

Appendix #5
to the Testing Procedure to Certify an IPS Participant
Interbank testing performed by the Participant. Testing of requests with
connection to IPS, including sending and exchanging messages between two or
more Participants.

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1 The list of test data required to perform the interbank testing.

During this stage, the interaction between the participants is tested to ensure that they can successfully exchange messages.

After the test data is provided to the participant, the date and time of testing is approved. Test data must be sufficient to conduct both positive and negative test scenarios. The minimum data set required from each participant is presented in Table 1. Test data set.

Table 1. Test data set

User ID	UserId1	User identifier that will be used to conduct the positive scenarios (user verification, payment, invoice).
	UserId2	User identifier that will be used to conduct the negative scenarios (user verification, invoice).
Participants	BIC1	Participant1
	BIC2	Participant2

2 The list of test scenarios recommended for the interbank testing.

Table 2 of this Appendix provides the list of test scenarios that must be completed during the interbank testing of the Participants. Each Participant must go through test scenarios acting both as the initiator and recipient of a business transaction. The system of a participant receiving a business transaction must be configured to generate positive and negative responses, depending on the data received in a request.

Table 2 - The list of test scenarios

Business transaction	Scenario ID	Scenario
2..1Verifying a user	2..1.1	Verifying user by phone number – positive response
	2..1.2	Verifying user by phone number – negative response
2..2Invoicing and C2B transfers	2..2.1	Request to pay invoice – positive response
	2..2.2	Request to pay invoice – negative response (request declined by bank)
2..3C2C transfers	2..3.1	Funds transferring – 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 by the Participant initiating a business transaction, and correct processing of incoming response messages;
- correct processing of incoming requests by the Participant receiving a business transaction, and correct generation of response messages according to the specification;

2..1 Verifying a user

2..1.1 Verifying user by phone number – positive response

Participant1 sends the user verification request to the IPS	
header:MsgDefIdr	Value: acmt.023.001.02
Assgnmt/Assgnr/Agt/FinInstnId/Othr/Id	BIC1
Assgnmt/Assgne/Agt/FinInstnId/Othr/Id	BIC2
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/Id	UserId1 that is assigned to the Participant2
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/SchmeNm/Prtry	Value: MSIS
Participant2 receives the request from the IPS	
header:MsgDefIdr	Value: acmt.023.001.02
Assgnmt/Assgnr/Agt/FinInstnId/Othr/Id	BIC1
Assgnmt/Assgne/Agt/FinInstnId/Othr/Id	BIC2
Vrfctn/Id	TxId is a unique transaction identifier that is generated in the IPS
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/Id	UserId1
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/SchmeNm/Prtry	Value: MSIS
Expected response from the Participant2 after the user verification is completed	
header:MsgDefIdr	Value: acmt.024.001.02
Rpt/ Rsn/Prtry	Value: SUCC
Rpt/Rsn/OrgnlId	Matches the Vrfctn/Id value from the request (TxId)
Rpt/Rsn/Vrfctn	Value: SUCC
Rpt/UpdtdPtyAndAcctId/Pty/Nm	Correct user's PAM
Rpt/UpdtdPtyAndAcctId/Acct/Othr/Id/	User's ClearingId
Rpt/UpdtdPtyAndAcctId/Acct/Othr/SchmeNm/Prtry	Correct value
Response from the IPS to the Participant1	
header:MsgDefIdr	Value: acmt.024.001.02

Rpt/ Rsn/Prtry	Value: SUCC
Rpt/Rsn/OrgnlId	TxId
Rpt/Rsn/Vrfctn	Value: SUCC
Rpt/UpdtdPtyAndAcctId/Pty/Nm	User's PAM
Rpt/UpdtdPtyAndAcctId/Acct/Othr/Id/	User's ClearingId

2..1.2 Verifying user by phone number – negative response

Participant1 sends the user verification request to the IPS	
header:MsgDefIdr	Value: acmt.023.001.02
Assgnmt/Assgnr/Agt/FinInstnId/Othr/Id	BIC1
Assgnmt/Assgne/Agt/FinInstnId/Othr/Id	BIC2
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/Id	UserId2 that belongs to Participant2
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/SchmeNm/Prtry	Value: MSIS
Participant2 receives the request from the IPS	
header:MsgDefIdr	Value: acmt.023.001.02
Assgnmt/Assgnr/Agt/FinInstnId/Othr/Id	BIC1
Assgnmt/Assgne/Agt/FinInstnId/Othr/Id	BIC2
Vrfctn/Id	TxId is a unique transaction identifier that is generated in the IPS
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/Id	UserId2
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/SchmeNm/Prtry	Value: MSIS
Expected response from the Participant2 after the user verification is completed	
header:MsgDefIdr	Value: acmt.024.001.02
Rpt/ Rsn/Prtry	Value: UNFN
Rpt/Rsn/OrgnlId	Matches the Vrfctn/Id value from the request (TxId)
Rpt/Rsn/Vrfctn	Value: false
Response from the IPS to the Participant1	
header:MsgDefIdr	Value:

	acmt.024.001.02
Rpt/ Rsn/Prtry	Value: UNFN
Rpt/Rsn/OrgnId	TxId
Rpt/Rsn/Vrfctn	Value: false

2..2 Invoicing and C2B transfers

2..2.1 Request to pay invoice – positive response

Step 1 (sending an invoice):

Participant1 sends a request to the IPS	
header:MsgDefIdr	Value: tsin.004.001.01
InvHdr /TpCd	Value: CINV
FinInv/ TradSttlm/ DuePyblAmt	Invoice amount due: 10000
FinInv/ TradSttlm/ PmtMeans/PmtTp/LclInstrm/ Prtry	Value: B2C
FinInv/ TradSttlm/ PmtMeans/PmtMtdCd	Value: TRA
FinInv/ TradSttlm/ Pyer/ PtyId/ Id/ PrvtId /Othr/Id	UserId1 that is assigned to the Participant2
FinInv/ TradSttlm/ Pyer/ PtyId/ Id/ PrvtId /Othr/ SchmeNm	Value: MSIS
FinInv/ TradSttlm/ PmtMeans/PyerFI/ FinInstnId/Othr/Id	BIC2
FinInv/ TradSttlm/ PmtMeans/PyeeFI/ FinInstnId/Othr/Id	BIC1
Participant2 receives the request from the IPS	
header:MsgDefIdr	Value: tsin.004.001.01
InvHdr /TpCd	Value: CINV
FinInv/ TradSttlm/ DuePyblAmt	Invoice amount due: 10000
FinInv/TradSttlm/PmtRef	Unique transaction identifier assigned to TxId in the IPS
FinInv/ TradSttlm/ PmtMeans/PmtTp/LclInstrm/ Prtry	Value: B2C
FinInv/ TradSttlm/ PmtMeans/PmtMtdCd	Value: TRA
FinInv/ TradSttlm/ Pyer/ PtyId/ Id/ PrvtId /Othr/Id	UserId1 that is assigned to the Participant2
FinInv/ TradSttlm/ Pyer/ PtyId/ Id/ PrvtId /Othr/	Value: MSIS

SchmeNm	
FinInvc/ TradSttlm/ PmtMeans/PyerFI/ FinInstnId/Othr/Id	BIC2
FinInvc/ TradSttlm/ PmtMeans/PyeeFI/ FinInstnId/Othr/Id	BIC1
Expected response from Participant2 after the invoice is processed	
header:MsgDefIdr	Value: customized InvoiceFinancingStatus
FinInvcResp / <u>RqstSt</u> / PmtRef	Matches TxId from the request
FinInvcResp / <u>RqstSt</u> / TxSts	Value: ACIN
Response from the IPS to the Participant1	
header:MsgDefIdr	Value: customized InvoiceFinancingStatus
FinInvcResp / <u>RqstSt</u> / PmtRef	TxId
FinInvcResp / <u>RqstSt</u> / TxSts	Value: ACIN

Step 2 (transferring funds):

Participant2 sends a funds transfer request to 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	BIC2
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	BIC2
CdtTrfTxInf/CdtrAgt/FinInstnId/Othr/Id	BIC1
CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/Nb	The number of the document based on which the invoice is issued. Matches the TradSttlm/InvcRefdDoc/I

	d value from the invoice request.
CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/Tp/CdOrPrtry/Cd	Value: CINV
GrpHdr/InstdAgt/CdtrAcct/Id/Othr/Id	User's ClearingId (Participant1)
Participant1 receives the funds transfer request from 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	BIC2
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	BIC2
CdtTrfTxInf/CdtrAgt/FinInstnId/Othr/Id	BIC1
CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/Nb	The number of the document based on which the invoice is issued. Matches the TradSttlm/InvcRefdDoc/Id value from the invoice request.
CdtTrfTxInf/RmtInf/Strd/RfrdDocInf/Tp/CdOrPrtry/Cd	Value: CINV
GrpHdr/InstdAgt/CdtrAcct/Id/Othr/Id	User's ClearingId (Participant1)
Expected response from Participant1	
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
Response to Participant2 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

2.2.2 Request to pay invoice – negative response (request declined by bank)

Participant1 sends a request to the IPS	
header:MsgDefIdr	Value: tsin.004.001.01
InvHdr /TpCd	Value: CINV
FinInv/ TradSttlm/ DuePyblAmt	Invoice amount due: 10000
FinInv/ TradSttlm/ PmtMeans/PmtTp/LclInstrm/ Prtry	Value: B2C
FinInv/ TradSttlm/ PmtMeans/PmtMtdCd	Value: TRA
FinInv/ TradSttlm/ Pyer/ PtyId/ Id/ PrvtId /Othr/Id	UserId2 that belongs to Participant2
FinInv/ TradSttlm/ Pyer/ PtyId/ Id/ PrvtId /Othr/ SchmeNm	Value: MSIS
FinInv/ TradSttlm/ PmtMeans/PyerFI/ FinInstnId/Othr/Id	BIC2
FinInv/ TradSttlm/ PmtMeans/PyeeFI/ FinInstnId/Othr/Id	BIC1
Participant2 receives the request from the IPS	
header:MsgDefIdr	Value: tsin.004.001.01
InvHdr /TpCd	Value: CINV
FinInv/ TradSttlm/ DuePyblAmt	Invoice amount due: 10000
FinInv/TradSttlm/PmtRef	Unique transaction identifier assigned to TxId in the IPS
FinInv/ TradSttlm/ PmtMeans/PmtTp/LclInstrm/ Prtry	Value: B2C
FinInv/ TradSttlm/ PmtMeans/PmtMtdCd	Value: TRA
FinInv/ TradSttlm/ Pyer/ PtyId/ Id/ PrvtId /Othr/Id	UserId2 that belongs to Participant2
FinInv/ TradSttlm/ Pyer/ PtyId/ Id/ PrvtId /Othr/	Value: MSIS

