

**MAINTENANCE CHANGE REQUEST (MCR)**  
**FOR THE UPDATE OF UNIFI (ISO 20022) FINANCIAL REPOSITORY ITEMS**

**A. Name of the request:**

Exceptions & Investigations Release 2

**B. Submitting organization(s):**

SWIFT SCRL  
Avenue Adele, 1 – 1310 La Hulpe - Belgium  
Standards Department.

**C. Scope of the maintenance change request:**

This MCR relates to the Exceptions & Investigations (E&I) messages registered and published on the ISO 20022 website on 11 August 2006. A series of change requests are detailed in appendix. They come from users from the bank-to-bank space as well as the corporate-to-bank space. The latter group of users become more involved as SWIFT begins to roll out these messages to non financial institutions.

All 14 UNIFI messages are affected by these changes:

|                                  |                 |
|----------------------------------|-----------------|
| RequestToModifyPayment           | camt.007.002.01 |
| RequestToCancelPayment           | camt.008.002.01 |
| UnableToApply                    | camt.026.001.01 |
| ClaimNonReceipt                  | camt.027.001.01 |
| AdditionalPaymentInformation     | camt.028.001.01 |
| ResolutionOfInvestigation        | camt.029.001.01 |
| NotificationOfCaseAssignment     | camt.030.001.01 |
| RejectCaseAssignment             | camt.031.001.01 |
| CancelCaseAssignment             | camt.032.001.01 |
| RequestForDuplicationInstruction | camt.033.001.01 |
| DebitAuthorisationResponse       | camt.036.001.01 |
| DebitAuthorisationRequest        | camt.037.001.01 |
| CaseStatusReportRequest          | camt.038.001.01 |
| CaseStatusReport                 | camt.039.001.01 |

After the approval of the first version of the E&I messages, SWIFT released in November 2006 an intermediate version. This intermediate version was to accommodate some small changes requested by the pilot users but was not submitted to ISO. This MCR therefore includes the changes related to this intermediate version as well as further changes requested since then.

Furthermore, this MCR also includes changes resulting from a 'harmonisation' exercise that SWIFT is undertaking to align the E&I messages with the other UNIFI payments messages, namely the 'pain', 'pacs' and bank-to-customer cash management ('camt') messages.

**D. Purpose of the maintenance:**

The purpose of the maintenance is twofold. Firstly, it is to address the functional gaps identified by the users. Secondly it is to 'harmonise' the E&I messages with the other UNIFI payments messages. The harmonisation exercise aims at:

- Identifying and resolving message overlaps and determining the most suitable single message to perform the business function;
- Reviewing structures of messages across payments business areas and identifying any potential to use a common structure;
- Identifying and removing discrepancies in messages, components and element definitions;
- Ensuring that data types are used in a consistent way across all messages.

**E. Community of users:**

The intended community of users remains unchanged. The upgraded messages will better serve all users of the end-to-end payment processing lifecycle from the customer initiating the payment to the final beneficiary. Specifically the E&I messages serve:

- (1) the payment operations department of financial institutions and corporates, which becomes more efficient in identifying and solving problems in a much cheaper and more timely fashion
- (2) the reconciliation department which benefits from the potential to automate the investigation process
- (3) customer facing functions in financial institutions that may concentrate on value added activities and improve customer service.

As a result of the harmonisation exercise, the implementation of the messages will be easier for UNIFI users since the E&I messages will be fully aligned with the other UNIFI payments messages.

25 financial institutions have signed up for the SWIFTNet E&I service and 14 of them are expected to go live by the end of 2007. This take-up rate is expected to rise with improvements that better address the change requests of the user community.

**F. Timing and development:**

This project started at the beginning of 2007. After carrying out some preliminary analyses, the results were discussed with the user communities in a series of round table discussions. With their feedback a logical analysis was carried out and the results were contained in a report that was sent out in July 2007.

Looking ahead, a workshop will be held in mid-September 2007 where the SWIFT MBVG (maintenance business validation group composed of banks, corporates and vendors) and the Payments SEG will be invited to discuss and give their recommendations.

These recommendations will be used for the detailed message analysis. The final design will be presented to the user communities and the Payments SEG with the aim to obtain a sign-off by mid-February 2008. The candidate models and associated documents will be submitted to the RA by the end of Q1 2008.

The new messages are expected to be deployed on the SWIFT network by Nov'08.

**G. Commitments of the submitting organization:**

SWIFT SCRL confirms that it can and will:

- Undertake the development of the new candidate UNIFI UML business models and message models that will be submitted to the RA for compliance review and evaluation. The submission will include new Business Process Diagram (activity diagram), Message Flow Diagram (sequence diagram) and Message Definition Diagram (class diagram), new examples of valid XML instances of each candidate messages and the updates required to the descriptive material that will be used by the RA to generate the new Message Definition Report
- Organize the testing and implementation of the new message set on SWIFT-Net
- Address any queries related to the description of the models and messages as published the RA on the UNIFI website.

SWIFT SCRL confirms its knowledge and acceptance of the UNIFI Intellectual Property Rights policy for contributing organizations, as follows:

*“Organizations that contribute information to be incorporated into the ISO 20022 Repository shall keep any Intellectual Property Rights (IPR) they have on this information. contributing organization warrants that it has sufficient rights on the contributed information to have it published in the ISO 20022 Repository through the ISO 20022 Registration Authority in accordance with the rules set in ISO 20022. To ascertain a widespread, public and uniform use of the ISO 20022 Repository information, the contributing organization grants third parties a non-exclusive, royalty-free licence to use the published information”.*

**H. Contact persons:**

- Mr Vee H. Khong, SWIFT Standards Department ([vee.khong@swift.com](mailto:vee.khong@swift.com))
- Ms Chantal Van Es, SWIFT Standards Department ([chantal.vanes@swift.com](mailto:chantal.vanes@swift.com))

## Annex

### List of change requests

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**Change request number CR E&I-01**

**A. Related messages:**

|                              |                      |
|------------------------------|----------------------|
| RequestToModifyPayment       | (camt. 007. 002. 01) |
| RequestToCancelPayment       | (camt. 008. 002. 01) |
| UnableToApply                | (camt. 026. 001. 01) |
| ClaimNonReceipt              | (camt. 027. 001. 01) |
| AdditionalPaymentInformation | (camt. 028. 001. 01) |
| DebitAuthorizationRequest    | (camt. 036. 001. 01) |

**B. Nature of the change:**

This request aims to improve the underlying referencing of an E&I message. It entails several changes to the *Undrlyg* block.

- (1) The referencing to the original or underlying payment will be extended by adding the attribute “Delivery channel”, “Message type” and “Send date”.
- (2) The element *AssgneInstrId* (Assignee Instruction Identification) will be removed.
- (3) The elements *CcyAmt* (currency amount) will be expanded into a choice between “Requested Execution Amount” and “Interbank Settlement Amount”.
- (4) The element *ValDt* (value-date) will be expanded into a choice between “Required execution date” and “Interbank settlement date”.

