New CBI Network

Payment Area

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Revisions

Date	Ver.	Application date	Validated by	Notes
20/02/2013	00.01.00	04/11/2013	Business / Standards working party	- First official release

09/10/2013	00.01.01	04/11/2013	Business / Standards working party	- Para. 2.13.1.2:
				  - Updated the applications check on Tax Identifiers consistent with the checks on SCT and SDD
				  - Eliminated the applications check that compared the Debtor and Ultimate Debtor field names and the Creditor and Ultimate Creditor field names
				- Para. 2.13.3:
				  - Corrected glitch relating to the tag of the Amount field in the Charges information block

26/09/2014	00.01.01	02/03/2015	Business / Standards working party	- Para. 2.13.1.2:
				  - Eliminated the applications check on the Regulatory Reporting/Amount field regarding consistency of the transaction amount with the CVS amount
				  - Added applications check to prevent EURO transactions using SEPA Added checks on the Instructed Amount and the CreditorAccount/IBAN field
				- Para. 2.13.3:
				  - Addition of application check of consistency between the detailed information about the number of transactions contained in the status report and the detail value input at the level of NumberOfTransactionsPerStatus
				  - Amount of 0.00 now allowed in the Currency and amount field.

24/03/2016	00.01.01	06/03/2017		- Para 2.13.1.2-3
				  - Extended the range of the amounts allowed
				  - Inserted specifying rules on IBAN
				  - Added check on new field Type/Code present in the Debtor Account field
				For other modifications, the reference is document excel/xsd.

23/05/2017	00.01.01	05/03/2018	Standards working group	- Para 2.13.1.2: - Addition of application check for mandatory shared commission for transfer to EEA countries.
14/08/2021	00.01.01	21/11/2022	Standards working group	- References to Consorzio CBI erased, due to transformation into CBI S.c.p.a.; - Para. 2.13.1.2: - Added applicative check about alternative presence between Name and Postal Address proxy (with the mandatory enhancing of Town Name and Country) and AnyBIC identifier. This check is applied to Ultimate Debtor, Creditor and to Ultimate Creditor
24/08/2021	00.01.01	21/11/2022	CBI	- Corrected revision history application date - Para. 2.13.1.2: - Corrected glitch relating to the perimeter of the application check on blocks "Creditor" and "Ultimate Creditor"

04/11/2022	00.01.01	20/03/2023		- General: Changed effective date due to ECB, EBA Clearing and SWIFT decisions on rescheduling releases to March 20, 2023 on Target2, EURO1 and CBPR+ settlement platforms.
17/10/2022	00.01.01	19/11/2023	CBI	- Introduced changes on Excel and XSD standards regarding uniformity check of currency by bill, and removal of alternative presence constraint at XSD level. - Sec.2.13.1.2, items 15. 21: further clarified the meaning of the check on the presence of Name, Address and AnyBIC Identifier of Ultimate Debtor, Creditor and Ultimate Creditor.
02/11/2023	00.01.01	17/03/2024	CBI	- General: Changed effective date due to EPC decision on rescheduling SEPA releases to March 17, 2024.

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Contents

1 Introduction

This document contains the functional specifications[1] for CBI's new "XML Cross-Border Credit Transfer with status for Originator" service, defined within the Payments area. In particular, the following aspects are covered:

- *Parties involved in carrying out service requests*
- *Characteristics of the service*
- *Service levels*
- *Messages*

CBI's new "XML Cross-Border Credit Transfer with status for Originator" service enables CBI customers to send Euro payment requests that are not compatible with the SEPA settlement schema, or currency payments to the accounts of beneficiaries within and outside the EU.

CBI's new "XML Cross-Border Credit Transfer with status for Originator" service will be:

- optional for Access and Executing Banks from 4 November 2013;
- compulsory solely for Access Banks from 1 February 2014.

1.1 REFERENCE DOCUMENTS

This document makes frequent reference to the CBI technical documents listed below:

- *STFW-MO-001 - CBI Service Management Framework*;
- *STPG-MO-001 - New Services General Part*;
- *DIRECTORY-MO-001 Directory Requirements*;
- *FIRMA-MO-001*.

2 XML Cross-Border Credit Transfer with status for Originator

2.1 PARTIES IDENTIFIED

The parties indicated in the functional description of CBI's new "XML Cross-Border Credit Transfer with status for Originator" service are defined below.

The following parties are indicated in the description:

- ***Party that initiates the payment request (Initiating Party)*:** the party that initiates the payment request (under a contract signed with an Access Bank)
- ***Holder of the a/c to be charged (Originator/Debtor)*:** the holder of the a/c to be charged for the payment request sent by the Initiating Party. This may coincide with the Initiating Party. If the Initiating Party is not the Originator, the payment request is submitted by the Initiating Party on behalf of the Originator

[1] In compliance with the new release of ISO 20022, these specifications are kept constantly aligned with those for "SEPA compliant XML payment instructions", although the two functions remain separate at applications level.

- ***Holder of the a/c to be credited (Creditor/Beneficiary)*:** the holder of the a/c to be credited with the payment requested by the Initiating Party.
- ***Ultimate debtor*:** the ultimate debtor of the payment request (group)
- ***Ultimate creditor*:** the ultimate beneficiary of the payment request
- ***Originator's Access Bank*:** the Bank that provides the Initiating Party with telematic access to the CBI circuit. This party is also referred to as the "Logical Initiating Party" of the payment request
- ***Originator's Executing Bank*:** the Debtor Agent that executes the request to charge the debtor's account. This party is also referred to as the "Logical Recipient" of the payment request.
- ***Intermediary Agent:*** the Bank specified by the Initiating Party that acts between the Debtor Agent and the Creditor Agent under specific correspondence account agreements.

2.2 DESCRIPTION OF SERVICE

This paragraph provides a functional description of the new "XML Cross-Border Credit Transfer with status for Originator" service.
The Initiating Party/Originator orders a credit transfer (1), either directly using the front-end of the application made available by the Access Bank or via download from a business application.

The Originator's Access Bank sends this order to the Originator's Executing Bank (2) which, after local checks, executes the transaction (3), including allocation of its CRO number or CRI number in the case of intra-bank transfers.

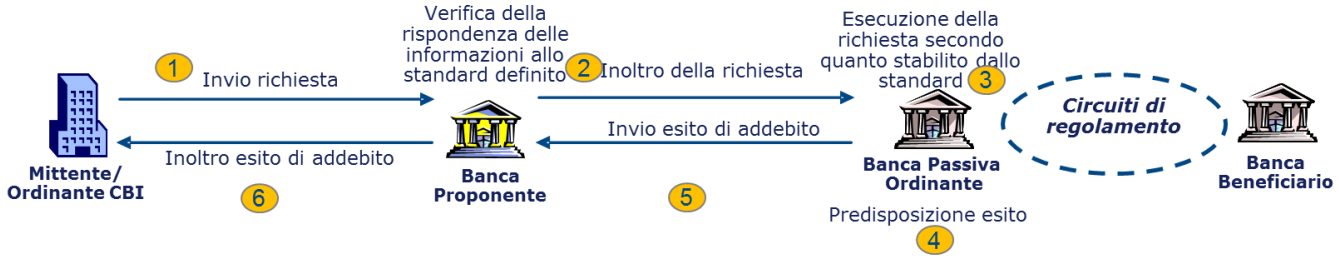

Figure 1

If specified by the Initiating Party/Originator, the Executing Bank prepares a "status of payment/tracking" message for the Initiating Party/Originator, containing summary information about the execution of the order (4 - transaction IDs, CRO/CRI, Value date for the Initiating Party/Originator etc.) and sends it to the Initiating Party/Originator (6).

2.3 CHARACTERISTICS OF THE SERVICE

The service described has the following characteristics:

- Sends service requests containing one or payment requests (groups) (via **XML message** or **message + file**);

- Forwards information "without delay", as guaranteed by the CBI circuit;
- Sends a "Status" report to the Initiating Party/Originator containing the transaction details (or any errors identified when processing the request), if requested by the Initiating Party/Originator.

2.4 ELECTRONIC SIGNATURE

The use of digital signatures for Payment area services is optional. The message structure only supports signatures **attached in a single envelope**; if there are several signatures, these must be included in the same envelope.

Information about how to apply the electronic signature is provided in the current version of "FIRMA-MO-001".

2.5 SERVICE WORKFLOW AND TRANSMISSION WORKFLOW

In order to distinguish better the service delivery logic from that for the transmission of messages using the CBI circuit, two different but closely correlated "views" of the service are provided. The following definitions are adopted:

Service workflow

- This focuses on the business aspects that the service must guarantee.
- It comprises the minimum set of messages that meet in full the requirements imposed by the service model.

Transmission workflow

- This implements the service workflow, taking account of the operational applications of the messages transmitted using the CBI circuit.
- In general, this represents an extension of the service workflow, since it may contain transmission control messages that are "invisible" to the service workflow.
- All messages included in the service workflow must also appear in the transmission workflow.

2.6 SERVICE WORKFLOW: DEFINITION AND LEVELS OF CHECKING

This paragraph describes the service workflow, focusing attention on the checks made by the Executing Bank on the flows received.

In order to describe the logic applied to manage the workflow, this document uses the following terminology to indicate the various XML datasets structured using the XSD schemas defined by CBI:

Physical service request message (service request)

- Represents the XML message transmitted using the CBI network;
- Contains one of more "logical messages" (groups, see later);
- Each service request message is consistent in terms of:
  - "logical" initiating party (Initiating Bank);
  - "logical" recipient (Receiving Bank);

  - reference party of the "logical" recipient (e.g. STD, GPA);
  - Logical Network address of the reference party;
- Service requests are transmitted in file+message mode if their size exceeds 1MB (see STPG-MO-001 – New Services General Part).

Logical message requesting payment (payment request)

- Represents the logical entity via which the Initiating Party instructs its Debtor Agent to pay a batch (group) of individual payment requests.
- Each logical message contains just one group, which in turn comprises one or more payment requests (Credit Transfer Transactions).
- Each logical message (group) is consistent in terms of:
  - Initiating Party/Originator;
  - Payment method (transfer of funds, transfer of funds with status);
  - Service Level (ordinary, same value date, urgent);
  - Debtor Account;
  - Currency;
  - Requested execution date;
  - Forwarding Agent / Marketplace (if present, the proprietary Marketplace code must be the same for every transaction);
  - Charges account;
  - Execution priority;
  - Method for allocating charges.
- Each logical message is transmitted within a physical service request message.

Physical progress message (payment status report)

- XML message from the Executing Bank to the Access Bank about the processing status of the instructions received.
- Contains one or more logical progress messages (*see the definition below*).
- Each physical progress message is consistent in terms of:
  - "logical" initiating party (Executing Bank);
  - "logical" recipient (Access Bank);
  - reference party of the "logical" recipient (e.g. STD, GPA);
  - Logical Network address of the reference party;
  - progress type.
- Payment status reports are transmitted in file+message mode if their size exceeds 1MB (see STPG-MO-001 – New Services General Part).
- With reference to the sequence diagram shown in figure 6, messages **(4), (6), (7) and (9)** are progress messages.

Logical progress message (progress)

- Represents the status of processing of each logical entity (group) or part of it (individual credit transfers).
- Progress may relate to the outcome of the application and/or substantive checks carried out by the Originator's Executing Bank (*see the definition of types of check*).
- The information is sent by the Originator's Executing Bank via a *physical progress message*.

The physical and logical progress messages are also referred to as ***status report messages***.

