

# General messaging related aspects

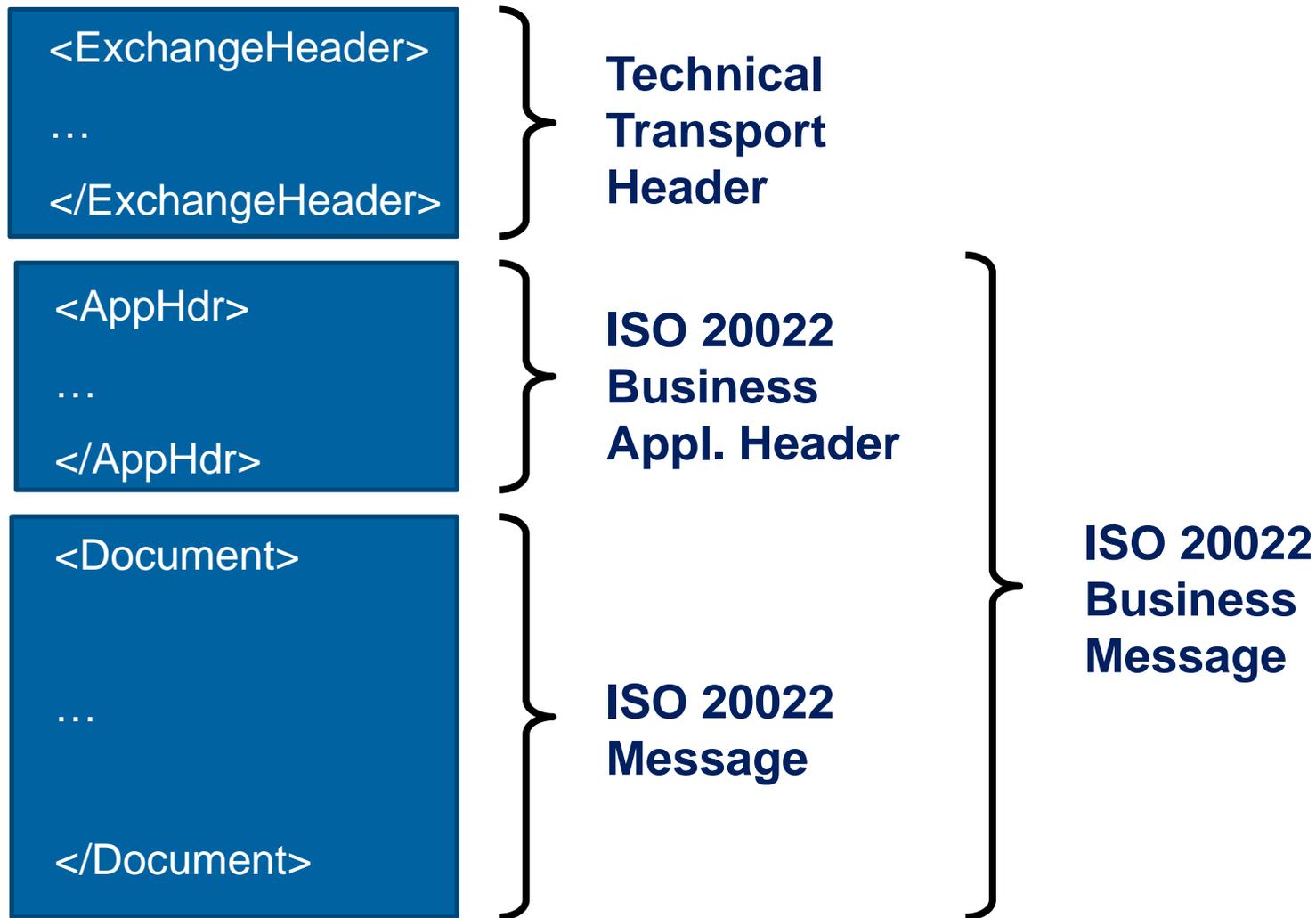
16 March 2017

Ad-hoc Workshop on messages for the Future RTGS Services

# Agenda

- Business Application Header
- Signing of messages
- Change Priority and Change Settlement Time
- Interoperability with international transactions
- Timeout management
- Oversized data management

# ISO 20022 Business Application Header - Terminology



# ISO 20022 Business Application Header –Addressing

- Two alternate scenarios can be used
  - BAH message components From and To are mapped as Sender and Receiver in MT Y-Copy messages

BAH From = Bank A

BAH To = Bank B

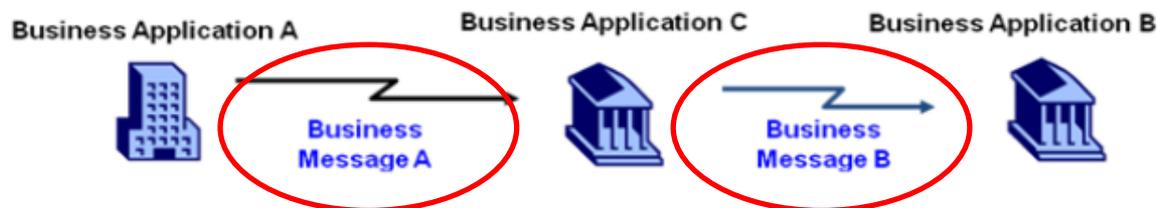
- New BIC for the consolidated platform is introduced

BAH From Message A = Bank A

BAH To Message A = Platform BIC

BAH From Message B = Platform BIC

BAH To Message B = Bank B



# ISO 2002 Business Application Header (I) Alternative 1

Bank A



MI



Bank B



## BAH

- [1..1] **From:** Bank A
- [1..1] **To:** Bank B
- [1..1] **Business Msg Id:** copy from Message ID in pacs.008
- [1..1] **Message Def Id:** pacs.008.001.07
- [0..1] **Business service:** MI specific service [max 35text, use with specific MI codes]
- [1..1] **Creation Date:** date/time when BAH was created by Bank A
- [0..1] **Copy Duplicate:** eg used to indicate that message is copy (eg in reply to retrieval request)
- [0..1] **Possible Duplicate:** recommended not to be used if network protocol offers duplicate alert features
- [0..1] **Priority:** should not be used if present in pacs.008
- [0..1] **Signature:** recommended not to be used if network protocol offers signing features
- [0..1] **Related BAH:** only to be used in case of Retrieval

## PACS.008

- [1..1] Message ID: should be copied in BAH [eg IMAD]
- [1..1] Creation Date: date/time when pacs.008 was created
- [0..1] Instructing Agent: [not used]
- [0..1] Instructed Agent: [not used]

## BAH

- [1..1] **From:** Bank A
- [1..1] **To:** Bank B
- [1..1] **Business Msg Id:** new ID by MI, eg Clearing System Ref., booking time
- [1..1] **Message Def Id:** pacs.008.001.07
- [0..1] **Business service:** MI specific service [max 35text, use with specific MI codes]
- [1..1] **Creation Date:** new date/time when BAH was created by MI
- [0..1] **Copy Duplicate:** eg used to indicate that message is copy (eg in reply to retrieval request)
- [0..1] **Possible Duplicate:** recommended not to be used if network protocol offers duplicate alert features
- [0..1] **Priority:** should not be used if present in pacs.008
- [0..1] **Signature:** recommended not to be used if network protocol offers signing features
- [0..1] **Related BAH:** only to be used in case of Retrieval

## PACS.008

- [1..1] Message ID: can be same message ID assigned by bank A
- [1..1] Creation Date: can be same date/time when initial pacs.008 was created
- [0..1] Instructing Agent: [not used]
- [0..1] Instructed Agent: [not used]

