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**CIPS Message Definition Report**

**Part 1: Reconciliation**

**V1.0.0**

**January 2021**

Important Note: This Article is made out in both English and Chinese versions. We hereby set Chinese version as standard and English version as a reference should any conflicts occurred. If you have any questions, please contact us at bzb@cips.com.cn.

**Revision Record**

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1. Introduction
	1. Terms and Definitions

The terms involved in this document are defined as follows:

|  |  |
| --- | --- |
| **Term** | **Definition** |
| BusinessRole  | A BusinessRole represents an entity (or a class of entities) of an actual business. |
| Participant  | A functional role played by a BusinessRole in a particular BusinessProcess or BusinessTransaction. |
| BusinessProcess | Business activities undefined but undertaken within a BusinessArea whereby each BusinessProcess fulfills one type of business activities and whereby a BusinessProcess may include and extend other BusinessProcesses. |
| BusinessTransaction | A particular solution that meets the communication requirements and the interaction requirements of a particular BusinessProcess and BusinessArea. |
| MessageDefinition  | Formal description of the structure of a message instance. |

The CIPS terms involved in this document are defined as follows:

|  |  |
| --- | --- |
| **Term** | **Description** |
| Cross-border Interbank Payment System (CIPS) | CIPS provides fund clearing and settlement service for its Participants’ cross-border RMB payment transactions, financial market transactions, etc. |
| CIPS Direct Participant | CIPS Direct Participant refers to a domestic or an overseas institution that has a CIPS code and handles cross-border RMB payment and settlement businesses directly through CIPS. The operating agency of CIPS will open a CIPS account for each Direct Participant bank, and will also open a CIPS account for each Direct Participant FMI as required by prudent management. |
| CIPS Indirect Participant | CIPS Indirect Participant refers to a domestic or an overseas institution that has not opened a CIPS account but has a CIPS code and entrusts an appropriate CIPS Direct Participant to handle cross-border RMB payment and settlement businesses through CIPS. |
| Initiator | Initiator refers to an individual or institution that initially creates a request for payment or information. |
| Receiver | Receiver refers to an individual or institution that ultimately receives a request for payment or information. |

* 1. Abbreviations and Acronyms

|  |  |
| --- | --- |
| Abbreviation/Acronyms | Definition |
| CIPS | Cross-border Interbank Payment System |

* 1. Document Scope and Objectives

This document is the first part of the Remittance Message Definition Report (MDR) and describes the BusinessTransactions and underlying message set. For the sake of completeness, the document may also describe the BusinessActivities that are not in the scope of the BusinessProcesses covered in this document.

This document describes the following:

- the BusinessProcesses scope

- the BusinessRoles involved in these BusinessProcesses

The main objectives of this document are as follows:

- to explain the BusinessProcesses and BusinessActivities these messages have addressed

- to explain the BusinessProcesses and BusinessActivities these messages have addressed

- to give a high-level description of the BusinessProcesses and associated BusinessRoles

- to explain the BusinessProcesses and related Participants

- to present a list of MessageDefinitions

* 1. References

| **Document** | **Version** | **Date** | **Author** |
| --- | --- | --- | --- |
| Message Exchange Standard for CNAPS2 | V1.4.7 | 05-2017 | China National Clearing Center, the People’s Bank of China |
| CIPS (Phase II) Requirements Specification | V1.0.0 | 05-2017 | China National Clearing Center, the People’s Bank of China |
| CIPS Message Exchange Standard V2.1.0 | V2.1.0 | 11-01-2019 | Payment System Development Center, China National Clearing Center, the People’s Bank of China |
| Requirements Specification for Multi-debit/credit Transfer by Clearing Institution | V0.5.0 | 01-2019 | China National Clearing Center, the People’s Bank of China |

1. Scope and Functionality
	1. Background

This Message Definition Report covers a set of 8 messages developed by CIPS for reconciliation.

* 1. Scope

This message set covers the BusinessProcesses of reconciliation. The following 8 messages are used to describe the BusinessProcesses:

1. FundAdjustmentStatement (cips.701.001.02): CIPS sends a FundAdjustmentStatement (cips.701) message of the day to Direct Participants for checking the FundAdjustment message issued by CIPS to the Participants.
2. RequestForReconciliation (cips.710.001.02): If Direct Participants fail to receive the ReconciliationSummary (cips.711) or FundAdjustmentStatement (cips.701) message issued by CIPS, or in any other special circumstance, Direct Participants can send this message to CIPS for requesting the ReconciliationSummary message of the specified date.
3. ReconciliationSummary (cips.711.001.02): CIPS sends a ReconciliationSummary (cips.710) message of the day to Direct Participants for checking the CrossBorderPayment message (ACSC) sent or received by the Participants.
4. RequestForReconciliationDetails (cips.712.001.02): Upon receiving a ReconciliationSummary message issued by CIPS, Direct Participants send a RequestForReconciliationDetails (cips.712) message to CIPS with respect to one or more types of business errors for requesting the AnswerForReconciliationDetails message of the specified date, business type and message type.
5. AnswerForReconciliationDetails (cips.713.001.02): Upon receiving a RequestForReconciliationDetails message, CIPS sends an AnswerForReconciliationDetails (cips.713) message to Initiating Participants.
6. RequestForOriginalMessageDownload (cips.714.001.02): When any problems exist in the reconciliation details, Direct Participants can send a RequestForOriginalMessageDownload (cips.714) message to CIPS with respect to the errors of a certain business for requesting the original of the specified business message.
7. AnswerForOriginalMessageDownload (cips.715.001.02): Upon receiving a RequestForOriginalMessageDownload (cips.714) message, CIPS sends an AnswerForOriginalMessageDownload (cips.715) message to Initiating Participants.
8. FMIReconciliationStatement (cips.716.001.01): CIPS sends a FMIReconciliationStatement (cips.716) message of the day to FMI Participants for checking the CrossBorderPayment message sent or received by the Participants.
	1. Groups of MessageDefinitions and Functionality

| **MessageDefinition** | **ISO 20022 Identifier** | **CIPS Identifier** |
| --- | --- | --- |
| FundAdjustmentStatement | camt.052.001.06 | cips.701.001.02 |
| RequestForReconciliation | camt.060.001.03 | cips.710.001.02 |
| ReconciliationSummary | camt.052.001.06 | cips.711.001.02 |
| RequestForReconciliationDetails | camt.060.001.03 | cips.712.001.02 |
| AnswerForReconciliationDetails | camt.052.001.06 | cips.713.001.02 |
| RequestForOriginalMessageDownload | camt.033.001.04 | cips.714.001.02 |
| AnswerForOriginalMessageDownload | camt.034.001.04 | cips.715.001.02 |
| FMIReconciliationStatement | camt.052.001.06 | cips.716.001.01 |

1. BusinessRoles and Participants

A BusinessRole represents an entity (or a class of entities) of the real world, physical or legal, including a person or corporation. Examples of BusinessRoles: “Financial Institution”, and so on.

A Participant is a functional role played by a BusinessRole in a particular BusinessProcess or BusinessTransaction. Examples of Participants: the “user” of a system, “debtor”, “investor”, and so on.

The relationship between BusinessRoles and Participants is many-to-many. A BusinessRole can act as different Participants at different moments or at the same time. For example, a BusinessRole can be the “user” of a system, a “debtor” and an “investor” at the same time. In addition, different BusinessRoles can be involved as the same Participant.

* 1. Reconciliation Business

The BusinessRoles and Participants in reconciliation business are described below.

| **Participant and BusinessRole Definitions** |
| --- |
| **Participant** | **Definition** |
| CIPS | Cross-border Interbank Payment System |
| Direct Participant | A domestic/overseas banking or other financial institution that directly accepts the fund settlement services provided by CIPS. |
| **BusinessRole** | **Definition** |
| CIPS Participant | A participant that directly interacts with CIPS |
| Clearing System | Cross-border Interbank Payment System |

|  |
| --- |
| **Participant and BusinessRole Matrix** |
| BusinessRoleParticipant | CIPS Participant | Clearing System |
| CIPS |  | √ |
| Direct Participant | √ |  |

1. BusinessProcess Description

This section describes the BusinessProcesses. Description of the BusinessProcesses and the information in the BusinessProcesses can help to identify relationships between the BusinessRoles.

