**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*](mailto: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*: Swiss CBPR+ Mirror Group

*A.2 Contact person:* Martin Winkelmann, martin.winkelmann@zkb.ch

*A.3 Sponsors*: Change request is supported by Swiss CBPR+ Community (represented by Swiss CBPR+ Mirror Group).

1. **Related messages:**

camt.106.001.02

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

CR is proposing a Settlement Block after the element "Charges Requestor" within the Group Header of the camt.106 message:

Settlement Block should include following information:

* Settlement Agent
* Settlement Account
* Settlement Date Request

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1. **Purpose of the change:**

The message definition as currently published (camt.106.001.02) is not suitable enough to process charge requests in an automated manner.

In the published version there is no possibility to mention the Bank and the Account to which the charges must be transferred. Without any instruction details (Bank, Account) an automated process is not possible.

As camt.106 is a request for charges message and could be seen like a bill which must be settled, a settlement date is also missing.

The community of beneficiaries of this CR are all agents requesting charges for payment transactions. It would allow the community to automate the charge process which is today a highly manual processing. Expected saving per agent are 1–3-man days/month.

1. **Urgency of the request:**
2. Default CR process is suitable.
3. **Business examples:**

A proper Settlement Block within the camt.106 message would allow agents to automate the charge payment process. After verifying the reported charge request against the referred underlying transaction, the payment of the charges via pacs.009 could be automated initiated if all the relevant settlement information's (Account Servicer, Account) are available in the camt.106 message.

A (Bank) Settlement Date in camt.106 would allow to fully automate the monitoring of the settlement of a camt.106 request. The "Charge Requestor" would book the charges during processing of the transaction with a value date (credit an income account, debit a suspense account). This value date is the (Bank) Settlement Date in the camt.106, the Account would be the Suspense Account and the FI is equally "Charge Requestor". As long, as the value date is not reached the suspense account will not generate a camt.053 (as camt.053 reports only entries with BOOK status). At value date, if the charges are settled, the suspense account is balanced an no camt.053 is produced. If the charges are not settled a camt.053 is generated and will generate a Recon-Break in the Recon-Tool.

This CR is a double win as it allows a full automated processing for the charge requestor and for the payer of the charges.**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:** | | |  |

Comments:

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

Reason for rejection: