

FI to FI payment in 2 steps

Aarish Bhesania

12 September 2024

Transfer

1

PACS
PAYMENT CLEARING
& SETTLEMENT



Debtor

pacs.009



Debtor
Agent

pacs.002

1

PACS
PAYMENT CLEARING
& SETTLEMENT

Debtor
Agent

pacs.009



Creditor
Agent

pacs.002

Report

3

CAMT
CASH
MANAGEMENT



Creditor
Agent

camt.054



Creditor

Debtor
Agent



camt.054



Debtor

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1

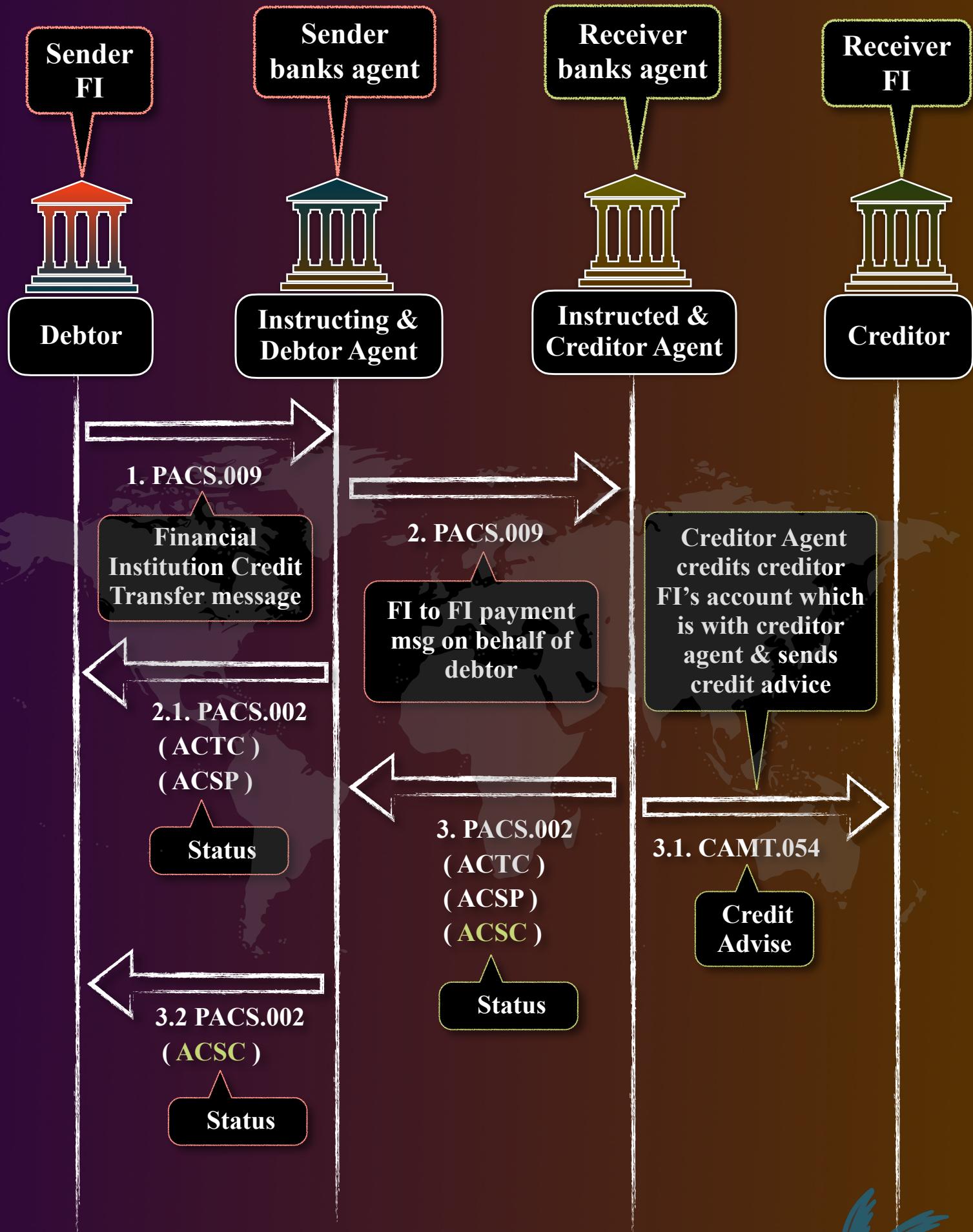


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End to End FI to FI payment

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Messages involved

Messages	Name	Use	MT	Flow
PACS.009	FI To FI Credit Transfer	Banks use this payment clearing & settlement for FI to FI payments.	MT202	Request
PACS.002	FI To FI Payment Status Report	Status response for the previous pacs.009 message	—	Response
CAMT.054	Bank To Bank Credit Notification message	Final credit confirmation sent to receiver by their agents.	MT910 : ForCredit	Final Response



Sample Messages

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- ◆ **PACS.009 Core** is the **Core Financial Institution Credit Transfer** message type it's **MT Equivalent is MT202**
- ◆ It can also be used for covering a Bank to Bank Transfer (PACS.009 ADV) which we will see.
- ◆ The **pacs.009 core** is sent sequentially from **FI** to **FI**, for bank to bank transfers
- ◆ A set of **reporting messages (camt.052, camt.053 and camt.054)** will support the pacs.009 as per bilateral agreement.

PACS.009 Sample Messages

<https://www.iso20022payments.com/wp-content/uploads/2023/02/pacs.009-core.txt>

PACS.002 Sample Messages

<https://www.hettwer-beratung.de/sepa-spezialwissen/sepa-technische-anforderungen/pacs-format-sepa-sdd-pacs-002/>

CAMT.054 Credit Sample Messages

<https://www.handelsbanken.com/tron/xgpu/info/contents/v1/document/72-111399>

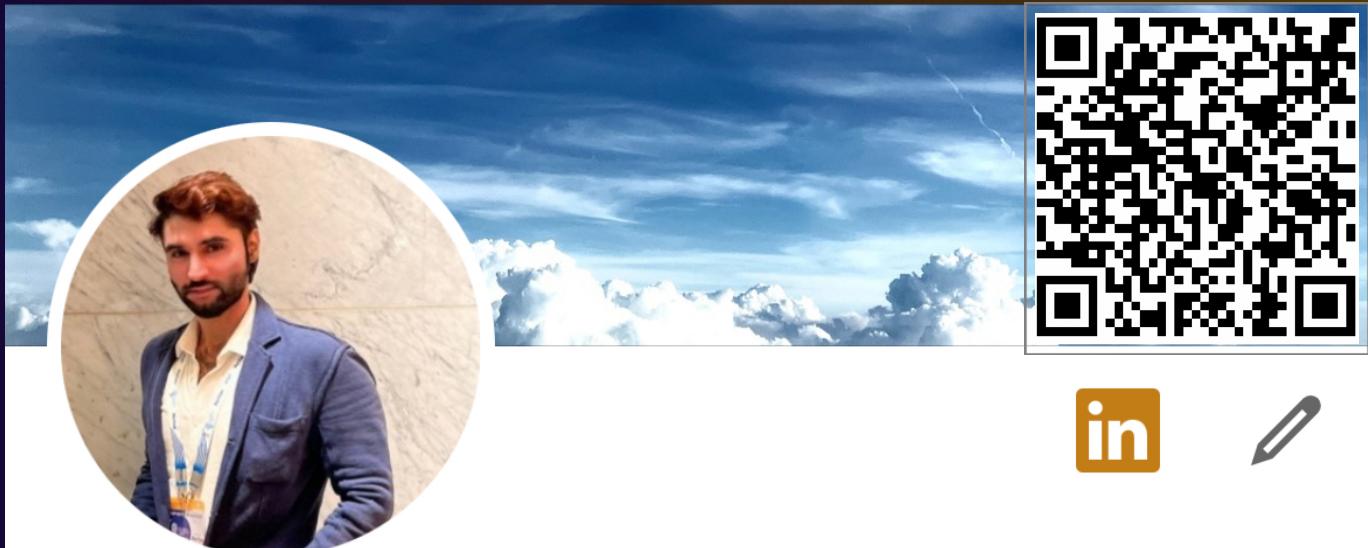
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The End

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