# ISO 2002 Business Application Header (II) Alternative 2

Bank A



MI



Bank B



## BAH

- [1..1] **From:** Bank A
- [1..1] **To:** MI
- [1..1] **Business Msg Id:** copy from Message ID in pacs.008
- [1..1] **Message Def Id:** pacs.008.001.07
- [0..1] **Business service:** MI specific service [max 35text, use with specific MI codes]
- [1..1] **Creation Date:** date/time when BAH was created by Bank A
- [0..1] **Copy Duplicate:** eg used to indicate that message is copy (eg in reply to retrieval request)
- [0..1] **Possible Duplicate:** recommended not to be used if network protocol offers duplicate alert features
- [0..1] **Priority:** should not be used if present in pacs.008
- [0..1] **Signature:** recommended not to be used if network protocol offers signing features
- [0..1] **Related BAH:** only to be used in case of Retrieval

## PACS.008

- [1..1] Message ID: should be copied in BAH [eg IMAD]
- [1..1] Creation Date: date/time when pacs.008 was created
- [0..1] Instructing Agent: Bank A
- [0..1] Instructed Agent: Bank B

## BAH

- [1..1] **From:** MI
- [1..1] **To:** Bank B
- [1..1] **Business Msg Id:** new ID by MI, eg Clearing System Ref., booking time
- [1..1] **Message Def Id:** pacs.008.001.07
- [0..1] **Business service:** MI specific service [max 35text, use with specific MI codes]
- [1..1] **Creation Date:** new date/time when BAH was created by MI
- [0..1] **Copy Duplicate:** eg used to indicate that message is copy (eg in reply to retrieval request)
- [0..1] **Possible Duplicate:** recommended not to be used if network protocol offers duplicate alert features
- [0..1] **Priority:** should not be used if present in pacs.008
- [0..1] **Signature:** recommended not to be used if network protocol offers signing features
- [0..1] **Related BAH:** only to be used in case of Retrieval

## PACS.008

- [1..1] Message ID: can be same message ID assigned by bank A
- [1..1] Creation Date: can be same date/time when initial pacs.008 was created
- [0..1] Instructing Agent: Bank A
- [0..1] Instructed Agent: Bank B

# ISO 20022 Business Application Header (III)

- Allows to leave the 'document' pacs.008 untouched by MI (between bank A and bank B), and yet to include e.g. clearing system references added by MI in BAH
- Business Message ID included in BAH sent by MI can be used as 'clearing system reference'; and include concatenation of info (e.g. settlement time; reference, etc.)
- A FAH with similar structure will be used for the files

## Note:

SWIFT will provide further information on use of BAH (incl. relationship with SWIFTNet Request Header, the use of signatures, recommendation of HVPS+, comparison with Y-Copy environment, etc.)

# Signature

- Identification and authentication the sending user
- Only to be used for requests with “writing access”, i.e. mandatory when impacting the transaction processing
- If not applied the request will be rejected
- The **sender** of the message/file will use the certificate provided to him by the NSP to digitally sign the message/file
- The **receiver** shall be able to check the validity of the signature by using the associated certificate (public key) of the sender

# Handling Change Priority and Change Settlement Time

–Pacs.004/008/009/010

–In context with queue management the following items can be changed:

- Settlement Priorities **NORMAL** and **URGENT**
- Debit times – **CLS** time, **REJECT** time, **TILL** time, **FROM** time

– In V-shape the original message is processed by the system, i.e. after booking the items settlement priority and debit time could be adapted by the system.

–Question:



