The Bank of Russia Standard

STO BR NPS-3.2-2020

FINANCIAL MESSAGES IN THE NPS.
DIRECT DEBIT

INTERACTION MODELS

Introduction date: 2018-12-29

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".

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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 exchanging 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 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 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;
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 context of this standard, 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;
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;
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 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 recalling, 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:

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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.

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

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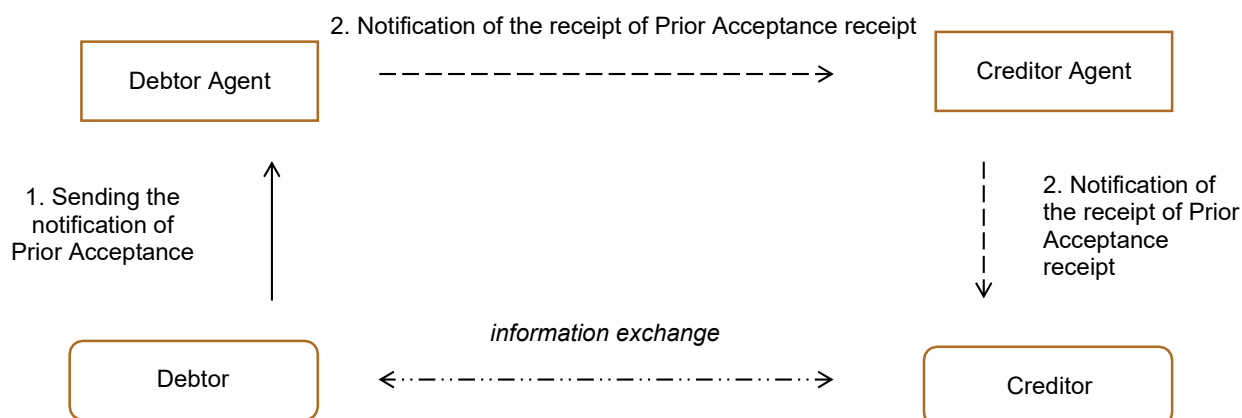
The Debtor prepares and sends its notification of Prior Acceptance to the Debtor Agent. Information on the receipt of Prior Acceptance is sent (by agreement of the parties) by the Debtor Agent to the Creditor Agent, which, in turn, notifies the Creditor.

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. Business Roles

Business Processes	Business Roles
Sending a notification of Prior Acceptance	Debtor Debtor Agent
Notification of the of Prior Acceptance receipt	Debtor Agent Creditor Agent Creditor

4.2. Conceptual level

4.2.1. Process of sending the notification of Prior Acceptance
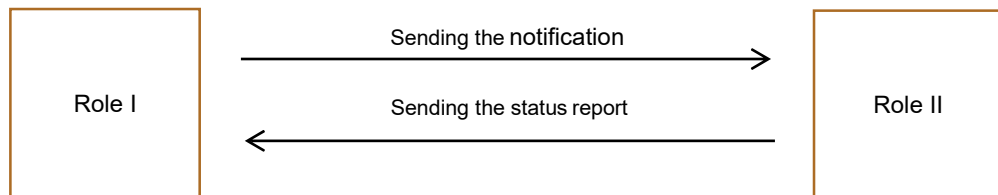
Figure 4.2. Interaction of Roles

Role I — Sending the notification → Role II
Role I ← Sending the status report — Role II

Table 4.2. Interacting Roles

Business Role I	Business Role II
Debtor	Debtor Agent

4.2.2. Process of notification of the of Prior Acceptance receipt
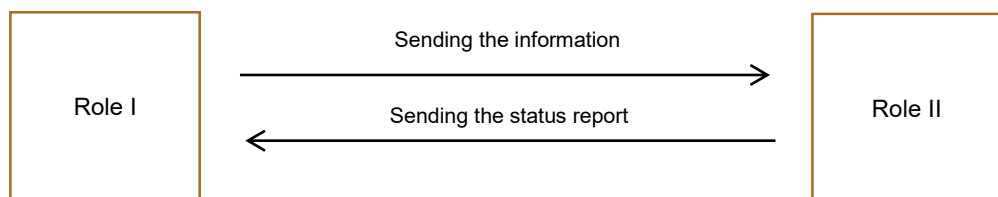
Figure 4.3. Interaction of Roles

Role I — Sending the information → Role II
Role I ← Sending the status report — Role II

Table 4.3. Interacting Roles

Business Role I	Business Role II
Debtor Agent	Creditor Agent
Creditor Agent	Creditor

4.2.3. Messages used in 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 4.4. 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 Agent
MandateAmendmentRequest /pain.010/	It is used to send a Prior Acceptance amendment request from the Debtor to Debtor Agent
MandateCancellationRequest /pain.011/	It is used to send a Prior Acceptance cancellation request from the Debtor to Debtor Agent
MandateAcceptanceReport /pain.012/	It is used to send a status from Debtor Agent to the Debtor

4.2.4. Basic scenarios of the Interaction Model for Prior Acceptance

Scenario 1. Granting Prior Acceptance. The Agent 'A' performs the Role of the Debtor Agent, and the customer of Agent 'A' performs the Role of the Debtor.
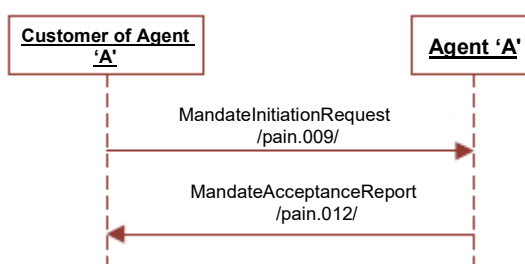
Figure 4.4. Messaging, scenario 1

Table 4.5. Business Roles, scenario 1

Business Processes	Business Roles	Messaging participants
Sending a notification of Prior Acceptance	Debtor	Customer of Agent 'A'
	Debtor Agent	Agent 'A'

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

Figure 4.5. Messaging, scenario 2

Table 4.6. Business Roles, scenario 2

Business Processes	Business Roles	Messaging participants
Sending a notification of cancellation of Prior Acceptance	Debtor	Customer of Agent 'A'
Notification on the cancellation of Prior Acceptance	Debtor Agent	Agent 'A'
	Creditor Agent	Agent 'B'

Scenario 3. Amending Prior Acceptance. The Agent 'A' performs the Role of the Debtor Agent, and the customer of Agent 'A' performs the Role of the Debtor.

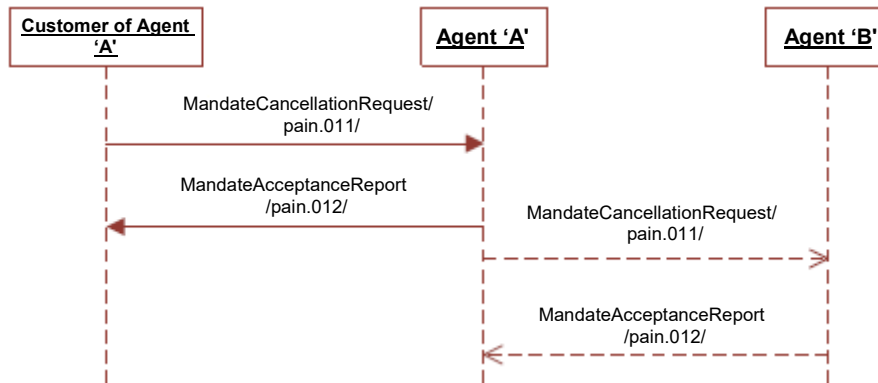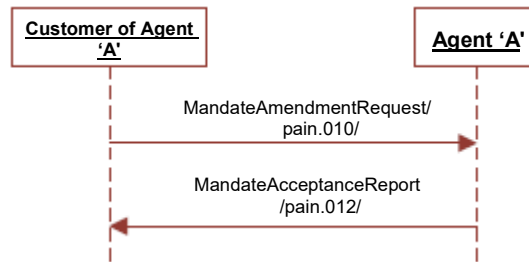**Figure 4.6. Messaging, scenario 3**

Table 4.7. Business Roles, scenario 3

Business Processes	Business Roles	Messaging participants
Sending a notification of amendment of Prior Acceptance	Debtor	Customer of Agent 'A'
	Debtor Agent	Agent '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)
- ➢ Processing of the Payment Request
- ➢ Confirmation of the Payment request Settlement

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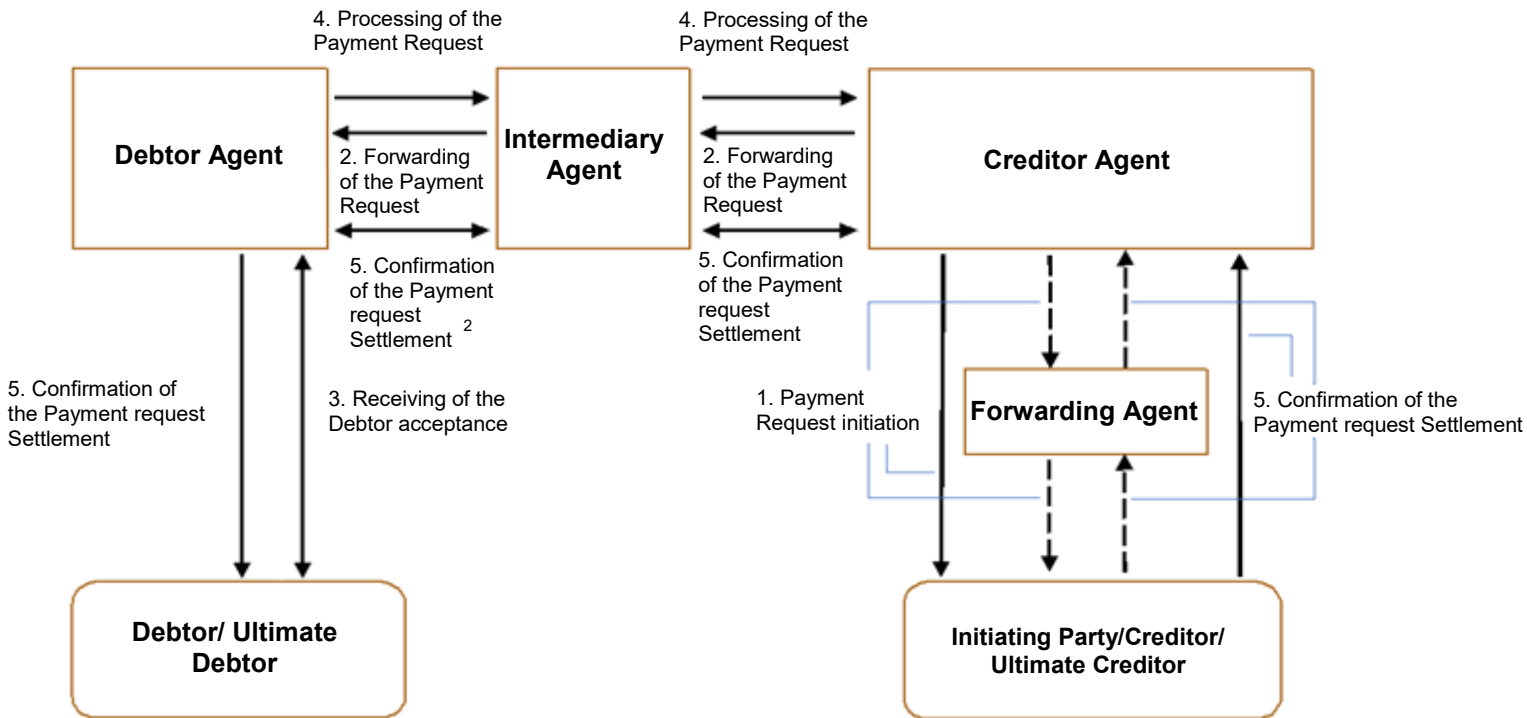
The Initiating Party / (Ultimate Creditor) forms a payment instruction and sends to the Forwarding Agent or the Creditor Agent.

