**Change Request**

**for the update of ISO 20022 financial repository items**

*Note: the purpose of this document is to give guidelines to parties who want to introduce a request to change an existing ISO 20022 message(s), or update other items of the ISO 20022 financial repository. Such change requests are subject to the approval of the ISO 20022 Standards Evaluation Group(s) in charge of the related message/item or to the approval of the Technical Support Group (TSG), if the requested change relates to the Business Application Header (BAH). Please consult the iso20022.org website for additional details on the* [*maintenance process*](http://www.iso20022.org/maintenance.page)*. Change requests are to be sent to* *iso20022ra@iso20022.org**. All change requests conforming to this template received by June 1st will be considered for development in the following yearly ISO 20022 maintenance cycle which completes with publication of new message versions in April/May of the following year.*

1. **Origin of the request:**

*A.1 Submitter*: Swift

*A.2 Contact person:* Dean Chard dean.chard@swift.com

*A.3 Sponsors*: /

1. **Related messages:**

**Exceptions and Investigations:**

|  |  |
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| **camt.029.001.13** | ResolutionOfInvestigationV13 |
| **camt.055.001.12** | CustomerPaymentCancellationRequestV12 |
| **camt.056.001.11** | FIToFIPaymentCancellationRequestV11 |

1. **Description of the change request:**

The PAYSEG agreed that the existing exception and investigation messages would be maintained for a final time across the 2023/2024 cycle, in 2024/2025 they could become obsolete.

A few other registered message definitions and documents make mention to the exception and investigation messages that will become obsolete.

These references should be removed and/or updated.

The Registration Authority should carry out a full review to ascertain where these messages are mentioned, immediately apparent changes are as follows –

* Charges Management – MDR Part 1 Related Messages – remove mention of obsolete messages
* Exceptions and Investigations MDR Part 1 – camt.055, camt.056 and camt.029 should be the only remaining messages or they should be moved to the Exceptions and Investigations Modernization MDR Part 1
* The four highlighted camt.029 data blocks used to support the obsolete messages can be removed



* The camt.029 Scope should be updated to remove mention of obsolete messages

Scope
The ResolutionOfInvestigation message is sent by a case assignee to a case creator/case assigner.
This message is used to inform of the resolution of a case, and optionally provides details about.
- the corrective action undertaken by the case assignee;
- information on the return where applicable.
Usage
The ResolutionOfInvestigation message is used by the case assignee to inform a case creator or case assigner about the resolution of a:
- request to cancel payment case;
~~- request to modify payment case;
- unable to apply case;
- claim non receipt case.~~
The ResolutionOfInvestigation message covers one and only one case at a time. If the case assignee needs to communicate about several cases, then several Resolution Of Investigation messages must be sent.
The ResolutionOfInvestigation message provides:
- the final outcome of the case, whether positive or negative;
- optionally, the details of the corrective action undertaken by the case assignee and the information of the return.
~~Whenever a payment instruction has been generated to solve the case under investigation following a claim non receipt or an unable to apply, the optional CorrectionTransaction component present in the message must be completed.~~
Whenever the action ~~of modifying or~~ cancelling a payment results in funds being returned or reversed, an investigating agent may provide the details in the resolution related investigation component, to identify the return or reversal transaction. These details will facilitate the account reconciliations at the initiating bank and the intermediaries. It must be stressed that the return or reversal of funds is outside the scope of this Exceptions and Investigation service. The features given here is only meant to transmit the information of return or reversal when it is available through the resolution of the case.
The ResolutionOfInvestigation message must:
- be forwarded by all subsequent case assignee(s) until it reaches the case creator;
~~- not be used in place of a RejectCaseAssignment or CaseStatusReport or NotificationOfCaseAssignment message.~~
~~Take note of an exceptional rule that allows the use of ResolutionOfInvestigation in lieu of a CaseStatusReport. CaseStatusReport is a response-message to a CaseStatusReportRequest. The latter which is sent when the assigner has reached its own time-out threshold to receive a response. However it may happen that when the request arrives, the investigating agent has just obtained a resolution. In such a situation, it would be redundant to send a CaseStatusReport when then followed immediately by a ResolutionOfInvestigation. It is therefore quite acceptable for the investigating agent, the assignee, to skip the Case Status Report and send the ResolutionOfInvestigation message directly.~~
The ResolutionOfInvestigation message should be the sole message to respond to a cancellation request. Details of the underlying transactions and the related statuses for which the cancellation request has been issued may be provided in the CancellationDetails component.

* The camt.055 Scope should be updated to remove mention of obsolete messages

Scope
The CustomerPaymentCancellationRequest message is sent by a case creator/case assigner to a case assignee.
The CustomerPaymentCancellationRequest message is issued by the initiating party to request the cancellation of an initiation payment message previously sent (such as CustomerCreditTransferInitiation, CreditorPaymentActivationRequest or CustomerDirectDebitInitiation).
Usage
The CustomerPaymentCancellationRequest message must be answered with a:
- ResolutionOfInvestigation message with a positive final outcome when the case assignee can perform the requested cancellation;
- ResolutionOfInvestigation message with a negative final outcome when the case assignee may perform the requested cancellation but fails to do so (too late, irrevocable instruction);
~~- RejectInvestigation message when the case assignee is unable or not authorised to perform the requested cancellation;
- NotificationOfCaseAssignment message to indicate whether the case assignee will take on the case himself or reassign the case to a subsequent party in the payment processing chain.~~
A CustomerPaymentCancellationRequest message concerns one and only one original payment instruction at a time.
When a case assignee successfully performs a cancellation, it must return the corresponding funds to the case assigner. It may provide some details about the return in the ResolutionOfInvestigation message.
The processing of a CustomerPaymentCancellationRequest message case may lead to a ***InvestigationRequest*** message sent to the creditor by its account servicing institution.
~~The CustomerPaymentCancellationRequest message may be used to escalate a case after an unsuccessful request to modify the payment. In this scenario, the case identification remains the same as in the original CustomerPaymentCancellationRequest message and the element ReopenCaseIndication is set to 'Yes' or 'true'.~~The CustomerPaymentCancellationRequest message has the following main characteristics: the case creator assigns a unique case identification and the reason code for the cancellation request. This information will be passed unchanged to all subsequent case assignee(s).
For the CustomerPaymentCancellationRequest message the case has been made optional, as the message might be used outside of a case management environment where the case identification is not relevant.
Moreover, the case identification may be present at different levels:
- One unique case is defined per cancellation request message: If multiple underlying groups, payment information blocks or transactions are present in the message and the case assignee has already forwarded the transaction for which the cancellation is requested, the case cannot be forwarded to the next party in the chain (see rule on uniqueness of the case) and the case creator will have to issue individual cancellation requests for each underlying individual transaction. In response to this cancellation request, the case must also be present at the message level in the Resolution of Investigation message;
- One case per original group, payment information or transaction present in the cancellation request: For each group, payment information block or transaction within the payment information, a unique case has been assigned. This means, when a payment instruction has already been forwarded by the case assignee, the cancellation request may be forwarded to next party in the payment chain, with the unique case assigned to the transaction. When the group can only be cancelled partially, new cancellation requests need however to be issued for the individual transactions within the group for which the cancellation request has not been successful. In response to this cancellation request, the case must be present in the cancellation details identifying the original group or transaction in the Resolution of Investigation message;
- No case used in cancellation request message: The cancellation of a payment instruction can be initiated by either the debtor/creditor or any subsequent agent in the payment instruction processing chain.

* The camt.056 Scope should be updated to remove mention of obsolete messages

Scope
The FIToFIPaymentCancellationRequest message is sent by a case creator/case assigner to a case assignee.
This message is used to request the cancellation of an original payment instruction. The FIToFIPaymentCancellationRequest message is exchanged between the instructing agent and the instructed agent to request the cancellation of a interbank payment message previously sent (such as FIToFICustomerCreditTransfer, FIToFICustomerDirectDebit or FinancialInstitutionCreditTransfer).

The FIToFIPaymentCancellationRequest message supports both the request for cancellation (the instructed agent - or assignee - has not yet processed and forwarded the payment instruction) as well as the request for refund (payment has been fully processed already by the instructed agent - or assignee).

Usage
The FIToFIPaymentCancellationRequest message must be answered with a:
- ResolutionOfInvestigation message with a positive final outcome when the case assignee can perform the requested cancellation;
- ResolutionOfInvestigation message with a negative final outcome when the case assignee may perform the requested cancellation but fails to do so (too late, irrevocable instruction);
~~- RejectInvestigation message when the case assignee is unable or not authorised to perform the requested cancellation;~~
~~- NotificationOfCaseAssignment message to indicate whether the case assignee will take on the case himself or reassign the case to a subsequent party in the payment processing chain.~~
A FIToFIPaymentCancellationRequest message concerns one and only one original payment instruction at a time.
When a case assignee successfully performs a cancellation, it must return the corresponding funds to the case assigner. It may provide some details about the return in the ResolutionOfInvestigation message.
The processing of a FIToFIPaymentCancellationRequest message case may lead to a ***InvestigationRequest*** message sent to the creditor by its account servicing institution.
~~The FIToFIPaymentCancellationRequest message may be used to escalate a case after an unsuccessful request to modify the payment. In this scenario, the case identification remains the same as in the original FIToFIPaymentCancellationRequest message and the element ReopenCaseIndication is set to 'Yes' or 'true'.~~
The FIToFIPaymentCancellationRequest message has the following main characteristics: the case creator assigns a unique case identification and the reason code for the cancellation request. This information will be passed unchanged to all subsequent case assignee(s).
For the FIToFIPaymentCancellationRequest message the case has been made optional, as the message might be used outside of a case management environment where the case identification is not relevant.
Moreover, the case identification may be present at different levels:
- One unique case is defined per cancellation request message: If multiple underlying groups or transactions are present in the message and the case assignee has already forwarded the transaction for which the cancellation is requested, the case cannot be forwarded to the next party in the chain (see rule on uniqueness of the case) and the case creator will have to issue individual cancellation requests for each underlying individual transaction. In response to this cancellation request, the case must also be present at the message level in the Resolution of Investigation message;
- One case per original group or transaction present in the cancellation request: For each group or transaction, a unique case has been assigned. This means, when a payment instruction has already been forwarded by the case assignee, the cancellation request may be forwarded to next party in the payment chain, with the unique case assigned to the transaction. When the group can only be cancelled partially, new cancellation requests need however to be issued for the individual transactions within the group for which the cancellation request has not been successful. In response to this cancellation request, the case must be present in the cancellation details identifying the original group or transaction in the Resolution of Investigation message;
- No case used in cancellation request message.
Cancellation of a cover payment:
The cancellation of a payment instruction for which cover is provided by a separate instruction always results in the cancellation of the whole transaction, including the cover. The case assignee performing the cancellation must initiate the return of funds to the case creator. The case assigner must not request the cancellation of the cover separately.
Cancellation request initiators:
The cancellation of a payment instruction can be initiated by either the debtor/creditor or any subsequent agent in the payment instruction processing chain.

1. **Purpose of the change:**

This will make the documentation and registered message definitions clearer, it will avoid the confusion of obsolete message definitions being mentioned.

1. **Urgency of the request:**

2024/2025 maintenance cycle

1. **Business examples:**

n/a

1. **SEG/TSG Recommendation:**

*This section is not to be taken care of by the submitter of the change request. It will be completed in due time by the SEG(s) in charge of the related ISO 20022 messages or the TSG for changes related to the BAH.*

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| **Consider** | X | **Timing** |
|  | - **Next yearly cycle: 2024/2025**(the change will be considered for implementation in the yearly maintenance cycle which starts in 2024 and completes with the publication of new message versions in the spring of 2025) | X |
|  | - **At the occasion of the next maintenance of the messages**(the change will be considered for implementation, but does not justify maintenance of the messages in its own right – will be pending until more critical change requests are received for the messages) |  |
|  | - **Urgent unscheduled**(the change justifies an urgent implementation outside of the normal yearly cycle) |  |  |
|  | - **Other timing:** RA to evaluate |  |

Comments:

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| --- | --- |
| **Reject** |  |

Reason for rejection: