

SWIFT / SIC / PostFinance / SECOM / SEPA 2019

Customization Upgrade Guide
Release Independent
Banking Map Module: Settlement

Related Documents





- SWIFT Release 2019 - Business User Guide (doc. ID: 1420)
- SIC Release 4.5 - November 2019 - Business User Guide (doc. ID: 2140)
- SECOM Releases 2019 - Business User Guide (doc. ID: 1421)
- SEPA Release 2019 - Business User Guide (doc. ID: 1422)
- SIC Payment Recall - New Feature Description (doc. ID: 6562)
- SEPA Credit Transfer Inquiry - New Feature Description (doc. ID: 6568)

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Icons

Element	Description
	Notes provide additional information about a topic and call your attention to special cases.
	Tips offer suggestions to simplify a task or describe how to optimize your approach.
	Warnings inform you that errors, unsatisfactory output or other problems could occur if you do not follow the directions carefully.
	Examples illustrate previously mentioned functions or descriptions.

Typographic conventions

Element	Description
Bold	Emphasized words, elements in the user interface, entries in database tables, source types
“Double quotation marks”	Exact user entries, user selected items
CAPITALS	Names of database tables, database columns, sources, data dictionaries, technical tasks
Code	Source code, functions, procedures, variables, base parameter names
<i>Italics</i>	File and folder names, paths, document references
Initial Letter Capitalized	Objects/transactions
[CAPITALS IN SQUARE BRACKETS]	Shortcuts, keyboard keys

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Version History

Version / Date	Section	Description of the change
Release Independent v3 /	"Deutsche Bank Changes for November 2019" on page 16	Document updates done to the supported SEPA CT and DD functionality for DB to adhere with the 2019 rulebook changes.
Release Independent v2 / 27 September 2019	"Checklist for November 2019 " on page 3	Corrected the required value of the <code>netw_release_id</code> item of the <code>avq.msg.swift</code> base parameter to "swift\$sss19".
	"SIC Changes for November 2019" on page 11 "BBK Changes for November 2019" on page 15	Updated to reflect the availability of <i>SIC Payment Recall - New Feature Description</i> (doc. ID: 6562) and <i>SEPA Credit Transfer Inquiry</i> (doc. ID: 6568).
Release Independent v1 / 2 September 2019	"Checklist for November 2019 " on page 3	Updated SIC and SEPA actions
	"SIC Changes for November 2019" on page 11 "Upgrading SIC for November 2019" on page 13	<ul style="list-style-type: none"> Updated information about two New Feature Descriptions to be published in September 2019: <ul style="list-style-type: none"> SIC Payment Recall (doc. ID: 6562) SEPA Credit Transfer Inquiry (doc. ID: 6568) Updated information about adapted implementation guidelines for SEPA
	"BBK Changes for November 2019" on page 15	<ul style="list-style-type: none"> Updated information about two New Feature Descriptions to be published in September 2019: <ul style="list-style-type: none"> SIC Payment Recall (doc. ID: 6562) SEPA Credit Transfer Inquiry (doc. ID: 6568) Added information about response to an SCT recall or recall by the originator
	"Natixis Changes for November 2019" on page 18	New section.

["Upgrading SEPA for November 2019" on page 19](#)

Updated step for reviewing CSS for camt.029 messages.

Added step for reviewing CSS for pacs.004 messages.

Release
Independent v0 /
28 August 2019

This is a new document.

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1 Introduction

This section describes the required changes to prepare the upgrade of SWIFT, SIC, PostFinance, SECOM and SEPA in November 2019.

This is intended for customization specialists.