The Forwarding Agent (if it is involved) and the Creditor 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 / Creditor Agent accepts the correct order for execution, which is reported to the Initiating party / (Ultimate Creditor).

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

On the basis of the payment instruction accepted for execution, the Creditor Agent of funds transfers the received payment instruction to the Debtor Agent (directly or with the participation of an Intermediary - several Intermediaries may be present).

Upon receipt of a payment instruction, the participant of the money transfer sends a notification to the previous participant of the money transfer about the results of the acceptance procedures for execution

The Debtor Agent, in the absence of a previously given acceptance of the Debtor, sends a Payment Request for acceptance to the Debtor, who draws up an application for acceptance and sends it to the Debtor Agent.

The Debtor Agent confirms receipt of the application for acceptance of the Debtor, fulfills the Payment Request if there is an acceptance of the Debtor and sends a notification of execution to the Debtor.

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

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

Table 5.1. Business Roles

Business Processes	Business Roles
Payment Request initiation	Initiating Party Creditor Ultimate Creditor Forwarding Agent Creditor Agent
Forwarding of the Payment Request	Creditor Agent Intermediary Agent Debtor Agent
Receiving the Debtor acceptance	Debtor Agent Debtor
Processing of the Payment Request	Debtor Agent Intermediary Agent Creditor Agent
Confirmation of the Payment request Settlement	Creditor Agent Forwarding Agent Initiating Party Creditor Ultimate Creditor Intermediary Agent Debtor Agent Debtor Ultimate Debtor

The following Roles which are 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 Agent; Instructed Agent; Previous Instructing Agent; Agent in which the account for commission fees was opened.

5.2. Conceptual level

5.2.1. Process of the Payment Request initiation

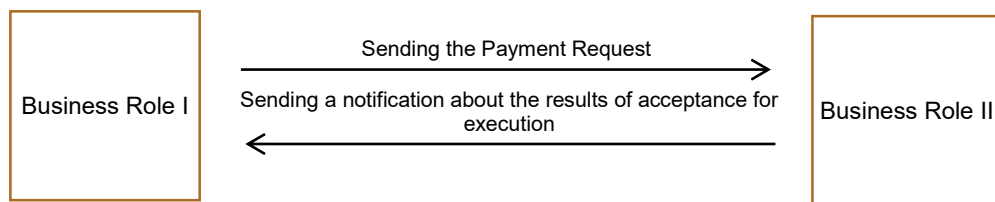**Figure 5.2. Interaction of Roles**

Table 5.2. Interacting Roles

Business Role I	Business Role II
Creditor	Creditor Agent

5.2.2. Process of Forwarding of the Payment Request
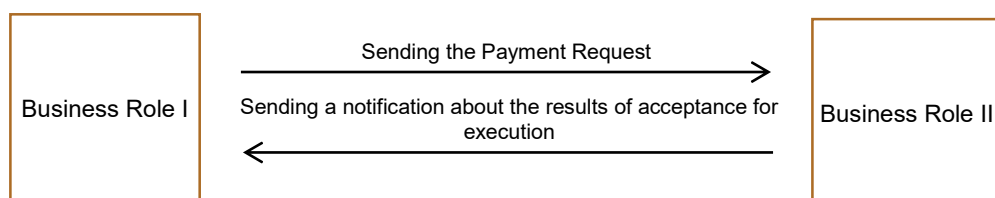
Figure 5.3. Interaction of Roles

Table 5.3. Interacting Roles[3]

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

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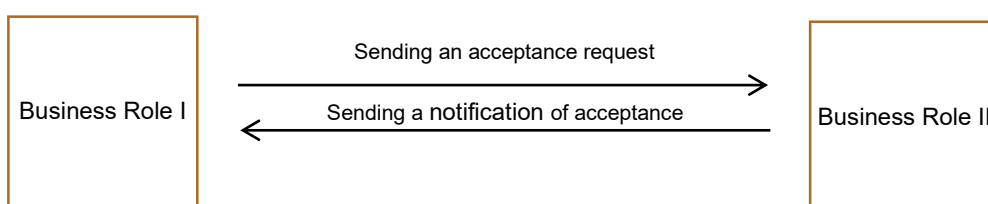
Figure 5.4. Interaction of Roles

Table 5.4. Interacting Roles

Business Role I	Business Role II
Debtor Agent	Debtor

5.2.4. Process of the Payment Request execution

Figure 5.5. Interaction of Roles
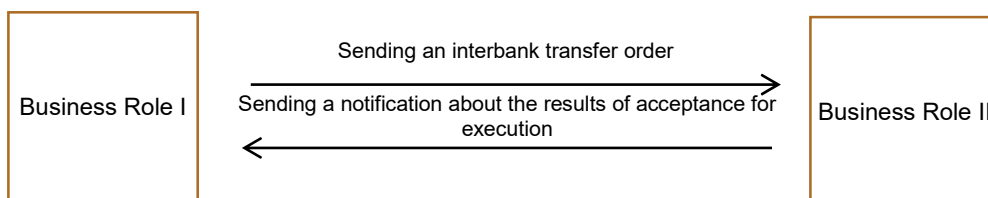
Table 5.5. Interacting Roles[4]

Business Role I	Business Role II
Debtor Agent	Intermediary Agent
	Creditor Agent
Intermediary Agent	Creditor 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).

[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).

5.2.5. Process of Confirmation of the Payment request Settlement[5]

Figure 5.6. Interaction of Roles

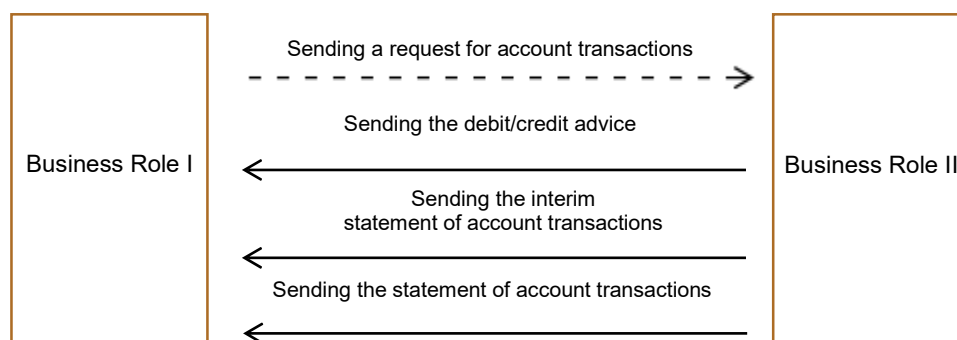**Table 5.6. Interacting Roles[6]**

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

5.2.6. Messages used in the Interaction Model

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 5.7. Messages used in the NPS

Message name	Action performed using the message
CreditorPaymentActivationRequest /pain.013/	Sending the Payment Request from the Forwarding Agent, Creditor Agent, 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 (Initiating Party, Ultimate Creditor, Forwarding Agent)
	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)
	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

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[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 service level agreement between the Participants.

[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).

FIToFIPaymentStatusReport /pacs.002/	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
AccountReportingRequestV05 /camt.060/	Sending a request for notification of account operations to the Agent

5.2.7. Basic Scenarios of the Interaction Model for Direct Debit

Scenario 1. The Customer of Agent 'A' performs the Roles of the Debtor and Ultimate Debtor. Agent 'A' performs the Roles of the Debtor Agent, the Creditor Agent, the Initiating Party, the Creditor and the Ultimate Creditor. Prior acceptance is available. There is no request for notification of account transactions.

Figure 5.7. Messaging, scenario 1

Table 5.8. Business Roles, scenario 1

Business Processes	Business Roles	Participants of funds transfer
Payment Request initiation	Creditor Ultimate Creditor Initiating Party Creditor Agent	Agent 'A'
Forwarding of the Payment Request	Creditor Agent Debtor Agent	
Processing of the Payment Request	Debtor Agent Creditor Agent	
Confirmation of the Payment request Settlement	Creditor Agent Creditor Ultimate Creditor Initiating Party Debtor Agent	
	Debtor Ultimate Debtor	Customer of Agent 'A'

Scenario 2. Agent 'A' performs the Role of the Creditor Agent and the Debtor Agent. Customer 1 of Agent 'A' performs the Roles of the Initiating Party, the Creditor, and the Ultimate Creditor and Customer 2 of Agent 'A' performs the Roles of the Debtor and the Ultimate Debtor. There is no Prior Acceptance. There is no request for notification of account transactions.
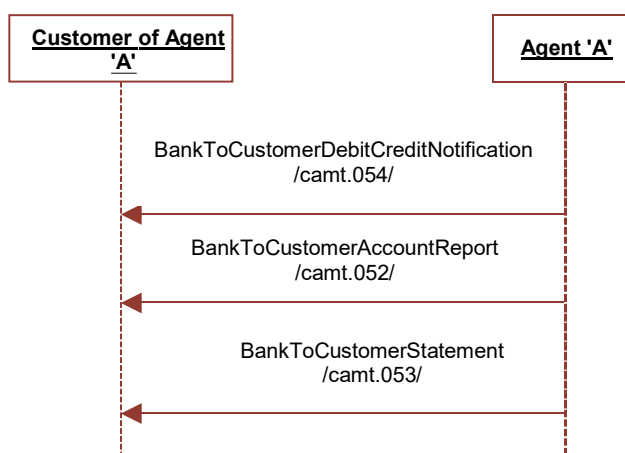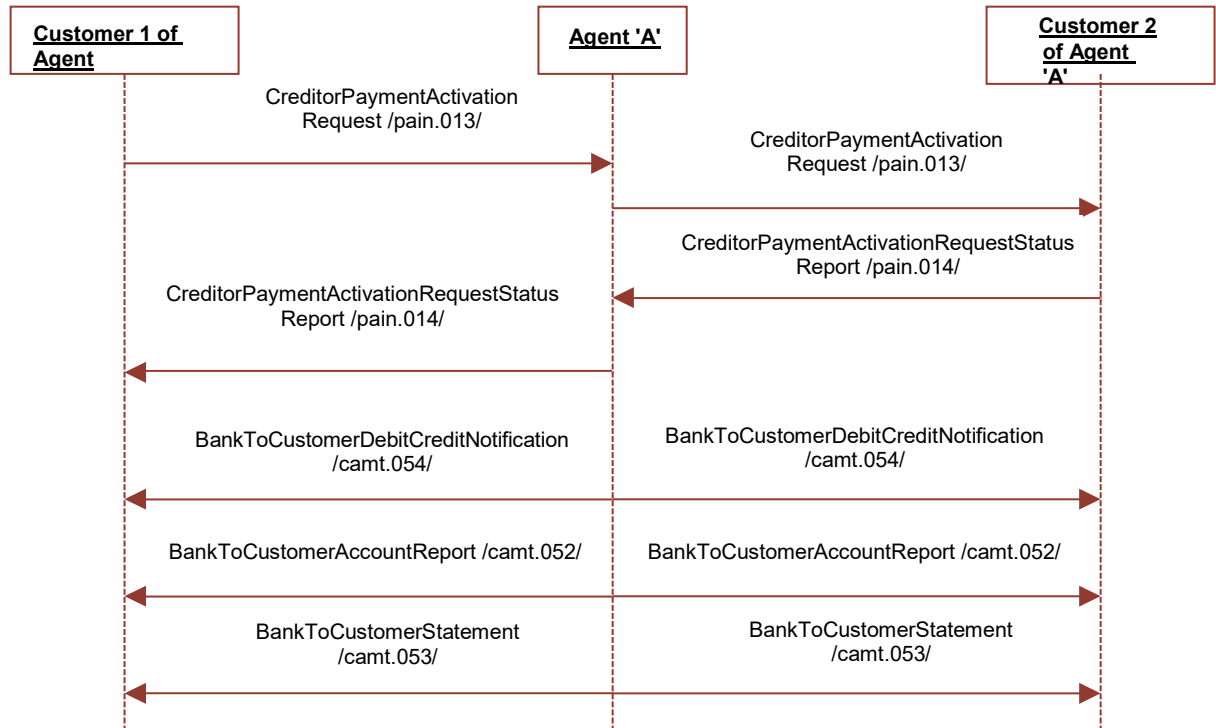
Figure 5.8. Messaging, scenario 2

Table 5.9. Business Roles, scenario 2

Business Processes	Business Roles	Participants of funds transfer
Payment Request initiation	Creditor	Customer 1 of Agent 'A'
	Ultimate Creditor	
	Initiating Party	
	Creditor Agent	Agent 'A'
Forwarding of the Payment Request	Creditor Agent	
	Debtor Agent	
Receiving the Debtor acceptance	Debtor Agent	
	Debtor	Customer 2 of Agent 'A'
Processing of the Payment Request	Debtor Agent	Agent 'A'
	Creditor Agent	
Confirmation of the Payment request Settlement	Creditor Agent	
	Creditor	Customer 1 of Agent 'A'
	Ultimate Creditor	
	Initiating Party	
	Debtor Agent	Agent 'A'
	Debtor	Customer 2 of Agent 'A'
	Ultimate Debtor	

Scenario 3. Agent 'A' performs the Role of the Debtor Agent, and Agent 'B' performs the Role of the Creditor Agent. The Customer of Agent 'A' performs the Roles of the Debtor and the Ultimate Debtor. The Customer of Agent 'B' performs the Role of the Initiating Party, Creditor, Ultimate Creditor. Agents 'A' and 'B' are not correspondent Agents. Agent 'C' performs the Role of the Intermediary Agent, and Agent 'A' and Agent 'B' have opened accounts with it. There is no Prior Acceptance. There is no request for notification of account transactions.
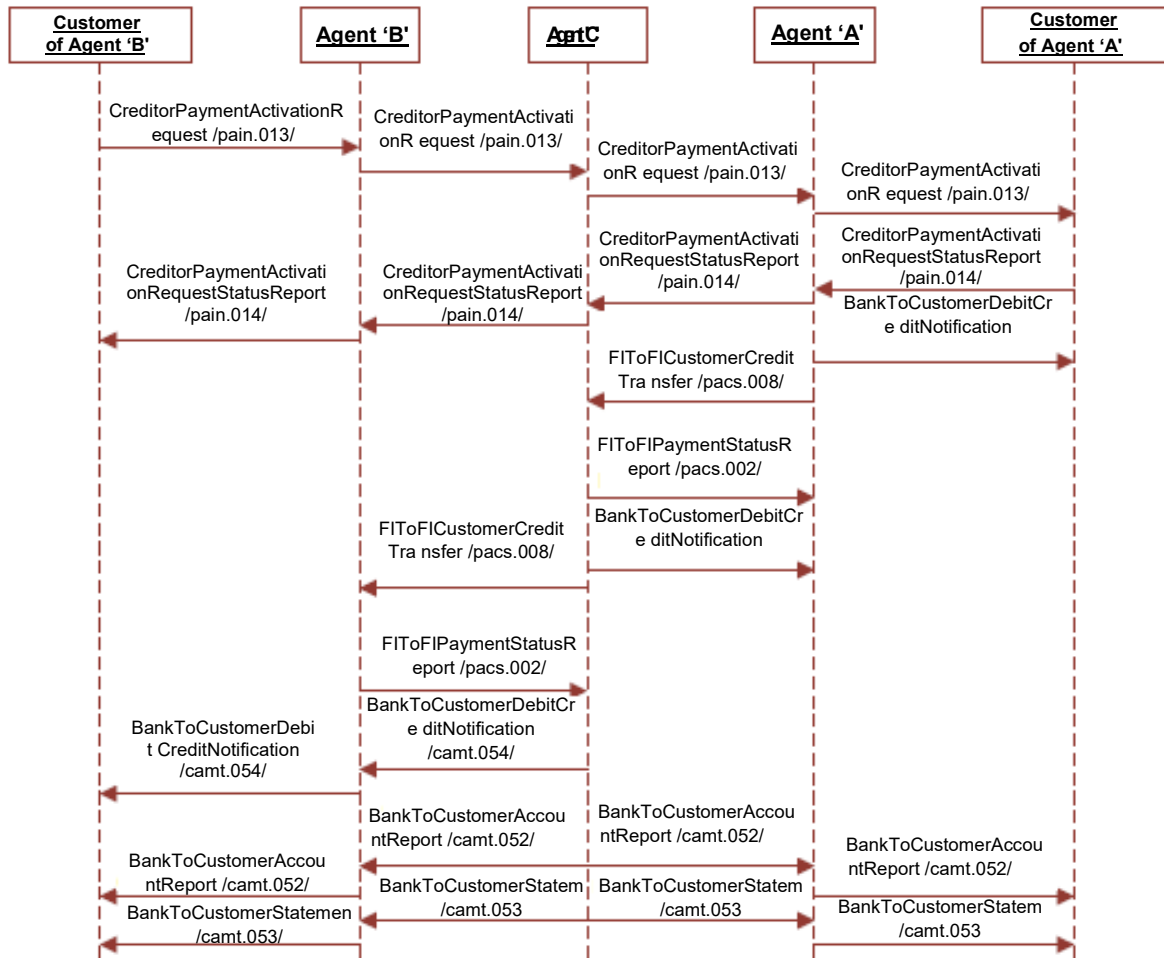
Figure 5.9. Messaging, scenario 3

Table 5.10. Business Roles, scenario 3

Processes	Roles	Participants of funds transfer
Payment Request initiation	Creditor	Customer of Agent 'B'
	Ultimate Creditor	
	Initiating Party	
	Creditor Agent	Agent 'B'
Forwarding of the Payment Request	Creditor Agent	
	Intermediary Agent	Agent 'C'
	Debtor Agent	Agent 'A'
Receiving the Debtor acceptance	Debtor Agent	
	Debtor	Customer of Agent 'A'
Processing of the Payment Request	Debtor Agent	Agent 'A'
	Intermediary Agent	Agent 'C'
	Creditor Agent	Agent 'B'
Confirmation of the Payment request Settlement	Creditor Agent	Agent 'B'
	Creditor	Customer of Agent 'B'
	Ultimate Creditor	
	Initiating Party	
	Debtor Agent	Agent 'A'
	Debtor	Customer of Agent 'A'
	Ultimate Debtor	

Scenario 4. Agent 'A' performs the Role of the Debtor Agent, and Agent 'B' performs the Role of the Creditor Agent. The Customer of Agent 'A' performs the Roles of the Debtor and the Ultimate Debtor. The Customer of Agent 'B' performs the Roles of the Initiating Party, the Creditor and the Ultimate Creditor. Agents 'A' and 'B' are not correspondent Agents. Agent 'C' performs the Role of the Intermediary Agent, and Agent 'A' have opened accounts with it. Account of Agent 'C' is opened with Agent 'B'. There is no Prior Acceptance. There is no request for notification of account transactions.
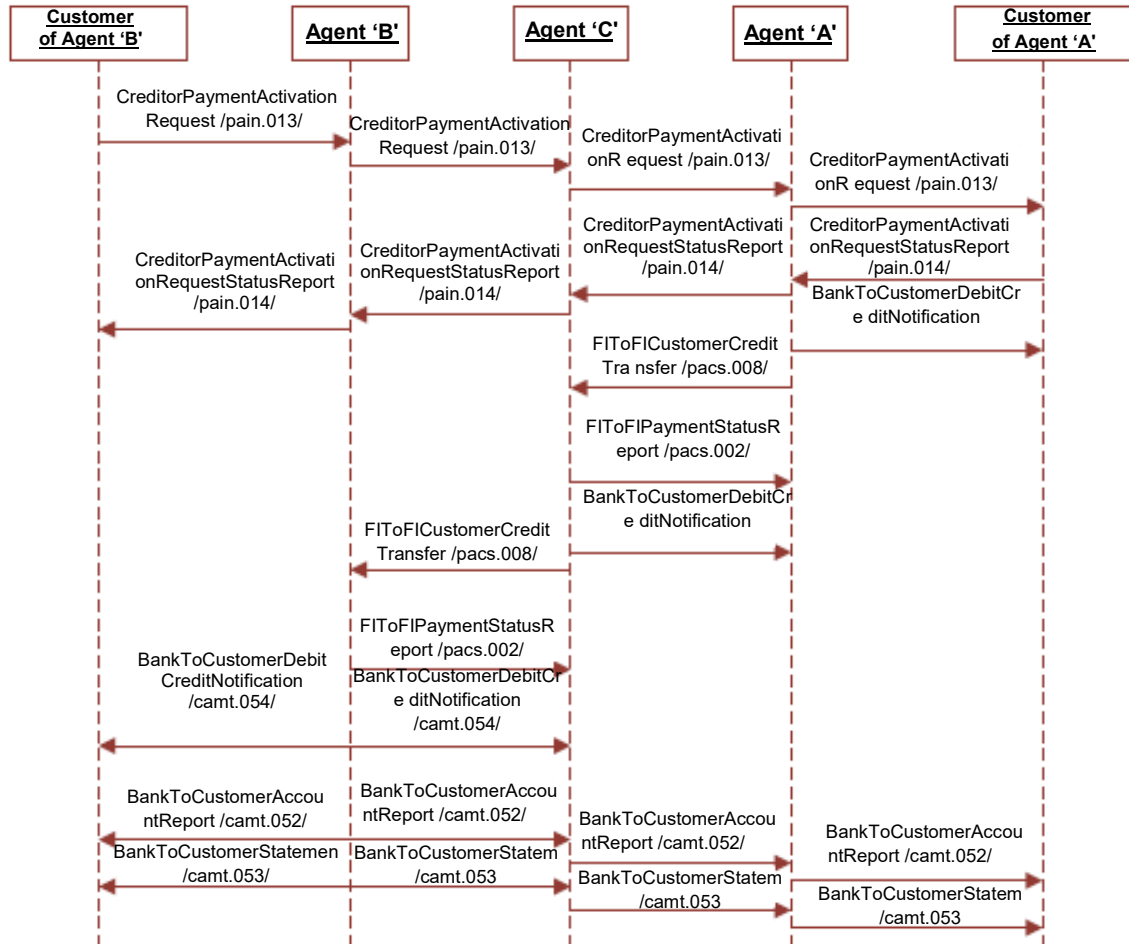
Figure 5.10. Messaging, scenario 4

