

Appendix #3

to the Testing Procedure to Certify an IPS Participant

Block #1. Test scenarios in which the Participant acts as the initiator of a request.

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1 The list of test scenarios for an IPS Participant acting as the initiator of requests to the IPS

Table 1 of this Appendix provides the list of test scenarios. These test scenarios must be completed when testing an IPS Participant acting as the initiator of requests to the IPS.

Table 1 - The list of test scenarios for an IPS Participant acting as the initiator of requests to the IPS

Business transaction	Scenario ID	Scenario
1..1 Verifying a user	1..1.1	Verifying user by phone number – positive response
	1..1.2	Verifying user by email address – positive response
	1..1.3	Verifying user by phone number – negative response (user not found)
	1..1.4	Verifying user by email address – negative response (user not found)
	1..1.5	Verifying user – negative response (bank not found)

Business transaction	Scenario ID	Scenario
1.2 PUSH transfers	1..2.1	Request to transfer funds – positive response
	1..2.2	Request to transfer funds – negative response (no response from the receiving bank)
	1..2.3	Request to transfer funds – negative response (failed to send a request to the receiving bank)
	1..2.4	Request to transfer funds – negative response (technical error)
	1..2.5	Request to transfer funds – negative response (the receiving bank not found)
	1..2.6	Request to transfer funds – negative response (exceeded the allowed transfer amount)
	1..2.7	The list of test scenarios for an IPS Participant acting as the initiator of requests to the IPS
1.3 PULL transfers (invoicing)	1..3.1	Invoice request – positive response
	1..3.2	Invoice request – negative response (request declined by bank)
	1..3.3	Invoice request – negative response (technical error)
1.4 Searching for a bank	1..4.1	Searching for bank – positive response
	1..4.2	Searching for bank – negative response (bank not found)
1.5 Requesting a payment status	1..5.1	Requesting payment status – successful payment found
	1..5.2	Requesting payment status – payment not found
	1..5.3	Requesting payment status – payment was declined because the allowed transfer amount was exceeded
	1..5.4	Requesting payment status – payment was declined due to technical error
1.5 Requesting a payment status	1..5.1	Requesting payment status – successful payment found
	1..5.2	Requesting payment status – payment not

Business transaction	Scenario ID	Scenario
		found
	1..5.3	Requesting payment status – payment was declined because the allowed transfer amount was exceeded
	1..5.4	Requesting payment status – payment was declined due to technical error
1..6 Paying an invoice	1..6.1	Paying invoice – payment on the invoice is successful
1..7 Registering a user	1..7.1	Registering user by phone number – positive response
	1..7.2	Registering user by email address – positive response
	1..7.3	Registering user by phone number – negative response (technical error)
	1..7.4	Repeating an attempt to register user by phone number (associating a user with a new BIC) – positive response

The criteria of a successful passing of test scenarios from this block are as follows:

- correct generation of outgoing requests according to the specification, with the values specified in the scenarios;
- correct processing of incoming response messages;

Test data that must be used in the scenarios is provided in Table 2:

Table 2. Test data set.

User ID	UserId1	+79991111111
	UserId2	+79992222222
	UserId3	test1@bpcbt.com
	UserId4	test2@bpcbt.com
	UserId5	+79993333333
	UserId6	test3@bpcbt.com
	UserId7	+79994444444
	UserId8	+79995555555
	UserId9	+79996666666
	UserId10	test3@bpcbt.com
	UserId11	+79997777777
BIC	BIC1	040000000

	BIC2	040111111
	BIC3	040222222
	BIC4	040333333
	BIC5	040444444
	BIC6	040555555
	BIC7	040666666
	Participant's BIC	BIC value from the application form
Clearing ID	ClearingId1	R123456789111
	ClearingId2	R123456789222

1.1.1 Verifying a user

General diagram of the user verification is depicted in Figure 1.

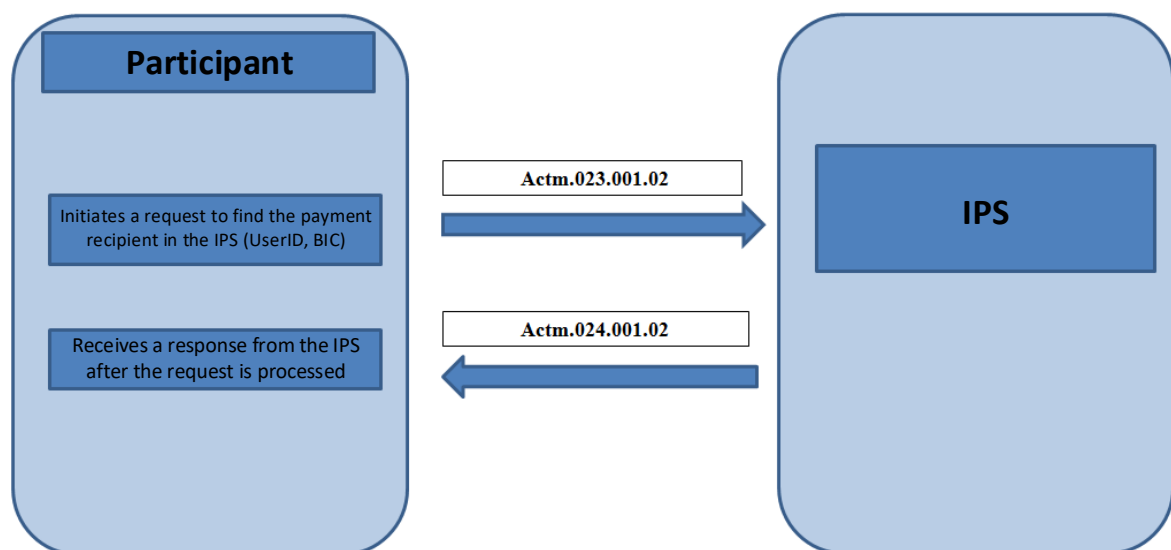


Figure 1. User verification.

1.1.1.1 Verifying user by phone number – positive response

Sends a request to the IPS	
header:MsgDefIdr	Value: acmt.023.001.02
Assgnmt/Assgne/Agt/FinInstnId/Othr/Id	BIC1
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/Id	UserId1
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/SchmeNm/Prtry	Value: MSIS
Expected response from the IPS	

header:MsgDefIdr	Value: acmt.024.001.02
Rpt/ Rsn/Prtry	Value: SUCC
Rpt/Rsn/OrgnlId	Business transaction identifier that is assigned in the IPS
Rpt/Rsn/Vrfctn	Value: SUCC
Rpt/UpdtdPtyAndAcctId/Pty/Nm	User's PAM
Rpt/UpdtdPtyAndAcctId/Acct/Othr/Id/	ClearingId1
Rpt/UpdtdPtyAndAcctId/Acct/Othr/SchmeNm/Prtry	Value: EWLTT

1.1.2 Verifying user by email address – positive response

Sends a request to the IPS	
header:MsgDefIdr	Value: acmt.023.001.02
Assgnmt/Assgne/Agt/FinInstnId/Othr/Id	BIC1
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/Id	UserId3
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/SchmeNm/Prtry	Value: MAIL
Expected response from the IPS	
header:MsgDefIdr	Value: acmt.024.001.02
Rpt/ Rsn/Prtry	Value: SUCC
Rpt/Rsn/OrgnlId	Business transaction identifier that is assigned in the IPS
Rpt/Rsn/Vrfctn	Value: SUCC
Rpt/UpdtdPtyAndAcctId/Pty/Nm	User's PAM
Rpt/UpdtdPtyAndAcctId/Acct/Othr/Id/	ClearingId2
Rpt/UpdtdPtyAndAcctId/Acct/Othr/SchmeNm/Prtry	Value: EWLTT

1.1.3 Verifying user by phone number – negative response (user not found)

Sends a request to the IPS	
header:MsgDefIdr	Value: acmt.023.001.02
Assgnmt/Assgne/Agt/FinInstnId/Othr/Id	BIC1

Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/Id	UserId2
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/SchmeNm/Prtry	Identification type – Phone number – Value: MSIS
Expected response from the IPS	
header:MsgDefIdr	Value: acmt.024.001.02
Rpt/ Rsn/Prtry	Value: UNFN
Rpt/Rsn/OrgnlId	Business transaction identifier that is assigned in the IPS
Rpt/Rsn/Vrfctn	Value: false
Rpt/UpdtdPtyAndAcctId/Pty/Nm	None
Rpt/UpdtdPtyAndAcctId/Acct/Othr/Id/	None
Rpt/UpdtdPtyAndAcctId/Acct/Othr/SchmeNm/Prtry	None

1.1.1.4 Verifying user by email address – negative response (user not found)

Sends a request to the IPS	
header:MsgDefIdr	Value: acmt.023.001.02
Assgnmt/Assgne/Agt/FinInstnId/Othr/Id	BIC1
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/Id	UserId4
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/SchmeNm/Prtry	Value: MAIL
Expected response from the IPS	
header:MsgDefIdr	Value: acmt.024.001.02
Rpt/ Rsn/Prtry	Value: UNFN
Rpt/Rsn/OrgnlId	Business transaction identifier that is assigned in the IPS
Rpt/Rsn/Vrfctn	Value: false
Rpt/UpdtdPtyAndAcctId/Pty/Nm	None
Rpt/UpdtdPtyAndAcctId/Acct/Othr/Id/	None
Rpt/UpdtdPtyAndAcctId/Acct/Othr/SchmeNm/Prtry	None

1.1.5 Verifying user – negative response (bank not found)

Sends a request to the IPS	
header:MsgDefIdr	Value: acmt.023.001.02
Assgnmt/Assgne/Agt/FinInstnId/Othr/Id	BIC2
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/Id	UserId1
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/SchmeNm/Prtry	Value: MSIS
Expected response from the IPS	
header:MsgDefIdr	Value: acmt.024.001.02
Rpt/ Rsn/Prtry	Value: WBIC
Rpt/Rsn/OrgnId	Business transaction identifier that is assigned in the IPS
Rpt/Rsn/Vrfctn	Value: false
Rpt/UpdtdPtyAndAcctId/Pty/Nm	None
Rpt/UpdtdPtyAndAcctId/Acct/Othr/Id/	None
Rpt/UpdtdPtyAndAcctId/Acct/Othr/SchmeNm/Prtry	None

1..2 PUSH transfers

General diagram of the PUSH transfer processing is depicted in Figure 2.

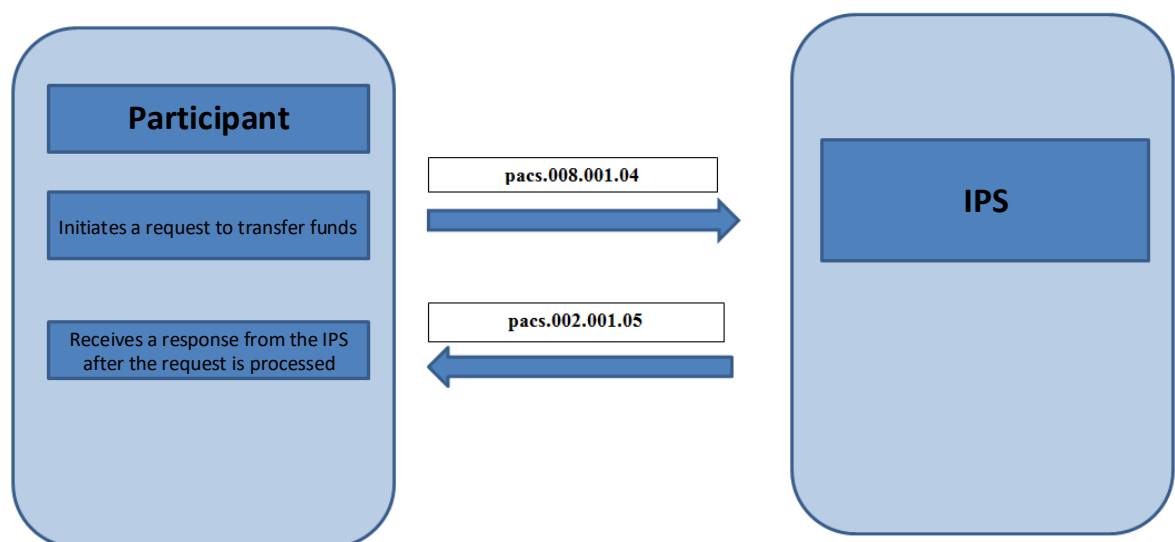


Figure 2. PUSH transfer.

1.2.1 Request to transfer funds – positive response

Step 1:

Sends a verification request to the IPS	
header:MsgDefIdr	Value: acmt.023.001.02
Assgnmt/Assgne/Agt/FinInstnId/Othr/Id	BIC1
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/Id	UserId1
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/SchmeNm/Prtry	Value: MSIS
Expected response from the IPS	
header:MsgDefIdr	Value: acmt.024.001.02
Rpt/ Rsn/Prtry	Value: SUCC
Rpt/Rsn/OrgnId	Business transaction identifier that is assigned in the IPS (TxId)
Rpt/Rsn/Vrfctn	Value: SUCC
Rpt/UpdtdPtyAndAcctId/Pty/Nm	User's PAM
Rpt/UpdtdPtyAndAcctId/Acct/Othr/Id/	ClearingId1
Rpt/UpdtdPtyAndAcctId/Acct/Othr/SchmeNm/Prtry	Value: EWL T

Step 2:

Sends a request to transfer funds to the IPS	
header:MsgDefIdr	Value: pacs.008.001.04
FGrpHdr/NbOfTxS	Value: 1
GrpHdr/SttlmInf/ SttlmMtd	Value: CLRG
GrpHdr/ SttlmInf/ClrSys/Prtry	Value: FP
GrpHdr/ PmtTpInf/ LclInstrm/Prtry	Value: C2C
GrpHdr/InstdAgt/FinInstnId/Othr/Id	BIC1
CdtTrfTxInf/PmtId/TxId	The TxId value that was received in the response to the verification request
CdtTrfTxInf/IntrBkSttlmAmt	Amount of the

	interbank payment. Value: 10000
CdtTrfTxInf/CdtrAgt/FinInstnId/Othr/Id	BIC1
GrpHdr/InstdAgt/CdtrAcct/Id/Othr/Id	ClearingId1
Expected response from the IPS	
header:MsgDefIdr	Value: pacs.002.001.05
OrgnlGrpInfAndSts/OrgnlMsgNmId	Value: pacs.008.001.04
TxInfAndSts/OrgnlTxId	Matches the TxId value from the request
TxInfAndSts/ Txsts	Value: ACSC

1.2.2 Request to transfer funds – negative response (no response from the receiving bank)

Step 1:

Sends a verification request to the IPS	
header:MsgDefIdr	Value: acmt.023.001.02
Assgnmt/Assgne/Agt/FinInstnId/Othr/Id	BIC3
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/Id	UserId7
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/SchmeNm/Prtry	Value: MSIS
Expected response from the IPS	
header:MsgDefIdr	Value: acmt.024.001.02
Rpt/ Rsn/Prtry	Value: SUCC
Rpt/Rsn/OrgnlId	Business transaction identifier that is assigned in the IPS (TxId)
Rpt/Rsn/Vrfctn	Value: SUCC
Rpt/UpdtdPtyAndAcctId/Pty/Nm	User's PAM
Rpt/UpdtdPtyAndAcctId/Acct/Othr/Id/	ClearingId1
Rpt/UpdtdPtyAndAcctId/Acct/Othr/SchmeNm/Prtry	Value: EWL T

Step 2:

Sends a request to transfer funds to the IPS	
header:MsgDefIdr	Value: pacs.008.001.04
FGrpHdr/NbOfTxS	Value: 1
GrpHdr/SttlmInf/ SttlmMtd	Value: CLRG
GrpHdr/ SttlmInf/ClrSys/Prtry	Value: FP
GrpHdr/ PmtTpInf/ LclInstrm/Prtry	Value: C2C
GrpHdr/InstdAgt/FinInstnId/Othr/Id	BIC 3
CdtTrfTxInf/PmtId/TxId	The TxId value that was received in the response to the verification request
CdtTrfTxInf/IntrBkSttlmAmt	Amount of the interbank payment. Value: 10000
CdtTrfTxInf/CdtrAgt/FinInstnId/Othr/Id	BIC3
GrpHdr/InstdAgt/CdtrAcct/Id/Othr/Id	ClearingId1
Expected response from the IPS	
header:MsgDefIdr	Value: pacs.002.001.05
OrgnlGrpInfAndSts/OrgnlMsgNmId	Value: pacs.008.001.04
TxInfAndSts/OrgnlTxId	Matches the TxId value from the request
TxInfAndSts/ Txsts	Value: RJCT
TxInfAndSts/ StsRsnInf/Orgtr/Id/OrgId/Othr/Id	Value: FP
TxInfAndSts/ StsRsnInf/Rsn/Prtry	Value: MISS

1.2.3 Request to transfer funds – negative response (failed to send a request to the receiving bank)

Step 1:

Sends a verification request to the IPS
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header:MsgDefIdr	Value: acmt.023.001.02
Assgnmt/Assgne/Agt/FinInstnId/Othr/Id	BIC4
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/Id	UserId8
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/SchmeNm/Prtry	Value: MSIS
Expected response from the IPS	
header:MsgDefIdr	Value: acmt.024.001.02
Rpt/ Rsn/Prtry	Value: SUCC
Rpt/Rsn/OrgnlId	Business transaction identifier that is assigned in the IPS (TxId)
Rpt/Rsn/Vrfctn	Value: SUCC
Rpt/UpdtdPtyAndAcctId/Pty/Nm	User's PAM
Rpt/UpdtdPtyAndAcctId/Acct/Othr/Id/	ClearingId1
Rpt/UpdtdPtyAndAcctId/Acct/Othr/SchmeNm/Prtry	Value: EWLTT

Step 2:

Sends a request to transfer funds to the IPS	
header:MsgDefIdr	Value: pacs.008.001.04
FGrpHdr/NbOfTxes	Value: 1
GrpHdr/SttlmInf/ SttlmMtd	Value: CLRG
GrpHdr/ SttlmInf/ClrSys/Prtry	Value: FP
GrpHdr/ PmtTpInf/ LclInstrm/Prtry	Value: C2C
GrpHdr/InstdAgt/FinInstnId/Othr/Id	BIC4
CdtTrfTxInf/PmtId/TxId	The TxId value that was received in the response to the verification request
CdtTrfTxInf/IntrBkSttlmAmt	Amount of the interbank payment. Value: 10000

CdtTrfTxInf/CdtrAgt/FinInstnId/Othr/Id	BIC4
GrpHdr/InstdAgt/CdtrAcct/Id/Othr/Id	ClearingId1
Expected response from the IPS	
header:MsgDefIdr	Value: pacs.002.001.05
OrgnlGrpInfAndSts/OrgnlMsgNmId	Value: pacs.008.001.04
TxInfAndSts/OrgnlTxId	Matches the TxId value from the request
TxInfAndSts/ Txsts	Value: RJCT
TxInfAndSts/ StsRsnInf/Orgtr/Id/OrgId/Othr/Id	Value: FP
TxInfAndSts/ StsRsnInf/Rsn/Prtry	Value: NOVF

1.2.4 Request to transfer funds – negative response (technical error)

Step 1:

Sends a verification request to the IPS	
header:MsgDefIdr	Value: acmt.023.001.02
Assgnmt/Assgne/Agt/FinInstnId/Othr/Id	BIC1
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/Id	UserId1
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/SchmeNm/Prtry	Value: MSIS
Expected response from the IPS	
header:MsgDefIdr	Value: acmt.024.001.02
Rpt/ Rsn/Prtry	Value: SUCC
Rpt/Rsn/OrgnlId	Business transaction identifier that is assigned in the IPS (TxId)
Rpt/Rsn/Vrfctn	Value: SUCC
Rpt/UpdtdPtyAndAcctId/Pty/Nm	User's PAM
Rpt/UpdtdPtyAndAcctId/Acct/Othr/Id/	ClearingId1
Rpt/UpdtdPtyAndAcctId/Acct/Othr/SchmeNm/Prtry	Value: EWL T

Step 2:

Sends a request to transfer funds to the IPS	
header:MsgDefIdr	Value: pacs.008.001.04
GrpHdr/MsgId	Message identifier
FGrpHdr/NbOfTxS	Value: 1
GrpHdr/StlmInf/ StlmMtd	Value: CLRG
GrpHdr/ StlmInf/ClrSys/Prtry	Value: FP
GrpHdr/ PmtTpInf/ LclInstrm/Prtry	Value: C2C
GrpHdr/InstdAgt/FinInstnId/Othr/Id	Sends an empty value
CdtTrfTxInf/PmtId/TxId	The TxId value that was received in the response to the verification request
CdtTrfTxInf/IntrBkStlmAmt	Amount of the interbank payment. Value: 10000
CdtTrfTxInf/CdtrAgt/FinInstnId/Othr/Id	BIC1
GrpHdr/InstdAgt/CdtrAcct/Id/Othr/Id	ClearingId1
Expected response from the IPS	
header:MsgDefIdr	Value: pacs.002.001.05
OrgnlGrpInfAndSts/OrgnlMsgNmId	Value: pacs.008.001.04
TxInfAndSts/OrgnlTxId	Matches the TxId value from the request
TxInfAndSts/ Txsts	Value: RJCT
TxInfAndSts/ StsRsnInf/Orgtr/Id/OrgId/Othr/Id	Value: FP
TxInfAndSts/ StsRsnInf/Rsn/Prtry	Value: ERRR

1..2.5 Request to transfer funds – negative response (the receiving bank not found)

Sends a request to the IPS	
header:MsgDefIdr	Value: pacs.008.001.04
GrpHdr/MsgId	Message identifier

FGrpHdr/NbOfTxS	Value: 1
GrpHdr/SttImInf/ SttImMtd	Value: CLRG
GrpHdr/ SttImInf/ClrSys/Prtry	Value: FP
GrpHdr/ PmtTpInf/ LclInstrm/Prtry	Value: C2C
GrpHdr/InstdAgt/FinInstnId/Othr/Id	BIC6
CdtTrfTxInf/PmtId/TxId	Value: BICYDDHH000000000001, where: BIC — value of BIC6 Y — last digit of the year DDD — number of the current day in the year HH — clocks (UTC server time)
CdtTrfTxInf/IntrBkSttImAmt	Amount of the interbank payment. Value: 10000
CdtTrfTxInf/CdtrAgt/FinInstnId/Othr/Id	BIC6
GrpHdr/InstdAgt/CdtrAcct/Id/Othr/Id	ClearingId1
Expected response from the IPS	
header:MsgDefIdr	Value: pacs.002.001.05
OrgnlGrpInfAndSts/OrgnlMsgNmId	Value: pacs.008.001.04
TxInfAndSts/OrgnlTxId	Matches the TxId value from the request
TxInfAndSts/ Txsts	Value: RJCT
TxInfAndSts/ StsRsnInf/Orgtr/Id/OrgId/Othr/Id	Value: FP
TxInfAndSts/ StsRsnInf/Rsn/Prtry	Value: WBIC

1..2.6 Request to transfer funds – negative response (exceeded the allowed transfer amount)

Step 1:

Sends a verification request to the IPS	
header:MsgDefIdr	Value: acmt.023.001.02
Assgnmt/Assgne/Agt/FinInstnId/Othr/Id	BIC1
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/Id	UserId1
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/SchmeNm/Prtry	Value: MSIS

Expected response from the IPS	
header:MsgDefIdr	Value: acmt.024.001.02
Rpt/ Rsn/Prtry	Value: SUCC
Rpt/Rsn/OrgnlId	Business transaction identifier that is assigned in the IPS (TxId)
Rpt/Rsn/Vrfctn	Value: SUCC
Rpt/UpdtdPtyAndAcctId/Pty/Nm	User's PAM
Rpt/UpdtdPtyAndAcctId/Acct/Othr/Id/	ClearingId1
Rpt/UpdtdPtyAndAcctId/Acct/Othr/SchmeNm/Prtry	Value: EWL T

Step 2:

Sends a request to transfer funds to the IPS	
header:MsgDefIdr	Value: pacs.008.001.04
FGrpHdr/NbOfTxS	Value: 1
GrpHdr/StlmInf/ StlmMtd	Value: CLRG
GrpHdr/ StlmInf/ClrSys/Prtry	Value: FP
GrpHdr/ PmtTpInf/ LclInstrm/Prtry	Value: C2C
GrpHdr/InstdAgt/FinInstnId/Othr/Id	BIC1
CdtTrfTxInf/PmtId/TxId	The TxId value that was received in the response to the verification request
CdtTrfTxInf/IntrBkStlmAmt	Amount of the interbank payment. Value: 20000
CdtTrfTxInf/CdtrAgt/FinInstnId/Othr/Id	BIC1
GrpHdr/InstdAgt/CdtrAcct/Id/Othr/Id	ClearingId1
Expected response from the IPS	
header:MsgDefIdr	Value: pacs.002.001.05
OrgnlGrpInfAndSts/OrgnlMsgNmId	Value: pacs.008.001.04
TxInfAndSts/OrgnlTxId	Matches the TxId value from the

	request
TxInfAndSts/ Txsts	Value: RJCT
TxInfAndSts/ StsRsnInf/Orgtr/Id/OrgId/Othr/Id	Value: FP
TxInfAndSts/ StsRsnInf/Rsn/Prtry	Value: LTXD

1.2.7 Request to transfer funds – negative response (duplicate received)

Step 1:

Sends a verification request to the IPS	
header:MsgDefIdr	Value: acmt.023.001.02
Assgnmt/Assgne/Agt/FinInstnId/Othr/Id	BIC1
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/Id	UserId1
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/SchmeNm/Prtry	Value: MSIS
Expected response from the IPS	
header:MsgDefIdr	Value: acmt.024.001.02
Rpt/ Rsn/Prtry	Value: SUCC
Rpt/Rsn/OrgnlId	Business transaction identifier that is assigned in the IPS (TxId)
Rpt/Rsn/Vrfctn	Value: SUCC
Rpt/UpdtdPtyAndAcctId/Pty/Nm	User's PAM
Rpt/UpdtdPtyAndAcctId/Acct/Othr/Id/	ClearingId1
Rpt/UpdtdPtyAndAcctId/Acct/Othr/SchmeNm/Prtry	Value: EWL T

Step 2:

Sends a request to transfer funds to the IPS	
header:MsgDefIdr	Value: pacs.008.001.04
FGrpHdr/NbOfTxS	Value: 1
GrpHdr/SttlmInf/ SttlmMtd	Value: CLRG
GrpHdr/ SttlmInf/ClrSys/Prtry	Value: FP
GrpHdr/ PmtTpInf/ LclInstrm/Prtry	Value: C2C
GrpHdr/InstdAgt/FinInstnId/Othr/Id	BIC1
CdtTrfTxInf/PmtId/TxId	The TxId value that was received in the response to the verification request

