

# camt.105 and camt.106 CBPR+ Usage Guidelines

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ID	Last	Product &	Change	Found	Fixed
5026472	<b>update</b>	<b>release</b>	<b>request</b>	<b>in</b>	<b>in</b>
	11	FINplus <u>+1</u>	-	-	-
	September	<u>more</u>			
	2024				

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## camt.105 and camt.106 CBPR+ Usage Guidelines

Further information on camt.105 ChargesPaymentNotification and camt.106 ChargesPaymentRequest CBPR+ Usage Guidelines

Four CBPR+ Usage guidelines will go live on FINplus as of Standards Release 2024 (November 2024)

- CBPRPlus-camt.105.001.02\_ChargesPaymentNotification
- CBPRPlus-camt.105.001.02\_ChargesPaymentNotification\_MultipleCharges
- CBPRPlus-camt.106.001.02\_ChargesPaymentRequest
- CBPRPlus-camt.106.001.02\_ChargesPaymentRequest\_MultipleCharges

Important: RMA is required to use any of the four usage guidelines. Information on how to use the new messages, business scenarios etc. can be found from slide 837 onwards of the SR2024 CBPR+ User Handbook

Sample messages are due to be published shortly on MyStandards

- In-Flow translation of the single camt.106 to MT191 will be supported as of SR2024, a translation portal for this flow will be available on MyStandards as of late July 2024
- In-Flow translation of the single camt.105 to MT190 will be supported as of SR2024, a translation portal for this flow will be available on MyStandards as of late July 2024
- In-Flow translation of the multiple charges camt.105 and multiple charges camt.106 will not be supported

Note:

- There is no equivalent of MT191 field 57 in the camt.106
- It is not currently possible for the camt.106 sender to provide the camt.106 receiver with an account to which they expect charges to be paid
- The camt.106 is flexible enough to allow a request for charges that do not directly relate to a payment e.g. an overdraft fee, an investigation fee
- The underlying element does not force a user to always populate a payment reference
- Instruction for Instructed Agent is an optional element on the camt.106 single and camt.106 multiple charges usage guidelines
- Where the Instruction for Instructed Agent element is used Code REMD - Reminder must be populated within it
- The actual external code set that can be used is still being worked on and should be published on ISO 20022.org at a later date
- The name of the element may be confusing but the Instructed Agent should be considered as the receiver of the camt.106 message

## Related information

- [CBPR+ Sample messages](#)
- [CBPR+ usage guideline definitions](#)
- [CBPR+ User Handbook](#)
- [CBPR+ Translation portal](#)