ISO 20022

Exceptions and Investigations Modernisation

Message Definition Report Part 1

Approved by the Payments SEG on 4 February 2025

This document provides information about the use of the messages for Exceptiosn and Investigations Request and Response and includes, for example, business transactions and examples.

February 2025

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Preliminary Note

The Message Definition Report (MDR) is made of three parts:

MDR Part 1

This describes the contextual background required to understand the functionality of the proposed message set. Part 1 is produced by the submitting organization that developed or maintained the message set in line with an MDR Part 1 template provided by the ISO 20022 Registration Authority (RA) on [www.iso20022.org](http://www.iso20022.org).

MDR Part 2

This is the detailed description of each message definition of the message set. Part 2 is produced by the RA using the model developed by the submitting organization.

MDR Part 3

This is an extract if the ISO 20022 Business Model describing the business concepts used in the message set. Part 3 is an Excel document produced by the RA.

# Introduction

## Terms and Definitions

The following terms are reserved words defined in ISO 20022 Edition 2013 – Part1. When used in this document, the UpperCamelCase notation is followed.

| Term | Definition |
| --- | --- |
| BusinessRole | Functional role played by a business actor in a particular BusinessProcess or BusinessTransaction. |
| Participant | Involvement of a BusinessRole in a BusinessTransaction. |
| BusinessProcess | Definition of the business activities undertaken by BusinessRoles within a BusinessArea whereby each BusinessProcess fulfils one type of business activity and whereby a BusinessProcess may include and extend other BusinessProcesses. |
| BusinessTransaction | Particular solution that meets the communication requirements and the interaction requirements of a particular BusinessProcess and BusinessArea. |
| MessageDefinition | Formal description of the structure of a message instance. |
| Party | Entity involved in a payment |

1. When a MessageDefinition or message identifier is specified, it should include the variant and version number. However, in this document (except in the business examples section, if present), variant and version numbers are not included. In order to know the correct variant and version number for a MessageDefinition, the related Message Definition Report Part 2 document should be consulted.

## Abbreviations and Acronyms

The following is a list of abbreviations and acronyms used in the document.

| Abbreviation/Acronyms | Definition |
| --- | --- |
| N/A | Not Applicable |
| SEG | Standards Evaluation Group |
| TBD | To Be Determined |
| Swift | Society for Worldwide Interbank Financial Telecommunications |
| UTAP | Unable to Apply |
| RQFI | Request for Information |
| RQUF | Request Use of Funds |
| CCNR | Creditor Claim Non-Receipt |
| PINC | Payment Initiation Not Confirmed |
| RQVA | Request Value Date Adjustment |
| RQDA | Request Debit Authorisation |
| ACCT | Account Related Investigation |
| PDNG | Investigation Pending |
| CLSD | Investigation Closed |
| RJCT | Investigation Rejected |
| UETR | Unique End-to-end Transaction Reference |
| NOOR | No Original Transaction Received |
| XBCT | Cross Border Customer Credit Transfer |
| STP | Straight Through Process |

## Document Scope and Objectives

This document is the first part of the Investigations Message Definition Report (MDR) that describes the BusinessTransactions and underlying message set. For the sake of completeness, the document may also describe BusinessActivities that are not in the scope of the business processes covered in this document.

This document describes the following:

* the BusinessProcess scope
* the BusinessRoles involved in these BusinessProcesses

The main objectives of this document are as follows:

* to provide information about the messages that support the business processes
* to explain the BusinessProcesses and BusinessActivities these messages have addressed
* to give a high level description of BusinessProcesses and the associated BusinessRoles
* to document the BusinessTransactions
* to provide business examples

The messages definitions are specified in Message Definition Report Part 2.

## References

| Document | Version | Date | Author |
| --- | --- | --- | --- |
| Exceptions and Investigations Modernisation Business Justification (BJ# 204) | 1 | October 2022 | Swift |
| ISO 20022 Maintenance Change Request (MCR #252) document (Payments Maintenance 2024/2025) | 2 | 2024-08-31 | Swift |

# Scope and Functionality

## Background

This Message Definition Report covers a set of Exceptions and Investigations Modernisation Message Definitions approved by the ISO 20022 Payments Standards Evaluation Group (SEG) in February 2025.

These messages are specifically designed to support payment-related investigation activities, adaptable for future business processes and designed to replace the following exception and investigation messages; camt.026 Unable To Apply, camt.027 Claim Non Receipt, camt.028 Additional Payment Information, camt.029 Resolution Of Investigation (except the scope of cancellation request), camt.030 Notification Of Case Assignment, camt.031 Reject Investigation, camt.032 Cancel Case Assignment, camt.033 Request For Duplicate, camt.034 Duplicate, camt.035 Proprietary Format Investigation, camt.036 Debit Authorisation Response, camt.037 Debit Authorisation Request, camt.038 Case Status Report Request, camt.039 Case Status Report, and camt.087 Request To Modify Payment.

The camt.029 Resolution Of Investigation message will continue to exist but should only be used for responding to camt.055 Customer Payment Cancellation Request and camt.056 FI To FI Payment Cancellation Request.

## Scope

The scope of this message set is to provide investigation request and response messages.



The Investigation Request message contains requests and the Investigation Response message provides responses.

## Groups of MessageDefinitions and Functionality

1. These messages are designed to be used with the ISO 20022 Business Application Header (head.001). The schema and more information about the Business Application Header (BAH) can be found on the www.iso20022.org web site

### Groups

This set of Investigation messages covers the means to manage the operational challenges of investigation between the payment users (customers) and Financial institutions, as well as between Financial Insitutions (interbank)

| MessageDefinition | Message Identifier |
| --- | --- |
| InvestigationRequest | camt.110 |
| InvestigationResponse | camt.111 |

### Functionality

See Message Definition Report Part 2 for the message and formats.

### Related Messages

Other ISO messages are also used in the context of payments and cash management and may be referred to in this document.

The below list of messages are other messages to be considered for the investigations. These messages will continue to exist and will not be replaced by the messages.

| MessageDefinition | Message Identifier |
| --- | --- |
| camt.055 | CustomerPaymentCancellationRequest |
| camt.056 | FIToFIPaymentCancellationRequest |
| camt.029 | ResolutionOfInvestigation |
| camt.108 | ChequeCancellationOrStopRequest |
| camt.109 | ChequeCancellationOrStopReport |

# BusinessRoles and Participants

A BusinessRole represents an entity (or a class of entities) of the real world, physical or legal, a person, a group of persons, a corporation. Examples of BusinessRoles: “Financial Institution”, “Automated Clearing House”, “Central Securities Depository”.

A Participant is a functional role performed by a BusinessRole in a particular BusinessProcess or BusinessTransaction. Examples of Participants: the “user” of a system, “debtor”, “creditor”, “investor”. Here, "Investigation Requestor", "Investigation Responder"

The relationship between BusinessRoles and Participants is many-to-many. One BusinessRole can be involved as different Participants at different moments in time or at the same time. Examples of BusinessRoles: "user", "debtor”, "creditor", "investor". Different BusinessRoles can be involved as the same Participant.

In the context of investigation the high-level BusinessRoles and typical Participants can be represented as follows:



## Participants and BusinessRoles Definitions

Participants

| Description | Definition |
| --- | --- |
| Investigation Requestor | Party sending request |
| Investigation Responder | Party responding to the request |

Business Roles

| Description | Definition |
| --- | --- |
| Debtor | Party that owes an amount of money to the (ultimate) creditor. In the context of the payment model, the debtor is also the debit account owner. |
| Debtor Agent | Financial institution servicing an account for the debtor. |
| Creditor | Party to which an amount of money is due. In the context of the payment model, the creditor is also the credit account owner. |
| Creditor Agent | Financial institution servicing an account for the creditor. |
| Instructing Agent | Agent that instructs the next party in the payment chain to carry out the payment/instruction. |
| Instructed Agent | Agent that executes the instruction upon the request of the previous party in the chain. |
| Payer | Party ordering the drawee agent to pay a specific amount, upon demand. |
| Payee | Party that receives an amount of money as specified in the cheque. |
| Drawer Agent | Agent servicing the account of the cheque payer. |
| Drawee Agent | Agent on which a cheque is drawn. |
| Ultimate Debtor | Ultimate party that owes an amount of money to the (ultimate) creditor. |
| Ultimate Creditor | Ultimate party to which an amount of money is due. |
| Account Owner | Party that legally owns the account. |
| Account Servicer | Party that manages the account on behalf of the account owner, that is manages the registration and booking of entries on the account, calculates balances on the account and provides information about the account. |

## BusinessRoles and Participants Table

| BusinessRole | Investigation Requestor | Investigation Responder |
| --- | --- | --- |
| Debtor | X | X |
| Debtor Agent | X | X |
| Creditor | X | X |
| Creditor Agent | X | X |
| Instructing Agent | X | X |
| Instructed Agent | X | X |
| Intermediary Agent | X | X |
| Payer | X | X |
| Payee | X | X |
| Drawer Agent | X | X |
| Drawee Agent | X | X |
| Account Owner | X | X |
| Account Servicer | X | X |

# BusinessProcess Description

This diagram represents the high level BusinessProcesses.



The detailed representation of investigation as follows,



\* This document addreses the main user cases. The messages have been designed to support other / niche user cases.

Payment and Cash Management

| Item | Description |
| --- | --- |
| Definition | The agent / party handles the initiation / processing / reporting of payment |
| Trigger | Payment / instruction received |
| Pre-conditions | Payment initiated / payment not processed |
| Post-conditions | Payment / instruction executed or returned |
| Role | Creditor, Debtor, Debtor Agent, Creditor Agent, Instructing Agent, Instructed Agent, Intermediary Agent, Drawer Agent, Drawee Agent |

Account Management

| Item | Description |
| --- | --- |
| Definition | The agent / party / account owner handles the account related requests |
| Trigger | Account handling |
| Pre-conditions | Account request initiated |
| Post-conditions | Request resolved / answered |
| Role | Account Owner, Account Servicer, Creditor, Debtor |

Investigation (Request and Response)

| Item | Description |
| --- | --- |
| Definition | The agent / party exchange investigation request and investigation response messages to solve the payment or account related request |
| Trigger | Any request related to a payment initiated previously or account entry reported. |
| Pre-conditions | Payment initiated / payment not processed / account request initiated |
| Post-conditions | Investigation closed / resolved. |
| Role | Investigation Requestor, Investigation Responder |

Best practices

Unique identifier

The investigation request requires a unique and unambiguous identification (Requestor Investigation Identification) to trace and reconcile the request. The receiver of the request needs to retain and use this identifier when responding to the requestor.

No bypass

It is recommended not to bypass parties when there are more than two parties involved in the investigation flow. Where a payment has been processed via a market infrastruture the requestor should consult the market infrastruture's specification and rulebook to ascertain if the request message should be directed to the market infrastruture or next agent in the payment chain.

Payment modification

The messages are designed with a simple and effective approach to investigations, hence using these for payment modification is not recommended. Where a payment modification is required it is recommended the original payment is cancelled, then returned and a new payment isused with the modified information.

# Description of BusinessActivities

This section presents the different BusinessActivities within each BusinessProcess. The BusinessActivities of a process are described with activity diagrams.

Legend

| Symbol | Name | Definition |
| --- | --- | --- |
|  | Start Point | Shows where the lifecycle of the business process commences. |
|  | End Point | Shows where the lifecycle of the business process may ends. |
|  | Lozenge (or diamond) | Indicates that a choice between several actions can be made. |
|  | Bar | Indicates that several actions are initiated in parallel. |

## Investigation

Investigation requests can be initiated at any stage of the payment lifecycle by the participants of a business role (Debtor, Creditor, Agent etc.). The requestor can create an investigation request and send it to the respective agent.

The Investigation process can be used to follow the progress of the investigation request and may evolve into a series of additional follow on requests.

In certain scenarios where the underlying business transaction involves multiple Financial Institutions (Agents) it may be necessary for a sequential set of requests between Financial Institutions to occur before a previous request can be answered.



### Investigation process

The investigation process is a request and response communication between the participants. This section details the generic approach.

