



Implementation Guidelines for ISO 20022 Interbank Messages

euroSIC

SEPA Request for Status Update (pacs.028)

Version 1.1, with effect from 15 November 2019

General notes

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About this document

Target audience

The "Implementation Guidelines for ISO 20022 Interbank Messages" are addressed to all participants of the Swiss RTGS systems SIC and euroSIC, using the ISO 20022 message standard.

Purpose

The Implementation Guidelines consist of a base document with general information concerning all message types and various module documents – one each per ISO 20022 message type, e.g. this document for the message type "pacs.028" – with message-specific information, including information on the application-specific handling of individual elements. They specify the messages to be submitted to and delivered from the RTGS systems SIC and euroSIC in the ISO 20022 message standard.

Amendment control

All the amendments carried out on this document are listed in an amendment record table showing the version, the date of the amendment, a brief amendment description and a statement of the sections concerned.

Associated documents

Supplementary information to the Implementation Guidelines can be found in the reference documents listed in the Base Document.

Amendment control

All the amendments carried out on this document are listed below, with the version, the date of the amendment, a brief amendment description and a statement of the sections concerned.

Version	Date	Amendment description	Section(s)
1.1	20.02.2019	Use case extended to query the status for "SEPA missing incoming payment query" (camt.027) and "SEPA value date adjustment request" (camt.087).	2, 3.1, 3.2.2
		New schema «pacs.028.001.01.chsepa.02.xsd».	4.2, 4.3, 4.4, Appendix A
		Example modified.	5
1.0.1	15.06.2018	Publication as "Minor" version:	
		<ul style="list-style-type: none"> Layout adaptation according to the new Brand Identity Guidelines. Information about acknowledgment removed. 	all 3.1
1.0	20.02.2018	First edition	all

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1 Overview of documentation structure

These Implementation Guidelines are modular in structure:

- The base document contains general information applying to all messages.
- The module documents – one for each ISO 20022 message type – contain message-specific information, including information on the application-specific handling of certain elements.
- For each Implementation Guideline, an XML schema (XSD) and generic XML sample messages will be published.

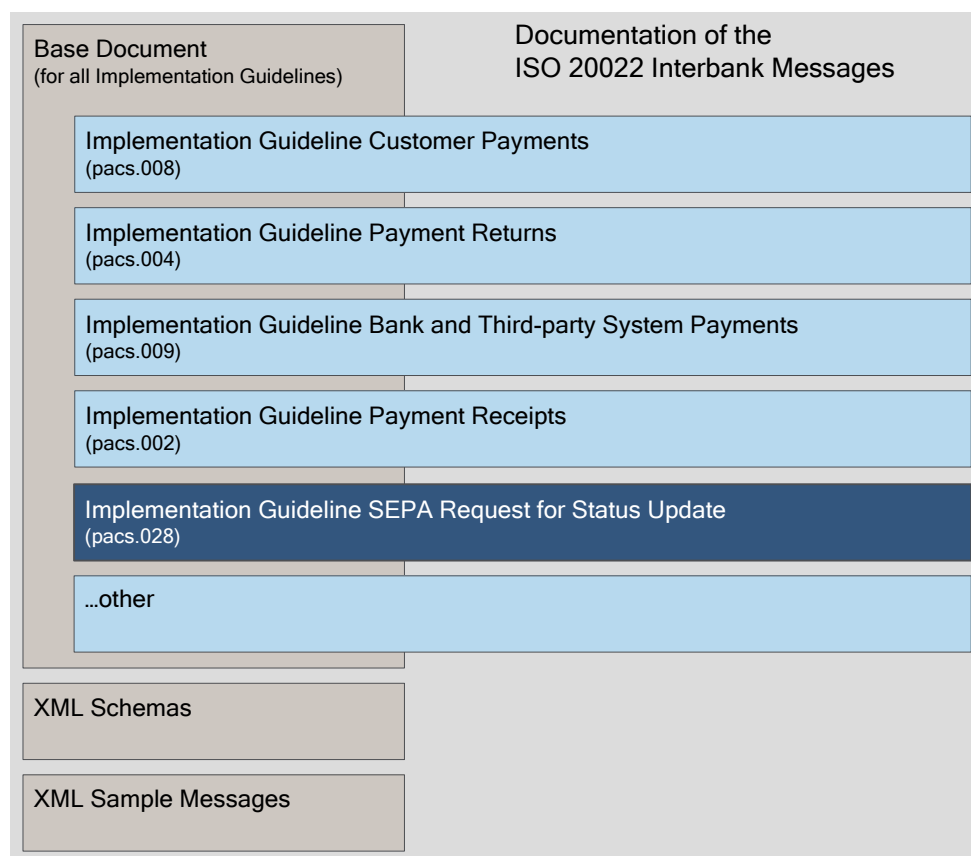
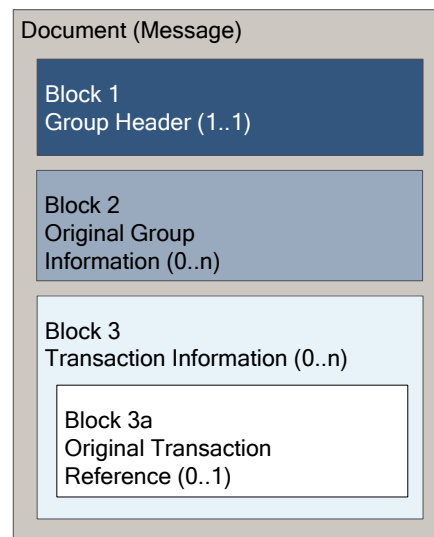


Figure 1: Documentation structure

2 ISO definitions

The "FI To FI Payment Status Request" message (pacs.028) is sent from the debtor agent (the instructing participant) to the RTGS systems and from the RTGS systems to the creditor agent (the instructed participant) to ask the latter about the status of a previously sent "SEPA return request" (camt.056), "SEPA missing incoming payment query" (camt.027) and "SEPA value date adjustment request" (camt.087). It is used on the basis of the ISO 20022 XML schema "pacs.028.001.01".



The "pacs.028" message is essentially structured as follows:

- **Block 1:** «Group Header» element. This block must occur exactly once.
- **Block 2:** «Original Group Information» element. This block can occur 0..n times in the ISO definition. In the RTGS systems, this block must occur once (1..1).
- **Block 3:** «Transaction Information» element. This block can occur 0..n times in the ISO definition. In the RTGS systems, this block must occur once (1..1).
- **Block 3a:** «Original Transaction Reference» element. This block can occur 0..1 times in the ISO definition. In the RTGS systems, this block must occur once (1..1).

Figure 2: Basic message structure of the "pacs.028" message

3 Business specifications for the RTGS systems

3.1 Use case

The "FI To FI Payment Status Request" message is used in the following situation in the RTGS systems:

Use case	Input/Output	SWIFT FIN	ISO 20022
SEPA Request for Status Update	I/O	–	pacs.028

Table 1: *Situations where the "pacs.028" message is used*

With the use case "SEPA request for status update" the debtor agent can ask about

- the status of a previously issued "SEPA return request" (camt.056). The creditor agent replies either with a "Return" (pacs.004) or with the "SEPA return request rejection" (camt.029.001.03).
- the status of a previously issued "SEPA missing incoming payment query" (camt.027). The creditor agent replies with a "SEPA investigation resolution" (camt.029.001.08).
- the status of a previously issued "SEPA value date adjustment request" (camt.087). The creditor agent replies with a "SEPA investigation resolution" (camt.029.001.08).

"SEPA request for status update" message sent by the participant to euroSIC

The "SEPA request for status update" message (pacs.028) from the participant (debtor agent) is formally validated and it is then forwarded immediately via the system manager at the SECB Swiss Euro Clearing Bank to the creditor agent.

In the case of a "SEPA query status" on a previously submitted "Return request" (camt.056) the creditor agent is obliged, on receipt of a "SEPA request for status update" message (or of the original SEPA return request), either to return the original payment amount minus any charges using a "Return" (pacs.004) or to reject the SEPA return request using the use case "SEPA return request rejection" (camt.029.001.03).

In the case of a "SEPA query status" on a previously submitted SEPA request the creditor agent replies with a "SEPA investigation resolution" (camt.029.001.08). The term SEPA request (SCT Inquiry) summarizes the use cases "SEPA missing incoming payment query" (camt.027) and "SEPA value date adjustment request" (camt.087).

It is not checked by the RTGS systems whether the referenced customer payment was actually processed in the RTGS systems.

"SEPA request for status update" message to euroSIC received by the SECB from the SEPA zone

The "SEPA request for status update" message (pacs.028) from the debtor agent is formally validated and it is then forwarded immediately to the participant (creditor agent).

3.2 Use of references

The mandatory references described below must be used in the "SEPA request for status update" message.

3.2.1 Message reference

Message Identification (Block 1)

The message identification is a "technical" reference which is generated by the producer of the message. In a message from the instructing participant to the RTGS systems, this is generated by the instructing participant (Instructing Agent). The `<MsgId>` in combination with `<InstgAgt>` is used in the RTGS systems for duplicate checking at message level ("technical" duplicate checking).

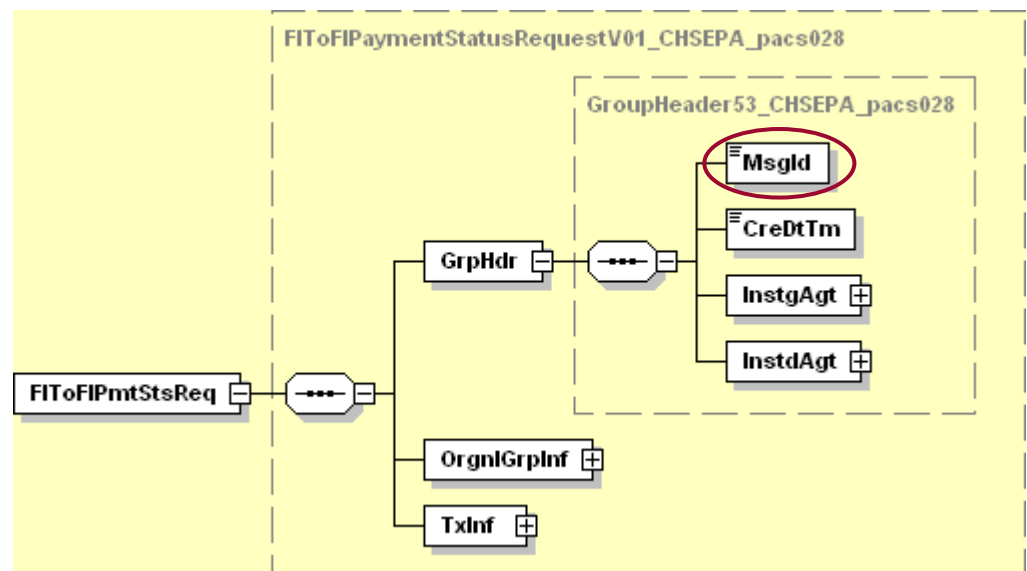


Figure 3: Message Identification

3.2.2 Other references

Information about the SEPA return request or the SEPA query that was sent

The identification of the original message is the unambiguous reference from the SEPA return request or the SEPA query that was sent.

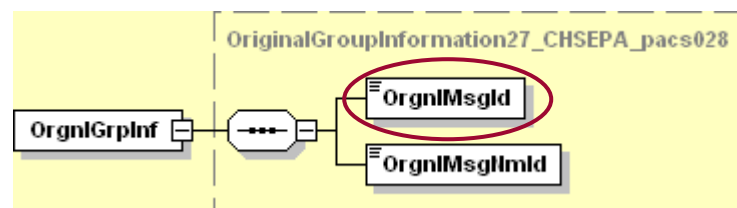


Figure 4: Identification of the SEPA return request or the SEPA query that was sent

The message reference for the SEPA return request or the SEPA query that was sent must be given and is sent in the `<OrgnlMsgId>` element (see Figure 4).

Information content about the "SEPA request for status update" message

Information about this "SEPA request for status update" message must be sent under «TxInf»: this includes the reference for this "SEPA request for status update" message in the <StsReqId> element, the reference for the SEPA return request or the SEPA query <OrgnlInstrId> and the transaction reference for the original payment in the <OrgnlTxId> element.

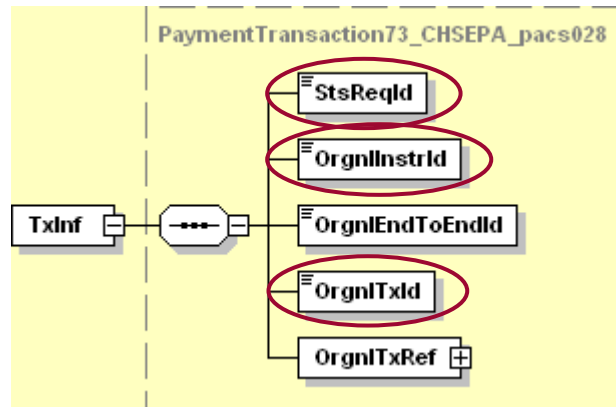


Figure 5: Elements used for information about the "SEPA request for status update" message

The transaction level contains both the identification of this "SEPA request for status update" message (this query) and the identification of the SEPA return request (camt.056) or the SEPA query (camt.027/camt.087) as well as the identification of the original payment (pacs.008).

In the "Original Transaction Reference" element at the original payment level, an exact copy of the same elements from the original payment must be sent.

3.3 Further business specifications

Further business specifications can be found in the Base Document.

4 Technical specifications for the RTGS systems

4.1 Group Header (GrpHdr, Block 1)

The "Group Header" (Block 1 of the message) occurs once in the message and contains the following elements:

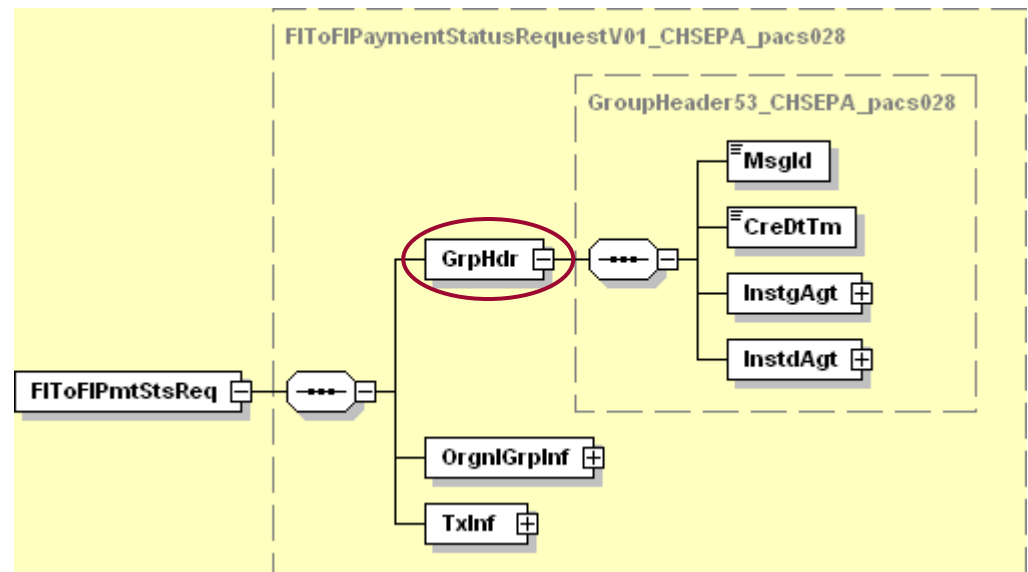


Figure 6: Group Header (GrpHdr)

The following table specifies all the elements of the "Group Header" of the "pacs.028" message that are relevant to the RTGS systems.

ISO-20022-Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Document +FITo FIPayment Status Request V01	FIToFIPmtStsReq	1..1	1..1		Yellow Field
Group Header	GrpHdr	1..1	1..1		Yellow Field
Group Header +Message Identification	MsgId	1..1	1..1	Message Identification Only the SWIFT character set excluding spaces is permitted for this element. It is used together with <InstgAgt> for duplicate checking at message level and can only occur once within the permitted value dates. Permitted value dates are value date today and 2 days in the past.	Yellow Field
Group Header +Creation Date Time	CreDtTm	1..1	1..1	Creation Date Time	Yellow Field
Group Header +Instructing Agent	InstgAgt	0..1	1..1	Instructing Participant Must be used. Own identification of the instructing participant. Is used together with <MsgId> / <RtrId> for duplicate checking. For addressing the participant, the element <BICFI> must be used.	Only BICFI is allowed. Yellow Field
Group Header +Instructing Agent ++Financial Institution Identification	FinInstnId	1..1	1..1		
Group Header +Instructing Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	1..1	Identification of Instructing Participant (BIC) SWIFT address with 8 or 11 alphanumeric characters. Must contain a valid value according to ISO 9362. Must contain a valid BIC of an active participant. Must not be concatenated.	
Group Header +Instructed Agent	InstdAgt	0..1	1..1	Instructed Participant Must be used. For addressing the participant, the element <BICFI> must be used.	Only BICFI is allowed. Yellow Field
Group Header +Instructed Agent ++Financial Institution Identification	FinInstnId	1..1	1..1		
Group Header +Instructed Agent ++Financial Institution Identification +++BICFI	BICFI	0..1	1..1	Identification of Instructed Participant (BIC) SWIFT address with 8 or 11 alphanumeric characters. Must contain a valid value according to ISO 9362. Must contain a valid BIC of an active participant.	

ISO-20022-Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Group Header +Instructed Agent ++Financial Institution Identification +++Other	Othr	0..1	0..1	Other Organisation Identification	
Group Header +Instructed Agent ++Financial Institution Identification +++Other ++++Identification	Id	1..1	1..1	Assigned Identification of the Instructed Participant Message from RTGS system to participant: In case of a concatenation or direct routing, the identification of the instructed participant assigned by the RTGS system will be complemented by the system. Message from participant to RTGS system: Must not be used.	

Table 2: Group Header (GrpHdr, Block 1)

4.2 Original Group Information (OrgnlGrpInf, Block 2)

The «*Original Group Information*» (Block 2 of the message) must occur once in the RTGS systems and contains the following elements.

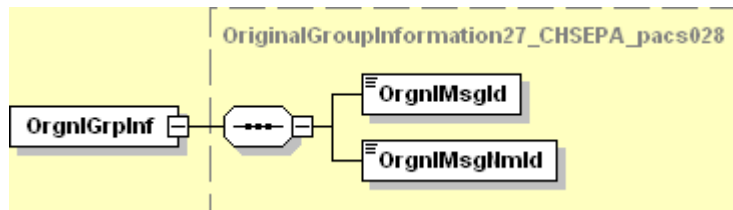


Figure 7: Original Group Information (OrgnlGrpInf)

The following table specifies all the elements of the "Original Group Information" of the "pacs.028" message that are relevant to the RTGS systems.

ISO-20022-Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Original Group Information	OrgnlGrpInf	0..n	1..1	Informations regarding the submitted Request for Recall or Inquiry	Mandatory. Only one occurrence is allowed. Yellow Field
Original Group Information +Original Message Identification	OrgnlMsgId	1..1	1..1	Original Message Identification of the Request for Recall or Inquiry	Yellow Field
Original Group Information +Original Message Name Identification	OrgnlMsgNmId	1..1	1..1	Original Message Name Identification of the Request for Recall or Inquiry Only "camt.056.001.01" or "camt.027.001.06" or "camt.087.001.05" are allowed.	Only "camt.056.001.01" or "camt.027.001.06" or "camt.087.001.05" are allowed. Yellow Field

Table 3: Original Group Information (OrgnlGrpInf, Block 2)

4.3 Transaction Information (TxInf, Block 3)

The «*Transaction Information*» (Block 3 of the message) must occur once in the RTGS systems and contains the following elements.

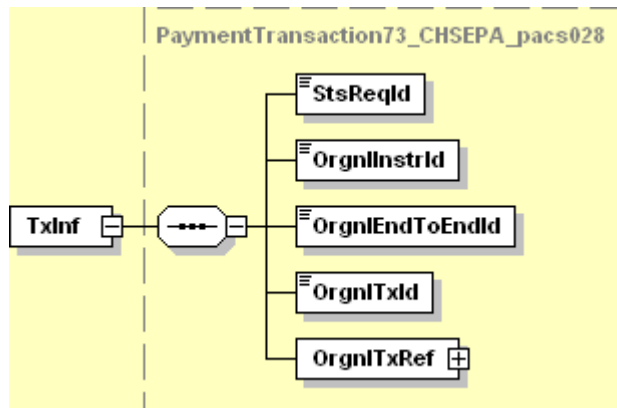


Figure 8: Transaction Information (TxInf)

The following table specifies all the elements of the "Transaction Information" of the "pacs.028" message that are relevant to the RTGS systems.

ISO-20022-Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Transaction Information	TxInf	0..n	1..1	Informations regarding the message "SEPA Request for Status Update"	Mandatory. Only one occurrence is allowed. Yellow Field
Transaction Information +Status Request Identification	StsReqId	0..1	1..1	Identification of the message "SEPA Request for Status Update" Unique identification of the message "SEPA Request for Status Update". Only the SWIFT character set excluding spaces is permitted for this element. It is used together with <InstgAgt> for duplicate checking at transaction level and may only occur once within the permitted value dates. Permitted value dates are value date today and 2 days in the past. Note: To be processed successfully, no duplicates must be identifiable at either message level or transaction level.	Mandatory This ID must be forwarded to the Beneficiary Bank (and therefore it is not a point-to-point reference). Yellow Field
Transaction Information +Original Instruction Identification	OrgnInstrId	0..1	1..1	Original Instruction Identification	Mandatory Must be populated with the cancellation ID (AT-51) of the related camt.056 Transaction Information or with the case ID (AT-81) of the related camt027/camt.087 Case. Yellow Field
Transaction Information +Original End To End Identification	OrgnEndToEndId	0..1	1..1	Original Debtor Reference	AT-41 Originator's reference of the Credit Transfer Transaction. Mandatory Yellow Field
Transaction Information +Original Transaction Identification	OrgnTxId	0..1	1..1	Original Transaction Identification	AT-43 The Originator Bank's reference number of the Credit Transfer message. Mandatory Yellow Field

Table 4: Transaction Information (TxInf, Block 3)

4.4 Original Transaction Reference (OrgnlTxRef, Block 3a)

The «*Original Transaction Reference*» (Block 3a of the message) must occur once in the RTGS systems and contains the following elements.