Three levels of check are carried out on the service requests received, in order to identify correctly the applicable progress messages.

Level 0: formal checks

- This level encompasses all checks carried out to ensure that the data transmitted complies formally with the standards established or adopted by CBI.
- Given that CBI's New Services are all provided using XML messages, the related formal checks are the same as those performed to ensure that messages exchanged comply with the corresponding XSD schema supplied by CBI (XSD checks).

Level 1: application checks

- These are checks on the flows transmitted that cannot be made by simple XSD validation of the messages received, since they require additional application checks using data and logic directly within CBI's area of responsibility.
- By mere and incomplete way of example, this level includes the following types of check:
  - cross checks of the consistency of the values taken by two or more fields within the same or different messages (reconciliation);
  - checks on the validity of the CUC codes;
  - check of the hash total for the digital signature;
  - checks on the validity of individual fields (e.g. IBAN code);
  - broader consistency checks.

Level 2: substantive checks

- These represent the Bank checks strictly related to the type of service provided.
- In certain cases, these checks may be carried out by accessing information not held by CBI.
- By mere and incomplete way of example, this level includes the following types of check:
  - check on the availability of funds for making a payment;
  - check that the Originator and the Debtor are the same;
  - check on compliance with the contract clauses signed by the customer;
  - check on signature powers.

The following sequence diagram highlights the checks carried out and the messages exchanged between the Executing Bank and Access Bank, in order to provide the service.

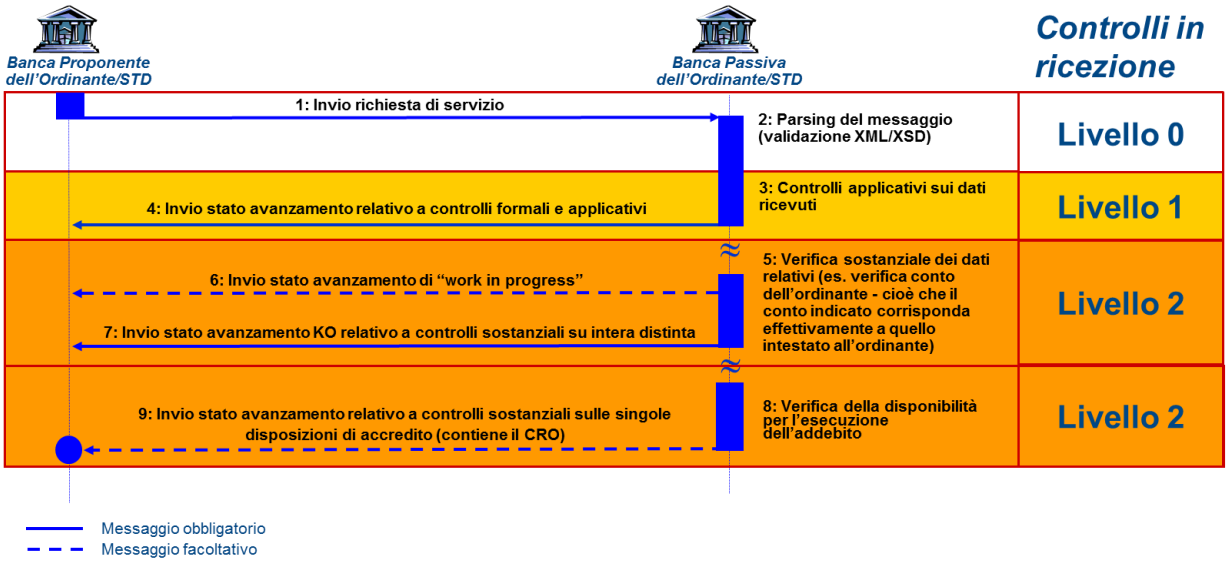

Figure 2

The activities described in points 5 and 8 of the above sequence diagram are just examples. The Executing Bank may apply different checking logic and timing with respect to the above.
In addition, the production of progress report 9 is compulsory if requested by the customer or required by current legislation. No status messages for third parties are envisaged at this time.

2.6.1 Logical payment request messages

Each payment request – group – is identified by the combined use of two specific fields contained in the "Payment information" block (*see XML structure of the message*). In particular, the "Payment Method" field is used to distinguish between a transfer without status for the originator and one accompanied by a status request. The optional "Service Level" field is used (based on bilateral agreements) to distinguish between transfers requested with the same value date (for both the debtor and the creditor) - code "SDVA" - and those to be executed urgently on the day of receipt - code "URGP", in which case the group can only contain one payment request.

The following combinations are allowed:

Service Level	Payment Method	Group Type
absent	TRF	**Requests for Cross-Border Credit Transfers** without Status for Originator
absent	TRA	**Requests for Cross-Border Credit Transfers** with Status for Originator
"SDVA"	TRF	**Requests for SDV Cross-Border Credit Transfers** without Status for Originator
"SDVA"	TRA	**Requests for SDV Cross-Border Credit Transfers** with Status for Originator
"URGP"	TRF	**Individual urgent Cross-Border Credit Transfers** without Status for Originator
"URGP"	TRA	**Individual urgent Cross-Border Credit Transfers** with Status for Originator

2.6.2 Inclusion of payment requests in service requests

As indicated in the definitions, each service request must follow consistency criteria regarding the types of logical entity transmitted and the groups contained therein.
Note that a service request may include any of the following at the same time:

- groups of ordinary (non-urgent) payment requests;
- groups of payment requests with the same value date;
- groups ofindividual payment requests to be executed urgently (normally "same day").

2.6.3 Logical progress messages

There are four types of logical progress message, depending on the checks that result in their generation and the information that they give.

The terminology of these messages depends on the sequence IDs assigned to them in the sequence diagram shown in figure 6, and on the level of the checks that result in their generation.

Type 4 progress report (Level 1 status report)

- Returns the status of the entire payment request - group - following the formal and application checks carried out by the Originator's Executing Bank.

Type 6 progress report (work in progress)

- Used by the Executing Bank in relation to the entire group to notify the Access Bank that the payment requests are being processed.

Type 7 progress report

- Contains solely the KO status of the entire group, following the substantive checks carried out by the Executing Bank.
- This message is not generated if the outcome of the substantive checks on the group is positive.

Type 9 progress report

- Contains the status detail - OK or KO - of the individual payment requests contained in a group.
- This message does not necessarily refer to all the payment requests contained in the original group.
- If the status is OK, the message contains the transaction details for the individual payment requests.

Type 6, 7 and 9 progress reports are also known as ***level 2 status reports***.

The following table summarises the number of logical progress messages - minimum and maximum - that can be generated by the Executing Bank following the receipt of **a group containing multiple credit transfer instructions:**

Type 4 progress report	*Type 6 progress report*	*Type 7 progress report*	*Type 9 progress report*
1..1	0..M	0..1	0..N

2.6.4 Inclusion of progress reports in payment status reports

As defined earlier, a payment status report is a physical XML message used by the Executing Bank to send progress reports to the Access Bank.

Each payment status report may contain:

- solely type 4 progress reports;
- progress report types 6, 7 and 9 (level 2 status reports).

This document refers to payment status reports containing type 4 progress reports as ***level 1 payment status reports***, while ***level 2 payment status reports*** are understood to mean the physical progress messages containing level 2 status reports.

2.7 TRANSMISSION WORKFLOW AND CHECKING MESSAGES

Before discussing the transmission workflow associated with the "XML Cross-Border Credit Transfer with status for Originator" service, the following additional definitions are needed with respect to those given earlier:

Physical control message covering the transmission of progress reports:

- XML transmission control message used by the Initiating Party's/Originator's Access Bank to notify the Executing Bank about the status of the formal and application checks carried out on the level 2 payment status reports received.
- Contains one or more logical transmission control messages (*see the definition below*).
- Each physical transmission control message is consistent in terms of:
  - "logical" initiating party (Access Bank);
  - "logical" recipient (Executing Bank);
  - Logical Network address of the recipient (the return address indicated in the payment status reports).
- Physical transmission control messages are transmitted in file+message mode if their total size exceeds 1MB (see STPG-MO-001 – New Services General Part).

Logical control message covering the transmission of progress reports:

- Reports the outcome of the formal and application checks carried out by the Access Bank on the individual logical progress messages received.
- The information is sent by the Originator's Access Bank via a *physical transmission control message* following receipt of a level 2 payment status report. **No transmission control messages are envisaged in relation to type 4 progress reports**.

As shown in the following sequence diagram, the control messages covering the transmission of progress reports are sent by the Access Bank following the receipt of level 2 payment status reports.

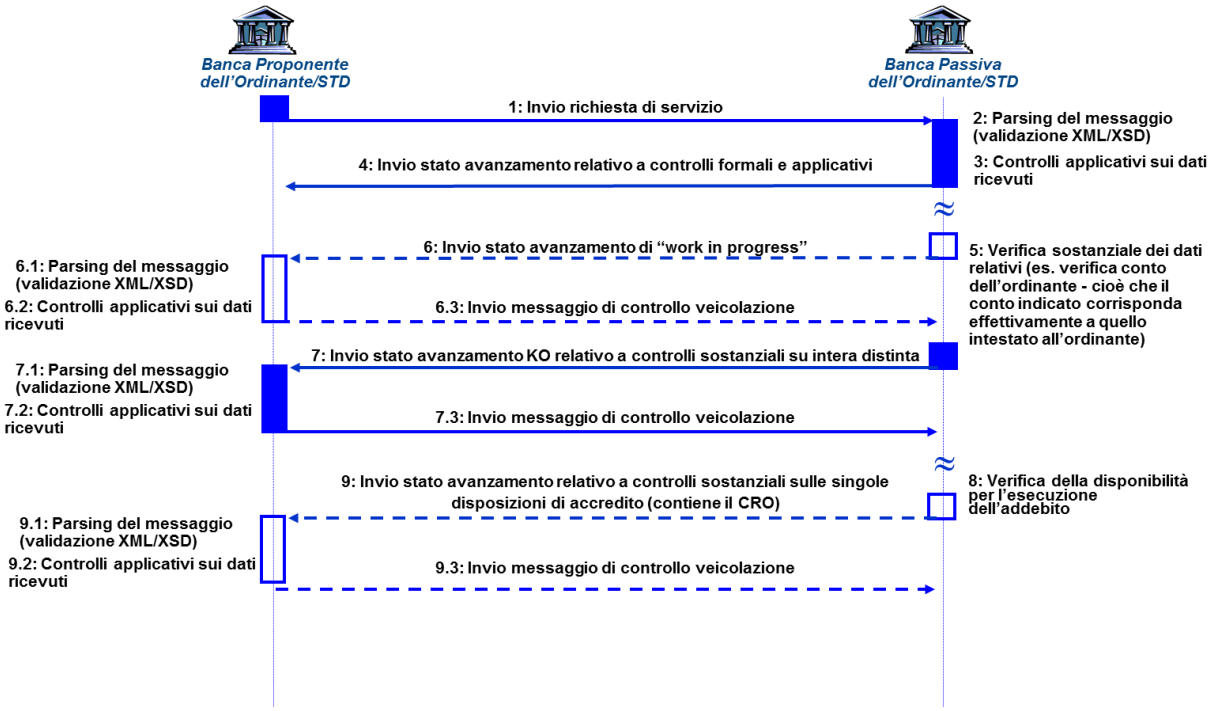

Figure 3

2.7.1 Transmission workflow and messages exchanged

The Access Bank receives the payment requests (groups) from its Customer Originators and, for each, prepares the corresponding logical messages in accordance with the XML structure defined by the CBI standards.
The standards used for the Bank - Customer exchange fall within the realm of the competitive services that each Bank decides to provide its Customers. Nevertheless, the structure of the messages and the rules established by CBI can also be used for Bank - Customer communications. As such, logical payment request messages could be prepared directly by Customers using the CBI standards.
In this case, before submitting them, the Access Bank must carry out all necessary checks to ensure compliance with the rules established by the standards defined and/or adopted.

