The Bank of Russia Standard

STO BR NPS-2.2-2020

FINANCIAL MESSAGES IN THE NPS.
CREDIT TRANSFER

INTERACTION MODELS

Introduction date: 2018-09-14

Moscow
2020

Preamble

ACCEPTED AND ENACTED by the Bank of Russia's order of 14 September 2018, No OD-2400, "On the enactment of the Bank of Russia Standard STO BR NPS-1.1-2018 "Financial messages in the NPS. Credit Transfer. Interaction models".

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Introduction

This Standard contains the recommendations for financial messaging in the Credit Transfer 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".

1. Scope

This Standard is recommended for organisations usage when exchanging financial messages related to credit transfer 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 contains the recommendations for financial messaging in the Credit Transfer in the NPS. 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 the transfer of funds (or on behalf of which the transfer of funds is made);;
Creditor	– Party (legal entity, credit organization, individual entrepreneur, individual) in favor of which the transfer of funds is made;
Ultimate Debtor	– Ultimate party that owes an amount of money to the (ultimate) creditor;
Ultimate Creditor	– Ultimate party to which an amount of money is due;
Initiating Party	– Party initiating the payment to an agent. In the payment context, this can either be the debtor (in a credit transfer), the creditor (in a direct debit), or a party that initiates the payment on behalf of the debtor or creditor. In the context of treasury, the party that instructs the trading party to execute a treasury deal on its behalf;
Forwarding Agent	– Financial institution that receives the instruction from the initiating party and forwards it to the next agent in the payment chain for execution;
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;
Payment Instruction	– Funds transfer instruction;
Interaction Model	– Model of financial messaging between Participants of funds transfer in the National Payment System;
Business Process	– Definition of the business activities undertaken by Business 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 (or a person) participating in the Process, performing a certain Business Role or a task;
Business Role	– Groups of actions, responsibilities, and authorities performed by the Participant in the Business Process.

3. Rules of the Interaction models description

Interaction Models which are used in Credit Transfer are generated in accordance with the 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 procedures for execution (verification of 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 recalling, Payment Instructions cancellation.

2) In accordance with the NPS legal framework, this Standard contains the interaction model during cancellation of the Payment Instruction using the financial (payment) messages stipulated by ISO 20022 documentation.

4. Interaction models within the Credit Transfer

4.1. Review level

The Interaction Models within the Credit Transfer assumes positive completion of all types of procedures during funds transfer and include the following Processes:
- Initiation of the Payment Instruction;
- Processing of the Payment Instruction;
- Confirmation of the Payment Instruction Settlement.

Figure 1 represents the sequence of actions in the Interaction Models within the Credit Transfer in accordance with the processes and roles used therein.

Figure 4.1. Interaction model within the Credit Transfer[1]

The Initiating Party / (Ultimate Debtor) forms a payment instruction and sends it to the Forwarding Agent or the Debtor Agent.

The Forwarding Agent (if it is involved) and the Debtor Agent receive a payment instruction to transfer funds from the previous participant in the transfer of funds and conduct acceptance procedures for execution.

The Forwarding Agent / Debtor Agent accepts the correct order, which is reported to the Initiating party / (Ultimate Debtor).

In this case, if there is a Forwarding Agent in the chain, the Debtor Agent first notifies the Forwarding Agent, and then the Forwarding Agent informs the Initiating party / (Ultimate) Debtor.

Confirmation acceptance procedures for execution means that the payment instruction will be processed by the Debtor Agent with the corresponding accounting entries made on the Debtor account / Initiator's party in the Debtor Agent.

Based acceptance procedures for execution, the Debtor Agent sends the interbank payment instruction to the Creditor Agent directly or through an Intermediary Agent (several intermediaries may be present), and also informs the Initiating party / (Ultimate) Debtor To the Debtor about the Processing of the Payment Instruction (via the Forwarding Agent, if it is involved).

The Creditor Agent and the Intermediary Agent carry out t for acceptance procedures for execution.

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[1] "Debtor Agent – Intermediary Agent", "Intermediary Agent – Creditor Agent" - in interbank relations the Payment Instruction execution is confirmed by the Participant which holds the account of the Participant - Counterparty

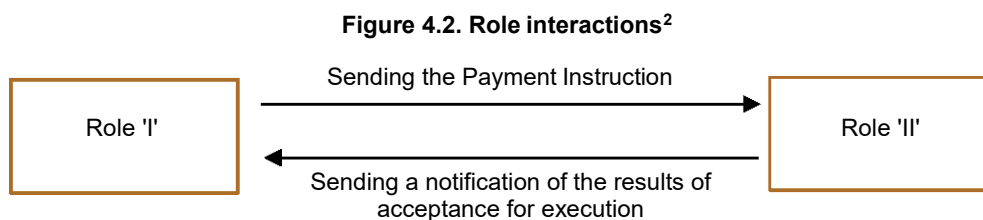The following Roles are stipulated during execution of the above processes. The Roles are presented in the Table 4.1.

Table 4.1. Roles

Business Processes	Business Roles
Initiation of the Payment Instruction	Initiating Party Debtor Ultimate Debtor Forwarding Agent Debtor Agent
Processing of the Payment Instruction	Debtor Agent Creditor Agent Intermediary Agent
Confirmation of the Payment Instruction Settlement	Creditor Agent Creditor Ultimate Creditor Intermediary Agent Debtor Agent Forwarding Agent Initiating Party Debtor Ultimate Debtor

The following roles which are used in the international practice of funds transfer may be present: the party issuing the invoice, if different from the Creditor or the Ultimate Creditor, the Party who is billed, if different from the Debtor or the Ultimate Debtor Instructing Agent, Instructed Agent, the Previous Instructing Agent, in which the account is opened for commissions.

4.2. Conceptual level

4.2.1. Payment instruction initiation

Figure 4.2. Role interactions[2]

Role 'I' → Sending the Payment Instruction → Role 'II'

Role 'I' ← Sending a notification of the results of acceptance for execution ← Role 'II'

Table 4.2. Interacting roles

Business Role 'I'	Business Role 'II'
Initiating Party	Forwarding Agent
	Debtor Agent
Debtor	Forwarding Agent
	Debtor Agent
Ultimate Debtor	Forwarding Agent
	Debtor Agent
Forwarding Agent	Debtor Agent

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[2] The necessity to send the notification of the results of acceptance for execution is determined by service level agreement of the Participants.

4.2.2. Processing of the Payment Instruction

Figure 4.3. Role interactions[3]

Role 'I' → Role 'II': Sending the Payment instruction On the interbank transfer

Role 'II' → Role 'I': Sending a notification of the results of acceptance for execution
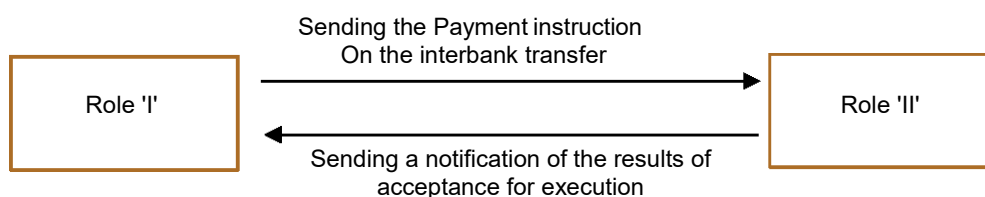
Table 4.3. Interacting roles[3]

Business Role 'I'	Business Role 'II'
Debtor Agent	Intermediary Agent
	Creditor Agent
Intermediary Agent	Creditor Agent

4.2.3. Confirmation of the Payment Instruction Settlement[4]

Figure 4.4. Role interactions

Role 'I' → Role 'II': Sending a request for account transactions

Role 'II' → Role 'I': Sending the notification of debiting/crediting of funds

Role 'II' → Role 'I': Sending the interim account statement

Role 'II' → Role 'I': Sending the account statement
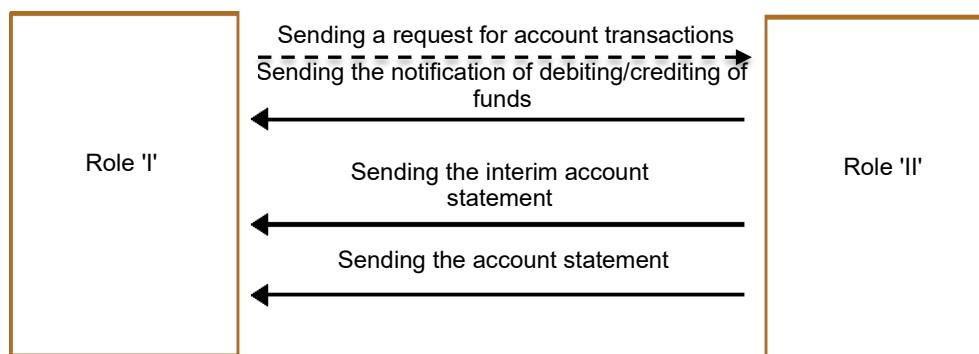
Table 4.4. Interacting roles

Business Role 'I'	Business Role 'II'
Debtor	Debtor Agent
Ultimate Debtor	
Initiating Party	
Forwarding Agent	
Intermediary Agent	
Creditor Agent	
Debtor Agent	Creditor Agent
Intermediary Agent	
Creditor	
Ultimate Creditor	
Debtor Agent	Intermediary Agent
Creditor Agent	
IInitiating Party	Forwarding Agent
Debtor	
Ultimate Debtor	

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[3] If there is more than one Intermediary Agent, the table should be supplemented by the interaction between the Intermediary Agent 'n' and the Intermediary Agent 'n+1' (according to Role 'I' and Role 'II').

[4] During Confirmation of the Payment Instruction Execution, the number of the financial messages used and the sequence of their sending are determined by service level agreement of the Participants.

4.2.4. Messages used in the Interaction Models

For executing actions between two roles within the model of messaging within the Credit Transfer, the following financial messages are used (based on ISO 20022 messages).

