

<b>General Information (Origin of Request)</b>		
<input type="checkbox"/> User Requirements (URD) <input checked="" type="checkbox"/> Other User Functional or Technical Documentation (SYS)		
<b>Request raised by:</b> 4CB	<b>Institute:</b> 4CB	<b>Date raised:</b> 10/04/2013
<b>Request title:</b> Negative remaining amount (limit headroom) correction within Limit Utilisation Query Response		<b>Request ref. no:</b> T2S 0404 SYS
<b>Request type:</b> Common		<b>Urgency:</b> Normal
<b>1. Legal/business importance parameter:</b> Medium	<b>2. Market implementation efforts parameter:</b> Low	
<b>3. Operational/Technical risk parameter:</b> Low	<b>4. Financial impact parameter:</b> No cost impact	
<b>Requestor Category:</b> 4CB	<b>Status:</b> Authorised at Steering Level	

**Reason for change / expected benefits / business case:**

This change is to address the inability to report negative remaining headroom amounts within the limit utilisation query response message usage of the Return Limit message (camt.010). When a limit amount is decreased, under the amount of intraday credit already provided, the limit utilisation may become higher than the new limit amount and the limit headroom, as the difference between the limit amount and the limit utilisation, may become negative.

Currently the message can inform negative values for the limit and limit utilisation using a credit debit indicator for each. This indicator is absent for the remaining amount and therefore negative values cannot be reported. By removing the remaining amount from the message and instead specifying that it can be calculated by subtracting the limit utilisation from the limit amount, a consistent approach is achieved for obtaining the remaining amount when either positive or negative.

**Description of Request:**

This Change Request rectifies an inconsistency in the reporting of remaining amount (limit headroom) within the Limit Utilisation Query Response message usage of the Return Limit message (camt.010). Currently negative remaining amounts cannot be reported. To provide a consistent approach for reporting either positive or negative remaining amounts the documentation will specify that in all cases the remaining amount is equal to the limit amount minus the limit utilisation. This will be documented within the T2S-Use of the limit utilisation element within the message. The remaining amount element will be removed (pruned) from the message to ensure that the recipient does not attempt to use this element with the expectation of receiving negative values.

**Submitted annexes / related documents:**

**Proposed wording for the SYS Change request:**

The inclusion of this change impacts the following UDFS Messaging sections:

- UDFS section 3.3.3.6 ReturnLimit (camt.010) message usage, Limit Utilisation Query Response as follows:
  - /RtrLmt/RptOrErr/BizRpt/CurLmt/LmtOrErr/Lmt/RmngAmt – pruned
    - To remove reporting of limit headroom when either positive or negative
  - /RtrLmt/RptOrErr/BizRpt/CurLmt/LmtOrErr/Lmt/UsdAmt/AmtWthCcy
    - T2S-Use modified to specify that remaining amount is to be calculated based on limit amount and utilization
    - T2S-Use – ‘Amount of limit utilized with currency. Remaining amount equal to the limit amount minus the limit utilization.’
  - Update of any corresponding xml sample messages.
- UDFS section 3.3.3.6.3 Removal of remaining amount from the specific message requirements table for the limit utilisation query response message usage as follows:

MESSAGE ITEM	DATA TYPE / CODE	UTILISATION
Proprietary Document/RtrLmt/RptOrErr/BizRpt/CurLmt/LmtId/SysId/MktInfrstrctr Id/Prtry	BICFIIdentifier	NCB responsible for account owner
BICFI Document/RtrLmt/RptOrErr/BizRpt/CurLmt/LmtId/BilLmtCtrPtyId/FinI nstnId/BICFI	BICFIIdentifier	Credit consumer
Code Document/RtrLmt/RptOrErr/BizRpt/CurLmt/LmtId/Tp/Cd	<a href="#">LimitType3Code</a>	Limit type
BICFI Document/RtrLmt/RptOrErr/BizRpt/CurLmt/LmtId/AcctOwnr/FinInstn Id/BICFI	BICFIIdentifier	Account owner
Identification Document/RtrLmt/RptOrErr/BizRpt/CurLmt/LmtId/AcctId/Othr/Id	RestrictedFINX2Max34Text	Cash account identification
AmountWithCurrency Document/RtrLmt/RptOrErr/BizRpt/CurLmt/LmtOrErr/Lmt/UsdAmt/A mtWthCcy	RestrictedFINActiveCurrenc yAndAmount	Amount utilised with currency
UsedAmountCreditDebitIndicator Document/RtrLmt/RptOrErr/BizRpt/CurLmt/LmtOrErr/Lmt/UsdAmtCdt DbtInd	<a href="#">CreditDebitCode</a>	Indicates whether amount utilised is a credit or debit
AmountWithCurrency Document/RtrLmt/RptOrErr/BizRpt/CurLmt/LmtOrErr/Lmt/RmngAmt/ AmtWthCcy	RestrictedFINActiveCurrenc yAndAmount	Remaining amount with currency

**Outcome/Decisions:**

- \* CRG meeting of 15 May 2013: The CRG recommended the approval of the Change Request.
- \* CRG Telco of 29 May 2013: The CRG recommended the approval of the Change Request.
- \* Advisory Group's advice on 10 June 2013: Following a written procedure, the AG was in favour of the Change Request.
- \* CSG resolution on 10 June 2013: Following a written procedure, the CSG adopted the resolution to approve the Change Request.