



Version 1.2 / March 2022

Lynx ISO 20022 message specification companion document for core messages

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Legal notices

Information from Payments Canada for Lynx Implementation.

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1. Purpose

This document is a companion document to the Lynx ISO 20022 Message Specifications. It should be read prior to implementing the ISO 20022 messages since there is important information included about the message usage in the context of Lynx. This companion document explains the information in the Lynx ISO 20022 Message Specifications at a higher level. If there is a conflict between the Lynx ISO 20022 Message Specifications and the companion document, the Lynx ISO 20022 Message Specifications shall take precedence. The companion document is a living document that will evolve and change as the implementation of ISO 20022 in Lynx moves from pre-implementation all the way to the target state of full implementation of ISO 20022 for all Lynx flows.

The target audience for this document (and the ISO 20022 Message Specifications) is broad and includes both Payments Canada Members and the vendor community who will support Members with ISO 20022 implementation. This document will primarily be important for developers and technical managers and staff who are responsible for implementing the new formats in either new or existing applications. It will also be relevant for business and product managers who want to gain an overall understanding of how the messages work and what new content is available. In addition, operational managers will find it useful to understand how the messages are part of the payment flows and what exception processes might need to be enhanced and/or created to ensure a smooth end-to-end experience for their customers.

This document focuses on the November 2022 Lynx release two MX ISO 20022 implementation which aligns with the SWIFT introduction of their global cross-border MX ISO 20022 closed user group. SWIFT will replace Categories 1, 2 and 9 (Payments and Cash Management) MT messages with their MX ISO 20022 equivalent messages over the period from November 2022 to November 2025 (for more information on the SWIFT migration, please visit the [swift.com](https://www.swift.com/standards/iso-20022-programme) website (<https://www.swift.com/standards/iso-20022-programme>)). As a result of this migration, SWIFT participants will be able to send all Payments and Cash Management MX ISO 20022 messages beginning in November 2022. Therefore, Payments Canada (in consultation with Members) decided to implement a limited set of these messages for Lynx release two to accommodate any payments that need to be settled through Lynx, particularly those that originate outside of Canada. This limited set of core messages includes:

ISO 20022 Message name	ISO 20022 Message identifier	Lynx Message function
Business Application Header (BAH)	head.001.001.02	Business Application Header for all Messages
FI to FI Customer Credit Transfer	pacs.008.001.08	Single customer credit transfer
Financial Institution Credit Transfer	pacs.009.001.08 (core)	Single financial institution credit transfer (core)
Financial Institution Credit Transfer	pacs.009.001.08 (cov)	Single financial institution credit transfer (cover)
Payment Return	pacs.004.001.09	Return of a single (customer or financial institution) credit transfer

If a Canadian financial institution receives an MX ISO 20022 payment instruction message (pacs.008, pacs.009 (core or cov) or pacs.004)¹ through SWIFT beginning in November 2022, they will be able to pass on the complete information in a Lynx ISO 20022 payment instruction message.

While a Definition of Terms/Glossary is included as Appendix 1, it is important to note that a working familiarity with both SWIFT documentation and ISO 20022 documentation will be

¹ The full Message Identifier Name for these ISO 20022 messages is pacs.008.001.08, pacs.009.001.08 (core or cov) and pacs.004.001.09. For the sake of brevity and simplicity, we are shortening this notation in this document and will refer to the messages by the shorter notation pacs.008, pacs.009 (core or cov) and pacs.004.

required in order to implement the Lynx ISO 20022 messages. Payments Canada uses the SWIFT MyStandards Editor² in order to create the Usage Guidelines that become our Lynx ISO 20022 Message Specifications. A working familiarity with the SWIFT MyStandards product family will also be helpful when reading both this document and the Lynx ISO 20022 Message Specifications. More information about SWIFT's MyStandards platform can be found here (<https://www.swift.com/our-solutions/compliance-and-shared-services/mystandards>).

Detailed content information related to each specific ISO 20022 message (elements, rules and detailed implementation information) is contained in the Lynx ISO 20022 Message Specification document (one document for each message). Both the Lynx ISO 20022 Message Specification documents and this companion document will be published on the Payments Canada website and are also available on the SWIFT MyStandards web platform. This document is downloadable in PDF form and the Lynx ISO 20022 Message Specification documents are downloadable in PDF and Excel format. XSD versions of the individual message are available upon request from Payments Canada.

1.1 Related documentation

The following documents should also be reviewed and understood for the implementation of ISO 20022 for Lynx.

- Lynx ISO 20022 Message Specifications SR2019 (March 31, 2022)

² Payments Canada makes use of the SWIFT MyStandards platform to both create (through the use of the MyStandards Editor) as well as share (through the use of the MyStandards Web Portal) our Usage Guidelines. Usage Guidelines is the term that SWIFT uses when referring to the set of restrictions placed on the master ISO 20022 messages for use in a particular community or restricted set of users. Once these Usage Guidelines are finalized and published for implementation on any of Payments Canada's payment systems/platforms, we will refer to the final documents as Lynx ISO 20022 Message Specifications. Occasionally the term Usage Guideline may be used to describe the messages but we will endeavour to differentiate between a Usage Guideline and the final Lynx ISO 20022 Message Specifications. The Lynx ISO 20022 Message Specifications are the documents that must be used by Lynx participants when they are ready to implement the messages in the SWIFT MX Closed User Group for Lynx.

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- Lynx MX Functional Requirements Document
 - Lynx MX Participant Requirements Document
 - Lynx SWIFTNet Partial Y-Copy Companion Document

All of the above related documents should be read as part of the Lynx implementation since they all provide necessary information for implementation and for creating messages that will be used in SWIFT's InterAct Partial Y-Copy Service. The Lynx ISO 20022 Message Specifications are public documents and can be found on the Payments Canada website. The Lynx SWIFTNet Partial Y-Copy Companion Document, the Lynx MX Functional Requirements Document and the Lynx MX Participant Requirements Document are available only to Payments Canada Members.

2. Lynx ISO 20022 current timeline

Lynx will be implemented in two releases beginning in the third quarter of 2021. Release one, already implemented in August 2021, is the replacement of the LVTS application with the new Lynx application and also introduces the new risk model. From a messaging perspective, release one will continue to support the SWIFT MT message formats (MT 103 and MT 205). Release two, planned for November 2022, will begin the introduction of the ISO 20022 core messages in Lynx with the implementation of the pacs.008, pacs.009 (core and cov), pacs.004 and head.001. Future releases will see the implementation of additional ISO 20022 messages for Lynx (dates for future releases not yet scheduled or agreed).

The Lynx ISO 20022 core messages included in this document and in the accompanying Lynx ISO 20022 Message Specifications are for the Lynx release two implementations in November 2022. It will be up to the sending Lynx participant to decide whether they will send an MT message or an ISO 20022 message after release two. Lynx Participants will be obliged to receive (only) pacs.008 (+BAH), pacs.009 (core and cov) (+BAH) and pacs.004 (+BAH) after release two. A future release will see the elimination of the MT messages in Lynx. Once dates for this are agreed, all Lynx Participants will have to be prepared to both send and receive the full portfolio of Lynx ISO 20022 messages.

Please refer to section 4 for the full portfolio of ISO 20022 messages that are under consideration for Lynx and target timing for implementation.

3. Message development approach

All messages have been developed in conjunction with the ISO 20022 Message Development Group from late 2019 through early 2021. This group was formed in 2018 and there are 22 organizations participating in the group. It consists of Payments Canada Members, including the Bank of Canada, as well as government and corporate stakeholder representatives. It is a cross-system group and each firm may send different experts to the meetings depending on whether we are creating messages for high-value payments (Lynx), real-time payments (RTR) or batch payments.

Meetings were held in November and December 2019 to finalize the pacs.008, pacs.009 (core and cov) and head.001 (BAH) over the course of five full-day sessions. Pacs.004 was finalized during sessions held in the fourth quarter of 2020. Minor updates to all messages related to two subsequent sets of CBPR+ changes were reviewed and finalized in April and December 2021. All Lynx Participants were invited to participate. See Appendix 2 for more information related to the ISO 20022 Message Development Group, including the terms of reference and list of participating organizations.

An important aspect of the work to create the Lynx ISO 20022 messages has been the alignment of the Lynx messages with both the CBPR+ and HVPS+ message usage guidelines (see definitions of these important groups in Appendix 1). CBPR+'s work focuses on high-value cross border payments and HVPS+'s work focuses on domestic, centrally cleared high-value payments. The two groups have aligned their respective usage guidelines very closely and the Lynx ISO 20022 messages are similarly aligned. The main differences between the Lynx ISO 20022 messages and the CBPR+ ISO 20022 messages are that the Lynx messages are designed to be fit-for-purpose for Canadian high-value payments that are centrally cleared and settled through Lynx on the books of the Bank of Canada.³ We frequently refer to CBPR+ and HVPS+ in both this

³ See Appendix 3 for a summary of the differences between CBPR+ guidelines and the Lynx ISO 20022 messages.

companion document and in the Lynx ISO 2022 Message Specifications because alignment and harmonization with these important initiatives is of critical importance for data integrity and interoperability. It is important to note that alignment with the CBPR+ usage guidelines has taken precedence over alignment with HVPS+ because the CBPR+ usage guidelines will be implemented on the SWIFT network when they begin their migration to ISO 2022 in November of 2022. Therefore, Canadian financial institutions will begin to receive these messages from cross-border SWIFT correspondents and if they plan to transmit those messages within Canada, they will need to have the capability to formulate ISO 2022 Lynx messages that allow for all the same elements and components that are part of the CBPR+ usage guidelines implemented on SWIFT. This will ensure that all data elements can be transmitted in full and avoid truncation between Canadian financial institutions. See illustration of this flow in Diagram 1 below:

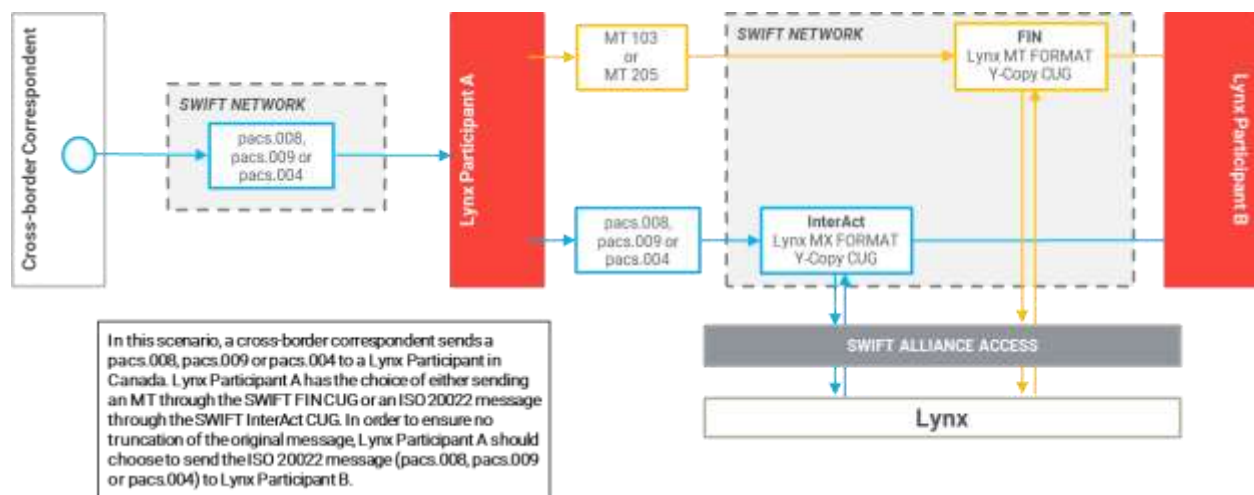


DIAGRAM 1 – Cross-border correspondent payment flow for Lynx.

Over the past few years Payments Canada has been working closely with other high-value payment system operators around the globe to harmonize our respective ISO 2022 messages, promote common approaches to message usage and further ensure global interoperability.

In 2015 SWIFT launched an ISO 2022 Harmonization Charter to promote common approaches to implementation among Financial Market Infrastructures (FMIs) around the world (ISO 2022

Harmonization Charter on swift.com). Some 30 FMIs (including Payments Canada and the Bank of Canada) have signed the Harmonization Charter. The key principles of the Charter include:

- Sharing of information - FMIs share information about their ISO 20022 implementation plans with the other endorsing and supporting FMIs.
- Adherence to market practice – FMIs adhere to global ISO 20022 Market Practices and base their own usage guidelines on these market practices.
- Adherence to the message version and release management – FMIs update to the latest ISO 20022 message version that is in line with the ISO 20022 release cycle.

With this in mind, SWIFT and other global payment system operators have agreed to begin the migration to ISO 20022 starting with the version of the messages published in 2019 (referred to as Standards Release 2019 or SR2019). Payments Canada will also use this version for the Lynx release two implementation in November of 2022.

4. Lynx ISO 20022 message portfolio

Below is the portfolio of ISO 20022 messages that are envisioned for the Lynx target end-state implementation:

ISO 20022 Message name	ISO 20022 Message identifier	Lynx Message function	Lynx release	Message status for Lynx
Core Messages				
Business Application Header (BAH)	head.001.001.02	Business Application Header for all Messages	To be implemented in release two, November 2022	Final (published June 2021, updated March 2022)
FI to FI Customer Credit Transfer	pacs.008.001.08	Single customer credit transfer	To be implemented in release two, November 2022	Final (published June 2021, updated March 2022)
Financial Institution Credit Transfer	pacs.009.001.08 (core)	Single financial institution credit transfer (core)	To be implemented in release two, November 2022	Final (published June 2021, updated March 2022)
Financial Institution Credit Transfer	pacs.009.001.08	Single financial institution credit transfer (cover)	To be implemented in release two, November 2022	Final (published June 2021, updated March 2022)

ISO 20022 Message name	ISO 20022 Message identifier	Lynx Message function	Lynx release	Message status for Lynx
Payment Return	pacs.004.001.09	Return of a single (customer or financial institution) credit transfer	To be implemented in release two, November 2022	Final (published June 2021, updated March 2022)
Reporting Messages				
Bank to Customer Statement	camt.053.001.08	Statement (includes balances and transactions)	To be optionally available in release two, November 2022	Final (published Dec 2021, updated March 2022)
Supporting Messages				
Payment Status Report	pacs.002.001.10	Report of payment status	Being considered for future implementation	Initial draft (not reviewed)
FI to FI Payment Status Request	pacs.028.001.03	Request for a report of payment status	Being considered for future implementation	Initial draft (not reviewed)
Request for Cancellation	camt.056.001.08	Request for a return of a single customer credit transfer	Being considered for future implementation	Initial draft (not reviewed)

ISO 20022 Message name	ISO 20022 Message identifier	Lynx Message function	Lynx release	Message status for Lynx
Resolution of Investigation	camt.029.001.09	Refusal of a request for a single customer credit transfer	Being considered for future implementation	Initial draft (not reviewed)
Receipt	camt.025.001.05	Message receipt acknowledgement	Being considered for future implementation	Initial draft (not reviewed)

This document only covers the Core Messages in the list above, i.e. the pacs.008, pacs.009 (core and cov), pacs.004 and head.001. Payments Canada also published the camt.053 message specification in December 2021 but there is no separate accompanying companion document for the camt.053 since the content of the camt.053 is consistent with the rules and formats in the pacs messages. The rest of the message portfolio will be finalized once the scope of the next release is agreed. For Lynx release two, Lynx participants must be able to receive only the pacs.008 (+BAH), pacs.009 (core and cov +BAH) and pacs.004 (+BAH) messages through the new Lynx SWIFTNet Partial Y-Copy Closed User Group (CUG also referred to as the MX CUG). This new MX CUG will coexist and run in parallel with the existing SWIFT MT CUG (for MT 103 and MT 205). This coexistence period will remain in place until a date is set for the discontinuation of the SWIFT Lynx MT CUG, after which Lynx will begin to process only the ISO 20022 messages.⁴ Details related to the new MX CUG and the partial Y-copy details can be found

⁴ The plan and dates for decommissioning the MT CUG will be discussed and agreed to with Participants as there will be a number of factors that need to be taken into consideration (e.g. SWIFT migration window until 2025) prior to any changes being made.

in the Lynx SWIFTNet Partial Y-Copy Companion Document and the Lynx Rules (under development as of the publication of this document).

4.1 Message flows

The pacs.008, pacs.009 and pacs.004 messages and Y-copy flows are illustrated in Diagrams 2, 3 and 4 below:

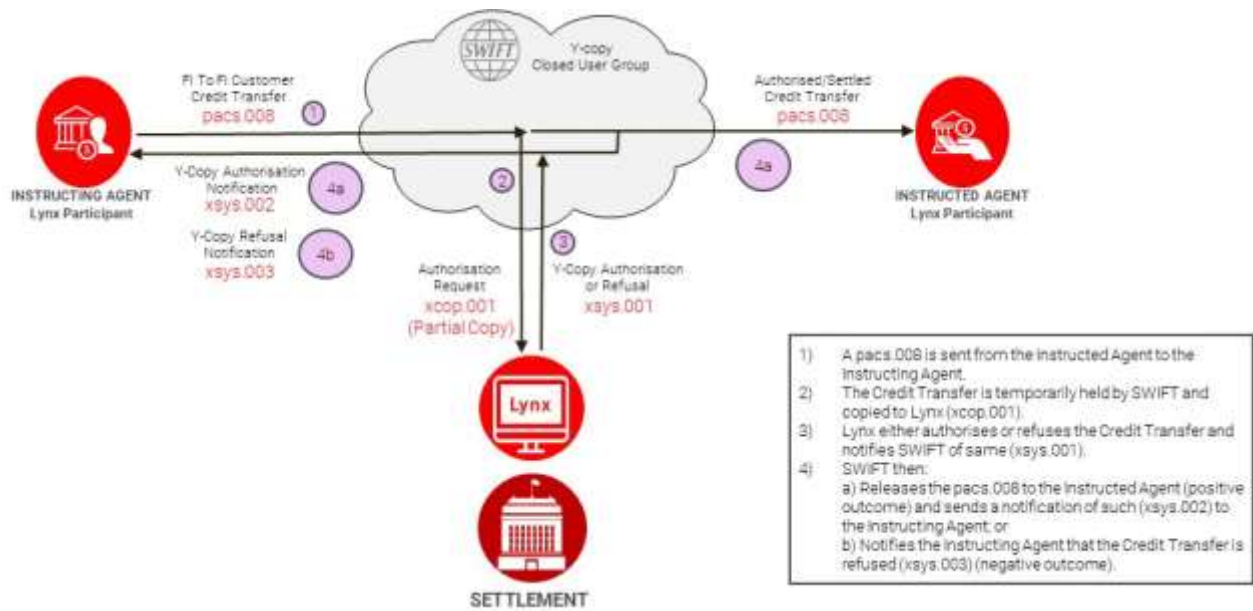


DIAGRAM 2 – pacs.008 SWIFTNet Message and Y-Copy Flow.

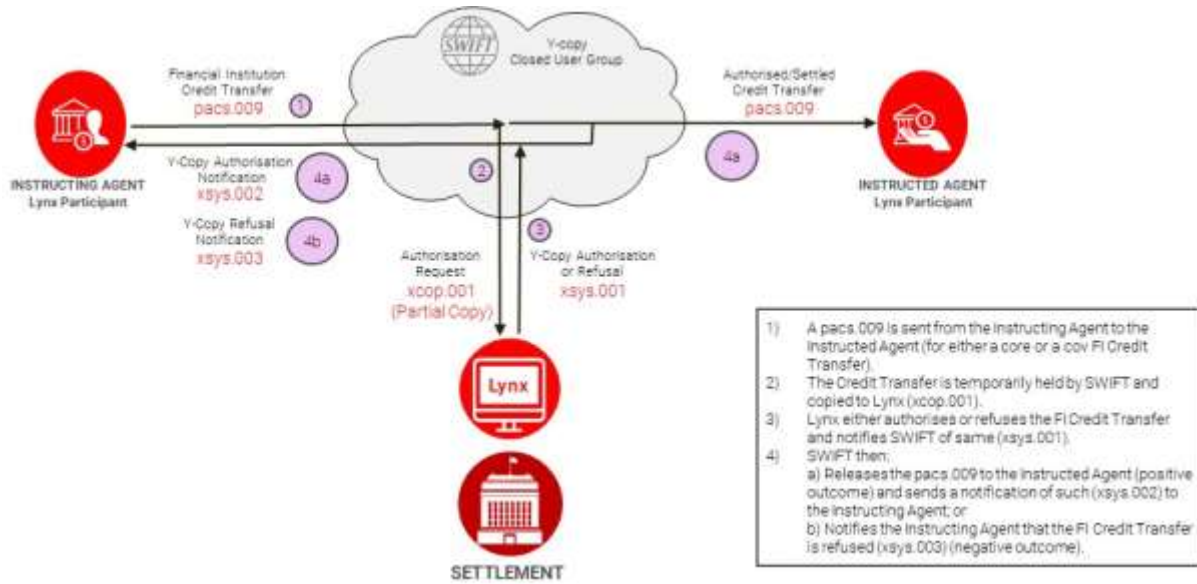


DIAGRAM 3 – pacs.009 SWIFTNet Message and Y-Copy Flow.

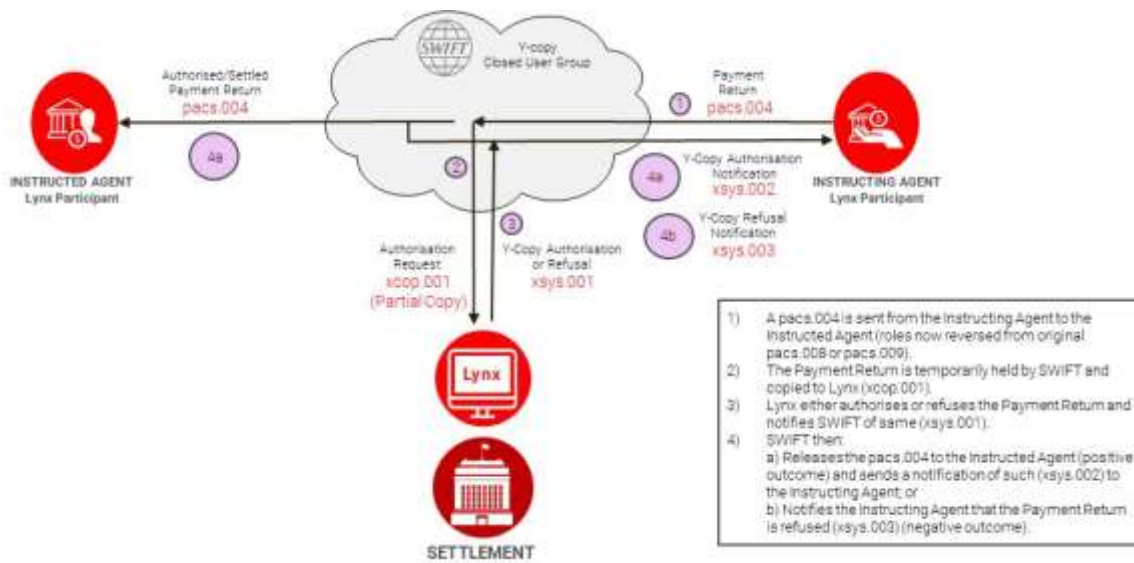


DIAGRAM 4 – pacs.004 SWIFTNet Message and Y-Copy Flow.

The Business Application Header (head.001) will be part of the business message and sit atop the pacs.008, pacs.009 (core and cov) and pacs.004 when they are sent from instructing agents to instructed agents. Messages transmitted over SWIFTNet InterAct contain additional technical headers that are used for routing and other network and security purposes. See Diagram 5 below illustrating this in the context of a SWIFT message.

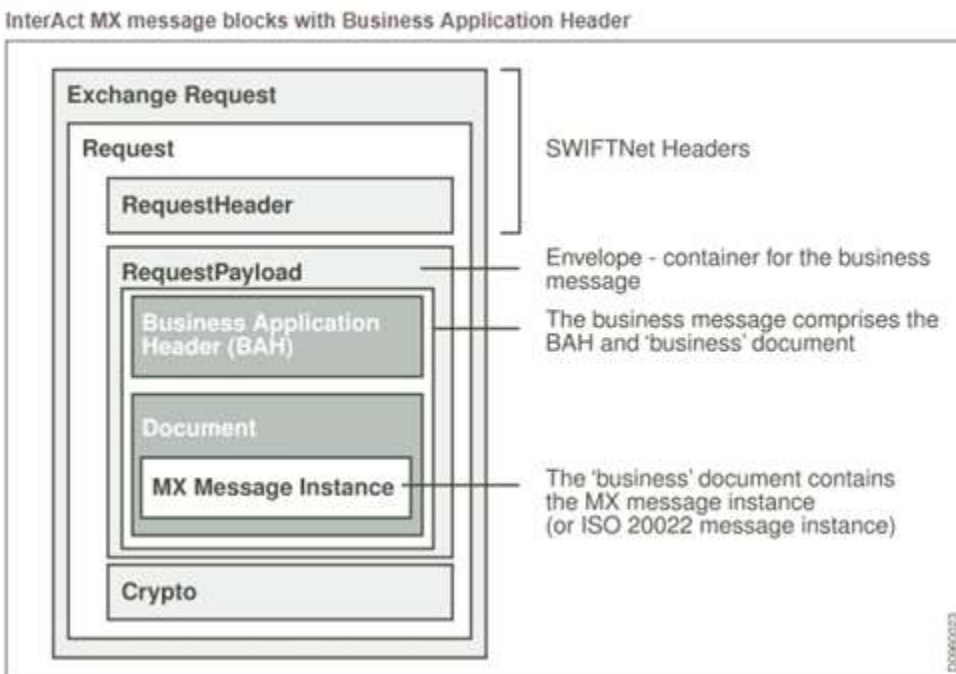


DIAGRAM 5 – SWIFTNet InterAct Message Blocks.

4.2 Implementation of ISO 20022 for Lynx

The following sections provide some highlights on the message specification details that are applicable across the portfolio.

4.2.1 Single payments only in Lynx

The master ISO 20022 messages (pacs.008, pacs.009 and pacs.004) allow for multiple payments to be included in the messages. For Lynx, only a single payment will be allowed in each respective ISO 20022 message. This restriction is already part of the Lynx ISO 20022 Message Specification where the number of transactions is limited to only '1'.

4.2.2 Character Set

Lynx ISO 20022 messages will support the following Character Set.

- All message elements which are defined (by Data Type) as text are limited to the SWIFT FIN-X Character Set (this is the Character Set that is currently in place for the SWIFT MT messages): A-Z a-z 0-9 / - ? : () . , ' + CR LF and SPACE.
- Special characters are additionally allowed in 1) all party (agents and non-agents) Name and Postal Address components/elements, 2) the Related Remittance Information component, 3) the Remittance Information (Structured and Unstructured) component and 4) the Email Address where included as part of a Proxy element. The list of special characters is as follows: ! # % & * = ^ _ ` { | } ~ " ; @ [\] > < \$.

This is aligned with the Character Set that will also be implemented by SWIFT (CBPR+) for their cross-border ISO 20022 messages. It should be noted that while ISO 20022 base standards support non-Latin characters, CBPR+ (and Lynx) will only support Latin characters in the initial service implementation.

4.2.3 Use of Local Instrument

Lynx will make use of the Payment Type/Local Instrument/Proprietary element to indicate the settlement mechanism and settlement priority for all Lynx transactions. For this reason, these components and elements have been made mandatory (where possible) and contain the following specific textual rule and proprietary code list for the population of this element:

Lynx_Local_Instrument_TextualRule:

Local Instrument is to be used to indicate the settlement mechanism and settlement priority information as defined by Lynx. This is an alphanumeric element (numbers or

letters). The first character represents the settlement mechanism and the next 2 characters, if present, represent the settlement priority for the Liquidity Savings Mechanism (LSM). Acceptable values are:

- 1 (definition = Urgent Payment Mechanism - UPM, default priority)
- 2 (definition = LSM, default priority)
- 201 (definition = LSM, priority 1)
- 203 (definition = LSM, priority 3)
- 205 (definition = LSM, priority 5)
- R (definition = Reserved Collateral Mechanism - RCM, default priority)

4.2.4 Agents and parties

There are 16 Agents and 14 Parties in a pacs.008 message (and double this number in a pacs.009 cov and a pacs.004). Agents are defined in the context of ISO 20022 as Financial Institutions (FIs) and Parties are defined as non FIs.

Below is a table containing some definitions of the main Agents and Parties in the pacs.008, pacs.009 and pacs.004 messages. This is not an exhaustive list and is provided here with some alternative terms to familiarize the audience with some of the new ISO 20022 terminology for Agents and Parties in payments.

Agent/Party	ISO 20022 definition	Alternative terms
Ultimate Debtor	Ultimate party that owes an amount of money to the (ultimate) creditor.	
Debtor	Party that owes an amount of money to the (ultimate) creditor.	Originator, Originating Customer, Originating Party, Payor.
Ultimate Creditor	Ultimate party to which an amount of money is due.	

Agent/Party	ISO 20022 definition	Alternative terms
Creditor	Party to which an amount of money is due.	Beneficiary, Beneficiary Customer, Receiving Party, Payee.
Initiating Party	Party that initiates the payment. This can be either the debtor or a party that initiates the credit transfer on behalf of the debtor.	
Debtor Agent	Financial institution servicing an account for the debtor.	Originating Participant/Member
Creditor Agent	Financial institution servicing an account for the creditor.	Beneficiary Participant/Member
Instructing Agent	Agent that instructs the next party in the chain to carry out the (set of) instruction(s).	Sender (normally, in the old MT terminology)
Instructed Agent	Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).	Receiver (normally, in the old MT terminology)
Previous Instructing Agent	Agent immediately prior to the Instructing Agent.	
Intermediary Agent	Agent between the Debtor Agent and the Creditor Agent.	

Diagram 6 below illustrates where these Agents and Parties fall in a simple credit transfer (pacs.008) flow.



DIAGRAM 6 – Lynx ISO 20022 Message flow – pacs.008 (black color indicates mandatory Agents/Parties, blue means optional)

The following is a summary of the rules and restrictions for Agents and Parties in the Lynx ISO 20022 messages. Details of the rules and all detailed content of the Lynx ISO 20022 message elements can be found in the Lynx ISO 20022 Message Specifications. These rules and restrictions are closely aligned with both CBPR+ and HVPS+. Formal rules are validated in the message and will cause a message to be non-compliant (i.e. the message would not pass schema validation and would be NAK'd by SWIFT) if they are not followed. Formal rule names all end with the words 'FormalRule' at the end of the rule name. Textual rules are textual and the messages will pass validation without a message being rejected (or NAK'd). However, textual rules should still be followed when formulating any ISO 20022 message for Lynx. Textual rule names all end with the words 'TextualRule' at the end of the rule name.

Lynx agents
Formal rules / restrictions
Applicable to all agents (except where noted)
Branch ID is removed (except for Creditor Agent where it is left optional for when the Creditor Agent is located in Japan).
Financial Institution Identification/other is removed.
If Clearing System Member ID is used, Clearing System Identification is mandatory - Code only, Proprietary is removed.
Postal Address/Address Type is removed.
Lynx_Structured_Vs_Unstructured_Postal_Address_FormalRule: If Postal Address is used and if Address Line is present, then all other optional elements in Postal Address must be absent. This rule is inherited verbatim from CBPR+.
Lynx_Town_Name_And_Country_FormalRule: If Postal Address is used, and if Address Line is absent, then Country and Town Name must be present. This rule is inherited verbatim from CBPR+.
Postal Address/Address Line is restricted to three lines of 35 characters.
Lynx_Agent_Name_Postal_Address_FormalRule: Name and Postal Address must always be present together. This rule is inherited verbatim from CBPR+.
Applicable only to From/To in the BAH (FI ID) and Instructing/Instructed Agents
BICFI is mandatory, Clearing System Member ID and LEI are optional. Name and Postal Address are removed.
Lynx_From_To_Instructing_Agent_Instructed_Agent_BICFI_1_FormalRule: BAH/From/BICFI must match Instructing Agent/BICFI, except where BAH Copy Duplicate = COPY or = CODU AND BAH/To/BICFI must match Instructed Agent/BICFI, except where BAH Copy Duplicate = COPY or =

Lynx agents

CODU.

This rule is inherited verbatim from CBPR+.

Lynx_From_To_Instructing_Agent_Instructed_Agent_BICFI_2_FormalRule:

BAH/From/BICFI must match Instructing Agent/BICFI if Copy Duplicate is absent AND

BAH/To/BICFI must match Instructed Agent/BICFI if Copy Duplicate is absent.

This rule is inherited verbatim from CBPR+.

Textual Rules

Applicable to all agents (except From/To in the BAH and Instructing/Instructed Agents)

Lynx_Agent_National_Only_TextualRule:

Whenever Debtor Agent, Creditor Agent and all Agents in between are located within the same country, the Clearing System Member Identification only may be used.

This rule is inherited verbatim from CBPR+.

Lynx_Agent_Option_1_TextualRule:

BICFI, complemented optionally with LEI (preferred option).

This rule is inherited verbatim from CBPR+.

Lynx_Agent_Option_2_TextualRule:

(Clearing System Member Identification OR LEI) AND (Name AND (Unstructured Postal Address OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available.

This rule is inherited verbatim from CBPR+.

Lynx_Agent_Option_3_TextualRule:

Name AND (Unstructured OR [Structured Postal Address with minimum Town Name AND Country])). It is recommended to also add the Post Code when available.

This rule is inherited verbatim from CBPR+.

Lynx_Co-existence_Postal_Address_TextualRule:

Address Line (Unstructured Address) remains available only for cases when the payment is initiated in FIN, or by an MI, during coexistence only. The Structured Postal Address remains the preferred option. Therefore:

Lynx agents

- If a payment is initiated on FIN, or by an MI, and the Postal Address is unstructured, the outgoing ISO 20022 message will transport unstructured postal address, up to the Creditor Agent.
- If a payment is initiated in ISO 20022, Postal Address must be structured.
This rule is inherited verbatim from CBPR+.

Textual Rules added at message level applicable to all Agents:

If BICFI is present, then (Name AND Postal Address) are NOT allowed (Clearing System Member Identification and LEI may complement) – However, in case of conflicting information, the BIC will always take precedence.

If BICFI is absent, (Name AND Postal Address) OR Clearing System Member Identification must be present and both are allowed together.

These rules are inherited verbatim from CBPR+.

Lynx parties

Formal rules / restrictions

Applicable to all parties (except where noted)

Contact details is removed

Identification/Org ID/Other and Identification/Private ID/Other are both limited to 2 repetitions.

Postal Address/Address Type is removed.

Structured and Unstructured Postal Address are mutually exclusive (see formal rule for Debtor/Creditor, for all other Parties, only Structured Address is allowed – Address Line is removed).

Town Name and Country are mandatory for Structured Postal Address (except for Ultimate Creditor where only Country is mandatory) (see formal rule below).

Postal Address/Address Line is restricted to 3 lines of 35 characters.

Lynx parties
<p>Lynx_Party_Name_Postal_Address_FormalRule: If Postal Address is present, then Name is mandatory (except Parties in Structured Remittance Information component). This rule is inherited verbatim from CBPR+.</p>
<p>Applicable only to Debtor and Creditor</p>
<p>Structured OR Unstructured Postal Address is allowed.</p>
<p>Lynx_Party_Name_Any_BIC_FormalRule: If AnyBIC is absent, then Name is mandatory and it is also recommended to provide the Postal Address. This rule is inherited verbatim from CBPR+.</p>
<p>Lynx_Structured_Vs_Unstructured_Postal_Address_FormalRule: If Postal Address is used and if Address Line is present, then all other optional elements in Postal Address must be absent. This rule is inherited verbatim from CBPR+.</p>
<p>Lynx_Town_Name_And_Country_FormalRule: If Postal Address is used, and if Address Line is absent, then Country and Town Name must be present. This rule is inherited verbatim from CBPR+.</p>
<p>Applicable only to Debtor</p>
<p>Identification/Org ID/Other/Scheme Name and Identification/Private ID/Other/Scheme Name are both mandatory (Code only, Proprietary is removed).</p>
<p>Applicable only to From/To in the BAH (Org ID)</p>
<p>Organization Identification (Org ID) component is removed (only FI ID is allowed in From/To)</p>
<p>Applicable only to Ultimate Debtor, Initiating Party, Ultimate Creditor and Structured Remittance Parties</p>
<p>Only Structured Postal Address is allowed (with Town Name and Country mandatory, Country only for Ultimate Creditor).</p>

Lynx parties
Textual Rules
Applicable only to Debtor and Creditor
<p>Lynx_Debtor/Creditor_Any_BIC_Presence_TextualRule: If AnyBIC is present, then Name AND Postal Address are NOT allowed (other elements remain optional) - However, in case of conflicting information, AnyBIC will always take precedence. This rule is inherited verbatim from CBPR+.</p>
<p>Lynx_Debtor/Creditor_Option_1_TextualRule: Identification/Organization Identification/AnyBIC AND (Account Number OR Organization Identification/Other). This rule is inherited verbatim from CBPR+.</p>
<p>Lynx_Debtor/Creditor_Option_2_TextualRule: Name AND (Unstructured OR [Structured Postal Address with Town Name and Country mandatory (+ Post Code when available)]) AND (Account Number OR Identification/Organization or Private). This rule is inherited verbatim from CBPR+.</p>
<p>Lynx_Debtor/Creditor_JurisdictionsOnly_Option_3_TextualRule: For Jurisdictional transactions, Name is mandatory with either Account OR Identification (that is within a country or for regions under same legislations – e.g. EEA). Countries impacted by the Jurisdictional rule: Belgium, Bulgaria, Czechia, Denmark, Germany, Estonia, Ireland, Greece, Spain, France, Croatia, Italy, Cyprus, Latvia, Lithuania, Luxembourg, Hungary, Malta, Netherlands, Austria, Poland, Portugal, Romania, Slovenia, Slovakia, Finland, Sweden, Iceland, Liechtenstein, Norway. Note: The jurisdictional rules apply only when all agents in the payment chain underly the same jurisdiction. This rule is inherited verbatim from CBPR+.</p>
<p>Lynx_Co-existence_Postal_Address_TextualRule:</p> <ol style="list-style-type: none"> 1) If a payment is initiated by the Debtor’s Agent in ISO 20022, effective with the start of the co-existence phase in Nov 2022, it is highly recommended to use a structured address of the Debtor and Creditor. Please note some MIs may reject an unstructured address from 2023. 2) If a payment is initiated on FIN or by an MI not on ISO20022 yet, and the postal address is unstructured, the outgoing ISO 20022 message will transport unstructured postal address, up to the Creditor Agent. End of 2023 is still highly recommended as a target by all communities as for the end-date for unstructured party information for any payment format, legacy, FIN and ISO

Lynx parties

20022.

- 3) From Nov 2023 until Nov 2025, the same strong recommendation as stated under 1) above, applies.
- 4) Structured address will become mandatory from Nov 2025 (the unstructured Address Line element will be removed).

This rule is inherited verbatim from CBPR+.

Textual Rules added at message level applicable to Debtor and Creditor:

If AnyBIC is present, then (Name AND Postal Address) are NOT allowed (other elements remain optional)

However, in case of conflicting information, AnyBIC will always take precedence.

If Name is present, it is recommended to use Postal Address.

These rules are inherited verbatim from CBPR+.

Applicable only to Ultimate Debtor

Lynx_Ultimate_Debtor_Option_1_TextualRule:

Name AND Structured Postal Address with minimum Town Name and Country (+ recommend to add Post Code when available).

This rule is inherited verbatim from CBPR+.