Table 4.5. Messages used in the NPS

Message name	Message action
CustomerCreditTransferInitiationRouble /pain.001/	Sending a payment instruction from Debtor to the Debtor Agent or Forwarding Agent
CustomerPaymentStatusReport /pain.002/	Sending a report with status of payment instruction from Debtor's Agent to Forwarding Agent or Debtor
FIToFICustomerCreditTransfer /pacs.008/	Sending the instruction on the funds transfer by the customer to the Creditor Agent or Intermediary Agent.
FIToFIPaymentStatusReport /pacs.002/	Sending a report with status of customer's payment instruction to the previous Agent
FinancialInstitutionCreditTransfer /pacs.009/	Sending a payment instruction from Debtor or an Intermediary Agent to a Creditor if both Debtor and Creditor are financial institutions
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
AccountReportingRequestV05 /camt.060/	Sending a request for notification of account operations to the Agent

4.2.5. Basic scenarios of the Interaction Models in the Credit Transfer

Scenario 1. Agent 'A' performs the roles of the Debtor Agent and the Creditor Agent, Customer 1 of Agent 'A' performs the roles of the Initiating Party, Debtor and Ultimate Debtor. Customer 2 of Agent 'A' performs the roles of the Creditor and Ultimate Creditor. There is no request for notification of account transactions.
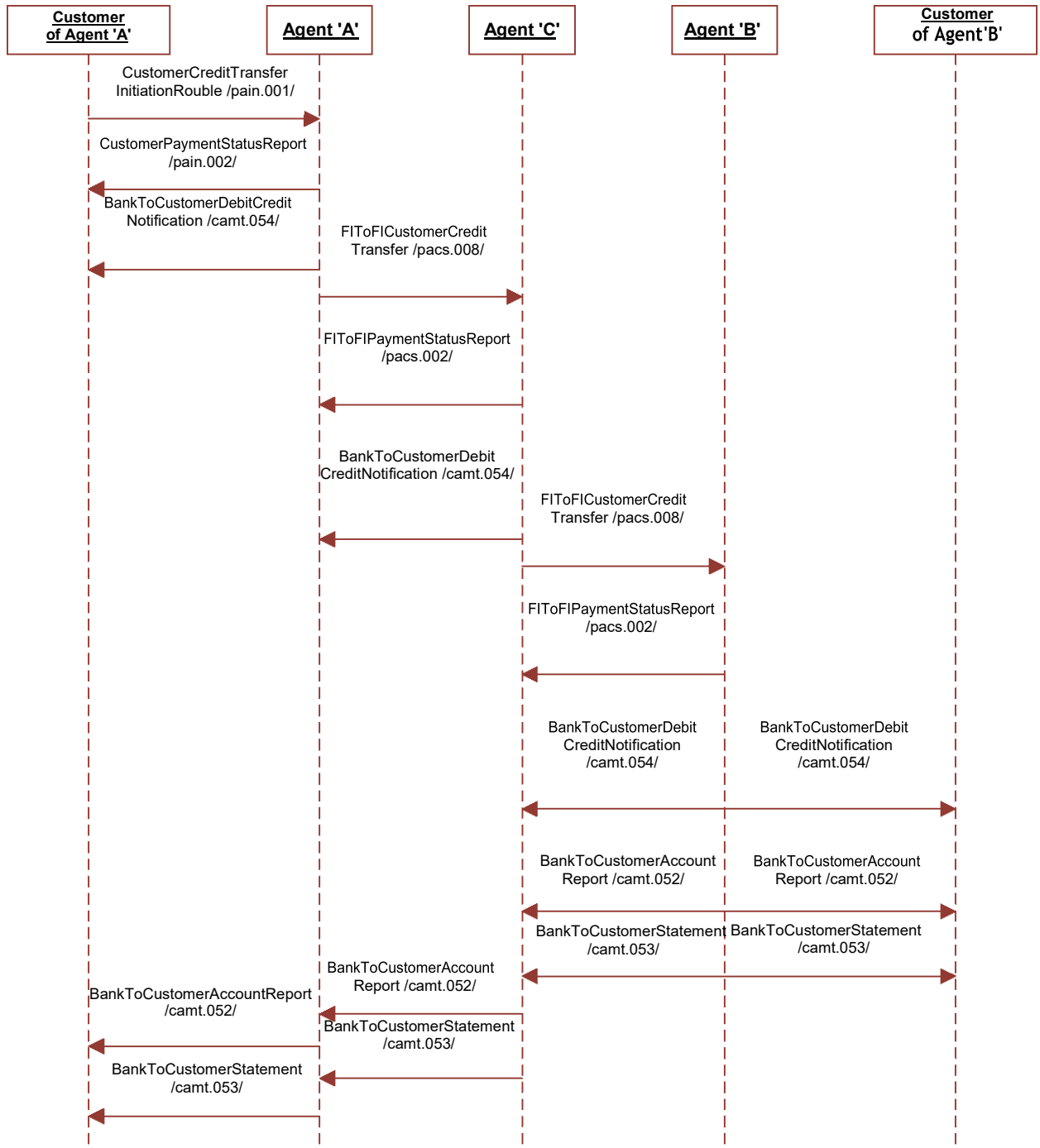
Figure 4.5. Messaging, scenario 1
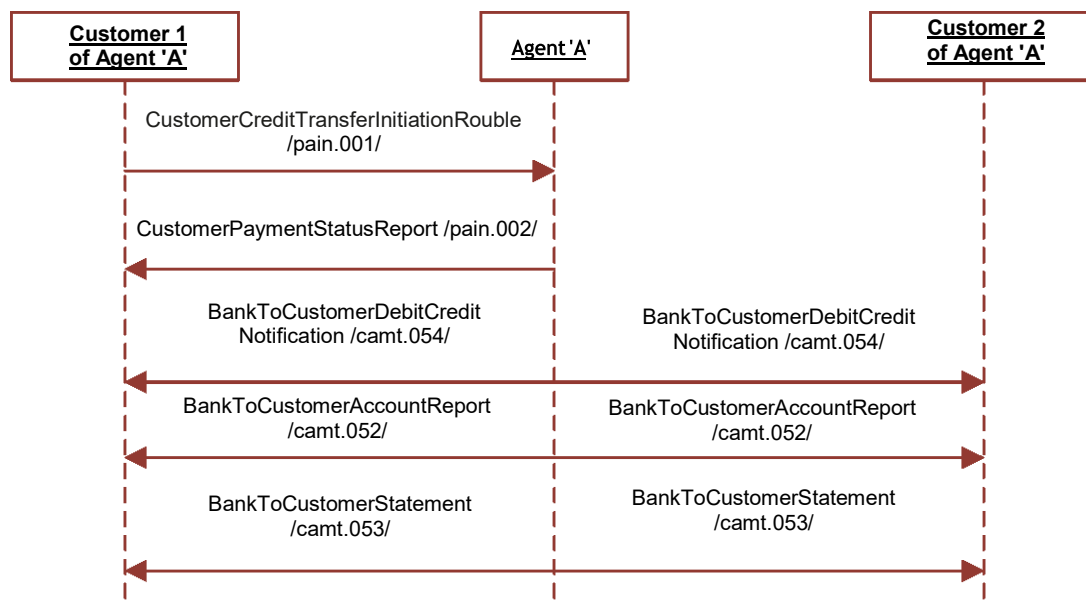
Table 4.6. Roles, scenario 1

Business Processes	Business Roles	Participants of the funds transfer
Initiation of the Payment Instruction	Debtor	Customer 1 of Agent 'A'
	Ultimate Debtor	
	Initiating Party	
	Debtor Agent	Agent 'A'
Processing of the Payment Instruction	Debtor Agent Creditor Agent	
Confirmation of the Payment Instruction Settlement	Debtor Agent Creditor Agent	
	Debtor	Customer 1 of Agent 'A'
	Ultimate Debtor	
	Initiating Party	
	Creditor	Customer 2 of Agent 'A'
	Ultimate Creditor	

Scenario 2. Agent 'A' performs the role of the Debtor Agent, Agent 'B' performs the role of the Creditor Agent. Agents 'A' and 'B' are not correspondent Agents. Agent 'C' performs the role of the Intermediary Agent, and accounts of Agent 'A' and Agent 'B' are opened therein. The Customer of Agent 'A' performs the roles of the Initiating Party, Debtor and Ultimate Debtor. The Customer of Agent 'B' performs the role of the Creditor and Ultimate Creditor. There is no request for notification of account transactions.

Figure 4.6. Messaging, scenario 2

Customer of Agent 'A'	Agent 'A'	Agent 'C'	Agent 'B'	Customer of Agent 'B'

- CustomerCreditTransfer InitiationRouble /pain.001/ → (Customer of Agent 'A' to Agent 'A')
- CustomerPaymentStatusReport /pain.002/ ← (Agent 'A' to Customer of Agent 'A')
- BankToCustomerDebitCredit Notification /camt.054/ ← (Agent 'A' to Customer of Agent 'A')
- FIToFICustomerCredit Transfer /pacs.008/ → (Agent 'A' to Agent 'C')
- FIToFIPaymentStatusReport /pacs.002/ ← (Agent 'C' to Agent 'A')
- BankToCustomerDebitCredit Notification /camt.054/ ← (Agent 'C' to Agent 'A')
- FIToFICustomerCredit Transfer /pacs.008/ → (Agent 'C' to Agent 'B')
- FIToFIPaymentStatusReport /pacs.002/ ← (Agent 'B' to Agent 'C')
- BankToCustomerDebitCredit Notification /camt.054/ → (Agent 'C' to Agent 'B')
- BankToCustomerDebitCredit Notification /camt.054/ → (Agent 'B' to Customer of Agent 'B')
- BankToCustomerAccount Report /camt.052/ ← (Agent 'C' to Agent 'A')
- BankToCustomerAccount Report /camt.052/ ← (Agent 'B' to Agent 'C')
- BankToCustomerAccount Report /camt.052/ ← (Agent 'A' to Customer of Agent 'A')
- BankToCustomerAccount Report /camt.052/ → (Agent 'B' to Customer of Agent 'B')
- BankToCustomerStatement /camt.053/ ← (Agent 'C' to Agent 'A')
- BankToCustomerStatement /camt.053/ ← (Agent 'B' to Agent 'C')
- BankToCustomerStatement /camt.053/ ← (Agent 'A' to Customer of Agent 'A')
- BankToCustomerStatement /camt.053/ → (Agent 'B' to Customer of Agent 'B')

