

Appendix #4

to the Testing Procedure to Certify an IPS Participant

Block #2 The Participant acts as the recipient of a request

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1 The list of test scenarios for an IPS Participant acting as the recipient of requests from the IPS

Table1 of this Appendix provides the list of test scenarios. These test scenarios must be completed when testing an IPS Participant acting as the recipient of requests from the IPS.

Table1 - The list of test scenarios for an IPS Participant acting as the recipient of requests from the IPS.

Business transaction	Scenario ID	Scenario
2.1 Verifying a user	2.1.1	Verifying user by phone number – positive response
	2.1.2	Verifying user by email address – positive response
	2.1.3	Verifying user by phone number – negative response (user not found)
	2.1.4	Verifying user by email address – negative response (user not found)

Business transaction	Scenario ID	Scenario
2.2 PUSH transfers	2.2.1	Request to transfer funds – positive response
	2.2.2	Request to transfer funds – negative response (exceeded the allowed transfer amount)
	2.2.3	Payment status details
2.3 PULL transfers (invoicing)	2.3.1	Invoice request – positive response
	2.3.2	Invoice request – negative response (request declined by bank)
2.4 Invoices issued by the IPS's partners	2.4.1	Request to pay invoice – positive response
	2.4.2.3.2	Request to pay invoice – negative response (request declined by bank)

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

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

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

Table 2. Test data set

User ID	UserId1	+77773333333
	UserId2	+77774444444
	UserId3	test11@bpcbt.com
	UserId4	test22@bpcbt.com
	UserId5	+77775555555
BIC	BIC	Participant's BIC that was specified in the application form
	BIC1	040000000
Clearing ID	ClearingId1	R123456789333
	ClearingId2	R123456789444

2.1 Verifying a user

The general diagram of the user verification procedure is depicted in Figure 1.

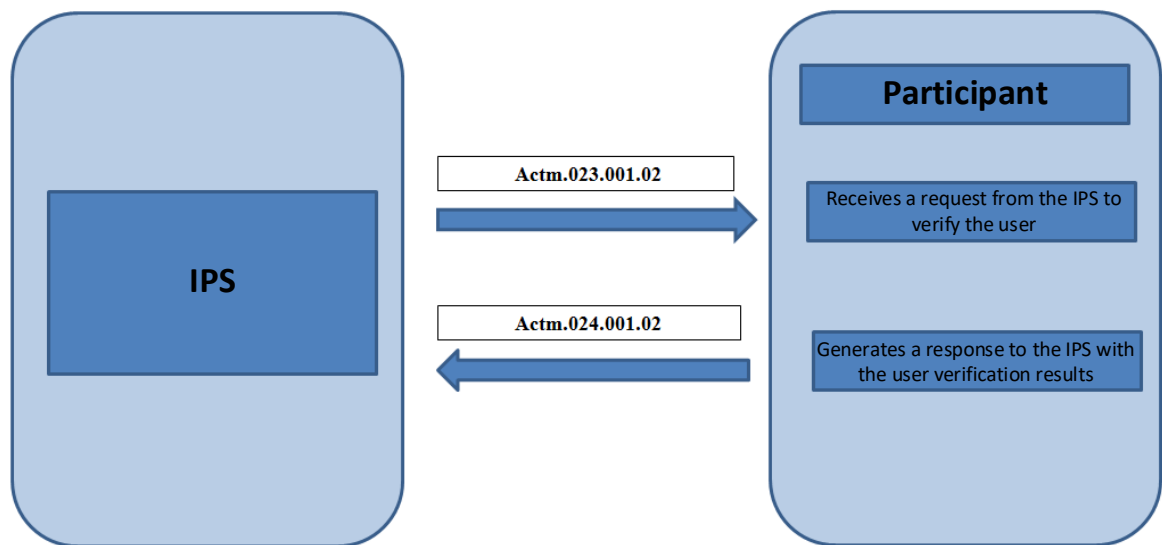


Figure 1. User verification

2.1.1 Verifying user by phone number – positive response

Request received from the IPS	
header:MsgDefIdr	Value: acmt.023.001.02
Assgnmt/Assgne/Agt/FinInstnId/Othr/Id	Participant's BIC
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/Id	UserId1
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/SchmeNm/Prtry	Value: MSIS
Expected response from the participant	
header:MsgDefIdr	Value: acmt.024.001.02
Rpt/ Rsn/Prtry	Value: SUCC
Rpt/Rsn/OrgnId	Correct value
Rpt/Rsn/Vrfctn	Value: SUCC
Rpt/UpdtdPtyAndAcctId/Pty/Nm	Correct user's PAM
Rpt/UpdtdPtyAndAcctId/Acct/Othr/Id/	ClearingId1
Rpt/UpdtdPtyAndAcctId/Acct/Othr/SchmeNm/Prtry	Value: EWLT

