

NPC – Nordic Payments Council

NPC analysis of upgrading to ISO 2019 version



Upgrade of NPC Schemes messages to ISO 2019 version

- NPC has decided to follow EPC and upgrade the NPC Credit Transfer (NCT) and the NPC Instant Credit Transfer (NCT Inst) Schemes to ISO version 2019 in November 2023
- The purpose of this document is to describe changes in messages in the NCT and NCT Inst Schemes due to the upgrade from ISO 2009 to ISO 2019 version
- Slides 4-5 describe changes that affect all messages (general changes)
- Slides 6-11 describe changes in the specific messages
- All changes are described on a high level and details will be presented when the updated versions of the Implementation Guidelines are published in June 2022
- Additional changes might possibly result from the current change management cycle

Overview ISO messages in NCT & NCT Inst Schemes

Message used in IG	Current version: ISO 2009	Future version: ISO 2019	Description
NCT/NCT Inst Customer-to-Bank	pain.001.001.03	pain.001.001.09	Customer Credit Transfer Initiation
NCT/NCT Inst Customer-to-Bank	pain.002.001.03	pain.002.001.10	Customer Payment Status Report
NCT/NCT Inst Interbank	pacs.002.001.03	pacs.002.001.10	FI to FI Payment Status Report
NCT/NCT Inst Interbank	pacs.004.001.02	pacs.004.001.09	Payment Return
NCT/NCT Inst Interbank	pacs.008.001.02	pacs.008.001.08	FI to FI Customer Credit Transfer
NCT/NCT Inst Interbank	pacs.028.001.01	pacs.028.001.03	FI To FI Payment Status Request
NCT/NCT Inst Interbank	camt.027.001.06	camt.027.001.07	Claim Non-Receipt
NCT/NCT Inst Interbank	camt.029.001.03	camt.029.001.09	Resolution of Investigation - Negative Response to a recall
NCT/NCT Inst Interbank	camt.029.001.08	camt.029.001.09	Resolution of Investigation - Negative/Positive Response to Claim for Value Date Correction
NCT/NCT Inst Interbank	camt.056.001.01	camt.056.001.08	FI-to-FI Payment Cancellation Request
NCT/NCT Inst Interbank	camt.087.001.05	camt.087.001.06	Request to Modify Payment - Claim for Value Date Correction

New elements introduced in ISO 2019 version for all messages (general) used in NPC

Element	Description	NPC Assessment
Legal Entity identifier (LEI)	Inclusion of a Legal Entity identifier (LEI) as an alternative identifier for a 'non-private' party (for example as an alternative to BICFI).	Necessary to include the option LEI as an identifier for an organisation (non-private party)
ANYBIC BICFI	"BIC or BEI" (2009) replaced by " ANYBIC " (2019) and "BIC" (2009) replaced by " BICFI " (2019).	Most likely to be included in NPC Schemes
Service Level	Cardinality of "Service Level" element: Maximum 1 occurrence in version 2009 versus "n" occurrences in version 2019	No comments yet
'Party' and 'Agent' in R-messages	Split between 'Party' and 'Agent' in R-messages (for example in elements 'Debtor' and 'Creditor' under 'Original Transaction Reference'): 'Party' specifies the identification of a person or an organisation, 'Agent' specifies the identification of a financial institution.	Most likely to be included in NPC Schemes
Proxy	Possibility to use a proxy/alias for the identification of an account (creditor and/or debtor account). The proxy/alias will only be additional information, the IBAN will still be mandatory to use.	Most likely to be included in NPC Schemes to align with EPC using the new element for 'proxy'. The current NPC Schemes include Alias and Proxy using proprietary and name under Debtor or Credit account.

New elements introduced in ISO 2019 version for all messages (general) used in NPC

Element	Description	NPC Assessment
Postal address	Extension of the structured elements of 'postal address'. Address line (unstructured) will not be used after 2025.	Most likely to be included in NPC Schemes
Contact details	Additional sub-elements under data element 'contact details': Email purpose; job title; responsibility; department + contact details in another form.	No comments yet
UETR - Unique End-to-End Transaction Reference	New sub-element ' UETR '. Universally unique identifier to provide an end-to-end reference of a payment transaction) for tracking purposes under 'Payment Identification'.	Most likely to be included in NPC Schemes
'Structured' under 'Remittance Information'	<ul style="list-style-type: none"> • Extension of element 'Structured' under 'Remittance Information' including - 'Tax Remittance', 'Garnishment Remittance'. • Modification of already existing sub-elements in element 'Structured' under 'Remittance Information' 	Most likely to be included in NPC Schemes
Supplementary data	New elements for 'Supplementary data' (information that cannot be captured in the structured elements and/or any other specific block).	Most likely to be included in NPC Schemes
External ISO codes	Externalisation of several code lists	Most likely to be included in NPC Schemes

ISO 2019 upgrade – pacs.002 only

Message/Element	Description	NPC Assessment
pacs.002 'Original Group Information'	New data element 'Original Group Information' under 'Transaction Information and Status' (Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message).	This could allow to have one pacs.002 (reject) message relating to several pacs.008 (interbank payment) messages.
pacs.002 'Effective interbank Settlement date'	New data element 'Effective interbank Settlement date' under 'Transaction Information and Status' (Date and time at which a transaction is completed and cleared, that is, payment is effected).	Currently not relevant in the NPC schemes as pacs.002 is only used as a reject (and as a positive/negative confirmation in the context of NCT Inst) in the IGs.
pacs.002 'Party' 'Agent'	Charges information: data element 'Party' replaced by 'Agent'.	Currently not used in the NPC schemes. To be investigated.

ISO 2019 upgrade – pacs.004 only

Message/Element	Description	NPC Assessment
pacs.004 'Transaction Information'	New sub-elements under 'Transaction Information' (i.e. info concerning the original transaction to which the return message refers): 'Original Interbank Settlement Date', 'Settlement Priority', 'Settlement Time Indication' and 'Original Clearing System Reference'. Moreover a new block 'Return Chain', which provides all parties involved in a return transaction, has also been added.	Currently not used in the NPC schemes. To be investigated.
pacs.004 'Date Time'	New sub-element 'Date Time' under 'Requested Execution Date' (to specify the execution time in addition to execution date).	No impact on the current return message.

ISO 2019 upgrade – pacs.008 only

Message	Description	NPC Assessment
pacs.008 'Party' 'Agent'	Charges information: data element 'Party' replaced by 'Agent'.	Currently not used in the NPC schemes. To be investigated.
pacs.008	Extension of data element 'Remittance location details'.	Currently not used in the NPC schemes. To be investigated.
pacs.008	New data element 'Tax' under 'Credit Transfer Transaction Information': to provides details on tax (e.g. creditor and debtor side of the tax payment; amount; due date;).	Currently not used in the NPC schemes. To be investigated.

ISO 2019 upgrade – pain.001 and pain.002 only

Message/Element	Description	NPC Assessment
pain.001 'Date Time'	New sub-element 'Date Time' under 'Requested Execution Date' (To specify the execution time in addition to execution date). Specified date and time.	This could be useful in the context of NCT Inst. To be investigated.
pain.001 'Instruction for Debtor Agent'	New data element 'Instruction for Debtor Agent' under 'Payment Information' (Further information related to the processing of the payment instruction, that may need to be acted upon by the debtor agent, depending on agreement between debtor and the debtor agent). When present, then the instructions for the debtor agent apply for all credit transfer transaction information occurrences, present in the payment information.	Currently not used in the NPC schemes as covered by data element 'Category Purpose'. To be investigated.
pain.001 'Remittance location details'	Extension of data element 'Remittance location details'.	Currently not used in the NPC schemes. To be investigated.
Message/Element	Description	NPC Assessment
pain.002 'Party' – 'Agent'	Charges information: data element 'Party' replaced by 'Agent'.	Currently not used in the NPC schemes. To be investigated.
pain.002 'Tracker data'	New data element 'Tracker data' under 'Transaction Information and Status' (Provides information on the charges related to the processing of the rejection of the instruction). This is passed on for information purposes only. Settlement of the charges will be done separately.	Currently not used in the NPC schemes. To be investigated.

ISO 2019 upgrade – camt.029 only

Message/Element	Description	NPC Assessment
camt.029 'Resolution Related Information'	Extension of data element 'Resolution Related Information' (e.g. under 'Transaction Information And Status': Sub-elements 'End-To-End Id', 'Transaction ID', 'Compensation' and 'Charges' have been included).	Not needed for NPC schemes because information is already available in other elements. (Note: The 2018 ISO message version of camt.029 is already used for a positive and negative response to NPC inquiry messages)
camt.029 'Modification Details' 'Claim Non Receipt Details'	Inclusion of data elements 'Modification Details' and 'Claim Non Receipt Details'	This inclusion was requested by the EPC to accommodate SCT inquiry messages. To be investigated by NPC for the NPC schemes.
camt.029 'Original Next agent'	'Original Next agent' (under Claim Non Receipt Details) is no longer mandatory in the 2019 version	This element is used in the positive response (based on the 2018 message version of camt.029) to a Claim Non-receipt and hence a usage rule will need to be included to keep the element mandatory.
camt.029 'Original Frequency' 'Frequency'	Extension of data elements 'Original Frequency' and 'Frequency' (under 'Mandate Related Info')	Not applicable to NCT/NCT Inst as related to mandates.

ISO 2019 upgrade – camt.056 only

Message	Description	NPC Assessment
camt.056 'Original Frequency' 'Frequency'	Extension of data elements 'Original Frequency' and 'Frequency' (under 'Mandate Related Info')	Not applicable to NCT/NCT Inst as related to mandates.

Main differences for pacs.028

No specific changes besides the ones listed in the general section (slides 4-5).