Table 4.7. Roles, scenario 2

Business Processes	Business Roles	Participants of the funds transfer
Initiation of the Payment Instruction	Debtor	Customer of Agent 'A'
	Ultimate Debtor	
	Initiating Party	
	Debtor Agent	Agent 'A'
Processing of the Payment Instruction	Debtor Agent	
	Intermediary Agent	Agent 'C'
	Creditor Agent	Agent 'B'
Confirmation of the Payment Instruction Settlement	Intermediary Agent	Agent 'C'
	Debtor Agent	Agent 'A'
	Creditor Agent	Agent 'B'
	Debtor	Customer of Agent 'A'
	Ultimate Debtor	
	Initiating Party	
	Creditor	Customer of Agent 'B'
	Ultimate Creditor	

Scenario 3. Agent 'A' performs the role of the Debtor Agent, Agent 'B' performs the role of the Creditor Agent. The Customer of Agent 'A' performs the roles of the Initiating Party, Debtor and Ultimate Debtor. The Customer of Agent 'B' performs the roles of the Creditor and Ultimate Creditor. Agents 'A' and 'B' are not correspondent Agents. Agent 'C' performs the role of the Intermediary Agent, an account of Agent 'A' is opened therein, and an account of Agent 'C' is opened with Agent 'B'. There is no request for notification of account transactions.
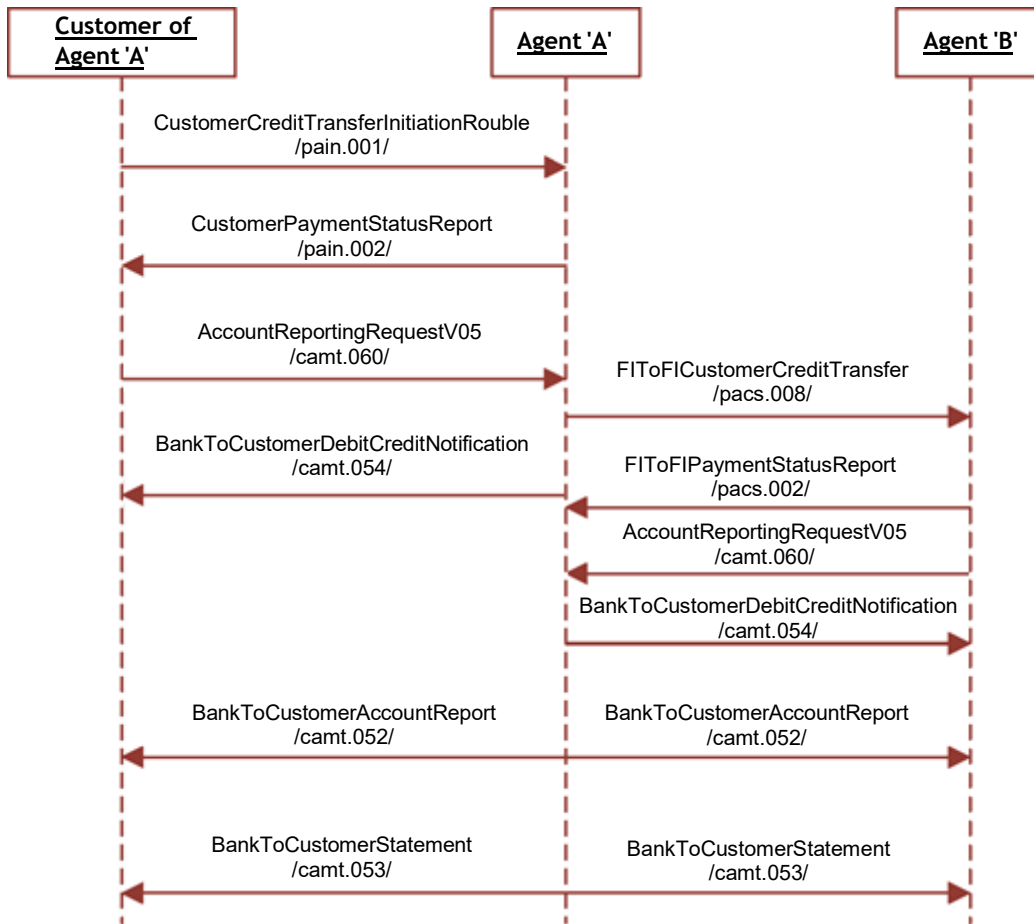
Figure 4.7. Messaging, scenario 3

Table 4.8. Roles, scenario 3

Business Processes	Business Roles	Participants of the funds transfer
Initiation of the Payment Instruction	Debtor	Customer of Agent 'A'
	Ultimate Debtor	
	Initiating Party	
	Debtor Agent	Agent 'A'
Processing of the Payment Instruction	Debtor Agent	
	Intermediary Agent	Agent 'C'
	Creditor Agent	Agent 'B'
Confirmation of the Payment Instruction Settlement	Intermediary Agent	Agent 'C'
	Debtor Agent	Agent 'A'
	Creditor Agent	Agent 'B'
	Debtor	Customer of Agent 'A'
	Ultimate Debtor	
	Initiating Party	
	Creditor	Customer of Agent 'B'
	Ultimate Creditor	

Scenario 4. Agent 'B' performs the roles of the Creditor Agent, Creditor and Ultimate Creditor. Agent 'A' performs the role of the Debtor Agent. The Customer of Agent 'A' performs the roles of the Initiating Party, Debtor and Ultimate Debtor. An account of Agent 'B' is opened with Agent 'A'. There is no request for notification of account transactions.
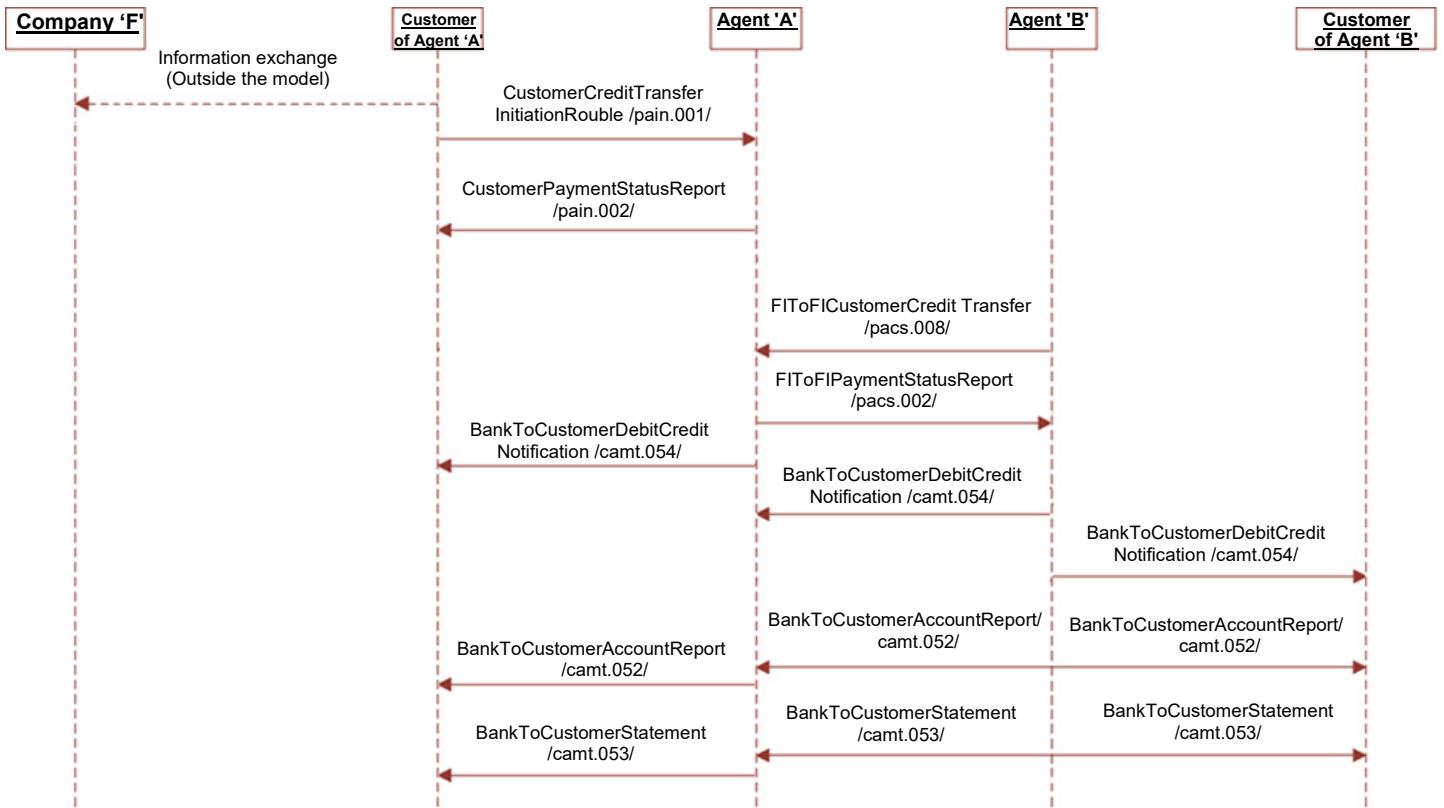
Figure 4.8. Messaging, scenario 4
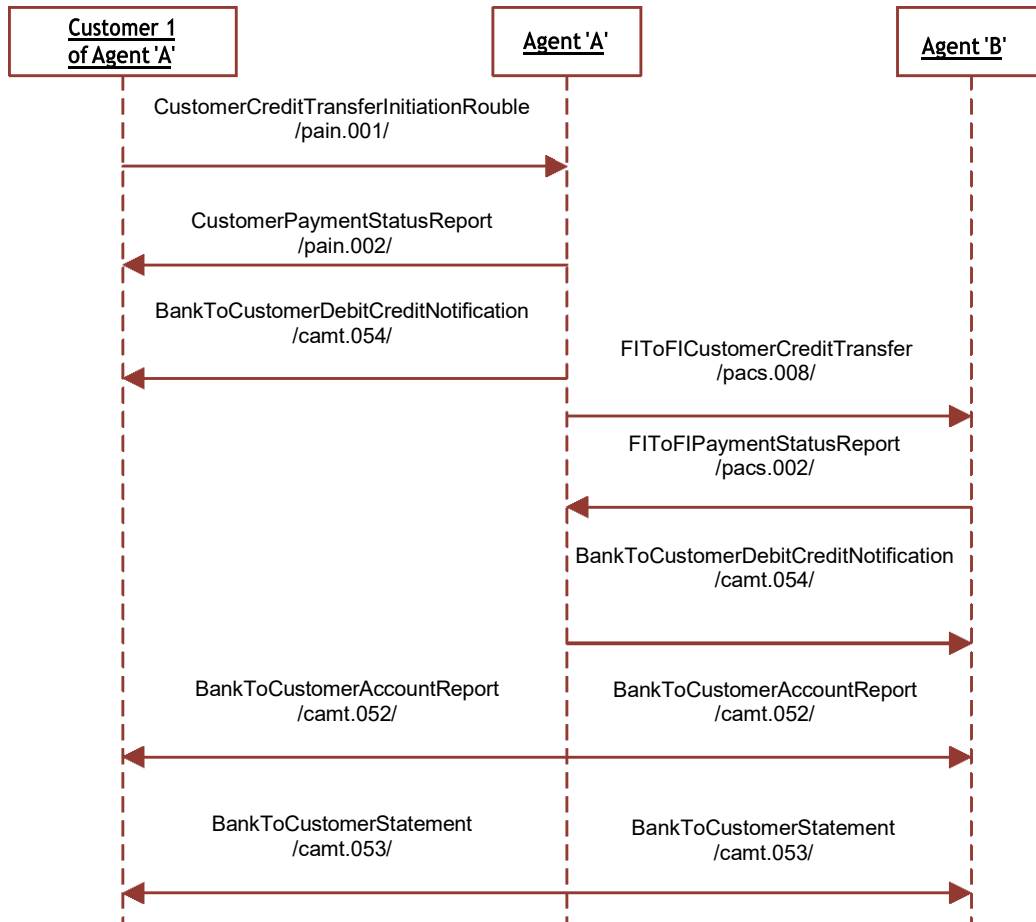
Table 4.9. Roles, scenario 4