The detailed process flow as follows -



| Step | Description | Initiator |
| --- | --- | --- |
| Create Request | Request created with unique request identifier | Investigation Requestor |
| Assign Request | Request is assigned for investigation | Investigation Responder |
| Resolution / Response | The request is analysed and a response is provided by the responder | Investigation Responder |

Further clarification on question

After receipt of an investigation request by the Investigation Responder, further clarification on the request can be requested by the Investigation Responder. The detailed process flow as follows -



| Step | Description | Initiator |
| --- | --- | --- |
| Create Request | Request created with unique request identifier | Investigation Requestor |
| Assign Request | Request is assigned for investigation | Investigation Responder |
| Clarification on Request | The request is analysed and further details / clarification are required to provide a response. | Investigation Responder |
| Provide Clarification | The clarification is provided in order for the original request to be further analysed. | Investigation Requestor |
| Resolution / Response | Based on the provided clarification the request is analysed and a response is provided by the responder | Investigation Responder |

Request investigation status

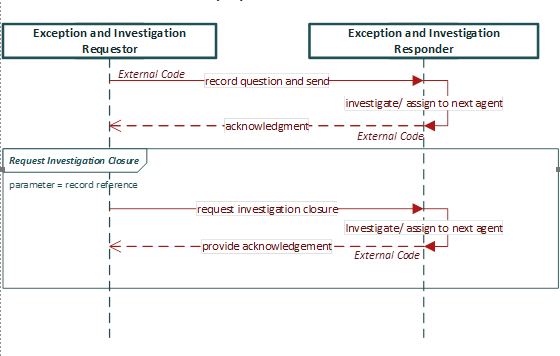
After receipt of an investigation request by the Investigation Responder, the Investigation Requestor can request the status of investigation. The detailed process flow as follows -



| Step | Description | Initiator |
| --- | --- | --- |
| Create Request | Request created with unique request identifier | Investigation Requestor |
| Assign Request | Request is assigned for investigation | Investigation Responder |
| Request Investigation Status | The status of the investigation is requested to prompt an update or final resolution / response. | Investigation Requestor |
| Follow up Response | The clarification is provided / status of the investigation provided / resolution provided. | Investigation Responder |

Request investigation closure

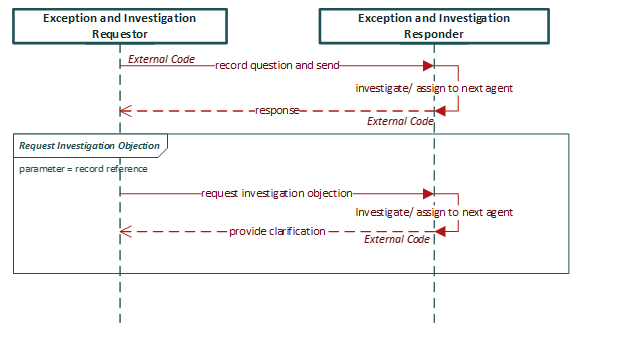
After the investigation request is sent to the Investigation Responder, the Investigation Requestor resolves internally or the investigation request is no longer required, as such no action is required from the Investigation Responder. The detailed process flow as follows -



| Step | Description | Initiator |
| --- | --- | --- |
| Create Request | Request created with unique request identifier | Investigation Requestor |
| Assign Request | Request is assigned for investigation | Investigation Responder |
| Request Investigation Closure | Subsequently the request no longer requires a response. The investigation request is to be disregarded. | Investigation Requestor |
| Close Investigation | The responder disregards the investigation request and closes the investigation. | Investigation Responder |

Request investigation objection

After the investigation response is sent to the Investigation Requestor, the Investigation Requestor objects to the data provided. The Investigation Requestor provides a reason for the objection. The detailed process flow as follows -



| Step | Description | Initiator |
| --- | --- | --- |
| Create Request | Request created with unique request identifier | Investigation Requestor |
| Assign Request | Request is assigned for investigation | Investigation Responder |
| Respond to Request | Response is sent following investigation. | Investigation Responder |
| Request Investigation Objection | Subsequently the responder objects to the contents of the initial response. The requestor provides a supporting reason for the objection. | Investigation Requestor |
| Follow up Response | The responder reviews the objection and provides a clarification or confirms the initial response is correct. | Investigation Responder |

Reject investigation request

After the investigation request is sent to the Investigation Responder, the request has been rejected by the Investigation Responder together with a reason. The detailed process flow as follows



| Step | Description | Initiator |
| --- | --- | --- |
| Create Request | Request created with unique request identifier | Investigation Requestor |
| Assign Request | Request is assigned for investigation | Investigation Responder |
| Reject Investigation | The responder rejected the request with a status reason.  . | Investigation Responder |

# BusinessTransactions

This section describes the message flows for 'Payments and Cash Management' and 'Account Management' based on the activity diagrams documented above. It shows the typical exchanges of information in the context of a BusinessTransaction.

The Investigation Request message and the Investigation Response message provides participants in a payment transaction with the ability to request and respond to information needed as part of the business process.

The messages address two main business use cases

* Payment and Cash Management
* Account Management

The messages address, but are not necessarily limited to, the business scenarios in the following section.

## Payment and Cash Management

### Unable to apply

A party is not able to reconcile a statement entry due to insufficent or missing data within the report.

|  |  |
| --- | --- |
| Description | An Account Owner is not able to reconcile a statement entry due to insufficient or missing data within the report. |
| Pre - condition | Payment executed / Entry booked. |
| Post - condition | Account Owner can now apply entry / payment returned / entry reversed. |



### Request for information

#### User case 1 (Regulatory / Sanctions)

An Agent is not able to execute a payment without receiving additional information to satisfy a regulatory or sanctions concern.

|  |  |
| --- | --- |
| Description | More information is requested by the Instructed Agent as a result of a possible sanctions hit or anti-money laundering monitoring. |
| Pre - condition | Payment initiated, pre-validation completed. |
| Post - condition | Payment executed / rejected / returned / seized. |



#### User case 2 (Unable to execute)

An agent instructed to execute a payment is unable to do so, due to missing or incorrect data within the instruction.

|  |  |
| --- | --- |
| Description | After the payment is initiated, the Instructed Agent is unable to process as they require more detail or corrected detail. |
| Pre - condition | Payment initiated, pre-validation completed, payment is in a pre-settlement pending state. |
| Post - condition | Payment executed / returned / rejected.  Alternatively a subsequent form of investigation has begun e.g. request for payment cancellation. |



### Value date adjustment

A party which initiated or agent that instructed a payment requests to adjust the date on which funds were credited to the Creditor Account.

|  |  |
| --- | --- |
| Description | The Instructing Agent requests to adjust the date on which funds were credited to the Creditor Account. |
| Pre - condition | Payment initiated, pre-validation completed, and payment pending or executed. |
| Post - condition | Value date adjusted / request rejected. |



### Creditor claim non-receipt

Following the non-receipt of a credit transfer, the Creditor contacts the Debtor for clarification. Having previously initiated a payment, the Debtor requests the status of the payment with the Debtor Agent. The Debtor Agent in turn, may request the status of the payment from other Agents in the payment transaction.

|  |  |
| --- | --- |
| Description | The Investigation Requestor queries the state of a previously initiated payment. |
| Pre - condition | Creditor claims non-receipt, Debtor debited, payment executed. |
| Post - condition | Credit details provided / request rejected / request more details or clarification. |



### Debit authorisation

An Account Servicer sends an authorisation request to an Account Owner to obtain authority to debit its account for a previously booked item.

|  |  |
| --- | --- |
| Description | The Account Servicer sends authorisation request to the Account Owner to debit the account. |
| Pre - condition | Account has been credited. |
| Post - condition | Debit authorised / not authorised. |



### Request for use of funds

An agent requests compensation (use of funds) for a payment sent in error.

|  |  |
| --- | --- |
| Description | The Investigation Requestor sends request for use of funds. |
| Pre - condition | Payment received is unexecuted or Payment returned. |
| Post - condition | Request authorised / not authorised. |



### Payment initiation not confirmed

A Debtor requests confirmation of a previously sent payment initiation, as payment status confirmation has not been received.

|  |  |
| --- | --- |
| Description | The Investigation Requestor sends request for confirmation of a payment initiation. |
| Pre - condition | Payment initiation request sent. |
| Post - condition | Debit details provided / request rejected / request more details or clarification. |



## Account Management

### Update on account closure

An Account Owner requests the Account Servicer to provide information on an account closure request.

|  |  |
| --- | --- |
| Description | The Investigation requestor enquires about an account closure request. |
| Pre - condition | Previous account request was received by the Account Servicer. |
| Post - condition | Resolution provided. |



# Business Examples

This section describes business examples of the use of the various MessageDefinitions.

## Payment and Cash Management

### Unable to apply

Following a payment message sent by the Debtor Agent (AAAAGB2L) towards the Creditor Agent (CCCCGB2L). CCC bank (CCCCGB2L) credits the Creditor (CorporateA) and sends them a cash management report (statement).

The Creditor (Corporate A) sends an investigation request to CCC bank (CCCCGB2L) for the payment received with Entry Reference Ref456777, as they were not able to reconcile or apply the payment. Creditor has requested clarification to the Creditor Agent on the Debtor name.



Investigation request

Description

The Investigation Requestor (Corporate A) sends the Investigation Request (camt.110) to the Investigation Responder (CCCCGB2L) with investigation type UTAP (Unable to apply).

Business data

| Element | XML Tag | Content |
| --- | --- | --- |
| Requestor Investigation Identification | <RqstrInvstgtnId> | CORP123456 |
| Investigation Type | <Cd> | UTAP |
| Underlying Instrument | <Cd> | STAT |
| Original Statement Identification | <OrgnlStmtId> | Stat123456 |
| Original Entry Identification | <OrgnlNtryId> | Ref456777 |
| Original Account Identification | <Id> | 12345678 |
| Requestor | <Nm> | CorporateA |
| Responder | <BICFI> | CCCCGB2L |
| Reason | <Cd> | DTOR |
| Reason Sub Type | <Cd> | RQNM |

Message instance

<?xml version="1.0" encoding="UTF-8"?>

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:DRAFT1camt.110.001.01" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

<InvstgtnReq>

<InvstgtnReq>

<MsgId>12345</MsgId>

<RqstrInvstgtnId>CORP123456</RqstrInvstgtnId>

<InvstgtnTp>

<Cd>UTAP</Cd>

</InvstgtnTp>

<UndrlygInstrm>

<Cd>STAT</Cd><!-- Statement Entry-->

</UndrlygInstrm>

<Undrlyg>

<StmtNtry>

<OrgnlAcct>

<Id>

<Othr>

<Id>12345678</Id>

</Othr>

</Id>

</OrgnlAcct>

<OrgnlStmtId>Stat123456</OrgnlStmtId>

<OrgnlNtryRef>Ref456777</OrgnlNtryRef>

</StmtNtry>

</Undrlyg>

<Rqstr>

<Pty>

<Nm>Corporate A</Nm>

</Pty>

</Rqstr>

<Rspndr>

<Agt>

<FinInstnId>

<BICFI>CCCCGB2L</BICFI>

</FinInstnId>

</Agt>

</Rspndr>

</InvstgtnReq>

<InvstgtnData>

<Rsn>

<Cd>DTOR</Cd><!-- Debtor. -->

</Rsn>

<RsnSubTp>

<Cd>RQNM</Cd><!-- Request Name. -->

</RsnSubTp>

</InvstgtnData>

</InvstgtnReq>

</Document>

Investigation response

Description

The Investigation Responder (CCCCGB2L) replies to Investigation Requestor (Corporate A) with camt.111 message with debtor's name and sets investigation status as CLSD (Closed).

The Investigation Responder chooses to provide the details in an unstructured manner, utilising the Response Narrative element within the Response Data block.

Business data

| Element | XML Tag | Content |
| --- | --- | --- |
| Responder Investigation Identification | <RspndrInvstgtnId> | CITI220123FFC234567 |
| Status | <Sts> | CLSD |
| Original Investigation Reason | <Cd> | DTOR |
| Original Investigation Reason Sub Type | <Cd> | RQNM |
| Response Narrative | <RspnNrrtv> | Customer X |
| Requestor Investigation Identification | <RqstrInvstgtnId> | CORP123456 |
| Investigation Type | <Cd> | UTAP |
| Underlying Instrument | <Cd> | STAT |
| Original Statement Identification | <OrgnlStmtId> | Stat123456 |
| Original Entry Identification | <OrgnlNtryId> | Ref456777 |
| Original Account Identification | <Id> | 12345678 |
| Requestor | <Nm> | CorporateA |
| Responder | <BICFI> | CCCCGB2L |

Message instance

<?xml version="1.0" encoding="UTF-8"?>

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:DRAFT1camt.111.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

<InvstgtnRspn>

<InvstgtnRspn>

<MsgId>6789</MsgId>

<RspndrInvstgtnId> CITI220123FFC234567</RspndrInvstgtnId>

<InvstgtnSts>

<Sts>CLSD</Sts>

</InvstgtnSts>

<InvstgtnData>

<OrgnlInvstgtnRsn>

<Cd>DTOR</Cd><!-- Debtor. -->

</OrgnlInvstgtnRsn>

<OrgnlInvstgtnRsnSubTp>

<Cd>RQNM</Cd><!-- Request Name. -->

</OrgnlInvstgtnRsnSubTp>

<RspnData>

<RspnNrrtv>Customer X</RspnNrrtv>

</RspnData>

</InvstgtnData>

</InvstgtnRspn>

<OrgnlInvstgtnReq>

<MsgId>12345</MsgId>

<RqstrInvstgtnId>CORP123456</RqstrInvstgtnId>

<InvstgtnTp>

<Cd>UTAP</Cd>

</InvstgtnTp>

<UndrlygInstrm>

<Cd>STAT</Cd><!-- Statement Entry-->

</UndrlygInstrm>

<Undrlyg>

<StmtNtry>

<OrgnlAcct>

<Id>

<Othr>

<Id>12345678</Id>

</Othr>

</Id>

</OrgnlAcct>

<OrgnlStmtId>Stat123456</OrgnlStmtId>

<OrgnlNtryRef>Ref456777</OrgnlNtryRef>

</StmtNtry>

</Undrlyg>

<Rqstr>

<Pty>

<Nm>CorporateA</Nm>

</Pty>

</Rqstr>

<Rspndr>

<Agt>

<FinInstnId>

<BICFI>CCCCGB2L</BICFI>

</FinInstnId>

</Agt>

</Rspndr>

</OrgnlInvstgtnReq>

</InvstgtnRspn>

</Document>

### Request for information

#### User case 1 (Regulatory / Sanctions)

The Investigation Requestor (DDDDGB2L) requests to the Investigation Responder (ABCDZAJJ) information related to payment(s) identified as part of their anti-money laundering monitoring.



Investigation request

Description

The Investigation Requestor (DDDDGB2L) sends an investigation request (camt.110) to the Investigation Responder (ABCDZAJJ) with investigation type RQFI (Request for information). In particular, information is requested about the debtor's passport and country.

Business data

| Element | XML Tag | Content |
| --- | --- | --- |
| Requestor Investigation Identification | <RqstrInvstgtnId> | DDMZ123456 |
| Investigation Type | <Cd> | RQFI |
| Investigation Sub Type | <Cd> | AMLI |
| Underlying Instrument | <Cd> | XBCT |
| Original UETR | <OrgnlUETR> | 00c2fdfb-c392-46b1-918a-1ffdfff7d42b |
| Original Interbank Settlement Amount  Currency | <OrgnlIntrBkSttlmAmt>  <Ccy> | 10000  EUR |
| Original Interbank Settlement Date | <OrgnlIntrBkSttlmDt> | 2022-12-23 |
| Requestor | <BICFI> | DDDDGB2L |
| Responder | <BICFI> | ABCDZAJJ |
| Reason | <Cd> | DTOR |
| Reason Sub Type | <Cd> | RQPP |
| Reason | <Cd> | DTOR |
| Reason Sub Type | <Cd> | RQCC |

Message instance

<?xml version="1.0" encoding="UTF-8"?>

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:DRAFT1camt.110.001.01" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

<InvstgtnReq>

<InvstgtnReq>

<MsgId>12345</MsgId>

<RqstrInvstgtnId>DDMZ123456</RqstrInvstgtnId>

<InvstgtnTp>

<Cd>RQFI</Cd>

</InvstgtnTp>

<InvstgtnSubTp>

<Cd>AMLI</Cd>

</InvstgtnSubTp>

<UndrlygInstrm>

<Cd>XBCT</Cd>

</UndrlygInstrm>

<Undrlyg>

<IntrBk>

<OrgnlUETR>00c2fdfb-c392-46b1-918a-1ffdfff7d42b</OrgnlUETR>

<OrgnlIntrBkSttlmAmt Ccy="EUR">10000</OrgnlIntrBkSttlmAmt>

<OrgnlIntrBkSttlmDt>2022-12-23</OrgnlIntrBkSttlmDt>

</IntrBk>

</Undrlyg>

<Rqstr>

<Agt>

<FinInstnId>

<BICFI>DDDDGB2L</BICFI>

</FinInstnId>

</Agt>

</Rqstr>

<Rspndr>

<Agt>

<FinInstnId>

<BICFI>ABCDZAJJ</BICFI>

</FinInstnId>

</Agt>

</Rspndr>

</InvstgtnReq>

<InvstgtnData>

<Rsn>

<Cd>DTOR</Cd><!-- Debtor. -->

</Rsn>

<RsnSubTp>

<Cd>RQPP</Cd><!-- Request Passport Copy. -->

</RsnSubTp>

</InvstgtnData>

<InvstgtnData>

<Rsn>

<Cd>DTOR</Cd><!-- Debtor. -->

</Rsn>

<RsnSubTp>

<Cd>RQCC</Cd><!-- Request Postal Address Country. -->

</RsnSubTp>

</InvstgtnData>

</InvstgtnReq>

</Document>

Investigation response

Description

The Investigation Responder (ABCDZAJJ) sends an investigation response (camt.111) to the Investigation Requestor (DDDDGB2L) with information about the debtor's passport and country and sets investigation status as CLSD (Closed).

The Investigation Responder chooses to provide the country in an unstructured manner, utilising the Response Narrative element within the Response Data block.

Business data

| Element | XML Tag | Content |
| --- | --- | --- |
| Responder Investigation Identification | <RspndrInvstgtnId> | ABSA45678 |
| Status | <Sts> | CLSD |
| Original Investigation Reason | <Cd> | DTOR |
| Original Investigation Reason Sub Type | <Cd> | RQPP |
| Response Narrative | <RspnNrrtv> | Enclosed a copy of the passport |
| Enclosed File | <NclsdFile> | JOHN SMITH PASSPORT FILE.pdf |
| Original Investigation Reason | <Cd> | DTOR |
| Original Investigation Reason Sub Type | <Cd> | RQCC |
| Response Narrative | <RspnNrrtv> | Belgium |
| Requestor Investigation Identification | <RqstrInvstgtnId> | DDMZ123456 |
| Investigation Type | <Cd> | RQFI |
| Investigation Sub Type | <Cd> | AMLI |
| Original UETR | <OrgnlUETR> | 00c2fdfb-c392-46b1-918a-1ffdfff7d42b |
| Original Interbank Settlement Amount  Currency | <OrgnlIntrBkSttlmAmt>  <Ccy> | 10000  EUR |
| Original Interbank Settlement Date | <OrgnlIntrBkSttlmDt> | 2022-12-23 |
| Requestor | <BICFI> | DDDDGB2L |
| Responder | <BICFI> | ABCDZAJJ |

Message instance

<?xml version="1.0" encoding="UTF-8"?>

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:DRAFT1camt.111.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

<InvstgtnRspn>

<InvstgtnRspn>

<MsgId>6789</MsgId>

<RspndrInvstgtnId>ABSA45678</RspndrInvstgtnId>

<InvstgtnSts>

<Sts>CLSD</Sts>

</InvstgtnSts>

<InvstgtnData>

<OrgnlInvstgtnRsn>

<Cd>DTOR</Cd><!-- Debtor. -->

</OrgnlInvstgtnRsn>

<OrgnlInvstgtnRsnSubTp>

<Cd>RQPP</Cd><!-- Request Passport Copy. -->

</OrgnlInvstgtnRsnSubTp>

<RspnData>

<RspnNrrtv>Enclosed a copy of the passport</RspnNrrtv>

</RspnData>

<NclsdFile>

<Tp>

<Prtry>

<Id>Passport</Id>

</Prtry>

</Tp>

<Id>Passport</Id>

<IsseDt>

<Dt>2023-01-01</Dt>

</IsseDt>

<Frmt>

<Cd>DPDF</Cd>

</Frmt>

<Nclsr>UjBsR09EbGhjZ0dTQUxNQUFBUUNBRU1tQ1p0dU1GUXhEUzhi</Nclsr>

</NclsdFile>

</InvstgtnData>

<InvstgtnData>

<OrgnlInvstgtnRsn>

<Cd>DTOR</Cd><!-- Debtor. -->

</OrgnlInvstgtnRsn>

<OrgnlInvstgtnRsnSubTp>

<Cd>RQCC</Cd><!-- Request Postal Address Country. -->

</OrgnlInvstgtnRsnSubTp>

<RspnData>

<RspnNrrtv>Belgium</RspnNrrtv>

</RspnData>

</InvstgtnData>

</InvstgtnRspn>

<OrgnlInvstgtnReq>

<MsgId>12345</MsgId>

<RqstrInvstgtnId>DDMZ123456</RqstrInvstgtnId>

<InvstgtnTp>

<Cd>RQFI</Cd>

</InvstgtnTp>

<InvstgtnSubTp>

<Cd>AMLI</Cd>

</InvstgtnSubTp>

<UndrlygInstrm>

<Cd>XBCT</Cd>

</UndrlygInstrm>

<Undrlyg>

<IntrBk>

<OrgnlUETR>00c2fdfb-c392-46b1-918a-1ffdfff7d42b</OrgnlUETR>

<OrgnlIntrBkSttlmAmt Ccy="EUR">10000</OrgnlIntrBkSttlmAmt>

<OrgnlIntrBkSttlmDt>2022-12-23</OrgnlIntrBkSttlmDt>

</IntrBk>

</Undrlyg>

<Rqstr>

<Agt>

<FinInstnId>

<BICFI>DDDDGB2L</BICFI>

</FinInstnId>

</Agt>

</Rqstr>

<Rspndr>

<Agt>

<FinInstnId>

<BICFI>ABCDZAJJ</BICFI>

</FinInstnId>

</Agt>

</Rspndr>

</OrgnlInvstgtnReq>

</InvstgtnRspn>

</Document>

#### User case 2 (Regulatory / Sanctions)

The Investigation Requestor (DDDDGB2L) sends an investigation request (camt.110) to the Investigation Responder (ABCDZAJJ) to request additional information as there is a possible sanctions hit on the payment.



Investigation request

Description

The Investigation Requestor (DDDDGB2L) sends an investigation request (camt.110) to the Investigation Responder (ABCDZAJJ) with investigation type RQFI (Request for information). In particular, information is requested about the debtor's address and the ultimate debtor's date of birth and passport number.

Business data

| Element | XML Tag | Content |
| --- | --- | --- |
| Requestor Investigation Identification | <RqstrInvstgtnId> | 12345 |
| Investigation Type | <Cd> | RQFI |
| Investigation Sub Type | <Cd> | SANC |
| Underlying Instrument | <Cd> | XBCT |
| Original Instruction ID | <OrgnlInstrId> | FIELD20REF001 |
| Original UETR | <OrgnlUETR> | 174c245f-2682-4291-ad67-2a41e530cd27 |
| Original Interbank Settlement Amount  Currency | <OrgnlIntrBkSttlmAmt>  <Ccy> | 100  EUR |
| Original Interbank Settlement Date | <OrgnlIntrBkSttlmDt> | 2023-02-16 |
| Requestor | <BICFI> | DDDDGB2L |
| Responder | <BICFI> | ABCDZAJJ |
| Reason | <Cd> | ULTD |
| Reason Sub Type | <Cd> | CCPT |
| Reason | <Cd> | ULTD |
| Reason Sub Type | <Cd> | RQDB |
| Reason | <Cd> | DTOR |
| Reason Sub Type | <Cd> | RQPA |

Message instance

<?xml version="1.0" encoding="UTF-8"?>

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:DRAFT1camt.110.001.01" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

<InvstgtnReq>

<InvstgtnReq>

<MsgId>ABCDE</MsgId>

<RqstrInvstgtnId>12345</RqstrInvstgtnId>

<InvstgtnTp>

<Cd>RQFI</Cd>

</InvstgtnTp>

<InvstgtnSubTp>

<Cd>SANC</Cd>

</InvstgtnSubTp>

<UndrlygInstrm>

<Cd>XBCT</Cd>

</UndrlygInstrm>

<Undrlyg>

<IntrBk>

<OrgnlInstrId>FIELD20REF001</OrgnlInstrId>

<OrgnlUETR>174c245f-2682-4291-ad67-2a41e530cd27</OrgnlUETR>

<OrgnlIntrBkSttlmAmt Ccy="EUR">100</OrgnlIntrBkSttlmAmt>

<OrgnlIntrBkSttlmDt>2023-02-16</OrgnlIntrBkSttlmDt>

</IntrBk>

</Undrlyg>

<Rqstr>

<Agt>

<FinInstnId>

<BICFI>DDDDGB2L</BICFI>

</FinInstnId>

</Agt>

</Rqstr>

<Rspndr>

<Agt>

<FinInstnId>

<BICFI>ABCDZAJJ</BICFI>

</FinInstnId>

</Agt>

</Rspndr>

</InvstgtnReq>

<InvstgtnData>

<Rsn>

<Cd>ULTD</Cd><!-- Ultimate Debtor. -->

</Rsn>

<RsnSubTp>

<Cd>CCPT</Cd><!-- Request Passport Number. -->

</RsnSubTp>

</InvstgtnData>

<InvstgtnData>

<Rsn>

<Cd>ULTD</Cd><!-- Ultimate Debtor. -->

</Rsn>

<RsnSubTp>

<Cd>RQDB</Cd><!-- Request Date Of Birth. -->

</RsnSubTp>

</InvstgtnData>

<InvstgtnData>

<Rsn>

<Cd>DTOR</Cd><!-- Debtor. -->

</Rsn>

<RsnSubTp>

<Cd>RQPA</Cd><!-- Request Postal Address. -->

</RsnSubTp>

</InvstgtnData>

</InvstgtnReq>

</Document>

Investigation response

Description

The Investigation Responder (ABCDZAJJ) sends an investigation response (camt.111) to the Investigation Requestor (DDDDGB2L) with information about the debtor's address and the ultimate debtor's date of birth and passport number and sets investigation status as CLSD (Closed).

The Investigation Responder chooses to provide the details in an unstructured manner, utilising the Response Narrative element within the Response Data block.

Business data

| Element | XML Tag | Content |
| --- | --- | --- |
| Responder Investigation Identification | <RspndrInvstgtnId> | 54321 |
| Status | <Sts> | CLSD |
| Original Investigation Reason | <Cd> | ULTD |
| Original Investigation Reason Sub Type | <Cd> | CCPT |
| Response Narrative | <RspnNrrtv> | BE1234567890123 |
| Original Investigation Reason | <Cd> | ULTD |
| Original Investigation Reason Sub Type | <Cd> | RQDB |
| Response Narrative | <RspnNrrtv> | 1995-01-25 |
| Original Investigation Reason | <Cd> | DTOR |
| Original Investigation Reason Sub Type | <Cd> | RQPA |
| Response Narrative | <RspnNrrtv> | Av. Du Prince de Liège, 34  1000 Brussels  Belgium |
| Requestor Investigation Identification | <RqstrInvstgtnId> | 12345 |
| Investigation Type | <Cd> | RQFI |
| Investigation Sub Type | <Cd> | SANC |
| Original Instruction ID | <OrgnlInstrId> | FIELD20REF001 |
| Original UETR | <OrgnlUETR> | 174c245f-2682-4291-ad67-2a41e530cd27 |
| Original Interbank Settlement Amount  Currency | <OrgnlIntrBkSttlmAmt>  <Ccy> | 100  EUR |
| Original Interbank Settlement Date | <OrgnlIntrBkSttlmDt> | 2023-02-16 |
| Requestor | <BICFI> | DDDDGB2L |
| Responder | <BICFI> | ABCDZAJJ |

Message instance

<?xml version="1.0" encoding="UTF-8"?>

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:DRAFT1camt.111.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

<InvstgtnRspn>

<InvstgtnRspn>

<MsgId>6789</MsgId>

<RspndrInvstgtnId>54321</RspndrInvstgtnId>

<InvstgtnSts>

<Sts>CLSD</Sts>

</InvstgtnSts>

<InvstgtnData>

<OrgnlInvstgtnRsn>

<Cd>ULTD</Cd><!-- Ultimate Debtor. -->

</OrgnlInvstgtnRsn>

<OrgnlInvstgtnRsnSubTp>

<Cd>CCPT</Cd><!-- Request Passport Number. -->

</OrgnlInvstgtnRsnSubTp>

<RspnData>

<RspnNrrtv>BE1234567890123</RspnNrrtv>

</RspnData>

</InvstgtnData>

<InvstgtnData>

<OrgnlInvstgtnRsn>

<Cd>ULTD</Cd><!--Ultimate Debtor. -->

</OrgnlInvstgtnRsn>

<OrgnlInvstgtnRsnSubTp>

<Cd>RQDB</Cd><!-- Request Date Of Birth. -->

</OrgnlInvstgtnRsnSubTp>

<RspnData>

<RspnNrrtv>1995-01-25</RspnNrrtv>

</RspnData>

</InvstgtnData>

<InvstgtnData>

<OrgnlInvstgtnRsn>

<Cd>DTOR</Cd><!-- Debtor. -->

</OrgnlInvstgtnRsn>

<OrgnlInvstgtnRsnSubTp>

<Cd>RQPA</Cd><!-- Request Postal Address. -->

</OrgnlInvstgtnRsnSubTp>

<RspnData>

<RspnNrrtv> Av. Du Prince de Liège, 34 1000 Brussels Belgium </RspnNrrtv>

</RspnData>

</InvstgtnData>

</InvstgtnRspn>

<OrgnlInvstgtnReq>

<MsgId>ABCDE</MsgId>

<RqstrInvstgtnId>12345</RqstrInvstgtnId>

<InvstgtnTp>

<Cd>RQFI</Cd>

</InvstgtnTp>

<InvstgtnSubTp>

<Cd>SANC</Cd>

</InvstgtnSubTp>

<UndrlygInstrm>

<Cd>XBCT</Cd>

</UndrlygInstrm>

<Undrlyg>

<IntrBk>

<OrgnlInstrId>FIELD20REF001</OrgnlInstrId>

<OrgnlUETR>174c245f-2682-4291-ad67-2a41e530cd27</OrgnlUETR>

<OrgnlIntrBkSttlmAmt Ccy="EUR">100</OrgnlIntrBkSttlmAmt>

<OrgnlIntrBkSttlmDt>2023-02-16</OrgnlIntrBkSttlmDt>

</IntrBk>

</Undrlyg>

<Rqstr>

<Agt>

<FinInstnId>

<BICFI>DDDDGB2L</BICFI>

</FinInstnId>

</Agt>

</Rqstr>

<Rspndr>

<Agt>

<FinInstnId>

<BICFI>ABCDZAJJ</BICFI>

</FinInstnId>

</Agt>

</Rspndr>

</OrgnlInvstgtnReq>

</InvstgtnRspn>

</Document>

#### User case 3 (Unable to execute)

Creditor Agent (DDDDGB2L) receives a payment and is unable to apply the credit due to an incorrect Creditor Account. The Investigation Requestor (DDDDGB2L) sends investigation request towards the Debtor Agent to clarify the correct account number. Following investigation the Investigation Responder (ABCDZAJJ) provides a response to the Investigation Requestor (DDDDGB2L).



Investigation request

The Investigation Requestor (DDDDGB2L) sends the investigation request (camt.110) towards the Investigation Responder (ABCDZAJJ) with investigation type RQFI (Request for information).

Business data

| Element | XML Tag | Content |
| --- | --- | --- |
| Requestor Investigation Identification | <RqstrInvstgtnId> | REQUESTOR\_REF4567 |
| Investigation Type | <Cd> | RQFI |
| Investigation Sub Type | <Cd> | UTEX |
| Underlying Instrument | <Cd> | XBCT |
| Original Instruction Identification | <OrgnlInstrId> | FIELD20REF002 |
| Original UETR | <OrgnlUETR> | 174c245f-2682-4291-ad67-2a41e530cd27 |
| Original Interbank Settlement Amount | <OrgnlIntrBkSttlmAmt> | 100.00 |
| Original Interbank Settlement Date | <OrgnlIntrBkSttlmDt> | 2022-10-16 |
| Requestor | <BICFI> | DDDDGB2L |
| Responder | <BICFI> | ABCDZAJJ |
| Reason | <Cd> | CTOR |
| Reason Sub Type | <Cd> | MMNA |

Message instance

<?xml version="1.0" encoding="UTF-8"?>

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:DRAFT1camt.110.001.01" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

<InvstgtnReq>

<InvstgtnReq>

<MsgId>12345</MsgId>

<RqstrInvstgtnId>REQUESTOR\_REF4567</RqstrInvstgtnId>

<InvstgtnTp>

<Cd>RQFI</Cd>

</InvstgtnTp>

<InvstgtnSubTp>

<Cd>UTEX</Cd>

</InvstgtnSubTp>

<UndrlygInstrm>

<Cd>XBCT</Cd><!-- Cross Border Customer Credit Transfer-->

</UndrlygInstrm>

<Undrlyg>

<IntrBk>

<OrgnlInstrId>FIELD20REF002</OrgnlInstrId>

<OrgnlUETR>174c245f-2682-4291-ad67-2a41e530cd27</OrgnlUETR>

<OrgnlIntrBkSttlmAmt Ccy="RON">100.00</OrgnlIntrBkSttlmAmt>

<OrgnlIntrBkSttlmDt>2022-10-16</OrgnlIntrBkSttlmDt >

</IntrBk>

</Undrlyg>

<Rqstr>

<Agt>

<FinInstnId>

<BICFI>DDDDGB2L</BICFI>

</FinInstnId>

</Agt>

</Rqstr>

<Rspndr>

<Agt>

<FinInstnId>

<BICFI>ABCDZAJJ</BICFI>

</FinInstnId>

</Agt>

</Rspndr>

</InvstgtnReq>

<InvstgtnData>

<Rsn>

<Cd>CTOR</Cd><!-- Creditor. -->

</Rsn>

<RsnSubTp>

<Cd>MMNA</Cd><!-- Mismatch Name And Account. -->

</RsnSubTp>

</InvstgtnData>

</InvstgtnReq>

</Document>

Investigation response

Description

The Investigation Responder (AAAAGB2L) replies to Investigation Requestor (BBBBROMM) with camt.111 message with Creditor Account details and sets investigation status as CLSD (Closed).

The Investigation Responder chooses to provide the details in a structured manner, utilising the Path and Record (Cash Account) elements within the Transaction Data block.

Business data

| Element | XML Tag | Content |
| --- | --- | --- |
| Responder Investigation Identification | <RspndrInvstgtnId> | BANKBENEREF1 |
| Status | <Sts> | CLSD |
| Original Investigation Reason | <Cd> | CTOR |
| Original Investigation Reason Sub Type | <Cd> | MMNA |
| Path | <Pth> | FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Id/Othr/Id |
| Cash Account | <Id> | RO52BTRLRONCRT1112222444 |
| Requestor Investigation Identification | <RqstrInvstgtnId> | REQUESTOR\_REF4567 |
| Investigation Type | <Cd> | RQFI |
| Investigation Sub Type | <Cd> | UTEX |
| Underlying Instrument | <Cd> | XBCT |
| Original Instruction Identification | <OrgnlInstrId> | FIELD20REF002 |
| Original UETR | <OrgnlUETR> | 174c245f-2682-4291-ad67-2a41e530cd27 |
| Original Interbank Settlement Amount | <OrgnlIntrBkSttlmAmt> | 100.00 RON |
| Original Interbank Settlement Date | <OrgnlIntrBkSttlmDt> | 2022-10-16 |
| Requestor | <BICFI> | DDDDGB2L |
| Responder | <BICFI> | ABCDZAJJ |

Message instance

<?xml version="1.0" encoding="UTF-8"?>

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:DRAFT1camt.111.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

<InvstgtnRspn>

<InvstgtnRspn>

<MsgId>6789</MsgId>

<RspndrInvstgtnId>BANKBENEREF1</RspndrInvstgtnId>

<InvstgtnSts>

<Sts>CLSD</Sts>

</InvstgtnSts>

<InvstgtnData>

<OrgnlInvstgtnRsn>

<Cd>CTOR</Cd>

<!-- Creditor. -->

</OrgnlInvstgtnRsn>

<OrgnlInvstgtnRsnSubTp>

<Cd>MMNA</Cd>

<!-- Mismatch Name And Account. -->

</OrgnlInvstgtnRsnSubTp>

<RspnData>

<TxData>

<Pth>FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Id/Othr/Id</Pth>

<Rcrd>

<CshAcct>

<Id>

<Othr>

<Id>RO52BTRLRONCRT1112222444</Id>

</Othr>

</Id>

</CshAcct>

</Rcrd>

</TxData>

</RspnData>

</InvstgtnData>

</InvstgtnRspn>

<OrgnlInvstgtnReq>

<MsgId>12345</MsgId>

<RqstrInvstgtnId>REQUESTOR\_REF4567</RqstrInvstgtnId>

<InvstgtnTp>

<Cd>RQFI</Cd>

</InvstgtnTp>

<InvstgtnSubTp>

<Cd>UTEX</Cd>

</InvstgtnSubTp>

<UndrlygInstrm>

<Cd>XBCT</Cd>

<!-- Cross Border Customer Credit Transfer.-->

</UndrlygInstrm>

<Undrlyg>

<IntrBk>

<OrgnlInstrId>FIELD20REF002</OrgnlInstrId>

<OrgnlUETR>174c245f-2682-4291-ad67-2a41e530cd27</OrgnlUETR>

<OrgnlIntrBkSttlmAmt Ccy="RON">100.00</OrgnlIntrBkSttlmAmt>

<OrgnlIntrBkSttlmDt>2022-10-16</OrgnlIntrBkSttlmDt>

</IntrBk>

</Undrlyg>

<Rqstr>

<Agt>

<FinInstnId>

<BICFI>DDDDGB2L</BICFI>

</FinInstnId>

</Agt>

</Rqstr>

<Rspndr>

<Agt>

<FinInstnId>

<BICFI>ABCDZAJJ</BICFI>

</FinInstnId>

</Agt>

</Rspndr>

</OrgnlInvstgtnReq>

</InvstgtnRspn>

</Document>

### Value date adjustment

Creditor Account credited one day late as Debtor Agent sent payment after cut off time due to a system issue. The Debtor Agent requests to adjust (back value) the settlement date.



#### Investigation request

Description

The Investigation Requestor (AAAAGB2L) sends the investigation request (camt.110) to the Investigation Responder (BBBBDEMM) with investigation type RQVA (Request value date adjustment).

Business data

| Element | XML Tag | Content |
| --- | --- | --- |
| Requestor Investigation Identifier | <RqstrInvstgtnId> | REQUESTOR\_RE12345 |
| Investigation Type | <Cd> | RQVA |
| Original Interbank Settlement Amount | < OrgnlIntrBkSttlmAmt > | 3000000.00 |
| Original Interbank Settlement Date | < OrgnlIntrBkSttlmDt > | 2023-01-06 |
| Requestor | <BICFI> | AAAAGB2L |
| Responder | <BICFI> | BBBBDEMM |
| Requested Value Date | <ReqdValDt> | 2023-01-05 |

Message instance

<?xml version="1.0" encoding="UTF-8"?>

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:DRAFT1camt.110.001.01" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

<InvstgtnReq>

<InvstgtnReq>

<MsgId>ABCDE</MsgId>

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</InvstgtnTp>

<Undrlyg>

<IntrBk>

<OrgnlUETR>174c245f-2682-4291-ad67-2a41e530cd27</OrgnlUETR>

<OrgnlIntrBkSttlmAmt Ccy="EUR">3000000.00</OrgnlIntrBkSttlmAmt>

<OrgnlIntrBkSttlmDt>2023-01-06</OrgnlIntrBkSttlmDt>

</IntrBk>

</Undrlyg>

<Rqstr>

<Agt>

<FinInstnId>

<BICFI>AAAAGB2L</BICFI>

</FinInstnId>

</Agt>

</Rqstr>

<Rspndr>

<Agt>

<FinInstnId>

<BICFI>BBBBDEMM</BICFI>

</FinInstnId>

</Agt>

</Rspndr>

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</Prd>

</ReqdValtn>

</AddtlReqData>

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</InvstgtnReq>

</Document>

#### Investigation response

Description

The Investigation Responder (BBBBROMM) sends an investigation response (camt.111) to the Investigation Requestor (AAAAGB2L) with the compensation amount and sets investigation status as PDNG (Pending).

Business data

| Element | XML Tag | Content |
| --- | --- | --- |
| Responder Investigation Identification | <RspndrInvstgtnId> | BANKBENEREF1 |
| Status | <Sts> | PDNG |
| Initial Amount | <InitlAmt> | 172.60 EUR |
| Due Charges | <DueChrgs> | 100.00 EUR |
| Amount Due | <AmtDue> | 272.60 EUR |
| Interest Rate | <IntrstRate> | 2.15% |
| Requestor Investigation Identifier | <RqstrInvstgtnId> | REQUESTOR\_RE12345 |
| Investigation Type | <Cd> | RQVA |
| Original UETR | <OrgnlUETR> | 174c245f-2682-4291-ad67-2a41e530cd27 |
| Original Interbank Settlement Amount | < OrgnlIntrBkSttlmAmt > | 3000000.00 EUR |
| Original Interbank Settlement Date | < OrgnlIntrBkSttlmDt > | 2023-01-06 |
| Requestor | <BICFI> | AAAAGB2L |
| Responder | <BICFI> | BBBBROMM |

Message instance

<?xml version="1.0" encoding="UTF-8"?>

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:DRAFT1camt.111.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

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<OrgnlInvstgtnRsn>

<Cd>RQVA</Cd>

</OrgnlInvstgtnRsn>

<RspnData>

<Valtn>

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<DueChrgs Ccy="EUR">100.00</DueChrgs>

<AmtDue Ccy="EUR">272.60</AmtDue>

<IntrstRate>2.15</IntrstRate>

</Valtn>

</RspnData>

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<OrgnlUETR>174c245f-2682-4291-ad67-2a41e530cd27</OrgnlUETR>

<OrgnlIntrBkSttlmAmt Ccy="EUR">3000000.00</OrgnlIntrBkSttlmAmt>

<OrgnlIntrBkSttlmDt>2023-01-06</OrgnlIntrBkSttlmDt>

</IntrBk>

</Undrlyg>

<Rqstr>

<Agt>

<FinInstnId>

<BICFI>AAAAGB2L</BICFI>

</FinInstnId>

</Agt>

</Rqstr>

<Rspndr>

<Agt>

<FinInstnId>

<BICFI>BBBBDEMM</BICFI>

</FinInstnId>

</Agt>

</Rspndr>

</OrgnlInvstgtnReq>

</InvstgtnRspn>

</Document>

### Creditor claim non-receipt

The Debtor Agent (Instructing Agent) initiates the investigation process with the Creditor Agent (Instructed Agent) as the Creditor is claiming non-receipt of payment.



#### Investigation request

Description

The Investigation Requestor (AAAAGB2L) sends the investigation request (camt.110) to the Investigation Responder (BBBBROMM) with the investigation type CCNR (Creditor claim non-receipt).

Business data

| Element | XML Tag | Content |
| --- | --- | --- |
| Requestor Investigation Identifier | <RqstrInvstgtnId> | REQUESTOR\_REF1234 |
| Investigation Type | <Cd> | CCNR |
| Underlying Instrument | <Cd> | XBCT |
| Original Instruction Identification | <OrgnlInstrId> | FIELD20REF001 |
| Original UETR | <OrgnlUETR> | 2bf440bd-56b5-4bd2-94e1-e3a7eaf9b8bf |
| Original Interbank Settlement Amount | <OrgnlIntrBkSttlmAmt> | 100 RON |
| Original Interbank Settlement Date | <OrgnlIntrBkSttlmDt> | 2022-10-17 |
| Requestor | <BICFI> | AAAAGB2L |
| Responder | <BICFI> | BBBBROMM |
| Reason | <Cd> | CCNR |

Message instance

<?xml version="1.0" encoding="UTF-8"?>

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<RqstrInvstgtnId>REQUESTOR\_REF1234</RqstrInvstgtnId>

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</InvstgtnTp>

<UndrlygInstrm>

<Cd>XBCT</Cd>

</UndrlygInstrm>

<Undrlyg>

<IntrBk>

<OrgnlInstrId>FIELD20REF001</OrgnlInstrId>

<OrgnlUETR>2bf440bd-56b5-4bd2-94e1-e3a7eaf9b8bf</OrgnlUETR>

<OrgnlIntrBkSttlmAmt Ccy="RON">100.00</OrgnlIntrBkSttlmAmt>

<OrgnlIntrBkSttlmDt>2022-10-17</OrgnlIntrBkSttlmDt>

</IntrBk>

</Undrlyg>

<Rqstr>

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<FinInstnId>

<BICFI>AAAAGB2L</BICFI>

</FinInstnId>

</Agt>

</Rqstr>

<Rspndr>

<Agt>

<FinInstnId>

<BICFI>BBBBROMM</BICFI>

</FinInstnId>

</Agt>

</Rspndr>

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<InvstgtnData>

<Rsn>

<Cd>CCNR</Cd>

</Rsn>

</InvstgtnData>

</InvstgtnReq>

</Document>

#### Investigation response

Description

The Investigation Responder (BBBBROMM) sends an investigation response (camt.111) to the Investigation Requestor (AAAAGB2L) with the credited account information, posting date, reference and sets investigation status as CLSD (Closed).

Business data

| Element | XML Tag | Content | |
| --- | --- | --- | --- |
| Responder Investigation Identification | <RspndrInvstgtnId> | BANKBENEREF1 | |
| Status | <Sts> | CLSD | |
| Original Investigation Reason | <Cd> | CCNR | |
| Amount | <Amt> | 100 RON | |
| Credit Debit Indicator | <CdtDbtInd> | CRDT | |
| Account | <IBAN> | RO52BTRLRONCRT1112222333 | |
| Value Date | <Dt> | 2022-10-17 | |
| Instruction Identification | <InstrId> | FIELD20REF001 |
| Requestor Investigation Identifier | <RqstrInvstgtnId> | REQUESTOR\_REF1234 | |
| Investigation Type | <Cd> | CCNR | |
| Underlying Instrument | <Cd> | XBCT | |
| Original Instruction Identifier | <OrgnlInstrId> | FIELD20REF001 | |
| Original UETR | <OrgnlUETR> | 2bf440bd-56b5-4bd2-94e1-e3a7eaf9b8bf | |
| Original Interbank Settlement Amount | <OrgnlIntrBkSttlmAmt> | 100 RON | |
| Original Interbank Settlement Date | <OrgnlIntrBkSttlmDt> | 2022-10-17 | |
| Requestor | <BICFI> | AAAAGB2L | |
| Responder | <BICFI> | BBBBROMM | |

Message instance

<?xml version="1.0" encoding="UTF-8"?>

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</InvstgtnSts>

<InvstgtnData>

<OrgnlInvstgtnRsn>

<Cd>CCNR</Cd>

</OrgnlInvstgtnRsn>

<RspnData>

<Conf>

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<CdtDbtInd>CRDT</CdtDbtInd>

<Acct>

<Id>

<IBAN>RO52BTRLRONCRT1112222333</IBAN>

</Id>

</Acct>

<ValDt>

<Dt>2022-10-17</Dt>

</ValDt>

<Refs>

<InstrId>FIELD20REF001</InstrId>

</Refs>

</Conf>

</RspnData>

</InvstgtnData>

</InvstgtnRspn>

<OrgnlInvstgtnReq>

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<InvstgtnTp>

<Cd>CCNR</Cd>

</InvstgtnTp>

<UndrlygInstrm>

<Cd>XBCT</Cd>

</UndrlygInstrm>

<Undrlyg>

<IntrBk>

<OrgnlInstrId>FIELD20REF001</OrgnlInstrId>

<OrgnlUETR>2bf440bd-56b5-4bd2-94e1-e3a7eaf9b8bf</OrgnlUETR>

<OrgnlIntrBkSttlmAmt Ccy="RON">100.00</OrgnlIntrBkSttlmAmt>

<OrgnlIntrBkSttlmDt>2022-10-17</OrgnlIntrBkSttlmDt>

</IntrBk>

</Undrlyg>

<Rqstr>

<Agt>

<FinInstnId>

<BICFI>AAAAGB2L</BICFI>

</FinInstnId>

</Agt>

</Rqstr>

<Rspndr>

<Agt>

<FinInstnId>

<BICFI>BBBBROMM</BICFI>

</FinInstnId>

</Agt>

</Rspndr>

</OrgnlInvstgtnReq>

</InvstgtnRspn>

</Document>

#### Investigation response (No original transaction received)

Description

The Investigation Responder (BBBBROMM) sends an investigation response (camt.111) to the Investigation Requestor (AAAAGB2L) advising that the original payment was not received and sets investigation status as RJCT (Rejected).

Business data

| Element | XML Tag | Content |
| --- | --- | --- |
| Responder Investigation Identification | <RspndrInvstgtnId> | BANKBENEREF1 |
| Status | <Sts> | RJCT |
| Status Reason | <StsRsn> | NOOR |
| Requestor Investigation Identifier | <RqstrInvstgtnId> | REQUESTOR\_REF1234 |
| Investigation Type | <Cd> | CCNR |
| Underlying Instrument | <Cd> | XBCT |
| Original Instruction Identifier | < OrgnlInstrId > | RECBANKPAYREF |
| Original UETR | <OrgnlUETR> | 2bf440bd-56b5-4bd2-94e1-e3a7eaf9b8bf |
| Original Interbank Settlement Amount | <OrgnlIntrBkSttlmAmt> | 100 RON |
| Original Interbank Settlement Date | <OrgnlIntrBkSttlmDt> | 2022-10-17 |
| Requestor | <BICFI> | AAAAGB2L |
| Responder | <BICFI> | BBBBROMM |

Message instance

<?xml version="1.0" encoding="UTF-8"?>

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:DRAFT1camt.111.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

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<RspndrInvstgtnId>BANKBENEREF1</RspndrInvstgtnId>

<InvstgtnSts>

<Sts>RJCT</Sts>

<StsRsn>

<Cd>NOOR</Cd><!-- No Original Transaction Received-->

</StsRsn>

</InvstgtnSts>

</InvstgtnRspn>

<OrgnlInvstgtnReq>

<MsgId>ABCDE</MsgId>

<RqstrInvstgtnId>REQUESTOR\_REF1234</RqstrInvstgtnId>

<InvstgtnTp>

<Cd>CCNR</Cd>

</InvstgtnTp>

<UndrlygInstrm>

<Cd>XBCT</Cd>

</UndrlygInstrm>

<Undrlyg>

<IntrBk>

<OrgnlInstrId>FIELD20REF001</OrgnlInstrId>

<OrgnlUETR>2bf440bd-56b5-4bd2-94e1-e3a7eaf9b8bf</OrgnlUETR>

<OrgnlIntrBkSttlmAmt Ccy="RON">100.00</OrgnlIntrBkSttlmAmt>

<OrgnlIntrBkSttlmDt>2022-10-17</OrgnlIntrBkSttlmDt>

</IntrBk>

</Undrlyg>

<Rqstr>

<Agt>

<FinInstnId>

<BICFI>AAAAGB2L</BICFI>

</FinInstnId>

</Agt>

</Rqstr>

<Rspndr>

<Agt>

<FinInstnId>

<BICFI>BBBBROMM</BICFI>

</FinInstnId>

</Agt>

</Rspndr>

</OrgnlInvstgtnReq>

</InvstgtnRspn>

</Document>

### Debit authorisation

Following a request for cancellation, BBBBGB22 requests debit authorisation with the creditor AAAAGB2L.



#### Investigation request

Description

The Investigation Requestor (AAAAGB2L) sends the investigation request (camt.110) to the Investigation Responder (BBBBGB22) with investigation type RQDA (Request debit authorisation).

Business data

| Element | XML Tag | Content |
| --- | --- | --- |
| Requestor Investigation Identification | <RqstrInvstgtnId> | REQREF12345 |
| Investigation Type | <Cd> | RQDA |
| Underlying Instrument | <Cd> | XBCT |
| Original Instruction Identification | <OrgnlInstrId> | FIELD20REF111 |
| Original UETR | <OrgnlUETR> | 2bf440bd-56b5-4bd2-94e1-e3a7eaf9b8bf |
| Original Interbank Settlement Amount  Currency | <OrgnlIntrBkSttlmAmt>  <Ccy> | 250  GBP |
| Original Interbank Settlement Date | <OrgnlIntrBkSttlmDt> | 2022-10-16 |
| Requestor | <BICFI> | AAAAGB2L |
| Responder | <BICFI> | BBBBGB22 |
| Reason | <Cd> | RQDA |
| Cancellation Reason | <Cd> | AC03 |
| Amount To Debit  Currency | <AmtToDbt>  <Ccy> | 250  GBP |
| Value Date To Debit | <ValDtToDbt> | 2023-02-15 |

Message instance

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<Cd>XBCT</Cd>

</UndrlygInstrm>

<Undrlyg>

<IntrBk>

<OrgnlInstrId>FIELD20REF111</OrgnlInstrId>

<OrgnlUETR>2bf440bd-56b5-4bd2-94e1-e3a7eaf9b8bf</OrgnlUETR>

<OrgnlIntrBkSttlmAmt Ccy="GBP">250.00</OrgnlIntrBkSttlmAmt>

<OrgnlIntrBkSttlmDt>2022-10-16</OrgnlIntrBkSttlmDt>

</IntrBk>

</Undrlyg>

<Rqstr>

<Agt>

<FinInstnId>

<BICFI>AAAAGB2L</BICFI>

</FinInstnId>

</Agt>

</Rqstr>

<Rspndr>

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<Rsn>

<Cd>RQDA</Cd>

</Rsn>

<AddtlReqData>

<ReqdDbtAuthstn>

<CxlRsn>

<Cd>AC03</Cd><!-- Invalid Creditor Account Number. -->

</CxlRsn>

<AmtToDbt Ccy="GBP">250.0</AmtToDbt>

<ValDtToDbt>2023-02-15</ValDtToDbt>

</ReqdDbtAuthstn>

</AddtlReqData>

</InvstgtnData>

</InvstgtnReq>

</Document>

#### Investigation response

Description

The Investigation Responder (BBBBGB22) sends an investigation response (camt.111) to the Investigation Requestor (AAAAGB2L), authorises the debit and sets investigation status as CLSD (Closed).

Business data

| Element | XML Tag | Content |
| --- | --- | --- |
| Responder Investigation Identification | <RspndrInvstgtnId> | REFBARC123 |
| Status | <Sts> | CLSD |
| Original Investigation Reason | <Cd> | RQDA |
| Debit Authorisation | <DbtAuthstn> | true |
| Amount To Debit  Currency | <AmtToDbt>  <Ccy> | 250  GBP |
| Value Date To Debit | <ValDtToDbt> | 2023-02-15 |
| Requestor Investigation Identification | <RqstrInvstgtnId> | REQREF12345 |
| Investigation Type | <Cd> | RQDA |
| Underlying Instrument | <Cd> | XBCT |
| Original Instruction Identification | <OrgnlInstrId> | FIELD20REF111 |
| Original UETR | <OrgnlUETR> | 2bf440bd-56b5-4bd2-94e1-e3a7eaf9b8bf |
| Original Interbank Settlement Amount  Currency | <OrgnlIntrBkSttlmAmt>  <Ccy> | 250  GBP |
| Original Interbank Settlement Date | <OrgnlIntrBkSttlmDt> | 2022-10-16 |
| Requestor | <BICFI> | AAAAGB2L |
| Responder | <BICFI> | BBBBGB22 |

Message instance

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</OrgnlInvstgtnRsn>

<RspnData>

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<AmtToDbt Ccy="GBP">250.0</AmtToDbt>

<ValDtToDbt>2023-02-15</ValDtToDbt>

</DbtAuthstn>

</RspnData>

</InvstgtnData>

</InvstgtnRspn>

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<UndrlygInstrm>

<Cd>XBCT</Cd>

</UndrlygInstrm>

<Undrlyg>

<IntrBk>

<OrgnlInstrId>FIELD20REF111</OrgnlInstrId>

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<OrgnlIntrBkSttlmAmt Ccy="GBP">250.0</OrgnlIntrBkSttlmAmt>

<OrgnlIntrBkSttlmDt>2022-10-16</OrgnlIntrBkSttlmDt>

</IntrBk>

</Undrlyg>

<Rqstr>

<Agt>

<FinInstnId>

<BICFI>AAAAGB2L</BICFI>

</FinInstnId>

</Agt>

</Rqstr>

<Rspndr>

<Agt>

<FinInstnId>

<BICFI>BBBBGB22</BICFI>

</FinInstnId>

</Agt>

</Rspndr>

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</InvstgtnRspn>

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### Request for use of funds

The Debtor Agent sends a payment to an incorrect agent. The payment is returned, value the following day. The Debtor Agent requests use of funds for the original payment being held at the agent overnight.



#### Investigation request

Description

The Investigation Requestor (AAAAGB2L) sends the investigation request (camt.110) to the Investigation Responder (BBBBDEMM) with investigation type RQUF (Request use of funds).

Business data

| Element | XML Tag | Content |
| --- | --- | --- |
| Requestor Investigation Identifier | <RqstrInvstgtnId> | REQUESTOR\_RE12367 |
| Investigation Type | <Cd> | RQUF |
| Original UETR | <OrgnlUETR> | 2bf440bd-56b5-4bd2-94e1-e3a7eaf9b8bf |
| Original Interbank Settlement Amount | <OrgnlIntrBkSttlmAmt> | 10000000 EUR |
| Original Interbank Settlement Date | <OrgnlIntrBkSttlmDt> | 2023-01-05 |
| From Date | <FrDt> | 2023-01-05 |
| To Date | <ToDt> | 2023-01-06 |
| Requestor | <BICFI> | AAAAGB2L |
| Responder | <BICFI> | BBBBDEMM |
| Compensation Account | <IBAN> | DE12345678901234567 |

Message instance

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<Cd>RQUF</Cd>

</InvstgtnTp>

<Undrlyg>

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<OrgnlUETR>2bf440bd-56b5-4bd2-94e1-e3a7eaf9b8bf</OrgnlUETR>

<OrgnlIntrBkSttlmAmt Ccy="EUR">10000000.00</OrgnlIntrBkSttlmAmt>

<OrgnlIntrBkSttlmDt>2023-01-05</OrgnlIntrBkSttlmDt>

</IntrBk>

</Undrlyg>

<Rqstr>

<Agt>

<FinInstnId>

<BICFI>AAAAGB2L</BICFI>

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<BICFI>BBBBDEMM</BICFI>

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</Document>

#### Investigation response

Description

The Investigation Responder (BBBBDEMM) sends an investigation response (camt.111) to the Investigation Requestor (AAAAGB2L), confirming compensation is granted with investigation status as CLSD (Closed).