Lynx_Ultimate_Debtor_Option_2_TextualRule:

Name AND Structured Postal Address with minimum Town Name and Country (+ recommend to add Post Code when available) AND Identification: Organization or Private.

This rule is inherited verbatim from CBPR+.

Applicable only to Ultimate Creditor

Lynx_Ultimate_Creditor_Option_1_TextualRule:

Name AND Structured Postal Address with minimum Country (other elements are optional, e.g. Identification: Private or Organisation).

This rule is inherited verbatim from CBPR+.

Applicable only to Ultimate Debtor and Ultimate Creditor

Lynx_Ultimate_Debtor/Ultimate_Creditor_Option_3/2_Jurisdictions_Only_TextualRule:

For Jurisdictional transactions, Name AND/OR Identification (Private or Organisation) (that is within a country or for regions under same legislations – e.g. EEA).

Countries impacted by the Jurisdictional rule:

Lynx parties

Belgium, Bulgaria, Czechia, Denmark, Germany, Estonia, Ireland, Greece, Spain, France, Croatia, Italy, Cyprus, Latvia, Lithuania, Luxembourg, Hungary, Malta, Netherlands, Austria, Poland, Portugal, Romania, Slovenia, Slovakia, Finland, Sweden, Iceland, Liechtenstein, Norway. Note: The jurisdictional rules apply only when all agents in the payment chain underly the same jurisdiction. This rule is inherited verbatim from CBPR+.

Two of the formal rules listed above,

Lynx_From_To_Instructing_Agent_Instructed_Agent_BICFI_Rule_1_FormalRule and **Lynx_From_To_Instructing_Agent_Instructed_Agent_BICFI_Rule_2_FormalRule**, mandate that the BICFI elements in the From and To components in the BAH must be the same (identical) as the BICFI elements in the Instructing Agent and Instructed Agent components in the core message (either pacs.008, pacs.009 (core and cov) or pacs.004). It is worth highlighting these formal rules since they create a formal and validate-able link between content/information in the BAH and content/information in the core message. The content of these elements must be identical or the message will be invalid.

A thorough review of all the formal rules and textual rules outlined above will be required in order to ensure proper identification of Agents and Parties in the Lynx core messages.

4.3 Comparison between MT Fields and ISO 20022 Elements

The table in Appendix 4 provides a comparison between the MT 103 and MT 205 and their equivalent elements in the Lynx ISO 20022 messages. For illustration purposes, we used the MT 205 COV since this effectively includes the CORE comparison by default. This comparison is provided for information and reference purposes and is not a comprehensive mapping or translation table. The SWIFT published translation rules should be consulted for complete translation information.

5. Payment returns (pacs.004)

The pacs.004 payment return message is used to return a single credit transfer (pacs.008 or pacs.009) to the original Debtor. As mentioned at the end of section 3, Payments Canada will be implementing the SR2019 version of the pacs.004 (pacs.004.001.09). It should be noted that changes have been made to both the SR2020 and SR2021 versions of the pacs.004 (versions 10 and 11). For example, one of the changes made in the SR2020 version was the addition of all the Account information components for Agents and Parties in the Return Chain. Other changes may come in the future since pacs.004 is a relatively new message that does not have a direct equivalent in the old 'MT' flow. While we will start with the SR2019 version (to align with both CBPR+ and other jurisdictional implementations), it is perhaps important to note that, since the pacs.004 is relatively new, it may continue to evolve in the coming few years to meet the changing needs of the global payments community.

5.1 Settlement mechanism and settlement priority for pacs.004

Because the SR2019 version of the pacs.004 does not contain a Payment Type/Local Instrument component, Lynx will use the **Original** Transaction Reference/Payment Type/Local Instrument/Proprietary element to indicate the settlement mechanism and settlement priority for the pacs.004 payment return message. This is a workaround since this component is normally used to indicate the **ORIGINAL** information from the pacs.008 or pacs.009. This is documented in detail in the pacs.004 Lynx ISO 20022 Message Specification document.

5.2 Returning an MT with a pacs.004

For Lynx, the pacs.004 message specification has been designed to return either a pacs.008 or pacs.009, but it can also be used to return an MT 103 or MT 205. Some additional market practice may need to be developed around the details of populating the pacs.004 if an MT 103 or MT 205 is being returned. For example, there is no Original Message ID or Original End To End ID if you are returning an MT message. As of the writing of this document, no market practice has been published related to these kinds of details.

5.3 The use of the related BAH in a pacs.004

When sending a pacs.004 in Lynx, it is recommended to refer to the original pacs.008 BAH or pacs.009 BAH content in the Related component of the pacs.004 BAH.

5.4 Return Chain component

The pacs.004 contains a mandatory Return Chain component. This component must contain the Agents and Parties from the perspective of the Payment Return and not from the perspective of the original payment (pacs.008 or pacs.009). Information related to Agents and Parties from the original payment should be provided in the Original Transaction Reference component. It is recommended to provide as much information about the original pacs.008 or pacs.009 as possible in order to help facilitate reconciliation back to the original payment.

Appendix 1 - Definition of Terms/Glossary

Acronym/Term	Definition
CBPR+	<p>Cross Border Payments and Reporting plus (CBPR) - a market practice working group formed by SWIFT made up of international payments experts from large global banks representing 17+ countries whose mission is to formulate global market practice and implementation guidelines for the migration to ISO 20022.</p> <p>The specifications developed by the CBPR+ group are aligned with the Payments Market Practice Group (PMPG) High-Value Payment System Plus (HVPS+) and with SLAs and market practice for SWIFT gpi, ensuring the consistency of data for payments that include one or more high value payment systems in their end-to-end processing.</p>
HVPS+	<p>A market practice group organized by SWIFT made up of high-value system operators and global financial institutions (under the sponsorship of the Payments Market Practice Group (PMPG)) whose mission is to promote harmonization and alignment around the use of ISO 20022 in high-value payment systems.</p>

Acronym/Term	Definition
ISO 20022	The universal financial industry message scheme is the platform, managed under the auspices of ISO (the International Organization for Standardization), to develop all financial messages. It is a “recipe” to develop message standards. The main ingredients of this recipe are a development methodology, a registration process and a central repository. This flexible framework allows communities of users and message development organizations to define message sets according to an internationally agreed approach using internationally agreed business semantics and, whenever desirable, to migrate to the use of a common XML or ASN.1-based syntax.
SWIFT FIN Service	SWIFT messaging service for MT messages.
SWIFTNet InterAct	SWIFT messaging service for MX (ISO 20022) messages.

Appendix 2 - ISO 20022 Message Development Group Information

Terms of Reference

Members

- Recommended for ACSS Direct Clearers as well as LVTS/Lynx Direct Participants, PSPC, Bank of Canada, and small number of Indirect Clearers/participants with very good knowledge of their organization's payment processing as well as a solid understanding of ISO 20022 payment related messages.
- Representative of Payments Canada's Stakeholder Advisory Council.
- Payments Canada representation (Representative from each Pillar, as required).

Mandate

- To provide input and advice related to the use of ISO 20022 for the exchange, clearing and settlement of all electronic payments identified in the Modernization plan (including RTR, Lynx and AFT) ensuring consistency in message development across systems while maintaining global best practices.

Key roles and responsibilities

- To validate the ISO 20022 messages defined by Payments Canada for use by the Real Time Rail, Lynx and AFT for the purposes of clearing and settlement as well as payment initiation and reporting.
- To ensure consistency in the definition of the messages across systems and global market practices to facilitate domestic and global interoperability.
- To provide feedback into the work of international global practice organizations as they relate to the definition of ISO 20022 messages for the aforementioned system.

Engagement and meeting structure

- Co-Chairs: Member rep and Payments Canada rep.
- Meeting Frequency: Every 3-4 weeks as needed.

-
- Circulation of Papers: Materials to be available 5 business days prior to each meeting.
 - Meeting Minutes: Decision Log, Action Items and Highlights to be tabled at each meeting.
 - Quorum: Since these are working groups, the Co-chairs may determine if there is sufficient participation. Quorum is not necessary.

Current Members

ADP	CIBC	National Bank of Canada
ATB	Central One	Payments Canada
Bank of America	Citibank	PSPC
Bank of Canada	Desjardins	Royal Bank of Canada
Bank of Montreal	HSBC	State Street
Bank of Nova Scotia	ICICI Bank	TD Bank
BNP Paribas	J.P. Morgan Canada	Wells Fargo
	Laurentian Bank	

Appendix 3 - Summary of Differences Between CBPR+ and Lynx ISO 20022 Messages

Most of the differences between the published CBPR+ guidelines/messages and the Lynx guidelines/messages are related to the fact that the CBPR+ guidelines are designed for payments that settle between cross-border correspondents and not payments that are domestically centrally-cleared and settled through a central bank or central-payment-processing infrastructure.

Lynx	CBPR+
Differences in BAH	
Character Set (element) is removed	Character Set (element) is left optional
Business Service must contain paymentsca.lynx.02 for pacs.008, pacs.009 core and pacs.004, and must contain paymentsca.lynx.cov.02 for pacs.009 cov	Business Service must contain swift.cbprplus.02 for pacs.008, pacs.009 core and pacs.004, and must contain swift.cbprplus.cov.02 for pacs.009 cov
Related BAH is left unrestricted to allow maximum flexibility to provide details from any related message.	Related BAH has similar restrictions to the main BAH (OrgID is removed from From/To, Character Set (element), Possible Duplicate, Signature are also removed.
Differences in pacs.008 and pacs.009	
Allows only CLRG (Clearing) as Settlement Method (INDA, INGA and COVE removed) in the Group Header. Given this, Clearing System is mandatory (Code only) and Settlement Account and all three Reimbursement Agents are removed.	Allows only INDA, INGA and COVE as Settlement Method (CLRG removed, COVE allowed for pacs.008 only) in the Group Header. Given this, Clearing System is removed and Settlement Account is left optional (all three Reimbursement Agents are also left optional in pacs.008 only).
Payment Type/Clearing Channel is removed.	Payment Type/Clearing Channel is left optional.
Payment Type/Local Instrument is mandatory.	Payment Type/Local Instrument is left optional.

Lynx	CBPR+
Interbank Settlement Amount is CAD only.	Interbank Settlement Amount allows any currency.
Lynx does not include any wording in their Structured Remittance Textual Rule related to the use of this component being subject to any bilateral or multilateral agreement (use of this component is already implied in the Lynx Rules).	CBPR+ includes wording in their Structured Remittance Textual Rule to say that the use of Structured Remittance Information must be bilaterally or multilaterally agreed.
Differences in pacs.004	
Allows only CLRG (Clearing) as Settlement Method (INDA, INGA and COVE removed) in the Group Header. Given this, Clearing System is mandatory (Code only) and Settlement Account is removed.	Allows only INDA and INGA Settlement methods (CLRG and COVE removed) in the Group Header. Given this, Clearing System is removed and Settlement Account is optional.
Return Identification is made mandatory and restricted to Max16Text.	Return Identification is left optional and unrestricted as Max35Text.
Returned Interbank Settlement Amount is CAD only.	Returned Interbank Settlement Amount allows any currency.
Original Transaction Reference/Payment Type/Local Instrument is made mandatory.	Original Transaction Reference/Payment Type/Local Instrument is left optional.
In Original Transaction Reference, all options are allowed for Settlement Method (CLRG recommended for Lynx Payment Return). Given this, Clearing System and Settlement Account are both left optional.	In Original Transaction Reference, only INDA, INGA and COVE are allowed for Settlement Method (CLRG is removed). Given this, Clearing System is removed and Settlement Account is left optional.

Lynx	CBPR+
In Original Transaction Reference, Creditor Scheme ID, Mandate Related Information and Payment Type Information/Sequence Type are removed (no Direct Debits in Lynx).	In Original Transaction Reference, Creditor Scheme ID, Mandate Related Information and Payment Type Information/Sequence Type are left optional.
Lynx does not include any wording in their Structured Remittance Textual Rule related to the use of this component being subject to any bilateral or multilateral agreement (use of this component is already implied in the Lynx Rules).	CBPR+ includes wording in their Structured Remittance Textual Rule to say that the use of Structured Remittance Information must be bilaterally or multilaterally agreed.

Appendix 4 - Comparison of MT Fields and ISO 20022 Elements (MT 103 and MT 205 COV)

MT 103 Field/Element Comparison to pacs.008.001.08		
Tag	Field name	ISO 20022 Element name
20	Sender's Reference	Instruction ID
13C	Time Indication	Settlement time Indication
		Settlement Time Request
23B	Bank Operation Code	No comparison
23E	Instruction Code	Instruction for Creditor Agent
26T	Transaction Type Code	Purpose, proprietary
32A	Value Date/Currency/Interbank Settled Amount	Interbank Settlement Date
		Interbank Settlement Amount
33B	Currency/Instructed Amount	Instructed Amount
36	Exchange Rate	Exchange Rate
50a	Ordering Customer	Debtor
		Debtor Account
51A	Sending Institution	No comparison
52A	Ordering Institution	Debtor Agent
		Debtor Agent Account
53a	Sender's Correspondent	Settlement Method

MT 103 Field/Element Comparison to pacs.008.001.08		
Tag	Field name	ISO 20022 Element name
		Settlement Account
Tag	Field name	ISO 20022 Element name
		Instructing Reimbursement Agent
		Instructing Reimbursement Agent Account
54a	Receiver's Correspondent	Settlement Method
		Instructed Reimbursement Agent
		Instructed Reimbursement Agent account
55a	Third Reimbursement Agent	Settlement Method
		Third Reimbursement Agent
		Third Reimbursement Agent Account
56a	Intermediary Institution	Intermediary Agent 1
		Intermediary Agent 1 Account
57a	Account with Institution	Creditor Agent
		Creditor Agent Account
59a	Beneficiary Customer	Creditor
		Creditor Account
70	Remittance Information	End to End ID

MT 103 Field/Element Comparison to pacs.008.001.08		
Tag	Field name	ISO 20022 Element name
		Remittance information, unstructured
71A	Details of Charges	Charge Bearer
71F	Sender's Charges	Charges Information
71G	Receiver's Charges	Charges Information
Tag	Field name	ISO 20022 Element name
72	Sender to Receiver Information	Intermediary Agent 2 and 3
		Service Level
		Local Instrument
		Category Purpose
		Previous Instructing Agents 1, 2 and 3
		Instruction for Creditor Agent
		Instruction for Next Agency
77B	Regulatory Reporting	Regulatory Reporting

MT 205 COV Field/Element Comparison to pacs.009.001.08 COV		
Tag	Field name	ISO 20022 Element name
Mandatory Sequence A (General info)		
20	Transaction Reference Number	Instruction ID
21	Related Reference	End to End ID
13C	Time Indication	Settlement Time Indication
		Settlement Time Request
32A	Value Date, Currency Code, Amount	Interbank Settlement Date
		Interbank Settlement Amount
52a	Ordering Institution	Debtor
		Debtor Account
Tag	Field name	ISO 20022 Element name
53a	Sender's Correspondent	Settlement Method
		Settlement Account
		Instructing Reimbursement Agent
		Instructing Reimbursement Agent Account
56a	Intermediary Institution	Intermediary Agent 1
		Intermediary Agent 1 Account

MT 205 COV Field/Element Comparison to pacs.009.001.08 COV		
Tag	Field name	ISO 20022 Element name
57a	Account with Institution	Creditor Agent
		Creditor Agent Account
58a	Beneficiary Institution	Creditor
		Creditor Account
72	Sender to Receiver Information	Intermediary Agents 2 and 3
		Service Level
		Local Instrument
		Category Purpose
		Purpose
		Previous Instructing Agents 1,2, and 3
		Instruction for Creditor Agent
		Remittance Information Unstructured
Mandatory Sequence B (Underlying)		
50a	Ordering Customer	Underlying, Debtor
		Underlying, Debtor Account
52a	Ordering Institution	Underlying, Debtor Agent
		Underlying, Debtor Agent Account
Tag	Field name	ISO 20022 Element name