Business Processes	Business Roles	Participants of the funds transfer
Initiation of the Payment Instruction	Debtor	Customer of Agent 'A'
	Ultimate Debtor	
	Initiating Party	
Processing of the Payment Instruction	Debtor Agent	Agent 'A'
	Debtor Agent	
	Creditor Agent	Agent 'B'
Confirmation of the Payment Instruction Settlement	Debtor Agent	Agent 'A'
	Debtor	Customer of Agent 'A'
	Ultimate Debtor	
	Initiating Party	
	Creditor Agent	Agent 'B'
	Creditor	
	Ultimate Creditor	

Scenario 5. Agent 'A' performs the roles of the Debtor Agent, Initiating Party, Debtor and Ultimate Debtor. Agent 'B' performs the role of the Creditor Agent. The Customer of Agent 'B' performs the role of the Creditor and Ultimate Creditor. An account of Agent 'A' is opened with Agent 'B'. There is no request for notification of account transactions.

Figure 4.9. Messaging, scenario 5
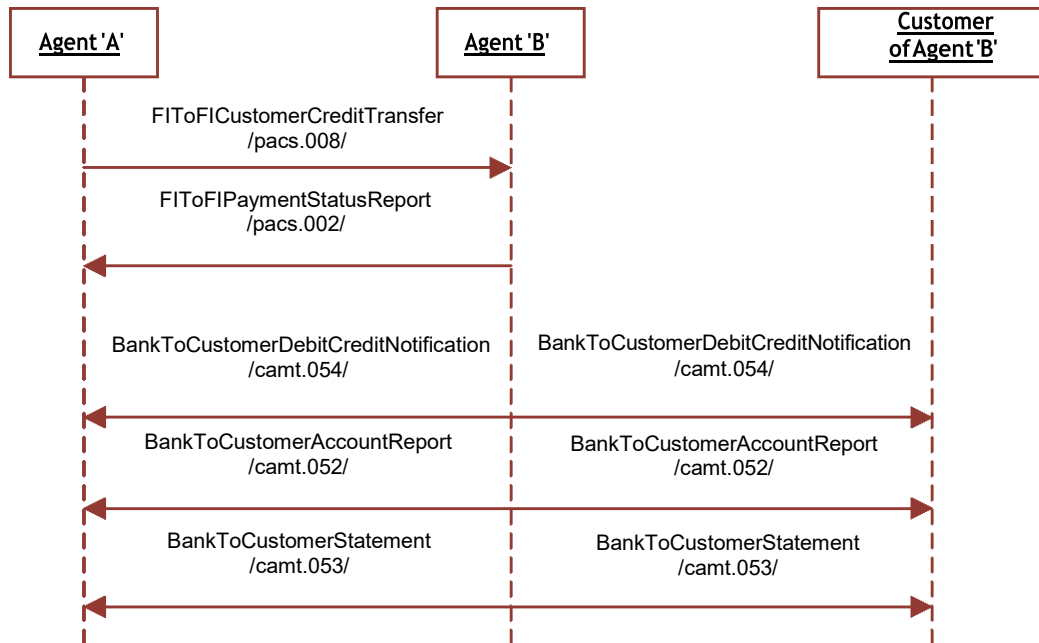
Table 4.10. Roles, scenario 5

Business Processes	Business Roles	Participants of the funds transfer
Initiation of the Payment Instruction	Debtor	Agent 'A'
	Ultimate Debtor	
	Initiating Party	
	Debtor Agent	
Processing of the Payment Instruction	Debtor Agent	
	Creditor Agent	Agent 'B'
Confirmation of the Payment Instruction Settlement	Creditor Agent	
	Creditor	Customer of Agent 'B'
	Ultimate Creditor	
	Debtor Agent	Agent 'A'
	Debtor	
	Ultimate Debtor	
	Initiating Party	

Scenario 6. Agent 'A' performs the roles of the Initiating Party, Debtor, Ultimate Debtor and the Debtor Agent, and Agent 'B' performs the roles of the Creditor Agent, Creditor and Ultimate Creditor. An Intermediary Agent, the role of which is performed by Agent 'C,' may be involved, and accounts of Agent 'A' and Agent 'B' are opened therein. There is no request for notification of account transactions.

Figure 4.10. Messaging, scenario 6
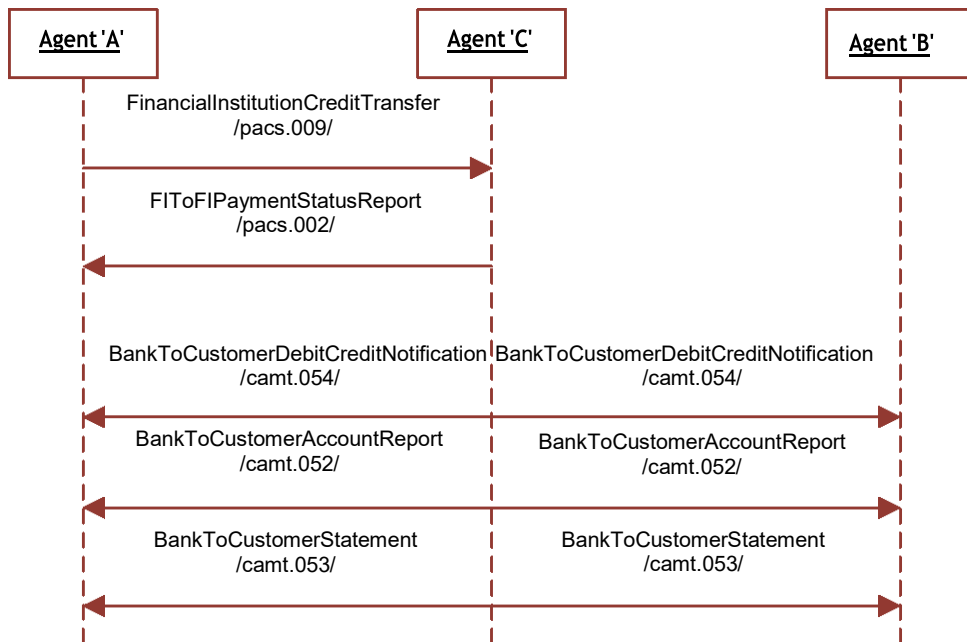
Table 4.11. Roles, scenario 6

Business Processes	Business Roles	Participants of the funds transfer
Initiation of the Payment Instruction	Debtor	Agent 'A'
	Ultimate Debtor	
	Initiating Party	
	Debtor Agent	
Processing of the Payment Instruction	Debtor Agent	
	Intermediary Agent	Agent 'C'
	Creditor Agent	Agent 'B'
Confirmation of the Payment Instruction Settlement	Debtor	Agent 'A'
	Ultimate Debtor	
	Initiating Party	
	Debtor Agent	
	Intermediary Agent	Agent 'C'
	Creditor	Agent 'B'
	Ultimate Creditor	
	Creditor Agent	

Scenario 7. Agent 'B' performs the roles of the Creditor Agent, Creditor and Ultimate Creditor. Agent 'A' performs the role of the Debtor Agent. The Customer of Agent 'A' performs the roles of the Initiating Party, Debtor and Ultimate Debtor. An account of Agent 'B' is opened with Agent 'A'. There is no request for notification of account transactions.

Figure 4.12. Messaging, scenario 7

Table 4.12. Roles, scenario 7

Business Processes	Business Roles	Participants of the funds transfer
Initiation of the Payment Instruction	Debtor	Customer of Agent 'A'
	Ultimate Debtor	
	Initiating Party	
Processing of the Payment Instruction	Debtor Agent	Agent 'A'
	Debtor Agent	
	Creditor Agent	Agent 'B'
Confirmation of the Payment Instruction Settlement	Debtor Agent	Agent 'A'
	Debtor	Customer of Agent 'A'
	Ultimate Debtor	
	Initiating Party	
	Creditor Agent	Agent 'B'
	Creditor	
	Ultimate Creditor	

Scenario 8. Agent 'B' performs the role of the Creditor Agent. The Customer of Agent 'B' performs the roles of the Creditor and Ultimate Creditor. Agent 'A' performs the role of the Debtor Agent. The Customer of Agent 'A' performs the roles of the Initiating Party and Debtor. An account of Agent 'A' is opened with Agent 'B'. The Company 'F' performs the role of the Ultimate Debtor. There is no request for notification of account transactions.

Figure 4.12. Messaging, scenario 8

Table 4.13. Roles, scenario 8

Business Processes	Business Roles	Participants of the funds transfer
Initiation of the Payment Instruction	Debtor	Customer of Agent 'A'
	Initiating Party	
	Debtor Agent	Agent 'A'
Processing of the Payment Instruction	Debtor Agent	
	Creditor Agent	Agent 'B'
Confirmation of the Payment Instruction Settlement	Creditor Agent	
	Creditor	Customer of Agent 'B'
	Ultimate Creditor	
	Debtor Agent	Agent 'A'
	Debtor	Customer of Agent 'A'
	Initiating Party	

Scenario 9. Agent 'B' performs the role of the Creditor Agent. The Customer of Agent 'B' performs the roles of the Creditor and Ultimate Creditor. Agent 'A' performs the role of the Debtor Agent. The Customer of Agent 'A' performs the role of the Debtor. An account of Agent 'A' is opened with Agent 'B'. The Company 'F' performs the role of the Ultimate Debtor. There is no request for notification of account transactions.

Figure 4.13. Messaging, scenario 9
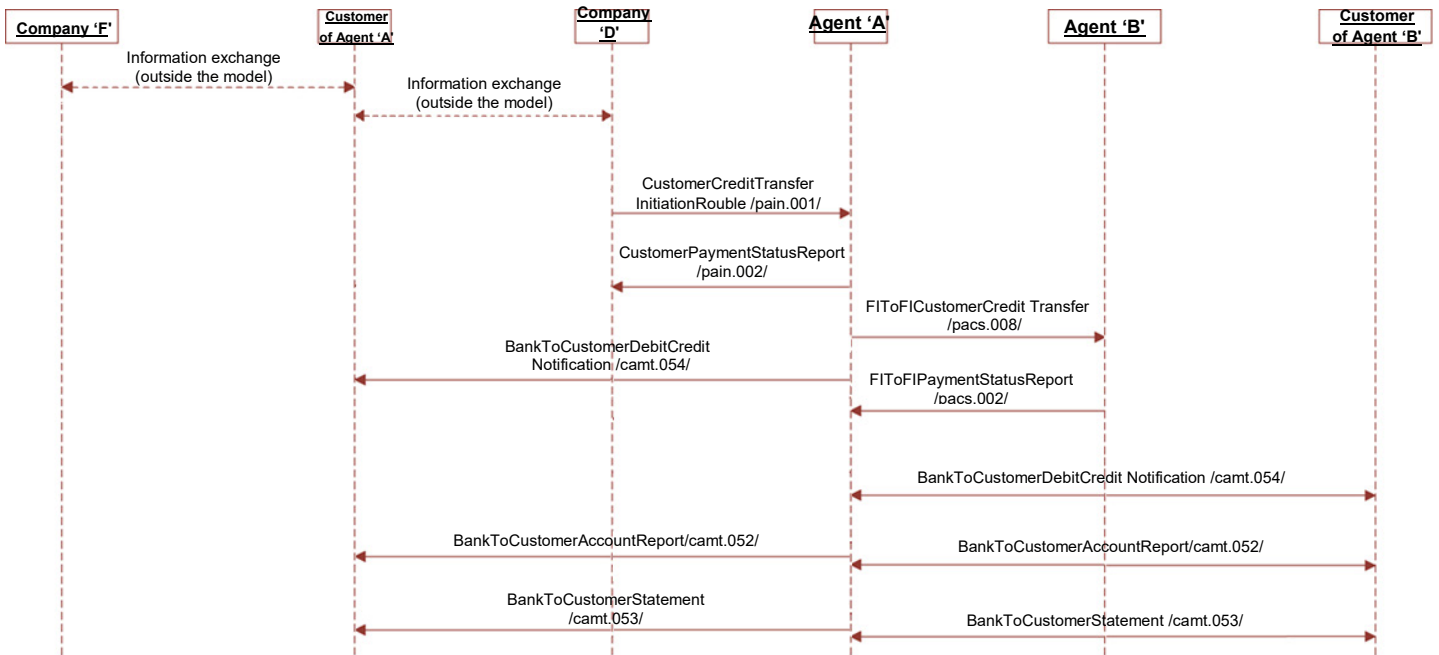
Table 4.14. Roles, scenario 9

Business Processes	Business Roles	Participants of the funds transfer
Initiation of the Payment Instruction	Initiating Party	Company 'D'
	Debtor Agent	Agent 'A'
Processing of the Payment Instruction	Debtor Agent	
	Creditor Agent	Agent 'B'
Confirmation of the Payment Instruction Settlement	Creditor Agent	
	Creditor	Customer of Agent 'B'
	Ultimate Creditor	
	Debtor Agent	Agent 'A'
	Debtor	Customer of Agent 'A'
	Initiating Party	Company 'D'

Scenario 10. Agent 'B' performs the role of the Creditor Agent. The Customer of Agent 'B' performs the roles of the Creditor and Ultimate Creditor. Agent 'A' performs the role of the Debtor Agent. The Customer of Agent 'A' performs the roles of the Initiating Party, Debtor and Ultimate Debtor, requests Agent 'G' performs the role of the Forwarding Agent, to contact Agent 'A' with a request to transfer funds to the account of the Customer of Agent 'B'. Company 'A' is a client of Agent 'A' and Agent 'G'. The account of the Agent 'G' is opened with the Agent 'A', account Agent 'A' open in Agent 'B'. This scenario contains a request for notification of account transactions between the Forwarding Agent and the Debtor Agent.

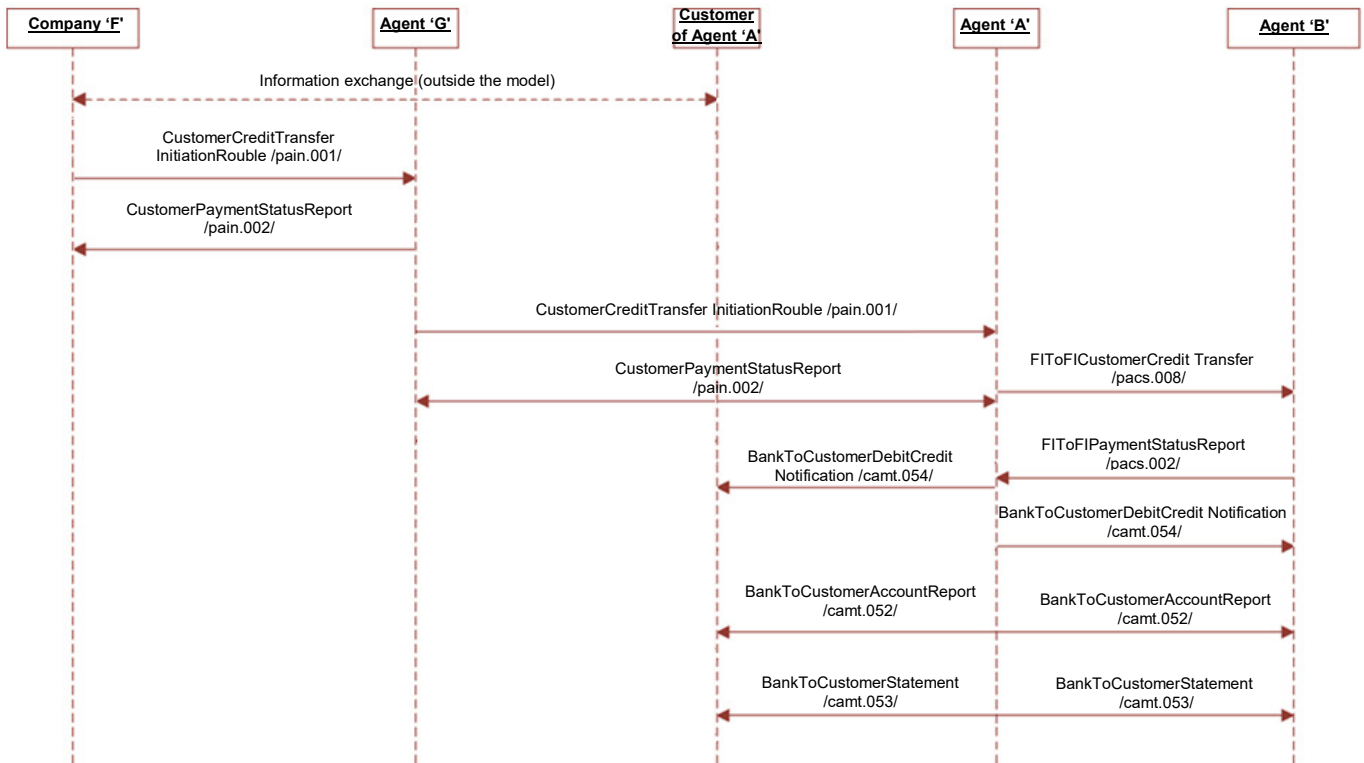**Figure 4.14. Messaging, scenario 10**
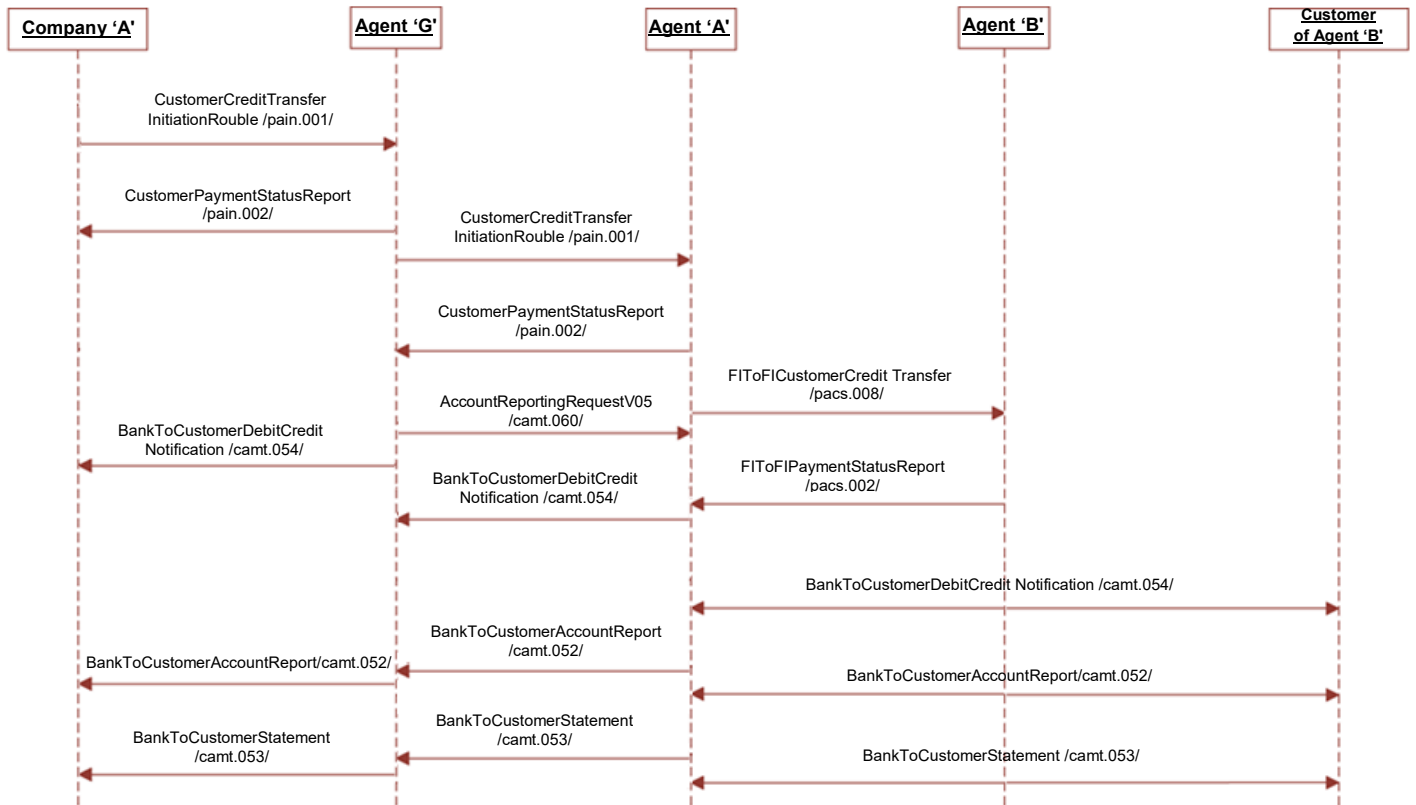
Table 4.15. Roles, scenario 10