CdtTrfTxInf/IntrBkSttlmAmt	Amount of the interbank payment. Value: 5000
CdtTrfTxInf/CdtrAgt/FinInstnId/Othr/Id	BIC1
GrpHdr/InstdAgt/CdtrAcct/Id/Othr/Id	ClearingId1
Expected response from the IPS	
header:MsgDefIdr	Value: pacs.002.001.05
OrgnlGrpInfAndSts/OrgnlMsgNmId	Value: pacs.008.001.04
TxInfAndSts/OrgnlTxId	Matches the TxId value from the request
TxInfAndSts/ Txsts	Value: ACSC

Step 3 (the request in Step 3 must have the same fields and values as the request in Step 2):

Sends a request to transfer funds to the IPS	
header:MsgDefIdr	Value: pacs.008.001.04
FGrpHdr/NbOfTxS	Value: 1
GrpHdr/SttlmInf/ SttlmMtd	Value: CLRG
GrpHdr/ SttlmInf/ClrSys/Prtry	Value: FP
GrpHdr/ PmtTpInf/ LclInstrm/Prtry	Value: C2C
GrpHdr/InstdAgt/FinInstnId/Othr/Id	BIC1
CdtTrfTxInf/PmtId/TxId	The TxId value that was received in the response to the verification request
CdtTrfTxInf/IntrBkSttlmAmt	Amount of the interbank payment. Value: 5000
CdtTrfTxInf/CdtrAgt/FinInstnId/Othr/Id	BIC1
GrpHdr/InstdAgt/CdtrAcct/Id/Othr/Id	ClearingId1
Expected response from the IPS	
header:MsgDefIdr	Value: pacs.002.001.05

OrgnlGrpInfAndSts/OrgnlMsgNmId	Value: pacs.008.001.04
TxInfAndSts/OrgnlTxId	Matches the TxId value from the request
TxInfAndSts/ Txsts	Value: RJCT
TxInfAndSts/ StsRsnInf/Orgtr/Id/OrgId/Othr/Id	Value: FP
TxInfAndSts/ StsRsnInf/Rsn/Prtry	Value: DTID

1.3 PULL transfers (invoicing)

The general diagram of the PULL transfer processing is depicted in Figure 3.

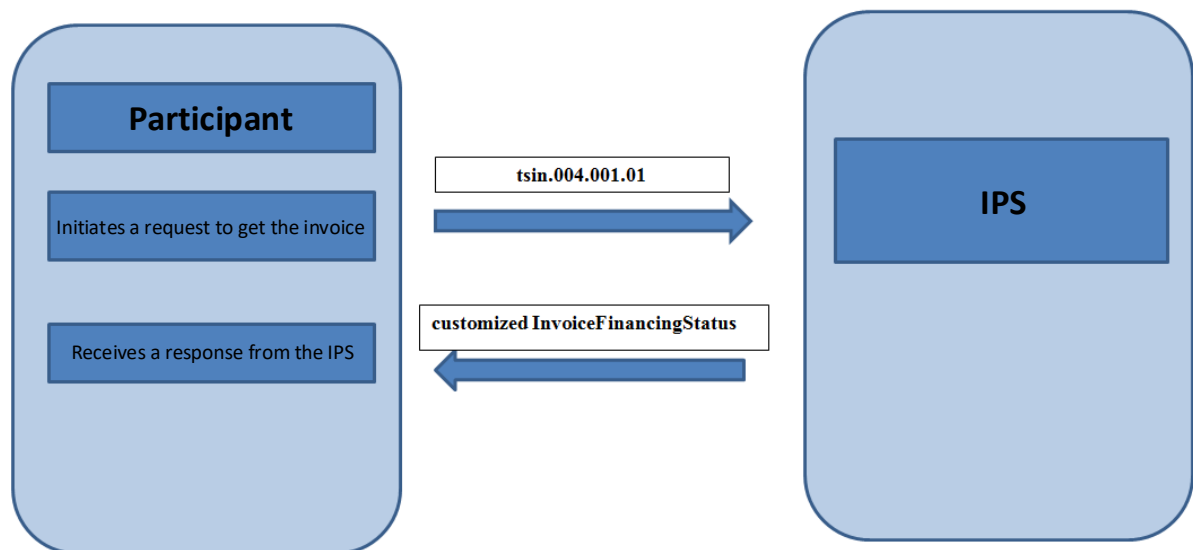


Figure 3. PULL transfer (invoicing)

1.3.1 Invoice request – positive response

Sends a request to the IPS	
header:MsgDefIdr	Value: tsin.004.001.01
InvchHdr /TpCd	Value: CINV
FinInvc/ TradSttlm/ DuePyblAmt	Invoice amount due: 10000
FinInvc/ TradSttlm/ PmtMeans/PmtTp/LclInstrm/ Prtry	Value: B2C
FinInvc/ TradSttlm/ PmtMeans/PmtMtdCd	Value: TRA
FinInvc/ TradSttlm/ PmtMeans/PyeeCdtrAcct/Id/Othr/Id	ClearingId1

FinInvc/ TradSttlm/ PmtMeans/PyeeCdtrAcct/Id/ SchmeNm/ Prtry	Value: EWL T
FinInvc/ TradSttlm/ Pyer/ PtyId/ Id/ PrvtId /Othr/Id	UserId1
FinInvc/ TradSttlm/ Pyer/ PtyId/ Id/ PrvtId /Othr/ SchmeNm	Value: MSIS
FinInvc/ TradSttlm/ PmtMeans/PyerFI/ FinInstnId/Othr/Id	BIC1
Expected response from the IPS	
header:MsgDefIdr	Value: customized InvoiceFinancingStatus
FinInvcResp / <u>RqstSt</u> / TxSts	Value: ACIN

1.3.2 Invoice request – negative response (request declined by bank)

Sends a request to the IPS	
header:MsgDefIdr	Value: tsin.004.001.01
InvchHdr /Id	Message identifier
InvchHdr /TpCd	Value: CINV
FinInvc/ TradSttlm/ DuePyblAmt	Invoice amount due: 10000
FinInvc/ TradSttlm/ PmtMeans/PmtTp/LclInstrm/ Prtry	Value: B2C
FinInvc/ TradSttlm/ PmtMeans/PmtMtdCd	Value: TRA
FinInvc/ TradSttlm/ PmtMeans/PyeeCdtrAcct/Id/Othr/Id	ClearingId2
FinInvc/ TradSttlm/ PmtMeans/PyeeCdtrAcct/Id/ SchmeNm/ Prtry	Value: EWL T
FinInvc/ TradSttlm/ Pyer/ PtyId/ Id/ PrvtId /Othr/Id	UserId1
FinInvc/ TradSttlm/ Pyer/ PtyId/ Id/ PrvtId /Othr/ SchmeNm	Value: MSIS
FinInvc/ TradSttlm/ PmtMeans/PyerFI/ FinInstnId/Othr/Id	BIC1
Expected response from the IPS	
header:MsgDefIdr	Value: customized InvoiceFinancingStatus
FinInvcResp / <u>RqstSt</u> / TxSts	Value: RJCT
FinInvcResp / <u>RqstSt</u> / StsRsnInf/Rsn/ Prtry	Value: NOCP

1.3.3 Invoice request – negative response (technical error)

Sends a request to the IPS	
header:MsgDefIdr	Value: tsin.004.001.01
InvHdr /Id	Message identifier
InvHdr /TpCd	Value: CINV
FinInv/ TradStlm/ DuePyblAmt	Invoice amount due: 10000
FinInv/ TradStlm/ PmtMeans/PmtTp/LclInstrm/ Prtry	Value: B2C
FinInv/ TradStlm/ PmtMeans/PmtMtdCd	Value: TRA
FinInv/ TradStlm/ PmtMeans/PyeeCdtrAcct/Id/Othr/Id	ClearingId2
FinInv/ TradStlm/ PmtMeans/PyeeCdtrAcct/Id/ SchmeNm/ Prtry	Value: EWL T
FinInv/ TradStlm/ Pyer/ PtyId/ Id/ PrvtId /Othr/Id	UserId1
FinInv/ TradStlm/ Pyer/ PtyId/ Id/ PrvtId /Othr/ SchmeNm	Value: MSIS
FinInv/ TradStlm/ PmtMeans/PyerFI/ FinInstnId/Othr/Id	Sends an empty value
Expected response from the IPS	
header:MsgDefIdr	Value: customized InvoiceFinancingStatus
FinInvResp / <u>RqstSt</u> / TxSts	Value: RJCT
FinInvResp / <u>RqstSt</u> / StsRsnInf/Rsn/ Prtry	Value: ERRR

1.4 Searching for a bank

General diagram of the bank searching procedure is depicted in Figure 4.

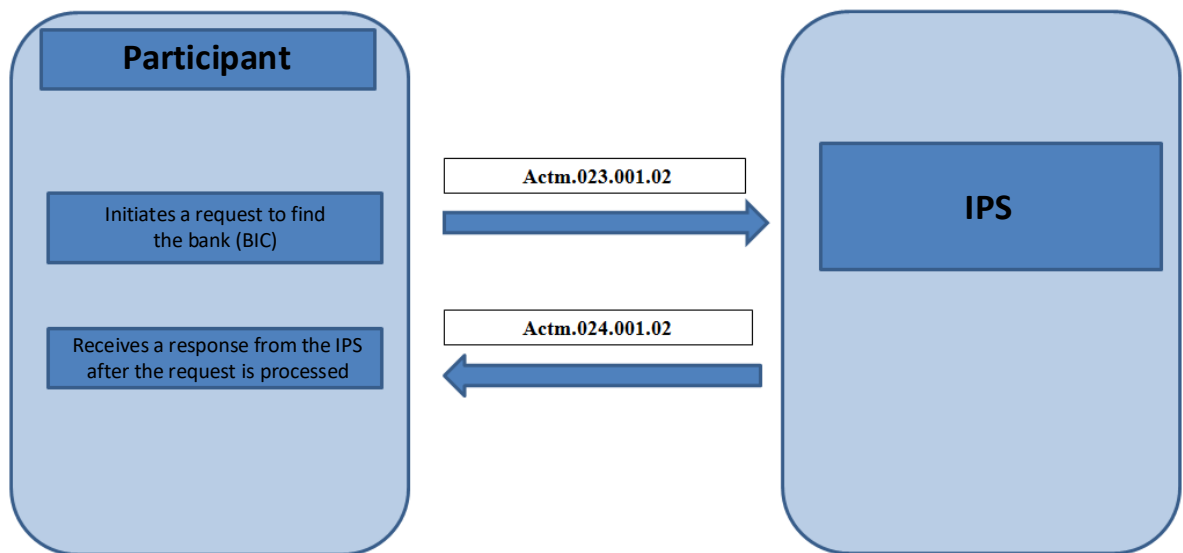


Figure 4. Searching for a bank.

1.4.1 Searching for bank – positive response

Sends a request to the IPS	
header:MsgDefIdr	Value: acmt.023.001.02
Assgnmt/Assgne/Agt/FinInstnId/Othr/Id	Value: FP
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/Id	UserId1
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/SchmeNm/Prtry	Value: MSIS
Expected response from the IPS	
header:MsgDefIdr	Value: acmt.024.001.02
Rpt/ Rsn/Prtry	Value: SUCC
Rpt/Rsn/OrgnId	Business transaction identifier that is assigned in the IPS

1.4.2 Searching for bank – negative response (bank not found)

Sends a request to the IPS	
header:MsgDefIdr	Value: acmt.023.001.02
Assgnmt/Assgne/Agt/FinInstnId/Othr/Id	Value: FP
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/Id	UserId5

Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/SchmeNm/Prtry	Value: MSIS
Expected response from the IPS	
header:MsgDefIdr	Value: acmt.024.001.02
Rpt/ Rsn/Prtry	Value: WBIC
Rpt/Rsn/OrgnlId	Business transaction identifier that is assigned in the IPS

1..5 Requesting a payment status

General diagram of the payment status request processing is depicted in **Figure 5**.

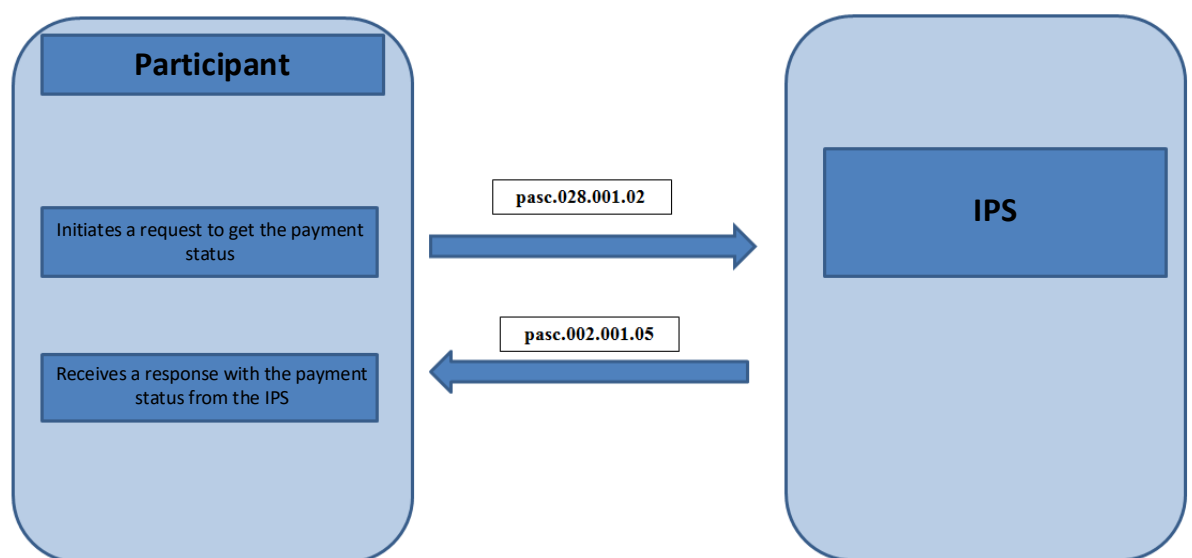


Figure 5. Requesting a payment status.