MT 205 COV Field/Element Comparison to pacs.009.001.08 COV		
Tag	Field name	ISO 20022 Element name
56a	Intermediary Institution	Underlying, Intermediary Agent 1
		Underlying, Intermediary Agent 1 Account
57a	Account with Institution	Underlying, Creditor Agent
		Underlying, Creditor Agent Account
59a	Beneficiary Customer	Underlying, Creditor
		Underlying, Creditor Account
70	Remittance Information	Underlying, Remittance Information Unstructured
72	Sender to Receiver Information	Underlying, Previous Instructing Agent 1, 2 and 3
		Underlying, Instruction for Creditor Agent
33B	Currency/Instructed Amount	Underlying, Instructed Amount

Note: These comparison tables should not be viewed as translation advice. The SWIFT/CBPR+ published translation rules can be found at the following link on MyStandards:

<https://www2.swift.com/mystandards/#/c/cbpr/landing>

Appendix 5 – Sample Messages

pacs.008.001.08

```
<?xml version="1.0" encoding="UTF-8"?>
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <Fr>
    <FIId>
      <FinInstnId>
        <BICFI>SNDRCATXXX</BICFI>
      </FinInstnId>
    </FIId>
  </Fr>
  <To>
    <FIId>
      <FinInstnId>
        <BICFI>RCVRCATTXXX</BICFI>
      </FinInstnId>
    </FIId>
  </To>
  <BizMsgId>1234567890</BizMsgId>
  <MsgDefId>pacs.008.001.08</MsgDefId>
  <BizSvc>paymentsca.lynx.02</BizSvc>
  <CreDt>2020-02-02T14:02:02.004-05:00</CreDt>
</AppHdr>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.08"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <FIToFICstmrCdtTrf>
    <GrpHdr>
      <MsgId>1234567890</MsgId>
      <CreDtTm>2020-02-02T14:02:02.002-05:00</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <SttlmInf>
        <SttlmMtd>CLRG</SttlmMtd>
        <ClrSys>
          <Cd>LYX</Cd>
        </ClrSys>
      </SttlmInf>
    </GrpHdr>
    <CdtTrfTxInf>
```

```
<PmtId>
  <InstrId>reference1</InstrId>
  <EndToEndId>EndToEndRef1</EndToEndId>
  <TxId>TransactionRef1</TxId>
  <UETR>eb6305c9-1f7f-49de-aed0-16487c27b42d</UETR>
</PmtId>
<PmtTplnf>
  <InstrPrty>HIGH</InstrPrty>
  <SvcLvl>
    <Cd>URGP</Cd>
  </SvcLvl>
  <LclInstrm>
    <Prtry>201</Prtry>
  </LclInstrm>
  <CtgyPurp>
    <Cd>CASH</Cd>
  </CtgyPurp>
</PmtTplnf>
<IntrBkSttlmAmt Ccy="CAD">100</IntrBkSttlmAmt>
<IntrBkSttlmDt>2020-02-02</IntrBkSttlmDt>
<SttlmPrty>URGT</SttlmPrty>
<SttlmTmReq>
  <FrTm>20:03:02.002-05:00</FrTm>
</SttlmTmReq>
<InstdAmt Ccy="USD">70</InstdAmt>
<XchgRate>0.7</XchgRate>
<ChrgBr>SHAR</ChrgBr>
<InstgAgt>
  <FinInstnId>
    <BICFI>SNDRCATXXX</BICFI>
  </FinInstnId>
</InstgAgt>
<InstdAgt>
  <FinInstnId>
    <BICFI>RCVRCATXXX</BICFI>
  </FinInstnId>
</InstdAgt>
<Dbtr>
  <Nm>Mr. Debtor Name</Nm>
  <PstlAdr>
    <StrtNm>Laurier</StrtNm>
```

```
<BldgNb>250</BldgNb>
<PstCd>K1R0A1</PstCd>
<TwnNm>Ottawa</TwnNm>
<CtrySubDvsn>ON</CtrySubDvsn>
<Ctry>CA</Ctry>
  <PstlAdr>
</Dbtr>
<DbtrAcct>
  <Id>
    <Othr>
      <Id>123456789</Id>
    </Othr>
  </Id>
</DbtrAcct>
<DbtrAgt>
  <FinInstnId>
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  </FinInstnId>
</DbtrAgt>
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  </FinInstnId>
</CdtrAgt>
<Cdtr>
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  <PstlAdr>
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    <BldgNb>250</BldgNb>
    <PstCd>K1R0A1</PstCd>
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  </PstlAdr>
  <Id>
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      <Othr>
        <Id>999888777</Id>
      </Othr>
    </OrgId>
  </Id>
```

```
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<CdtrAcct>
  <Id>
    <Othr>
      <Id>987654321</Id>
    </Othr>
  </Id>
  <Prxy>
    <Tp>
      <Cd>EMAL</Cd>
    </Tp>
    <Id>Sam.Ple@gmail.com</Id>
  </Prxy>
</CdtrAcct>
<RmtInf>
  <Ustrd>This is a sample payment</Ustrd>
</RmtInf>
</CdtTrfTxInf>
</FIToFICstmrCdtTrf>
</Document>
```

pacs.009.001.08 cov

```
<?xml version="1.0" encoding="UTF-8"?>
<AppHdr xmlns="urn:iso:std:iso:20022:tech:xsd:head.001.001.02"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <Fr>
    <FIld>
      <FinInstnId>
        <BICFI>SNDRCATXXX</BICFI>
      </FinInstnId>
    </FIld>
  </Fr>
  <To>
    <FIld>
      <FinInstnId>
        <BICFI>RCVRCATTXXX</BICFI>
      </FinInstnId>
    </FIld>
  </To>
  <BizMsgId>1234567890A</BizMsgId>
  <MsgDefId>pacs.009.001.08</MsgDefId>
  <BizSvc>paymentsca.lynx.cov.02</BizSvc>
  <CreDt>2020-02-02T14:02:02.004-05:00</CreDt>
</AppHdr>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.009.001.08"
xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <FICdtTrf>
    <GrpHdr>
      <MsgId>1234567890A</MsgId>
      <CreDtTm>2020-02-02T14:02:02.002-05:00</CreDtTm>
      <NbOfTx>1</NbOfTx>
      <SttlmInf>
        <SttlmMtd>CLRG</SttlmMtd>
        <ClrSys>
          <Cd>LYX</Cd>
        </ClrSys>
      </SttlmInf>
    </GrpHdr>
    <CdtTrfTxInf>
      <PmtId>
        <InstrId>reference2</InstrId>
      </PmtId>
    </CdtTrfTxInf>
  </FICdtTrf>
</Document>
```

```

        <EndToEndId>reference1</EndToEndId>
        <TxId>TransactionRef2</TxId>
        <UETR>eb6305c9-1f7f-49de-aed0-16487c27b42e</UETR>
    </PmtId>
    <PmtTpInf>
        <LclInstrm>
            <Prtry>2</Prtry>
        </LclInstrm>
    </PmtTpInf>
    <IntrBkSttlmAmt Ccy="CAD">100</IntrBkSttlmAmt>
    <IntrBkSttlmDt>2020-02-02</IntrBkSttlmDt>
    <InstgAgt>
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            <BICFI>SNDRCATXXX</BICFI>
        </FinInstnId>
    </InstgAgt>
    <InstdAgt>
        <FinInstnId>
            <BICFI>RCVRCATXXX</BICFI>
        </FinInstnId>
    </InstdAgt>
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            <BICFI>SNDRCATXXX</BICFI>
        </FinInstnId>
    </Dbtr>
    <Cdtr>
        <FinInstnId>
            <BICFI>RCVRCATXXX</BICFI>
        </FinInstnId>
    </Cdtr>
    <UndrlygCstmrCdtTrf>
        <Dbtr>
            <Nm>Mr. Debtor Name</Nm>
            <PstAdr>
                <StrtNm>Laurier</StrtNm>
                <BldgNb>250</BldgNb>
                <PstCd>K1R0A1</PstCd>
                <TwnNm>Ottawa</TwnNm>
                <CtrySubDvsn>ON</CtrySubDvsn>
                <Ctry>CA</Ctry>
            </PstAdr>
        </Dbtr>
    </UndrlygCstmrCdtTrf>

```

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pacs.004.001.09

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