Business Processes	Business Roles		Participants of the funds transfer
Initiation of the Payment Instruction	Debtor		Company 'A'
	Ultimate Debtor		
	Initiating Party		
	Forwarding Agent		Agent 'G'
	Debtor Agent		Agent 'A'
Processing of the Payment Instruction	Debtor Agent		
	Creditor Agent		
Confirmation of the Payment Instruction Settlement	Debtor Agent		Agent 'A'
	Forwarding Agent		Agent 'G'
	Debtor		Company 'A'
	Ultimate Debtor		
	Initiating Party		
	Creditor Agent		Agent 'B'
	Creditor		Customer of Agent 'B'
	Ultimate Creditor		

Scenario 11. Agent 'B' performs the role of the Creditor Agent. The Customer of Agent 'B' performs the roles of the Creditor and Ultimate Creditor. Agent 'A' performs the role of the Debtor Agent. The Customer of Agent 'A' performs the roles of the Initiating Party, Debtor, requests Agent 'G' performs the role of the Forwarding Agent, to contact Agent 'A' with a request to transfer funds to the account of the Customer of Agent 'B'. Company 'A' is a client of Agent 'A' and Agent 'G'. The account of the Agent 'B' and Agent 'G' is opened with the Agent 'A'. Company 'F' performs the role Ultimate Debtor. This scenario contains a request for notification of account transactions between the Forwarding Agent and the Debtor Agent.

Figure 4.15. Messaging, scenario 11
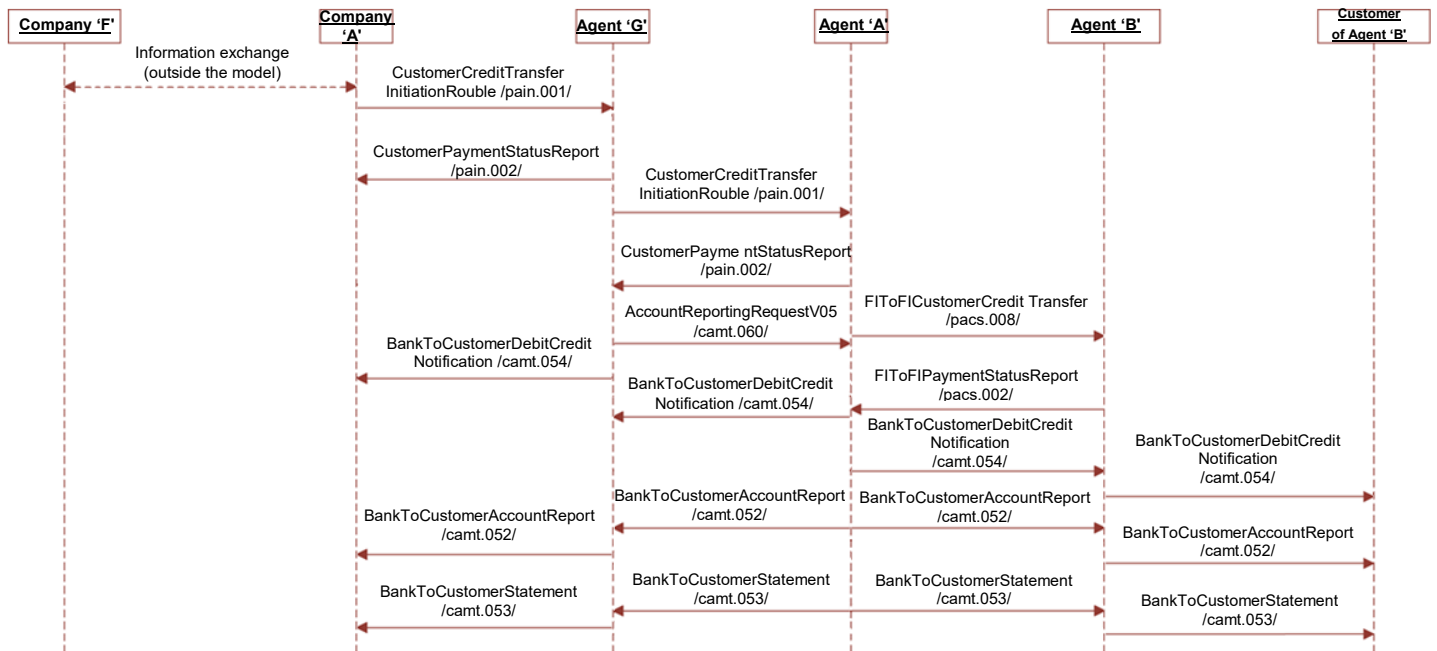
Table 4.16. Roles, scenario 11

Business Processes	Business Roles	Participants of the funds transfer
Initiation of the Payment Instruction	Debtor	Company 'A'
	Initiating Party	
	Forwarding Agent	Agent 'G'
	Debtor Agent	Agent 'A'
Processing of the Payment Instruction	Debtor Agent	
	Creditor Agent	Agent 'B'
Confirmation of the Payment Instruction Settlement	Debtor Agent	Agent 'A'
	Forwarding Agent	Agent 'G'
	Debtor	Company 'A'
	Initiating Party	
	Creditor Agent	Agent 'B'
	Creditor	Customer of Agent 'B'
	Ultimate Creditor	

Scenario 1 2. Agent 'B' performs the roles of the Creditor Agent, Creditor and Ultimate Creditor. Agent 'A' performs the role of the Debtor Agent. The Customer of Agent 'A' performs the roles of the Debtor. The Company 'F' performs the roles of the Initiating Party and Ultimate Debtor. Agent 'G' performs the role of the Forwarding Agent. The account of the Agent 'B' and Agent 'G' is opened with the Agent 'A'. There is no request for notification of account transactions.

Figure 4.16. Messaging, scenario 12

Table 4.17. Roles, scenario 12

Business Processes	Business Roles	Participants of the funds transfer
Initiation of the Payment Instruction	Ultimate Debtor	Company 'F'
	Initiating Party	
	Forwarding Agent	Agent 'G'
	Debtor Agent	Agent 'A'
Processing of the Payment Instruction	Debtor Agent	
	Creditor Agent	Agent 'B'
Onfirmation of the Payment Instruction Settlement	Debtor Agent	Agent 'A'
	Forwarding Agent	Agent 'G'
	Debtor	Customer of Agent 'A'
	Ultimate Debtor	Company 'F'
	Initiating Party	
	Creditor Agent	Agent 'B'
	Creditor	
	Ultimate Creditor	

5. Interaction models during the return (cancellation) of the Payment Instruction[5]

5.1. Review level

The Interaction models during the return (cancellation) of the Payment Instruction are used in the case of negative processing results of at least one control procedure during the transmission of the Payment Instruction presented in Figure 4.1[6] or initiated by the Debtor before the funds transfer becomes irrevocable and may consist of the following processes:
- Request for cancellation of Payment Instruction
- Cancellation of the Payment Instruction
- Notification of cancellation of the Payment Instruction

Figure 5.1 represents the sequence of actions in the Interaction Models when returning (canceling) an order, depending on the start event, taking into account the processes and roles used.