Before transmitting the logical payment request messages, the Access Bank partitions the groups by recipient Executing Bank and by type of group prepared or received.

The Access Bank therefore prepares homogeneous batches (of groups) for each:
- "logical" recipient (Executing Bank - Debtor Agent);
- reference party of the "logical" recipient (e.g. STD, GPA);
- Logical Network address of the reference party;

A physical service request message **(1)** is prepared for each batch of groups and submitted to the recipient Executing Bank.

The Executing Bank carries out the formal checks **(2)** on the entire physical message received and, if there are problems, returns a General Purpose error message (*see doc. "STPG-MO-001 New Services General Part*) and rejects all the groups contained in the service request.

If the formal checks are completed successfully, the Executing Bank carries out the application checks **(3)** envisaged in relation to the individual logical messages received.
For each physical service request message received, based on the outcome of the above checks the Executing Bank returns just one physical progress message **(4)** containing the status of each group contained therein. Based on this message **(4),** it follows that the Executing Bank can selectively discard individual groups.

The Executing Bank then carries out the substantive checks **(5)** on the individual payment requests received and, if these checks require significant time, it can send one or more logical "work in progress" messages regarding the individual groups analysed. These "work in progress" messages are optional; accordingly, each Executing Bank is free to decide whether or not to send them and the criteria for making this decision.

If the outcome of the substantive checks carried out on one or more of the groups received is negative, the Originator's Executing Bank must send a KO logical progress message **(7)** for each of them.

Lastly, if expressly requested by the Originator, the Originator's Executing Bank must send a progress report detailing the individual payment requests **(9)** after checking that funds are available for the account to be charged.
This status report contains the transaction details (e.g. CRI/CRO) for the individual instructions included in the original payment request.

The logical progress messages regarding substantive checks **(6), (7), (9)** can be included in physical progress messages at different times, depending on when these checks are completed by the Executing Bank; accordingly, by contrast with the progress report **(4)**, there is no need for the subsequent physical progress messages to match 1:1 with the service requests received by the Executing Bank. Each level 2 payment status report can refer to groups and individual instructions originally included in different service requests.

For every level 2 payment status report received, the Access Bank must produce just one physical transmission control message after carrying out its formal and application checks on the level 2 status reports contained therein.

2.8 ADDRESSING OF PHYSICAL MESSAGES

This paragraph clarifies the criteria adopted for addressing the physical messages - service requests, payment status reports and transmission control messages - relating to the transmission workflow that implements the "XML Payment Instructions with Status for Originator" service.

The service request **(1)**, containing the logical payment request messages, is addressed by reference to the Directory. The Access Bank identifies the delivery address by querying the non-profiled services made available by the Executing Bank. The Naming Attribute of the required Service node is cn=**DISP-PAG-EST**.

The Executing Bank sends the first payment status report **(4)**, containing the type 4 progress reports, to the Access Bank using the return address indicated by the latter in the network header for the request message **(1)**.

The subsequent level 2 payment status reports, containing progress messages **(6)**, **(7)** and **(9)**, are addressed to the Executing Bank by reference to the Directory. Commencing from the customer node (Initiating Party/Originator), the delivery address is found from the Service node whose Naming Attribute is cn=**STAT-RPT-DISP-PAG-EST**, from among the Services contained in the profile associated with the customer concerned.

Lastly, all the transmission control messages produced by the Access Bank following receipt of level 2 status reports are sent to the return address indicated in the network header for those responses.

As a direct consequence of the addressing criteria described above, the "Service Name" included in the network and service headers of the level 1 payment status reports differs from that used in the level 2 payment status reports.
The following association exists between the "Service Name" and the messages transmitted:

- **Service request:** "Service Name" set to "DISP-PAG-EST";

- **Level 1 payment status reports:** "Service Name" set to that indicated in the corresponding service request ("DISP-PAG-EST");

- **Level 2 payment status reports:** "Service Name" set to "STAT-RPT-DISP-PAG-EST";

- **Transmission control messages for level 2 payment status reports:** "Service Name" set to "STAT-RPT-DISP-PAG-EST".

The following figure outlines the addressing of queries that reference the Directory.

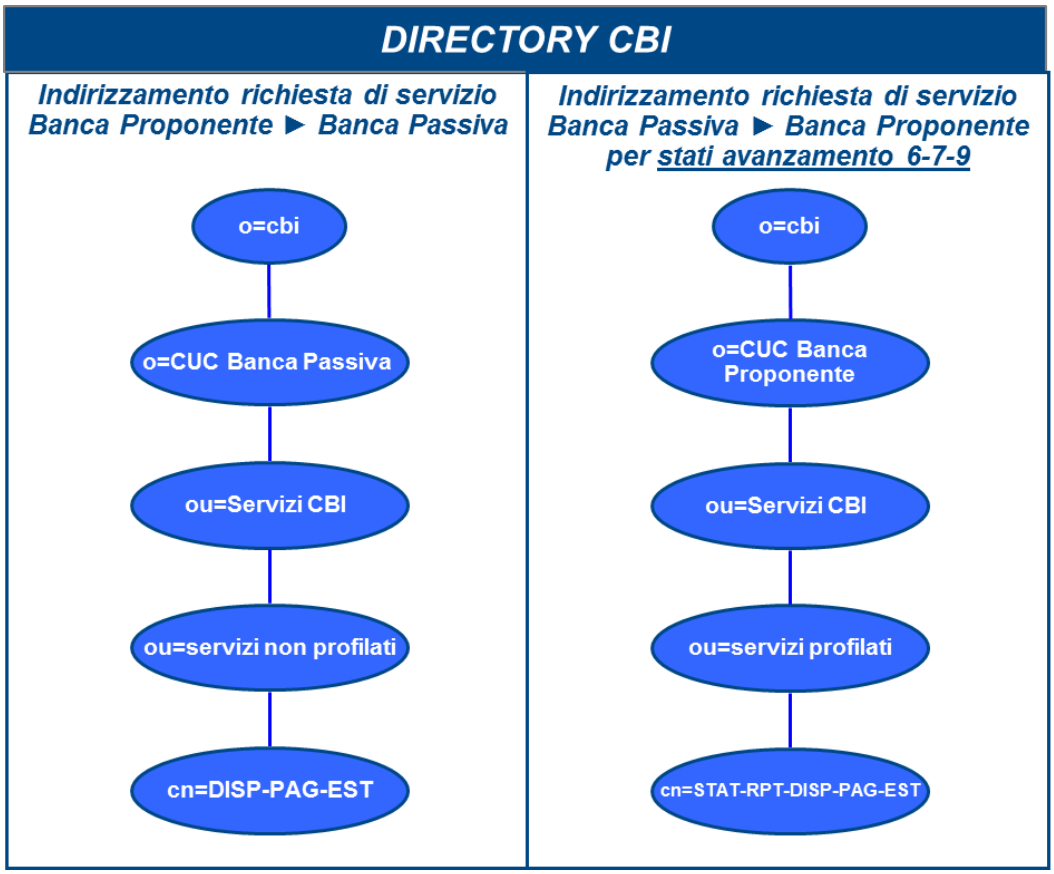

Figure 4

2.8.1 Addressing of progress reports relating to payment requests received from marketplaces

The structure of CBI messages allows specific Parties to take on the role of "Marketplace Managers", being organisations that gather payment requests from several Firms (linked to their marketplace) and send them to the various Executing Banks using just one Access Bank which, in this case, takes on the role of Forwarding Agent.

In this scenario, physical messages are addressed in the normal way, except with regard with level 2 payment status reports.
In particular, the Executing Bank addresses these messages to the Forwarding Agent by consulting the Directory included in the services provided by the Forwarding Agent[2], which is identified by its Proprietary Code. This code is known to the Executing Bank since it is specified in a field contained in the original payment requests.

Every Forwarding Agent is required to include in its Directory a specific profile for each marketplace served, indicating the code assigned to the marketplace concerned in the profile name.

[2] *The CUC of the Forwarding Agent is included in the service header for the service request message (logical initiating party)*

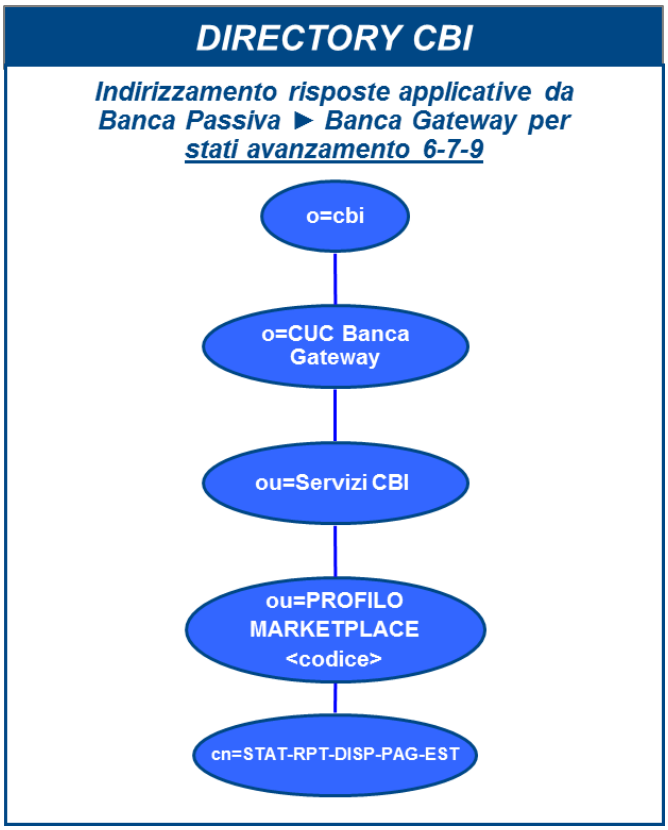

Figure 5

2.9 ANALYSIS OF THE PRINCIPAL WORKFLOW CHARACTERISTICS

As is evident from above paragraphs, the "transmission" workflow describes the provision of the service in the most complete manner. This is because, in addition to ensuring that the service complies with the business requirements, it also takes account of all the issues associated with proper management of the messages exchanged. In particular, it introduces the concept of "transmission control" in relation to the level 2 payment status reports generated by the Executing Bank.

Note also that, with respect to the level 2 payment status reports, **level 1 payment status reports** do not require additional transmission control messages because:

- they are sent to the return address indicated in the service request message;
- they refer to every the payment request (1:1 match) contained in the service request.

Given these characteristics, the **level 1** payment status reports play a dual role that includes transmission control of the logical entities contained in the service request. They also transmit the level 1 status reports relating to the groups submitted by the Access Bank.

Bearing in mind how the messages transmitted are addressed, analysis of the transmission workflow described above shows that its functioning is based on pairs of physical messages with the following characteristics:

- **an "outbound" physical message**, addressed by reference to the Directory and containing one or more logical entities that meet established consistency criteria;
- **a "return" physical message**, sent to the return address indicated in the network header of the outbound message. This message represents the reply provided by the recipient of the outbound message, based on the formal and application checks carried out on the data received. The reply makes implicit or explicit reference to all the logical entities contained in the outbound message.

Given the above, analysis of the transmission workflow for the "XML Payment Requests" service identifies two different types of pairs of physical message, whose characteristics are summarised in the following tables:

Service request - payment status report 4

"Outbound" message	Service request
"Return" message	Payment status report 4
Sender of outbound message	Access Bank
Recipient of outbound message	Executing Bank
Addressing of outbound message	Non-profiled services node Executing Bank
Logical entities contained in outbound message	Payment requests (groups)
Logical entities contained in return message	Level 1 status reports (progress report 4)

Level 2 payment status report - physical transmission control message

"Outbound" message	Level 2 payment status report
"Return" message	Physical transmission control message
Sender of outbound message	Executing Bank
Recipient of outbound message	Access Bank
Addressing of outbound message	Profiled services node Access Bank
Logical entities contained in outbound message	Level 2 status reports (progress reports 6, 7, 9)
Logical entities contained in return message	Logical transmission control messages

2.10 SERVICE LEVELS

Based on the sequence diagram for the "XML Ordinary Credit Transfer with status for Originator" service, Service Level Agreements (SLA) have been established for all payment status reports sent during the process.
The timings involved are illustrated in the sequence diagram for the payment request and the transmission of the status to the Originator.

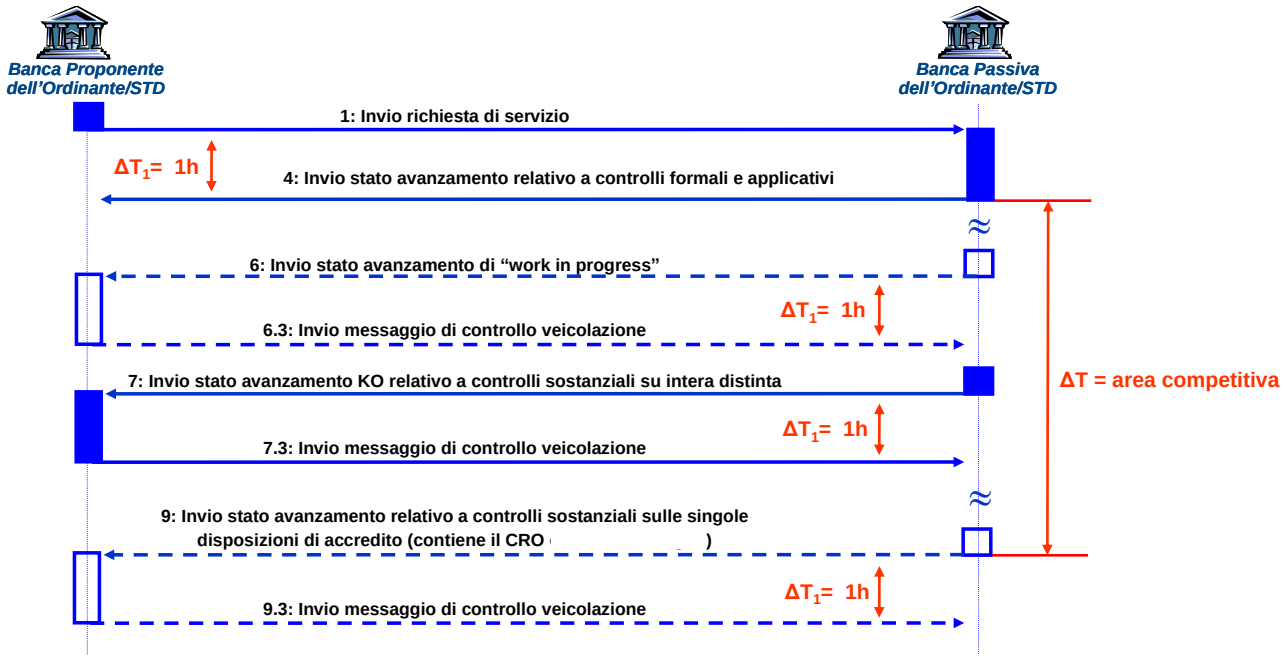

Figure 6

The service levels established are summarised in the following table.

Interval	Description	Value
ΔT_1	Interval between receipt of the "outbound" message and sending the corresponding "return" message	1 hour (max)
ΔT	Interval between sending the status report relating to the formal and application checks and the status report on the substantive checks	Competitive decision

2.11 MESSAGES USED

This paragraph describes the structure of the messages used as part of the transmission workflow. In particular, the following message types are used to provide the service:

- physical cross-border payment request message;
- physical cross-border payment status report message;
- physical cross-border transmission control message.

This document makes frequent reference to specific tags included in these messages, in order to describe clearly the functionality available.
The record formats are described in detail in the following Excel files, which also include any application checks associated with each field:

- STPE-ST-001;
- STPE-ST-002;
- STPE-ST-003.

2.11.1 Service request message

The physical service request message is structured to have the following main characteristics:

- ability to transmit **one or more payment groups**;
- ability to transmit **one or more payment requests within each group**;
- ability to transmit **information for reconciliation purposes**: the message may include information for reconciliation purposes, but it also contains fields that can be used to indicate that the related reconciliation information is transmitted separately.

The structure of the physical service request message, prepared by the Originator's Access Bank, is defined in accordance with the general principles described in paragraph 4.1 of document STPG-MO-001 – New Services General Part – and the rules for the management of digital signatures set out in document FIRMA-MO-001.

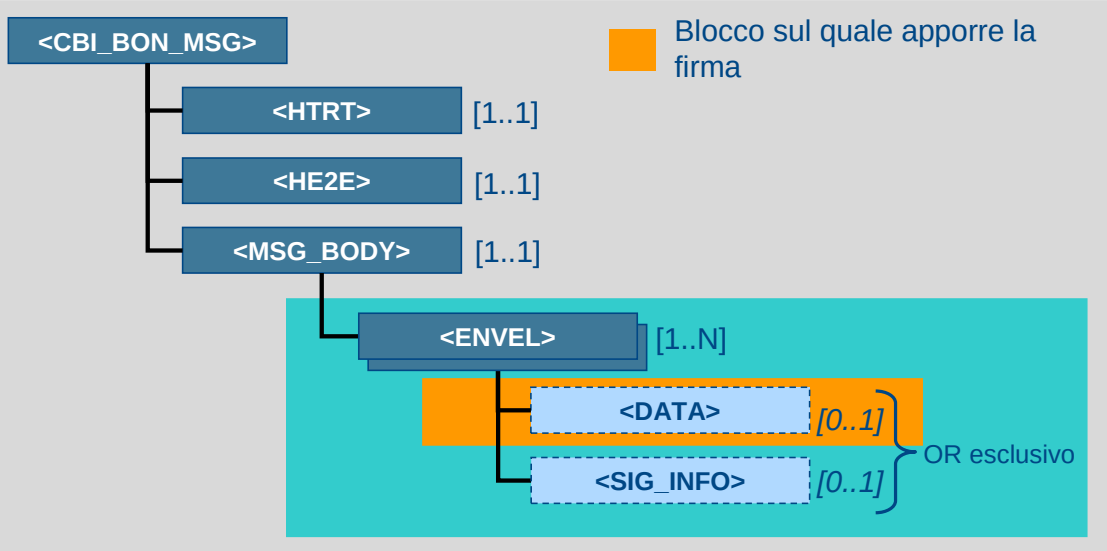

Figure 7

The body of the physical message comprises one or more logical payment request messages.
Each logical message, represented by the <DATA> block in the above figure, is included - together with any signature information - in a block (<ENVEL> in the figure) that serves as an "envelope" for the group concerned.

The following figure details the structure of each logical message:

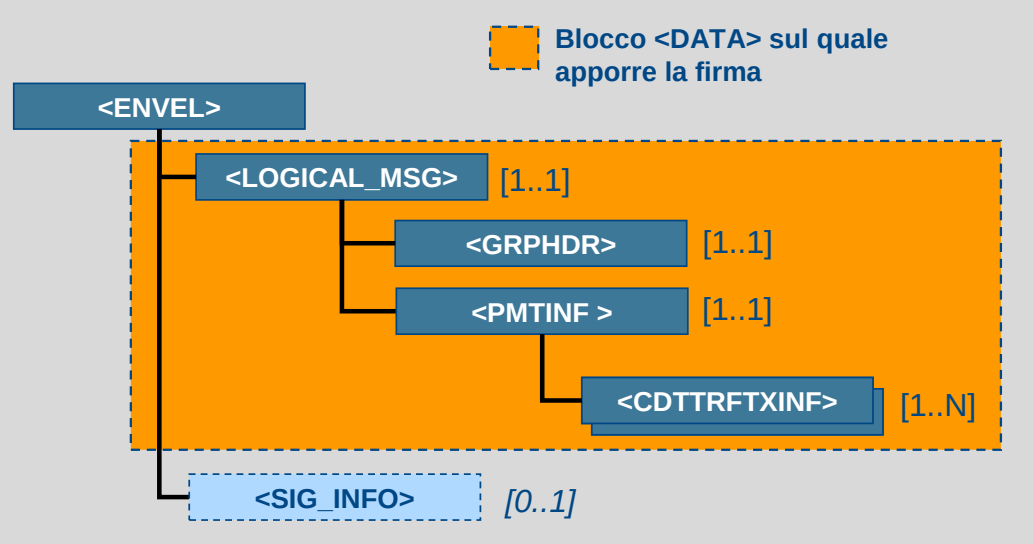

Figure 8

The structure of the logical message is determined with reference to the ISO20022 standard for Payment Initiation (Customer Credit Transfer Initiation). Accordingly, the logical message must be structured to ensure the presence of just one group (<PMTINF> block) containing one or more payment requests (<CDTTRFTXINF> blocks).

A detailed description of the fields comprising the various blocks is provided in document STPE-ST-001.

2.11.2 Payment status report message

The service workflow requires the Originator's Executing Bank to send various progress messages relating to the application and substantive checks carried out on the payment requests received.

Since an electronic signature can be attached to the progress messages, its structure must comply with the rules set out in document *FIRMA-MO-001.*

If a digital signature is included with the status message, it must be attached in **single envelope** mode to the progress reports contained in the payment status report.

The logical schema for all physical progress messages is presented in Figure 9.

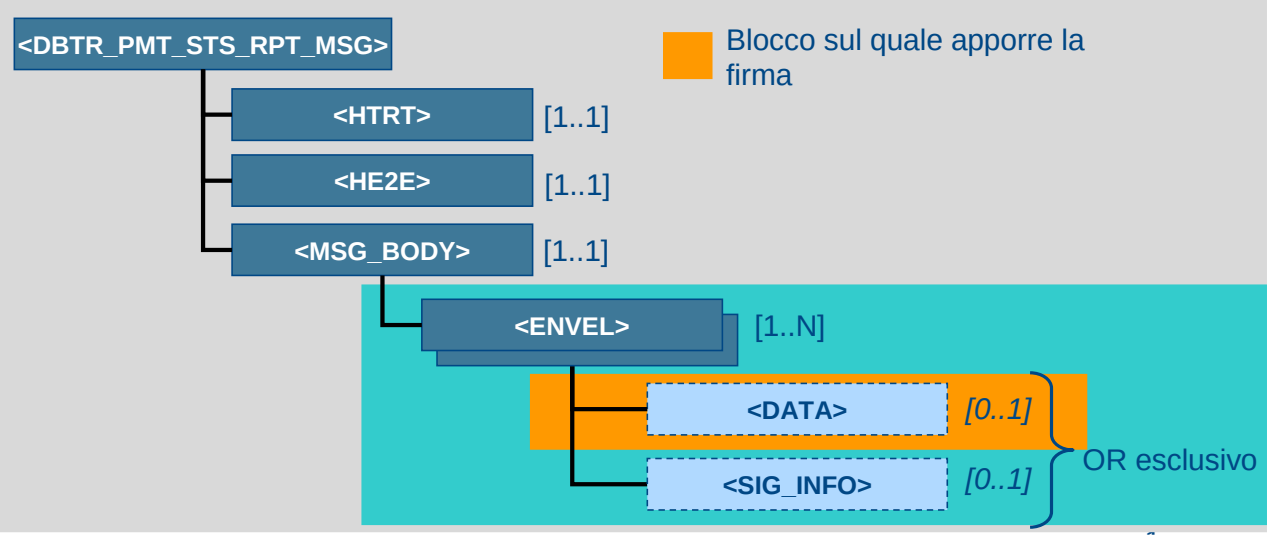

Figure 9

The body of the payment status report message comprises one or more logical progress reports. Each logical message, represented by the <DATA> block in the above figure, is included - together with any signature information - in a block (<ENVEL> in the figure) that serves as an "envelope" for the group concerned.

Figure 10 details the structure of each status report:

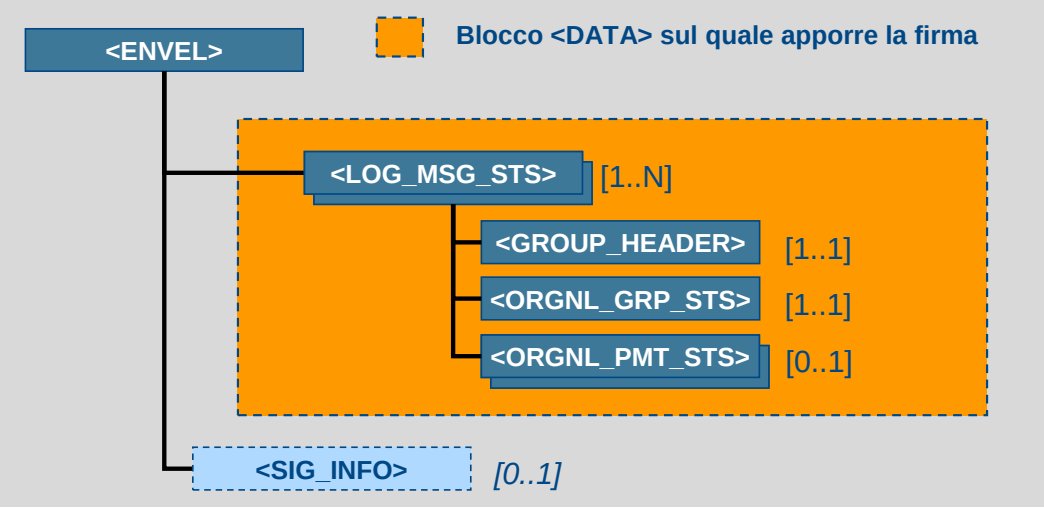

Figure 10

The logical Cross Border Payment Status Report (consistent with the Customer Credit Transfer Initiation standard ISO 20022) is sent by the Executing Bank to the Access Bank, which makes it available to the Initiating Party/Originator. It is used to inform the Initiating Party/Originator about the status (positive or negative) of an instruction given (individual instruction and/or group). It is also used to provide information about an "in progress" instruction.

A detailed description of the fields comprising the various blocks is provided in document STPE-ST-002.

2.11.2.1 Transmission control message

For every level 2 payment status report received, the Originator's Access Bank sends the Executing Bank just one physical transmission control message covering the related progress reports.
This message, generated following the formal and application checks, contains information about the status of the entire level 2 payment status report received and the individual progress reports contained therein.

The Executing Bank reconciles the transmission control messages on two levels, using two keys:

- reconciliation at the physical message level: **IdE2EMsg+CreDtTm (transmission control) = IdE2EMsg+XMLCreDt (service header payment status report)**
- reconciliation at individual logical message level: **OrgnlMsgId+OrgnlCreDtTm (transmission control) = MsgId+CreDtTm (progress report)**

Figure 11 describes the structure of the transmission control messages.

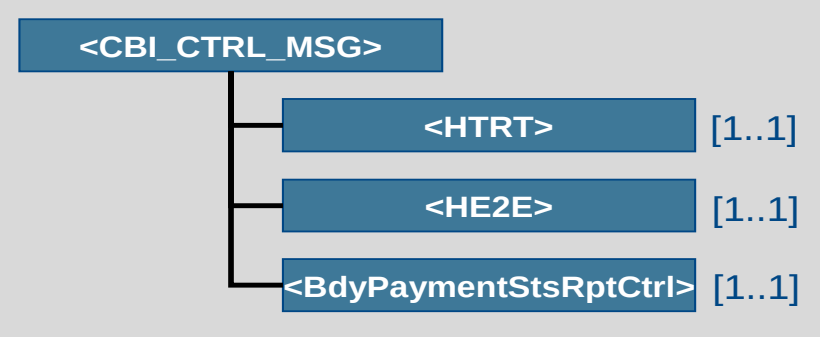

Figure 11

By contrast with the messages analysed in earlier paragraphs, in this case there is no signature block. A detailed description of the blocks and fields comprising the transmission control message is provided in document STPE-ST-003.

The following two rules apply to all transmission control messages:

- the value of the **IdE2EMsg** tag must be the same as that for the **IdE2EMsg** tag included in the Service Header for the payment status report referred to by the transmission control message;
- the date (year, month, day) included in the **CreDtTm** tag must be the same as that in the **XMLCrtDt** tag included in the Service Header for the payment status report referred to by the transmission control message.

The combination of these two tags provides the correlation key needed to associate the transmission control message correctly with the corresponding level 2 payment status report.
The following paragraph provides further information and details about the reconciliation of messages.

2.12 IDENTIFICATION AND RECONCILIATION OF PHYSICAL AND LOGICAL MESSAGES

This paragraph indicates the principles and fields used to identify and reconcile the physical and logical messages exchanged as part of a workflow.

2.12.1 Identification of messages

Each physical message has an E2E identifier – included in the service header – that remains unique for a period of six months (*see doc. STPG-MO-001*).
Each payment request is identified at system level, without ambiguity, by three values:

- Group ID (MsgId): determined by the Initiating Party and unique within the same day;
- Group creation date (CreDtTm);
- Unique identifier (CUC) of the Initiating Party.

For international compliance purposes, the data type for the <CreDtTm> field is "ISODateTime"; therefore, in accordance with the W3C specifications, this field also contains the time when the groups were created. However, since <MsgId> must be unique within the same day and for the same Initiating Party, the groups must be reconciled and checked for uniqueness with reference to the following information:

- MsgId;
- Year, month and day contained in the <CreDtTm> field;
- Initiating Party's CUC;
- Service name indicated in the service header of the physical message.

In addition, the individual instructions contained in the groups have a key consisting of 2 values:

- **InstrId**: identifier assigned to the instruction by the Originator in relation to its Bank;
- **EndToEndId**: assigned by the Initiating Party, which identifies the individual payment request throughout the entire chain ending with the Beneficiary.

The progress messages can also be uniquely identified with reference to four key pieces of information:

- Progress report identifier: determined by the Executing Bank and unique within the same day;
- Progress report creation date (CreDtTm)[3];
- Identifier (CUC) of the sender (Executing Bank);
- Service name indicated in the service header of the physical message[4].

Since the progress messages are sent by the Originator's Executing Bank, the CUC can be found in the service header (logical Initiating Party) of the payment status reports.

[3] *The considerations discussed in relation to the <CreDtTm> field contained in the original group also apply to this field.*
[4] *In this case, the distinction between level 1 and level 2 payment status reports is guaranteed.*

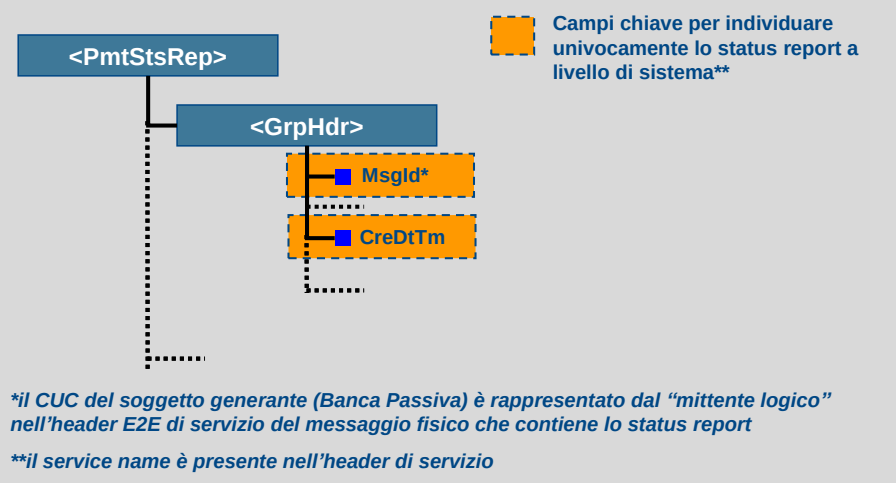

Figure 12

2.12.2 Reconciliation of messages

On receiving progress reports, the Originator's Access Bank (or the Originator) must be able to associate them with the groups submitted earlier, and with the individual instructions contained therein.
The progress report therefore contains all the information needed for reconciliation purposes:

- reference to the physical service request message used to transmit the group to the Executing Bank (used by the Originator's Access Bank to manage the workflow);
- reference to the original group to which the progress report relates;
- reference to the individual instructions contained in the original group (required for type 9 progress reports).

Figure 13 details the fields used to reconcile the outbound and return messages.

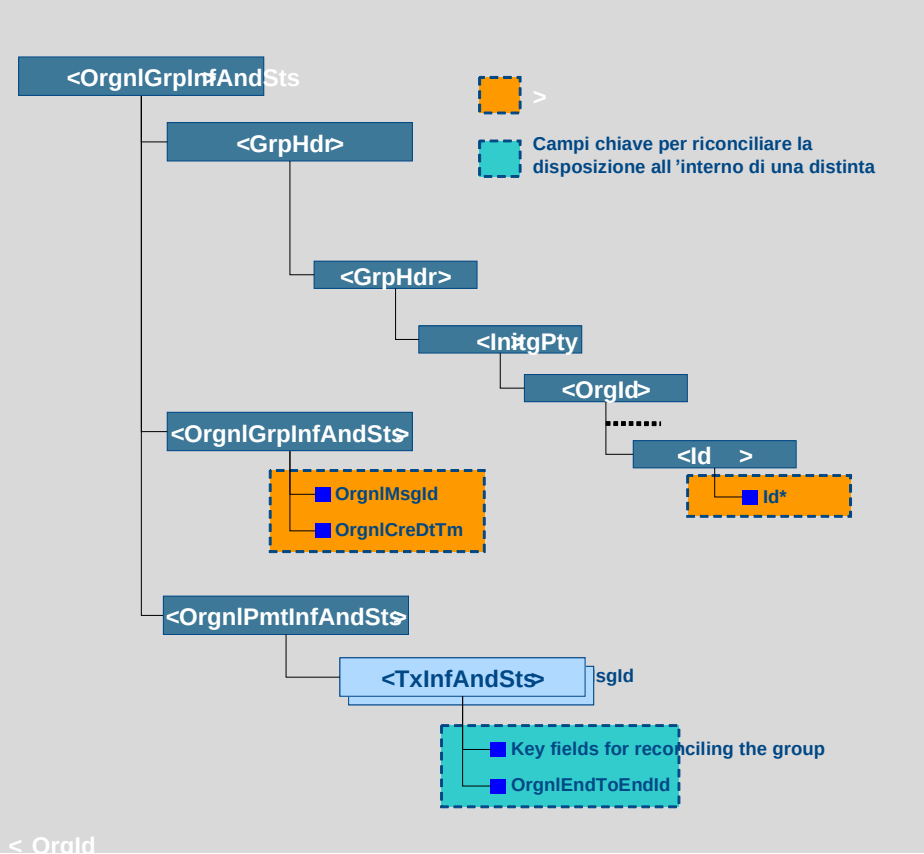

Figure 13

Transmission control messages also contain sufficient information to enable the Executing Bank to fully reconcile them with the progress messages sent.
The messages are structured to contain the following information:

- related payment status report;
- reference to the individual progress reports received;
- details about the status of individual instructions.

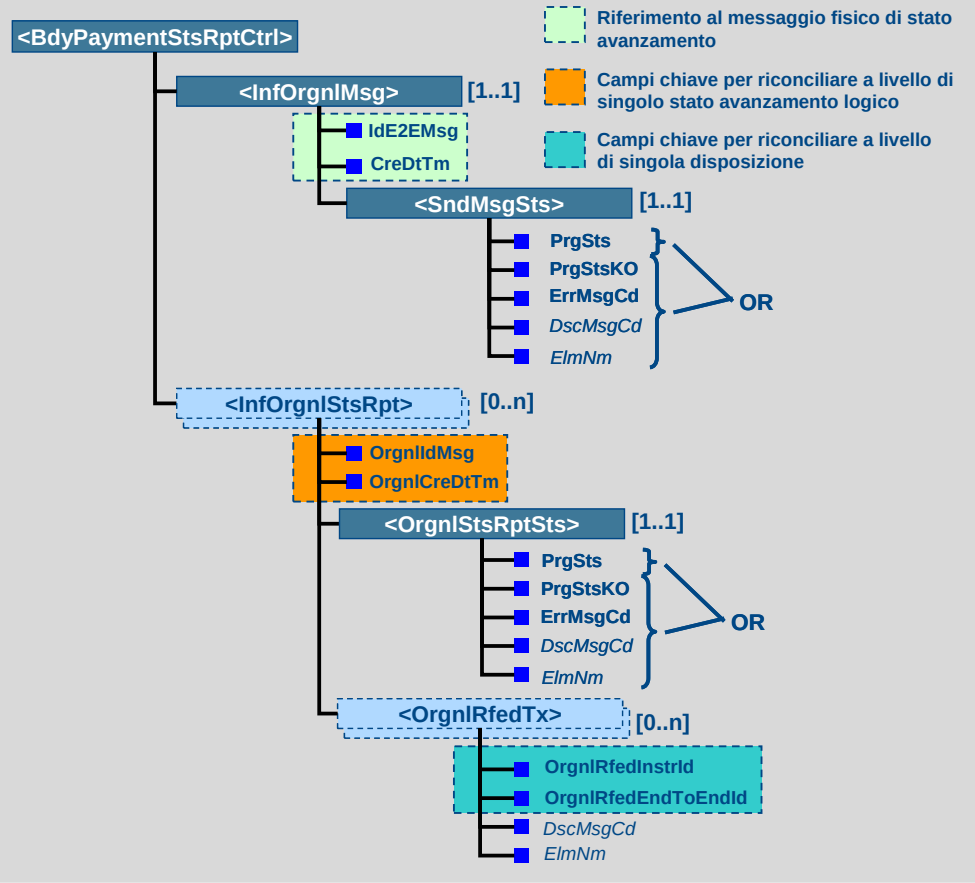

Figure 14

2.13 RULES FOR PREPARING PAYMENT STATUS REPORTS AND TRANSMISSION CONTROL MESSAGES

The following paragraphs cover the rules followed by the Originator's Executing Bank when preparing level 1 and level 2 payment status reports.
Where possible, the text lists all the checks performed by the Originator's Executing Bank before preparing the various status reports.

2.13.1 Rules for preparing level 1 payment status reports

Before preparing level 1 payment status reports - containing type 4 progress reports - the Originator's Executing Bank must carry out two different types of check:

- **Checks on the entire physical message received**: if the outcome of these checks is negative, the Bank must reject all the payment requests contained in the request message;
- **Checks on the individual payment requests (groups) contained in the message**: these checks must only be carried out if the outcome of the message-level checks is positive.

This approach, with two levels of checking, means that individual payment requests (groups) can be rejected selectively.

2.13.1.1 Checks to be carried out on service requests

On receiving the service request message, the Executing Bank must check that it complies with the reference schema. These formal checks must also be carried out in advance by the Access Bank in order to avoid rejections by the Executing Bank.

If the check fails due to XML parsing errors (message not compliant with the XSD schema defined by CBI), the problem must be reported using a General Purpose message using error code **DG01** (*see doc. "STPG-MO-001 New Services General Part" for more information about the management of error messages*).

After identifying the type of physical message received, the Executing Bank must check the consistency of the message type with the service name indicated in the service header.

If this check fails, the problem must be reported using a General Purpose message using error code **MG01** (*see doc. "STPG-MO-001 New Services General Part" for more information about the management of error messages*).

Transmission of the General Purpose message results in rejection of all the payment requests received.

After this initial validation of the message as a whole, attention turns to the individual groups.
The checks to be carried out on the individual groups are described in the following paragraph.

2.13.1.2 Checks to be carried out on payment requests (groups)

The following paragraph describes the application checks, additional to the formal checks on the message's XSD schema, that the Executing Bank must carry out on each logical message before returning the related level 1 payment status report.

These application checks must also be carried out in advance by the Access Bank in order to avoid rejections by the Executing Bank.

The checks that the Executing Bank must carry out, as recipient of the logical payment request messages, are listed below.
The error code - from among those envisaged by the ISO standard - to be returned if the outcome is negative is indicated for each check.
If the same code is used to report several instances of an error, the "Element Reference" field should be used to identify the specific tag affected by the error.

Since there is no specific code for a number of errors, these are reported using the generic code "NARR" and a descriptive string is included in the first occurrence of the optional and repeated "AddtlStsRsnInf" field.
If the "NARR" code is used, the required descriptive string represents a suggestion to clarify the nature of the error encountered. Accordingly, each Bank is free to use different strings to report the

error, and the "Additional Status Reason Information" field can be used for this purpose too.

The Executing Bank must carry out the following checks:

1. The group's identification key must comply with the uniqueness criterion (*see para. 2.12*). If the Executing Bank receives a group that has already been processed, it must be rejected with a type 4 KO progress report[5]. If a service request contains two or more payment requests with the same key, the Executing Bank must reject all the groups affected by the duplication. (**AM05**)

2. The Number of Transactions identified by the value set for the <NbOfTxs> tag (included in <GrpHdr>) must agree with the number of instructions (number of occurrences of block <CdtTrfTxInf>) included in the logical message (group). ("**NARR**", "**Unexpected number of requests**")

3. The control total <CtrlSum> must agree with the sum of the amounts of the individual payment instructions contained in the group. (**AM10**)

4. The first occurrence of the <Id> identifier of the <InitgPty> Initiating Party/Originator must contain a valid CUC, associated with the logical initiating party of the flow, indicated in the Service Header. This check must not be carried out for payment requests received from marketplaces. (**BE05**)

5. The first occurrence of the <Issr> Issuer field in the <InitgPty> block must contain the value "CBI". ("**NARR**", "**Issuer Id Initiating Party invalid**")

6. There may be two or more occurrences of the <Id> block of the <InitgPty> Initiating Party/Originator. Commencing from the second occurrence, if the Issuer is known and takes the value "ADE", the ID is assumed to be an Italian fiscal reference and therefore the only acceptable formats are 11 numeric characters or 13 alphanumeric characters of which the first two take the value "IT" (VAT numbers) or 16 alphanumeric characters (personal Tax Codes). In all cases, no validity check is performed on the CIN. (**BE15**)

7. The Forwarding Agent block <FwdgAgt> must be present in the case of requests received from marketplaces (i.e. if the "Local Instrument" field is used). ("**NARR**", "**Forwarding Agent not present**")

8. The proprietary code of the Forwarding Agent's clearing system must be a valid ABI code in the form of exactly five numeric characters, consistent with the requirements of document "CBI-STD-001". (**RC01**)

9. The <Cd> field in the Service Level block may only take the values "URGP" and "SDVA" ("**NARR**", "Service Level invalid"), based on the bilateral agreements signed.

5 The identification key must only be "registered" by the Executing Bank after the generation of a type 4 OK progress report. This enables the Initiating Party to reuse the same key after correcting an earlier error.

10. If the <Cd> field in the Service Level block takes the value "URGP", only one payment request is allowed for each group/logical message ("**NARR**", "Number of payment requests not consistent")

11. In the Debtor and Ultimate Debtor blocks, if the Issuer is known and takes the value "ADE", the ID is assumed to be an Italian fiscal reference and therefore the only acceptable formats are 11 numeric characters or 13 alphanumeric characters of which the first two take the value "IT" (VAT numbers) or 16 alphanumeric characters (personal Tax Codes). In all cases, no validity check is performed on the CIN. (**BE16**)

12. The Type/Code field of the del Debtor Account (<DbtrAcct>/<Tp>) must take one of the values included in the external list found at http://www.iso20022.org/external_code_list.page. ("NARR", "Debtor Account Type invalid").

13. The proprietary code of the Debtor Agent's clearing system must be a valid ABI code in the form of exactly five numeric characters, consistent with the requirements of document "CBI-STD-001", associated with the logical recipient's CUC code included in the service header. ("**NARR**", "**ABI Debtor Agent incorrect**")

14. The Ultimate Debtor block may be present either at group level or at individual transaction level ("**NARR**", "**Ultimate Debtor incorrect**")

15. If Ultimate Debtor block is present at level of group or at level of single transaction, one among the following data sets must be present (but both can be present)~~the following fields must be valorized alternatively~~:
    a. The couple formed by the fields Name (<Nm>) and Postal Address (<PstlAdr>), ~~with~~ the latter containing at least Town (<TwnNm>) and Country (<Ctry>) subfields. ~~valorized;~~
    b. AnyBIC identifier<BICOrBEI>, which is present in the Identifier block<Id>.

    ("NARR", "Insufficient identification data")

16. Charge Bearer field (<ChrgBr>), used for commission types, must be "SHAR" if Creditor Account has an IBAN with a country code located within European Economic Area (EEA). This control is beyond currency used for transfer. The control is valid for extra-EEA currencies too. **("NARR", "Commission type not allowed")**

17. Any IBAN identifier included in the Charges Account block (<ChgsAcct>) must be different to that of the Debtor Account (<DbtrAcct>), but relate to the same Debtor Agent (same ABI included in the Debtor Account <DbtrAcct> for the transaction). ("**NARR**", "**IBAN Charges Account invalid**")

18. The end-to-end identifier (<EndToEndId>) must be unique within the group/logical message. ("**NARR**", "**EndToEndId duplicated**")

19. The <InstdAmt> and <Amt> fields (covered by tag <EqvtAmt>) must contain the same currency in each group (**AM03**) and the amount must lie between 0.01 and 9999999999.99 (maximum of 2 decimal places). In addition, the <InstdAmt> field must not take the value 'EUR' if the CreditorAccount field contains an IBAN with a Country Code in the SEPA area (see table EPC409-09) **(AM11)**. Amounts can be stated without any decimal places (the suffix .00 is not obligatory). (**AM09**)

20. All "Currency Codes" must be validated against the reference table (ISO 4217). ("**NARR**", "**Currency Code invalid**").

21. In Creditor and Ultimate Creditor blocks, one among the following data sets must be present (but both can be present):~~the following field must be valorized alternatively:~~
    a. The couple formed by the Name (<Nm>) and Postal Address (<PstlAdr>), ~~with~~ the latter containing at least Town (<TwnNm>) and Country (<Ctry>) subfields. ~~valorized;~~
    b. AnyBIC identifier<BICOrBEI>, which is present in the Identifier block<Id>.
    ("NARR", "Insufficient identification data")

22. In the Creditor and Ultimate Creditor blocks, if the Issuer is known and takes the value "ADE", the ID is assumed to be an Italian fiscal reference and therefore the only acceptable formats are 11 numeric characters or 13 alphanumeric characters of which the first two take the value "IT" (VAT numbers) or 16 alphanumeric characters (personal Tax Codes). In all cases, no validity check is performed on the CIN. (**BE17**)

23. If the IBAN of the Creditor Account is present it must also be valid, i.e. the check digit for the entire string must be correct. ("**NARR**", "**IBAN Creditor Account invalid**"). In addition, if the IBAN contains a Country Code in the SEPA area (see table EPC409-09), the currency of the Instructed Amount field cannot be EUR. **(AM11). The IBAN is compulsory when credit transfers are addressed to UE accounts, extended to European Economic Area, by current legislation.**

24. The <Cd> field in the Category Purpose block must make reference to the external ISO table (*External Purpose Code* published on the website www.iso20022.org) ("**NARR**", "**Category Purpose invalid**")

25. The <Cd> field in the Purpose block must make reference to the external ISO table (*External Purpose Code* published on the website www.iso20022.org) ("**NARR**", "**Purpose invalid**")

26. The payment instructions must come from the same marketplace. If the instructions come from a marketplace, the proprietary code of the source must be the same for each[6]. ("**NARR**", "**Error proprietary code not consistent**")

27. If the Creditor Reference Information field (relating to the instruction/document) is present, the "Creditor Reference Type" and "Creditor Reference" must also be present. ("**NARR**", "**Error Creditor Reference**")

28. The Amount field in the Regulatory Reporting block is subjected to the following checks:

    a. the amount must lie between 0.01 and 999999999.99. A maximum of 2 decimal places is allowed, but they may be absent (**AM09**);

29. If applied, the electronic signature must be checked in accordance with the criteria described in document FIRMA-MO-001. ("**NARR**", "**Error electronic signature check**")

[6] *If present, the proprietary code is included as the value set for the tag CdtTrfTxInf/PmtTpInf/LclInstrm/Prtry*

2.13.1.3 Composition of level 1 payment status reports

If the outcome of all required formal and application checks is positive for all the groups received, the Executing Bank prepares the level 1 payment status report, making explicit reference to all the payment requests included in the service request received.
The order of the progress reports included in the payment status report may differ from that in which the corresponding groups were included in the service request.
Each type 4 progress report must be prepared in accordance with the following rules:

GrpHdr

- IdE2E takes the value of the IdE2E in the corresponding service request message;
- MsgQual takes the value 4;
- InitgPty contains the CUC of the Initiator of the original payment request;

OrgnlGrpInfAndSts

- OrgnlMsgId equal to MsgId in the original group;
- OrgnlCreDtTm equal to CreDtTm in the original group;
- GrpSts equal to "ACTC" for OK groups and equal to "RJCT" for KO groups;
- StsRsnInf is only used, in relation to each check, in the case of errors in applying the criteria indicated in the previous paragraph.

The Payment information and status block (individual instructions) <OrgnlPmtInfAndSts> must not be included in any type 4 progress reports.

Within each level 1 payment status report, the various progress reports must be consistent in terms of:

- IdE2E;
- MsgQual (always equal to "4").

2.13.1.4 Governance rules

If the Originator's Access Bank receives a level 1 payment status report that **does not comply with the rules indicated in the previous paragraph or that cannot be associated with any service requests previously sent**, it must respond by generating a General Purpose error message using code **MG01** (*see doc. "STPG-MO-001 New Services General Part"),* **rejecting the message received** and waiting for receipt of the correct level 1 payment status report.

Furthermore, the Access Bank is entitled to send a specific report to the counterpart's Operations Desk.

If the Access Bank finds an inconsistency within the progress report between the status of the group (e.g. **"ACTC"** - see the "GroupStatus" field) and the presence of an error reported within the "StatusReason" block (e.g. **AC01** – see the "Code" field), the Access Bank must consider the status of the group to be that indicated in the "GroupStatus" field (in this case, the group will be treated

as received correctly – **"ACTC"** – from the Executing Bank).

2.13.2 Rules for preparing level 2 payment status reports

After preparing the level 1 payment status report based on the outcome of the formal and application checks carried out on the service request received, the Originator's Executing Bank proceeds to carry out the substantive checks so that the requested service can be executed.

Since the substantive checks are generally associated with logic external to the CBI circuit, it is not possible to provide a complete list that covers all possible error conditions.
As stated at the definitions stage, examples of substantive checks include:

- check on the availability of funds for making a payment;
- check that the Originator and the Debtor are the same;
- check on compliance with the contract clauses signed by the customer;
- check on signature powers.

If the outcome of the substantive checks is negative for the entire group, the Executing Bank must generate a specific type 7 progress report.

The status of the individual instructions – progress report 9 – is, on the other hand, only provided if explicitly requested by the Originator[7].

The structure of the progress messages allows for the inclusion of details at group level and in relation to individual payment requests.

See document *STPE-ST-002* for further information about the structure of progress messages and the codes available for the various progress status reports.

If the Originator requires a status report, the Executing Bank must - if applicable - reject transactions using an additional progress message (a second type 9 progress report) with respect to the status report already sent. This extra message:
- has a unique Message Id pursuant to para. 2.12;
- indicates the "RJCT" status of the rejected transaction;
- indicates a consistent ISO reason (Status Reason Information).

More than one type "9" progress report may be sent in relation to an individual instruction if, on the contrary, the intention is to follow up a negative outcome with a positive outcome, while ensuring that the messages concerned are unique and cannot be confused.

By indicating the specific reason, the Access Bank can use the original payment details (Message Id, CUC Initiating Party, Creation Date Time, sequence number of individual instruction) to identify the individual transaction and report its new status to the customer.

Since status reports may be sent to the Originator at different times, it is technically possible for a

[7] *Status reports must be managed in accordance with the rules of the Payment Services Directive for post-execution disclosures and, where applicable, the related national enabling legislation.*

logical message to contain primary status reports and reversals of previous status reports.

2.13.3 Rules for preparing transmission control messages

On receipt of each level 2 payment status report, the Originator's Access Bank must check that it complies with the reference schema.

If the check fails due to XML parsing errors (message not compliant with the XSD schema defined by CBI), the problem must be reported using a General Purpose message using error code **DG01** (*see doc. "STPG-MO-001 New Services General Part" for more information about the management of error messages*).

After identifying the type of physical message received, the Executing Bank must check the consistency of the message type with the service name indicated in the service header.

If this check fails, the problem must be reported using a General Purpose message using error code **MG01** (*see doc. "STPG-MO-001 New Services General Part" for more information about the management of error messages*).

After successful initial validation of the entire payment status report, the Access Bank carries out the application checks on the individual progress reports - 6, 7 and 9 - contained therein.

Based on these checks, the Access Bank generates **just one** physical transmission control message that refers to all the progress reports received from the Executing Bank.
This physical message gives the Executing Bank explicit confirmation about the correctness of the progress reports generated.

The Access Bank must carry out various checks on the progress reports received in order to generate correctly the corresponding transmission control message. These checks are listed below:

1. The progress report's identification key must comply with the applicable uniqueness criterion (*see para. 3.8*). The Access Bank must reject a progress report received that has already been processed. If a payment status report contains two or more progress reports with the same key, the Access Bank must reject all progress reports affected by the duplication.

2. The CUC of the Initiating Party must be valid and associated with the logical recipient of the progress report (Access Bank). This check must not be carried out for progress reports relating to payment requests received from marketplaces.

3. The CUC of the logical initiator of the message (included in the service header) must correspond to the ABI code of the Debtor Agent indicated in the Group Header. This check must be carried out with reference to the information contained in the Directory.

4. The <MsgQual> field can only take the values 6, 7 or 9. Value 4 is reserved for level 1 payment status reports.

5. The <GrpSts> tag can only take the following values, depending on the value of the <MsgQual> tag:
   - "RJCT" if the <MsgQual> field takes the values "7" or "9";
   - "PDNG" if the <MsgQual> field takes the value "6";

- "ACSC" if the <MsgQual> field takes the value "9";
- "PART" if the <MsgQual> field takes the value "9".
-

6. The NumberOfTransactionsPerStatus field <NbOfTxsPerSts>
   - must be absent if the <MsgQual> field takes the value "4,6,7";
   - must be present if the <MsgQual> field takes the value "9".

   ("**NARR**", "**Number of instructions per status report inconsistent**")

7. The Payment information and status block <OrgnlPmtInfAndSts>:
   - must be present if the <MsgQual> field takes the value "9";
   - must be absent if the <MsgQual> field takes the values "6" o "7".

8. The <Amt> field of the Charges Information must contain currency values consistent with the ISO4217 standard and the amount must lie between 0.00 and 999999999.99 (maximum of 2 decimal places). Amounts can be stated without any decimal places (the suffix .00 is not obligatory).

9. The ABI code of the Executing Bank - contained in the <DbtrAgt> block within the <GrpHdr> - must be a valid ABI code in the form of exactly five numeric characters, consistent with the requirements of document "CBI-STD-001", associated with the logical initiator's CUC code included in the service header.

10. The <Cd> field in the Purpose block must make reference to the external ISO table published on the website www.iso20022.org.

11. The <Cd> field in the Category Purpose block must make reference to the external ISO table (External Purpose Code published on the website www.iso20022.org).

12. If applied by the Executing Bank, the electronic signature must be validated in accordance with the rules indicated in document FIRMA-MO-001. In addition, the only method allowed for attaching digital signatures to progress reports is **single envelope** mode.

The CBI diagnostics of the Access Bank are not required to check if the information included by the Initiating Party/Originator in the original payment request has been returned identically in the related logical progress report messages.

Furthermore, if the <MsgQual> field takes the value "9", the information about the status code of the group of transactions/logical message (e.g. "ACSC" or "RJCT") must be consistent with that provided in relation to each individual transaction (in the circumstances, "ACSC" or "RJCT"). If this is not the case, an error is not reported but the information for the individual transaction takes precedence.

