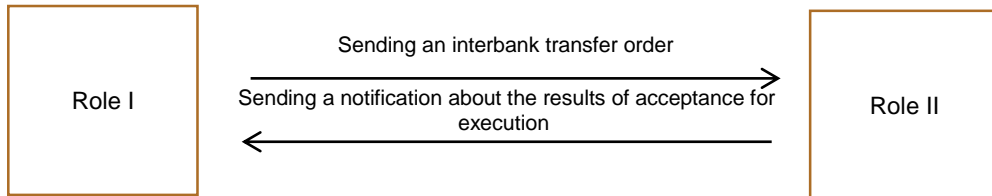


**Table 5.5. Interacting Roles[4]**

| Role I | Role II |
|---|---|
| Debtor Agent | Intermediary Agent |
| | Creditor Agent |
| Intermediary Agent | Creditor Agent |

## 5.2.5. Process of execution of the Payment request confirmation[5]

**Figure 5.6. Interaction of Roles**



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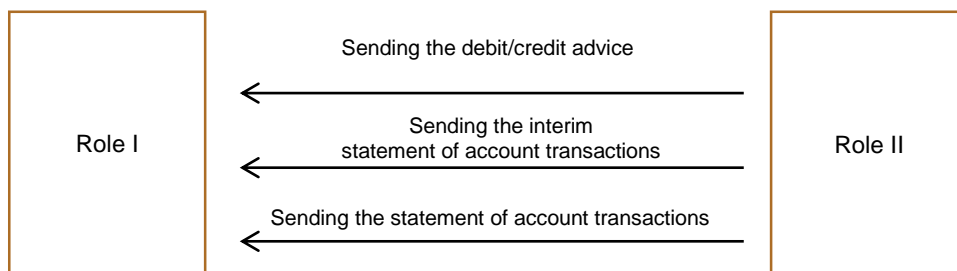
[4] If there is more than one Intermediary, the table should be supplemented with Interaction between Intermediary Agent 'n' and Intermediary Agent 'n+1' (Role I and Role II, respectively).
[5] When confirming the execution of the Payment Request, the completeness of procedure for sending the financial messages and the sequence of their sending are defined by contractual relations between the Participants.

**Table 5.6. Interacting Roles[6]**

| Role I | Role II |
|---|---|
| Creditor | Creditor Agent |
| Debtor Agent | |
| Debtor | Debtor Agent |
| Creditor Agent | Intermediary Agent |
| Debtor Agent | |

## 5.2.6. Messages used in the Interaction Model

For Direct Debit, the following financial messages from the messages developed in accordance with ISO 20022 are used to perform the actions between the two Roles within the financial messaging model.

**Table 5.7. Messages used in the NPS**

| Message name | Action performed using the message |
|---|---|
| CreditorPaymentActivationRequest /pain.013/ | Sending the Payment Request from the Creditor to the Creditor Agent and from the Creditor Agent to the Debtor Agent |
| | Forwarding the Payment Request from the Debtor Agent to the Debtor as an acceptance request in the absence of prior acceptance |
| CreditorPaymentActivationRequestStatusReport /pain.014/ | Sending a notification of the results of acceptance for execution of the Payment request to the participant of funds transfer who forwarded the Payment request from the Creditor Agent to the Creditor |
| | Sending by the Debtor to the Debtor Agent of its notification of acceptance (refusal to accept) in the absence of prior acceptance |
| FinancialInstitutionDirectDebit /pacs.010/ | Sending a Payment request when the Debtor and the Creditor are financial institutions (in the case of interbank funds transfers) |
| FIToFIPaymentStatusReport /pacs.002/ | Sending a notification of the results of acceptance for execution of the Payment Request to the participant of funds transfer who forwarded the Payment request when the Debtor and the Creditor are financial institutions |
| | Sending a notification of acceptance (refusal to accept) when the Debtor and the Creditor are financial institutions (in the case of interbank funds transfers) |
| FIToFICustomerCreditTransfer /pacs.008/ | Sending the instruction on the funds transfer by the customer to the Creditor Agent or Intermediary Agent |
| BankToCustomerAccountReport /camt.052/ | Sending an interim statement of account transactions to the customer/bank |
| BankToCustomerStatement /camt.053/ | Sending a statement of account transactions to the customer/bank |
| BankToCustomerDebitCreditNotification /camt.054/ | Sending the confirmation on debiting funds from the customer's account/crediting funds to the customer's account |

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[6] If there is more than one Intermediary, the table is supplemented with Interaction between Intermediary Agent 'n' and Intermediary Agent 'n+1' (Role II and Role I, respectively).

## 5.2.7. Basic Scenarios of the Interaction Model for Direct Debit

*Scenario 1.* The Customer of Bank 'A' performs the Role of the Debtor. Bank 'A' performs the Roles of the Debtor Agent, the Creditor Agent, and the Creditor. Prior acceptance is available.

**Figure 5.7. Messaging, scenario 1**
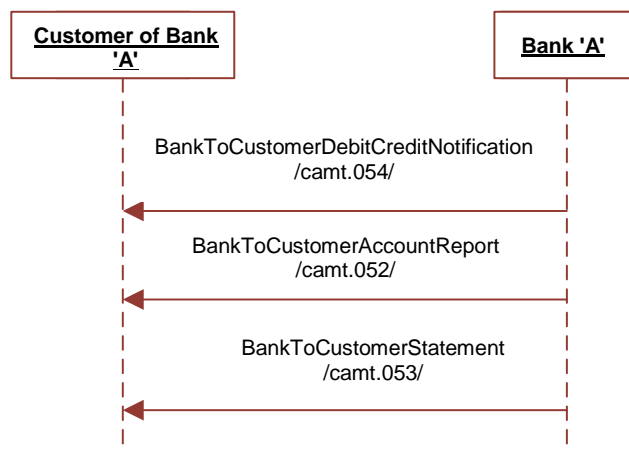


**Table 5.8. Roles, scenario 1**

| Processes | Roles | Participants of funds transfer |
|---|---|---|
| Payment Request initiation | Creditor<br>Creditor Agent | Bank 'A' |
| Forwarding of the Payment Request | Creditor Agent<br>Debtor Agent | |
| Payment Request execution | Debtor Agent<br>Creditor Agent | |
| Execution of the Payment Request confirmation | Creditor Agent<br>Creditor<br>Debtor Agent | |
| | Debtor | Customer of Bank 'A' |

*Scenario 2.* Bank 'A' performs the Role of the Creditor Agent and the Debtor Agent. Customer 1 of Bank 'A' performs the Role of the Creditor, and Customer 2 of Bank 'A' performs the Role of the Debtor. There is no Prior Acceptance.
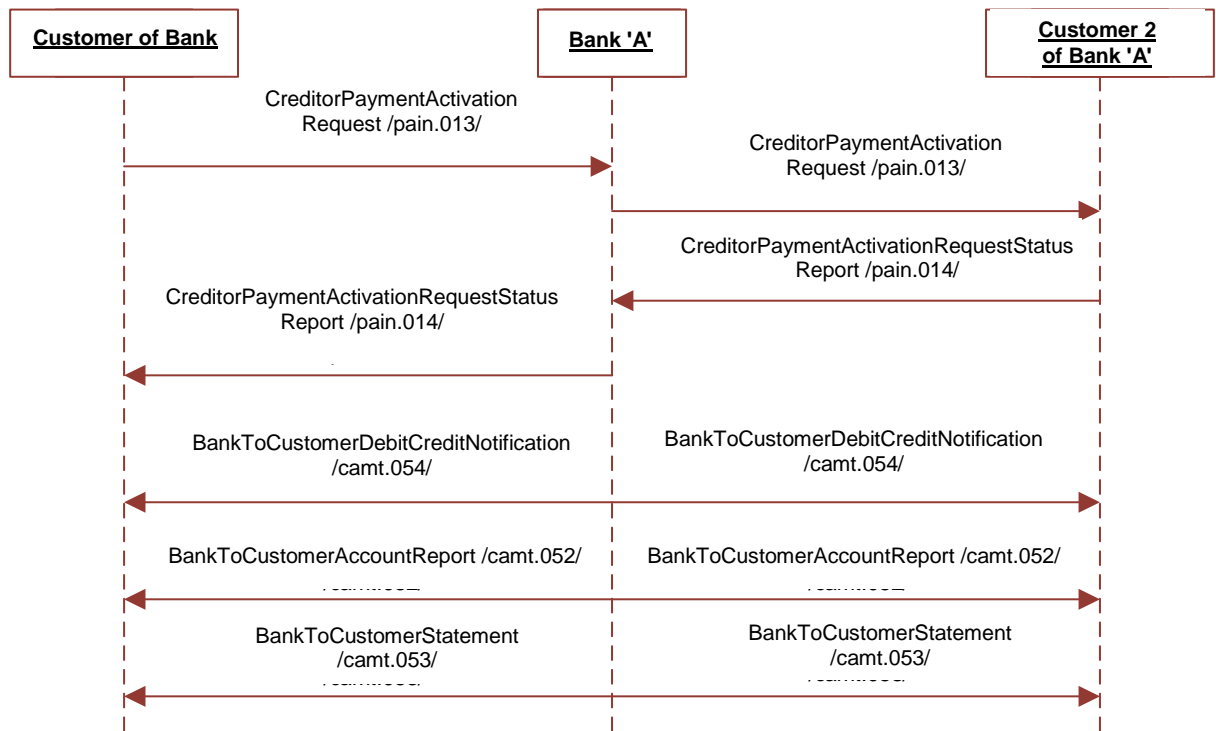
**Figure 5.8. Messaging, scenario 2**



**Table 5.9. Roles, scenario 2**

| Processes | Roles | Participants of funds transfer |
|---|---|---|
| Payment Request initiation | Creditor | Customer 1 of Bank 'A' |
| | Creditor Agent | Bank 'A' |
| Forwarding of the Payment Request | Creditor Agent | |
| | Debtor Agent | |
| Receiving the Debtor acceptance | Debtor Agent | |
| | Debtor | Customer 2 of Bank 'A' |
| Payment Request execution | Debtor Agent | Bank 'A' |
| | Creditor Agent | |
| Execution of the Payment Request confirmation | Creditor Agent | |
| | Creditor | Customer 1 of Bank 'A' |
| | Debtor Agent | Bank 'A' |
| | Debtor | Customer 2 of Bank 'A' |

*Scenario 3.* Bank 'A' performs the Role of the Debtor Agent, and Bank 'B' performs the Role of the Creditor Agent. The Customer of Bank 'A' performs the Role of the Debtor. The Customer of Bank 'B' performs the Role of the Creditor. Banks 'A' and 'B' are not correspondent banks. Bank 'C' performs the Role of the Intermediary Agent, and Bank 'A' and Bank 'B' have opened accounts with it. There is no Prior Acceptance.

# Figure 5.9. Messaging, scenario 3



## Table 5.10. Roles, scenario 3

| Processes | Roles | Participants of funds transfer |
|---|---|---|
| Payment Request initiation | Creditor | Customer of Bank 'B' |
| | Creditor Agent | Bank 'B' |
| Forwarding of the Payment Request | Creditor Agent | |
| | Intermediary Agent | Bank 'C' |
| | Debtor Agent | Bank 'A' |
| Receiving the Debtor acceptance | Debtor Agent | |
| | Debtor | Customer of Bank 'A' |
| Payment Request execution | Debtor Agent | Bank 'A' |
| | Intermediary Agent | Bank 'C' |
| | Creditor Agent | Bank 'B' |
| Execution of the Payment Request confirmation | Creditor Agent | Bank 'B' |
| | Creditor | Customer of Bank 'B' |
| | Debtor Agent | Bank 'A' |

| Processes | Roles | Participants of funds transfer |
|---|---|---|
| | Debtor | Customer of Bank 'A' |

*Scenario 4.* Bank 'A' performs the Role of the Debtor Agent, and Bank 'B' performs the Role of the Creditor Agent. The Customer of Bank 'A' performs the Role of the Debtor. The Customer of Bank 'B' performs the Role of the Creditor. Banks 'A' and 'B' are not correspondent banks. Bank 'C' performs the Role of the Intermediary Agent, and Bank 'A' and Bank 'B' have opened accounts with it. There is no Prior Acceptance.

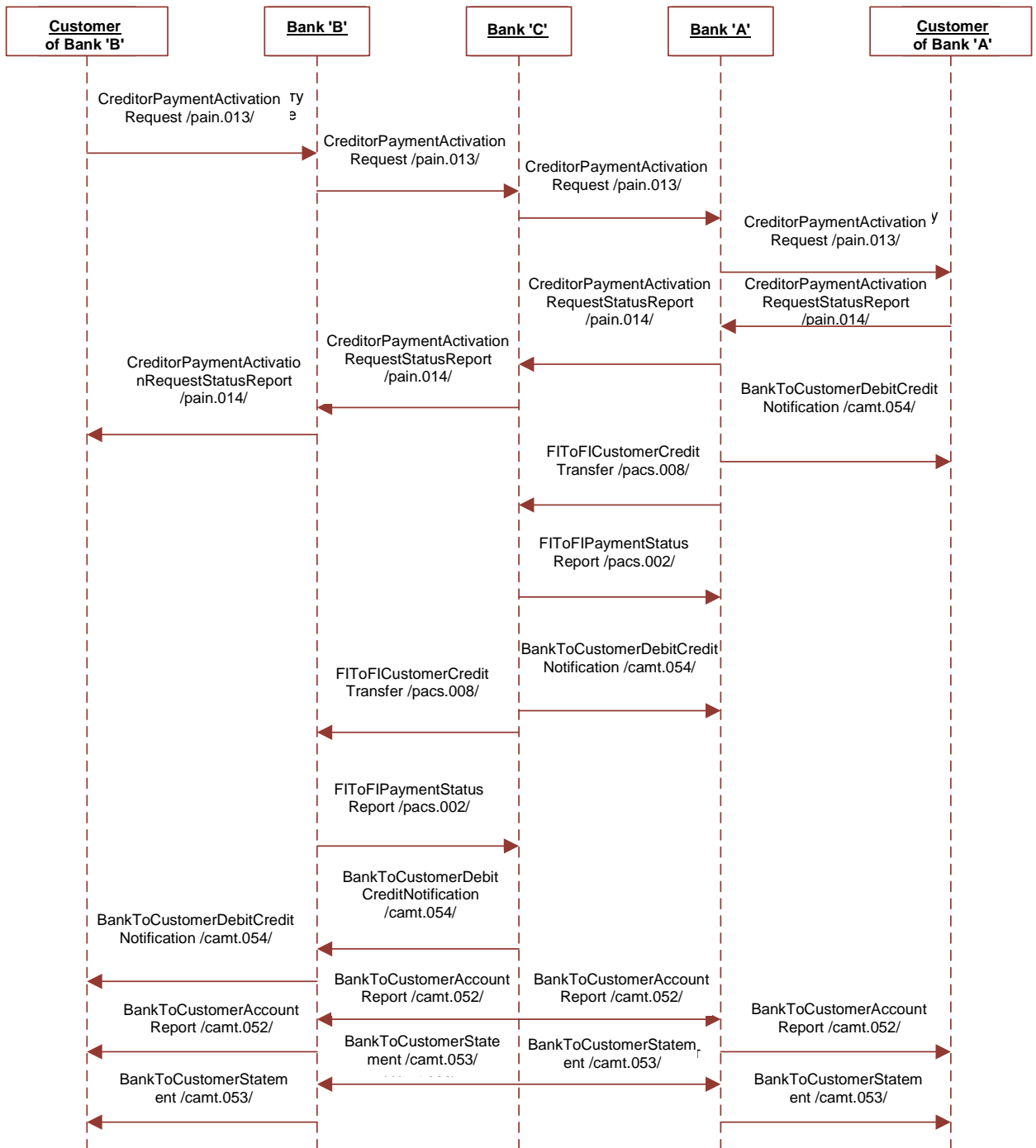**Figure 5.10. Messaging, scenario 4**



**Table 5.11. Roles, scenario 4**

| Processes | Roles | Participants of funds transfer |
|---|---|---|
| Payment Request initiation | Creditor | Customer of Bank 'B' |
| | Creditor Agent | Bank 'B' |

| Processes | Roles | Participants of funds transfer |
|---|---|---|
| Forwarding of the Payment Request | Creditor Agent | |
| | Intermediary Agent | Bank 'C' |
| | Debtor Agent | Bank 'A' |
| Receiving the Debtor acceptance | Debtor Agent | Bank 'A' |
| | Debtor | Customer of Bank 'A' |
| Payment Request execution | Debtor Agent | Bank 'A' |
| | Intermediary Agent | Bank 'C' |
| | Creditor Agent | Bank 'B' |
| Execution of the Payment Request confirmation | Creditor Agent | |
| | Creditor | Customer of Bank 'B' |
| | Debtor Agent | Bank 'A' |
| | Debtor | Customer of Bank 'A' |

*Scenario 5.* Bank 'A' performs the Role of the Debtor Agent and the Debtor. Bank 'B' performs the Roles of the Creditor Agent and the Creditor. Bank 'C' performs the Role of the Intermediary Agent, and Bank 'A' and Bank 'B' have opened accounts with it. There is no Prior Acceptance.
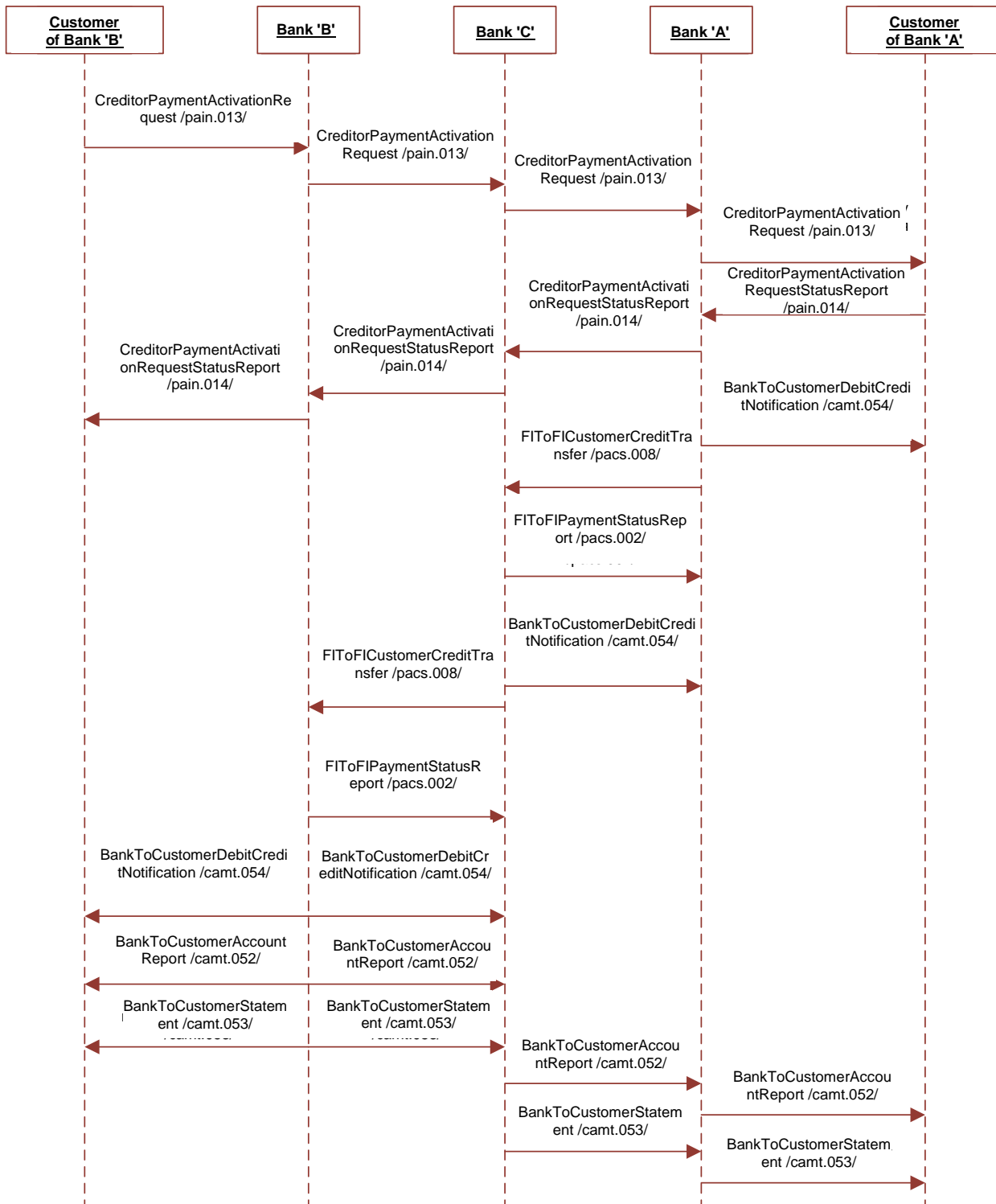
**Figure 5.11. Messaging, scenario 5**
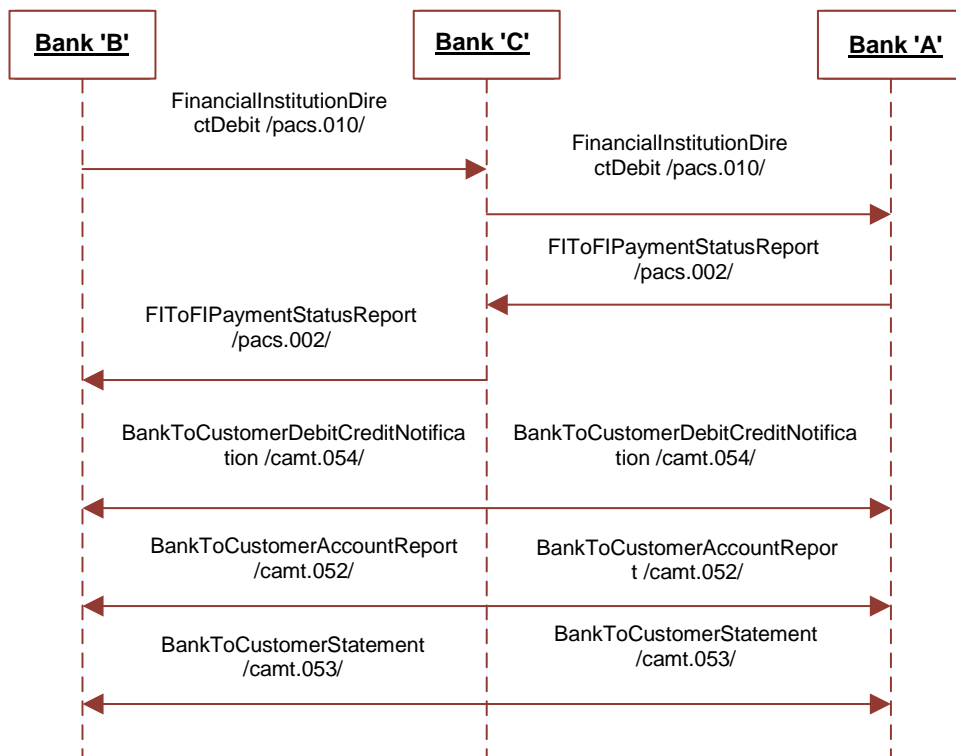


**Table 5.12. Roles, scenario 5**

| Processes | Roles | Participants of funds transfer |
|---|---|---|
| Payment Request initiation | Creditor | |
| | Creditor Agent | Bank 'B' |
| Forwarding of the Payment Request | Creditor Agent | |
| | Intermediary Agent | Bank 'C' |
| Receiving the Debtor acceptance | Debtor Agent | |
| | Debtor | Bank 'A' |
| Payment Request execution | Debtor Agent | |
| | Intermediary Agent | Bank 'C' |
| Execution of the Payment Request confirmation | Creditor Agent | Bank 'B' |
| | Creditor | |
| | Intermediary Agent | Bank 'C' |
| | Debtor Agent | Bank 'A' |
| | Debtor | |

*Scenario 6.* Bank 'A' performs the Role of the Debtor Agent. The Customer of Bank 'A' performs the Role of the Debtor. Bank 'B' performs the Role of the Creditor and the Creditor Agent. An account of Bank 'B' is opened with Bank 'A.'. There is no Prior Acceptance.

**Figure 5.12. Messaging, scenario 6**
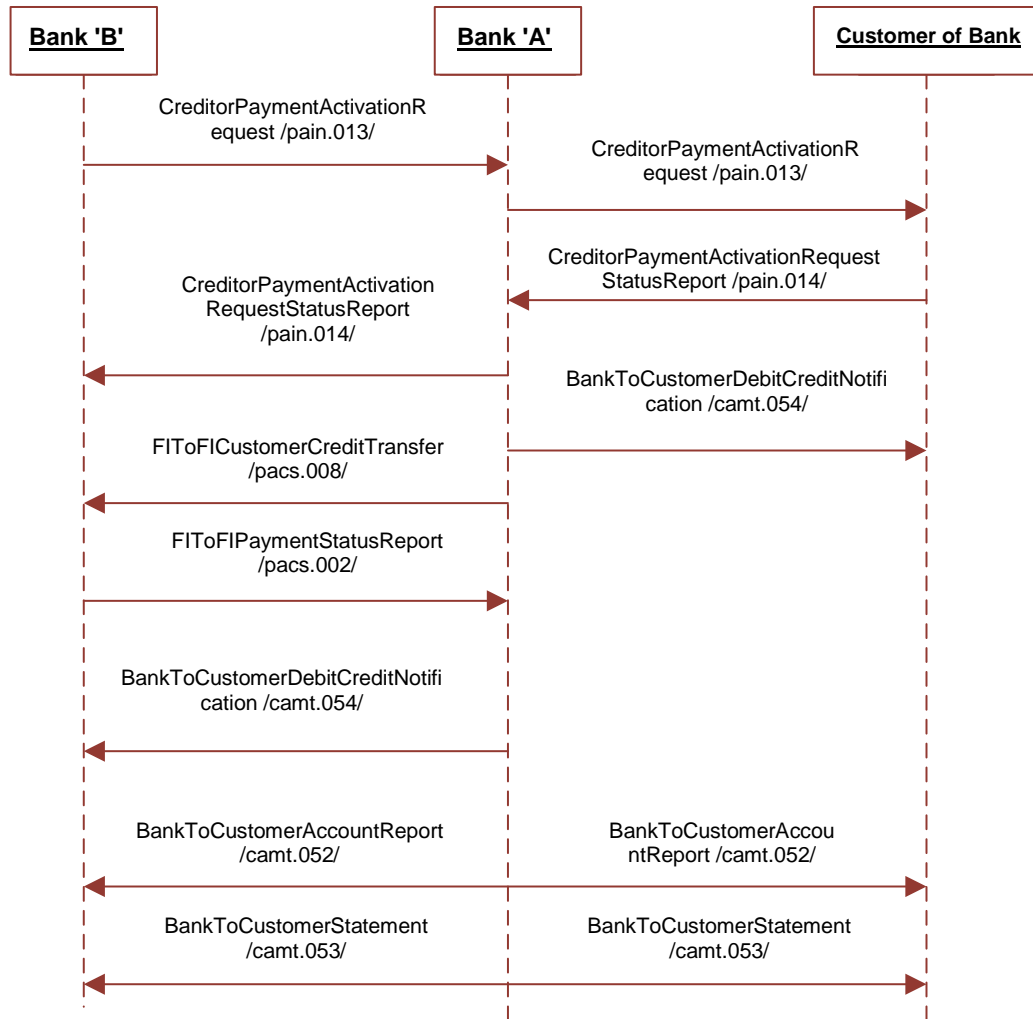


**Table 5.13. Roles, scenario 6**

| Processes | Roles | Participants of funds transfer |
|---|---|---|
| Payment Request initiation | Creditor | Bank 'B' |
| | Creditor Agent | |
| Forwarding of the Payment Request | Creditor Agent | Bank 'A' |
| | Debtor Agent | |
| Receiving the Debtor acceptance | Debtor Agent | |
| | Debtor | Customer of Bank 'A' |
| Payment Request execution | Debtor Agent | Bank 'A' |
| Execution of the Payment Request confirmation | Creditor Agent | Bank 'B' |
| | Creditor Agent | |
| | Creditor | |
| | Debtor Agent | Bank 'A' |
| | Debtor | Customer of Bank 'A' |

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# 6. Interaction Model in the Case of Payment Request Cancellation

## 6.1. Review level

The Interaction Model in the case of Payment Request cancellation is used before the funds transfer under such Payment Request become irrevocable and if at least one of the procedures for accepting the Payment request for execution has a negative outcome during the forwarding of the Payment Request, the process of which is shown in Figure 5.1 of the Standard, including the refusal of the Debtor to accept the Payment Request, and in the case when the Payment request is revoked at the initiative of the Creditor. The Interaction Model includes the following processes:

➢ Notification of the Payment Request cancellation
➢ Sending an application for the Payment Request revocation.