Further Reading

For more information, read the following:

<i>SWIFT Release 2019 - Business User Guide (doc. ID: 1420)</i>	Provides information about the SWIFT Standards MT release in November 2019.
<i>SIC Release 4.6 - November 2019 - Business User Guide (doc. ID: 2140)</i>	Provides an overview of the changes in Avaloq Core regarding SIC Release 4.6.
<i>SECOM Releases 2019 - Business User Guide (doc. ID: 1421)</i>	Provides a collection of all changes and modifications in Avaloq related to the SECOM release upgrades in 2019.
<i>SEPA Release 2019 - Business User Guide (doc. ID: 1422)</i>	Provides an overview of the changes in Avaloq Core regarding the SEPA update that takes effect on 17 November 2019.

Table 1: Further reading

2 Customization Upgrade November 2019

3 Checklist for November 2019

This section serves as an overview for necessary upgrade steps in November 2019.

SWIFT

The table below provides a checklist of steps to be done before or after an upgrade.

Upgrade Step	Done
Before upgrade	
On the productive Avaloq Core, on the date the release upgrade is productive on the SWIFT FIN network, set the <code>netw_release_id</code> item of the <code>avq.msg.swift</code> base parameter to "swift\$sss19".	<input type="checkbox"/>
Check / adapt your CSS in accordance with the changes to the following SWIFT messages: For more information, see <i>SWIFT Release 2019 - Business User Guide (doc. ID: 1420)</i> .	<input type="checkbox"/>
After upgrade	
Upload the Bank Directory Plus directory.	

Table 2: Migration checklist SWIFT (November 2019)

SIC

The table below provides a checklist of steps to be done before or after an upgrade.

Upgrade Step	Done
Before upgrade	
On the productive Avaloq Core, on the date the release upgrade is productive on the SIC network, set the <code>netw_release_id</code> item of the <code>avq.msg.swift</code> base parameter to "swift\$sss19".	<input type="checkbox"/>
Review any existing customization for the <code><CtgyPurp><Prtry></code> field for incoming and outgoing pacs.008 messages.	<input type="checkbox"/>
Review your customization and validation for pacs.008 messages to ensure that it is compatible with the 2019 specification, and in particular that it permits the value 'CSTPMT' for the <code><PmtTpInf>/<LclInstrm>/<Prtry></code> field along with the 'SLEV' option for the <code><ChrgBr></code> field.	<input type="checkbox"/>

Table 3: Migration checklist SIC (November 2019)

SEPA

The table below provides a checklist of steps to be done before or after an upgrade.

Upgrade Step	Done
Before upgrade	

Upgrade Step	Done
On the productive Avaloq Core, on the date the release upgrade is productive on the SEPA network, set the <code>netw_release_id</code> item of the <code>avq.msg.swift</code> base parameter to "swift\$sss19".	<input type="checkbox"/>
Review and, if required, modify incoming and outgoing CSS for pain.001 messages.	<input type="checkbox"/>
Review and, if required, modify your handling of incoming pacs.028 messages in respect of the change from SCF to QQF files.	<input type="checkbox"/>
Review and, if required, modify your outgoing CSS for camt.029 messages in respect of the number of occurrences of <code><AddlInf></code> tags.	<input type="checkbox"/>
Review and, if required, modify your customization for incoming pacs.004 and outgoing camt.029 messages with regard to the extended cut-off time for recalls of 15 value days.	<input type="checkbox"/>

Table 4: Migration checklist SEPA (November 2019)

4 SWIFT MT Customization Upgrade November 2019

4.1 SWIFT MT Changes for November 2019

The following sections describe the changes you must make to your SWIFT MT implementation for the SWIFT MT 2019 release:

Additionally, ensure you read *SWIFT Release 2019 - Business User Guide (doc. ID: 1420)*.

4.1.1 MT 509/ MT 513 / MT 515 to send / update UTI

Following the introduction of the Unique Transaction Identifier (UTI) in the messages MT 509 Trade Status Message, MT513 Client Advice of Execution, and MT515 Client Confirmation of Purchase or Sale:

- Outgoing messages - The UTI key set on the STEX order, if present, will be filled in the Swift message.
- Incoming messages - If a UTI reference is present in the Swift message, the corresponding UTI key will be set or updated on the STEX order.

You must update your CSS exits accordingly to implement a different business logic.

For fix packs from v4.3 up to v4.8, regression is avoided by retaining current 'Repetitive Optional Subsequence A1 Linkages' with the addition of UTI (CSS scripts can still reference tag 20C in the same way and get the correct value from it).

In subsequent releases, the proper implementation of SWIFT MT November 2019 Release update on the message structures is enforced and is expected to break changes. As per the release update, tag 20C (of 'Repetitive Optional Subsequence A1 Linkages') should be replaced with 20a (which means we can have any series 20 tags although for now we only define just 20C and 20U). Following that, tag 20C will be referenced differently as it is now implemented as an option (as both 20C and 20U can be used in the message although not to appear on the same linkage-note that we can have more than one linkage per message).

If you are upgrading to v4.9 and above, you should be aware that although tag 20C can still be referenced (until it is removed from the message structure in a future release), it may not contain a value. To get the expected value of tag 20C under the new SWIFT specification, the reference should be pointed differently.

Instead of accessing tag 20C in the following way:

```
with msg as m do
  with m.genl as m_genl do
    ---- GET REFERENCE OF RELATED SENT ORDER AND ITS MESSAGE ----
    for link in m_genl.link_list loop
      with link.reference as link_reference do
        if link_reference.qual = 'RELA' then
          l_rela_ref := link_reference.ref;
          exit;
        end if;
      end with;
    end loop;
  end with;
end with;
```

This should be done as follows:

```
with msg as m do
  with m.genl as m_genl do
    ---- GET REFERENCE OF RELATED SENT ORDER AND ITS MESSAGE ----
    for link in m_genl.link_list loop
      with link.reference_option.c as link_reference do
        if link_reference.qual = 'RELA' then
          l_rela_ref := link_reference.ref;
        end with;
      end with;
    end loop;
  end with;
end with;
```

```
        exit;  
    end if;  
end with;
```

4.1.2 MT515 Client Confirmation of Purchase or Sale

This section describes how to avoid reset and recalculation of costs after `swift_mt515_in_css.do_ovr_compl_exec()`.

Complete execution of client site specific overrides typically makes the final modifications to the messages and orders in memory before performing the actual operations based on the contained information. However, in SWIFT MT 515, there are situations where a reset and recalculation of costs is triggered from execution of `set_mkt_trade()` after `swift_mt515_in_css.do_ovr_compl_exec()`.

There is currently a workaround in place for this, however, to avoid this scenario, the call to `set_mkt_trade()` is moved before `swift_mt515_in_css.do_ovr_compl_exec()`.

If you are using the current workaround, you must update your CSS exits to remove this.

If you are not currently using the workaround, you should be aware that any customization you may have implemented in the CSS exit which previously settled with the behaviour described previously will now give the correct behaviour.

4.1.3 SWIFT MT Modified Avaloq Constructs November 2019

The following constructs were modified:

Construct	Description
Network Structure: SWIFT2	New tags added: 20U, 21H, 23F, 23R, 24E, 24G.
Network Structure: SWIFT3	New tags added: 35G, 39D, 39E
Network Structure: SWIFT4	New tags added: 40D, 44H, 45C, 45L, 48B, 48D, 49A
Network Structure: SWIFT5	New tag added: 51
Network Structure: SWIFT7	New tags added: 70H, 77L and 77U.

Table 5: Modified Avaloq constructs for SWIFT November 2019

4.2 Upgrading SWIFT MT for November 2019

To keep up to date with the SWIFT MT 2019 release upgrade, complete the following steps.

The `netw_release_id` item of the `avq.msg.swift` base parameter defines the currently valid release for SWIFT, SIC, SEPA and PostFinance. This item must be set at the date of a release upgrade. If this base parameter is not set, or is set with the value from a previous release, the implementation assumes the lowest possible or previous release for a given stream.

The `netw_release_id` base parameter item of the `avq.msg.sic` base parameter is no longer used and does not need to be updated. Instead, the `netw_release_id` item of the `avq.msg.swift` base parameter is used for all S4 and PostFinance releases.



The changes for the 2019 release can be installed *before* the actual release date.

Message structures are extended to support the old and new releases. Outgoing message handlers are capable of completing the messages in both the old *and* new formats for each network.

The decision of which version to use is specified in the `netw_release_id` item of the `avq.msg.swift` base parameter.

4.2.1 Prerequisite

Before testing the changes delivered for SWIFT Standards MT Release November 2019, you must set the `netw_release_id` item of the `avq.msg.swift` base parameter to "swift\$sss19" on the testing environment. When moving the change to production, you must also ensure that this value is set.

4.2.2 Steps to Follow

1. On the productive Avaloq Core, on the date the release upgrade is productive on the SWIFT FIN network, set the `netw_release_id` item of the `avq.msg.swift` base parameter to "swift\$sss19".
2. Check your CSS for the following messages types. Some fields have been set to obsolete and have been replaced by new fields. See ["SWIFT MT Modified Avaloq Constructs November 2019" on the previous page](#) for details. Additionally, ensure you read *SWIFT Release 2019 - Business User Guide (doc. ID: 1420)*.
 - MT300
 - MT304
 - MT509
 - MT513
 - MT515
 - MT530
 - MT535
 - MT536
 - MT537
 - MT540
 - MT541
 - MT542

- MT543
- MT544
- MT545
- MT546
- MT547
- MT548
- MT549
- MT564
- MT565
- MT567
- MT578
- MT586
- MTn96

4.2.3 Result

The SWIFT MT implementation is up to date.

5 PostFinance Customization Upgrade November 2019

5.1 PostFinance Changes for November 2019

No kernel changes are delivered for the PostFinance network. To keep your system current for the PostFinance November 2019 update, review the official specification and modify the relevant customization sources if required.

6 SIC Customization Upgrade November 2019

6.1 SIC Changes for November 2019

The following sections describe the changes you must make to your SIC/euroSIC implementation for the SIC 2019 release. These updates are required owing to changes to the kernel code implemented by Avaloq, in accordance with the latest SIC specifications.



Avaloq will update this documentation to reflect additional changes as it finalizes support for the changes described in *SIC Release 4.6 - November 2019 – Business User Guide (doc. ID: 2140)*.

• 6.1.1 Mandatory identification of payments based on eBill

Participants handling customer payments based on payment information from the eBill & DD platform must enter the code "EBIL" in the <CtgyPurp><Prtry> field. This field will be permitted for payment type ESRPMT (ISR payment) in pacs.008.

Avaloq recommends that you review your customization to ensure:

- The **Category Purpose** field contains "EBIL" when the payment is initiated from the eBill & DD platform (outgoing pacs.008 message)
- pacs.008 messages can still be received with a **Category Purpose** field value of "EBIL"

• 6.1.2 Notification of bilaterally agreed fees via pacs.008

With effect from Release 4.6 on 15 November 2019, the 'SLEV' option in the <ChrgBr> field is activated for the CSTPMT payment type.

Avaloq has implemented support for this option.

Avaloq recommends that you review your customization and validation for pacs.008 messages to ensure that it is compatible with the 2019 specification, and in particular that it permits the value 'CSTPMT' for the <PmtTpInf>/<LclInstrm>/<Prtry> field along with the 'SLEV' option for the <ChrgBr> field.

• 6.1.3 Mandatory identification of payments based on eBill

With effect from Release 4.6 on 15 November 2019, participants handling customer payments based on payment information from the eBill & DD platform must enter the code "EBIL" in the <CtgyPurp><Prtry> field. This field will be permitted for payment type ESRPMT (ISR payment) in pacs.008.

If you are processing payments from the e-Bill platform, define customization to set the "EBIL" value for the Category Purpose field in an outgoing pacs.008 messages for a payment order created on the basis of a pain.001 message received from the platform.

• 6.1.4 Adapted implementation guidelines for SEPA

SEPA will introduce support for 'missing incoming payment query' (camt.027), 'value date adjustment request' (camt.087) and 'investigation resolution' (camt.029.001.08) messages. In addition to these new message types, SEPA will also update other messages to include new and amended use cases.

The Avaloq solution for SEPA Inquiry is described in *SEPA Credit Transfer Inquiry - New Feature Description (doc. ID: 6568)*.

- **6.1.5 Recall process for payments in interbank traffic**

All participants must be able to receive camt.056 payment requests and respond to them either with pacs.004 (positive answer, i.e. the return is made) or camt.029.001.03 (negative answer). However, participants are not obliged to send camt.056 themselves.

Avaloq has introduced support for these message types.

The Avaloq solution for SIC Payment Recalls is described in *SIC Payment Recall - New Feature Description* (doc. ID: 6562).

6.2 Upgrading SIC for November 2019

To keep up to date with the SIC 2019 release upgrade, complete the following steps.

Avaloq has implemented some changes to the kernel code. The following changes *must* be made to keep customization in line with these changes.

The `netw_release_id` item of the `avq.msg.swift` base parameter defines the currently valid release for SWIFT, SIC, SEPA and PostFinance. This item must be set at the date of a release upgrade. If this base parameter is not set, or is set with the value from a previous release, the implementation assumes the lowest possible or previous release for a given stream.

The `netw_release_id` base parameter item of the `avq.msg.sic` base parameter is no longer used and does not need to be updated. Instead, the `netw_release_id` item of the `avq.msg.swift` base parameter is used for all S4 and PostFinance releases.



The changes for the 2019 release can be installed *before* the actual release date.

Message structures are extended to support the old and new releases. Outgoing message handlers are capable of completing the messages in both the old *and* new formats for each network.

The decision of which version to use is specified in the `netw_release_id` item of the `avq.msg.swift` base parameter.

6.2.1 Prerequisite

Before testing the changes delivered for SIC Standards Release 4.6 (November 2019), you must set the `netw_release_id` item of the `avq.msg.swift` base parameter to "swift\$sss19" on the testing environment. When moving the change to production, you must also ensure that this value is set.

6.2.2 Steps to Follow

1. On the productive Avaloq Core, on the date the release upgrade is productive on the SIC network, set the `netw_release_id` item of the `avq.msg.swift` base parameter to "swift\$sss19".
2. Review any existing customization for the `<CtgyPurp><Prtry>` field for incoming and outgoing pacs.008 messages to ensure that it is compatible with the 2019 specification.
3. Review your customization and validation for pacs.008 messages to ensure that it is compatible with the 2019 specification, and in particular that it permits the value 'CSTPMT' for the `<PmtTpInf>/<LclInstrm>/<Prtry>` field along with the 'SLEV' option for the `<ChrgBr>` field.

6.2.3 Result

The SIC⁴ implementation is up-to-date.

7 SECOM Customization Upgrade November 2019

7.1 SECOM Changes for November 2019

No kernel changes are delivered for the SECOM network. To keep your system current for the SECOM November 2019 update, review the official specification and modify the relevant customization sources if required.

For information on the customization changes required to comply with the latest SECOM specification update, see *SECOM Releases 2019 - Business User Guide (doc. ID: 1421)*.

8 SEPA Customization Upgrade November 2019



Avaloq will update this documentation to reflect additional changes as it finalizes support for the changes described in *SEPA Release 2019 – Business User Guide (doc. ID: 1422)*.

8.1 BBK Changes for November 2019

The following sections describe the changes that have been made to the SEPA BBK implementation, in accordance with the latest SEPA BBK specification for 2019.

• 8.1.1 Request for status update on a recall

From November 2019, the originator bank can use a 'request for status update on a recall' message to request a status update on an SCT Recall, in addition to the existing 'request for recall by the originator' use case. A 'request for status update on a recall' message can include several individual transactions in a bulk. From November, pacs.028 messages will be received within Output Inquiry Files (OQV), instead of the current SCF.

Avaloq has changed the incoming pacs.028 message handling logic to handle OQF files.

Avaloq recommends that you review your handling of incoming pacs.028 messages to ensure that it is compliant with the 2019 specification.

• 8.1.2 Response to an SCT recall or recall by the originator

The EPC will harmonise the reasons for negative responses to the 'recall of SEPA credit transfer (SCT Recall)' and 'request for recall by the originator' use cases. To achieve this, the possible reasons for a negative response to a "request for recall by the originator" will be expanded to include the reason codes LEGL, AC04 and NOOR.

In addition, when using reason code AC03, the `<AddtlInf>` element will be extended to up to 11 permissible occurrences. The deadline for responding to an 'SCT recall' or a 'request for recall by the originator' will be extended from 10 to 15 banking business days.

Avaloq has made modifications to the logic in the relevant sources to:

- Allow up to 11 occurrences of `<AddtlInf>`
- Extend the response deadline from 10 to 15 days

Avaloq recommends that you review any customization you have in place for outgoing camt.029 messages and incoming , particularly with regard to the number of occurrences of `<AddtlInf>` tags, to ensure compliance with the 2019 specification.

• 8.1.3 SCT Inquiry

The new camt.027 (claim of non-receipt) and camt.087 (claim for value date correction) message types, introduced by the EPC, are now supported by EBA. These claims may only be taken by the originator bank no more than 13 months after the SEPA credit transfer has been debited.

The beneficiary bank must then respond within ten business days using the new camt.029 (resolution of investigation) message type.

If the originator bank does not receive a response to an "SCT inquiry" message within ten business days, it can submit a pacs.028 (request for status update on an SCT inquiry) message.

Avaloq has introduced support for these message types in the relevant sources for camt.056, pacs.004 and camt.029.001.03. Avaloq does not support camt.027, camt.087, camt.029.001.08, pacs.028 or camt.025. The Avaloq solution for SEPA Inquiry is described in *SEPA Credit Transfer Inquiry - New Feature Description* (doc. ID: 6568).

8.2 Deutsche Bank Changes for November 2019

The following sections describe the changes that have been made to the Deutsche Bank (DB) implementation, in accordance with the latest DB specification for 2019.

• 8.2.1 Request for status update on a recall

From November 2019, the originator bank can use a 'request for status update on a recall' message to request a status update on an SCT Recall, in addition to the existing 'request for recall by the originator' use case. A 'request for status update on a recall' message can include several individual transactions in a bulk. From November, pacs.028 messages will be received within Output Inquiry Files (OQV), instead of the current SCF.

Avaloq has changed the incoming pacs.028 message handling logic to handle OQF files.

Avaloq recommends that you review your handling of incoming pacs.028 messages to ensure that it is compliant with the 2019 specification.

• 8.2.2 Response to an SCT recall or recall by the originator

The EPC will harmonise the reasons for negative responses to the 'recall of SEPA credit transfer (SCT Recall)' and 'request for recall by the originator' use cases. To achieve this, the possible reasons for a negative response to a "request for recall by the originator" will be expanded to include the reason codes LEGL, AC04 and NOOR.

In addition, when using reason code AC03, the <AddtlInf> element will be extended to up to 11 permissible occurrences. The deadline for responding to an 'SCT recall' or a 'request for recall by the originator' will be extended from 10 to 15 banking business days.

Avaloq has made modifications to the logic in the relevant sources to:

- Allow up to 11 occurrences of <AddtlInf>
- Extend the response deadline from 10 to 15 days

Avaloq recommends that you review any customization you have in place for outgoing camt.029 messages and incoming , particularly with regard to the number of occurrences of <AddtlInf> tags, to ensure compliance with the 2019 specification.

• 8.2.3 SCT Inquiry

The new camt.027 (claim of non-receipt) and camt.087 (claim for value date correction) message types, introduced by the EPC, are now supported by EBA. These claims may only be taken by the originator bank no more than 13 months after the SEPA credit transfer has been debited.

The beneficiary bank must then respond within ten business days using the new camt.029 (resolution of investigation) message type.

If the originator bank does not receive a response to an "SCT inquiry" message within ten business days, it can submit a pacs.028 (request for status update on an SCT inquiry) message.

Avaloq has introduced support for these message types in the relevant sources for camt.056, pacs.004 and camt.029.001.03. Avaloq does not support camt.027, camt.087, camt.029.001.08, pacs.028 or camt.025. The Avaloq solution for SEPA Inquiry is described in *SEPA Credit Transfer Inquiry - New Feature Description* (doc. ID: 6568).

8.3 DFÜ Changes for November 2019

The following changes have been introduced based on the German Banking Industry Committee (Deutsche Kreditwirtschaft, DK) specification for the SEPA data formats for the customer-to-bank interface, which are, in turn, based on the EPC Implementation Guidelines:

8.3.1 "Local Instrument" field for Customer Credit Transfer Initiation (pain.001) messages

The optional **Local Instrument** field (<LclInstrm>), which can be used to provide information about the payment instrument, has been added to the message structure for the pain.001 message.

Optional customization

If you want to use this field, review and modify the incoming and outgoing CSS for pain.001 messages.

8.4 EBA STEP2 Changes for November 2019

The following changes have been made to the EBA STEP2 implementation, in accordance with the latest EBA specification for 2019:

- **8.4.1 Request for status update on a recall**

From November 2019, the originator bank can use a 'request for status update on a recall' message to request a status update on an SCT Recall, in addition to the existing 'request for recall by the originator' use case. A 'request for status update on a recall' message can include several individual transactions in a bulk. From November, pacs.028 messages will be received within Output Inquiry Files (OQV), instead of the current SCF.

Avaloq has changed the incoming pacs.028 message handling logic to handle OQF files.

Avaloq recommends that you review your handling of incoming pacs.028 messages to ensure that it is compliant with the 2019 specification.

8.5 Natixis Changes for November 2019

The following sections describe the changes that have been made to the SEPA Natixis implementation, in accordance with the latest SEPA Natixis specification for 2019.

- **8.5.1 Response to an SCT recall or recall by the originator**

The will harmonise the reasons for negative responses to the 'recall of SEPA credit transfer (SCT Recall)' and 'request for recall by the originator' use cases. To achieve this, the possible reasons for a negative response to a "request for recall by the originator" will be expanded to include the reason codes LEGL, AC04 and NOOR.

Avaloq has made modifications to the logic in the relevant sources to extend the response deadline from 10 to 15 days.

Avaloq recommends that you review any customization you have in place for outgoing camt.029 messages and incoming pacs.004 messages, to ensure compliance with the 2019 specification.

8.6 Upgrading SEPA for November 2019

The changes made for the SEPA 2019 release upgrade only affect the processing of messages for the DFÜ clearer. If these changes apply to you, complete the following steps to keep up to date with the SEPA 2019 release upgrade:

8.6.1 Steps to Follow

1. On the productive Avaloq Core, on the date the release upgrade is productive on the SIC network, set the `netw_release_id` item of the `avq.msg.swift` base parameter to "swift\$sss19".
2. Review and, if required, modify incoming and outgoing CSS for pain.001 messages.
3. Review and, if required, modify your handling of incoming pacs.028 messages in respect of the change from SCF to QF files.
4. Review and, if required, modify your outgoing CSS for camt.029 messages in respect of the number of occurrences of <AddlInf> tags and the extended cut-off time for recalls of 15 value days.
5. Review and, if required, modify your customization for incoming pacs.004 messages with regard to the extended cut-off time for recalls of 15 value days.

8.6.2 Result

The SEPA implementation is up to date for 2019.