Figure 5.1. Instruction cancellation Interaction Model
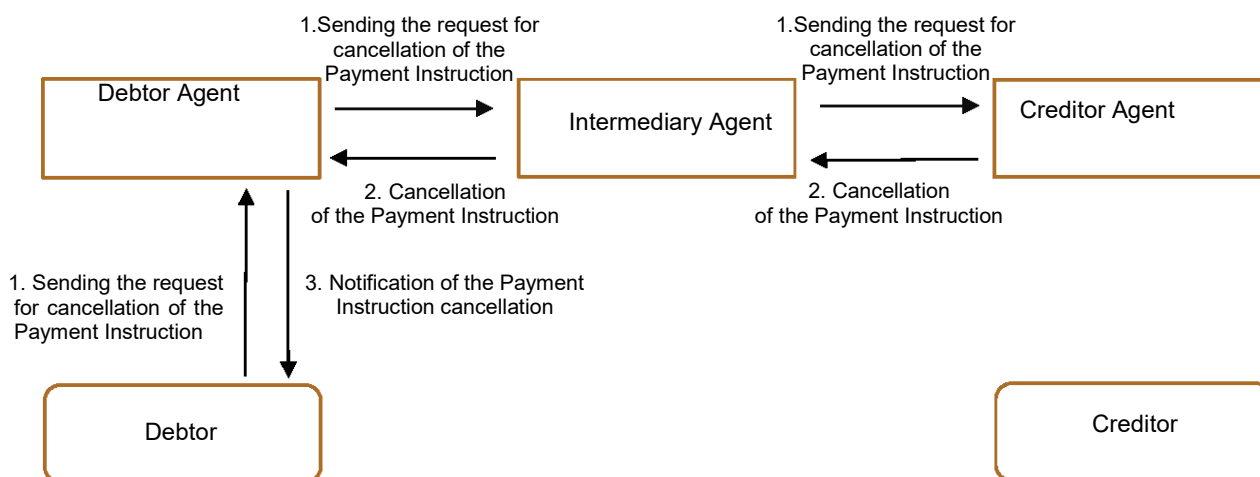
The process of sending of the request for cancellation and the procedures for its acceptance for execution are performed in the same way as the process of initiation of the Payment Instruction. The Debtor Agent performs the request for cancellation of the Debtor's Payment Instruction by sending the request for cancellation to the Creditor Agent based on the Debtor request for cancellation.

If it is not possible to execute the request for cancellation received from the Debtor Agent, the Creditor Agent informs the Debtor Agent by sending a message of cancellation with a negative result.

The Payment Instruction cancellation process is initiated by the Debtor Agent (internal procedure), the Creditor Agent, or the Intermediary Agent on the basis of the received request for cancellation or in connection with the negative result of completion of at least one Payment Instruction control procedure.

During the process of t cancellation notification and in the case of completion of any procedure of acceptance of the Payment Instruction for execution with a negative result, the Debtor Agent informs the Debtor of the cancellation of the Payment Instruction.

During the above-listed processes, the following roles presented in Table 5.1 are provided for.

Table 5.1. Roles

Business Processes	Business Roles
Sending the request for cancellation of the Payment Instruction	Debtor Debtor Agent Intermediary Agent Creditor Agent
Cancellation of the Payment Instruction	Creditor Agent Intermediary Agent Debtor Agent
Notification of the Payment Instruction cancellation	Debtor Agent Debtor

Additionally, the following roles may be present that are used in international money transfer practices: Ultimate Debtor, Ultimate Creditor, Initiating Party, Forwarding Agent, Invoicing Party if it differs from the Creditor of Funds or Ultimate Creditor of Funds, Invoiced Party if it differs from the Debtor or Ultimate Debtor, Instructing Agent,

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[5] In accordance to the Bank of Russia Regulation No. 383-P, dated 19 June 2012, 'On Funds Transfer Rules' (with changes).
[6] Such cases of scenarios development as, for example, the impossibility to execute the Payment Instruction (funds transfer to the Creditor account) due to the closure of its account, the expiry of the period for additional information exchange (request of the specifying information on the Creditor and its representation) and others – will be considered in addition in the subsequent Standards of the Bank of Russia for financial messaging in the NPS at non-standard situations and investigations.

Instructed Agent, Previous Instructing Agent, Agent where the account for commission fees is opened.
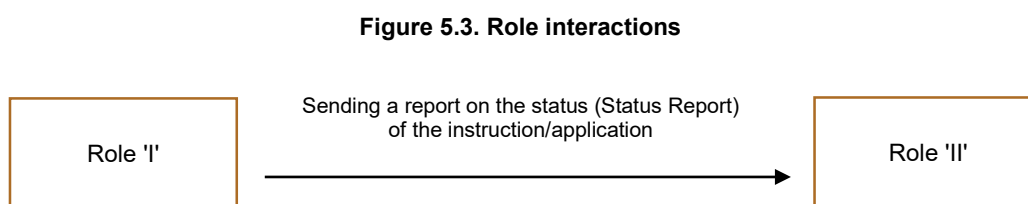
5.2. Conceptual level

5.2.1. Sending the request for cancellation of the Payment Instruction

Figure 5.2. Role interactions
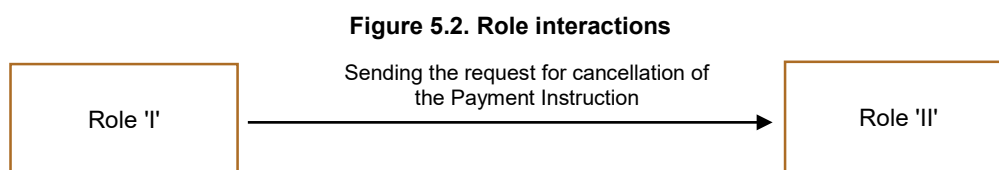
Table 5.2. Interacting roles[7]

Business Role 'I'	Business Role 'II'
Debtor	Debtor Agent
Debtor Agent	Intermediary Agent
Intermediary Agent	Creditor Agent

5.2.2. Cancellation of the Payment Instruction

Figure 5.3. Role interactions

Table 5.3. Interacting roles

Business Role 'I'	Business Role 'II'
Creditor Agent	Intermediary Agent
Intermediary Agent	Debtor Agent

5.2.3. Notification of the Payment Instruction cancellation confirmation

Figure 5.4. Role interactions
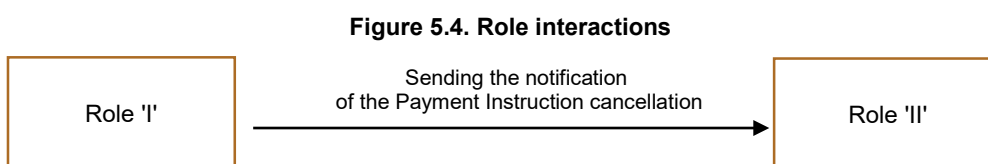
Table 5.4. Interacting roles

Business Role 'I'	Business Role 'II'
Debtor Agent	Debtor

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[7] If there is more than one Intermediary Agent, the table should be supplemented by the interaction between the Intermediary Agent 'n' and the Intermediary Agent 'n+1' (according to Role 'I' and Role 'II').

5.2.4. Messages used in the Interaction Model

For performing actions between two roles within the model of messaging during cancellation of the Payment Instruction, the following financial messages are used (based on ISO 20022 messages).

Table 5.5. Messages used in the NPS

Message name	Message action
CustomerPaymentCancellationRequest /camt.055/	Sending a cancellation of an original payment instruction request by Debtor
FIToFIPaymentCancellationRequest /camt.056/	Sending a cancellation of an original customer's payment instruction request by the Debtor Agent or Intermediary Agent.
	Sending the request for the cancellation of an original payment instruction from the Debtor or Intermediary Agent when the Debtor and the Creditor are financial institutions (in the case of interbank Credit transfer).
CustomerPaymentStatusReport /pain.002/	Sending a report with negative status of payment instruction from Debtor Agent to Debtor
FIToFIPaymentStatusReport /pacs.002/	Sending a report with negative status of customer's payment instruction to the Agent
ResolutionOfInvestigation /camt.029/	Sending a report with status of the cancellation request or cancellation of payment instruction notification by the Agent.

5.2.5. The basic scenarios of Interaction Models at return (cancellation) of the Payment Instruction

Scenario 1. Cancellation of the Payment Instruction by the Debtor initiative (initiated by Debtor), Agent 'A' performs the role of the Debtor Agent, Agent 'B' performs the role of the Creditor Agent. An Intermediary Agent, the role of which is performed by Agent 'C,' may be involved. The Customer of Agent 'A' performs the role of the Debtor.
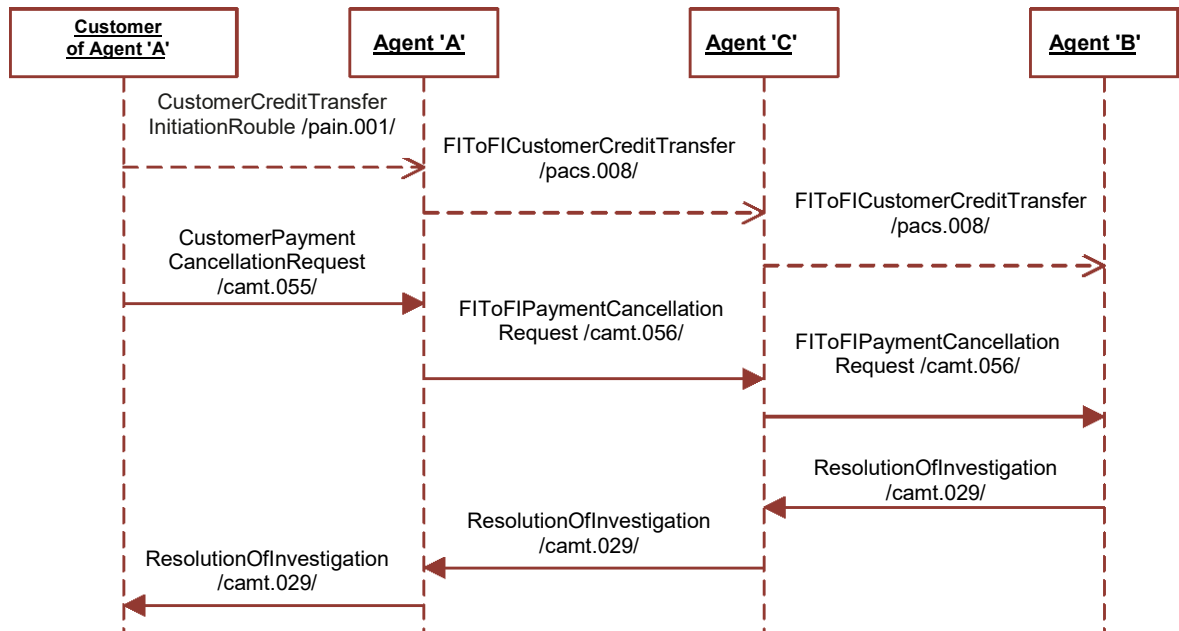
Figure 5.5. Messaging, scenario 1[8]

