**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.105.001.02 and camt.106.001.02

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

CR is proposing a renaming of the following elements within the "Record" level:

* Debtor Agent --> Charge Bearer
* Debtor Agent Account --> Charge Bearer Account

1. **Purpose of the change:**

As camt.105/106 are used in relation to pacs.008 and pacs.009 payment transactions the element currently named "Debtor Agent" (on Record level) is not fully compatible for a charge related to a pacs.009 as in this case the Debtor of the underlying transaction is in charge to pay the charges.

1. **Urgency of the request:**

Default CR process is suitable.

1. **Business examples:**

If a service charge for investigation is due to a pacs.009 the charge is requested from the Debtor of the underlying pacs.009 not from the Debtor Agent. To be fully transparent and self-explaining this name change would be an advantage.

The new naming would be in line with the already existing "Charge Requestor" (receiver of charges), whereas the "Charge Bearer" would be 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:

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| **Reject** |  |

Reason for rejection: