



Standards

Standards MT Release 2024

Discussion paper and Minutes Payments

Distribution: Payments Standards Working Group
Author: Dean Chard
Date Issued: Discussion Paper Issued 4th July 2023
Meeting Date: 5th September 2023
Version: 3.0 Final Minutes

Table of Contents

1	Introduction	3
2	Overview of User Change requests	4
2.1	CR 002001: The sum of the settlement amount is not in line with original instructed amount and DEBT charges.....	4
2.2	CR 002010: Mandating the Debtor & Creditor account number for pacs.008	9
2.3	CR 002029: Mandating the Debtor & Creditor account number under original transaction reference of pacs.004 return msg	12
2.4	CR 002032: Currency of DEBT charges (ISO20022) not equal to currency Settlement amount.....	15
3	Overview of SWIFT Change requests	19
3.1	CR 002044: Correction of code values for Status code in camt.109.....	19

1 Introduction

Standards working group members:

Hendrik Muus
Alexandra Karrer (Absent)
Sally Greer
Mel Gauci (Absent)
Geert Van Antwerpen (Absent)
Koen Wittevrongel
Jason Sweeney (Absent)
Virginia Di Fonzo (Absent)
Zhang Yan
Laurent Lafeuillade
Paula Roels
Harald Schmid
Patrick Yeh
Stephen O'Brien
Luca Frigerio
Andrea Cogerino (Absent)
Ryosuke Sakai
Tsuyoshi Monobe (Absent)
Mike Pruiksmas
Paul de Blok
Atle Fjereide
Terje Albert
Petunia Mashamba (Absent)
Enrique Mejjide (Absent)
Martin Walder
Roman Locher (Absent)
Mert Buyukyagcioglu (Absent)
Muhammet Kemal Aytemir
Chloe Jenkins
Christopher Brown
Michael Mangieri
Isabelle Bouille

Frank Van Driessche

Representing:

Austria SWIFT User Group
Austria SWIFT User Group
Australia SWIFT User Group
Australia SWIFT User Group
Belgium SWIFT User Group
Belgium SWIFT User Group
Canada SWIFT User Group
Canada SWIFT User Group
China SWIFT User Group
France SWIFT User Group
Germany SWIFT User Group
Germany SWIFT User Group
Hong Kong SWIFT User Group
Ireland SWIFT User Group
Italy SWIFT User Group
Italy SWIFT User Group
Japan SWIFT User Group
Japan SWIFT User Group
Netherlands SWIFT User Group
Netherlands SWIFT User Group
Nordic SWIFT User Groups
Nordic SWIFT User Groups
South Africa SWIFT User Group
Spain SWIFT User Group
Switzerland SWIFT User Group
Switzerland SWIFT User Group
Turkey SWIFT User Group
Turkey SWIFT User Group
United Kingdom SWIFT User Group
United Kingdom SWIFT User Group
United States SWIFT User Group
United States SWIFT User Group

Observer

2 Overview of User Change requests

2.1 CR 002001: The sum of the settlement amount is not in line with original instructed amount and DEBT charges

Origin of request	
Requesting Country:	NL Netherlands
Requesting Group:	
Sponsors	
Message type(s) impacted	
CB pacs.008, CB pacs.008 STP	
Complies with regulation	
None	
Business impact of this request	
The change will justify the correctness of payment processing at receivers side	
Commitment to implement the change	
Percentage of messages impacted: 100 Commits to implement and when: At least the NL community and all receivers of ISO20022 pacs.008 messages 2024	
Business context	
<p>In case the charge option DEBT is used, the sender can add an additional section to specify the charge amount. The charge amount is part of the settlement amount. This means that if the currency of settlement amount AND instructed amount AND charge amount are identical, the mentioned charges amount should be the difference between original instructed amount and settlement amount. However, in many situations there is a difference, the charges amount could be higher or lower. That means that if the receiver deduct the settlement amount with the received charge amount, the credit into the account of the beneficiary customer is lower then the instructed amount mentioned. In some cases the outcome of the settlement amount minus the charges amount ended in a negative credit amount for the beneficiary customer.</p> <p>Below some examples:</p> <p>Example 1: charge amount lower</p> <pre><IntrBkSttlmAmt Ccy="EUR">8947.21</IntrBkSttlmAmt> <IntrBkSttlmDt>2023-04-05</IntrBkSttlmDt></pre>	

```
<SttlmPrty>NORM</SttlmPrty>
```

```
<InstdAmt Ccy="EUR">8941.21</InstdAmt>
```

```
<ChrgBr>DEBT</ChrgBr>
```

```
<ChrgsInf>
```

```
  <Amt Ccy="EUR">3.00</Amt>
```

```
  <Agt>
```

```
    <FinInstnId>
```

```
      <BICFI>XXXXXXXXXXXX</BICFI>
```

```
    </FinInstnId>
```

```
  </Agt>
```

```
</ChrgsInf>
```

Result: beneficiary could receive more (EUR 8944.21)

Example 2: charge amount higher

```
<IntrBkSttlmAmt Ccy="EUR">15473.89</IntrBkSttlmAmt>
```

```
<IntrBkSttlmDt>2023-04-11</IntrBkSttlmDt>
```

```
<SttlmPrty>NORM</SttlmPrty>
```

```
<InstdAmt Ccy="EUR">15465.89</InstdAmt>
```

```
<ChrgBr>DEBT</ChrgBr>
```

```
<ChrgsInf>
```

```
  <Amt Ccy="EUR">15.00</Amt>
```

```
  <Agt>
```

```
    <FinInstnId>
```

```
      <BICFI>XXXXXXXXXXXX</BICFI>
```

```
    </FinInstnId>
```

```
  </Agt>
```

```
</ChrgsInf>
```

Result: beneficiary could receive less (EUR 15458.89)

Example 3: amount ends as negative

```
<IntrBkSttlmAmt Ccy="EUR">10.38</IntrBkSttlmAmt>
```

```
<IntrBkSttlmDt>2023-04-07</IntrBkSttlmDt>
```

```
<SttlmPrty>NORM</SttlmPrty>
```

```
<InstdAmt Ccy="EUR">8.38</InstdAmt>
```

```
<ChrgBr>DEBT</ChrgBr>
```

```
<ChrgsInf>
```

```
  <Amt Ccy="EUR">12.00</Amt>
```

```
  <Agt>
```

```
    <FinInstnId>
```

```
      <BICFI>XXXXXXXXXXXX</BICFI>
```

```
    </FinInstnId>
```

</Agt>
</ChrgsInf>

Result: receiver cannot execute because beneficiary could receive negative amount (EUR -2.38)

Nature of change

In case the currency of settlement amount AND instructed amount AND charges are the same, a network validation should be done to validate the sum of the amounts. If not correct, a NACK should be delivered to the sender of the pacs.008

SWIFT documentation –

The screenshot shows the Swift MyStandards interface for the standard CBPR+ pacs.008.001.08. The left pane displays a table of fields with their respective data types and constraints. The right pane shows a list of rules with their descriptions and conditions.

Field Name	Field Type	Field Length	Field Constraints
Interbank Settlement Amount	1	1	⚠️
Interbank Settlement Date	1	1	⚠️
Instructed Amount	0	1	⚠️
Exchange Rate	0	1	⚠️
Charges Information	0	*	⚠️
Amount	1	1	⚠️
Agent	1	1	⚠️
Previous Instructing Agent 1	0	1	⚠️
Previous Instructing Agent 1 Account	0	1	⚠️

Rules:

- CBPR_SHAR_TextualRule**: If deduct taken then Charge Information is mandatory. It is optional for initiator (not taking deduct).
- CBPR_DEBT_Rule_1_TextualRule**: If Instructed amount and Interbank Settlement amount are expressed in the same currency: If Charge Bearer/DEBT is used then Charge Information is only mandatory in case of prepaid charges (that is if Interbank Settlement Amount is higher than instructed amount) and in that case zero amount is not allowed. Otherwise Charge Information is optional (both Agent and currency always need to be provided). This rule only applies when Interbank Settlement Amount and Instructed Amount are expressed in the same currency.
- CBPR_DEBT_Rule_2_TextualRule**: If Instructed amount and Interbank Settlement amount are not expressed in the same currency: If Charge Bearer/DEBT is used then charge information is only mandatory in case of prepaid charges (that is if interbank settlement amount is higher than instructed amount WHEN converted in the same currency) and in that case zero amount is not allowed. Otherwise Charge information is optional (both Agent and currency always need to be provided).
- CBPR_CRED_FormaRule**: Charge information is mandatory if CRED is present – if no charges are taken, Zero must be used in "Amount" (any agent in the payment chain). Less information. For each Credit Transfer Transaction Information, if every occurrence of Charge Bearer has value included in the following list 'CRED', then at least one occurrence of the following element(s) Charges Information must be present.
- CBPR_DEBT_FormaRule**: If "Charge Bearer/DEBT" is present, then only one occurrence of "Charge Information" is allowed. Less information. For each Credit Transfer Transaction Information, if at least one occurrence of the following element(s) Borne By Debtor (DEBT) is (are) present, then for each Credit Transfer Transaction Information, there must be maximum "1" occurrences of Charges Information.

Examples

Standards Illustration

SWIFT Comment

- If approved, would a SR2025 implementation be preferable to avoid adding a new usage guideline during the co-existence phase?

- 19 countries represented at working group
- 14 provided feedback in advance of the meeting
- 6 in favour of this change request
- 6 not in favour of this change request
- 2 requires extra information

- *“This has worked with no real issue for years in MT. This type of change would be a major system change and a change to our Product offerings for most ... banks.”*

- *“- multiple conversions in the payment chain lead to charges being displayed in different currencies making a simple calculation/validation impossible”*
- *“- charge bearer serves as a point-to-point instruction in several markets, enabling different services, which lead to charges information being either a deduct or a pre-payment”*
- *“- gpi tracker provides visibility on the charges taken by respective agent”*
- *“- the problem addressed with the CR affects very few messages only”*
- *“Given the above, the implementation of the validation becomes highly complex, requires potentially a change to the base standard (to include the fx-rate per charges information occurrence) and jeopardizes existing services.”*

- *“Our community does not see the value of such an additional validation.”*

- *“The idea is interesting only when “the currency of settlement amount AND instructed amount AND charges are the same” knowing gpi tracker already provides visibility on the charges taken by respective agent! We need additional information regarding the volume of the various situations”*

- *Is there real value and benefit to change the current practice?*
- *Have we considered all use cases?*
- *2025 implementation - to be reviewed in 2024 about total changes in 2025*

Working Group Meeting

Discussion

- PSWG considered various user cases that may make an implementation across the SWIFT network complex, the focus was a payment where the charges option was changed as it travelled through agents
- It was remarked that the issue may reduce as the CBPR+ usage guidelines have only been live for a few months with institutions still refining their outputs
- PSWG agreed to reject the CR at this stage however the payments industry should continue to monitor the volume of impacted payments
- If increasing the CR may be re-submitted for a later standards release

Decision

- CR rejected

2.2 CR 002010: Mandating the Debtor & Creditor account number for pacs.008

Origin of request	
Requesting Country:	AE United Arab Emirates
Requesting Group:	
Sponsors	
Message type(s) impacted	
CB pacs.008, CB pain.001	
Complies with regulation	
None	
Business impact of this request	
HIGH	
Commitment to implement the change	
Percentage of messages impacted: 100 Commits to implement and when: Community using swift CBPR+ 2024	
Business context	
To avoid non STPs, rejects and RFIs in absence of account numbers	
Nature of change	
To make the Debtor and Creditor A/c number mandatory /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct	
SWIFT documentation –	

Swift MyStandards
Search Standards Release

CBPR+ **CBPRPlus-pacs.008.001.08_FIToFICustomerCreditTransfer**
CBPRPlus_ISO 20022 Portfolio_November 2022_Release 2.1 (Version: V2.1 FOR IMPLEMENTATION , Format: MX , Status: Final
 Intended Header: BusinessApplicationHeaderV02 Mandatory ⓘ

Usage Identifier: swift.cbprplus.02 Version: V2.1 FOR IMPLEMENTATION Status: Final

> 🏠 Intermediary Agent 2	0	1	⚠️ ⚠️
> 🏠 Intermediary Agent 2Account	0	1	⚠️
> 🏠 Intermediary Agent 3	0	1	⚠️ ⚠️
> 🏠 Intermediary Agent 3Account	0	1	⚠️
> 🏠 Ultimate Debtor	0	1	⚠️ ⚠️
> 🏠 Initiating Party	0	1	⚠️ ⚠️
> 🏠 Debtor	1	1	⚠️ ⚠️
> 🏠 Debtor Account	0	1	⚠️
> 🏠 Debtor Agent	1	1	⚠️ ⚠️ ⓘ
> 🏠 Debtor Agent Account	0	1	⚠️
> 🏠 Creditor Agent	1	1	⚠️ ⚠️
> 🏠 Creditor Agent Account	0	1	⚠️
> 🏠 Creditor	1	1	⚠️ ⚠️
> 🏠 Creditor Account	0	1	⚠️
> 🏠 Ultimate Creditor	0	1	⚠️ ⚠️

Examples

Standards Illustration

SWIFT Comment

- In a scenario where a party may be paying funds to a financial or non-financial institution represented by a BIC in the Creditor element will a mandatory Creditor Account element make this type of payment more difficult?
- If approved, would a SR2025 implementation be preferable to avoid adding a new usage guideline during the co-existence phase?

- 19 countries represented at working group
- 14 provided feedback in advance of the meeting
- 14 not in favour of this change request

Working Group Meeting

Discussion

- There were no further comments, based on the advance feedback PSWG agreed to reject the CR

Decision

- **CR rejected**

2.3 CR 002029: Mandating the Debtor & Creditor account number under original transaction reference of pacs.004 return msg

Origin of request	
Requesting Country:	AE United Arab Emirates
Requesting Group:	
Sponsors	
Message type(s) impacted	
CB pacs.004	
Complies with regulation	
None	
Business impact of this request	
HIGH	
Commitment to implement the change	
Percentage of messages impacted: 100 Commits to implement and when: Community using swift CBPR+ 2024	
Business context	
To avoid non STPs, rejects and RFIs in absence of account numbers	
Nature of change	
To make the Debtor and Creditor A/c number mandatory under Original Transaction Reference block /Document/PmtRtr/TxInf/OrgnITxRef/DbtrAcct /Document/PmtRtr/TxInf/OrgnITxRef/CdtrAcct	
SWIFT documentation –	

Swift MyStandards
Search Standards Release

CBPR+ CBPRPlus-pacs.004.001.09_PaymentReturn
 CBPRPlus_ISO 20022 Portfolio_November 2022_Release 2.1 (Version: V2.1 FOR IMPLEMENTATION , Format: MX , Status: Final)
 Intended Header: BusinessApplicationHeaderV02 Mandatory ?