Table 5.6. Roles, scenario 1

Business Processes	Business Roles	Participants of the funds transfer
Sending the request fjr cancellation of the Payment Instruction	Debtor	Customer of Agent 'A'
	Debtor Agent	Agent 'A'
	Intermediary Agent	Agent 'C'
	Creditor Agent	Agent 'B'
Cancellation of the Payment Instruction	Creditor Agent	
	Intermediary Agent	Agent 'C'
	Debtor Agent	Agent 'A'
Notification of the Payment Instruction cancellation.	Debtor Agent	
	Debtor	Customer of Agent 'A'

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[8] The dotted arrow indicates the direction of the original Payment Instruction

Scenario 2. Cancellation of the Payment Instruction initiated by the Debtor, Agent 'A' performs the roles of the Debtor and the Debtor Agent, Agent 'B' performs the role of the Creditor Agent. An Intermediary Agent, the role of which is performed by Agent 'C,' may be involved.
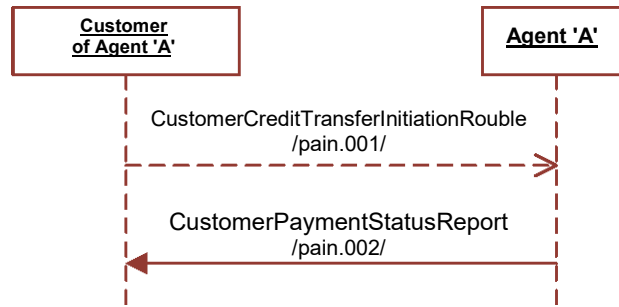
Figure 5.6. Messaging, scenario 2[9]
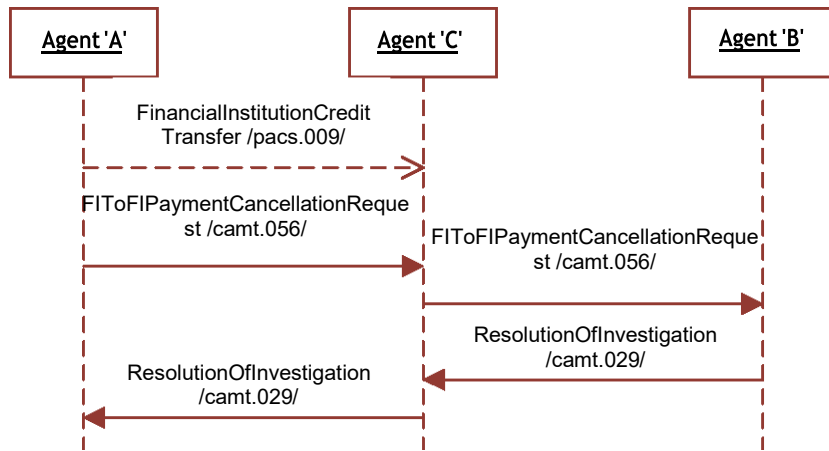
Table 5.7. Roles, scenario 1

Business Processes	Business Roles	Participants of the funds transfer
Sending the request for cancellation of the Payment Instruction	Debtor	Agent 'A'
	Debtor Agent	
	Intermediary Agent	Agent 'C'
	Creditor Agent	Agent 'B'
Cancellation of the Payment Instruction	Creditor Agent	
	Intermediary Agent	Agent 'C'
	Debtor Agent	
Notification of the Payment Instruction cancellation.	Debtor Agent	Agent 'A'
	Debtor	

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[9] The dotted arrow indicates the direction of the original Payment Instruction.

Scenario 3. Return (cancellation) of the Payment Instruction by the Agent with the Negative processing results of at least one control procedure, Agent 'A' performs the role of the Debtor Agent, and the Customer of Agent 'A' performs the role of the Debtor.
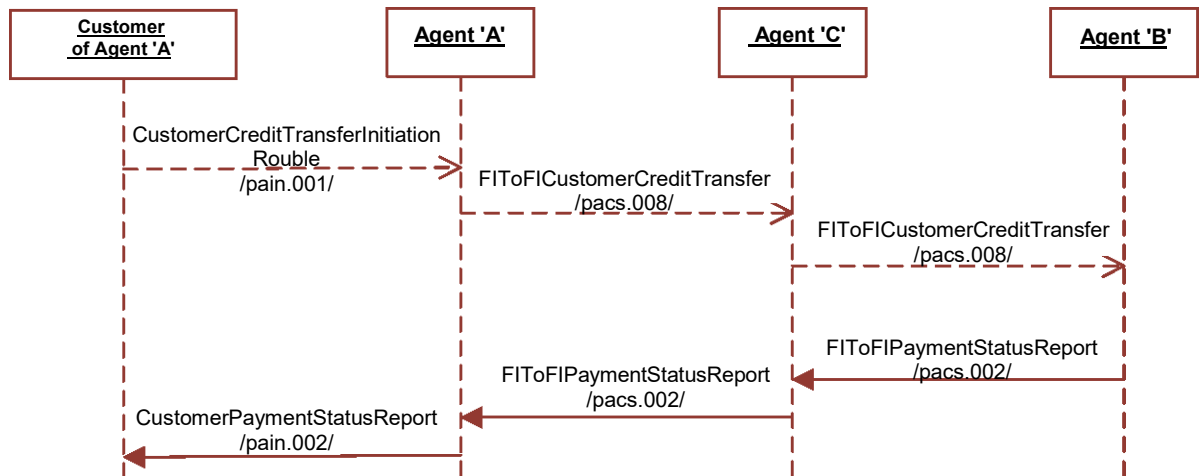
Figure 5.7. Messaging, scenario 3[10]

Table 5.8. Roles, scenario 3

Business Processes	Business Roles	Participants of the funds transfer
Notification of the Payment Instruction cancellation	Debtor Agent	Agent 'A'
	Debtor	Customer of Agent 'A'

Scenario 4. Return (cancellation) of the Payment Instruction by the Agent with the Negative processing resultsof at least one control procedure, Agent 'A' performs the role of the Debtor Agent, Agent 'B' performs the role of the Creditor Agent. An Intermediary Agent, the role of which is performed by Agent 'C,' may be involved. The Customer of Agent 'A' performs the role of the Debtor.

Figure 5.8. Messaging, scenario 4[11]

Table 5.9. Roles, scenario 4

Business Processes	Business Roles	Participants of the funds transfer
Cancellation of the Payment Instruction	Creditor Agent	Agent 'B'
	Intermediary Agent	Agent 'C'
	Debtor Agent	Agent 'A'
Notification of the Payment Instruction cancellation	Debtor Agent	
	Debtor	Customer of Agent 'A'

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10 The dotted arrow indicates the direction of the original Payment Instruction.

11 The dotted arrow indicates the direction of the original Payment Instruction.

6. Matching of the Payment Instructions and Messages in the Credit Transfer

Table 6.1 presents the functional correspondence between Payment Instructions (defined by) pursuant to the Russian legislation, Bank of Russia regulations, and elements of financial (payment) messages forming part of the ISO 20022 NPS Standards that are used within the Credit Transfer.

The structure and the element composition of messages and the rules for location of elements of the funds transfer messages in the message structure of financial (payment) messages of ISO 20022 NPS Standards are generated using the special automated system of management of Bank of Russia standards and published on the special Internet portal of the Bank of Russia with open access[12].

Table 6.1. Functional correspondence between Payment Instructions and messages

Name of the Payment Instruction	List of statutory documents establishing in respect of these Payment Instructions		Messages included in the ISO 20022 NPS Standards		
	general requirements	format definition	during the Payment Instruction initiation process	during the Payment Instruction execution process	during confirmation process of the Payment Instruction execution
Customer credit transfer	383-P[13]	383-P	CustomerCreditTransferInitiationRouble /pain.001/	FIToFICustomerCreditTransfer /pacs.008/	CustomerPaymentStatusReport /pain.002/, FIToFIPaymentStatusReport /pacs.002/, BankToCustomerAccountReport /camt.052/, BankToCustomerStatement /camt.053/, BankToCustomerDebitCreditNotification/camt.054/
Special Payment Request for transfer of funds	383-P	383-P	–	FIToFICustomerCreditTransfer /pacs.008/	
Bank Financial institutions transfer	595-P[14]	595-P	–	FinancialInstitutionCreditTransfer /pacs.009/	
Customer credit transfer for total amount with list of transfers (Interbank)	595-P	595-P	–	FinancialInstitutionCreditTransfer /pacs.009/	
Customer credit transfer for total amount with list of transfers	383-P	–	CustomerCreditTransferInitiationRouble /pain.001/	FIToFICustomerCreditTransfer /pacs.008/	

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12 Chapter 7 of the Bank of Russia Standard STO BR NPS-1.1-2020 'Financial Messages in the NPS. General Terms'

13 In accordance to the Bank of Russia Regulation №.383-P, dated 19 June 2012, 'On Funds Transfer Rules'.

14 In accordance to the Bank of Russia Regulation № 595-P, dated 6 July 2017, 'On the payment system of the Bank of Russia'