2.1.2 Verifying user by email address – positive response

Request received from the IPS	
header:MsgDefIdr	Value: acmt.023.001.02
Assgnmt/Assgne/Agt/FinInstnId/Othr/Id	Participant's BIC
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/Id	UserId3
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/SchmeNm/Prtry	Value: MAIL
Expected response from the participant	
header:MsgDefIdr	Value: acmt.024.001.02
Rpt/ Rsn/Prtry	Value: SUCC
Rpt/Rsn/OrgnId	Correct value
Rpt/Rsn/Vrfctn	Value: SUCC
Rpt/UpdtdPtyAndAcctId/Pty/Nm	Correct user's PAM
Rpt/UpdtdPtyAndAcctId/Acct/Othr/Id/	ClearingId2
Rpt/UpdtdPtyAndAcctId/Acct/Othr/SchmeNm/Prtry	Value: EWLT

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

Request received from the IPS	
header:MsgDefIdr	Value: acmt.023.001.02
Assgnmt/Assgne/Agt/FinInstnId/Othr/Id	Participant's BIC
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/Id	UserId2
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/SchmeNm/Prtry	Value: MSIS
Expected response from the participant	
header:MsgDefIdr	Value: acmt.024.001.02
Rpt/ Rsn/Prtry	Value: UNFN
Rpt/Rsn/OrgnId	Correct value
Rpt/Rsn/Vrfctn	Value: false
Rpt/UpdtdPtyAndAcctId/Pty/Nm	None
Rpt/UpdtdPtyAndAcctId/Acct/Othr/Id/	None
Rpt/UpdtdPtyAndAcctId/Acct/Othr/SchmeNm/Prtry	None

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

Request received from the IPS	
header:MsgDefIdr	Value: acmt.023.001.02
Assgnmt/Assgne/Agt/FinInstnId/Othr/Id	Participant's BIC
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/Id	UserId4
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/SchmeNm/Prtry	Value: MAIL
Expected response from the participant	
header:MsgDefIdr	Value: acmt.024.001.02
Rpt/ Rsn/Prtry	Value: UNFN
Rpt/Rsn/OrgnId	Correct value
Rpt/Rsn/Vrfctn	Value: false
Rpt/UpdtdPtyAndAcctId/Pty/Nm	None
Rpt/UpdtdPtyAndAcctId/Acct/Othr/Id/	None
Rpt/UpdtdPtyAndAcctId/Acct/Othr/SchmeNm/Prtry	None

2.2 PUSH transfers

The general diagram of the PUSH transfer processing is depicted in Figure 2:

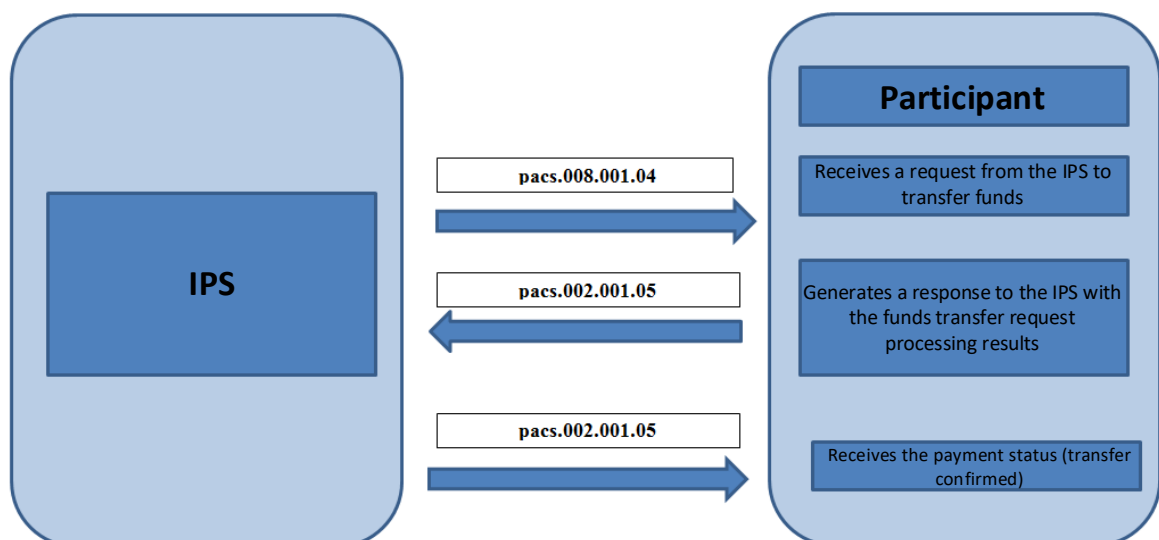


Figure 2 PUSH transfers

2.2.1 Request to transfer funds – positive response

Step 1:

Verification request received from the IPS	
header:MsgDefIdr	Value: acmt.023.001.02
Assgnmt/Assgne/Agt/FinInstnId/Othr/Id	Participant's BIC
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/Id	UserId1
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/SchmeNm/Prtry	Value: MSIS
Expected response from the participant	
header:MsgDefIdr	Value: acmt.024.001.02
Rpt/ Rsn/Prtry	Value: SUCC
Rpt/Rsn/OrgnId	Correct value
Rpt/Rsn/Vrfctn	Value: SUCC
Rpt/UpdtdPtyAndAcctId/Pty/Nm	Correct user's PAM
Rpt/UpdtdPtyAndAcctId/Acct/Othr/Id/	ClearingId1
Rpt/UpdtdPtyAndAcctId/Acct/Othr/SchmeNm/Prtry	Value: EWLT

Step 2:

Funds transfer request received 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/InstdAgt/FinInstnId/Othr/Id	Participant's BIC
CdtTrfTxInf/PmtId/TxId	The Rpt/Rsn/OrgnId value from the response to the verification request
CdtTrfTxInf/IntrBkSttlmAmt	Amount of the interbank payment. Value: 10000

CdtTrfTxInf/CdtrAgt/FinInstnId/Othr/Id	Participant's BIC
GrpHdr/InstAgt/CdtrAcct/Id/Othr/Id	ClearingId1
Expected response from the participant	
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 transfer funds – negative response (exceeded the allowed transfer amount)

Step 1:

Verification request received from the IPS	
header:MsgDefIdr	Value: acmt.023.001.02
Assgnmt/Assgne/Agt/FinInstnId/Othr/Id	Participant's BIC
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/Id	UserId1
Vrfctn/PtyAndAcctId/Pty/Id/PrvtId/Othr/SchmeNm/Prtry	Value: MSIS
Expected response from the participant	
header:MsgDefIdr	Value: acmt.024.001.02
Rpt/ Rsn/Prtry	Value: SUCC
Rpt/Rsn/OrgnlId	Correct value
Rpt/Rsn/Vrfctn	Value: SUCC
Rpt/UpdtdPtyAndAcctId/Pty/Nm	Correct user's PAM
Rpt/UpdtdPtyAndAcctId/Acct/Othr/Id/	ClearingId1
Rpt/UpdtdPtyAndAcctId/Acct/Othr/SchmeNm/Prtry	Value: EWLT

Step 2:

Funds transfer request received from the IPS	
header:MsgDefIdr	Value: pacs.008.001.04
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	Participant's BIC
CdtTrfTxInf/PmtId/TxId	The Rpt/Rsn/OrgnlId value from the response to the verification request
CdtTrfTxInf/IntrBkSttImAmt	Amount of the interbank payment. Value: 20000
CdtTrfTxInf/CdtrAgt/FinInstnId/Othr/Id	Participant's BIC
GrpHdr/InstdAgt/CdtrAcct/Id/Othr/Id	ClearingId1
Expected response from the participant	
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

2.2.3 Payment status details

Request received from the IPS	
header:MsgDefIdr	Value: pacs.002.001.05
OrgnlGrpInfAndSts/OrgnlMsgNmId	Value: pacs.008.001.04
TxInfAndSts/ Txsts	Value: ACSC
Expected response from the participant	
Response to the IPS is not required	

2.3PULL transfers (invoicing)

The general diagram of the invoicing procedure is depicted in Figure 3:

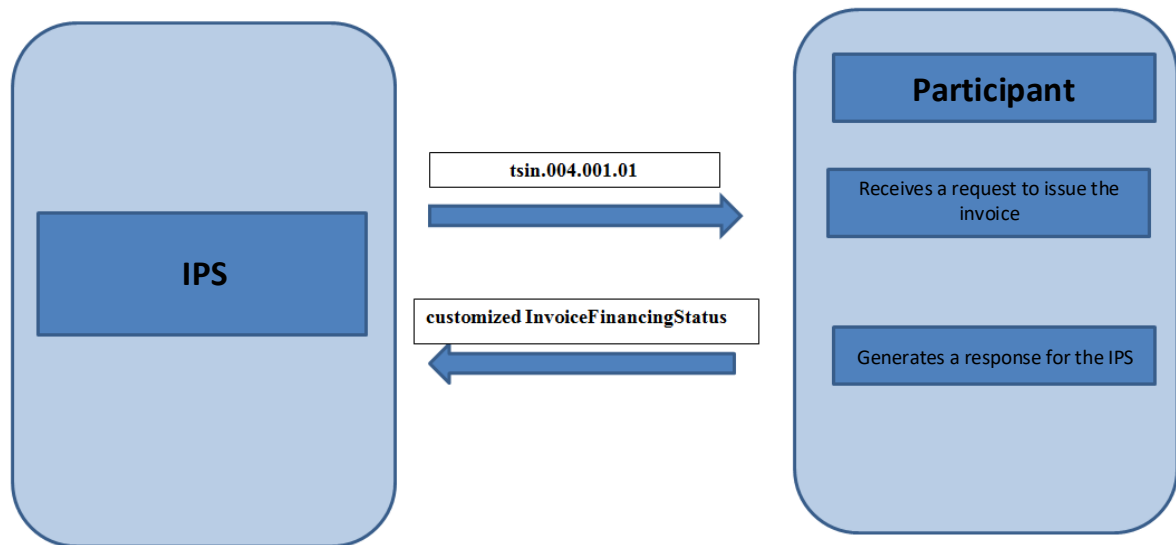


Figure 3 Invoicing

2.3.1 Invoice request – positive response

Request received from 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/ PmtMeans/PyeeCdtrAcct/Id/Othr/Id	ClearingId1
FinInv/ TradSttlm/ PmtMeans/PyeeCdtrAcct/Id/ SchmeNm/ Prtry	Value: EWLTT
FinInv/ TradSttlm/ Pyer/ PtyId/ Id/ PrvtId /Othr/Id	UserId1
FinInv/ TradSttlm/ Pyer/ PtyId/ Id/ PrvtId /Othr/ SchmeNm	Value: MSIS
FinInv/ TradSttlm/ PmtMeans/PyerFI/ FinInstnId/Othr/Id	Participant's BIC
FinInv/ TradSttlm/ PmtMeans/PyeeFI/ FinInstnId/Othr/Id	BIC1
Expected response from the participant	

header:MsgDefIdr	Value: customized InvoiceFinancingStatus
FinInvcResp / <u>RqstSt</u> / TxSts	Value: ACIN

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

Request received from the IPS	
header:MsgDefIdr	Value: tsin.004.001.01
InvHdr /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: EWLTT
FinInvc/ TradSttlm/ Pyer/ PtyId/ Id/ PrvtId /Othr/Id	UserId3
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> / TxSts	Value: RJCT
FinInvcResp / <u>RqstSt</u> / StsRsnInf/Rsn/ Prtry	Value: NOCP

2.4 Invoices issued by the IPS's partners

2.4.1 Request to pay invoice – positive response

Request received from the IPS	
header:MsgDefIdr	Value: pain.001.001.05
PmtInf/PmtMtd	Value: TRF
PmtInf/Dbtr/Id/PrvtId/Othr/Id	UserId1

PmtInf/Dbtr/Id/PrvtId/Othr/SchmeNm/Prtry	Value: MSIS
PmtInf/DbtrAgt/FinInstnId/Othr/Id	Participant's BIC
PmtInf/CdtTrfTxInf/PmtId/InstrId	TxId is a unique identifier that is assigned in the IPS
Expected response from the participant	
header:MsgDefIdr	Value: pain.002.001.05
OrgnlGrpInfAndSts/ OrgnlMsgNmId	Value: pain.001.001.05
OrgnlPmtInfAndSts/TxInfAndSts/OrgnlInstrId	Matches the TxId value from the request
OrgnlPmtInfAndSts/TxInfAndSts/TxSts	Value: ASCS

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

Request received from the IPS	
header:MsgDefIdr	Value: pain.001.001.05
PmtInf/PmtMtd	Value: TRF
PmtInf/Dbtr/Id/PrvtId/Othr/Id	UserId2
PmtInf/Dbtr/Id/PrvtId/Othr/SchmeNm/Prtry	Value: MSIS
PmtInf/DbtrAgt/FinInstnId/Othr/Id	Participant's BIC
PmtInf/CdtTrfTxInf/PmtId/InstrId	TxId is a unique identifier that is assigned in the IPS
Expected response from the participant	
header:MsgDefIdr	Value: pain.002.001.05
OrgnlGrpInfAndSts/ OrgnlMsgNmId	Value: pain.001.001.05
OrgnlPmtInfAndSts/TxInfAndSts/OrgnlInstrId	Matches the TxId value from the request
OrgnlPmtInfAndSts/TxInfAndSts/TxSts	Value: RJCT