Business data

| Element | XML Tag | Content |
| --- | --- | --- |
| Responder Investigation Identification | <RspndrInvstgtnId> | BANKBENEREF1 |
| Status | <Sts> | CLSD |
| Original investigation reason | <Cd> | RQUF |
| Requestor Investigation Identifier | <RqstrInvstgtnId> | REQUESTOR\_RE12367 |
| Granted | <Grantd> | true |
| Initial Amount | <InitlAmt> | 458.33 EUR |
| Paid Charges | <PdChrgs> | 100.00 EUR |
| Amount Due | <AmtDue> | 358.33 EUR |
| Interest Rate | <IntrstRate> | 1.65 |
| Original Interbank Settlement Amount | <OrgnlIntrBkSttlmAmt> | 10000000 EUR |
| Original Interbank Settlement Date | < OrgnlIntrBkSttlmDt > | 2023-01-05 |
| Requestor | <BICFI> | AAAAGB2L |
| Responder | <BICFI> | BBBBDEMM |

Message instance

<?xml version="1.0" encoding="UTF-8"?>

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:DRAFT1camt.111.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

<InvstgtnRspn>

<InvstgtnRspn>

<MsgId>6789</MsgId>

<RspndrInvstgtnId>BANKBENEREF1</RspndrInvstgtnId>

<InvstgtnSts>

<Sts>CLSD</Sts>

</InvstgtnSts>

<InvstgtnData>

<OrgnlInvstgtnRsn>

<Cd>RQUF</Cd>

</OrgnlInvstgtnRsn>

<RspnData>

<Compstn>

<Grantd>true</Grantd>

<InitlAmt Ccy="EUR">458.33</InitlAmt>

<PdChrgs Ccy="EUR">100.00</PdChrgs>

<AmtDue Ccy="EUR">358.33</AmtDue>

<IntrstRate>1.65</IntrstRate>

</Compstn>

</RspnData>

</InvstgtnData>

</InvstgtnRspn>

<OrgnlInvstgtnReq>

<MsgId>ABCDE</MsgId>

<RqstrInvstgtnId>REQUESTOR\_RE12367</RqstrInvstgtnId>

<InvstgtnTp>

<Cd>RQUF</Cd>

</InvstgtnTp>

<Undrlyg>

<IntrBk>

<OrgnlUETR>2bf440bd-56b5-4bd2-94e1-e3a7eaf9b8bf</OrgnlUETR>

<OrgnlIntrBkSttlmAmt Ccy="EUR">10000000.00</OrgnlIntrBkSttlmAmt>

<OrgnlIntrBkSttlmDt>2023-01-05</OrgnlIntrBkSttlmDt>

</IntrBk>

</Undrlyg>

<Rqstr>

<Agt>

<FinInstnId>

<BICFI>AAAAGB2L</BICFI>

</FinInstnId>

</Agt>

</Rqstr>

<Rspndr>

<Agt>

<FinInstnId>

<BICFI>BBBBDEMM</BICFI>

</FinInstnId>

</Agt>

</Rspndr>

</OrgnlInvstgtnReq>

</InvstgtnRspn>

</Document>

### Payment initiation not confirmed

Corporate contacts its Account Servicer after a payment initiation instruction they submitted is not confirmed by the Account Servicer, either as a debit on the corporate’s account or a status notification of rejection.



#### Investigation request

Description

The Investigation Requestor (AAAAAU2L) sends a camt.110 to the Investigation Responder (BBAAAU3M) with investigation type PINC (Payment initiation not confirmed).

Business data

| Element | XML Tag | Content |
| --- | --- | --- |
| Requestor Investigation Identification | <RqstrInvstgtnId> | REQSTR\_REF12345 |
| Investigation Type | <Cd> | PINC |
| Original Instruction Identification | <OrgnlInstrId> | InitiationMessage20230101160859aab |
| Original Instructed Amount | <OrgnlInstdAmt> | 1000000.00 AUD |
| Requested Execution Date | <Dt> | 2023-01-20 |
| Requestor | <BICFI> | AAAAAU2L |
| Responder | <BICFI> | BBAAAU3M |
| Reason | <Cd> | PINC |

Message instance

<?xml version="1.0" encoding="UTF-8"?>

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:DRAFT1camt.110.001.01" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

<InvstgtnReq>

<InvstgtnReq>

<MsgId>ABCDE</MsgId>

<RqstrInvstgtnId>REQSTR\_REF12345</RqstrInvstgtnId>

<InvstgtnTp>

<Cd>PINC</Cd>

</InvstgtnTp>

<Undrlyg>

<Initn>

<OrgnlInstrId>InitiationMessage20230101160859aabb</OrgnlInstrId>

<OrgnlInstdAmt Ccy="AUD">1000000.00</OrgnlInstdAmt>

<ReqdExctnDt>

<Dt>2023-01-20</Dt>

</ReqdExctnDt>

</Initn>

</Undrlyg>

<Rqstr>

<Agt>

<FinInstnId>

<BICFI>AAAAAU2L</BICFI>

</FinInstnId>

</Agt>

</Rqstr>

<Rspndr>

<Agt>

<FinInstnId>

<BICFI>BBAAAU3M</BICFI>

</FinInstnId>

</Agt>

</Rspndr>

</InvstgtnReq>

<InvstgtnData>

<Rsn>

<Cd>PINC</Cd>

</Rsn>

</InvstgtnData>

</InvstgtnReq>

</Document>

#### Investigation response

Description

The Investigation Responder (BBAAAU3M) sends an investigation response (camt.111) to the Investigation Requestor (AAAAAU2L), confirming original payment has already been rejected with investigation status as CLSD (Closed).

Business data

| Element | XML Tag | Content |
| --- | --- | --- |
| Responder Investigation Identification | <RspndrInvstgtnId> | REQSTR\_REF54321 |
| Status | <Sts> | CLSD |
| Status Reason | <StsRsn> | ARJT |
| Requestor Investigation Identifier | <RqstrInvstgtnId> | REQSTR\_REF12345 |
| Investigation Type | <Cd> | PINC |
| Original Instruction Identification | <OrgnlInstrId> | InitiationMessage20230101160859aabb |
| Original Instructed Amount | <OrgnlInstdAmt > | 1000000.00 AUD |
| Requested Execution Date | <Dt> | 2023-01-20 |
| Requestor | <BICFI> | AAAAAU2L |
| Responder | <BICFI> | BBAAAU3M |

Message instance

<?xml version="1.0" encoding="UTF-8"?>

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:DRAFT1camt.111.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

<InvstgtnRspn>

<InvstgtnRspn>

<MsgId>6789</MsgId>

<RspndrInvstgtnId>REQSTR\_REF54321</RspndrInvstgtnId>

<InvstgtnSts>

<Sts>CLSD</Sts>

<StsRsn>

<Cd>ARJT</Cd>

</StsRsn><!-- Already Rejected Transaction.-->

</InvstgtnSts><!-- Closed-->

</InvstgtnRspn>

<OrgnlInvstgtnReq>

<MsgId>ABCDE</MsgId>

<RqstrInvstgtnId>REQSTR\_REF12345</RqstrInvstgtnId>

<InvstgtnTp>

<Cd>PINC</Cd>

</InvstgtnTp>

<Undrlyg>

<Initn>

<OrgnlInstrId>InitiationMessage20230101160859aabb</OrgnlInstrId>

<OrgnlInstdAmt Ccy="AUD">1000000.00</OrgnlInstdAmt>

<ReqdExctnDt>

<Dt>2023-01-20</Dt>

</ReqdExctnDt>

</Initn>

</Undrlyg>

<Rqstr>

<Agt>

<FinInstnId>

<BICFI>AAAAAU2L</BICFI>

</FinInstnId>

</Agt>

</Rqstr>

<Rspndr>

<Agt>

<FinInstnId>

<BICFI>BBAAAU3M</BICFI>

</FinInstnId>

</Agt>

</Rspndr>

</OrgnlInvstgtnReq>

</InvstgtnRspn>

</Document>

## Account Management

### Update on account closure

The Account Owner (DDDDGB2L) contacts the Account Servicer (ABCDZAJJ) to request information about an account closure request that has previously been sent.



#### Investigation request

Description

The Investigation Requestor (DDDDGB2L) sends an investigation request (camt.110) to the Investigation Responder (ABCDZAJJ) with the reason code ACCT (Account related investigation) to request information about an account closure.

Business data

| Element | XML Tag | Content |
| --- | --- | --- |
| Requestor Investigation Identification | <RqstrInvstgtnId> | DDMZ123450 |
| Investigation Type | <Cd> | ACCT |
| Account Identification | <Id> | 12345678 |
| Requestor | <BICFI> | DDDDGB2L |
| Responder | <BICFI> | ABCDZAJJ |
| Reason | <Cd> | RQCD |

Message instance

<?xml version="1.0" encoding="UTF-8"?>

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:DRAFT1camt.110.001.01" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

<InvstgtnReq>

<InvstgtnReq>

<MsgId>ABCDE</MsgId>

<RqstrInvstgtnId>DDMZ123450</RqstrInvstgtnId>

<InvstgtnTp>

<Cd>ACCT</Cd>

</InvstgtnTp>

<Undrlyg>

<Acct>

<Id>

<Othr>

<Id>12345678</Id>

</Othr>

</Id>

</Acct>

</Undrlyg>

<Rqstr>

<Agt>

<FinInstnId>

<BICFI>DDDDGB2L</BICFI>

</FinInstnId>

</Agt>

</Rqstr>

<Rspndr>

<Agt>

<FinInstnId>

<BICFI>ABCDZAJJ</BICFI>

</FinInstnId>

</Agt>

</Rspndr>

</InvstgtnReq>

<InvstgtnData>

<Rsn>

<Cd>RQCD</Cd>

<!-- Request Closure Date. -->

</Rsn>

</InvstgtnData>

</InvstgtnReq>

</Document>

#### Investigation response

Description

The Investigation Responder (ABCDZAJJ) sends an investigation response (camt.111) to the Investigation Requestor (DDDDGB2L) with the planned account closure date.

Business data

| Element | XML Tag | Content |
| --- | --- | --- |
| Responder Investigation Identification | <RspndrInvstgtnId> | ABSA45670 |
| Status | <Sts> | CLSD |
| Original Investigation Reason | <Cd> | RQCD |
| Reponse Narrative | <RspnNrrtv> | PLEASE BE ADVISED ACCOUNT WILL BE CLOSED FRIDAY 1ST DECEMBER |
| Requestor Investigation Identification | <RqstrInvstgtnId> | DDMZ123450 |
| Investigation Type | <Cd> | ACCT |
| Account Identification | <Id> | 12345678 |
| Requestor | <BICFI> | DDDDGB2L |
| Responder | <BICFI> | ABCDZAJJ |

Message instance

<?xml version="1.0" encoding="UTF-8"?>

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:DRAFT1camt.111.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

<InvstgtnRspn>

<InvstgtnRspn>

<MsgId>6789</MsgId>

<RspndrInvstgtnId>ABSA45670</RspndrInvstgtnId>

<InvstgtnSts>

<Sts>CLSD</Sts>

</InvstgtnSts>

<InvstgtnData>

<OrgnlInvstgtnRsn>

<Cd>RQCD</Cd><!-- Request Closure Date. -->

</OrgnlInvstgtnRsn>

<RspnData>

<RspnNrrtv>PLEASE BE ADVISED ACCOUNT WILL BE CLOSED FRIDAY 1ST DECEMBER</RspnNrrtv>

</RspnData>

</InvstgtnData>

</InvstgtnRspn>

<OrgnlInvstgtnReq>

<MsgId>ABCDE</MsgId>

<RqstrInvstgtnId>DDMZ123450</RqstrInvstgtnId>

<InvstgtnTp>

<Cd>ACCT</Cd>

</InvstgtnTp>

<Undrlyg>

<Acct>

<Id>

<Othr>

<Id>12345678</Id>

</Othr>

</Id>

</Acct>

</Undrlyg>

<Rqstr>

<Agt>

<FinInstnId>

<BICFI>DDDDGB2L</BICFI>

</FinInstnId>

</Agt>

</Rqstr>

<Rspndr>

<Agt>

<FinInstnId>

<BICFI>ABCDZAJJ</BICFI>

</FinInstnId>

</Agt>

</Rspndr>

</OrgnlInvstgtnReq>

</InvstgtnRspn>

</Document>

## Pending response (Generic)

Description

A pending response can be used as an intermeidate stage before providing a final outcome or as an initial acknowledgement of the Investigation Requestor's initial investigation request.

The Investigation Responder (BBBBDEMM) acknowedges receipt of the Investigation Requestor's (AAAAGB2L) investigation request.

Business data

| Element | XML Tag | Content |
| --- | --- | --- |
| Responder Investigation Identification | <RspndrInvstgtnId> | BANKBENEREF1 |
| Status | <Sts> | PDNG |
| Requestor Investigation Identifier | <RqstrInvstgtnId> | REQUESTOR\_RE12345 |

Message instance

<?xml version="1.0" encoding="UTF-8"?>

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:DRAFT1camt.111.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

<InvstgtnRspn>

<InvstgtnRspn>

<MsgId>6789</MsgId>

<RspndrInvstgtnId>BANKBENEREF1</RspndrInvstgtnId>

<InvstgtnSts>

<Sts>PDNG</Sts>

</InvstgtnSts>

<InvstgtnData>

<OrgnlInvstgtnRsn>

<Cd>RQVA</Cd>

</OrgnlInvstgtnRsn>

<RspnData>

<RspnNrrtv>WE CONFIRM RECEIPT OF YOUR MESSAGE. PLEASE QUOTE OUR RESPONDER INVESTIGATION IDENTIFICATION ON ALL FUTURE MESSAGES RELATED TO THIS REQUEST</RspnNrrtv>

</RspnData>

</InvstgtnData>

</InvstgtnRspn>

<OrgnlInvstgtnReq>

<MsgId>1011</MsgId>

<RqstrInvstgtnId>REQUESTOR\_RE12345</RqstrInvstgtnId>

<InvstgtnTp>

<Cd>RQVA</Cd>

</InvstgtnTp>

<Undrlyg>

<IntrBk>

<OrgnlUETR>174c245f-2682-4291-ad67-2a41e530cd27</OrgnlUETR>

<OrgnlIntrBkSttlmAmt Ccy="EUR">3000000.00</OrgnlIntrBkSttlmAmt>

<OrgnlIntrBkSttlmDt>2023-01-06</OrgnlIntrBkSttlmDt>

</IntrBk>

</Undrlyg>

<Rqstr>

<Agt>

<FinInstnId>

<BICFI>AAAAGB2L</BICFI>

</FinInstnId>

</Agt>

</Rqstr>

<Rspndr>

<Agt>

<FinInstnId>

<BICFI>BBBBDEMM</BICFI>

</FinInstnId>

</Agt>

</Rspndr>

</OrgnlInvstgtnReq>

</InvstgtnRspn>

</Document>

## Rejection response (Generic)

Description

A reject response is used as a final negative outcome, where the investigation request is rejected.

The Investigation Responder (BBBBROMM) rejects the investigation request from the Investigation Requestor (AAAAGB2L) as the orginal transaction was never received.

Business data

| Element | XML Tag | Content |
| --- | --- | --- |
| Responder Investigation Identification | <RspndrInvstgtnId> | BANKBENEREF1 |
| Status | <Sts> | RJCT |
| Status Reason | <StsRsn> | NOOR |
| Requestor Investigation Identifier | <RqstrInvstgtnId> | REQSTR\_REF12345 |

Message instance

<?xml version="1.0" encoding="UTF-8"?>

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:DRAFT1camt.111.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

<InvstgtnRspn>

<InvstgtnRspn>

<MsgId>6789</MsgId>

<RspndrInvstgtnId>BANKBENEREF1</RspndrInvstgtnId>

<InvstgtnSts>

<Sts>RJCT</Sts><!-- Rejected-->

<StsRsn>

<Cd>NOOR</Cd><!-- No Original Transaction Received-->

</StsRsn>

</InvstgtnSts>

</InvstgtnRspn>

<OrgnlInvstgtnReq>

<MsgId>1011</MsgId>

<RqstrInvstgtnId>REQUESTOR\_REF1234</RqstrInvstgtnId>

<InvstgtnTp>

<Cd>CCNR</Cd>

</InvstgtnTp>

<UndrlygInstrm>

<Cd>XBCT</Cd>

</UndrlygInstrm>

<Undrlyg>

<IntrBk>

<OrgnlInstrId>FIELD20REF001</OrgnlInstrId>

<OrgnlUETR>2bf440bd-56b5-4bd2-94e1-e3a7eaf9b8bf</OrgnlUETR>

<OrgnlIntrBkSttlmAmt Ccy="RON">100.00</OrgnlIntrBkSttlmAmt>

<OrgnlIntrBkSttlmDt>2022-10-17</OrgnlIntrBkSttlmDt>

</IntrBk>

</Undrlyg>

<Rqstr>

<Agt>

<FinInstnId>

<BICFI>AAAAGB2L</BICFI>

</FinInstnId>

</Agt>

</Rqstr>

<Rspndr>

<Agt>

<FinInstnId>

<BICFI>BBBBROMM</BICFI>

</FinInstnId>

</Agt>

</Rspndr>

</OrgnlInvstgtnReq>

</InvstgtnRspn>

</Document>

## Investigation intermediaries (Serial investigation request)

#### Investigation request

Description

The Investigation Requestor (CCCCHKHH) sends an investigation request (camt.110) to the Investigation Responder (BBBBROMM).

BBBBROMM realises the previous Agent AAAAGB2L in the payment chain is best placed to provide an answer to the request. The role of BBBBROMM now changes and a second camt.110 is sent.

The Investigation Requestor (BBBBROMM) sends an investigation request (camt.110) to the Investigation Responder (AAAAGB2L) with Request Originator (CCCCHKHH).

The Requestor Investigation Identification belonging to CCCCHKHH from the initial request is not populated on the second request, BBBBROMM populate their own reference here.



Business data (first camt.110)

| Element | XML Tag | Content |
| --- | --- | --- |
| Requestor Investigation Identification | <RqstrInvstgtnId> | CCCC4567 |
| Requestor | <BICFI> | CCCCHKHH |
| Responder | <BICFI> | BBBBROMM |

Message instance

<?xml version="1.0" encoding="UTF-8"?>

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:DRAFT1camt.110.001.01" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

<InvstgtnReq>

<InvstgtnReq>

<MsgId>ABCDE</MsgId>

<RqstrInvstgtnId>CCCC4567</RqstrInvstgtnId>

<InvstgtnTp>

<Cd>UTAP</Cd>

</InvstgtnTp>

<UndrlygInstrm>

<Cd>XBCT</Cd>

</UndrlygInstrm>

<Undrlyg>

<IntrBk>

<OrgnlInstrId>FIELD20REF002</OrgnlInstrId>

<OrgnlUETR>174c245f-2682-4291-ad67-2a41e530cd27</OrgnlUETR>

<OrgnlIntrBkSttlmAmt Ccy="RON">100.00</OrgnlIntrBkSttlmAmt>

<OrgnlIntrBkSttlmDt>2022-10-16</OrgnlIntrBkSttlmDt >

</IntrBk>

</Undrlyg>

<Rqstr>

<Agt>

<FinInstnId>

<BICFI>CCCCHKHH</BICFI>

</FinInstnId>

</Agt>

</Rqstr>

<Rspndr>

<Agt>

<FinInstnId>

<BICFI>BBBBROMM</BICFI>

</FinInstnId>

</Agt>

</Rspndr>

</InvstgtnReq>

<InvstgtnData>

<Rsn>

<Cd>CTOR</Cd><!-- Creditor -->

</Rsn>

<RsnSubTp>

<Cd>MMNA</Cd><!-- Mismatch Name And Account -->

</RsnSubTp>

</InvstgtnData>

</InvstgtnReq>

</Document>

Business data (second camt.110)

| Element | XML Tag | Content |
| --- | --- | --- |
| Requestor Investigation Identification | <RqstrInvstgtnId> | BBBB1523 |
| Requestor | <BICFI> | BBBBROMM |
| Responder | <BICFI> | AAAAGB2L |
| Request Originator | <BICFI> | CCCCHKHH |

Message instance

<?xml version="1.0" encoding="UTF-8"?>

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:DRAFT1camt.110.001.01" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

<InvstgtnReq>

<InvstgtnReq>

<MsgId>FGHIJ</MsgId>

<RqstrInvstgtnId>BBBB1523</RqstrInvstgtnId>

<InvstgtnTp>

<Cd>UTAP</Cd>

</InvstgtnTp>

<UndrlygInstrm>

<Cd>XBCT</Cd>

</UndrlygInstrm>

<Undrlyg>

<IntrBk>

<OrgnlInstrId>FIELD20REF002</OrgnlInstrId>

<OrgnlUETR>174c245f-2682-4291-ad67-2a41e530cd27</OrgnlUETR>

<OrgnlIntrBkSttlmAmt Ccy="RON">100.00</OrgnlIntrBkSttlmAmt>

<OrgnlIntrBkSttlmDt>2022-10-16</OrgnlIntrBkSttlmDt >

</IntrBk>

</Undrlyg>

<Rqstr>

<Agt>

<FinInstnId>

<BICFI>BBBBROMM</BICFI>

</FinInstnId>

</Agt>

</Rqstr>

<Rspndr>

<Agt>

<FinInstnId>

<BICFI>AAAAGB2L</BICFI>

</FinInstnId>

</Agt>

</Rspndr>

<ReqOrgtr>

<Agt>

<FinInstnId>

<BICFI>CCCCHKHH</BICFI>

</FinInstnId>

</Agt>

</ReqOrgtr>

</InvstgtnReq>

<InvstgtnData>

<Rsn>

<Cd>CTOR</Cd><!-- Creditor -->

</Rsn>

<RsnSubTp>

<Cd>MMNA</Cd><!-- Mismatch Name And Account -->

</RsnSubTp>

</InvstgtnData>

</InvstgtnReq>

</Document>

#### Investigation response

Description

The Investigation Responder (AAAAGB2L) sends an investigation response (camt.111) to the Investigation Requestor (BBBBROMM).

BBBBROMM realises they were not the originator of the initial request. The role of BBBBROMM now changes and a second camt.111 is sent.

The Investigation Responder (BBBBROMM) sends an investigation response (camt.111) to the Investigation Requestor (CCCCHKHH) with Response Originator (AAAAGB2L).

The Requestor Investigation Identification belonging to CCCCHKHH from the initial request must be populated on the second response.



Business data (first camt.111)

| Element | XML Tag | Content |
| --- | --- | --- |
| Responder Investigation Identification | <RspndrInvstgtnId> | AAAA6543 |
| Status | <Sts> | CLSD |
| Requestor Investigation Identification | <RqstrInvstgtnId> | BBBB1523 |
| Requestor | <BICFI> | BBBBROMM |
| Responder | <BICFI> | AAAAGB2L |

Message instance

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:DRAFT1camt.111.001.02" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

<InvstgtnRspn>

<InvstgtnRspn>

<MsgId>1234</MsgId>

<RspndrInvstgtnId>AAAA6543</RspndrInvstgtnId>

<InvstgtnSts>

<Sts>CLSD</Sts>

</InvstgtnSts><!-- Closed-->

<InvstgtnData>

<OrgnlInvstgtnRsn>

<Cd>CTOR</Cd><!-- Creditor. -->

</OrgnlInvstgtnRsn>

<OrgnlInvstgtnRsnSubTp>

<Cd>MMNA</Cd><!-- Mismatch Name And Account -->

</OrgnlInvstgtnRsnSubTp>

<RspnData>

<TxData>

<Pth>FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Id/Othr/Id</Pth>

<Rcrd>

<CshAcct>

<Id>

<Othr>

<Id>RO52BTRLRONCRT1112222444</Id>

</Othr>

</Id>

</CshAcct>

</Rcrd>

</TxData>

</RspnData>

</InvstgtnData>

</InvstgtnRspn>

<OrgnlInvstgtnReq>

<MsgId>FGHIJ</MsgId>

<RqstrInvstgtnId>BBBB1523</RqstrInvstgtnId>

<InvstgtnTp>

<Cd>UTAP</Cd>

</InvstgtnTp>

<UndrlygInstrm>

<Cd>XBCT</Cd>

</UndrlygInstrm>

<Undrlyg>

<IntrBk>

<OrgnlInstrId>FIELD20REF002</OrgnlInstrId>

<OrgnlUETR>174c245f-2682-4291-ad67-2a41e530cd27</OrgnlUETR>

<OrgnlIntrBkSttlmAmt Ccy="RON">100.00</OrgnlIntrBkSttlmAmt>

<OrgnlIntrBkSttlmDt>2022-10-16</OrgnlIntrBkSttlmDt>

</IntrBk>

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Message instance

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# Revision Record

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Revision | Date | Author | Description | Sections affected |
| 1.0 | December 2024 | Swift | Draft version for SEG review | All |
| 2.0 | February 2025 | Swift | Approved version | All |
|  |  |  |  |  |

Note: Any changes in message structure requires Section 7 need to be revised and updated.

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