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1. Overview

The RTGS will have a coexistence between Swift MT and ISO20022 Swift MX messages. Therefore, the system is able to generate hybrid outputs depending on the participant preferred message standard.

The functionality accounts the following:

- 1) **Handle advices:** generate credit/debit advices based on the participant preferred message standard.
- 2) **Handle V-mode output:** forward the payments to the beneficiary on their preferred message standard despite the original message standard.

2. Description of the Functionality

The participant of the RTGS system will have the option to choose their Preferred Message Standard to receive as outputs from the system. It can be:

✉ ISO20022

✉ Swift MT

Participant	
Status	Active
Name	Citicorp. Barbados
Swift	CITIBBB0
Participant Type	Central Bank Clearing Institution Regular Participant External Interfaces Parti
Address	
Email	
Allowed currencies for settlement	BBD
Preferred Language	English
Head Office	<input checked="" type="checkbox"/>
<input type="checkbox"/> Branch of	
Copy Outputs To PO	<input checked="" type="checkbox"/>
Can See Pending Credits	<input checked="" type="checkbox"/>
Receive Debit Advice	<input checked="" type="checkbox"/>
Receive Credit Advice	<input checked="" type="checkbox"/>
Receive EOD Statement	<input checked="" type="checkbox"/>
Exclude from billing	<input type="checkbox"/>
Do not charge (billing)	<input type="checkbox"/>
Maximum supported message standard	ISO
Preferred message standard	ISO
STP connection type	GATEWAY

➤ **Supported Standard:** Indicates what type of messages the participant supports

✉ Swift MT: Only MT

✉ ISO: Both ISO and MT

➤ **Preferred Standard:** Indicates what type of messages the participant prefers to be received as output

2.1. Handle Advices

Once a payment has been settled/completed on the RTGS, the system generates debit and credit advices for the involved participants if they have enabled this feature on their configuration.

The message standard of these advices is based on the original payment message standard:

- ☞ For MT payments: MT900 and MT910 are generated as advices
- ☞ For ISO payments: camt.054 are generated as advices

The Hybrid Outputs functionality will generate hybrid advices depending on each of the involved participants preferred message standard, despite the original payment standard.

2.2. Handle V-mode Outputs:

For V-mode, the RTGS forwards the incoming payments to the beneficiary institutions once these have been settled/completed.

These outputs generated by the original payment are in essence the same incoming message (same format, same information) but with some minor changes such as the message sender (the RTGS will be the sender of the forward instead of the original participant).

The scope of the functionality will take in consideration only two types of payments: Single Customer Credit Transfer (SCCT) and Financial Institution Transfers (FIT). Therefore, the equivalent of this payments on MT/ISO standard are the following:

- ☞ SCCT: MT103 and pacs.008 payments
- ☞ FIT: MT202 and pacs.009 payments

The hybrid mode of RTGS will allow the system to handle the V-mode outputs depending on each of the participant's preferred message standard. This means that the system will map the information of the original payment standard to a different message standard if necessary. The map will be done in the following way:

- MT103 ↔ pacs.008 (and vice versa)
- MT202 ↔ pacs.009 (and vice versa)

3. Message Fields Mapping

3.1. MT103 input to pacs.008 output:

The following table shows all the fields of a pacs.008 message, from which field of the MT message they will be originated, the description of the field and its default value if necessary.

Note: In MT103 messages, final client information such as debtor and creditor account numbers and name/address are not mandatory. However, for pacs.008 messages, the debtor and creditor client info is required. Therefore, if the MT103 has no debtor and creditor info (account number, name, and address), the RTGS will put default values on the pacs.008 correspondent fields.

pacs.008	MT 103		
MX Destiny Tag	MT Origin Field	Description	Default Value
AppHdr			
<Fr> <FIld> <FinInstnId> <BICFI>	-	Sender of Message	RTGSBIC
<To> <FIld> <FinInstnId> <BICFI>	:57A:	Receiver of the Message	-
<BizMsgIdr>	-	Message Reference	Sequence created by App
<MsgDefIdr>	-	Message Type	<i>pacs.008.001.09</i>
<BizSvc>	-	-	<i>RTGSFIToFICustomerCredit</i>
<CreDt>	-	Creation Time	Generated by App
<Sgntr>	-	Signature	-
Document			
<GrpHdr> <MsgId>	-	Message Id	Sequence created by App
<GrpHdr> <CreDtTm>	-	Creation Time	Generated by App
<GrpHdr> <NbOfTxs>	-	Number of transactions	1
<GrpHdr> <TtlIntrBkSttlmAmt >	:32A:	Currency and Amount	-
<GrpHdr> <IntrBkSttlmDt>	:32A:	Business Date	-