Table 5.11. Business Roles, scenario 4

Business Processes	Business Roles	Participants of funds transfer
Payment Request initiation	Creditor	Customer of Agent 'B'
	Ultimate Creditor	
	Initiating Party	
	Creditor Agent	Agent 'B'
Forwarding of the Payment Request	Creditor Agent	
	Intermediary Agent	Agent 'C'
	Debtor Agent	Agent 'A'
Receiving the Debtor acceptance	Debtor Agent	
	Debtor	Agent 'A'
Processing of the Payment Request	Debtor Agent	Customer of Agent 'A'
	Intermediary Agent	Agent 'A'
	Creditor Agent	Agent 'C'
Confirmation of the Payment request Settlement	Creditor Agent	Agent 'B'
	Creditor	Customer of Agent 'B'
	Ultimate Creditor	
	Initiating Party	
	Debtor Agent	Agent 'A'
	Debtor	Customer of Agent 'A'
	Ultimate Debtor	

Scenario 5. Agent 'A' performs the Roles of the Debtor Agent, the Debtor and the Ultimate Debtor. Agent 'B' performs the Roles of the Creditor Agent, the Initiating Party, the Creditor and the Ultimate Creditor. Agent 'C' performs the Role of the Intermediary Agent, and Agent 'A' and Agent 'B' have opened accounts with it. There is no Prior Acceptance. There is no request for notification of account transactions.
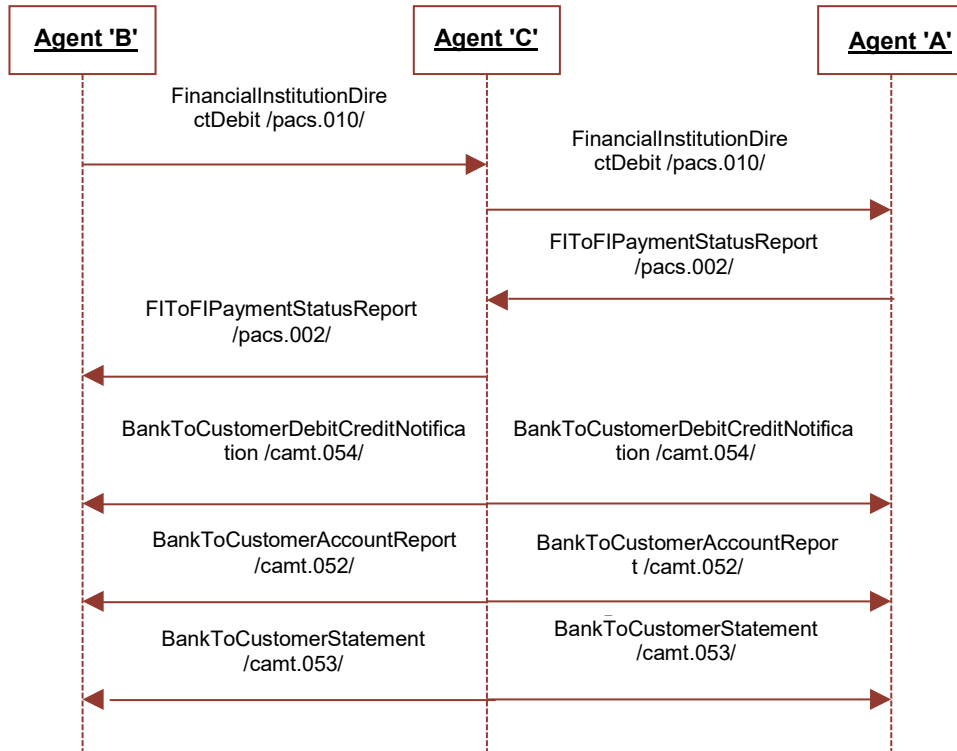
Figure 5.11. Messaging, scenario 5

Agent 'B'	Agent 'C'	Agent 'A'

FinancialInstitutionDirectDebit /pacs.010/ → (B to C)

FinancialInstitutionDirectDebit /pacs.010/ → (C to A)

FIToFIPaymentStatusReport /pacs.002/ ← (A to C)

FIToFIPaymentStatusReport /pacs.002/ ← (C to B)

BankToCustomerDebitCreditNotification /camt.054/ (C to B ←) (C to A →)

BankToCustomerAccountReport /camt.052/ (C to B ←) (C to A →)

BankToCustomerStatement /camt.053/ (C to B ←) (C to A →)

Table 5.12. Business Roles, scenario 5

Business Processes	Business Roles	Participants of funds transfer
Payment Request initiation	Creditor	Agent 'B'
	Ultimate Creditor	
	Initiating Party	
	Creditor Agent	
Forwarding of the Payment Request	Creditor Agent	
	Intermediary Agent	Agent 'C'
Receiving the Debtor acceptance	Debtor Agent	Agent 'A'
	Debtor	
Processing of the Payment Request	Debtor Agent	
	Intermediary Agent	Agent 'C'
Confirmation of the Payment request Settlement	Creditor Agent	Agent 'B'
	Creditor	
	Ultimate Creditor	
	Initiating Party	
	Intermediary Agent	Agent 'C'
	Debtor Agent	Agent 'A'
	Debtor	
	Ultimate Debtor	

Scenario 6. Agent 'A' performs the Role of the Debtor Agent. The Customer of Agent 'A' performs the Roles of the Debtor and the Ultimate Debtor. Agent 'B' performs the Roles of the Initiating Party, the Creditor, the Ultimate Creditor and the Creditor Agent. An account of Agent 'B' is opened with Agent 'A.'. There is no Prior Acceptance. There is no request for notification of account transactions.
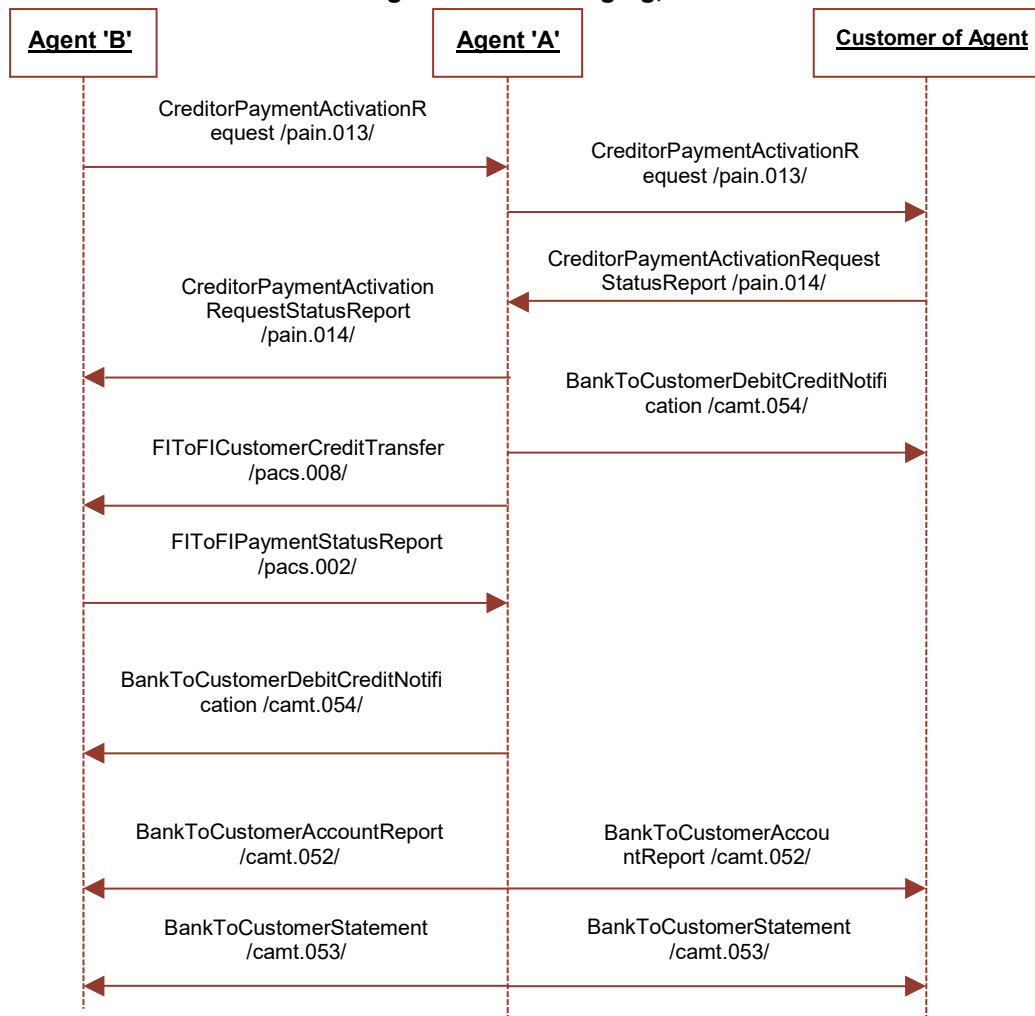
Figure 5.12. Messaging, scenario 6

Table 5.13. Business Roles, scenario 6

Business Processes	Business Roles	Participants of funds transfer
Payment Request initiation	Creditor	Agent 'B'
	Ultimate Creditor	
	Initiating Party	
	Creditor Agent	
Forwarding of the Payment Request	Creditor Agent	Agent 'A'
	Debtor Agent	
Receiving the Debtor acceptance	Debtor Agent	Customer of Agent 'A'
	Debtor	Agent 'A'
Processing of the Payment Request	Debtor Agent	
	Creditor Agent	
Confirmation of the Payment request Settlement	Creditor Agent	Agent 'B'
	Creditor	
	Ultimate Creditor	
	Initiating Party	Agent 'A'
	Debtor Agent	Customer of Agent 'A'
	Ultimate Debtor	

Scenario 7. Agent 'A' performs the Roles of the Debtor Agent, the Debtor and the Ultimate Debtor. Agent 'B' performs the Roles of the Creditor Agent, the Initiating Party, the Creditor and the Ultimate Creditor. Agent 'C' performs the Role of the Intermediary Agent, and Agent 'A' and Agent 'B' have opened accounts with it. There is no Prior Acceptance. The scenario contains requests for notification of account transactions from the Debtor Agent and the Creditor Agent.
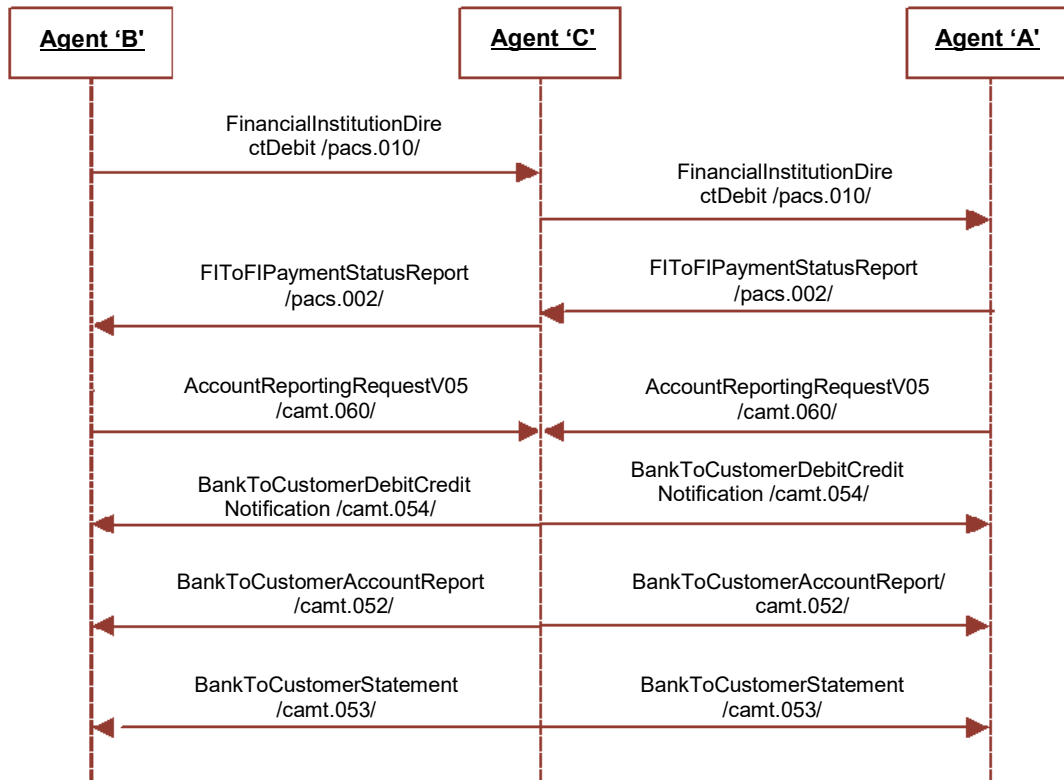
Figure 5.13. Messaging, scenario 7

Table 5.14. Business Roles, scenario 7

Business Processes	Business Roles	Participants of funds transfer
Payment Request initiation	Creditor	Agent 'B'
	Ultimate Creditor	
	Initiating Party	
	Creditor Agent	
Forwarding of the Payment Request	Creditor Agent	
	Intermediary Agent	Agent 'C'
Receiving the Debtor acceptance	Debtor Agent	Agent 'A'
Processing of the Payment Request	Debtor Agent	
	Intermediary Agent	Agent 'C'
Confirmation of the Payment request Settlement	Creditor Agent	Agent 'B'
	Creditor	
	Ultimate Creditor	
	Initiating Party	
	Intermediary Agent	Agent 'C'
	Debtor Agent	Agent 'A'
	Debtor	
	Ultimate Debtor	

Scenario 8. 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 Debtor and Ultimate Debtor. The Customer of Agent 'B' performs the Roles of the Initiating Party and the Creditor. An account of Agent 'A' is opened with Agent 'B'. The Company 'F' performs the role of the Ultimate Creditor. There is no Prior Acceptance. There is no request for notification of account transactions.
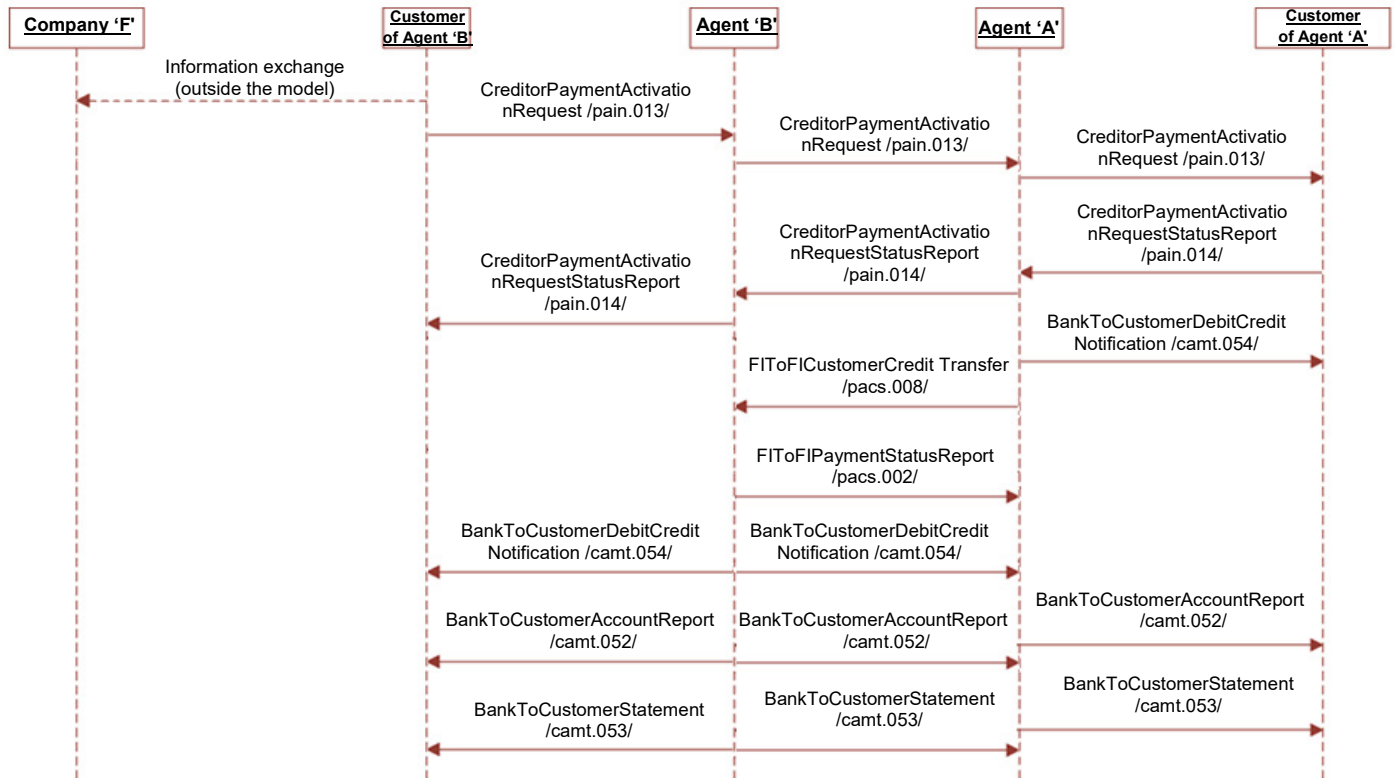
Figure 5.14. Messaging, scenario 8

Table 5.15. Business Roles, scenario 8

Business Processes	Business Roles	Participants of funds transfer
Payment Request initiation	Creditor	Customer of Agent 'B'
	Initiating Party	
	Ultimate Creditor	Company 'F'
	Creditor Agent	Agent 'B'
Forwarding of the Payment Request	Creditor Agent	
	Intermediary Agent	Agent 'C'
	Debtor Agent	Agent 'A'
Receiving the Debtor acceptance	Debtor Agent	Agent 'A'
	Debtor	Customer of Agent 'A'
Processing of the Payment Request	Debtor Agent	Agent 'A'
	Intermediary Agent	Agent 'C'
	Creditor Agent	Agent 'B'
Confirmation of the Payment request Settlement	Creditor Agent	
	Creditor	Customer of Agent 'B'
	Initiating Party	
	Ultimate Creditor	Company 'F'
	Debtor Agent	Agent 'A'
	Debtor	Customer of Agent 'A'
	Ultimate Debtor	

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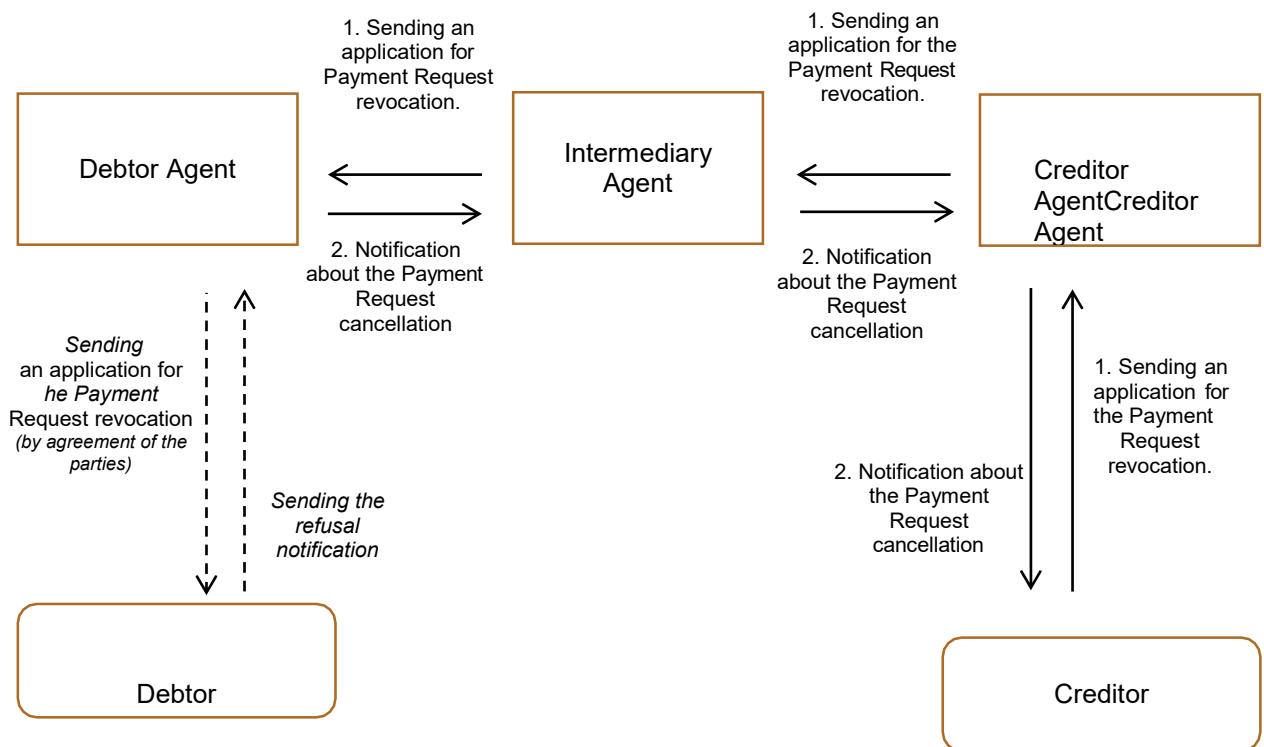
In the following cases, the Payment request Cancellation process (path 2-2-2) is initiated by the Debtor Agent:

- 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. Business Roles

Business Processes	Business Roles
Sending an application for the Payment Request revocation	Creditor Creditor Agent Intermediary Agent Debtor Agent
Notification about of the Payment Request cancellation	Debtor Agent Intermediary Agent Creditor Agent Creditor

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 or Ultimate Creditor, Invoicing Party if it differs from the Debtor or Ultimate Debtor, Initiating Agent, Instructed Agent, Previous Instructing Agent, Agent where the account for commission fees is opened.

6.2. Conceptual level

6.2.1. Process of Sending the notification of the Payment Request Revocation.
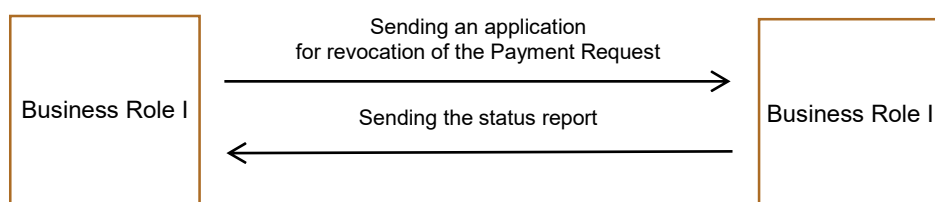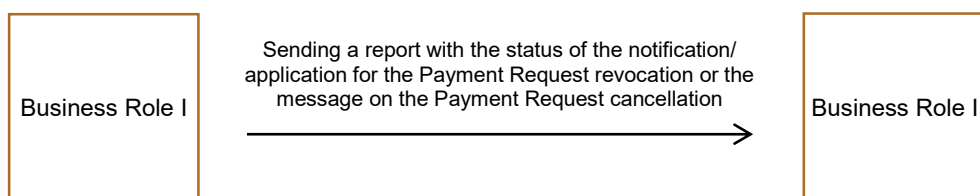
Figure 6.2. Interaction of Roles

Table 6.2. Interacting Roles[7]

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

6.2.2. Notification of the Payment Request Cancellation confirmation

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]

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

6.2.3. 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 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 transfers 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 DirectDebit)
	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

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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).

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). Agent 'B' performs the Role of the Creditor Agent, and Agent 'A' performs the Role of the Debtor Agent. The Customer of Agent 'B' performs the Role of the Creditor. Agent 'C' performs the Role of the Intermediary Agent, and Agent 'A' and Agent 'B' have opened accounts with it.
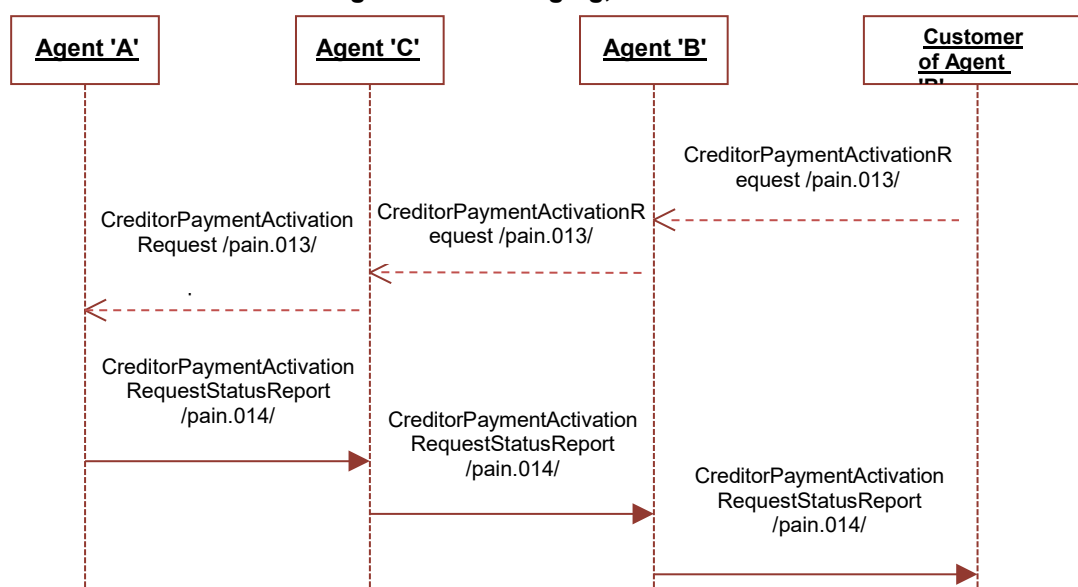
Figure 6.4. Messaging, scenario 1[9]

Agent 'A'	Agent 'C'	Agent 'B'	Customer of Agent 'B'
			CreditorPaymentActivationRequest /pain.013/
	CreditorPaymentActivationRequest /pain.013/		
CreditorPaymentActivation Request /pain.013/			
CreditorPaymentActivation RequestStatusReport /pain.014/			
	CreditorPaymentActivation RequestStatusReport /pain.014/		
		CreditorPaymentActivation RequestStatusReport /pain.014/	

Table 6.5. Business Roles, scenario 1

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

Scenario 2. Cancellation of an instruction because the Debtor refused to accept the Request. Agent 'B' performs the Role of the Creditor Agent, and Agent 'A' performs the Role of the Debtor Agent. The Customer of Agent 'B' performs the Role of the Creditor, and the Customer of Agent 'A' performs the Role of the Debtor. An account of Agent 'A' is opened with Agent 'B', and an account of Agent 'B' is opened with Agent '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.
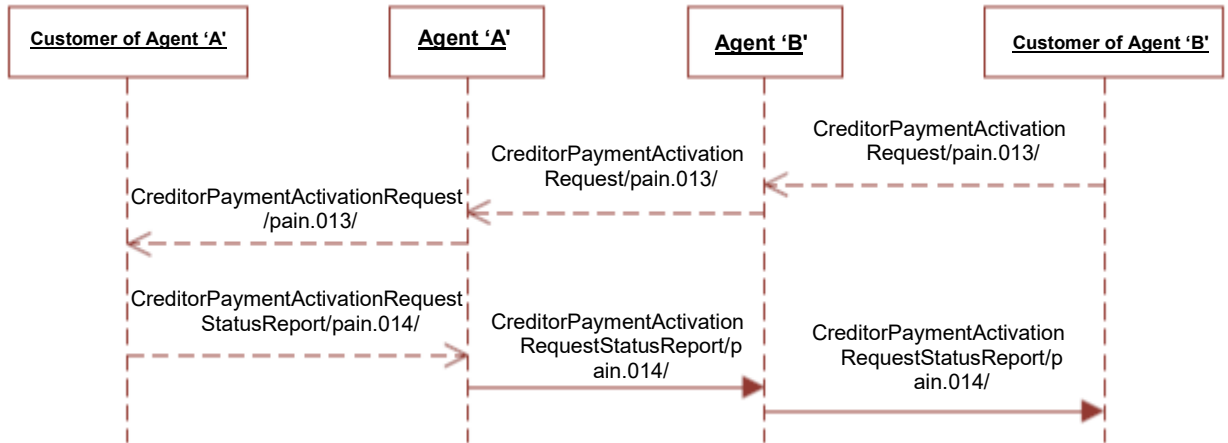
Figure 6.5. Messaging, scenario 2

Table 6.6. Business Roles, scenario 2

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

Scenario 3. Cancellation of an instruction because the Creditor revoked the Payment Request. Agent 'A' performs the Role of the Debtor Agent, and Agent 'B' performs the Role of the Creditor Agent. The Customer of Agent 'B' performs the Role of the Creditor. Agent 'C' performs the Role of the Intermediary Agent, and Agent 'A' and Agent 'B' have opened accounts with it.
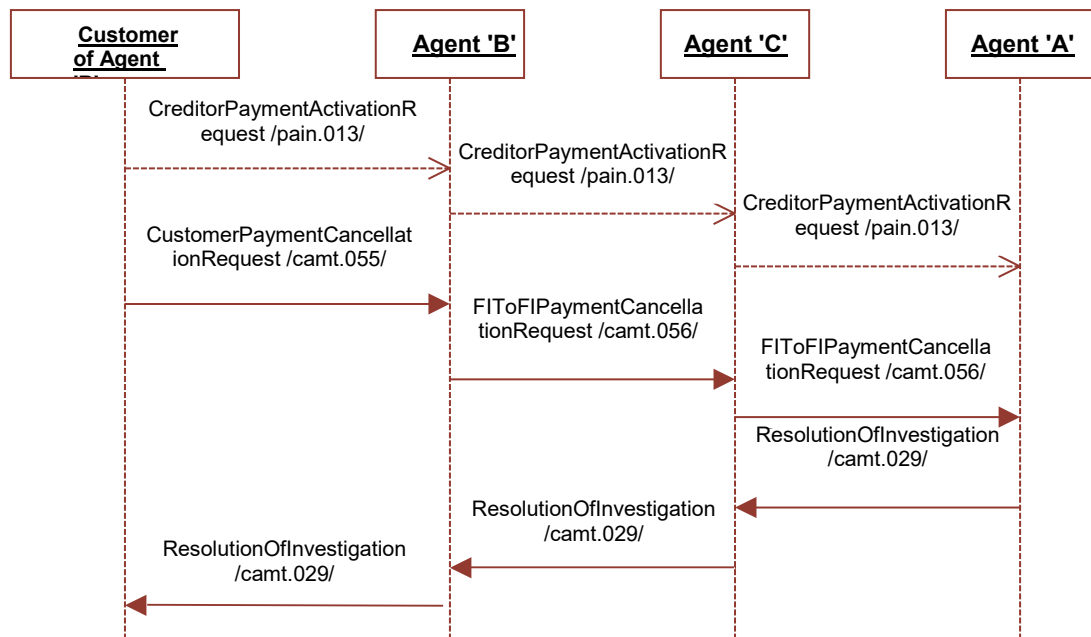
Figure 6.6. Messaging, scenario 3

Table 6.7. Business Roles, scenario 3

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

Scenario 4. Cancellation of an instruction because the Creditor revoked the Payment request. Agent 'A' performs the Role of the Debtor and the Debtor Agent, and Agent 'B' performs the Roles of the Creditor Agent and the Creditor. Agent 'C' performs the Role of the Intermediary Agent, and both Agent 'A' and Agent 'B' have accounts with it.
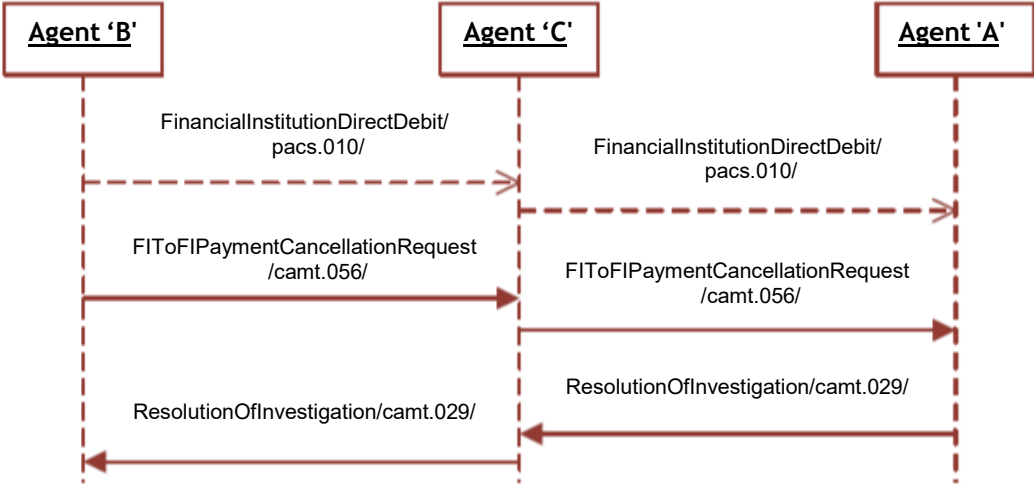
Figure 6.7. Messaging, scenario 4

Table 6.8. Business Roles, scenario 4

Business Processes	Business Roles	Participants of funds transfer
Sending an application for the Payment Request revocation	Creditor	Agent 'B'
	Creditor Agent	
	Intermediary Agent	Agent 'C'
	Debtor Agent	Agent 'A'
	Debtor	
Notification of the Payment Request cancellation	Debtor Agent	Agent 'A'
	Debtor	
	Intermediary Agent	Agent 'C'
	Creditor Agent	Agent '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 Agent 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
- Processing of the Collection Order
- Confirmation of the Collection Order Settlement.

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.
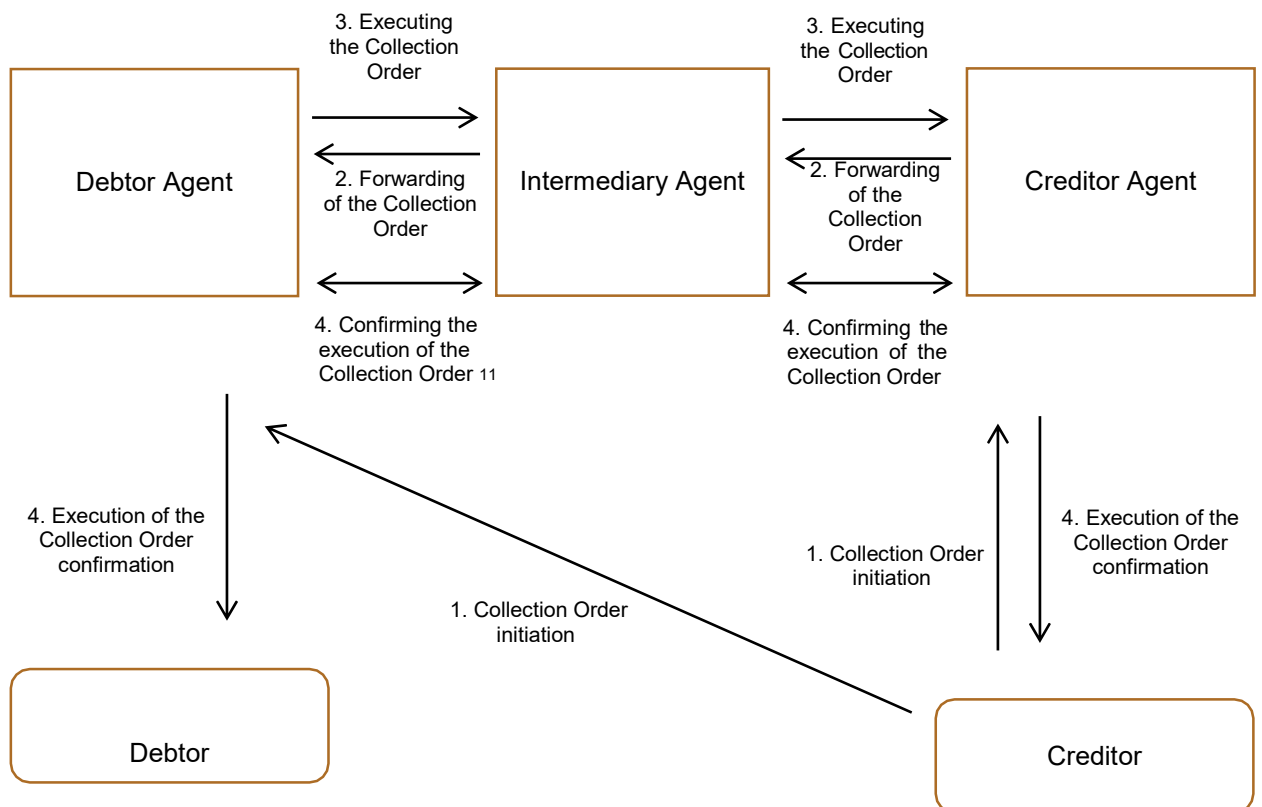
The Creditor may be Agent, including the Debtor Agent. The Collection order of a recoverer may be submitted to the Debtor Agent through the Creditor Agent. The Creditor sends the generated Collection order to the Creditor Agent, which forwards the received Collection order to the Debtor Agent (directly 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 Agent - Intermediary", "Intermediary - Creditor Agent" - 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. Business Roles

Business Processes	Business Roles
Collection Order initiation	Creditor Creditor Agent Debtor Agent[13]
Forwarding of the Collection Order	Creditor Agent Intermediary Agent Debtor Agent
Processing of the Collection Order	Debtor Agent Intermediary Agent Creditor Agent
Confirmation of the Collection Order Settlement	Creditor Agent Creditor Intermediary Agent Debtor Agent 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 Agent; Instructed Agent; Previous Instructing Agent; Agent in which the account for commission fees was opened.

7.2. Conceptual level

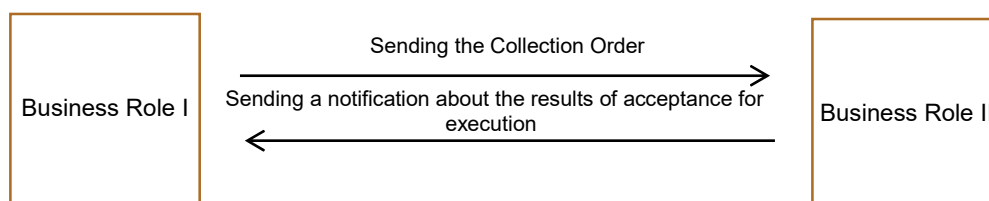### 7.2.1. Process of the Collection Order initiation

Figure 7.2. Interaction of Roles

Table 7.2. Interacting Roles

Business Role I	Business Role II
Creditor	Creditor Agent Debtor Agent[14]

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[12] If the established conditions are not met, or there are no funds on the Debtor account, the Debtor Agent notifies the Creditor Agent, 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
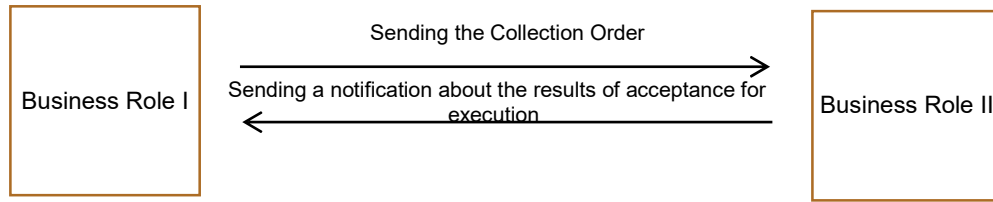
Figure 7.3. Interaction of Roles

Business Role I		Business Role II
Sending the Collection Order →		
← Sending a notification about the results of acceptance for execution		

Table 7.3. Interacting Roles[15]

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

7.2.3. **Processing of the Collection Order**
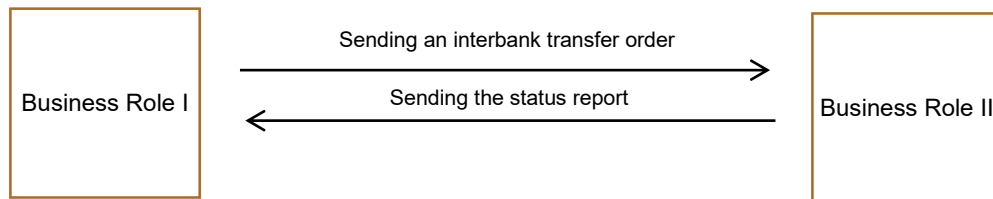
Figure 7.4. Interaction of Roles

Business Role I	Business Role II
Sending an interbank transfer order →	
← Sending the status report	

Table 7.4. Interacting Roles[16]

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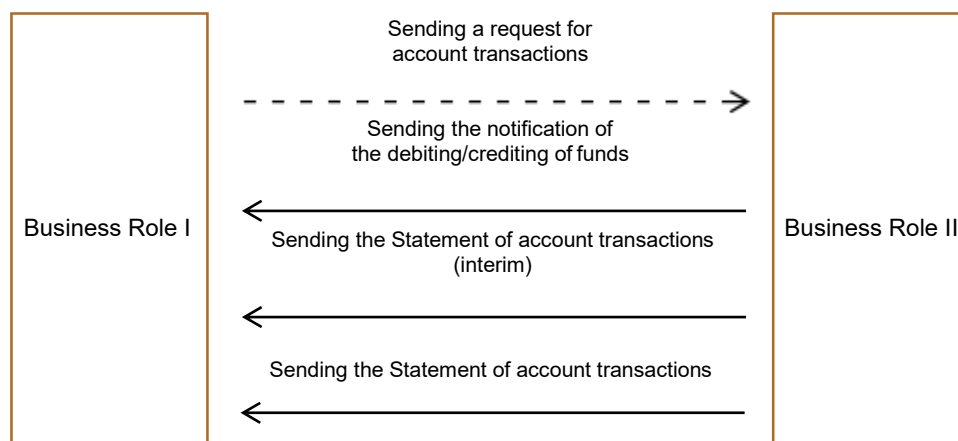
[16] If there is more than one Intermediary, the table is supplemented with Interaction between Intermediary Agent 'n' and Intermediary Agent 'n+1' (Role I and Role II, respectively).
[17] When confirming the execution of the Collection Order, the completeness of procedure for sending the financial messages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

Table 7.5. Interacting Roles[18]

Business Role I	Business 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 Agent for execution
AccountReportingRequestV05 /camt.060/	Sending a request for notification of account operations to the Agent