Figure 6.1 shows the Interaction Model for Payment Request cancellation, depending on the start event and the involved Roles and processes.

**Figure 6.1. The Interaction Model in the Case of Payment Request Cancellation (completion of one of the procedures for acceptance of a Payment Request for execution with a negative outcome)**
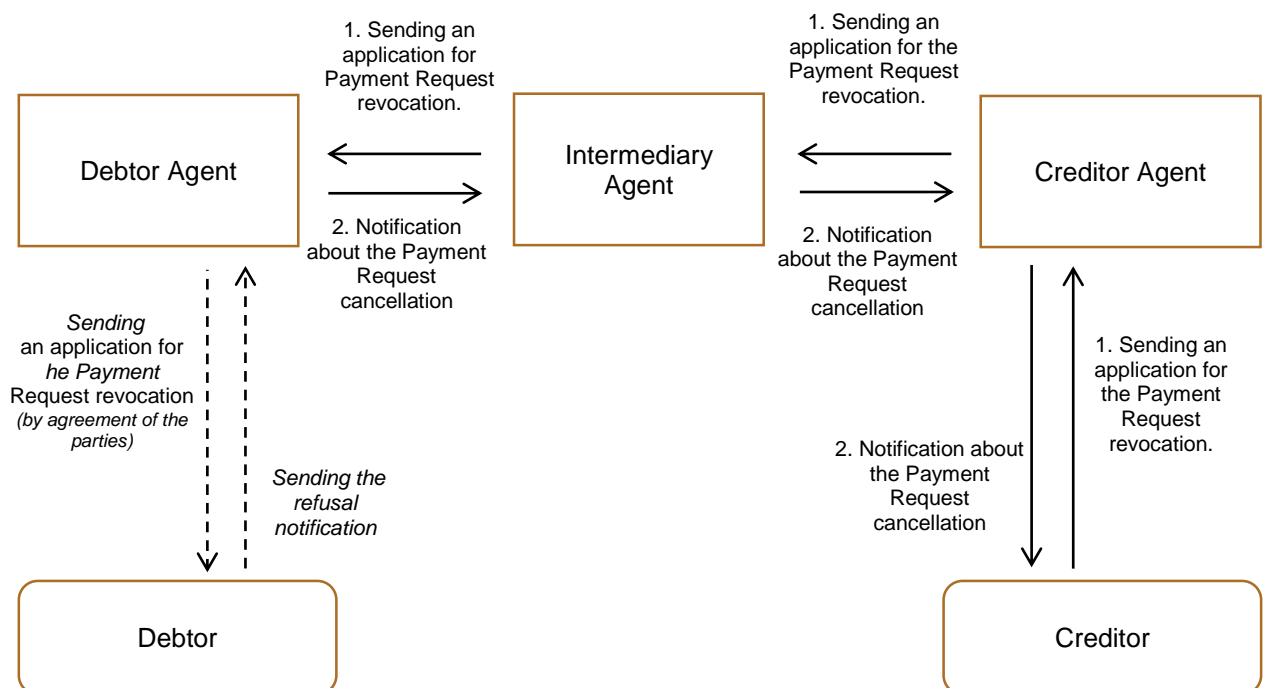


In the following cases, the Payment request Cancellation process (path 2-2-2) is initiated by the Debtor Agent:

- Based on the receipt of the Debtor refusal to accept
- If the acceptance is not received within the established period
- When at least one of the procedures for acceptance of the Payment Request for execution was completed with a negative outcome
- When the procedures for acceptance of an application for the Payment Request revocation for execution were completed with a positive outcome.

The revocation of the Payment Request is initiated by the Creditor by sending the corresponding notification to the Creditor Agent (path 1-1-1).

The above processes provide for the following Roles presented in Table 6.1:

**Table 6.1. Roles**

| Processes | Roles |
|---|---|
| Sending an application for the Payment Request revocation | Creditor<br>Creditor Agent<br>Intermediary Agent<br>Debtor Agent |
| Notification about of the Payment Request cancellation | Debtor Agent<br>Intermediary Agent<br>Creditor Agent<br>Creditor |

## 6.2. Conceptual level

### 6.2.1. Process of Sending the notification of the Payment Request Revocation.

**Figure 6.2. Interaction of Roles**
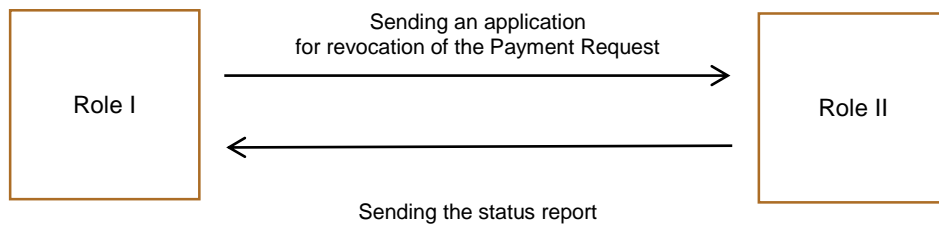


**Table 6.2. Interacting Roles[7]**

| Role I | Role II |
|---|---|
| Creditor | Creditor Agent |
| Creditor Agent | Intermediary Agent |
| | Debtor Agent |
| Intermediary Agent | Debtor Agent |

### 6.2.2. Process of Notification of the Payment Request Cancellation

**Figure 6.3. Interaction of Roles**



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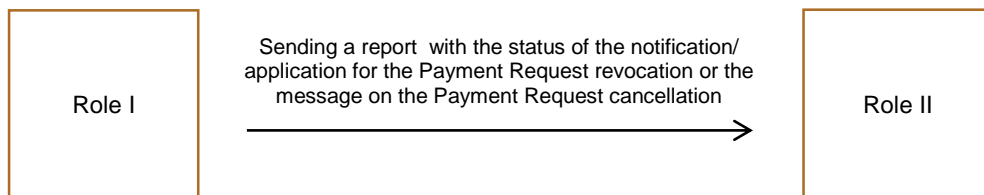
[7] If there is more than one Intermediary Agent, the table is supplemented with Interaction between Intermediary Agent 'n' and Intermediary Agent 'n+1' (Role I and Role II, respectively).

**Table 6.3. Interacting Roles[8]**

| Role I | Role II |
|---|---|
| Debtor Agent | Intermediary Agent |
| | Creditor Agent |
| Intermediary Agent | Creditor Agent |
| Creditor Agent | Creditor |

## 6.2.3. Messages Used in the Interaction Model

To perform the actions between the two Roles within the Interaction Model in case of Payment Request Cancellation, the following financial messages from the messages developed in accordance with ISO 20022 are used.

**Table 6.4. Messages used in the NPS**

| Message name | Action performed using the message |
|---|---|
| CustomerPaymentCancellationRequest /camt.055/ | Sending the application for the original Payment Request revocation before occurrence of irrevocability by the Creditor. |
| FIToFIPaymentCancellationRequest /camt.056/ | Sending the application for the original customer's Payment Request revocation  Payment Request. |
| | Sending the application for the original customer's Payment Request revocation when the Debtor and the Creditor are financial institutions(in the case of interbank Direct Debit) |
| CreditorPaymentActivationRequestStatusReport /pain.014/ | Sending a notification on the status of the Payment request to the participant of funds transfer who forwarded the Payment request from the Creditor Agent to the Creditor |
| | Sending by the Debtor to the Debtor Agent of its notification of acceptance (refusal to accept) in the absence of prior acceptance |
| FIToFIPaymentStatusReport /pacs.002/ | Sending by the participant of the funds transfer who forwarded the Payment Request to the Creditor Agent of a message on cancellation of the Payment Request based on the Debtor refusal to accept/failure to receive the Debtor acceptance within the established period (in the case of interbank Direct Debit) |
| | Sending by the participant of the funds transfer who forwarded the Payment Request to the Creditor Agent (in the case of interbank Direct Debiting) of a message on cancellation of the customer's Payment request when the procedures for accepting the Request for execution were completed with a negative outcome (and when the Payment request was placed in the queue of instructions not executed within the established period) |
| ResolutionOfInvestigation /camt.029/ | Sending a report with status of the application for the Payment Request revocation to the previous Party |

## 6.2.4. Basic Scenarios of the Interaction Model in the Case of Payment Request Cancellation

*Scenario 1.* Cancellation of the instruction, if the Debtor acceptance is not received within the established period, or if at least one of the procedures for accepting the Payment Request for execution was completed with a negative outcome (and when the Payment Request was placed in the queue of instructions not executed within the established period). Bank 'B' performs the Role of the Creditor Agent, and Bank 'A' performs the Role of the Debtor Agent. The Customer of Bank 'B' performs the Role of the Creditor. Bank 'C' performs the Role of the Intermediary Agent, and Bank 'A' and Bank 'B' have opened accounts with it.

