



The Bank of Russia Standard

STO BR NPS-5.5-2023

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

MESSAGE USAGE GUIDELINES

Introduction date: 2019-12-02

**Moscow
2023**

Preamble

Accepted and enacted by the Bank of Russia's law of 20 November 2019, No OD-2702, "On the enactment of the Bank of Russia Standard STO BR NPS-1.5-2019 "Financial messages in the NPS. Direct Debit. Message Usage Guidelines".

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Introduction

This Standard contains the format definition for financial messaging in the Direct Debit in the National Payment System (hereinafter – the NPS), in accordance with Bank of Russia Standards STO BR NPS-1.1-2020 “Financial Messages in the NPS. General Terms” and STO BR NPS-3.3-2022 “Financial Messages in the NPS. Direct Debit. Interaction Models”.

1. Scope

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

This standard is intended to:

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

Additional financial message schemes may be included in this Standard at the suggestions of the funds transfer participants.

This Standard is developed to organise the financial messages exchange in the NPS with unified formats as well as interaction means unification of the automated systems of the payment market participants. This permits to provide the business process automatization in the NPS and straight-through processing rate.

The ISO 20022 message set is form the basis of the financial fund transfer messages in the NPS. This message set is developed with applying unified rules of the message drawing up which provide applying the unified elements for funds transfer independently of the data channels used. Recommendations on the implementation of data exchange in the NPS in accordance with ISO 20022 standard are given in the Standard of the Bank of Russia STO BR NPS-6.1-2020 "Financial Messages in the NPS. Data Exchange Rules".

The provisions of this Standard are applied on a voluntary basis, unless in relation to specific provisions, their mandatory application is established by the regulations of the Bank of Russia or the terms of contracts.

2. Terms and definitions

The terms of Bank of Russia Standards STO BR NPS-1.1-2020 "Financial Messages in the NPS. General Terms", STO BR NPS-3.3-2022 "Financial Messages in the NPS. Direct Debit. Interaction Models" and the terms below are used in this Standard.

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

3. Implementation guideline

The ISO 20022 methodology sets separate descriptions of the business level and messages syntax. Information required by funds transfer participants for implementation of business processes is defined within the description of model, processes, roles and interactions on the business level. The structure and the element set of financial messages are based on these developed business processes.

Interaction models, roles and scenarios of funds transfer participants interaction are described in the Bank of Russia Standard STO BR NPS-3.3-2022 "Financial Messages in the NPS. Direct Debit. Interaction Models".

This Standard describes the structure and the element set of financial messages at the logical and physical levels of modeling of financial messaging processes in accordance with the ISO 20022 methodology.

This Standard contains the usage rules of the financial messages of the ISO 20022 standard in according with the requirements of the legislation of the NPS and the national practice of the financial messaging within direct debit (hereinafter – Usage guidelines).

Usage guidelines are based on ISO 20022 messages from the following functional areas:

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

The descriptions of the Usage guidelines recommended by the Bank of Russia for using for direct debit in the NPS are presented in XLSX-files.

¹ XML – eXtensible Mark-up Language

² OCL – Object Constraint Language

³ XSLT – eXtensible Stylesheet Language Transformations

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

For example, the name of the Usage guideline – pain.009.001.07 MandateInitiationRequest contains:
 pain is the functional area identifier,
 009 is the message identifier,
 001 is the variant identifier,
 07 is the message version, and
 MandateInitiationRequest is the text name.

- The Usage guidelines comprise:
- complete set of elements,
 - data types and data types restrictions,
 - XML-tags,
 - XPath (element location (path) in the hierarchy),
 - rules for filling in elements (Annex to this Standard),
 - original ISO 20022 Message definition (MDR) and its translation into Russian.

Structural and element set of the Usage guidelines corresponds with the structural and element set of international financial messages.

- The structure of elements of the Usage guidelines contains:
- element level in the hierarchy,
 - element name,
 - XML-tag,
 - multiplicity,
 - element format,
 - element description,
 - reference to regulation,
 - usage procedure,
 - element path in the hierarchy,
 - element description from original ISO 20022 Message definition reports.