1..5.1 Requesting payment status – successful payment found

Sends a payment status request to the IPS	
header:MsgDefIdr	Value: pacs.028.001.02
GrpHdr/InstdAgt/FinInstnId/Othr/Id	BIC1

TxInf /OrgnlTxId	Matches the TxId value from the response to the request to transfer funds
TxInf / AccptncDtTm	Date and time of the order – matches the AccptncDtTm value from the response to the funds transfer request
TxInf /OrgnlTxRef/IntrBkSttlmAmt	Amount of the interbank payment. Value: 10000
TxInf /OrgnlTxRef/CdtrAgt/FinInstnId/Othr/Id	BIC1
TxInf /OrgnlTxRef/InstdAgt/CdtrAcct/Id/Othr/Id	ClearingId1
Expected response from the IPS	
header:MsgDefIdr	Value: pacs.002.001.05
OrgnlGrpInfAndSts/OrgnlMsgNmId	Value: pacs.008.001.04
TxInfAndSts/OrgnlTxId	Matches the TxId value from the request
TxInfAndSts/ Txsts	Value: ACSC
TxInfAndSts/AcceptncDtTm	Matches the AccptncDtTm value from the request

1..5.2 Requesting payment status – payment not found

Sends a payment status request to the IPS	
header:MsgDefIdr	Value: pacs.028.001.02
GrpHdr/InstdAgt/FinInstnId/Othr/Id	BIC1
TxInf /OrgnlTxId	Value: BICYDDDDHH111111111111, where: BIC — value of BIC2 Y — last digit of the year DDD — number of the current day in the year HH — clocks (UTC server time)
TxInf / AccptncDtTm	Date and time of the order – specify any value in the correct format
TxInf /OrgnlTxRef/IntrBkSttlmAmt	Amount of the interbank

	payment. Value: 10000
TxInf /OrgnlTxRef/CdtrAgt/FinInstnId/Othr/Id	BIC1
TxInf /OrgnlTxRef/InstdAgt/CdtrAcct/Id/Othr/Id	ClearingId1
Expected response from the IPS	
header:MsgDefIdr	Value: pacs.002.001.05
OrgnlGrpInfAndSts/OrgnlMsgNmId	Value: pacs.008.001.04
TxInfAndSts/OrgnlTxId	Matches the TxId value from the request
TxInfAndSts/ Txsts	Value: RJCT
TxInfAndSts/AcceptncDtTm	Matches the AcceptncDtTm value from the request
TxInfAndSts/ StsRsnInf/Rsn/Prtry	Value: TNFN

1.5.3 Requesting payment status – payment was declined because the allowed transfer amount was exceeded

Sends a payment status request to the IPS	
header:MsgDefIdr	Value: pacs.028.001.02
GrpHdr/InstdAgt/FinInstnId/Othr/Id	BIC1
TxInf /OrgnlTxId	The TxId value from the scenario 1.2.6.
TxInf / AcceptncDtTm	Date and time of the order – matches the AcceptncDtTm value from the response to the funds transfer request
TxInf /OrgnlTxRef/IntrBkSttlmAmt	Amount of the interbank payment. Value: 15001
TxInf /OrgnlTxRef/CdtrAgt/FinInstnId/Othr/Id	BIC1
TxInf /OrgnlTxRef/InstdAgt/CdtrAcct/Id/Othr/Id	ClearingId1
Expected response from the IPS	
header:MsgDefIdr	Value: pacs.002.001.05
OrgnlGrpInfAndSts/OrgnlMsgNmId	Value: pacs.008.001.04
TxInfAndSts/OrgnlTxId	Matches the TxId value from the request
TxInfAndSts/ Txsts	Value: RJCT
TxInfAndSts/AcceptncDtTm	Matches the AcceptncDtTm value from the request
TxInfAndSts/ StsRsnInf/Rsn/Prtry	Value: LTXD

1.5.4 Requesting payment status – payment was declined due to technical error

Sends a payment status request to the IPS	
header:MsgDefIdr	Value: pacs.028.001.02
GrpHdr/InstdAgt/FinInstnId/Othr/Id	BIC1
TxInf /OrgnlTxId	The TxId value from the scenario 1.2.4.
TxInf / AccptncDtTm	Date and time of the order – matches the AccptncDtTm value from the response to the funds transfer request
TxInf /OrgnlTxRef/IntrBkSttlmAmt	Amount of the interbank payment. Value: 10000
TxInf /OrgnlTxRef/CdtrAgt/FinInstnId/Othr/Id	BIC1
TxInf /OrgnlTxRef/InstdAgt/CdtrAcct/Id/Othr/Id	ClearingId1
Expected response from the IPS	
header:MsgDefIdr	Value: pacs.002.001.05
OrgnlGrpInfAndSts/OrgnlMsgNmId	Value: pacs.008.001.04
TxInfAndSts/ Txsts	Value: RJCT
TxInfAndSts/AcceptncDtTm	Matches the AcceptncDtTm value from the request
TxInfAndSts/ StsRsnInf/Rsn/Prtry	Value: ERRR

1..6 Paying an invoice

1.6.1 Paying invoice – payment on the invoice is successful

Step 1:

Receives a request to pay the invoice from the IPS	
header:MsgDefIdr	Value: tsin.004.001.01
InvchHdr /TpCd	Value: CINV

FinInvc/ TradSttlm/ DuePyblAmt	Invoice amount due: 10000
FinInvc/ TradSttlm/ PmtMeans/PmtTp/LclInstrm/ Prtry	Value: B2C
FinInvc/ TradSttlm/ PmtMeans/PmtMtdCd	Value: TRA
FinInvc/ TradSttlm/ PmtMeans/PyeeCdtrAcct/Id/Othr/Id	ClearingId1
FinInvc/ TradSttlm/ PmtMeans/PyeeCdtrAcct/Id/ SchmeNm/ Prtry	Value: EWL T
FinInvc/ TradSttlm/ Pyer/ PtyId/ Id/ PrvtId /Othr/Id	UserId1
FinInvc/ TradSttlm/ Pyer/ PtyId/ Id/ PrvtId /Othr/ SchmeNm	Value: MSIS
FinInvc/ TradSttlm/ PmtMeans/PyerFI/ FinInstnId/Othr/Id	Participant's BIC
FinInvc/ TradSttlm/ PmtMeans/PyeeFI/ FinInstnId/Othr/Id	BIC1
Expected response from the participant	
header:MsgDefIdr	Value: customized InvoiceFinancingStatus
FinInvcResp / <u>RqstSt</u> / PmtRef	Business transaction identifier that is assigned in the IPS (TxId)
FinInvcResp / <u>RqstSt</u> / TxSts	Value: ACIN