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[8] If there is more than one Intermediary, the table is supplemented with Interaction between Intermediary Agent 'n' and Intermediary Agent 'n+1' (Role II and Role I, respectively).
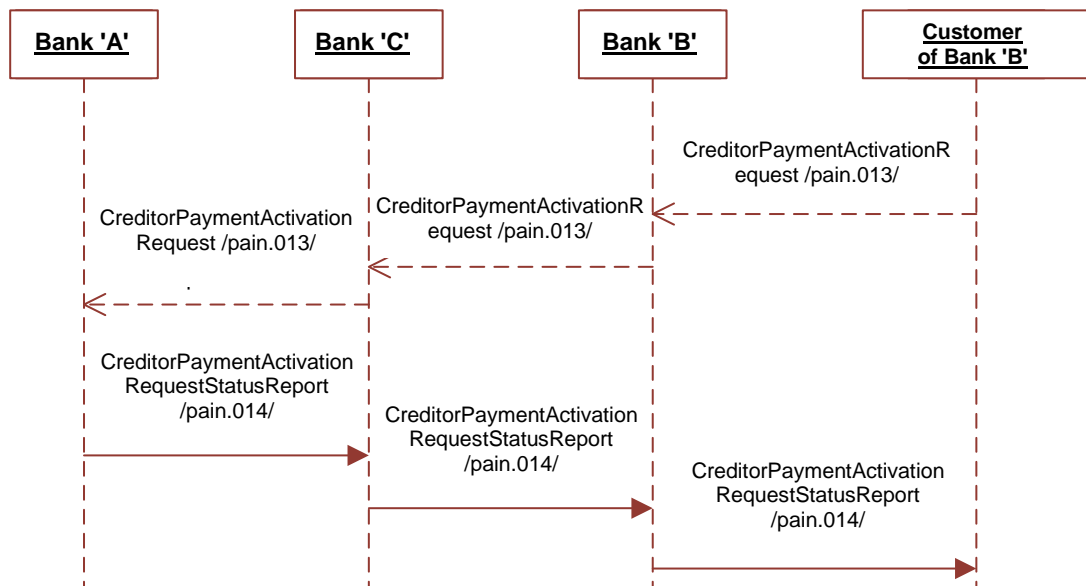
**Figure 6.4. Messaging, scenario 1[9]**

| Bank 'A' | Bank 'C' | Bank 'B' | Customer of Bank 'B' |
|---|---|---|---|

CreditorPaymentActivationRequest /pain.013/

CreditorPaymentActivationRequest /pain.013/

CreditorPaymentActivationRequest /pain.013/

CreditorPaymentActivationRequestStatusReport /pain.014/

CreditorPaymentActivationRequestStatusReport /pain.014/

CreditorPaymentActivationRequestStatusReport /pain.014/

**Table 6.5. Roles, scenario 1**

| Processes | Roles | Participants of funds transfer |
|---|---|---|
| Notification of the Payment Request Cancellation | Debtor Agent | Bank 'A' |
| | Intermediary Agent | Bank 'C' |
| | Creditor Agent | Bank 'B' |
| | Creditor | Customer of Bank 'B' |

*Scenario 2.* Cancellation of an instruction because the Debtor refused to accept the Request. Bank 'B' performs the Role of the Creditor Agent, and Bank 'A' performs the Role of the Debtor Agent. The Customer of Bank 'B' performs the Role of the Creditor, and the Customer of Bank 'A' performs the Role of the Debtor. An account of Bank 'A' is opened with Bank 'B', and an account of Bank 'B' is opened with Bank 'A.'

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[9] The dotted arrow indicates the direction of the original Payment Request, from Figure 6.4 to Figure 6.7.
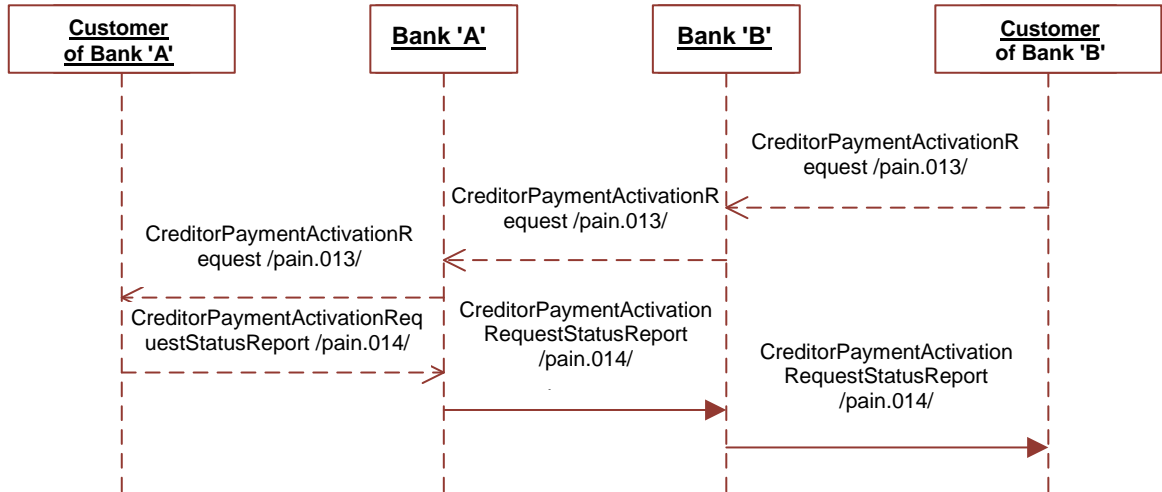
**Figure 6.5. Messaging, scenario 2**



**Table 6.6. Roles, scenario 2**

| Processes | Roles | Participants of funds transfer |
|---|---|---|
| Notification of the Payment Request cancellation | Debtor Agent | Bank 'A' |
| | Creditor Agent | Bank 'B' |
| | Creditor | Customer of Bank 'B' |

*Scenario 3.* Cancellation of an instruction because the Creditor revoked the Payment Request. Bank 'A' performs the Role of the Debtor Agent, and Bank 'B' performs the Role of the Creditor Agent. The Customer of Bank 'B' performs the Role of the Creditor. Bank 'C' performs the Role of the Intermediary Agent, and Bank 'A' and Bank 'B' have opened accounts with it.

**Figure 6.6. Messaging, scenario 3**



**Table 6.7. Roles, scenario 3**

| Processes | Roles | Participants of funds transfer |
|---|---|---|
| Sending an application for the Payment Request revocation | Creditor | Customer of Bank 'B' |
| | Creditor Agent | Bank 'B' |
| | Intermediary Agent | Bank 'C' |
| Notification of the Payment Request cancellation | Debtor Agent | Bank 'A' |
| | Intermediary Agent | Bank 'C' |
| | Creditor Agent | Bank 'B' |

| | Creditor | Customer of Bank 'B' |
|---|---|---|

*Scenario 4.* Cancellation of an instruction because the Creditor revoked the Payment request. Bank 'A' performs the Role of the Debtor and the Debtor Agent, and Bank 'B' performs the Roles of the Creditor Agent and the Creditor. Bank 'C' performs the Role of the Intermediary Agent, and both Bank 'A' and Bank 'B' have accounts with it.
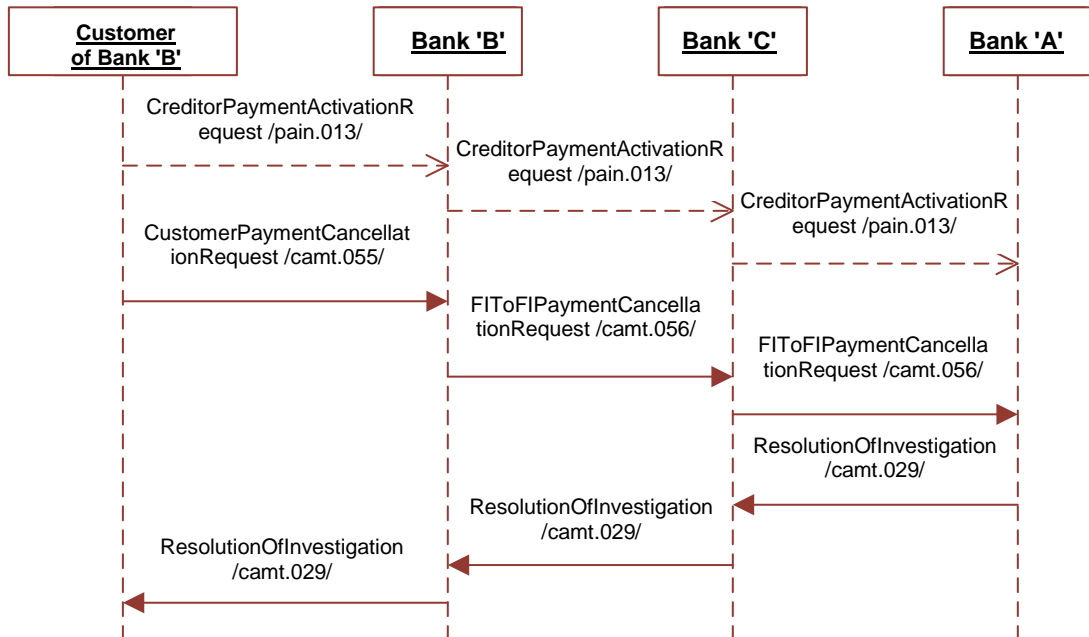
**Bank 'B'**