If all checks on all progress reports received are completed successfully, the transmission control message must be prepared in the manner indicated in Figure 15:

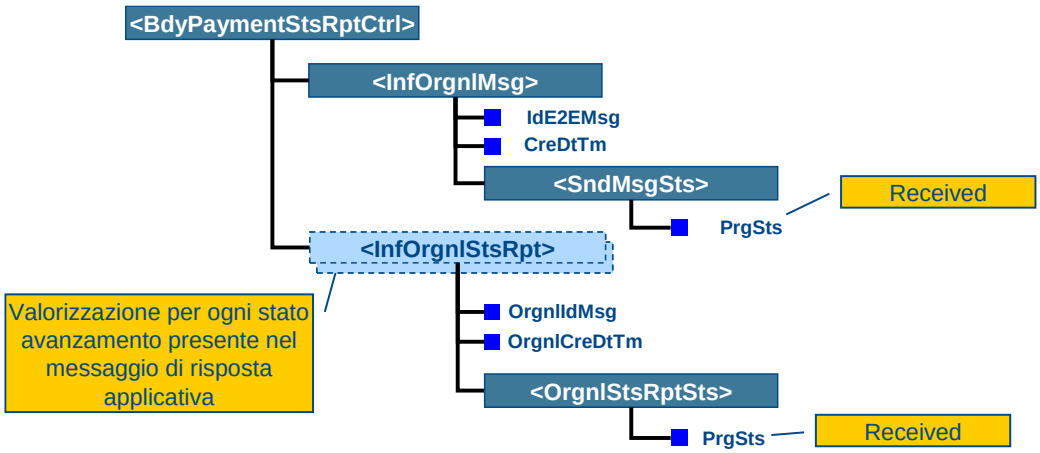

Figure 15

- The <PrgSts> tag within the <SndMsgSts> block is set to **Received**;
- Presence of a <OrgnlStsRptSts> block for every progress report included in the physical payment status report message received (1:1 match, without necessarily following the order in which the progress reports were included in the payment status report).

On the other hand, if an error is found in a progress report, the rejection must be made selectively at the individual entity level.

If an error is found in at least one progress report, the transmission control message must be prepared as follows:

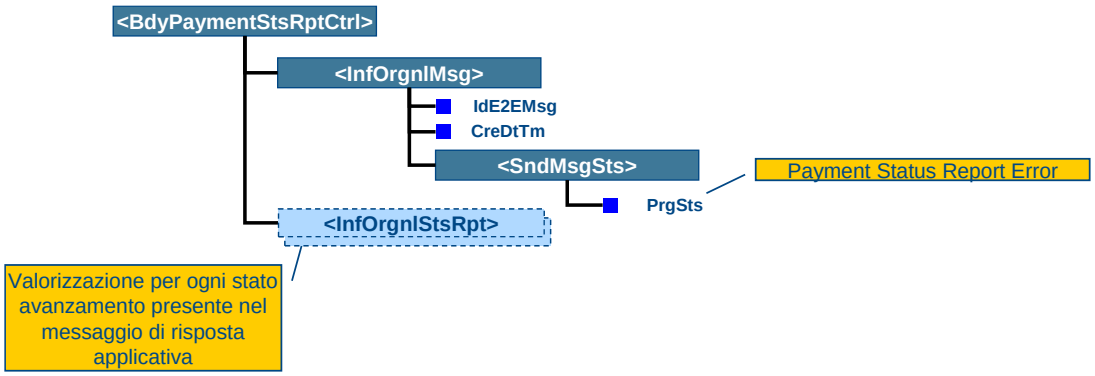

Figure 16

- The <PrgSts> tag within the <SndMsgSts> block is set to **"Payment Status Report Error"**;
- Presence of a <InfOrgnlStsRpt> block for every entity included in the service request message (1:1 match, not necessarily in the same order);
- Within the <OrgnlStsRptSts> block, the <PrgSts> tag takes the value **"Received"** for accepted logical entities and the <PrgStsKO> tag takes the value **"Error Detected"** for those progress reports that include an error;

- Optionally, with regard to progress reports found to contain an error, strings may be included in the <DscMsgCd> tag and the <ElmNm> tag (if the information is important) to describe the nature of the error identified;
- Optionally, with regard to progress reports found to contain an error, the <OrgnlRfedTx> block can be used to provide details about the individual instructions concerned.

All progress reports not found to contain errors must be made available to the Initiating Party or to the relevant internal applications of the Access Bank.

Errors might be found in every progress report contained in the physical message, in which case the status of each entity must be set to **"Error Detected"**.

More specifically, the values for each <OrgnlStsRptSts> block relating to individual progress reports may be set in one of the following ways:

No error detected

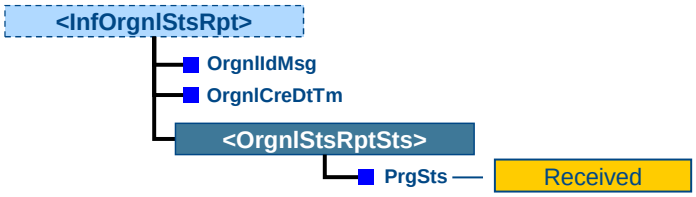

Figure 17

- Within the <SndAdvInstrSts> block, the <PrgSts> tag is set to **"Received"**.

Progress report validation error

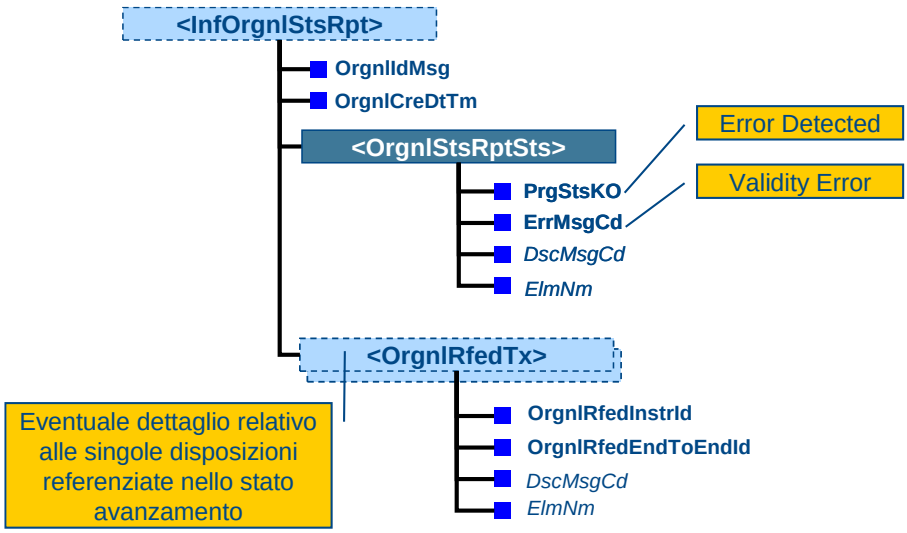

Figure 18

- Within the <OrgnlStsRptSts> block, the <PrgStsKO> tag is set to **"Error Detected"**;
- Within the <OrgnlStsRptSts> block, the <ErrMsgCd> tag is set to **"Validity Error"**;
- Within the <OrgnlStsRptSts> block, optional inclusion of strings in the <DscMsgCd> and <ElmNm> tags to describe the error found and even the name of the element in which the error was detected;
- Optional inclusion of strings in the <OrgnlRfedTx> blocks to provide details about the individual instructions covered by the progress report.

2.13.4 Governance rules

The steps described below must be taken if the Originator's Executing Bank is unable to reconcile a transmission control report.
If the values of the <IdE2EMsg> + <CreDtTm> tags cannot be associated with any of the related tags contained in the Service Headers for the level 2 payment status reports sent earlier, the Originator's Executing Bank must:

- reject the transmission control message received;
- send a specific report to the counterpart's Operations Desk;
- wait for the correct transmission control report before closing out the workflow.

No consistency check is required between <InfOrgnlStsRpt> and <OrgnlRfedTx>.
If the <InfOrgnlStsRpt> block refers to an instruction not included in the original group, the status of the progress transmission is always deemed to be that declared in the <OrgnlStsRptSts> block. In this case, the Originator's Executing Bank may send a report on the inconsistency found to the counterpart's Operations Desk.

If the Originator's Executing Bank receives a transmission control message that does not comply with the rules indicated in the previous paragraphs, it must respond by generating a General Purpose error message using code **MG01** (*see doc. "STPG-MO-001 New Services General Part")* **and rejecting the message received**.

This General Purpose message must be generated if a transmission control message is received with the following characteristics:

- reference to at least one progress report contained in the level 2 payment status report sent previously (presence of at least one <InfOrgnStsRpt> block);
- reference to progress reports that do not match 1:1 with those contained in the corresponding level 2 payment status report.

The order in which logical transmission control messages are included in physical messages may differ from that of the corresponding progress reports.
The Originator's Executing Bank must also generate a General Purpose message if the message status is not consistent with the transmission status of the individual progress reports.
The following two rules apply in this case:

- if the message status is set to "**Received**", the status of all the related progress reports must be "**Received**";
- if the message status is set to "**Payment Status Report Error**", the status of at least one

progress report must be "**Error Detected**".

The General Purpose message must also be generated every time a wrong combination is found between the message status declared in the <SndMsgSts> block and the status of each individual progress report included in the <OrgnlStsRptSts> block.

Only the following combinations are allowed and meaningful:

SndMsgSts	OrgnlStsRptSts
Received	**Received**
Payment Status Report Error	**Received**
Payment Status Report Error	**Error Detected**

The Originator's Access Bank must take the following steps if it identifies a progress message that is duplicated (already present in a payment status report received earlier) or inconsistent with the possible progression of states illustrated in the state diagram contained in figure 8 (e.g. progress 9 OK in relation to instructions contained on group already reported as KO):

- reject the anomalous progress reports;
- send a specific report to the counterpart's Operations Desk.

3 Appendix

3.1 APPENDIX A – REMITTANCE INFORMATION AND USE OF SWIFT MESSAGE FORMATS

It is appropriate to adopt the 140 character limit currently set for the relevant Swift messages (MT103). For this reason, just one occurrence is recommended of the unstructured Remittance Information field (corresponding to tag 70) containing up to 140 characters.
This recommendation will continue to apply until the corresponding ISO 20022 standard has become more widely adopted at interbank level.

More generally, the recommendation with regard to record fields that do not correspond to a specific field in an MT103 Swift message (e.g. ultimate debtor, exchange-rate information, ultimate creditor) is to add information at the front end of blocks or reports, informing the customer that the information in these fields cannot be sent correctly, in end-to-end mode, to the Credit Agent and the Creditor.

Starting from March 20, 2023 the new SWIFT messaging based on ISO 20022 standard will be online. The migration towards this new messaging will be performed using the following modalities:

- The flows' vehiculation through EBA Clearing and Target2 settlement platform is possible using only the new format, starting from March 20, 2023;
- Starting from March 20, 2023 to 2025, the coexistence of MT and ISO20022 formats will be foreseen in flows' vehiculation. During this coexistence period, recommendations about the use of SWIFT MT103 route keep to be valid.

About the use of Remittance Information in the SWIFT new messaging, which is based on ISO 20022 standard, it's appropriate considering that the vehiculation towards Payee's bank, through inter-bank space, expects the adding of the only first occurrence of not-structured Remittance Information (<RmtInf> block, <Ustrd> field).

3.2 APPENDIX B – STRUCTURING OF UNIQUE IDENTIFIERS AND MESSAGE QUALIFIERS

With regard to the rules for structuring the unique file and message identifiers sent using the CBI network (*see doc. STPG-MO-001 – New Services General Part*), the message qualifiers (QTM) to be used in relation to the CBI "XML Cross-Border Credit Transfer with status for Originator" service are listed below:

XML Cross-Border Credit Transfers

Physical message type	Service name	QTM
Service request	DISP-PAG-EST	01
Level 1 payment status report	DISP-PAG-EST	04
Level 2 payment status report	STAT-RPT-DISP-PAG-EST	01
Transmission control	STAT-RPT-DISP-PAG-EST	04

DOCUMENT END