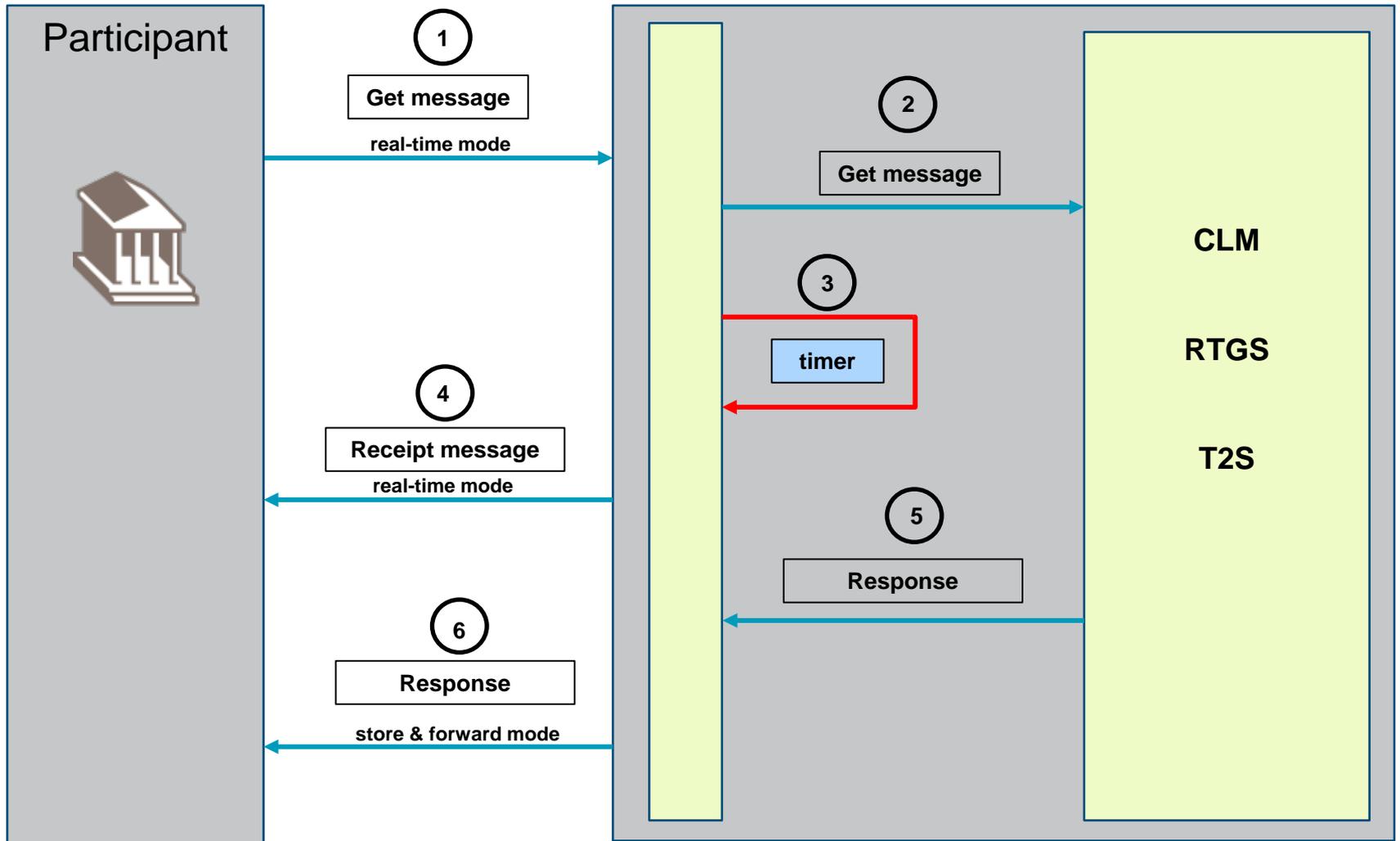
- Should the future system...

➤ Leave these information untouched, i.e. no changes in the payload

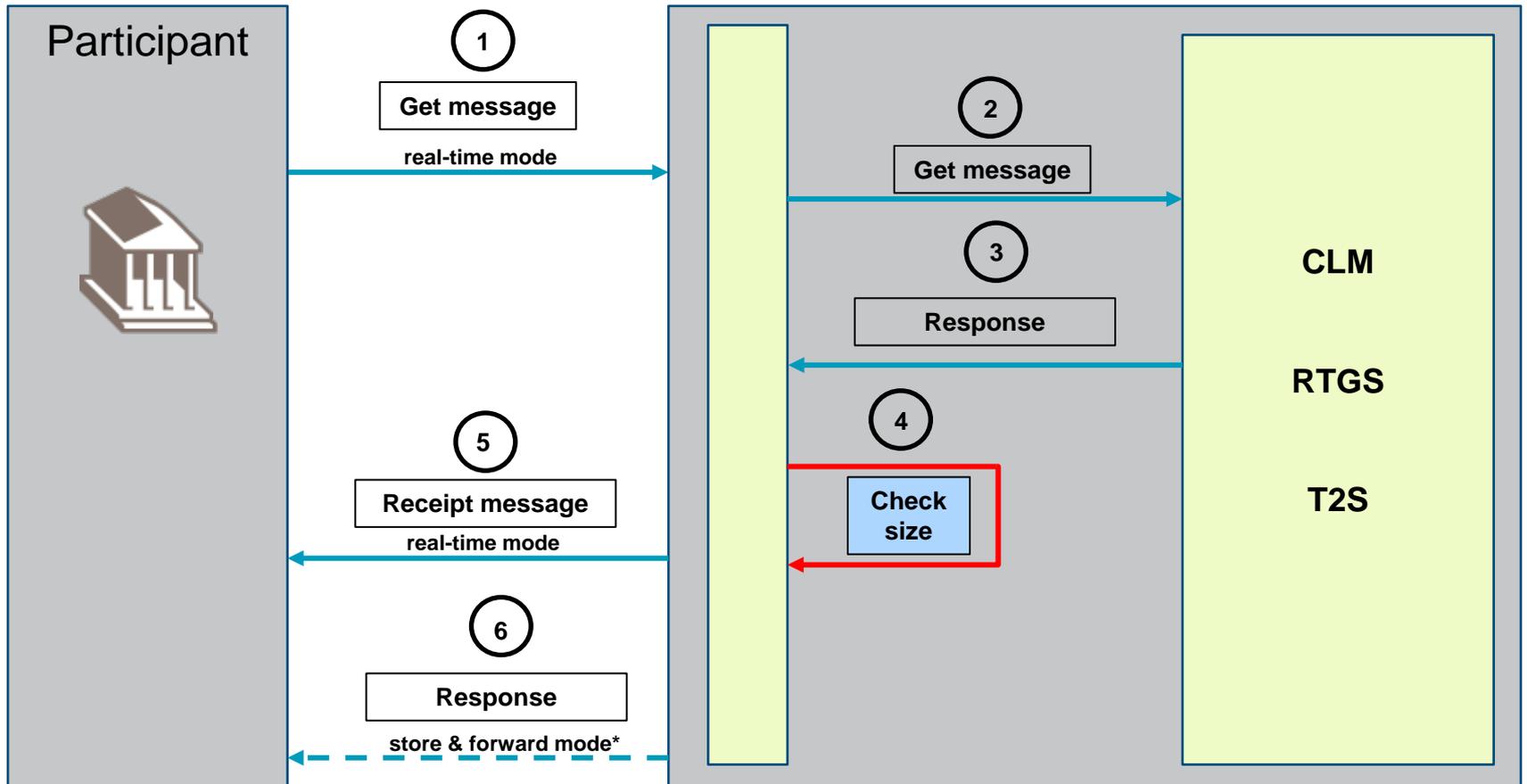
or

➤ Change it

# Timeout Management



# Oversized Data Management – General flow



\*In case a message exceeds also maximum size for files message pagination will be applied if specified, otherwise an error message will be sent.

# Interoperability with international transactions

1. Domestic transactions:
2. Domestic transactions  
[triggered by incoming x-border transactions generated by participants abroad/not connected to domestic MI of target currency – can be enriched to meet domestic needs]
3. International transactions initiated through domestic MI  
[triggered by need to send outgoing x-border transaction in 'domestic' currency]

HVPS+  
HVPS+

**Proposal:**  
1. Identify E2E elements in HVP and HVPS+  
2. Agree on approach to handle