Step 2:

Sends a request to transfer funds to the IPS	
header:MsgDefIdr	Value: pacs.008.001.04
FGrpHdr/NbOfTxS	Value: 1
GrpHdr/SttlmInf/ SttlmMtd	Value: CLRG
GrpHdr/ SttlmInf/ClrSys/Prtry	Value: FP
GrpHdr/ PmtTpInf/ LclInstrm/Prtry	Value: C2B
GrpHdr/InstgAgt/FinInstnId/Othr/Id	Participant's BIC
GrpHdr/InstdAgt/FinInstnId/Othr/Id	BIC1
CdtTrfTxInf/PmtId/TxId	The TxId value that was received in the response to the invoice
CdtTrfTxInf/IntrBkSttlmAmt	Amount of the interbank payment. Value: 10000
CdtTrfTxInf/DdtrAgt/FinInstnId/Othr/Id	Participant's BIC

CdtTrfTxInf/CdtrAgt/FinInstnId/Othr/Id	BIC1
CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/Nb	Number of the document based on which the invoice is issued. Matches the TradSttlm/InvRefdDoc/Id value from the invoice request.
CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/Tp/CdOrPrtry/Cd	Value: CINV
GrpHdr/InstAgt/CdtrAcct/Id/Othr/Id	ClearingId1
Expected response from the IPS	
header:MsgDefIdr	Value: pacs.002.001.05
OrgnlGrpInfAndSts/OrgnlMsgNmId	Value: pacs.008.001.04
TxInfAndSts/OrgnlTxId	Matches the TxId value from the request
TxInfAndSts/ Txsts	Value: ACSC

1..7 Registering a user

General diagram of the user registration procedure is depicted in Figure 4.

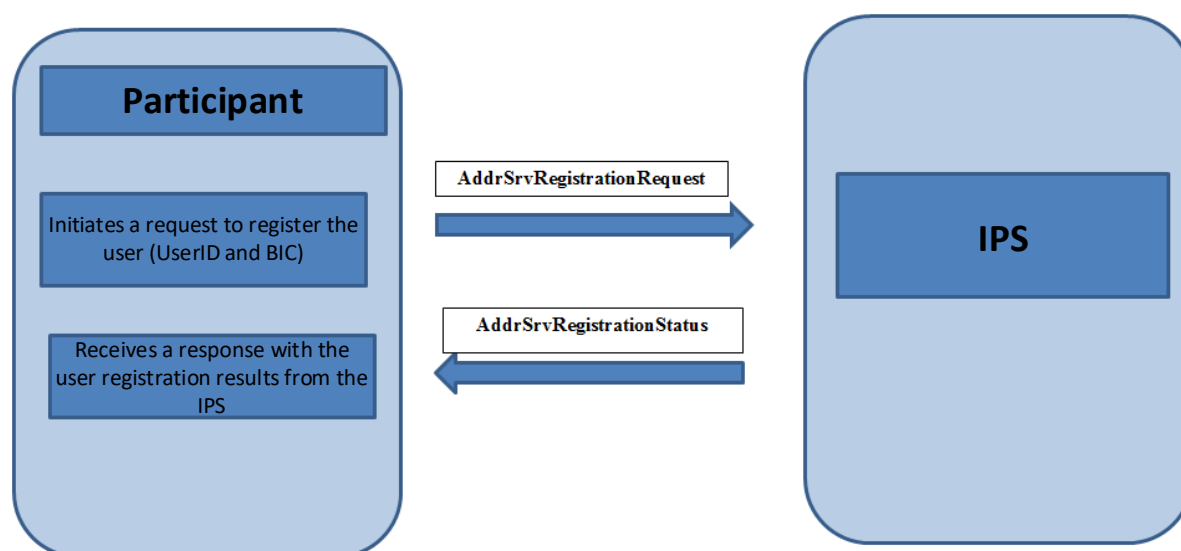


Figure 6. Registering a user.

1..7.1 Registering user by phone number – positive response

Sends a request to the IPS	
header:MsgDefIdr	Value: registration_custom

AssctdFI/BICFI	BIC1
RcrdId/Id	UserId9
RcrdId/SchmeNm/Prtry	Value: MSIS
Expected response from the IPS	
header:MsgDefIdr	Value: registrationStatus_custom
PrcId/Id	Business transaction identifier that is assigned in the IPS
RegSts/Sts	Value: REGD
UsrSts	Value: ENAB. It is the user's status in the IPS

1.7.2 Registering user by email address – positive response

Sends a request to the IPS	
header:MsgDefIdr	Value: registration_custom
AssctdFI/BICFI	BIC1
RcrdId/Id	UserId10
RcrdId/SchmeNm/Prtry	Value: MAIL
Expected response from the IPS	
document	Value: registrationStatus_custom
PrcId/Id	Business transaction identifier that is assigned in the IPS
RegSts/Sts	Value: REGD
UsrSts	Value: ENAB. It is the user's status in the IPS.

1.7.3 Registering user by phone number – negative response (technical error)

Sends a request to the IPS	
header:MsgDefIdr	Value: registration_custom
AssctdFI/BICFI	Sends an empty value
RcrdId/Id	UserId9
RcrdId/SchmeNm/Prtry	Value: MSIS
Expected response from the IPS	
document	Value: registrationStatus_custom
PrcId/Id	Business transaction identifier

	that is assigned in the IPS
RegSts/Sts	Value: TERR

1.7.4 Repeating an attempt to register user by phone number (associating a user with a new BIC) – positive response

Step 1:

Sends a request to register the user to the IPS	
header:MsgDefIdr	Value: registration_custom
AssctdFI/BICFI	Participant's BIC
RcrdId/Id	UserId11
RcrdId/SchmeNm/Prtry	Value: MSIS
Expected response from the IPS	
document	Value: registrationStatus_custom
PrcId/Id	Business transaction identifier that is assigned in the IPS
RegSts/Sts	Value: REGD
UsrSts	Value: ENAB. It is the user's status in the IPS.

Step 2:

Sends a request to associate the user with a new BIC to the IPS	
header:MsgDefIdr	Value: registration_custom
AssctdFI/BICFI	BIC1
RcrdId/Id	UserId11
RcrdId/SchmeNm/Prtry	Value: MSIS
Expected response from the IPS	
header:MsgDefIdr	registrationStatus_custom
PrcId/Id	Business transaction identifier that is assigned in the IPS
RegSts/Sts	Value: REGD
RegSts/StsRsn	Value: APRV
UsrSts	Value: ENAB. It is the user's status in the IPS.

Step 3:

Receives the notification from the IPS	
header:MsgDefIdr	registrationStatus_custom

PrcId/Id	Business transaction identifier that is assigned in the IPS
RegSts/Sts	Value: REGD
RegSts/StsRsn	Value: APRV
UsrSts	Value: DELE. It is the user's status in the IPS.