Table 1. The presentation of messages elements structure included in the Usage guidelines

Level	Element name	XML-tag	Multiplicity	Format	Description.	Regulation reference	Usage rule	XPath	MDR

Rules for placement of the requisites of payment instructions as part of the elements (fields) of the Usage guidelines are indicated for payment instructions and the Usage guidelines for which correspondence is established at conceptual level.

Table 2. The presentation of information about placement of payment instructions requisites in the elements (fields) of the Usage guidelines

Payment instruction requisites		Usage guidelines elements (fields)	
No	Name	No	Name

In case of absence of correspondence between elements included in the international financial messages and elements included in the Usage guidelines, which are used in accordance with the national practice, “Supplementary data” elements section may be used.

For the implementation of structural, logical and format controls of financial messages included in this Standard, are indicated:

- international requirements to formats, rules for filling in the elements of financial messages (reference schemes - original XSD files posted on the official website of ISO 20022 standard in the information and telecommunication network "Internet" at www.iso20022.org (hereinafter referred to as the website of ISO 20022 standard);
- national requirements to formats, rules for filling in the elements of financial messages (OCL formalised control rules).

- This Standard contains:
- archive with the Usage guidelines in XLSX-files (Annex 1);
 - archive with the international requirements for formats and rules of filling in the elements of financial messages in XSD-files (Annex 2).

In order to provide the correspondence between the Usage guidelines included in this Standard and internal processes of financial information exchange, users of this Standard may use additional restrictions for the recommended Usage guidelines for developing private (abbreviated) financial messaging schemes

If participants of financial messages exchange establishes additional requirements for structural and logical controls of financial messages included in this Standard, it is recommended that such requirements be assessed for their accordance with the control rules stipulated herein.

4. Overview of the Usage guidelines

The following table contains the Usage guidelines definitions in the NPS used in accordance with the Bank of Russia Standard STO BR NPS-3.3-2022 "Financial Messages in the NPS. Direct Debit. Interaction Models".

Table 3. List of the Usage guidelines

№	Message identifier	Message name
1	pain.009.001.07	MandateInitiationRequest
2	pain.010.001.07	MandateAmendmentRequest
3	pain.011.001.07	MandateCancellationRequest
4	pain.012.001.07	Mandate Acceptance Report
5	pain.013.001.09	CreditorPaymentActivation Request
6	pain.014.001.09	CreditorPaymentActivationRequestStatusReport
7	pacs.002.001.12	FIToFIPaymentStatusReport
8	pacs.008.001.10	FIToFICustomerCreditTransfer
9	pacs.008.001.10	FIToFICustomerCreditTransferMultiple
10	pacs.008.001.10	FIToFICustomerCreditTransferCrossborder
11	pacs.010.001.05	FinancialInstitutionDirectDebit
12	camt.003.001.07	GetAccount
13	camt.004.001.09	ReturnAccount
14	camt.029.001.11	ResolutionOfInvestigation
15	camt.052.001.10	BankToCustomerAccountReport
16	camt.053.001.10	BankToCustomerStatement
17	camt.054.001.10	BankToCustomerDebitCreditNotification
18	camt.055.001.11	CustomerPaymentCancellationRequest
19	camt.056.001.10	FIToFIPaymentCancellationRequest
20	camt.060.001.06	AccountReportingRequest

5. Standard maintenance

This Standard and Annexes are published on the Bank of Russia official website in the "ISO 20022 standard" subsection of the "National payment system" section (www.cbr.ru/PSystem/iso_20022/).

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

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

The ISO 20022 e-Repository is updated annually, while previous versions continue to be relevant and it is possible to use previous versions of international financial messages of the ISO 20022 standard.

The Standard is updated by the Bank of Russia.

This Standard may be updated in the case of decision made by the Bank of Russia and the Technical Committee № 122 «Financial transaction standards» that a new version is required on the following grounds:

- changes of the legislation and regulations

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- publication of the new version of the ISO 20022 e-repository on the ISO 20022 website www.iso20022.org,
- professional associations initiatives of participants of the payment services market.