



Bank of Zambia

OFFICE OF THE DEPUTY GOVERNOR - OPERATIONS

BOZ/EXEC/DGO/psd/iso20022/am

December 2, 2022

CB Circular No. : 15/2022

**To : All Chief Executive Officers of Commercial Banks; and
Zambian SWIFT Community**

**UPDATING OF THE ISO 20022 MESSAGE USAGE GUIDELINES FOR THE ZAMBIA
INTERBANK PAYMENT AND SETTLEMENT SYSTEM ON SWIFT'S MYSTANDARDS
PORTAL**

Reference is made to the above subject matter.

Following consultation with the SWIFT Community in Zambia, the Bank has published the new version of the message specifications and usage guidelines for the upgrade of the Zambia Interbank Payment and Settlement System (ZIPSS) on the SWIFT's MyStandards portal and the related Readiness Portal. The new version of the message specifications and usage guidelines is based on the High Value Payment System Plus (HVPS+) Accelerator Pack version 1.1, which was recently published by SWIFT.

The upgrade of the message specifications and usage guidelines from the High Value Payment System Plus (HVPS+) Accelerator Pack version 1.0 to the High Value Payment System Plus (HVPS+) Accelerator Pack version 1.1 is aimed at incorporating important additional messages and aligning with Cross Border Payments and Reporting Plus guidelines. The summary of the changes are highlighted in the attached Appendix.

Should you require any further clarification, please contact the Payment Systems Department on the telephone number 0211-399320 or email zipss.helpdesk@boz.zm

A handwritten signature in blue ink, appearing to read 'Francis Chipimo'.

**Francis Chipimo (PhD)
DEPUTY GOVERNOR – OPERATIONS**

Cc Deputy Governor – Administration
General Counsel and Bank Secretary
Director – Payment Systems
Director – Bank Supervision
Director – Financial Markets
Director – Information and Communications Technology
Director – Strategy and Change Management

Appendix

UPDATES TO THE ACCELERATOR 1.1 MESSAGE USAGE GUIDELINES

1. Structural changes with impact on the community:

- i. Within **pac.004** (Return), the **Original End to End Identification** Element */Document/PmtRtr/Taxing/OrgnlEndToEndId* has been made mandatory.

This aligns now with CBPR+.

- ii. For the **pac.008**, **pac.009** and **pac.009_COV**, the Element “**Instruction Identification**” has been made Mandatory.

This aligns now with CBPR+.

- **pac.008** */Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/InstrId*
- **pac.009** */Document/FICdtTrf/CdtTrfTxInf/PmtId/InstrId*
- **pac.009COV** */Document/FICdtTrf/CdtTrfTxInf/PmtId/InstrId*

2. Structural changes with no direct impact on the community:

- i. All three **admi.004** messages now support Extended Characters, for the **Event Description Element** *SysEvtNfctn/EvtInf/EvtDesc*.

It allows to better describe what is currently transported within field 77E of the MT298's.

(Participant banks should only make sure to be able to receive the message)

3. Changes with no impact on structure:

- ii. a new Usage Identification has been created: **swift.iap.01**.

It replaces “swift.hvpsplus.01” and it is used to indicate how SWIFTNet will need to validate the messages. This information needs to be present both in the BAH */AppHdr/BizSvc* and at the Transport Layer in the “Request SubType.”

(Please do not use swift.hvpsplus.01. If used, the messages won't flow via the network and won't be validated against the correct schemas)

4. Addition of new messages

There are 4 new messages available in the package:

- **pac.029.001.01** / for DNS operations
- **camt.103.001.02** / to create a reservation
- **camt.048.001.05** / to modify a reservation
- **camt.049.001.05** / to delete a reservation