<GrpHdr> <SttlmInf> <SttlmMtd>	-	Settlement Method	CLRG
<GrpHdr> <InstgAgt> <FinInstnId> <BICFI>	:52A:	Instructing Agent	-
<GrpHdr> <InstdAgt> <FinInstnId> <BICFI>	:57A:	Instructed Agent	-
<CdtTrfTxInf> <PmtId> <EndToEndId>	:20:	End to end Id	-
<CdtTrfTxInf> <PmtId> <UETR>	Block 3 :121	UETR	-
<CdtTrfTxInf> <PmtId> <TxId>	:20:	Transaction Id	-
<CdtTrfTxInf> <PmtTpInf> <InstrPrty>	-	Priority	HIGH
<CdtTrfTxInf> <PmtTpInf> <SvcLvl> <Prtry>	:72:	TTC	-
<CdtTrfTxInf> <PmtTpInf> <LclInstrm> <Prtry>>	-	Local Instrument	RTGSFIToFICustomerCredit
<CdtTrfTxInf> <PmtTpInf> <CtgyPurp> <Cd>	-	Category Purpose Code	NORM
<CdtTrfTxInf> <IntrBkSttlmAmt Ccy=>	:32A:	Currency and Amount	-
<CdtTrfTxInf> <ChrgBr>	-	-	DEBT
<CdtTrfTxInf> <Dbtr> <Nm>	:50K:	Debtor Name and Address	NOT PROVIDED if Empty

<CdtTrfTxInf> <DbtrAcct> <Id> <Othr> <Id>	:50A: - :50K:	Debtor Account Number	NOTPROVIDED if Empty
<CdtTrfTxInf> <DbtrAgt> <FinInstnId> <BICFI>	:52A:	Debtor Agent	-
<CdtTrfTxInf> <CdtrAgt> <FinInstnId> <BICFI>	:57A:	Creditor Agent	-
<CdtTrfTxInf> <Cdtr> <Nm>	:59:	Creditor Name and Address	NOT PROVIDED if Empty
<CdtTrfTxInf> <CdtrAcct> <Id> <Othr> <Id>	:59:	Creditor Account Number	NOTPROVIDED if Empty
<CdtTrfTxInf> <RmtInf> <Ustrd>	:72:	Sender to Receiver Info	-

3.2. Pacs.008 input to MT103 output

The following table shows all the fields of MT103 message, from which field of the pacs.008 message they will be originated, the description of the field and its default value if necessary.

MT 103	pacs.008		
MT Field	MX Origin Tag	Info	Default
Block 1	-	Sender	RTGSBIC
Block 2	<InstdAgt> <FinInstnId> <BICFI>	Receiver	-
Block 3	<CdtTrfTxInf> <PmtId> <UETR>	UETR	-
Block 4			
:20:	<PmtId> <TxId>	Transaction Reference	-

:23B:	-	Bank Operation Code	CRED
:32A:	<IntrBkSttlmDt>	Date	-
	<TtlIntrBkSttlmAmt Ccy=>	Currency and Amount	-
:50K:	<DbtrAcct> <Id> <Othr> <Id>	Debtor Account Number	-
	<Dbtr> <Nm>	Debtor Name	-
	<Dbtr> <PstlAdr> <AdrLine>	Debtor Address	-
:52A:	<InstgAgt> <FinInstnld> <BICFI>	Ordering Institution	-
:57A:	<InstdAgt> <FinInstnld> <BICFI>	Beneficiary Institution	-
:59:	<Cdtr> <Nm>	Creditor Name	-
	<Cdtr> <PstlAdr> <AdrLine>	Creditor Address	-
	<CdtrAcct> <Id> <Othr> <Id>	Creditor Account Number	-
:71A:	-	Details of Charges	SHA
:72:	<PmtTpInf> <SvcLvl> <Prtry>	TTC	-
	<RmtInf> <Ustrd>	Sender To Receiver Information	-

3.3. MT202 input to pacs.009 output

The following table shows all the fields of a pacs.009 message, from which field of the MT message they will be originated, the description of the field and its default value if necessary.

pacs.009	MT 202		
MX Destiny Tag	MT Origin Field	Info	Default Value
AppHdr			
<Fr> <FIld> <FinInstnId> <BICFI>	-	Sender of Message	RTGSBIC
<To> <FIld> <FinInstnId> <BICFI>	:58A:	Receiver of the Message	-
<BizMsgIdr>	-	Message Reference	Sequence created by App
<MsgDefIdr>	-	Message Type	pacs.009.001.09
<BizSvc>	-	-	RTGSFIToFICredit
<CreDt>	-	Creation Time	Generated by App
<Sgntr>	-	Signature	-
Document			
<GrpHdr> <MsgId>	-	Message Id	Sequence created by App
<GrpHdr> <CreDtTm>	-	Creation Time	Generated by App
<GrpHdr> <NbOfTxs>	-	Number of transactions	1
<GrpHdr> <TtlIntrBkSttlmAmt>	:32A:	Currency and Amount	-
<GrpHdr> <IntrBkSttlmDt>	:32A:	Busines Date	-
<GrpHdr> <SttlmInf> <SttlmMtd>	-	Settlement Method	CLRG
<GrpHdr> <InstgAgt> <FinInstnId> <BICFI>	:52A:	Instructing Agent	-
<GrpHdr> <InstdAgt> <FinInstnId> <BICFI>	:58A:	Instructed Agent	-
<CdtTrfTxInf> <PmtId> <EndToEndId>	:21:	End to end Id	-

<CdtTrfTxInf> <PmtId> <TxId>	:20:	Transaction Id	-
<CdtTrfTxInf> <PmtId> <UETR>	Block 3 :121	UETR	-
<CdtTrfTxInf> <PmtTplInf> <InstrPrty>	-	Priority	HIGH
<CdtTrfTxInf> <PmtTplInf> <SvcLvl> <Prtry>	:72:	TTC	-
<CdtTrfTxInf> <PmtTplInf> <LclInstrm> <Prtry>>	-	Local Instrument	RTGSFIToFICredit
<CdtTrfTxInf> <PmtTplInf> <CtgyPurp> <Cd>	-	Category Purpose Code	NORM
<CdtTrfTxInf> <IntrBkSttlmAmt Ccy=>	:32A:	Currency and Amount	-
<CdtTrfTxInf> <Dbtr> <FinInstnId> <BICFI>	:52A:	Debtor Agent	-
<CdtTrfTxInf> <DbtrAcct> <Id> <Othr> <Id>	:52A:	Debtor Account Number	EMPTY
<CdtTrfTxInf> <Cdtr> <FinInstnId> <BICFI>	:58A:	Creditor Agent	-
<CdtTrfTxInf> <CdtrAcct> <Id> <Othr> <Id>	:58A:	Creditor Account Number	EMPTY

<CdtTrfTxInf> <RmtInf> <Ustrd>	:72:	Sender to Receiver Info	-
--------------------------------------	------	-------------------------	---

3.4. Pacs.009 input to MT202 output:

The following table shows all the fields of MT202 message, from which field of the pacs.008 message they will be originated, the description of the field and its default value if necessary.

MT 202	pacs.009		
MT Field	MX Origin Tag	Info	Default
Block 1	-	Sender	RTGSBIC
Block 2	<InstdAgt> <FinInstnId> <BICFI>	Receiver	-
Block 3	<CdtTrfTxInf> <PmtId> <UETR>	UETR	Sequence created by App
Block 4			
:20:	<PmtId> <TxId>	Transaction Reference	-
:21:	<PmtId> <EndToEndId>	Related Reference	-
:32A:	<IntrBkSttlmDt>	Date	-
	<TtlIntrBkSttlmAmt Ccy=>	Currency and Amount	-
:52A:	<DbtrAcct> <Id> <Othr> <Id>	Debit Account	EMPTY
	<InstgAgt> <FinInstnId> <BICFI>	Ordering Institution	-
:58A:	<CdtrAcct> <Id> <Othr> <Id>	Credit Account	EMPTY
	<InstdAgt> <FinInstnId> <BICFI>	Beneficiary Institution	-

:72:	<PmtTpInf> <SvcLvl> <Prtry>	TTC	-
	<RmtInf> <Ustrd>	Sender To Receiver Information	-

4. Business Scenarios

4.1. Business scenario 1: MT103 to pacs.008

A client from financial institution NOSCBBB0 sends a MT103 payment to a client of financial institution ROYCBBB0. However, participant ROYCBBB0 has ISO as the preferred message standard. Therefore, they will receive a pacs.008 once the payment has been settled in RTGS as the V-mode output.

Original - MT103 input:

```
{1:F01ZYABBBB0AXXX0000000015}{2:O1031339210813NOSCBBB0XXX00000000152108131339N}{3:{121:d01
51723-0079-4e3f-9a9b-604f35462f31}}{4:
:20:MT1031308210006
:23B:CRED
:32A:210730BBD125,00
:50K:/123445
John Doe, Panama
:52A:NOSCBBB0
:57A:ROYCBBB0
:59:/654321
Andrew Garfield, Barbados
:71A:SHA
:72:/TTC/1103//Payment sent for testing purposes
-}
```

This is the most important information from the payment that will be used on the mapping:

- 📄 **RTGSBIC:** ZYABBBB0
- 📄 **Reference:** MT1031308210006
- 📄 **Business Date:** 2021-07-30
- 📄 **Currency and Amount:** 125.00 BBD
- 📄 **Debtor Account:** 123445
- 📄 **Debtor name and address:** John Doe, Panama
- 📄 **Debtor Institution:** NOSCBBB0
- 📄 **Creditor Institution:** ROYCBBB0
- 📄 **Creditor Account:** 654321
- 📄 **Creditor name and address:** Andrew Garfield, Barbados
- 📄 **TTC:** 1103
- 📄 **Sender to receiver information:** Payment sent for testing purposes

V-Mode – pacs.008 output:

```
<DataPDU xmlns="urn:swift:saa:xsd:saa.2.0" >
  <Revision>2.0.7</Revision>
  <Header>
    <Message>
      <SenderReference>ZYAB202107309000110000</SenderReference>
      <MessageIdentifier>pacs.008.001.09</MessageIdentifier>
      <Format>AnyXML</Format>
      <Sender>
        <BIC12>ZYABBBB0AXXX</BIC12>
        <FullName>
          <X1>ZYABBBB0XXX</X1>
        </FullName>
      </Sender>
      <Receiver>
        <BIC12>ROYCBBB0AXXX</BIC12>
        <FullName>
          <X1>ROYCBBB0XXX</X1>
        </FullName>
      </Receiver>
      <InterfaceInfo>
        <UserReference>ZYAB202107309000110000</UserReference>
      </InterfaceInfo>
      <NetworkInfo>
        <Priority>Normal</Priority>
        <Network>Application</Network>
      </NetworkInfo>
    </Message>
  </Header>
  <Body>
    <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02" >
      <Fr>
        <FIld>
          <FinInstnId>
            <BICFI>ZYABBBB0</BICFI>
          </FinInstnId>
        </FIld>
      </Fr>
      <To>
        <FIld>
          <FinInstnId>
            <BICFI>ROYCBBB0</BICFI>
          </FinInstnId>
        </FIld>
      </To>
      <BizMsgIdr>ZYAB202107309000110000</BizMsgIdr>
      <MsgDefldr>pacs.008.001.09</MsgDefldr>
      <BizSvc>RTGSFIToFICustomerCredit</BizSvc>
      <CreDt>2021-08-13T18:40:42Z</CreDt>
    </AppHdr>
    <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.09" >
      <FIToFICstmrCdtTrf>
```

```

<GrpHdr>
  <MsgId>ZYAB202107309000110000</MsgId>
  <CreDtTm>2021-08-13T18:39:56Z</CreDtTm>
  <NbOfTxs>1</NbOfTxs>
  <TtlIntrBkSttlmAmt Ccy="BBD">125.00</TtlIntrBkSttlmAmt>
  <IntrBkSttlmDt>2021-07-30</IntrBkSttlmDt>
  <SttlmInf>
    <SttlmMtd>CLRG</SttlmMtd>
  </SttlmInf>
  <InstgAgt>
    <FinInstnId>
      <BICFI>NOSCBBB0</BICFI>
    </FinInstnId>
  </InstgAgt>
  <InstdAgt>
    <FinInstnId>
      <BICFI>ROYCBBB0</BICFI>
    </FinInstnId>
  </InstdAgt>
</GrpHdr>
<CdtTrfTxInf>
  <PmtId>
    <EndToEndId>MT1031308210006</EndToEndId>
    <TxId>MT1031308210006</TxId>
    <UETR>d0151723-0079-4e3f-9a9b-604f35462f31</UETR>
  </PmtId>
  <PmtTpInf>
    <InstrPrty>HIGH</InstrPrty>
    <SvcLvl>
      <Prtry>TTC=1103</Prtry>
    </SvcLvl>
    <LclInstrm>
      <Prtry>RTGSFIToFICustomerCredit</Prtry>
    </LclInstrm>
    <CtgyPurp>
      <Cd>NORM</Cd>
    </CtgyPurp>
  </PmtTpInf>
  <IntrBkSttlmAmt Ccy="BBD">125.00</IntrBkSttlmAmt>
  <ChrgBr>DEBT</ChrgBr>
  <Dbtr>
    <Nm>Martin</Nm>
  </Dbtr>
  <DbtrAcct>
    <Id>
      <Othr>
        <Id>123445</Id>
      </Othr> </Id>
    </DbtrAcct>
  <DbtrAgt>
    <FinInstnId>
      <BICFI>NOSCBBB0</BICFI>

```

```

        </FinInstnId>
    </DbtrAgt>
    <CdtrAgt>
        <FinInstnId>
            <BICFI>ROYCBBB0</BICFI>
        </FinInstnId>
    </CdtrAgt>
    <Cdtr>
        <Nm>Julio</Nm>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <Othr>
                <Id>654321</Id>
            </Othr> </Id>
        </CdtrAcct>
    <RmtInf>
        <Ustrd>/TTC/1103//infoss</Ustrd>
    </RmtInf>
    </CdtTrfTxInf>
</FIToFICstmrCdtTrf>
</Document>
</Body>
</DataPDU>

```

4.2. Business scenario 2: MT202 to pacs.009

Participant NOSCBBB0 sends a MT202 payment to FCIBBBB0. However, participant FCIBBBB0 has ISO as the preferred message standard. Therefore, they will receive a pacs.009 once the payment has been settled in RTGS as the V-mode output.




Original – MT202 input:

```

{1:F01ZYABBBB0AXXX0000000016}{2:O2021345210813NOSCBBB0XXX00000000162108131345N}{3:{121:d97
a55dc-cc9f-455e-a82f-b30564de736f}}{4:}
:20:NOSC202130821001
:21:NOSH202130821001
:32A:210730BBD700,00
:52A:/987654321
NOSCBBB0
:58A:/123456789
FCIBBBB0
:72:/TTC/1202//Payment sent for testing purposes
-}

```

This is the most important information from the payment that will be used on the mapping:

-  **RTGSBIC:** ZYABBBB0
-  **Reference:** NOSC202130821001
-  **Related reference:** NOSH202130821001

- 📄 **Business Date:** 2021-07-30
- 📄 **Currency and Amount:** 700.00 BBD
- 📄 **Debtor Institution:** NOSCBBB0
- 📄 **Debtor Account:** 987654321
- 📄 **Creditor Institution:** FCIBBBB0
- 📄 **Creditor Account:** 123456789
- 📄 **TTC:** 1202
- 📄 **Sender to receiver information:** Payment sent for testing purposes

Vmode – pacs.009 output:

```

<DataPDU xmlns="urn:swift:saa:xsd:saa.2.0">
  <Revision>2.0.7</Revision>
  <Header>
    <Message>
      <SenderReference>ZYAB202107309000110001</SenderReference>
      <MessageIdentifier>pacs.009.001.09</MessageIdentifier>
      <Format>AnyXML</Format>
      <Sender>
        <BIC12>ZYABBBB0AXXX</BIC12>
        <FullName>
          <X1>ZYABBBB0XXX</X1>
        </FullName>
      </Sender>
      <Receiver>
        <BIC12>FCIBBBB0AXXX</BIC12>
        <FullName>
          <X1>FCIBBBB0XXX</X1>
        </FullName>
      </Receiver>
      <InterfaceInfo>
        <UserReference>ZYAB202107309000110001</UserReference>
      </InterfaceInfo>
      <NetworkInfo>
        <Priority>Normal</Priority>
        <Network>Application</Network>
      </NetworkInfo>
    </Message>
  </Header>
  <Body>
    <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
      <Fr>
        <FIId>
          <FinInstnId>
            <BICFI>ZYABBBB0</BICFI>
          </FinInstnId>
        </FIId>
      </Fr>
      <To>
        <FIId>
          <FinInstnId>
            <BICFI>FCIBBBB0</BICFI>
          </FinInstnId>
        </FIId>
      </To>
    </AppHdr>
  </Body>
</DataPDU>

```

```

<BizMsgIdr>ZYAB202107309000110001</BizMsgIdr>
<MsgDefldr>pacs.009.001.09</MsgDefldr>
<BizSvc>RTGSFIToFICredit</BizSvc>
<CreDt>2021-08-13T18:45:15Z</CreDt>
</AppHdr>
<Document xmlns="urn:iso:std:iso:2002:tech:xsd:pacs.009.001.09">
  <FICdtTrf>
    <GrpHdr>
      <MsgId>ZYAB202107309000110001</MsgId>
      <CreDtTm>2021-08-13T18:45:07Z</CreDtTm>
      <NbOfTxes>1</NbOfTxes>
      <TtlIntrBkSttlmAmt Ccy="BBD">700.00</TtlIntrBkSttlmAmt>
      <IntrBkSttlmDt>2021-07-30</IntrBkSttlmDt>
      <SttlmInf>
        <SttlmMtd>CLRG</SttlmMtd>
      </SttlmInf>
      <InstgAgt>
        <FinInstnId>
          <BICFI>NOSCBBB0</BICFI>
        </FinInstnId>
      </InstgAgt>
      <InstdAgt>
        <FinInstnId>
          <BICFI>FCIBBBB0</BICFI>
        </FinInstnId>
      </InstdAgt>
    </GrpHdr>
    <CdtTrfTxInf>
      <PmtId>
        <EndToEndId>NOSH202130821001</EndToEndId>
        <TxId>NOSC202130821001</TxId>
        <UETR>d97a55dc-cc9f-455e-a82f-b30564de736f</UETR>
      </PmtId>
      <PmtTpInf>
        <InstrPrty>HIGH</InstrPrty>
        <SvcLvl>
          <Prtry>TTC=1202</Prtry>
        </SvcLvl>
        <LclInstrm>
          <Prtry>RTGSFIToFICredit</Prtry>
        </LclInstrm>
        <CtgyPurp>
          <Cd>NORM</Cd>
        </CtgyPurp>
      </PmtTpInf>
      <IntrBkSttlmAmt Ccy="BBD">700.00</IntrBkSttlmAmt>
      <Dbtr>
        <FinInstnId>
          <BICFI>NOSCBBB0</BICFI>
        </FinInstnId>
      </Dbtr>
      <DbtrAcct>
        <Id>
          <Othr>
            <Id>987654321</Id>
          </Othr>
        </Id>
      </DbtrAcct>
      <Cdtr>
        <FinInstnId>

```

```

        <BICFI>FCIBBBB0</BICFI>
      </FinInstnId>
    </Cdtr>
    <CdtrAcct>
      <Id>
        <Othr>
          <Id>123456789</Id>
        </Othr> </Id>
      </CdtrAcct>
    <RmtInf>
      <Ustrd>/TTC/1202//DEtails</Ustrd>
    </RmtInf>
  </CdtTrfTxInf>
</FICdtTrf>
</Document>
</Body>
</DataPDU>

```

4.3. Business scenario 3: pacs.008 to MT103

A client from financial institution RBTTBBB0 sends a SCCT pacs.008 payment to a client of financial institution NOSCBBB0. However, participant NOSCBBB0 has MT as the preferred message standard. Therefore, they will receive a MT103 once the payment has been settled in RTGS as the V-mode output.

Original – pacs.008 input:

```

<DataPDU xmlns="urn:swift:saa:xsd:saa.2.0">
  <Revision>2.0.7</Revision>
  <Header>
    <Message>
      <SenderReference>RBTT202108189000040003</SenderReference>
      <MessageIdentifier>pacs.008.001.09</MessageIdentifier>
      <Format>AnyXML</Format>
      <Sender>
        <BIC12>RBTTBBB0AXXX</BIC12>
        <FullName>
          <X1>RBTTBBB0XXX</X1>
        </FullName>
      </Sender>
      <Receiver>
        <BIC12>ZYABBBB0AXXX</BIC12>
        <FullName>
          <X1>ZYABBBB0XXX</X1>
        </FullName>
      </Receiver>
      <InterfaceInfo>
        <UserReference>RBTT202108189000040003</UserReference>
      </InterfaceInfo>
      <NetworkInfo>
        <Priority>Normal</Priority>
        <Network>Application</Network>
      </NetworkInfo>
    </Message>
  </Header>
</DataPDU>

```

```

    </NetworkInfo>
  </Message>
</Header>
<Body>
  <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
    <Fr>
      <FIld>
        <FinInstnId>
          <BICFI>RBTB0000</BICFI>
        </FinInstnId>
      </FIld>
    </Fr>
    <To>
      <FIld>
        <FinInstnId>
          <BICFI>ZYAB0000</BICFI>
        </FinInstnId>
      </FIld>
    </To>
    <BizMsgId>RBT202108189000040003</BizMsgId>
    <MsgDefId>pac.008.001.09</MsgDefId>
    <BizSvc>RTGSFIToFICustomerCredit</BizSvc>
    <CreDt>2021-08-18T22:41:08Z</CreDt>
    <Sgntr>
      <XMLSgntrs xmlns="http://www.w3.org/2000/09/xmldsig#"> --USER-SIGNATURE--
    </XMLSgntrs>
  </AppHdr>
  <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.09">
    <FIToFICstmrCdtTrf>
      <GrpHdr>
        <MsgId>RBT202108189000040003</MsgId>
        <CreDtTm>2021-08-18T22:41:08Z</CreDtTm>
        <NbOfTxes>1</NbOfTxes>
        <TtlIntrBkSttlmAmt Ccy="BBD">100.00</TtlIntrBkSttlmAmt>
        <IntrBkSttlmDt>2021-08-02</IntrBkSttlmDt>
        <SttlmInf>
          <SttlmMtd>CLRG</SttlmMtd>
        </SttlmInf>
        <InstgAgt>
          <FinInstnId>
            <BICFI>RBTB0000</BICFI>
          </FinInstnId>
        </InstgAgt>
        <InstdAgt>
          <FinInstnId>
            <BICFI>NOSC0000</BICFI>
          </FinInstnId>
        </InstdAgt>
      </GrpHdr>
      <CdtTrfTxInf>
        <PmtId>

```

```
<EndToEndId>RBTTH21230040003</EndToEndId>
<TxId>RBTR92021081800040003</TxId>
<UETR>f9b42870-cb17-42b9-aec1-8d0a30316c69</UETR>
</PmtId>
<PmtPlnf>
  <InstrPrty>HIGH</InstrPrty>
  <SvcLvl>
    <Prtry>TTC=1103</Prtry>
  </SvcLvl>
  <LclInstrm>
    <Prtry>RTGSFIToFICustomerCredit</Prtry>
  </LclInstrm>
  <CtgyPurp>
    <Cd>NORM</Cd>
  </CtgyPurp>
</PmtPlnf>
<IntrBkSttlmAmt Ccy="BBD">100.00</IntrBkSttlmAmt>
<ChrgBr>DEBT</ChrgBr>
<Dbtr>
  <Nm>Martin Moran</Nm>
  <PstlAdr>
    <AdrLine>Av 10 de Agosto Quito</AdrLine>
  </PstlAdr>
</Dbtr>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>1234567</Id>
    </Othr> </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
    <BICFI>RBTB3300</BICFI>
  </FinInstnId>
</DbtrAgt>
<CdtrAgt>
  <FinInstnId>
    <BICFI>NOSC3300</BICFI>
  </FinInstnId>
</CdtrAgt>
<Cdtr>
  <Nm>Julio Paez</Nm>
  <PstlAdr>
    <AdrLine>Av coruña, guayaquil</AdrLine>
  </PstlAdr>
</Cdtr>
<CdtrAcct>
  <Id>
    <Othr>
      <Id>76544231</Id>
    </Othr> </Id>
</CdtrAcct>
```

```
<RmtInf>
  <Ustrd>Test Payment</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</FIToFICstmrCdtTrf>
</Document>
</Body>
</DataPDU>
```

This is the most important information from the payment that will be used on the mapping:

- 📄 **RTGSBIC:** ZYABBBB0
- 📄 **Transaction Reference:** RBTTR92021081800040003
- 📄 **Business Date:** 2021-08-02
- 📄 **Currency and Amount:** 100.00 BBD
- 📄 **Debtor Institution:** RBTTBBB0
- 📄 **Debtor Account:** 1234567
- 📄 **Debtor name and address:** Martin Moran, Av 10 de Agosto Quito
- 📄 **Creditor Institution:** NOSCBBB0
- 📄 **Creditor Account:** 76544231
- 📄 **Creditor name and address:** Julio Paez, Av coruña, Guayaquil
- 📄 **TTC:** 1103
- 📄 **Sender to receiver information:** Test Payment

Vmode – MT103 output:

```
{1:F01ZYABBBB0AXXX0000200000}{2:1103NOSCBBB0XXXXN}{3:{108:2108180000200000}{121:f9b42870-cb17-42b9-aec1-8d0a30316c69}}{4:
:20:RBTTR92021081800040003
:23B:CRED
:32A:210802BBD100,00
:50K:/1234567
Martin Moran, Av 10 de Agosto Quito
:52A:RBTTBBB0
:57A:NOSCBBB0
:59:/76544231
Julio Paez, Av coruña, guayaquil
:71A:SHA
:72:/TTC/1103
//Test Payment
-}
```

4.4. Business scenario 4: pacs.009 to MT202

Financial institution RBTTBBB0 sends a FIT pacs.009 payment to financial institution NOSCBBB0. However, participant NOSCBBB0 has MT as the preferred message standard. Therefore, they will receive a MT202 once the payment has been settled in RTGS as the V-mode output.

Original – pacs.009 input:

```
<DataPDU xmlns="urn:swift:saa:xsd:saa.2.0">
  <Revision>2.0.7</Revision>
  <Header>
    <Message>
      <SenderReference>RBTT202108189000040004</SenderReference>
      <MessageIdentifier>pacs.009.001.09</MessageIdentifier>
      <Format>AnyXML</Format>
      <Sender>
        <BIC12>RBTTBBB0AXXX</BIC12>
        <FullName>
          <X1>RBTTBBB0XXX</X1>
        </FullName>
      </Sender>
      <Receiver>
        <BIC12>ZYABBBB0AXXX</BIC12>
        <FullName>
          <X1>ZYABBBB0XXX</X1>
        </FullName>
      </Receiver>
      <InterfaceInfo>
        <UserReference>RBTT202108189000040004</UserReference>
      </InterfaceInfo>
      <NetworkInfo>
        <Priority>Normal</Priority>
        <Network>Application</Network>
      </NetworkInfo>
    </Message>
  </Header>
  <Body>
    <AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02">
      <Fr>
        <FIld>
          <FinInstnId>
            <BICFI>RBTTBBB0</BICFI>
          </FinInstnId>
        </FIld>
      </Fr>
      <To>
        <FIld>
          <FinInstnId>
            <BICFI>ZYABBBB0</BICFI>
          </FinInstnId>
        </FIld>
      </To>
    </AppHdr>
  </Body>
</DataPDU>
```

```

<BizMsgIdr>RBTT202108189000040004</BizMsgIdr>
<MsgDefldr>pacs.009.001.09</MsgDefldr>
<BizSvc>RTGSFIToFICredit</BizSvc>
<CreDt>2021-08-18T22:42:04Z</CreDt>
<Sgntr>
  <XMLSgntrs xmlns="http://www.w3.org/2000/09/xmldsig#"> --USER-SIGNATURE--
</XMLSgntrs>
  </Sgntr>
</AppHdr>
<Document xmlns="urn:iso:std:iso:2002:tech:xsd:pacs.009.001.09">
  <FICdtTrf>
    <GrpHdr>
      <MsgId>RBTT202108189000040004</MsgId>
      <CreDtTm>2021-08-18T22:42:04Z</CreDtTm>
      <NbOfTxes>1</NbOfTxes>
      <TtlIntrBkSttlmAmt Ccy="BBD">111.00</TtlIntrBkSttlmAmt>
      <IntrBkSttlmDt>2021-08-02</IntrBkSttlmDt>
      <SttlmInf>
        <SttlmMtd>CLRG</SttlmMtd>
      </SttlmInf>
      <InstgAgt>
        <FinInstnId>
          <BICFI>RBTTBBB0</BICFI>
        </FinInstnId>
      </InstgAgt>
      <InstdAgt>
        <FinInstnId>
          <BICFI>NOSCBBB0</BICFI>
        </FinInstnId>
      </InstdAgt>
    </GrpHdr>
    <CdtTrfTxInf>
      <PmtId>
        <EndToEndId>RBTTTH21230040004</EndToEndId>
        <TxId>RBTTTR92021081800040004</TxId>
        <UETR>c5e965dd-9188-4976-87cf-32b0dab5e85d</UETR>
      </PmtId>
      <PmtTplnf>
        <InstrPrty>HIGH</InstrPrty>
        <SvcLvl>
          <Prtry>TTC=1202</Prtry>
        </SvcLvl>
        <LclInstrm>
          <Prtry>RTGSFIToFICredit</Prtry>
        </LclInstrm>
        <CtgyPurp>
          <Cd>NORM</Cd>
        </CtgyPurp>
      </PmtTplnf>
      <IntrBkSttlmAmt Ccy="BBD">111.00</IntrBkSttlmAmt>
      <Dbtr>
        <FinInstnId>

```



```

        <BICFI>RBTB0000</BICFI>
        </FinInstnId>
    </Dbtr>
    <DbtrAcct>
        <Id>
            <Othr>
                <Id>654231</Id>
            </Othr> </Id>
        </DbtrAcct>
    <Cdtr>
        <FinInstnId>
            <BICFI>NOSC0000</BICFI>
        </FinInstnId>
    </Cdtr>
    <CdtrAcct>
        <Id>
            <Othr>
                <Id>12314565</Id>
            </Othr> </Id>
        </CdtrAcct>
    <RmtInf>
        <Ustrd>Test Payment</Ustrd>
    </RmtInf>
</CdtTrfTxInf>
</FICdtTrf>
</Document>
</Body>
</DataPDU>

```

This is the most important information from the payment that will be used on the mapping:

- 📄 **RTGSBIC:** ZYABBB0
- 📄 **Transaction Reference:** RBTR92021081800040004
- 📄 **Related Reference:** RBTH21230040004
- 📄 **Business Date:** 2021-08-02
- 📄 **Currency and Amount:** 111.00 BBD
- 📄 **Debtor Institution:** RBTB0000
- 📄 **Debtor Account:** 654231
- 📄 **Creditor Institution:** NOSC0000
- 📄 **Creditor Account:** 12314565
- 📄 **TTC:** 1202
- 📄 **Sender to receiver information:** Test Payment

V-Mode – MT202 output:

```
{1:F01ZYABBBB0AXXX0000200001}{2:1103NOSCBBB0XXXN}{3:{108:2108180000200001}{121:c5e965dd-9188-4976-87cf-32b0dab5e85d}}{4:  
:20:RBTTTR92021081800040004  
:21:RBTTTH21230040004  
:32A:210802BBD111,00  
:52A:/654231  
RBTTBBB0  
:58A:/12314565  
NOSCBBB0  
:72:/TTC/1202  
//Test Payment  
-}
```