* 1. Request for Reconciliation

The specific process of request for reconciliation is shown in the figure below:



Direct Participants

1. If Direct Participants fail to receive the ReconciliationSummary, FundAdjustmentStatement or FMIReconciliationStatement message issued by CIPS, or in any other special circumstance, Direct Participants send a RequestForReconciliation message to CIPS for requesting the ReconciliationSummary message of the specified date.
2. CIPS receives the RequestForReconciliation message. Upon receiving this message, CIPS performs message format checks, necessary business checks and double accounting checks. After the message passes these checks, CIPS replies with a ReconciliationSummary, FundAdjustmentStatement or FMIReconciliationStatement message.
3. Upon receiving the message, the Participants reply to CIPS with a CommonConfirmation message.
	1. Reconciliation Business
		1. Reconciliation by FMI Participants



FMI Participants

1. At the end of each day, CIPS will send a “ReconciliationSummary” message and a “FundAdjustmentStatement” message to all FMI Participants.
2. Upon receiving the message, FMI Participants reply to CIPS with a CommonConfirmation message, and conduct reconciliation according to the “ReconciliationSummary” message; if the Details message is abnormal, FMI Participants can send a “RequestForOriginalMessageDownload” message to CIPS.
3. Upon receiving the “RequestForOriginalMessageDownload” message from FMI Participants, CIPS performs message format check. If the format of the message is invalid, CIPS abandons the message. In addition, CIPS also performs business checks. If the message fails to pass the business checks, CIPS replies with a CommonConfirmation message. If the message passes the business checks, CIPS replies to FMI Participants with an AnswerForOriginalMessageDownload message for checking and correcting until reconciliation succeeds.
	* 1. Reconciliation by Non-FMI Participants



Non-FMI Participants

1. At the end of each day, CIPS will send a “ReconciliationSummary” message and a “FundAdjustmentStatement” message to all Non-FMI Participants.
2. Upon receiving the message, Non-FMI Participants reply to CIPS with a CommonConfirmation message, and conduct reconciliation according to the “ReconciliationSummary” message; if the reconciliation result is “inconsistent”, Non-FMI Participants can send a “RequestForReconciliationDetails” message to CIPS with respect to one or more types of business errors for requesting the AnswerForReconciliationDetails message of the specified date, business type and message type.
3. Upon receiving the “RequestForReconciliationDetails” message from Non-FMI Participants, CIPS performs message format check. If the format of the message is invalid, CIPS abandons the message. In addition, CIPS also performs business checks. If the message fails to pass the business checks, CIPS replies with a CommonConfirmation message. If the message passes the business checks, CIPS replies to Non-FMI Participants with an “AnswerToDodwnloadReconciliationDetails” message.
4. Upon receiving the “AnswerToDodwnloadReconciliationDetails” message, Non-FMI Participants conduct reconciliation again according to the details; if the Details message is abnormal, Non-FMI Participants can send a “RequestForOriginalMessageDownload” message.
5. Upon receiving the “RequestForOriginalMessageDownload” message from Non-FMI Participants, CIPS performs message format checks. If the format of the message is invalid, CIPS abandons the message. In addition, CIPS performs business checks. If the message fails to pass the business checks, CIPS replies with a CommonConfirmation message. If the message passes the business checks, CIPS replies to Non-FMI Participants with an AnswerForOriginalMessageDownload message for checking and correcting until reconciliation succeeds.
6. Description of BusinessActivities

This section presents the different BusinessActivities within each BusinessProcess. The BusinessActivities of a process are described with an activity diagram. The following is an introduction to the activity diagram.

* describes the general lifecycle of a business process;
* Start Point ⚫ shows where the lifecycle of the business process commences, and End Point  shows where the lifecycle of the business process may end;
* Lozenge (or Diamond) indicates that a choice between several actions can be made;
* There are activity streamlines between Participants;
* Information in the BusinessActivities is transmitted from a Participant to another.
	1. Request for Reconciliation

If Direct Participants fail to receive the ReconciliationSummary, FundAdjustmentStatement or FMIReconciliationStatement message issued by CIPS, or in any other special circumstance, Direct Participants send a RequestForReconciliation message to CIPS, and CIPS replies with a ReconciliationSummary, FundAdjustmentStatement or FMIReconciliationStatement message. Upon receiving the message, the Participants reply to CIPS with a CommonConfirmation message.

Send a ReconciliationSummary/Fund AdjustmentStatement/FMI ReconciliationStatement message

Receive the ReconciliationSummary/FundAdjustmentStatement/FMIReconciliationStatement message

Send a RequestForReconciliation message to CIPS

Receive the CommonConfirmation message

Send a CommonConfirmation message

Pass business legality check and digital signature validity check or not

Send a MessageAbandonNotice message

Pass message format check and double accounting check or not

Message review

Receive the RequestForReconciliation message

Send a CommonConfirmation message to CIPS

Receive the CommonConfirmation message

Receive the MessageAbandonNotice message

Initiating Participants

No

No

Yes

Yes

* 1. Reconciliation Business
		1. Reconciliation by FMI Participants

CIPS sends a “FMIReconciliationStatement” message to all FMI Participants. Upon receiving the message, FMI Participants conduct reconciliation according to the message. If the Details message is abnormal, FMI Participants can send a “RequestForOriginalMessageDownload” message to CIPS. Upon receiving an “AnswerForOriginalMessageDownload” message from CIPS, FMI Participants perform checks and corrections until reconciliation succeeds.

Receive the RequestForOriginal MessageDownload message

Pass message format check and double accounting checkdouble accounting check or not

Send a MessageAbandonNotice message to FMI Direct Participants

Receive the AnswerForOriginal MessageDownload message

Send a RequestForOriginal MessageDownload message to CIPS

Receive the MessageAbandon Notice message

Receive the CommonConfirmation message

Reply to FMI Direct Participants with an AnswerForOriginalMessageDownload message

Send a CommonConfirmation message to FMI Direct Participants

Pass business legality check and digital signature validity check or not

Receive the CommonConfirmation message

Reply with a CommonConfirmation message

Receive the Reconciliation Summary message

Issue a FMIReconciliation Statement message to FMI Participants at the end of each day

FMI Direct Participants

Check if it is correct

Conduct reconciliation

Perform checks and corrections

Message review

No

No

Yes

Yes

No

* + 1. Reconciliation by Non-FMI Participants

CIPS sends a “ReconciliationSummary” message and a “FundAdjustmentStatement message” to all Non-FMI Participants. Upon receiving the “ReconciliationSummary” message, the Participants conduct reconciliation according to the message. If the reconciliation result is “inconsistent”, the Participants can send a “RequestToDownloadReconciliationDetails” message to CIPS. Upon receiving an “AnswerToDodwnloadReconciliationDetails” message from CIPS, the Participants conduct reconciliation again according to the details. If the Details message is abnormal, the Participants can send a “RequestForOriginalMessageDownload” message to CIPS. Upon receiving an “AnswerForOriginalMessageDownload” message from CIPS, the Participants perform checks and corrections until reconciliation succeeds.

No

Send a RequestForOriginalMessageDownload message to CIPS

Pass message format check and double accounting checkdouble accounting check or not

Receive the RequestForOriginalMessageDownload message

Reply to Non-FMI Direct Participants with a AnswerForOriginalMessageDownload message

Yes

Receive the RequestForOriginalMessageDownload message

Send a RequestForReconciliationDetails message to CIPS

Receive the RequestForReconciliationDetails message

Receive the AnswerForReconciliationDetails message

Send a MessageAbandonNotice message to Non-FMI Direct Participants

No

Pass business legality check and digital signature validity check or not

Send a CommonConfirmation message to Non-FMI Direct Participants

Reply to Non-FMI Direct Participants with an AnswerForReconciliation Details message

Send a CommonConfirmation message to Non-FMI Direct Participants

Send a MessageAbandonNotice message to Non-FMI Direct Participants

Pass business legality check and digital signature validity check or not

Receive the ReconciliationSummary message

Reply to CIPS with a CommonConfirmation message

Issue a ReconciliationSummary message and a FundAdjustmentStatement message to Non-FMI Participants at the end of each day

Receive the CommonConfirmation message

Perform checks and corrections

Yes

Check whether it is correct

The Details message is abnormal or not

Receive the CommonConfirmation message

Receive the MessageAbandonNotice message

Conduct reconciliation again according to the detail

Receive the CommonConfirmation message

Receive the MessageAbandonNotice message

Conduct reconciliation

No

Message review

Pass message format check and double accounting checkdouble accounting check or not

Message review

No

No

No

Yes

Yes

Non-FMI Direct Participants

1. BusinessProcesses

This section describes the message flows based on the following activity diagrams so as to show the specific communication processes in the BusinessProcesses or BusinessTransactions.

* 1. Fund Adjustment Statement

At the end of each day, CIPS will send a FundAdjustmentStatement message of the day to Direct Participants for checking the FundAdjustment message issued by CIPS to the participants.

If the Participants are custodian banks, this message will also contain the fund adjustment statement of the FundAdjustment message from their banks in custody.

* + 1. Fund Adjustment Statement Process

After completion of the business checks of the day, CIPS sends a FundAdjustmentStatement message to all Direct Participants. Upon receiving the message, the Participants reply to CIPS with a CommonConfirmation message.



Participants

* 1. Request for Reconciliation

If Direct Participants fail to receive the ReconciliationSummary or FundAdjustmentStatement message issued by CIPS, or in any other special circumstance, Direct Participants can send this message to CIPS for requesting the ReconciliationSummary message of the specified date.

* + 1. Normal Process of Request for Reconciliation

If a Direct Participant fails to receive the ReconciliationSummary, FundAdjustmentStatement or FMIReconciliationStatement message issued by CIPS, or in any other special circumstance, the Direct Participant sends a RequestForReconciliation message to CIPS, and CIPS replies with a ReconciliationSummary, FundAdjustmentStatement or FMIReconciliationStatement message. Upon receiving the message, the Participant replies to CIPS with a CommonConfirmation message.



Participant:

A Participant sends a RequestForReconciliation message to CIPS. If the message fails to pass the business checks, CIPS replies with a CommonConfirmation message.



Participant:

* + 1. Special Process of Request for Reconciliation

CIPS abandons a RequestForReconciliation message sent by a Participant due to nonexistence of DirectParticipantIdentification, wrong message format or double accounting.



Participant

* 1. Reconciliation Summary

At the end of each day, CIPS will send a ReconciliationSummary message to Direct Participants for checking the CrossBorderPayment message (ACSC) sent or received by the participants.

* + 1. Reconciliation Summary Process

After completion of the business checks of the day, CIPS sends a ReconciliationSummary message to all Direct Participants. Upon receiving the message, the Participants reply to CIPS with a CommonConfirmation message.



Participants

* 1. Request/Answer for Reconciliation Details

Upon receiving a ReconciliationSummary message from CIPS, Direct Participants check the errors of the message, and then send a RequestFor Reconciliation Details message to CIPS with respect to one or more types of business errors for requesting the AnswerForReconciliationDetails message of the specified date, business type and message type.

* + 1. Normal Process of Request/Answer for Reconciliation Details

Participants receive a ReconciliationSummary message issued by CIPS. If there is any type of check unfairness of the message, Participants send a RequestForReconciliationDetails message to CIPS. Upon receiving the message, CIPS replies with an AnswerForReconciliationDetails message.



Participants

Participants receive a ReconciliationSummary message issued by CIPS. If there is any type of check unfairness for the message, Participants send a RequestForReconciliationDetails message to CIPS. In case of failure to pass the business checks, CIPS replies with a CommonConfirmation message.



Participants

* + 1. Special Process of Request/Answer for Reconciliation Details

CIPS abandons a RequestForReconciliationDetails message sent by a Participant due to nonexistence of DirectParticipantIdentification, unfound original business, wrong message format or double accounting.



Participant

* 1. Request/Answer for Original Message Download

When any problems exist in the reconciliation details, Direct Participants can send a RequestForOriginalMessageDownload message to CIPS with respect to the errors of a certain business for requesting the original of the specified business message.

* + 1. Process of Request/Answer for Original Message Download

When any problems exist in the reconciliation details, a Direct Participant sends a RequestForOriginalMessageDownload message to CIPS with respect to the errors of a certain business for requesting the original of the specified business message. Upon receiving the message, CIPS replies with an AnswerForOriginalMessageDownload message. The Participant performs checks and corrections.



Participant:

A Participant sends a RequestForOriginalMessageDownload message to CIPS. If the message fails to pass the business checks, CIPS replies with a CommonConfirmation message.



Participant:

* + 1. Process of Request/Answer for Original Message Download

CIPS abandons a RequestForOriginalMessageDownload message sent by a Participant due to nonexistence of DirectParticipantIdentification, unfound original business, wrong message format or double accounting.



Participant:

* 1. FMI Reconciliation Statement

At the end of each day, CIPS will send a ReconciliationSummary message of the day to FMI Participants for checking the CrossBorderPayment message sent or received by the Participants.



Participants

1. Example
	1. FundAdjustmentStatement <cips.701.001.02>

**Message Instance:**

<?xml version="1.0" encoding="UTF-8"?>

<Document xmlns="urn:iso:std:iso:20022:tech:xsd:camt.052.001.04" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">

 <BkToCstmrAcctRpt>

 <GrpHdr>

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 <CreDtTm>2017-12-11T20:00:00</CreDtTm>

 <MsgPgntn>

 <PgNb>7</PgNb>

 <LastPgInd>false</LastPgInd>

 </MsgPgntn>

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 <Rpt>

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 <CreDtTm>2017-12-11T20:00:00</CreDtTm>

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