**Figure 6.7. Messaging, scenario 4**
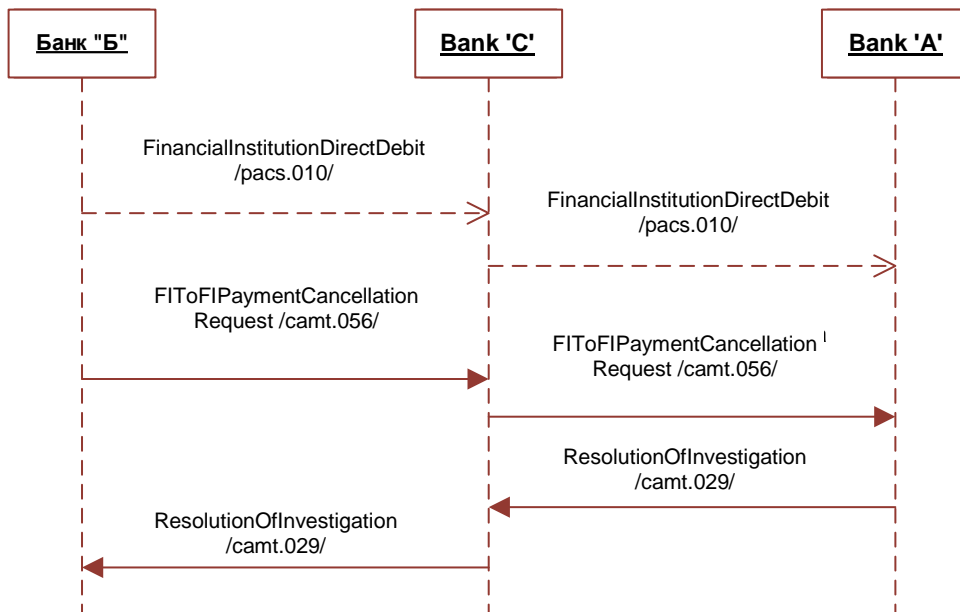


**Table 6.8. Roles, scenario 4**

| Processes | Roles | Participants of funds transfer |
|---|---|---|
| Sending an application for the Payment Request revocation | Creditor | Bank 'B' |
| | Creditor Agent | |
| | Intermediary Agent | Bank 'C' |
| | Debtor Agent | Bank 'A' |
| | Debtor | |
| Notification of the Payment Request cancellation | Debtor Agent | Bank 'A' |
| | Debtor | |
| | Intermediary Agent | Bank 'C' |
| | Creditor Agent | Bank 'B' |
| | Creditor | |

# 7. Interaction Model for payments with Collection Orders

## 7.1. Review level

Collection Orders are used for collection payments in cases stipulated by a contract and for payments under the instructions of recoverers. To execute the instruction of a recoverer when it is not a Collection Order, and when it is submitted directly to the Debtor Agent, such bank prepares a collection order.

The Interaction Model for payments with Collection Orders involves the positive completion of all types of procedures and includes the following Processes[10]:

- Collection Order initiation
- Forwarding of the Collection Order
- Collection Order execution
- Execution of the Collection Order confirmation

Figure 7.1 shows the sequence of actions in the Interaction Model for payments with Collection Orders based on its Processes and Roles.

**Figure 7.1. Interaction Model for payments with Collection Orders.**
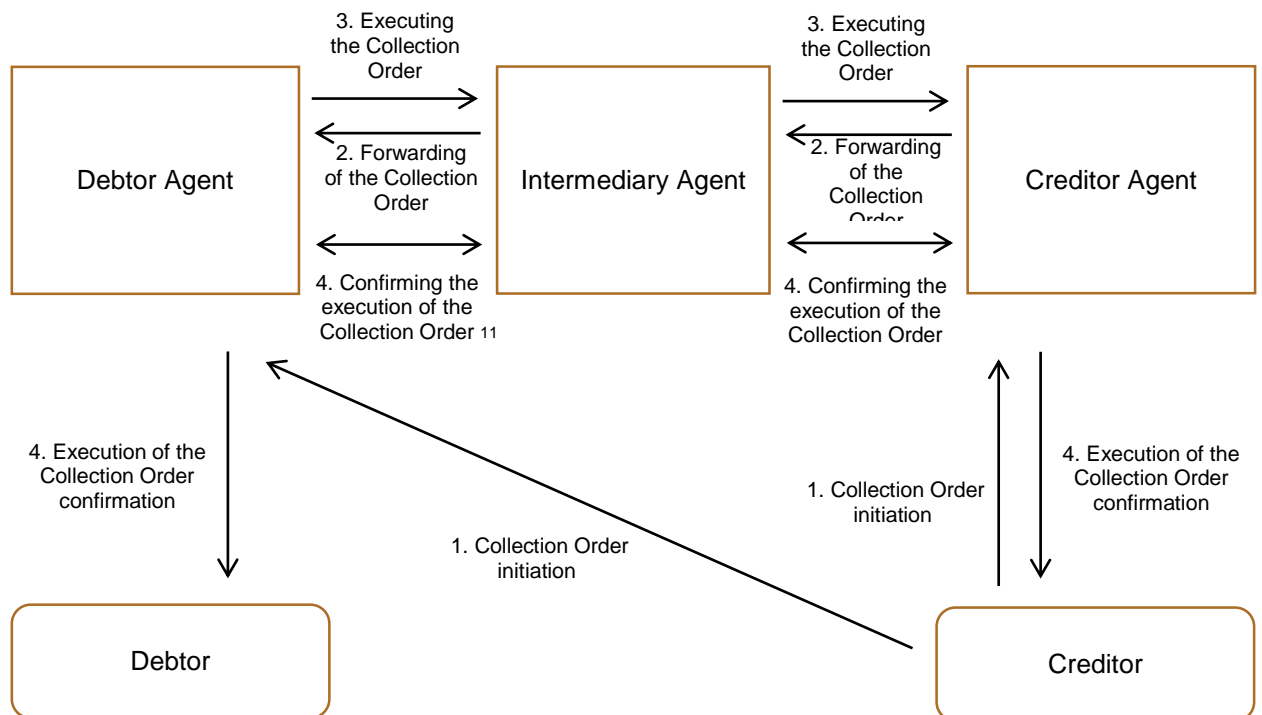


The Creditor may be a bank, including the Debtor Agent. The Collection order of a recoverer may be submitted to the Debtor Agent through the Creditor Agent. The Creditor sends the generated Collection order to the Creditor Agent, which forwards the received Collection order to the Debtor Agent (directly or through one or several Intermediaries). Upon receipt of the Collection Order, the funds transfer participant sends a notification to the previous funds transfer participant on the results of the procedures of acceptance for execution.

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[10] The Interactions Model in the case of Collection Order cancellation is used before the funds transfer under such order becomes irrevocable after at least one of the procedures for acceptance of the Collection Order for execution is completed with a negative outcome in the process of order transfer described in Figure 7.1 of the Standard, or when the Collection Order is revoked at the initiative of the Creditor; the processes of this model are similar to those of the Interaction Model for Payment Request cancellation (Section 6 of the Standard).

[11] "Debtor Bank - Intermediary", "Intermediary - Creditor Bank" - in interbank relations, the Participant where the counterparty's account is opened confirms the execution of the order.

The Debtor Agent checks whether this form of payment complies with the bank account agreement and other requirements of the law and, in the case of full compliance with the terms and conditions[12], executes the Collection Order and notifies the Debtor of the debiting of its account, and the Debtor Agent sends the executed Collection Order to the Creditor Agent, after which the Creditor Agent confirms the execution of the Collection Order to the Creditor.

The above processes provide for the following Roles presented in Table 7.1:

**Table 7.1. Roles**

| Processes | Roles |
|---|---|
| Collection Order initiation | Creditor<br>Creditor Agent<br>Debtor Agent[13] |
| Forwarding of the Collection Order | Creditor Agent<br>Intermediary Agent<br>Debtor Agent |
| Collection Order execution | Debtor Agent<br>Intermediary Agent<br>Creditor Agent |
| Execution of the Collection Order confirmation | Creditor Agent<br>Creditor<br>Intermediary Agent<br>Debtor Agent<br>Debtor |

In addition, the following Roles used in the international practice of funds transfer may be present: Actual Debtor; Actual Creditor; Forwarding Agent; Party that issued the invoice, if it differs from the Creditor or Actual Creditor; Party to which the invoice was issued, if it differs from the Debtor or Actual Debtor; Instructing Bank; Instructed Bank; Previous Instructing Bank; Bank in which the account for commission fees was opened.

## 7.2. Conceptual level

### 7.2.1. Process of the Collection Order initiation

**Figure 7.2. Interaction of Roles**
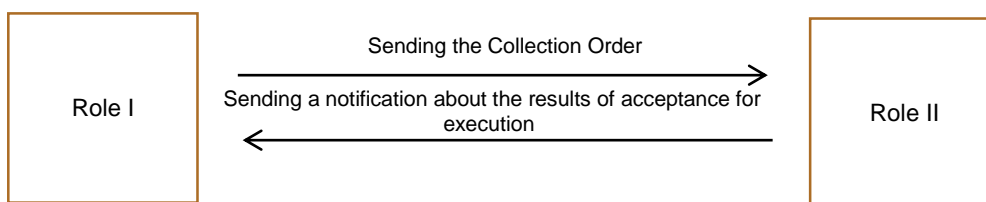


**Table 7.2. Interacting Roles**

| Role I | Role II |
|---|---|
| Creditor | Creditor Agent<br>Debtor Agent[14] |

---

[12] If the established conditions are not met, or there are no funds on the Debtor account, the Debtor Bank notifies the Creditor Bank, which, in turn, notifies the Creditor that the funds cannot be collected.
[13] In the case of an order submitted by the recoverer directly to the Debtor Agent.
[14] In the case of an order submitted by the recoverer directly to the Debtor Agent.