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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. Agent 'A' performs the Role of the Creditor Agent and the Debtor Agent. Customer 1 of Agent 'A' performs the Role of the Creditor, and Customer 2 of Agent 'A' performs the Role of the Debtor.
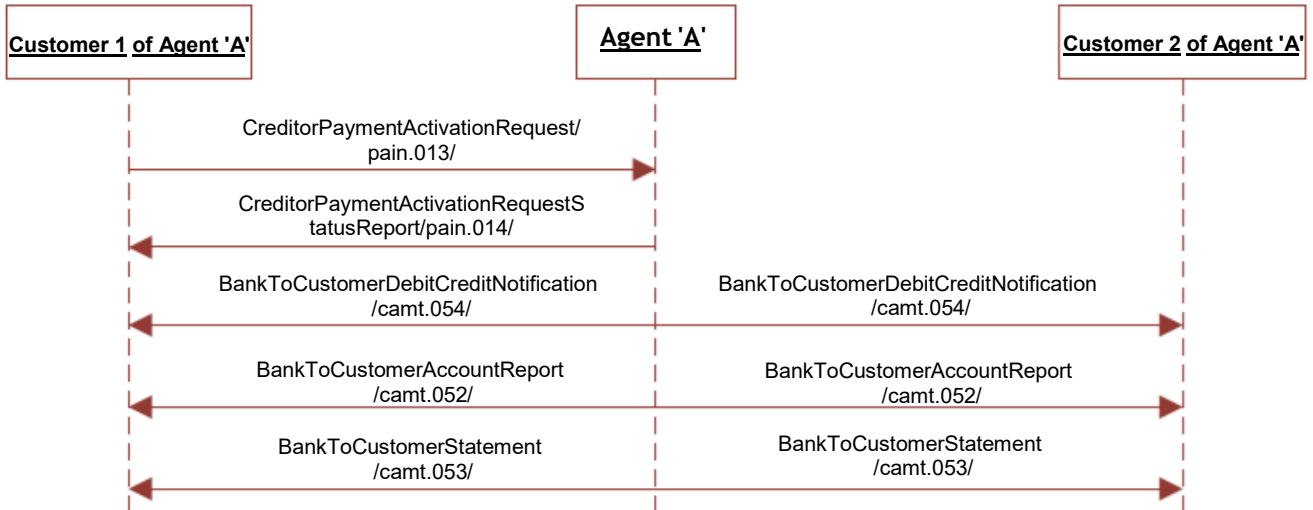
Figure 7.6. Messaging, scenario 1

Table 7.7. Business Roles, scenario 1

Business Processes	Business Roles	Participants of funds transfer
Collection Order initiation	Creditor	Customer 1 of Agent 'A'
	Creditor Agent	Agent 'A'
Forwarding of the Collection Order	Creditor Agent	
	Debtor Agent	
Processing of the Collection Order		
	Creditor Agent	
Confirmation of the Collection Order Settlement`	Debtor Agent	
	Creditor	Customer 1 of Agent 'A'
	Debtor	Customer 2 of Agent 'A'

Scenario 2. The Customer of Agent 'B' performs the Role of the Creditor. Agent 'B' performs the Role of the Creditor Agent. Agent 'A' performs the Role of the Debtor Agent. The Customer of Agent 'A' performs the Role of the Debtor. Agents 'A' and 'B' are correspondent Agents.
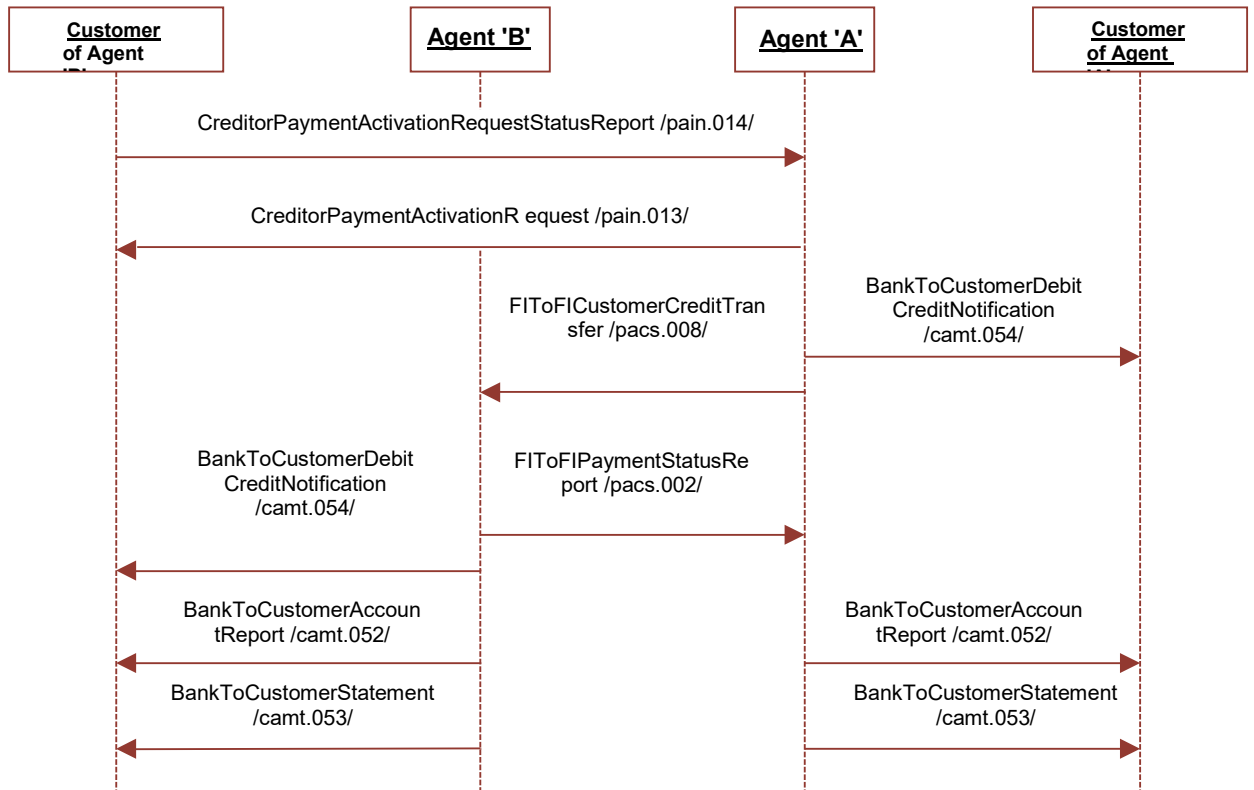
Figure 7.7. Messaging, scenario 2

Table 7.8. Business Roles, scenario 2

Business Processes	Business Roles	Participants of funds transfer
Initiating the Collection Order	Creditor	Customer of Agent 'B'
	Debtor Agent	
Forwarding the Collection Order	Debtor Agent	Agent 'A'
Executing the Collection Order	Debtor Agent	
	Creditor Agent	Agent 'B'
	Creditor Agent	
Confirmation of the Collection Order Settlement	Creditor	Customer of Agent 'B'
	Debtor Agent	Agent 'A'
	Debtor	Customer of Agent 'A'

Scenario 3. Agent 'B' performs the Role of the Creditor Agent, and Agent 'A' performs the Role of the Debtor Agent. The Customer of Agent 'B' performs the Role of the Creditor, and the Customer of Agent 'A' performs the Role of the Debtor. Agent 'C' performs the Role of the Intermediary Agent, and Agent 'A' and Agent 'B' have opened accounts with it.
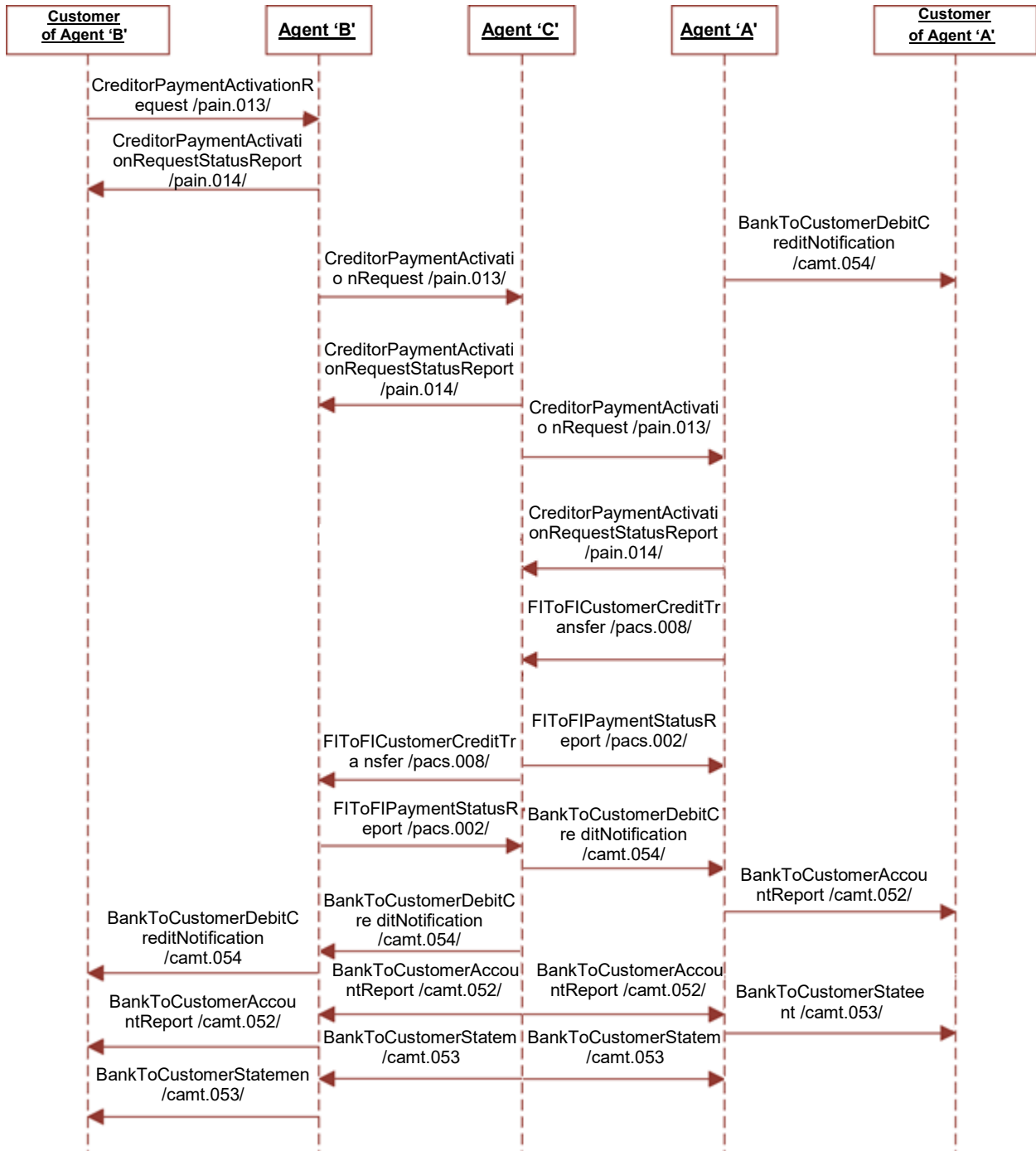
Figure 7.8. Messaging, scenario 3

Table 7.9. Business Roles, scenario 3

Processes	Roles	Participants of funds transfer
Collection Order initiation	Creditor	Customer of Agent 'B'
	Creditor Agent	Agent 'B'
Forwarding of the Collection Order	Intermediary Agent	Agent 'C'
	Debtor Agent	Agent 'A'
Processing of the Collection Order	Intermediary Agent	Agent 'C'
	Creditor Agent	Agent 'B'
Confirmation of the Collection Order Settlement	Creditor	Customer of Agent 'B'
	Debtor Agent	Agent 'A'
	Debtor	Customer of Agent 'A'

8. Matching of the Payment Instructions and Messages in the Direct Debit

Table 8.1 shows the functional matching 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 matching 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/, AccountReportingRequestV05 /camt.060/ 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."