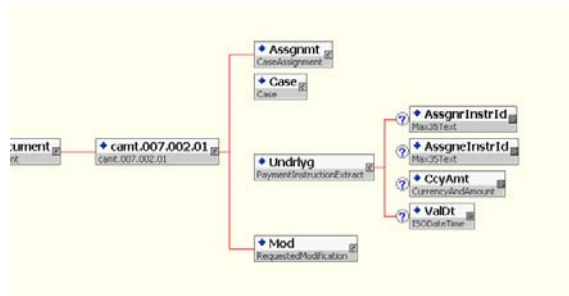
**C. Business rationale:**

The business rationale for each of the above is as follows:

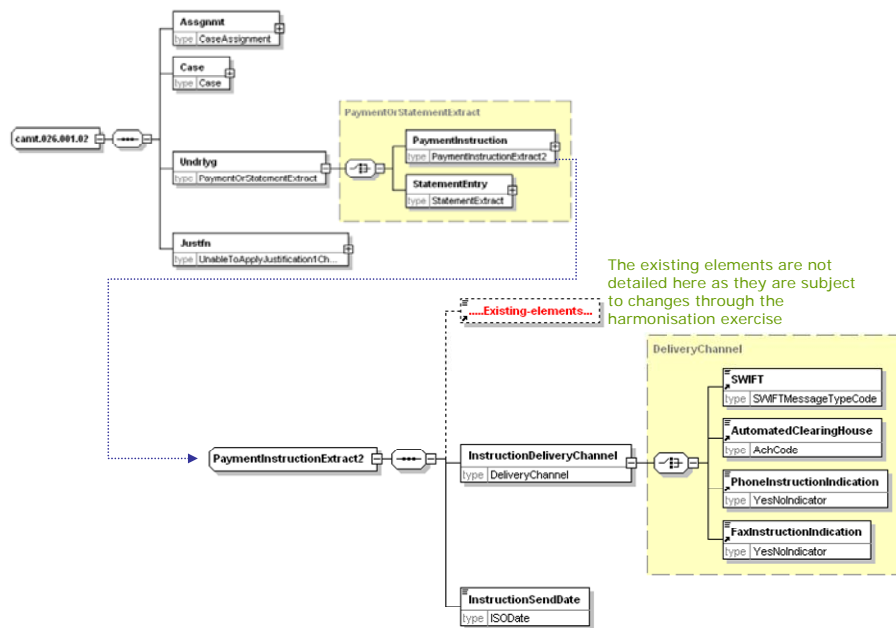
- (1) The current *AssignerInstrId* (equivalent to field 20 of an MT103) is not sufficient. Related payments are tracked down by the send-date, the channel which they come in and the types of messages they are transmitted in. The specification of the related payment should mirror the current operation.
- (2) This is redundant.
- (3) It is unclear whether the *CcyAmt* refers to the instructed amount or the interbank settlement amount. Providing the choice will eliminate this ambiguity.
- (4) Using the same argument as (3), the value date will be split into “Required execution date” and “Interbank settlement date”.

**D. Message design impact if the change is accepted:**

This is the current schema.



The figure below shows the schema after the changes above have been applied:



**E. Recommendation from the SEG(s):**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the SEG(s) which had approved the existing version of the messages.*

|         |  |
|---------|--|
| Approve |  |
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Comments:

Opinion on the urgency of the request and proposed timing for publication of new version:

|        |  |
|--------|--|
| Reject |  |
|--------|--|

Reason for rejection:

**F. RMG decision:**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the RMG secretariat.*

|         |  |
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| Approve |  |
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Comments:

Proposed timing for publication of new version:

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| Reject |  |
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Reason for rejection:

**Change request number CR E&I-02**

**A. Related messages:**

RequestToCancelPayment (camt. 008. 002. 01)  
 UnableToApply (camt. 026. 001. 01)

**B. Nature of the change:**

The change is to add two codes related to AML (anti-money laundering). These two codes, *MM23* and *MM24*, are to be used by an instructed party in the *Unable To Apply* message to the instructing party to indicate that the instruction cannot be processed because it does not have sufficient details about the debtor or creditor according to the AML recommendations.

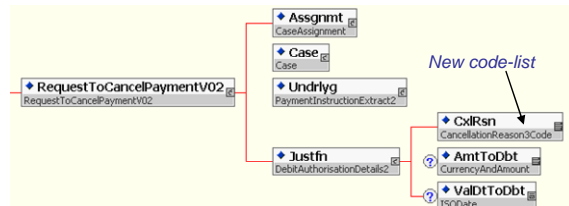
These two codes are also added to the *RequestToCancelPayment* message. In this message, they are meant to be used by the instructing bank to ask the instructed party to cancel the payment because of doubts over the identity of the debtor or creditor.

**C. Business rationale:**

The addition of these two codes will allow E&I to respond to the AML initiative.

**D. Message design impact if the change is accepted:**

The new codes will be added to the code list used in the *CxlRsn* element as shown in the diagram below.



The full definitions of these two codes are given below:

|      |                                 |   |
|------|---------------------------------|---|
| MM23 | Insuffi ci entDebtorDetail s    | Insuffi ci ent or incoherent detail s about the debtor wi th respect to regulat ory requi rements.    |
| MM24 | Insuffi ci entCredi torDetail s | Insuffi ci ent or incoherent detail s about the credi tor wi th respect to regulat ory requi rements. |

**E. Recommendation from the SEG(s):**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the SEG(s) which had approved the existing version of the messages.*

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| Approve |  |
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Comments:

Opinion on the urgency of the request and proposed timing for publication of new version:

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| Reject |  |
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Reason for rejection:

**F. RMG decision:**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the RMG secretariat.*

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| Approve |  |
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Comments:

Proposed timing for publication of new version:

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| Reject |  |
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Reason for rejection:



**Change request number CR E&I-03****A. Related messages:**

Resol uti onOfI nvesti gati on

camt. 029. 001. 01

**B. Nature of the change:**

Below are changes that are aimed to improve the *ResolutionOfInvestigation* message.

- (1) The multiplicity of the element *Sts* (Status) is to be changed from optional to mandatory.
- (2) An additional component is to be added to indicate the date of the funds to be returned in case of cancellation or lowering of the payable amount. This component is called *RtnInf* (Return Information) and it contains the elements *IntrBkSttlmDt* (Interbank settlement date), *RtrdIntrBkSettlmAmt* (Returned interbank settlement amount) and *ClrChanl* (Clearing Channel).
- (3) The status code *ACDA* (Accepted debit authorisation) and *IPYI* (Payment instruction initiated) are to be removed from the *InvestigationExecutionConfirmation1Code* list.
- (4) The new status codes *MWFW* (Modification will follow), *UWFW* (Unable to apply will follow), *RWFW* (ClaimNonReceipt will follow) are to be added to the existing *InvestigationExecutionConfirmation1Code* list.

**C. Business rationale:**

The business rationale of each of the above changes is given below.

- (1) A *ResolutionOfInvestigation* message must have a status. Without it this message would be useless.
- (2) The reason for the *RtnInf* will allow the requester to know how and when the funds will be returned when a request to cancel a payment is successfully carried out.
- (3) *ACDA* – This is considered redundant. A *DebitAuthorisationRequest* is the consequence of payment modification request (lowering the amount payable) or a cancellation request. If the creditor accepts the debit authorisation request, then the resolution that the account servicer has to report upstream is *MODI* (Modified as per request) in case of a modification request, or *CNCL* (Cancelled as per request) in case of a cancellation request.

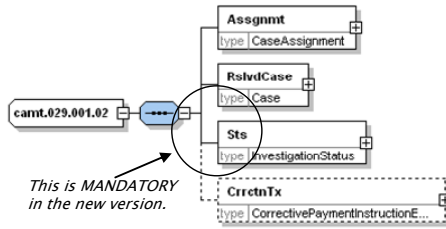
*IPYI* – This code is considered redundant. The code *IPAY* is sufficient.

- (4) Two new codes, *MWFW* and *UWFW* are to be added to support “cascading workflows”. A cascading workflow is one which kicks off another workflow. An example is an *Unable To Apply*, coming from the instructed party, can prompt the debtor to resolve the problem by raising a *RequestToModifyPayment*. It has been decided that, for the sake of clarity, the debtor must first send a *ResolutionOfInvestigation* before raising a second workflow. This *ResolutionOfInvestigation* should use the code *MWFW*,

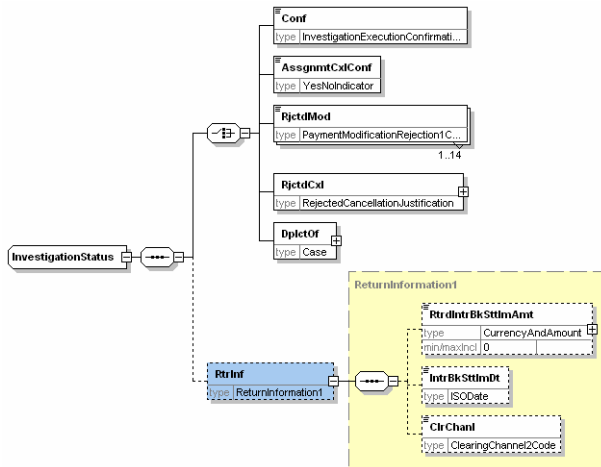
CFWF or UFWF in the *Sts/Conf* element. (CFWF, “Cancellation will follow”, already exists.)

**D. Message design impact if the change is accepted:**

The *Sts* block will now be mandatory, as described in point (1) above.



The *RtnInf* component described in point (2) above, will be added to the *Sts* block as shown below.



The *InvestigationExecutionConfirmation1Code* list will have two new codes detailed below.

| Code | Code Name                                     | Defini ti on   |
|------|---|--|
| MWFW | Modi f i c a t i o n W i l l F o l l o w      | Used when the payment will be modi - f i e d to solve an i n v e s t i g a t i o n case.                   |
| UFWF | U n a b l e T o A p p l y W i l l F o l l o w | Used when sender wants to respond to an a s s i g n m e n t w i t h an U n a b l e T o A p p l y workflow. |

**E. Recommendation from the SEG(s):**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the SEG(s) which had approved the existing version of the messages.*

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| Approve |  |
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Comments:

Opinion on the urgency of the request and proposed timing for publication of new version:

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| Reject |  |
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Reason for rejection:

**F. RMG decision:**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the RMG secretariat.*

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| Approve |  |
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Comments:

Proposed timing for publication of new version:

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| Reject |  |
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Reason for rejection:

**Change request number CR E&I-04**

**A. Related messages:**

RejectCaseAssignment camt.031.001.01

**B. Nature of the change:**

The new rejection code *PCOR* (Payment cancelled or rejected) is to replace the two existing ones. The two existing ones are *RJCT* (Payment rejected) and *CNCL* (Payment cancelled).

**C. Business rationale:**

The distinction between the *RJCT* and *CNCL* is considered not relevant in an E&I scenario. It is decided to create a new code to cater for both rejected and cancelled payments. Therefore the two codes *CNCL* and *RJCT* will be removed.

**D. Message design impact if the change is accepted:**

The *CaseAssignmentRejectionCode* list will lose the *RJCT* and *CNCL* codes. It will have the additional code as detailed below.

| Code | Code Name                            | Definition   |
|------|--------------------------------------|--|
| PCOR | PaymentPreviouslyCancelledOrRejected | Used when the payment instruction has previously been cancelled or rejected. |

**E. Recommendation from the SEG(s):**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the SEG(s) which had approved the existing version of the messages.*

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| Approve |  |
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Comments:

Opinion on the urgency of the request and proposed timing for publication of new version:

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| Reject |  |
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Reason for rejection:

**F. RMG decision:**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the RMG secretariat.*

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| Approve |  |
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Comments:

Proposed timing for publication of new version:

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| Reject |  |
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Reason for rejection:

**Change request number CR E&I-05**

**A. Related messages:**

CaseStatusReport

camt. 039. 001. 01

**B. Nature of the change:**

Codes used in the *CaseSts* element will be revised in the following ways.

- (1) The five-letter code *CLOSE* will be corrected to the standard four-letter code *CLSD*.
- (2) The new code *ODUE* (Overdue) will be added to indicate that the case has been pending for too long without any results.

**C. Business rationale:**

Today it is assumed that an assignee will respond with a resolution or a status within a ‘reasonable’ time. In the event of an idle agent, the original case assigner can only keep sending *CaseStatusReport Requests* with the hope that this would produce some results. However this cannot be guaranteed and some fallback procedures are necessary to cope with a situation where the assignee does not respond at all.

**D. Message design impact if the change is accepted:**

The code *ODUE* (Overdue) will be added to the *CaseStatusIcode* list as detailed below.

| Code | Code Name | Defi ni ti on                     |
|------|-----------|-----------------------------------|
| ODUE | Overdue   | Investigation is taking too long. |

The procedure for handling overdue investigations will be described in the usage rules. The procedure is as follows:

*If an assigner does not get any response to a status report request, the assigner may put the case into an ODUE (overdue) state. This means that the agent from now on will follow up the investigation manually and outside the normal automated process. It is envisaged that the case will be escalated to the relevant relationship manager for follow-up actions.*

*An agent may put a case into ODUE status if the investigation has taken longer than considered reasonable. Agents decide individually for themselves what a reasonable length of time is between opening a case and reaching a resolution.*

*When an agent puts a case into the ODUE state, it is not required to inform other parties in the investigation chain. If the case has been assigned to it by another party, this assigner may find out only when it asks for a status. It is up to individuals to handle their case files the way they want.*

*Once a resolution is found a ResolutionOfInvestigation can be sent out. The case status can then move from the ODUE to the CLSE state.*

**E. Recommendation from the SEG(s):**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the SEG(s) which had approved the existing version of the messages.*

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| Approve |  |
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Comments:

Opinion on the urgency of the request and proposed timing for publication of new version:

|        |  |
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| Reject |  |
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Reason for rejection:

**F. RMG decision:**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the RMG secretariat.*

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| Approve |  |
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Comments:

Proposed timing for publication of new version:

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| Reject |  |
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Reason for rejection:

**Change request number CR E&I-06****A. Related messages:**

|                           |                      |
|---------------------------|----------------------|
| UnableToApply             | (camt. 026. 001. 01) |
| ResolutionOfInvestigation | (camt. 029. 001. 01) |

**B. Nature of the change:**

This change is to allow E&I to handle enquiries on a statement entry. The message to raise such a query is *Unable To Apply*. Enhancement is needed to allow this message to make references to a statement and an entry in a statement.

This enhancement means adding the following elements to the *Unable To Apply* message:

|                           |                            |
|---------------------------|----------------------------|
| Account identification    | Statement identification   |
| Statement date            | Electronic sequence number |
| Legal sequence number     | Booking amount             |
| Debit/credit indication   | Booking date               |
| Account service reference | Expected amount            |

See the next change request for the associated changes to *ResolutionOfInvestigation* message.

**C. Business rationale:**

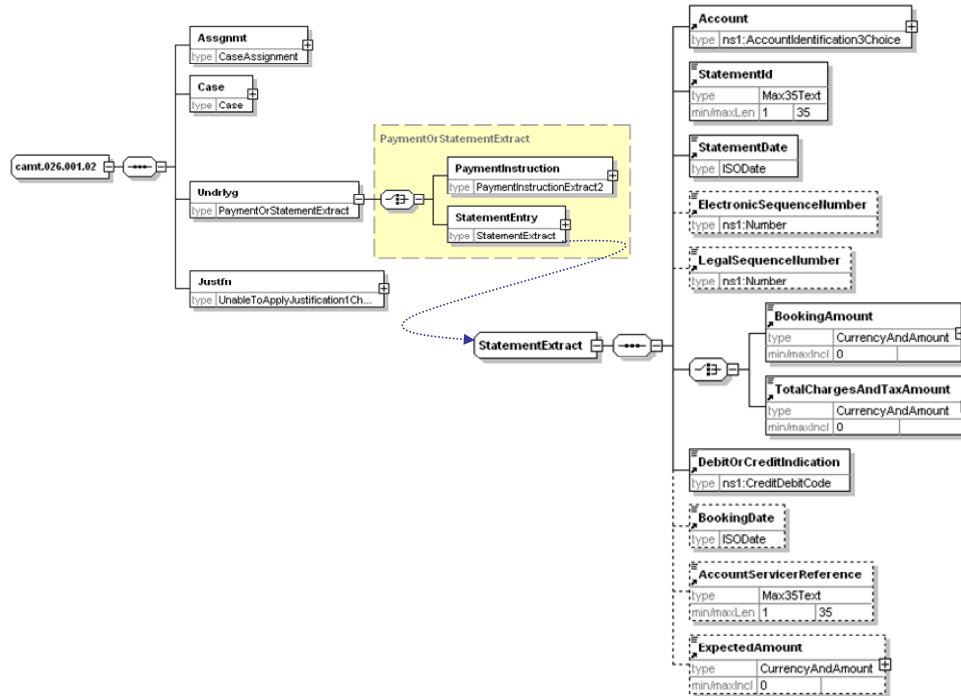
The *Unable To Apply* message is designed to kick off a workflow if the instructed party cannot process an instruction or if the beneficiary party has reconciliation problems.

The current design of *Unable To Apply* does not support the statement related enquiries. It has to be enhanced so that it can pinpoint the problematic item in the statement,



**D. Message design impact if the change is accepted:**

The figure below illustrates the changes intended for the *Undrlyg* (Underlying) block of the *Unable To Apply* message to enable it to make references to a statement entry. First the *Undrlyg* block is divided into payment related references and statement related references.



The *Undrlyg* block is used in several other messages. However the changes described above are only limited to *Unable To Apply* since the other messages do not deal with statement entries.

See the next change request for the associated changes to *ResolutionOfInvestigation* message.

**E. Recommendation from the SEG(s):**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the SEG(s) which had approved the existing version of the messages.*

|         |  |
|---------|--|
| Approve |  |
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Comments:

Opinion on the urgency of the request and proposed timing for publication of new version:

|        |  |
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| Reject |  |
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Reason for rejection:

**F. RMG decision:**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the RMG secretariat.*

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| Approve |  |
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Comments:

Proposed timing for publication of new version:

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|--------|--|
| Reject |  |
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Reason for rejection:

**Change request number CR E&I-07**

**A. Related messages:**

|                           |                 |
|---------------------------|-----------------|
| UnableToApply             | camt.026.001.01 |
| ResolutionOfInvestigation | camt.029.001.01 |
| RejectCaseAssignment      | camt.031.001.01 |

**B. Nature of the change:**

Allow the debtor to raise an *Unable To Apply* to enquire about debit entries and charges. Typically the queries are: “What is this debited/credited amount?”, “Why did I not get the full amount?” and “Explain the charges please

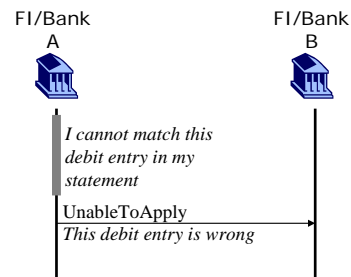
At present only an instructed party is expected to use *Unable To Apply*. This should be extended to the debtor.

**C. Business rationale:**

Up until now this workflow is only used by an instructed agent to indicate difficulties in processing a payment or by the creditor to indicate problem in reconciling a credit entry.

The request is to extend this function to the debtor, to allow the debtor to query related to one of the following problems.

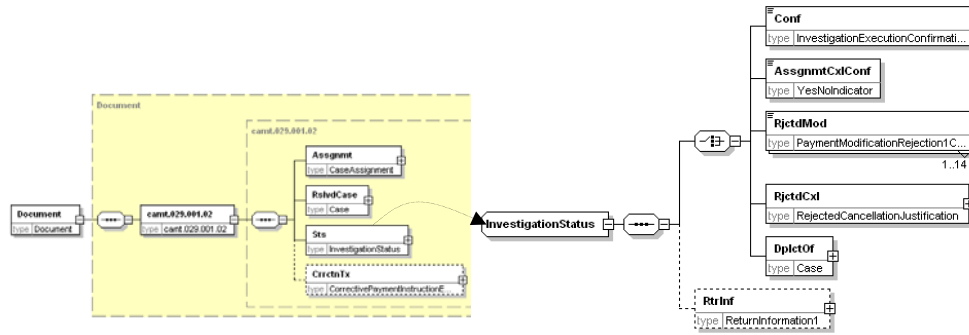
- In the statement, there is a debit entry with a debit/credit amount that does not match the payment instruction;
- In the statement, there is a debit/credit entry that cannot be reconciled;
- In the statement, there is a charge item that is unexpected or that is too high.



**D. Message design impact if the change is accepted:**

This request brings several the following changes:

- The usage rules will have to be modified to allow the debtor to raise an *Unable To Apply* (which is currently not allowed).
- The *Unable To Apply* message has to be modified to allow it to make references to the details of the statement and the statement entry. (This is already addressed in CR E&I-06 earlier.)
- The response to the *Unable To Apply*, i.e. *ResolutionOfInvestigation*, has to be enhanced to enable it to provide the necessary answers to statement related queries.

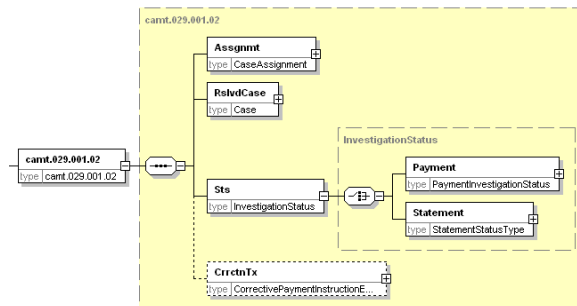


For the response, changes are made to the *ResolutionOfInvestigation*. The diagram above shows the current structure of *ResolutionOfInvestigation*. Investigation status is put in the *Sts* block. Currently all the elements in *Sts* are orientated towards the investigation of a payment.

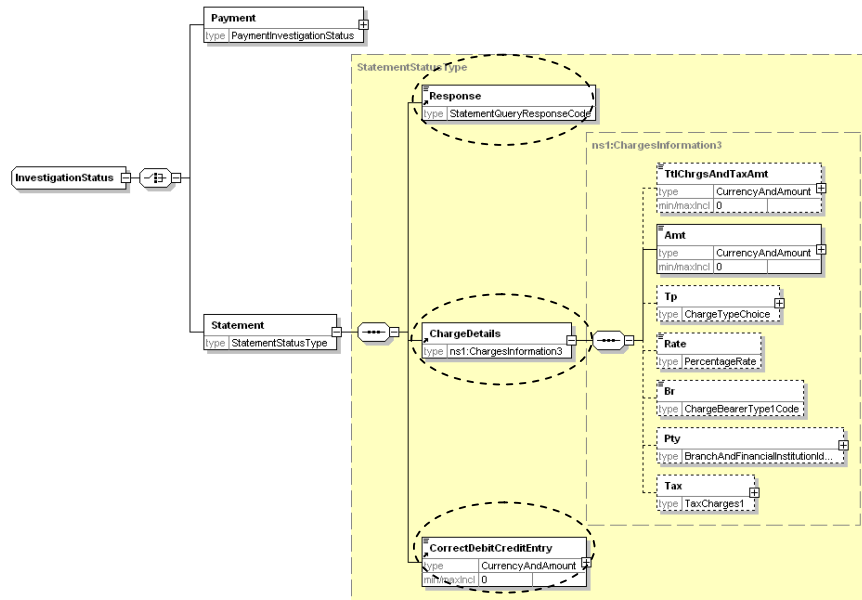
The proposal is to subdivide *Sts* into two groups as described below:

- Status for payments related investigations
- Status for statements related investigations

The statements related block will have three elements as illustrated below:



- Response – Giving the response code
- ChargeDetails – Giving details of the charges
- CorrectDebitOrCredit – The final amount in the debit or credit if the original value was wrong



Statement Query Response Codes:

The possible responses to a statement related query are given below.

1. With reference to your request to clarify the debit/credit entry, we did not find any errors.
2. With reference to your request to clarify the debit/credit entry, we confirm that the entry was an error and we will adjust you account as indicated.
3. With reference to your request to clarify the debit/credit entry, we confirm that the difference in amounts is due to charges. Details of our charges are given here.

The proposed new codes for the above 3 items are as follows:

| Code (provisional) | Code name                                | Definition  |
|--------------------|--|---|
| CRCT               | Entry is correct.                        | We did not find any error in the debit/credit entry.  |
| IADJ               | Entry incorrect, correction will follow. | The debit/credit entry was an error and we will credit you account as indicated.                        |
| CHGS               | Charges explained here.                  | The difference in the debit/credit entry is due to charges. We have enclosed the details of our charges |

**E. Recommendation from the SEG(s):**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the SEG(s) which had approved the existing version of the messages.*

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| Approve |  |
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Comments:

Opinion on the urgency of the request and proposed timing for publication of new version:

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| Reject |  |
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Reason for rejection:

**F. RMG decision:**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the RMG secretariat.*

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Comments:

Proposed timing for publication of new version:

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| Reject |  |
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Reason for rejection:

**Change request number CR E&I-08**

**A. Related messages:**

|                                  |                 |
|----------------------------------|-----------------|
| Additional Payment Information   | camt.028.001.01 |
| Cancel Case Assignment           | camt.032.001.01 |
| Claim Non Receipt                | camt.027.001.01 |
| Debit Authorization Request      | camt.037.001.01 |
| Debit Authorization Response     | camt.036.001.01 |
| Duplicate                        | camt.034.001.01 |
| Notification of Case Assignment  | camt.030.001.01 |
| Proprietary Format Investigation | camt.035.001.01 |
| Reject Case Assignment           | camt.031.001.01 |
| Request for Duplicate            | camt.033.001.01 |
| Request to Cancel Payment        | camt.008.002.01 |
| Request to Modify Payment        | camt.007.002.01 |
| Resolution of Investigation      | camt.029.001.01 |
| Unable to Apply                  | camt.026.001.01 |

**B. Nature of the change:**

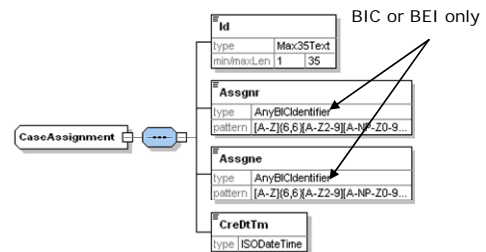
On top of the current two data types (BIC/BEI) for identifying the assigner or assignee, the request is to add other data types to allow the specification of parties that do not have either BIC or BEI.

**C. Business rationale:**

Many US institutions do not have BIC or BEI. When the assignment is passed to a party who does not have a BIC or BEI, it is not possible to name the assignee within the message.

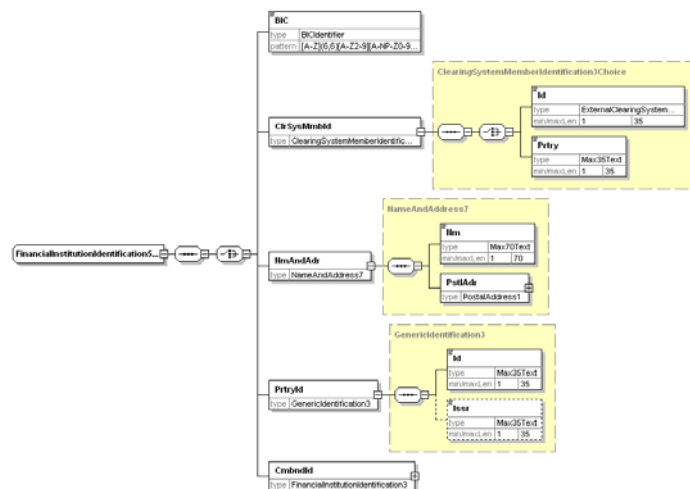
**D. Message design impact if the change is accepted:**

The adjacent diagram illustrates the current composition of the *Assignment* block. Notice that the data type of the assigner and assignee is only BIC or BEI.



The approach is to borrow the party identification structure currently used in the pain and pacs message. This structure is illustrated here.

This change will impact all messages that contain investigating party identification. They include *Case Creator*, *Assigner* and *Assignee*.



**E. Recommendation from the SEG(s):**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the SEG(s) which had approved the existing version of the messages.*

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Comments:

Opinion on the urgency of the request and proposed timing for publication of new version:

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Reason for rejection:

**F. RMG decision:**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the RMG secretariat.*

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Comments:

Proposed timing for publication of new version:

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| Reject |  |
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Reason for rejection:



**Change request number CR E&I-09**

**A. Related messages:**

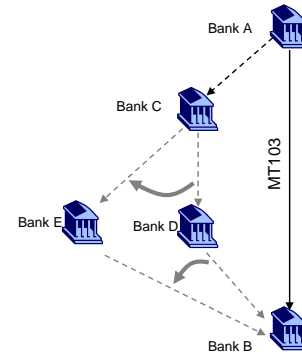
ClaimNonReceipt

camt.027.001.01

**B. Nature of the change:**

To allow an instructed bank to inform the instructing bank that a wrong correspondent has been used in the routing of the cover.

As an illustration, an instructed party (Bank B) of a payment instruction notices a wrong ‘receiver correspondent’ (equivalent to field 54 in the MT103) in the payment instruction. Bank E is the correct or preferred correspondent of Bank B but in the advice Bank D is used instead



The change is to allow the instructed bank to indicate to the instructing bank a correct (or preferred) correspondent. This request for changing the correspondent will be done using the *ClaimNonReceipt* message.

**C. Business rationale:**

As the creditor agent sees a wrong receiver’s correspondent being named in the payment advice, the creditor should be able alert the instructing party as it is certain that the cover will not arrive.

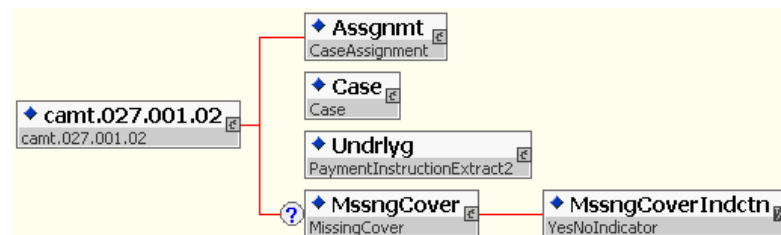
As a follow up event, the instructing agent can raise a *RequestToModifyPayment* to change the receiver’s correspondent in the payment advice as well as the cover message.

**D. Message design impact if the change is accepted:**

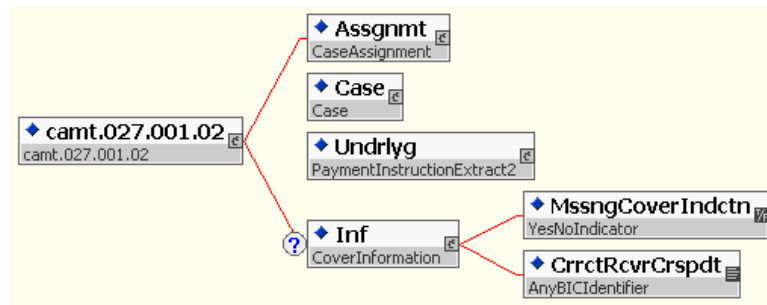
The *ClaimNonReceipt* schema today has a very simple structure. It can refer to one of the two cases.

Firstly, it can be about a missing a payment, in which case no further information is given apart from the underlying payment details.

Secondly, it can be about missing cover, in which case a further element of the type Yes/No indication is used. The schema is shown below.



The idea is to replace the *MssngCover* element with a more general *Inf* component. This *Inf* component has two elements, one to indicate missing cover as before and the other to indicate a correct receiver correspondent. The proposed schema is shown below.



**E. Recommendation from the SEG(s):**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the SEG(s) which had approved the existing version of the messages.*

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Comments:

Opinion on the urgency of the request and proposed timing for publication of new version:

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Reason for rejection:

**F. RMG decision:**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the RMG secretariat.*

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Comments:

Proposed timing for publication of new version:

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| Reject |  |
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Reason for rejection:

**Change request number CR E&I-10**

**A. Related messages:**

|                           |                    |
|---------------------------|--------------------|
| ClaimNonReceipt           | camt. 027. 001. 01 |
| ResolutionOfInvestigation | camt. 029. 001. 01 |

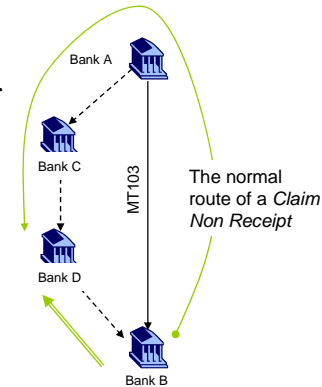
**B. Nature of the change:**

The change is to allow the instructed agent to contact directly the correspondent if the cover is missing. This is currently not allowed.

The usage rule for *ClaimNonReceipt* will be modified to allow an instructed bank to contact the nearest correspondent if the cover payment does not arrive.

As response, the assignee (the correspondent) can send a *ResolutionOfInvestigation* with the code CONF to indicate that the cover has been found

If the assignee cannot locate the missing cover, the assignee may reject the case assignment (using *RejectCaseAssignment*) using the code UKNW.



**C. Business rationale:**

Currently, the instructed bank must direct a claim for non-receipt to the instructing party. Using SWIFT messaging as an example, the receiver of an MT103 should claim from the sender of this message and not to the correspondent named in the MT103.

The steering groups would like to have the possibility to send the *ClaimNonReceipt* directly to their correspondent when the cover is not found. This is especially the case for large amounts where time is critical and speedy resolution is preferable. Outside MX E&I, this is common practice.

The usage rule today must be modified to allow the instructed party to contact its correspondent for the cover payment.

**D. Message design impact if the change is accepted:**

The instructed party can pinpoint the intermediary nearest to them – their correspondent's ID may appear in the advice. The claim for non-receipt to the correspondent can quote (a) Message ID and/or (b) Transaction ID of the advice. In the case of an MT103, the claim can quote field 20 (TRN) of the advice. This should allow the intermediary to retrieve the relevant cover payment.

This workflow should not propagate beyond the receiver's correspondent. In other words, the receiver's correspondent should not re-assign the claim to the sender's correspondent as it is thought that beyond this point it is more efficient for the instructed party to raise the *ClaimNonReceipt* to the ordering bank.

No changes are foreseen for the schema of *ClaimNonReceipt*. However its response message, *ResolutionOfInvestigation* must be enhanced to provide the ranges of answers for such an investigation.

When the receiver’s correspondent receives a *ClaimNonReceipt* the following events can follow. The receiver’s correspondent finds the cover instruction, executes it and sends a response to the assigner (instructed party) with a positive *ResolutionOfInvestigation*, for example CONF, to indicate that the ‘cover has been executed. Otherwise the assignee may reject the assignment.

**E. Recommendation from the SEG(s):**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the SEG(s) which had approved the existing version of the messages.*

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Comments:

Opinion on the urgency of the request and proposed timing for publication of new version:

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Reason for rejection:

**F. RMG decision:**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the RMG secretariat.*

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Comments:

Proposed timing for publication of new version:

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Reason for rejection:

**Change request number CR E&I-11****A. Related messages:**

|                           |                 |
|---------------------------|-----------------|
| ClaimNonReceipt           | camt.027.001.01 |
| ResolutionOfInvestigation | camt.029.001.01 |

**B. Nature of the change:**

The change is to allow a creditor to assign a *ClaimNonReceipt* case to its account servicing institution for money that has not arrived.

This is currently not allowed in the E&I usage rules. At present such a claim should be directed to the debtor (outside E&I) who in turn raises the *ClaimNonReceipt*. The rules have to be modified to allow the creditor to send this message to the account servicer.

The response to this *ClaimNonReceipt* is a *ResolutionOfInvestigation* with the following confirmations:

- The payment is found.  
This can be done through the use of the code CONF which is already in existence.
- The payment is on hold because the cover has not arrived.  
This can be done through the code NCOV which has to be added to the code list.

**C. Business rationale:**

At present a creditor cannot send a *ClaimNonReceipt*. To start an investigation the creditor has to contact the debtor (outside the E&I channel) and the debtor will raise the claim.

Very often in practice, the creditor contacts the account servicer if the expected payment does not arrive. If the creditor is able to provide the relevant references (such as the pre-advice reference or the end-to-end identification) the account servicer is likely to be able to resolve the problem. This change will help to speed up the investigation and to reduce the unnecessary messaging that can go through all the payment processing parties (from debtor to the creditor's account servicer).

**D. Message design impact if the change is accepted:**Usage Rules:

This change is analogous to the one proposed in the bank-to-bank space (see change request E&I-10) where, in the case of a missing cover, the instructed bank may contact its correspondent. If the correspondent cannot trace the cover, the case should be rejected. The instructed bank should then redirect the *ClaimNonReceipt* to the ordering party (debtor agent).

The same logic is used here. The creditor asks the account servicer to trace a payment by providing a set of references. If the account servicer cannot trace it, then the creditor should redirect the claim via the debtor. The creditor has to contact the debtor outside E&I if the creditor is not a financial institution.

ResolutionOfInvestigation:

If the payment is in good order, the account servicer can respond to the case with a *ResolutionOfInvestigation* with the code *CONF* in the *Status/Confirmation*.

If the account servicer cannot pay because of the missing cover, the account servicer can return a *ResolutionOfInvestigation* with the code *NCOV* (No cover received for this payment) in the *Status/Confirmation*.

If the creditor’s account service cannot trace the payment then the assignment is rejected using the *RejectCaseAssignment* message with the code *UKNW*.

**E. Recommendation from the SEG(s):**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the SEG(s) which had approved the existing version of the messages.*

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| Approve |  |
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Comments:

Opinion on the urgency of the request and proposed timing for publication of new version:

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Reason for rejection:

**F. RMG decision:**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the RMG secretariat.*

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Comments:

Proposed timing for publication of new version:

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| Reject |  |
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Reason for rejection:

**Change request number CR E&I-12**

**A. Related messages:**

ResolutionOfInvestigation camt.029.001.01

**B. Nature of the change:**

The change is to add a rejection reason that caters for the missing ‘Use of Funds’. If a bank receives a modification request which entails charges and interests and these extra expenses are not covered by a bilateral agreement or a pre-payment, the assignee of the modification has to reject the request with a clear reason.

The message *ResolutionOfInvestigation* will be used to inform the assigner that the modification cannot be done due to the missing use of funds. A new reason code, *MUOF* (Missing Use Of Funds) is added to the list of reason codes for Rejected Modification.

**C. Business rationale:**

Some changes (through a RequestToModifyPayment) can incur interests. One example is to change the value-date of a payment.

In practice, either

- there is a bilateral agreement on the handling of these interests, or
- the instructing bank precedes the modification request with a payment to cover the expenses

If neither exists, the assignee has to reject the request to modify value-date. A code in the *ResolutionOfInvestigation* is needed to clearly indicate the reason of rejection.

**D. Message design impact if the change is accepted:**

The reason code list for Rejection Modification will have the additional code MUOF.

**E. Recommendation from the SEG(s):**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the SEG(s) which had approved the existing version of the messages.*

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Comments:

Opinion on the urgency of the request and proposed timing for publication of new version:

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Reason for rejection:

**F. RMG decision:**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the RMG secretariat.*

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Comments:

Proposed timing for publication of new version:

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Reason for rejection:



**Change request number CR E&I-13**

**A. Related messages:**

CaseStatusReport

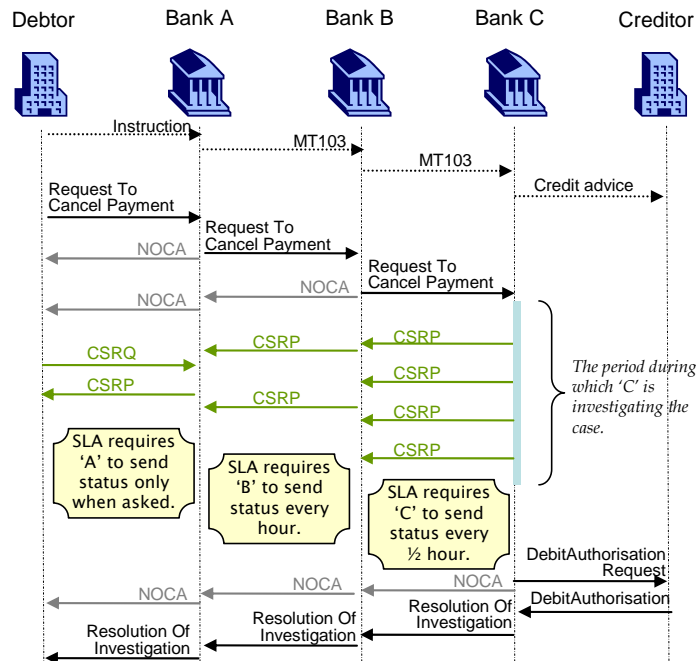
camt.039.001.01

**B. Nature of the change:**

- (1) The *CaseStatusReport* will be used as a “receipt acknowledgement”. The new code *ACKR* (Acknowledge Receipt) will be added to the *CaseStatus1Code* list.
- (2) The usage rule of *CaseStatusReport* will be changed to allow reports to be sent even in the absence of a *CaseStatusReport Request*. With this change, case status reports will be sent according to the bilateral SLA (service level agreement). It can be sent either upon receipt of a request or at pre-agreed intervals.

The figure below illustrates two modes of status reporting proposed by the modelling group. They are described below.

|  |  |
|--|--|
| Between Debtor and Bank A                              | The reporting is based on an SLA which says that the assignee only sends a Case Status Report when asked.  |
| Between Bank A and Bank B<br>Between Bank B and Bank C | The reporting is based on regular interval which is defined in the SLA. For example, in the sequence diagram below, the interval between reports defined in the SLA is longer between A and B while it is more frequent between B and C. |



Abbreviations (not official):  
**CSRP:** Case Status Report;      **NOCA:** Notification Of Case Assignment  
**CSRQ:** Case Status Report Request

**C. Business rationale:**

This is requested by the E&I C2B Modelling Group. This change will make the E&I behave in a similar way it works with the pain/pacs messages.

**D. Message design impact if the change is accepted:**

No changes to the messages foreseen. The *CaseStatusI*Code list will have a new code, ACKR.

**E. Recommendation from the SEG(s):**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the SEG(s) which had approved the existing version of the messages.*

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Comments:

Opinion on the urgency of the request and proposed timing for publication of new version:

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Reason for rejection:

**F. RMG decision:**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the RMG secretariat.*

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Comments:

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Reason for rejection:



**E. Recommendation from the SEG(s):**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the SEG(s) which had approved the existing version of the messages.*

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Comments:

Opinion on the urgency of the request and proposed timing for publication of new version:

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Reason for rejection:

**F. RMG decision:**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the RMG secretariat.*

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Comments:

Proposed timing for publication of new version:

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| Reject |  |
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Reason for rejection:

**Change request number CR E&I-15**

**A. Related messages:**

NotificationOfCaseAssignment                      camt.030.001.01

**B. Nature of the change:**

This is a request to allow a message receiver to indicate to the sender that the sender has broken the usage rules. The message the receiver will use is *NotificationOfCaseAssignment*. The abnormal situations are described below.

- (1) When the message received is not one that logically follows the previous event, for example, a party receives an *AdditionalPaymentInformation* after having sent out a *RequestToCancelPayment*, then this message will be ignored and the sender must be told about this error.

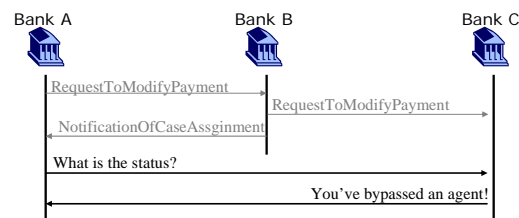
(If A sends out a *RequestToCancelPayment*, then the response A expects is either (a) *Resolution Of Investigation* (b) *NotificationOfCaseAssignment* or (c) *RejectCaseAssignment*. If A receives an *AdditionalPaymentInformation*, then this is not a logically correct event.)

The new code *WMSG* (Wrong message type) will be added to the *CaseForwardNotification1Code*.

- (2) In a “cascading workflow”, when the case assigner has forgotten or skipped the step of first sending the *ResolutionOfInvestigation* with the status code of either *CWFW*, *MWFW* or *UWFW*, then the assigner must be told to correct the mistake. (See change request E&I-03 for description of Cascading Workflow.)

The new code *MROI* (Missing resolution of investigation) will be added to the *CaseForwardNotification1Code*.

- (3) If a party breaks the “No Bypass” rule, then whoever receives the message should indicate this to the message sender. For example, if the investigation has been raised by A and has been assigned to B then in turn to C, then A should



not send a report request directly to C. Doing this will violates the No Bypass rule. If this happens, C should notify A using the *NotificationOfCaseAssignment* message.

The new code *BYPD* (Bypassed) will be added to the *CaseForwardNotification1Code*.

**C. Business rationale:**

The rationales for the above changes are given below.

- (1) In an automated environment, the case management system should restrict the possible responses based on the incoming assignment message. In other words, such type of errors can only happen when the system is not properly configured or when the responder is on manual mode. This happens rarely

and when it happens the party should be informed and the system be corrected.

- (2) When the case creator of the first workflow responds with a new workflow without first sending a *ResolutionOfInvestigation*, the workflow should be stopped and the workflow creator should be informed. This is particularly important in an automated environment where the predetermined sequence of events should be followed. A missing step can result in manual processing and a lower STP rate.
- (3) If a party violates this no bypass rule, this party should be informed.

**D. Message design impact if the change is accepted:**

The *NotificationOfCaseAssignment* message will be used for this purpose. No structural change to the message is foreseen. The following codes will be added to the *CaseForwardNotificationCode*.

- WMSG (wrong message type)
- MROI (Missing resolution of investigation)
- BYPD (Bypassed)

**E. Recommendation from the SEG(s):**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the SEG(s) which had approved the existing version of the messages.*

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Comments:

Opinion on the urgency of the request and proposed timing for publication of new version:

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Reason for rejection:

**F. RMG decision:**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the RMG secretariat.*

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Comments:

Proposed timing for publication of new version:

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| Reject |  |
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Reason for rejection:

**Change request number CR E&I-16****A. Related messages:**

RejectCaseAssignment

camt.031.001.01

**B. Nature of the change:**

This change is to introduce three new rejection reason codes for *RejectCaseAssignment*. These three rejection reasons are described below.

- (1) The first new code *OOF*S is to allow an assignee to tell the assigner that the E&I request cannot be fulfilled because it is non-cash related. An example is an attempt to use *RequestToCancelPayment* to cancel a forex confirmation message.
- (2) The second new code *RQ*NS (Request not supported by one or more parties) is to allow the case assignee to indicate that the requested E&I service is not supported by one or more parties downstream in the payment chain. For example, if a financial institution has routed the payment instruction to a party that does not support modification, then it is not possible for the assignee to accept a modification request.
- (3) The third new code *P*OLD (Payment too old to investigate) is to allow the assignee to reject an assignment because the payment instruction was sent a long time ago. It is left the individual institutions to decide the time within which a modification or cancellation request is acceptable.

**C. Business rationale:**

The business rationales for the abovementioned changes are given below.

- (1) Currently, E&I messages are designed to handle payment instructions only. Any attempt to use them on non-payments related issues should be stopped. The way to stop it is to reject the assignment with a precise explanation.
- (2) A case assignee may have to reject an assignment because it is already known that a party further down in the payment chain does not provide the necessary E&I service. This helps to reduce unnecessary messaging.
- (3) There is to allow the assignee to reject a request on a payment instruction that is too old.

**D. Message design impact if the change is accepted:**

No structural change to the message is foreseen. The *CaseAssignmentRejectionCode* list, used in the message *RejectCaseAssignment*, will gain 3 new codes that are described below.

- *OOF*S (Out Of Scope)
- *RQ*NS (Request not supported by one or more parties)
- *P*OLD (Payment too old to investigate)

**E. Recommendation from the SEG(s):**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the SEG(s) which had approved the existing version of the messages.*

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Comments:

Opinion on the urgency of the request and proposed timing for publication of new version:

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Reason for rejection:

**F. RMG decision:**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the RMG secretariat.*

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Comments:

Proposed timing for publication of new version:

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| Reject |  |
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Reason for rejection:



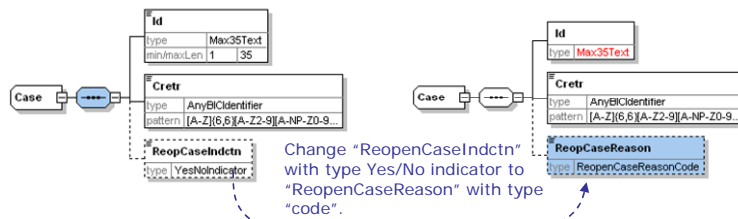
**Change request number CR E&I-17**

**A. Related messages:**

|                                |                 |
|--------------------------------|-----------------|
| Additional Payment Information | camt.028.001.01 |
| Cancel Case Assignment         | camt.032.001.01 |
| CaseStatusReport               | camt.039.001.01 |
| CaseStatusReportRequest        | camt.038.001.01 |
| ClaimNonReceipt                | camt.027.001.01 |
| DebitAuthorizationRequest      | camt.037.001.01 |
| DebitAuthorizationResponse     | camt.036.001.01 |
| Duplicate                      | camt.034.001.01 |
| NotificationOfCaseAssignment   | camt.030.001.01 |
| ProprietaryFormatInvestigation | camt.035.001.01 |
| RejectCaseAssignment           | camt.031.001.01 |
| RequestForDuplicate            | camt.033.001.01 |
| RequestToCancelPayment         | camt.008.002.01 |
| RequestToModifyPayment         | camt.007.002.01 |
| UnableToApply                  | camt.026.001.01 |

**B. Nature of the change:**

To replace the Yes/No indication data type used currently for *ReopCaseIndctn* by a list of reasons for re-opening the case.



**C. Business rationale:**

The *ReopCaseIndctn* (Re-open Case Indication) is a Yes/No indicator in the *Case* block of a message. This indicator is set to 'Yes' if the case is being re-opened because the problem resurfaces after the resolution has been received earlier.

The assignee may, upon receiving the second case assignment of the same description, simply reply with the answer that was sent earlier.

By putting a supplementary case re-opening reason, it helps to highlight to the assignee that the previous resolution has not worked. Hopefully this will reduce the chances of the assignee giving the same answer.

**D. Message design impact if the change is accepted:**

See the sketch above for the change in the schema.

The *ReopCaseIndctn* element will be changed to *ReopCaseReason*, which is a list of reasons for re-opening the case. The reasons foreseen are listed below:

| Code | Supplementary reasons with Re-open Case Indication   |
|------|--|
| NPAY | "Creditor has not received the money, please provide credit reference."  |
| NCXL | "Previous cancellation ineffective, creditor has received or still has the money."   |
| NMOD | "Creditor confirms that modification has not been made."   |
| NCOV | "Cover has not arrived despite ICOV resolution received earlier" or "Instructed bank has not yet received the cover." (From instructing bank to intermediate agent.) |
| SUTA | "Intermediate agent still cannot process the instruction."   |
| CWFL | "This is the follow-up workflow Claim Non Receipt or Unable To Apply."   |

**E. Recommendation from the SEG(s):**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the SEG(s) which had approved the existing version of the messages.*

|         |  |
|---------|--|
| Approve |  |
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Comments:

Opinion on the urgency of the request and proposed timing for publication of new version:

|        |  |
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| Reject |  |
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Reason for rejection:

**F. RMG decision:**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the RMG secretariat.*

|         |  |
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| Approve |  |
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Comments:

Proposed timing for publication of new version:

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| Reject |  |
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Reason for rejection:

**Change request number CR E&I-18**

**A. Related messages:**

An additional global usage rule will be defined for the message set. No structural change to any of the messages.

**B. Nature of the change:**

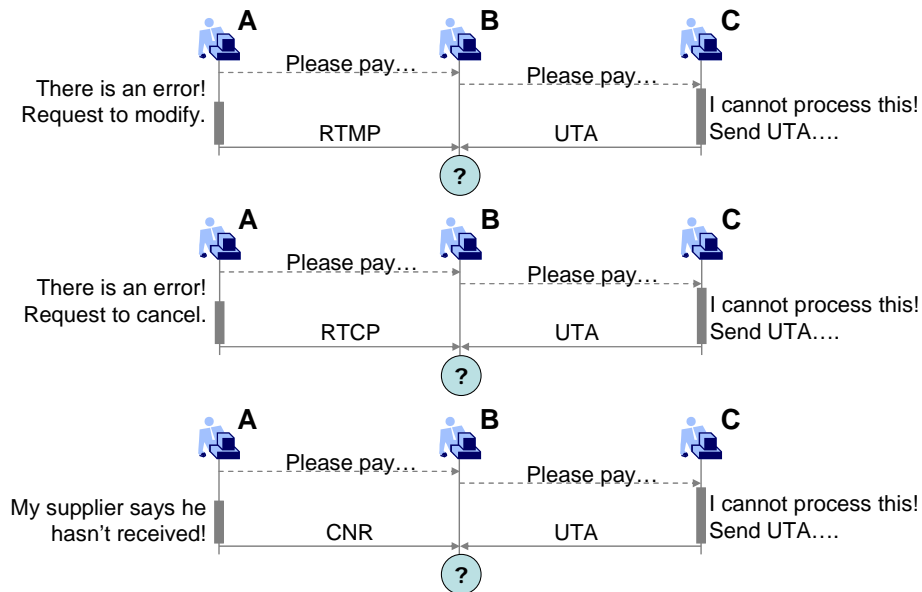
This is to establish a rule to deal with “concurrent workflows”. Specifically, this is about defining the rule that a party should process each of the concurrent workflows as if they were unrelated.

**C. Business rationale:**

This change is to have a common rule on how to handle such a situation, which ensures that all inquiries are properly handled.

“Concurrent workflows” are two workflows, one being initiated by a party on the debtor side and the other being initiated by a party on the creditor side, which flow towards each other and end up with one party in the middle.

The situation is illustrated by the three sequence diagrams below.



**D. Message design impact if the change is accepted:**

The usage rules will be enhanced. This does not affect the structure of any messages.

**E. Recommendation from the SEG(s):**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the SEG(s) which had approved the existing version of the messages.*

|         |  |
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| Approve |  |
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Comments:

Opinion on the urgency of the request and proposed timing for publication of new version:

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| Reject |  |
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Reason for rejection:

**F. RMG decision:**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the RMG secretariat.*

|         |  |
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| Approve |  |
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Comments:

Proposed timing for publication of new version:

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| Reject |  |
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Reason for rejection:

**Change request number CR E&I-19**

**A. Related messages:**

All 14 messages

**B. Nature of the change:**

The 14 messages may change as a result of the ‘harmonisation’ exercise with other UNIFI payments messages.

Furthermore, the functional alignment in the harmonisation exercise will resolve message overlaps. For example, it will merge the *RequestToCancelPayment* (camt.008.002.01) with the *PaymentCancellationRequest* (pain.006.001.01, pacs.006.001.01) and propose a single *PaymentCancellationRequest*.

**C. Business rationale:**

As explained at the beginning of this MCR, The harmonisation exercise aims at:

- Identifying and resolving message overlaps and determining the most suitable single message to perform the business function;
- Reviewing structures of messages across payments business areas and identifying any potential to use a common structure;
- Identifying and removing discrepancies in messages, components and element definitions;
- Ensuring that data types are used in a consistent way across all messages.

**D. Message design impact if the change is accepted:**

Messages that are affected by technical alignment will have some elements replaced by more appropriate ones.

*RequestToCancelPayment* (camt.008.002.01) may disappear with its function being absorbed into *PaymentCancellationRequest*.

**E. Recommendation from the SEG(s):**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the SEG(s) which had approved the existing version of the messages.*

|         |  |
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| Approve |  |
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Comments:

Opinion on the urgency of the request and proposed timing for publication of new version:

|        |  |
|--------|--|
| Reject |  |
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Reason for rejection:

**F. RMG decision:**

*This section is not to be taken care of by the submitting organization. It will be completed in due time by the RMG secretariat.*

|         |  |
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| Approve |  |
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Comments:

Proposed timing for publication of new version:

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Reason for rejection:

**End of document**