## 7.2.2. Process of Forwarding of the Collection Order

**Figure 7.3. Interaction of Roles**



**Table 7.3. Interacting Roles[15]**

| Role I | Role II |
|---|---|
| Creditor Agent | Intermediary Agent |
| | Debtor Agent |
| Intermediary Agent | Debtor Agent |

## 7.2.3. Process of the Collection Order execution

**Figure 7.4. Interaction of Roles**
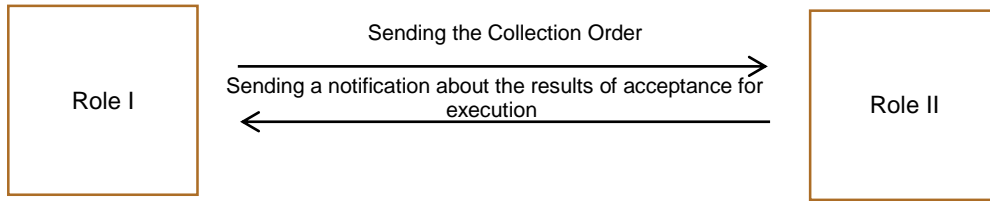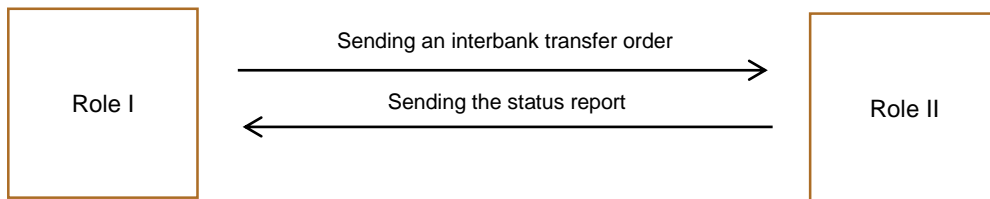


**Table 7.4. Interacting Roles[16]**

| Role I | Role II |
|---|---|
| Debtor Agent | Intermediary Agent |
| | Creditor Agent |
| Intermediary Agent | Creditor Agent |

## 7.2.4. Process of execution of the Collection Order confirmation[17]

**Figure 7.5. Interaction of Roles**



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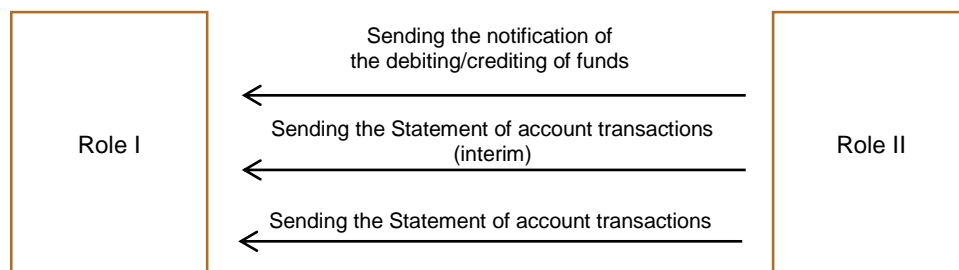
[16] If there is more than one Intermediary, the table is supplemented with Interaction between Intermediary Agent 'n' and Intermediary Agent 'n+1' (Role I and Role II, respectively).
[17] When confirming the execution of the Collection Order, the completeness of procedure for sending the financial messages and the sequence of their sending are defined by the contractual relations between the Participants.

**Table 7.5. Interacting Roles[18]**

| Role I | Role II |
|---|---|
| Creditor | Creditor Agent |
| Debtor Agent | |
| Debtor | Debtor Agent |
| Creditor Agent | Intermediary Agent |
| Debtor Agent | |

## 7.2.5. Messages used in the Interaction Model

The following financial messages from the messages developed in accordance with ISO 20022 are used to perform the actions between the two Roles within the Interaction Model for payments with Collection Orders.

**Table 7.6. Messages used in the NPS**

| Message name | Action performed using the message |
|---|---|
| CreditorPaymentActivationRequest /pain.013/ | Sending the Payment Request from the Creditor to the Creditor Agent and from the Creditor Agent to the Debtor Agent |
| CreditorPaymentActivationRequestStatus Report /pain.014/ | Sending a notification about the results of acceptance for execution of the Payment Request to the participant of funds transfer who forwarded the Payment Request from the Creditor Agent to the Creditor |
| | Sending by the Debtor to the Debtor Agent of its notification of acceptance (refusal to accept) in the absence of prior acceptance |
| FIToFICustomerCreditTransfer /pacs.008/ | Sending the instruction on the funds transfer by the customer to the Creditor Agent or Intermediary Agent |
| BankToCustomerAccountReport /camt.052/ | Sending an interim Statement of account transactions to the bank's customer/bank |
| BankToCustomerStatement /camt.053/ | Sending a Statement of account transactions to the bank's customer/bank |
| BankToCustomerDebitCreditNotification /camt.054/ | Sending the confirmation on debiting funds from the customer's account/crediting funds to the customer's account |
| FIToFIPaymentStatusReport /pacs.002/ | Sending a notification about the results of accepting an order to transfer funds to the Bank for execution |

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[18] If there is more than one Intermediary Agent, the table is supplemented with Interaction between Intermediary Agent 'n' and Intermediary Agent 'n+1' (Role II and Role I, respectively).

## 7.2.6. Interaction Model for payments with Collection Orders

*Scenario 1.* Bank 'A' performs the Role of the Creditor Agent and the Debtor Agent. Customer 1 of Bank 'A' performs the Role of the Creditor, and Customer 2 of Bank 'A' performs the Role of the Debtor.

**Figure 7.6. Messaging, scenario 1**
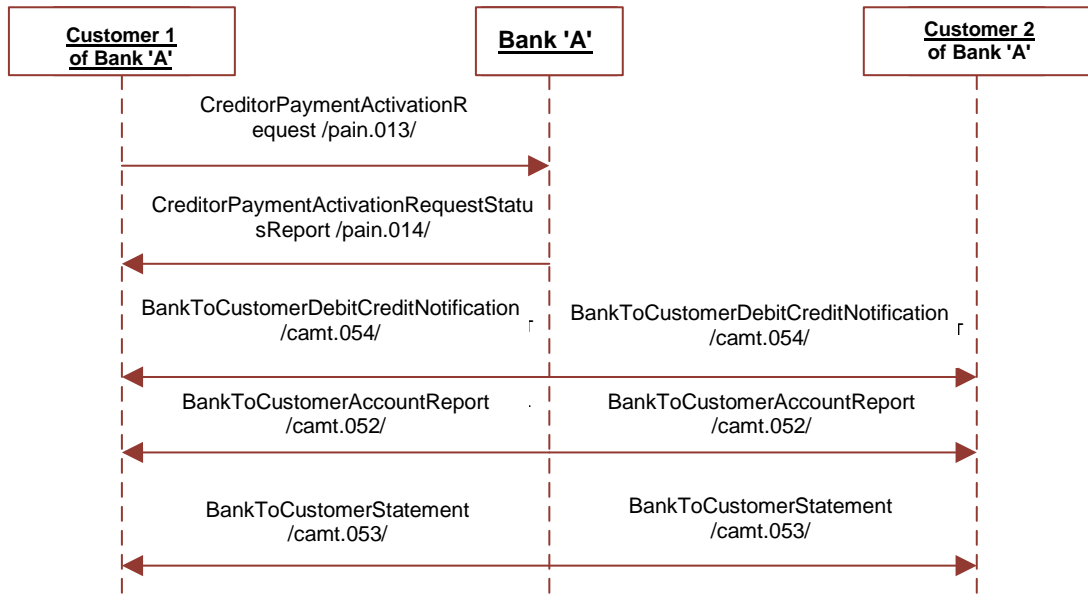


**Table 7.7. Roles, scenario 1**

| Processes | Roles | Participants of funds transfer |
|---|---|---|
| Collection Order initiation | Creditor | Customer 1 of Bank 'A' |
| | Creditor Agent | Bank 'A' |
| Forwarding of the Collection Order | Creditor Agent | |
| | Debtor Agent | |
| Collection Order execution | | |
| | Creditor Agent | |
| Execution of the Collection Order confirmation | Debtor Agent | |
| | Creditor | Customer 1 of Bank 'A' |
| | Debtor | Customer 2 of Bank 'A' |

*Scenario 2.* The Customer of Bank 'B' performs the Role of the Creditor. Bank 'B' performs the Role of the Creditor Agent. Bank 'A' performs the Role of the Debtor Agent. The Customer of Bank 'A' performs the Role of the Debtor. Banks 'A' and 'B' are correspondent banks.

**Figure 7.7. Messaging, scenario 2**
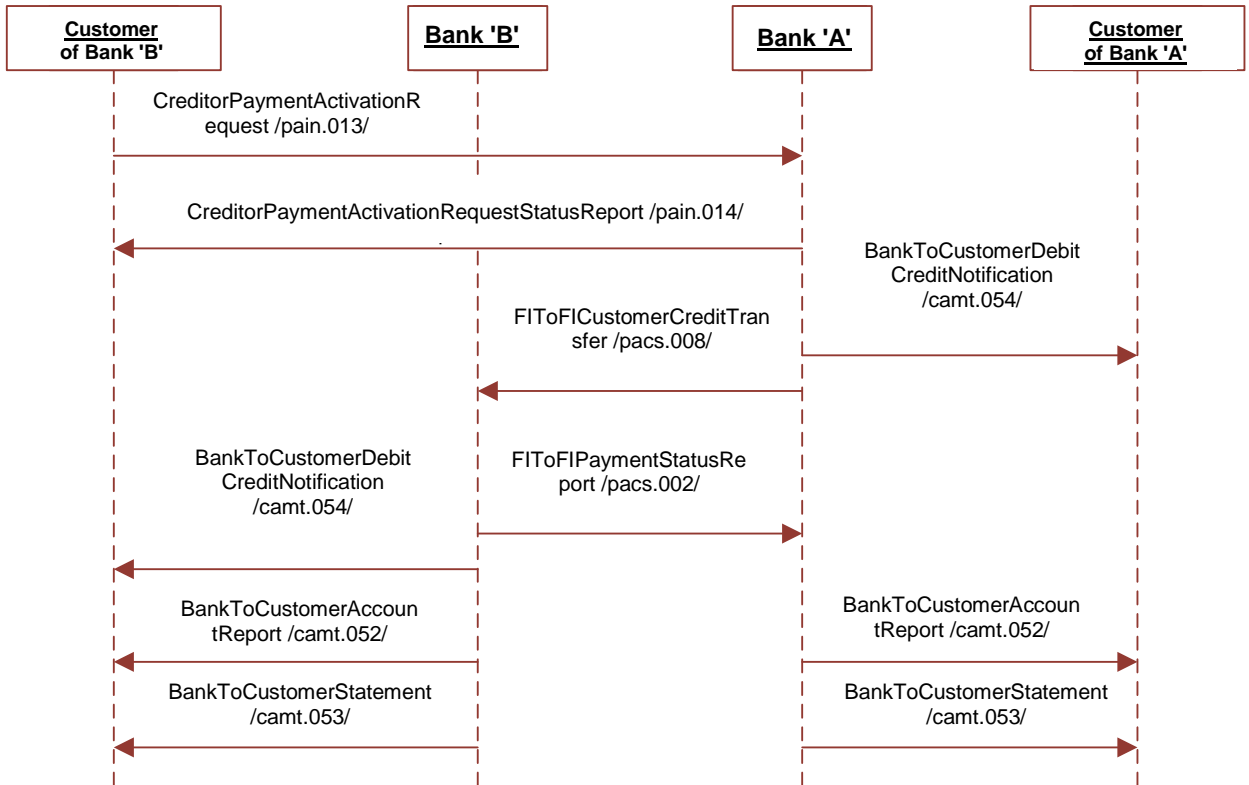


**Table 7.8. Roles, scenario 2**

| Processes | Roles | Participants of funds transfer |
|---|---|---|
| Initiating the Collection Order | Creditor | Customer of Bank 'B' |
| | Debtor Agent | |
| Forwarding the Collection Order | Debtor Agent | Bank 'A' |
| Executing the Collection Order | Debtor Agent | |
| | Creditor Agent | Bank 'B' |
| Confirming the execution the Collection Order | Creditor Agent | |
| | Creditor | Customer of Bank 'B' |
| | Debtor Agent | Bank 'A' |
| | Debtor | Customer of Bank 'A' |

*Scenario 3.* Bank 'B' performs the Role of the Creditor Agent, and Bank 'A' performs the Role of the Debtor Agent. The Customer of Bank 'B' performs the Role of the Creditor, and the Customer of Bank 'A' performs the Role of the Debtor. Bank 'C' performs the Role of the Intermediary Agent, and Bank 'A' and Bank 'B' have opened accounts with it.

## Figure 7.8. Messaging, scenario 3



| Customer of Bank 'B' | Bank 'B' | Bank 'C' | Bank 'A' | Customer of Bank 'A' |
|---|---|---|---|---|

CreditorPaymentActivationRequest /pain.013/

CreditorPaymentActivationRequestStatusReport /pain.014/

CreditorPaymentActivationRequest /pain.013/

CreditorPaymentActivationRequestStatusReport /pain.014/

CreditorPaymentActivationRequest /pain.013/

CreditorPaymentActivationRequestStatusReport /pain.014/

BankToCustomerDebitCreditNotification /camt.054/

FIToFICustomerCreditTransfer /pacs.008/

FIToFIPaymentStatusReport /pacs.002/

BankToCustomerDebitCreditNotification /camt.054/

FIToFICustomerCreditTransfer /pacs.008/

FIToFIPaymentStatusReport /pacs.002/

BankToCustomerDebitCreditNotification /camt.054/

BankToCustomerDebitCreditNotification /camt.054/

BankToCustomerAccountReport /camt.052/

BankToCustomerAccountReport /camt.052/

BankToCustomerAccountReport /camt.052/

BankToCustomerAccountReport /camt.052/

BankToCustomerStatement /camt.053/

BankToCustomerStatement /camt.053/

BankToCustomerStatement /camt.053/
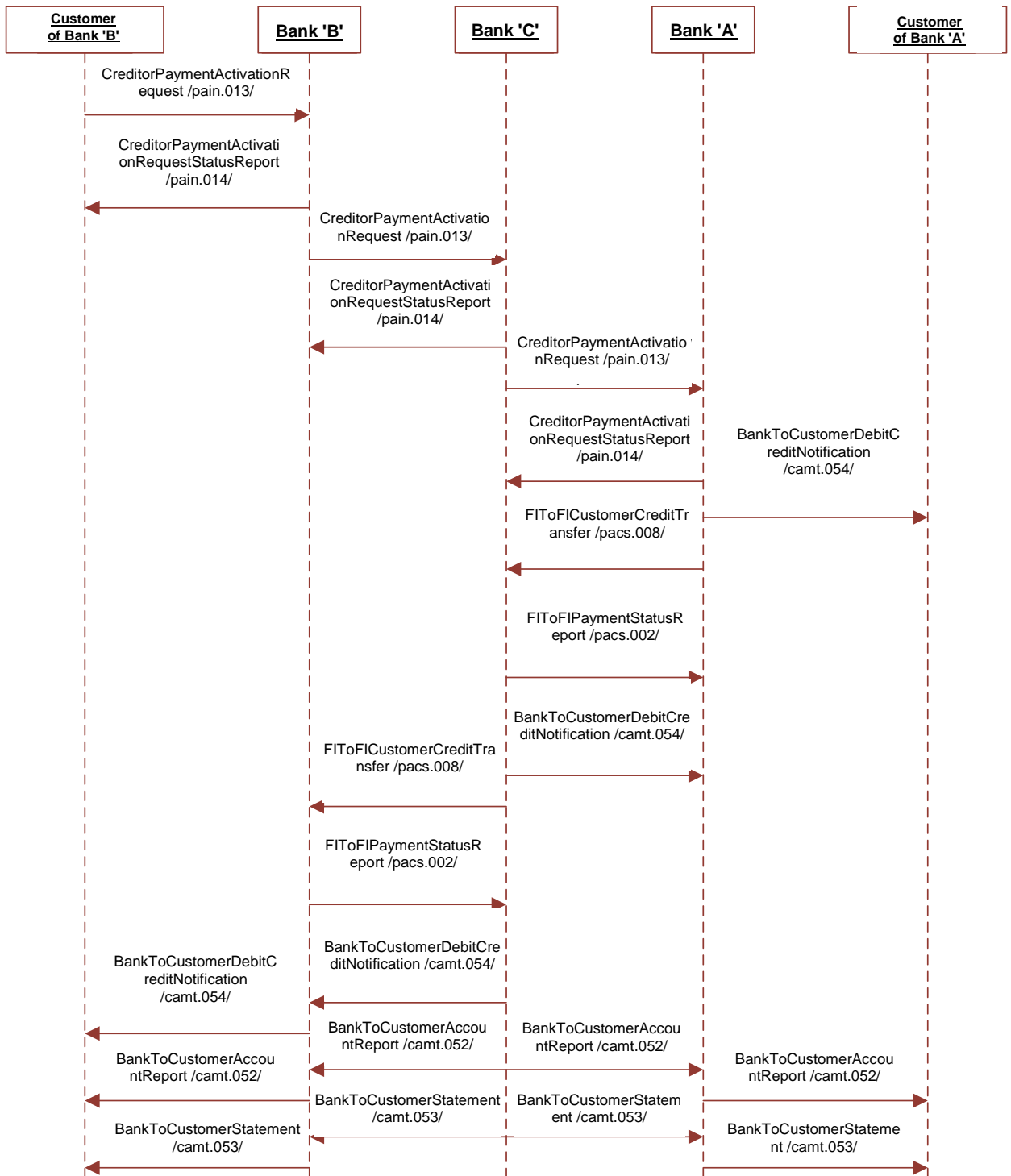
BankToCustomerStatement /camt.053/

## Table 7.9. Roles, scenario 3

| Processes | Roles | Participants of funds transfer |
|---|---|---|
| Collection Order initiation | Creditor | Customer of Bank 'B' |
| | Creditor Agent | Bank 'B' |
| Forwarding of the Collection Order | Intermediary Agent | Bank 'C' |
| | Debtor Agent | Bank 'A' |
| Collection Order execution | Intermediary Agent | Bank 'C' |
| | Creditor Agent | Bank 'B' |

| Execution of the Collection Order confirmation | Creditor | Customer of Bank 'B' |
| | Debtor Agent | Bank 'A' |
| | Debtor | Customer of Bank 'A' |

## 8. Correspondence of instructions and messages in the Direct Debit

Table 8.1 shows the functional correspondence between the instructions defined by the laws of the Russian Federation and Bank of Russia regulations and financial messages prepared in accordance with the ISO 20022 Standards of the NPS and used in Direct Debit.

The structure and details of messages and the rules for placing the details of such instructions in financial messages prepared in accordance with the ISO 20022 Standards of the NPS are generated using a specialized system for the management of Bank of Russia Standards and openly published on the specialized Internet portal of the Bank of Russia[19].

**Table 8.1. Functional Correspondence between Payment Instructions and messages**

| Name of funds transfer instruction | List of regulations establishing the following in respect of these instructions: | | Messages included in the ISO 20022 Standards of the NPS | | |
| --- | --- | --- | --- | --- | --- |
| | General requirements | Definition of form | during instruction initiation | during instruction execution | during confirmation of instruction execution |
| Payment Request | 383-P[20] | 383-P | CreditorPaymentActivationRequest /pain.013/ FinancialInstitutionDirectDebit /pacs.010/ | FIToFICustomerCreditTransfer /pacs.008/ FinancialInstitutionCreditTransfer /pacs.009/ | CreditorPaymentActivationRequestStatusReport /pain.014/, FIToFIPaymentStatusReport /pacs.002/, BankToCustomerAccountReport /camt.052/, BankToCustomerStatement /camt.053/, BankToCustomerDebitCreditNotification /camt.054/ |
| Collection Order | 383-P | 383-P | CreditorPaymentActivationRequest /pain.013/ | FIToFICustomerCreditTransfer /pacs.008/ | |

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[19] Chapter 7 of the Bank of Russia Standard STO BR NPS-1.1-2020 "Financial Messages in the NPS. General Terms."
[20] The Bank of Russia Regulation No. 383-P, dated 19 June 2012, "Regulation on the Rules for Funds Transfer."