Usage Identifier: swift.cbprplus.02 **Version:** V2.1 FOR IMPLEMENTATION **Status:** Final

<div style="border: 1px solid red; display: inline-block; padding: 2px;"> v Original Transaction Reference </div>	0	1	! !
<div style="border: 1px solid #ccc; display: inline-block; padding: 2px;"> > Interbank Settlement Amount </div>	0	1	! ! !
<div style="border: 1px solid #ccc; display: inline-block; padding: 2px;"> > Amount </div>	0	1	!
<div style="border: 1px solid #ccc; display: inline-block; padding: 2px;"> ! Interbank Settlement Date </div>	0	1	!
<div style="border: 1px solid #ccc; display: inline-block; padding: 2px;"> ! Requested Collection Date </div>	0	1	
<div style="border: 1px solid #ccc; display: inline-block; padding: 2px;"> > Requested Execution Date </div>	0	1	!
<div style="border: 1px solid #ccc; display: inline-block; padding: 2px;"> > Creditor Scheme Identification </div>	0	1	!
<div style="border: 1px solid #ccc; display: inline-block; padding: 2px;"> > Settlement Information </div>	0	1	!
<div style="border: 1px solid #ccc; display: inline-block; padding: 2px;"> > Payment Type Information </div>	0	1	!
<div style="border: 1px solid #ccc; display: inline-block; padding: 2px;"> > Payment Method </div>	0	1	
<div style="border: 1px solid #ccc; display: inline-block; padding: 2px;"> > Mandate Related Information </div>	0	1	!
<div style="border: 1px solid #ccc; display: inline-block; padding: 2px;"> > Remittance Information </div>	0	1	! !
<div style="border: 1px solid #ccc; display: inline-block; padding: 2px;"> > Ultimate Debtor </div>	0	1	!
<div style="border: 1px solid #ccc; display: inline-block; padding: 2px;"> > Debtor </div>	0	1	!
<div style="border: 1px solid red; display: inline-block; padding: 2px;"> > Debtor Account </div>	0	1	!
<div style="border: 1px solid #ccc; display: inline-block; padding: 2px;"> > Debtor Agent </div>	0	1	! !
<div style="border: 1px solid #ccc; display: inline-block; padding: 2px;"> > Debtor Agent Account </div>	0	1	!
<div style="border: 1px solid #ccc; display: inline-block; padding: 2px;"> > Creditor Agent </div>	0	1	! !
<div style="border: 1px solid #ccc; display: inline-block; padding: 2px;"> > Creditor Agent Account </div>	0	1	!
<div style="border: 1px solid #ccc; display: inline-block; padding: 2px;"> > Creditor </div>	0	1	!
<div style="border: 1px solid red; display: inline-block; padding: 2px;"> > Creditor Account </div>	0	1	!
<div style="border: 1px solid #ccc; display: inline-block; padding: 2px;"> > Ultimate Creditor </div>	0	1	!
<div style="border: 1px solid #ccc; display: inline-block; padding: 2px;"> > Purpose </div>	0	1	! !

Examples

Standards Illustration

SWIFT Comment

- Many pacs.009s see Debtor and Creditor identified via BIC with no account present, where a pacs.004 is a return of a pacs.009 this may make the pacs.004 more difficult
- If approved, would a SR2025 implementation be preferable to avoid adding a new usage guideline during the co-existence phase?

- 19 countries represented at working group
- 14 provided feedback in advance of the meeting
- 14 not in favour of this change request

Working Group Meeting

Discussion
<ul style="list-style-type: none">• There were no further comments, based on the advance feedback PSWG agreed to reject the CR
Decision
<ul style="list-style-type: none">• CR rejected

2.4 CR 002032: Currency of DEBT charges (ISO20022) not equal to currency Settlement amount

Origin of request	
Requesting Country:	NL Netherlands
Requesting Group:	
Sponsors	
Message type(s) impacted	
CB pacs.008, CB pacs.008 STP	
Complies with regulation	
None	
Business impact of this request	
LOW The change will justify the correctness of payment processing at receivers side	
Commitment to implement the change	
Percentage of messages impacted: 100 Commits to implement and when: At least the NL community and all receivers of ISO20022 pacs.008 messages 2024	
Business context	
<p>In case charge option DEBT is used, the sender can add an additional section to specify the charge amount. The charges amount is part of the settlement amount. In case that the currency of DEBT is not equals to the currency of the settlement amount, the receiver cannot credit beneficiary customer for the correct amount.</p> <pre> <IntrBkSttlmAmt Ccy="USD">40821.57</IntrBkSttlmAmt> <IntrBkSttlmDt>2023-03-24</IntrBkSttlmDt> <SttlmPrty>NORM</SttlmPrty> <InstdAmt Ccy="USD">40800.00</InstdAmt> <ChrgBr>DEBT</ChrgBr> <ChrgsInf> <Amt Ccy="EUR">20.00</Amt> <Agt> <FinInstnId> <BICFI>XXXXXXXXXXXX</BICFI> </FinInstnId> </Agt> </ChrgsInf> </pre>	

</Agt>
</ChrgsInf>

Nature of change

The currency of DEBT should be the same as the currency of the settlement amount. If not, a NACK should be delivered to the sender of the pacs.008 message.

SWIFT documentation –

CBPR+ CBPRPlus-pacs.008.001.08_FIToFICustomerCreditTransfer
 CBPRPlus ISO 20022 Portfolio_November 2022_Release 2.1 (Version: V2.1 FOR IMPLEMENTATION , Format: MX , Status: Final)
 Intended Header: BusinessApplicationHeaderV02 **Mandatory**

Usage Identifier: swift.cbprplus.02 Version: V2.1 FOR IMPLEMENTATION Status: Final

Field Name	Cardinality	Required	Notes
Interbank Settlement Amount	1 1	Yes	
Interbank Settlement Date	1 1	Yes	
Interbank Settlement Priority	0 1	No	
Settlement Time Indication	0 1	No	
Settlement Time Request	0 1	No	
Acceptance Date Time	0 1	No	
Pooling Adjustment Date	0 1	No	
Instructed Amount	0 1	Yes	
Exchange Rate	0 1	No	
Charge Bearer	1 1	Yes	
Charges Information	0 -	Yes	
Amount	1 1	Yes	
Agent	1 1	Yes	
Previous Instructing Agent.1	0 1	Yes	
Previous Instructing Agent.1Account	0 1	Yes	

CBPR_SHAR_TextualRule
 If deduct taken then Charge information is mandatory. It is optional for initiator (not taking deduct)

CBPR_DEBT_Rule_1_TextualRule
 If Instructed amount and Interbank Settlement amount are expressed in the same currency:
 If Charge Bearer/DEBT is used then Charge information is only mandatory in case of prepaid charges (that is if Interbank Settlement Amount is higher than instructed amount) and in that case zero amount is not allowed. Otherwise Charge information is optional (both Agent and currency always need to be provided).
 This rule only applies when Interbank Settlement Amount and instructed Amount are expressed in the same currency.

CBPR_DEBT_Rule_2_TextualRule
 If Instructed amount and Interbank Settlement amount are not expressed in the same currency:
 If Charge Bearer/DEBT is used then charge information is only mandatory in case of prepaid charges (that is if interbank settlement amount is higher than instructed amount WHEN converted in the same currency) and in that case zero amount is not allowed.
 Otherwise Charge information is optional (both Agent and currency always need to be provided).

CBPR_CRED_FormaRule
 Charge information is mandatory if CRED is present – if no charges are taken, Zero must be used in "Amount" (any agent in the payment chain).
 Less information
 For each Credit Transfer Transaction Information [C], if every occurrence of Charge Bearer [CB] has value included in the following list 'CRED', then at least one occurrence of the following element(s) Charges Information [CI] must be present.

CBPR_DEBT_FormaRule
 If "Charge Bearer/DEBT" is present, then only one occurrence of "Charge Information" is allowed.
 Less information
 For each Credit Transfer Transaction Information [C], if at least one occurrence of the following element(s) Borne By Debtor [DEBT] is (are) present, then for each Credit Transfer Transaction Information [C], there must be maximum "1" occurrences of Charges Information [CI].

Examples

Standards Illustration

SWIFT Comment

- If approved, would a SR2025 implementation be preferable to avoid adding a new usage guideline during the co-existence phase?
- 19 countries represented at working group
- 14 provided feedback in advance of the meeting
- 6 in favour of this change request
- 7 not in favour of this change request
- 1 requires extra information
- *“The idea is interesting only when “the currency of settlement amount AND instructed amount AND charges are the same” knowing gpi tracker already provides visibility on the charges taken by respective agent! We need additional information regarding the volume of the various situations”*

Working Group Meeting

Discussion
<ul style="list-style-type: none"> • The CR submitter confirmed this CR was designed to facilitate CR 2001 • As CR 2001 has been rejected at this stage PSWG agreed it would not make sense to progress this CR either
Decision
<ul style="list-style-type: none"> • CR rejected

3 Overview of SWIFT Change requests

3.1 CR 002044: Correction of code values for Status code in camt.109

Origin of request	
Requesting Country:	
Requesting Group:	CBPR Plus
Sponsors	
Message type(s) impacted	
CB camt.109	
Complies with regulation	
None	
Business impact of this request	
LOW	
Commitment to implement the change	
Percentage of messages impacted: 100 Commits to implement and when: FINplus For payment (CBPR Plus) 2024	
Business context	
Need to correct the 4 letters code use for code values "Rejected" and "Accepted."	
Nature of change	
Need to correct the 4 letters code use for code values "Rejected" and "Accepted."	
Code Rejected (REJT) is proposed to change to Rejected Cancellation or Stop Cheque Request (RJCR)	
Code Accepted (ACCP) is proposed to change to Accepted Cancellation or Stop Cheque Request (ACCR)	
SWIFT documentation:	

Swift MyStandards

Standards R

CBPR+ **CBPRPlus-camt.109.001.01_ChequeCancellationOrStopReport**
CBPRPlus_ISO 20022_Portfolio_Release 2023 (Version: November 2023 , Format: MX , Status: Final)
 Intended Header: BusinessApplicationHeaderV02 Mandatory [?](#)

Usage Identifier: swift.cbprplus.01 **Version:** November 2023 **Status:** Final

Name	Min	Max	Restrictions
<ul style="list-style-type: none"> ▼ ✉ Full Message 1 1 > H Business Application Header V02 (head.001.001.02) Mandatory 1 1 ▼ D Document 1 1 <li style="background-color: #e0f0ff;"> ▼ ✉ Cheque Cancellation Or Stop Report V01 (camt.109.001.01) > 👤 Group Header 1 1 ▼ 👤 Cheque 1 1 Type ☰ Instruction Identification 0 1 ABC 123 ☰ Original Instruction Identification 1 1 ABC 123 ☰ Cheque Number 1 1 ABC 123 📅 Issue Date 1 1 📅 Stale Date 0 1 > 📄 Amount 1 1 ABC 123 > 👤 Effective Date 0 1 > 👤 Drawer Agent 0 1 > 👤 Drawer Agent Account 0 1 > 👤 Payee 0 1 ▼ 👤 Cheque Cancellation Or Stop Status 1 1 > ☰ Originator 0 1 <li style="border: 2px solid red; padding: 5px;"> ▼ 👤 Status 1 1 > ☰ Code 1 1 ABC 123 ○ Accepted [ACCP] ○ Rejected [REJT] ☰ Additional Information 0 1 ABC 123 			

Examples

Standards Illustration

##ILLUSTRATION##

SWIFT Comment

- 19 countries represented at working group
- 14 provided feedback in advance of the meeting
- 14 are in favour of this change request

Working Group Meeting

Discussion
<ul style="list-style-type: none">• There were no further comments, based on the advance feedback PSWG agreed to deem the CR valid
Decision
<ul style="list-style-type: none">• CR approved

End of document