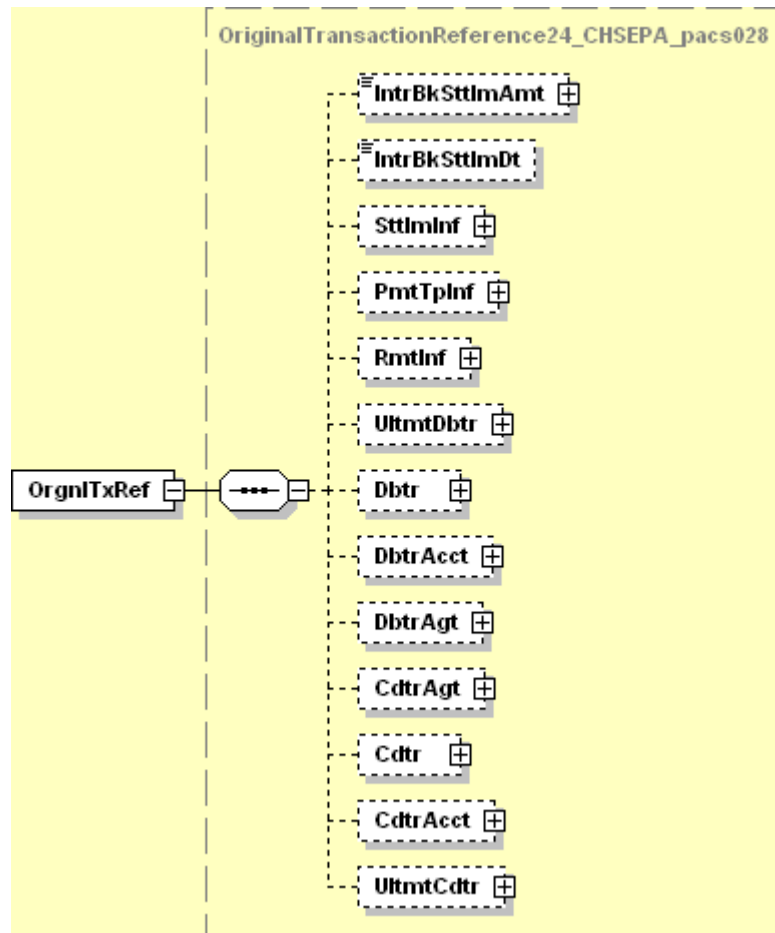


Figure 9: Original Transaction Reference (OrgnlTxRef)

The following table specifies all the elements of the "Original Transaction Reference" of the "pacs.028" message that are relevant to the RTGS systems.

ISO-20022-Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Original Transaction Reference	OrgnlTxRef	0..1	1..1	Original Transaction Reference The elements that are sent must contain an exact copy of the content from the elements in the original payment.	Mandatory The message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction, as defined within the following elements. Yellow Field
Original Transaction Reference +Interbank Settlement Amount	IntrBkSttlmAmt	0..1	0..0	Settlement Amount	Yellow Field
Original Transaction Reference +Interbank Settlement Date	IntrBkSttlmDt	0..1	0..1	Requested Settlement Date	Yellow Field AT-42 The Settlement Date of the credit transfer.
Original Transaction Reference +Settlement Information	SttlmInf	0..1	0..1	Settlement Information	Yellow Field
Original Transaction Reference +Payment Type Information	PmtTpInf	0..1	0..1	Payment Type Information	AT-45 The category purpose of the credit transfer. AT-40 The identification code of the Scheme. Yellow Field
Original Transaction Reference +Remittance Information	RmtInf	0..1	0..1	Remittance Information	AT-05 The Remittance Information sent by the Originator to the Beneficiary in the Credit Transfer Instruction. Yellow Field
Original Transaction Reference +Ultimate Debtor	UltmtDbtr	0..1	0..1	Ultimate Debtor	AT-08 The name of the Originator Reference Party. AT-09 The identification code of the Originator Reference Party. Yellow Field

ISO-20022-Standard			Swiss ISO 20022 Payments Standard		
Message Item	XML Tag	Mult	Mult	Definition	SEPA
Original Transaction Reference +Debtor	Dbtr	0..1	0..1	Debtor	AT-02 The name of the Originator. AT-03 The address of the Originator. AT-10 The Originator identification code. Yellow Field
Original Transaction Reference +Debtor Account	DbtrAcct	0..1	0..1	Debtor Account	AT-01 The IBAN of the account of the Originator. Yellow Field
Original Transaction Reference +Debtor Agent	DbtrAgt	0..1	0..1	Debtor Agent	AT-06 The BIC code of the Originator Bank. Yellow Field
Original Transaction Reference +Creditor Agent	CdtrAgt	0..1	0..1	Creditor Agent	AT-23 The BIC code of the Beneficiary Bank Yellow Field
Original Transaction Reference +Creditor	Cdtr	0..1	0..1	Creditor	AT-21 The name of the Beneficiary. AT-22 The address of the Beneficiary. AT-24 The Beneficiary identification code. Yellow Field
Original Transaction Reference +Creditor Account	CdtrAcct	0..1	0..1	Creditor Account	AT-20 The IBAN of the account of the Beneficiary. Yellow Field
Original Transaction Reference +Ultimate Creditor	UltmtCdtr	0..1	0..1	Ultimate Creditor	AT-28 The name of the Beneficiary Reference Party. AT-29 The identification code of the Beneficiary Reference Party. Yellow Field

Table 5: Original Transaction Reference (OrgnlTxRef, Block 3a)

5 Example

This use case concerns a "SEPA request for status update" message from the debtor agent to the creditor agent for a previously sent SEPA return request regarding a SEPA payment that has already been made.