SchmeNm	
FinInvc/ TradSttlm/ PmtMeans/PyerFI/ FinInstnId/Othr/Id	BIC2
FinInvc/ TradSttlm/ PmtMeans/PyeeFI/ FinInstnId/Othr/Id	BIC1
Expected response from Participant2 after the invoice is processed	
header:MsgDefIdr	Value: customized InvoiceFinancingStatus
FinInvcResp / <u>RqstSt</u> / PmtRef	Matches TxId from the request
FinInvcResp / <u>RqstSt</u> / TxSts	Value: RJCT
FinInvcResp / <u>RqstSt</u> / StsRsnInf/Rsn/ Prtry	Value: NOCP
Response from the IPS to the Participant1	
header:MsgDefIdr	Value: customized InvoiceFinancingStatus
FinInvcResp / <u>RqstSt</u> / PmtRef	TxId
FinInvcResp / <u>RqstSt</u> / TxSts	Value: RJCT
FinInvcResp / <u>RqstSt</u> / StsRsnInf/Rsn/ Prtry	Value: NOCP

2..3 C2C transfers

2..3.1 Funds transferring – positive response

Step 1 (verifying the user):

Participant1 sends the user verification request to the IPS	
header:MsgDefIdr	Value: acmt.023.001.02
Assgnmt/Assgnr/Agt/FinInstnId/Othr/Id	BIC1
Assgnmt/Assgne/Agt/FinInstnId/Othr/Id	BIC2
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/Id	UserId1 that is assigned to the Participant2
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/SchmeNm/Prtry	Value: MSIS
Participant2 receives the request from the IPS	
header:MsgDefIdr	Value: acmt.023.001.02
Assgnmt/Assgnr/Agt/FinInstnId/Othr/Id	BIC1
Assgnmt/Assgne/Agt/FinInstnId/Othr/Id	BIC2

Vrfctn/Id	TxId is a unique transaction identifier that is generated in the IPS
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/Id	UserId1
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/SchmeNm/Prtry	Value: MSIS
Expected response from the Participant2 after the user verification is completed	
header:MsgDefIdr	Value: acmt.024.001.02
Rpt/ Rsn/Prtry	Value: SUCC
Rpt/Rsn/OrgnlId	Matches the Vrfctn/Id value from the request (TxId)
Rpt/Rsn/Vrfctn	Value: SUCC
Rpt/UpdtdPtyAndAcctId/Pty/Nm	Correct user's PAM
Rpt/UpdtdPtyAndAcctId/Acct/Othr/Id/	User's ClearingId
Rpt/UpdtdPtyAndAcctId/Acct/Othr/SchmeNm/Prtry	Correct value
Response from the IPS to the Participant1	
header:MsgDefIdr	Value: acmt.024.001.02
Rpt/ Rsn/Prtry	Value: SUCC
Rpt/Rsn/OrgnlId	TxId
Rpt/Rsn/Vrfctn	Value: SUCC
Rpt/UpdtdPtyAndAcctId/Pty/Nm	User's PAM
Rpt/UpdtdPtyAndAcctId/Acct/Othr/Id/	User's ClearingId

Step 2 (transferring funds):

Participant1 sends a funds transfer request 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/InstgAgt/FinInstnId/Othr/Id	BIC1
GrpHdr/InstdAgt/FinInstnId/Othr/Id	BIC2
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/DbtrAgt/FinInstnId/Othr/Id	BIC1
CdtTrfTxInf/CdtrAgt/FinInstnId/Othr/Id	BIC2
CdtTrfTxInf/CdtrAcct/Id/Othr/Id	User's ClearingId received in the response to the verification request
Participant2 receives a funds transfer request from 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/InstgAgt/FinInstnId/Othr/Id	BIC1
GrpHdr/InstdAgt/FinInstnId/Othr/Id	BIC2
CdtTrfTxInf/PmtId/TxId	Value: TxId
CdtTrfTxInf/IntrBkSttlmAmt	Amount of the interbank payment. Value: 10000
CdtTrfTxInf/DbtrAgt/FinInstnId/Othr/Id	BIC1
CdtTrfTxInf/CdtrAgt/FinInstnId/Othr/Id	BIC2
CdtTrfTxInf/CdtrAcct/Id/Othr/Id	User's ClearingId
Expected response from Participant2	
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
Participant1 receives a response from 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