On behalf of the Horlogerie de Joux, the Banque Commerciale, Fribourg, transferred EUR 5000 to the watch wholesaler Buxtehude's account with Remote Bank Frankfurt. By mistake, the payment was processed twice. The Banque Commerciale therefore issues a SEPA return request for the duplicate payment to the Remote Bank Frankfurt. Since the Banque Comercial has received neither a rejection of the return request (camt.029.001.03) nor the requested repayment (pacs.004), it sends the following "SEPA request for status update" message.

Business elements of the "SEPA Request for Status Update" message

Business element	Content
Payment type	SEPA Request for Status Update
Message identification	1235999
Identification of instructing participant (BIC)	BCFRCHBBXXX
Identification of instructed participant (BIC)	SECGDEFFXXX
Creation date and time of the message	2017-12-17T09:30:47Z
Identification of the "SEPA Request for Status Update" message	RFX20171217-11
Message identification of the debtor's return request	144689
Message identification of the original payment	1235983
Message type of the original payment	camt.056
Debtor's payment reference of the original payment	1234567891
Transaction reference of the original payment	20171207-000004
Requestor's name	Horlogerie du Joux, Mueller et Cie.
Return request reason	DUPL
Settlement method	CLRG
Designation of the clearing system	ABE
Service agreement	SEPA
Debtor's name	Horlogerie du Joux, Mueller et Cie.
Debtor's account (IBAN)	CH5598064001234567890
Identification of the debtor agent (BIC)	BCFRCHBBXXX
Identification of the creditor agent (BIC)	RMTBDEFFXXX
Creditor's name	Uhrengrosshandel Buxtehude, Peter Maier und Co.
Creditor's account (IBAN)	DE47100100001234567890

Depiction of the "SEPA Request for Status Update" message using ISO 20022 pacs.028

FItoFIPmtStsReq	GrpHdr	MsgId		1235999	
		CreDtTm		2017-12-17T09:30:47Z	
		InstgAgt	FinInstnId	BICFI BCFRCHBBXXX	
			InstAgt	FinInstnId BICFI SECGDEFFXXX	
		OrgnlGrpInf	OrgnlMsgId	144689	
	OrgnlMsgNmId		camt.056		
	TxInf	OrgnlTxRef	StsReqId	RFX20171217-11	
			OrgnlInstrId	1235983	
			OrgnlEndToEndId	1234567891	
			OrgnlTxId	20171207-000004	
		SttlmInf	SttlmMtd	CLRG	
			ClrSys	Prtry	ABE
			PmtTpInf	SvcLvl	Cd SEPA
Dbtr			Nm	Horlogerie du Joux, Mueller et Cie.	
	DbtrAcct	Id	IBAN CH5598064001234567890		
	DbtrAgt	FinInstnId	BICFI BCFRCHBBXXX		
	CdtrAgt	FinInstnId	BICFI RMTBDEFFXXX		
	Cdtr	Nm	Uhrengrosshandel Buxtehude, Peter Maier und Co.		
CdtrAcct		Id	IBAN DE47100100001234567890		

For XML versions of the example see Appendix A.

Appendix A: XML schema and example

XML schema

The XML schema for "pacs.028" for the RTGS systems

- ***pacs.028.001.01.chsepa.02.xsd***

is published on the SIX Interbank Clearing Ltd website.

It should preferably be opened using specific XML software.

Example

The example shown in section 5 is published on the SIX Interbank Clearing Ltd website as an XML file:

- ***pacs.028_Beispiel.xml***

Validation Portal

The above mentioned example message as well as this implementation guideline, the XML schema and additional examples can also be downloaded from the SIC & euroSIC Validation Portal Interbank Messages (<https://validation.iso-payments.ch/SIC4>).

After successful registration users can upload their own messages and have them validated against this implementation guideline.

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