

FedNow[®] 24/7 **INSTANT PAYMENTS**

*FedNow[®] Service
ISO[®] 2022 Zero-dollar RFP
Market Practice Guide*

Version 1.0, June 15, 2023

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Introduction

The FedNow Participant File (admi.998) contains information about FedNow participants' readiness to receive requests for payment (RFPs) but does not contain information about those FedNow participants' customers' enablement to receive and act upon those RFPs. The readiness of a FedNow participant to receive RFPs may only apply to a subset of accounts and/or channels they service, and some categories of end-user accounts may not be enabled for RFP. As a result, RFPs sent across the FedNow Service may be rejected by FedNow participant receivers for lack of end-customer enablement.

To facilitate a more successful end-to-end RFP onboarding process, the zero-dollar RFP market practice defines a way for FedNow participants to enable billers to assess whether their customers are enabled to receive RFPs prior to starting to send RFPs. While it is not required to use zero-dollar RFP messages prior to sending actual RFPs, it is recommended to improve the overall biller/customer experience with RFP onboarding.

Scope

The zero-dollar market practice represents a tactical approach¹ to assess end-customer enablement to receive and act upon RFPs prior to sending an actual RFP message for processing and defines how to perform a technical check of enablement between FedNow participants. As such, it does not cover a check of the customer's willingness to receive RFPs from the biller, i.e., the zero-dollar RFP is not to be relayed to the customer.²

The market practice is based on the existing RFP message flows in scope for Release 1 of the FedNow Service, i.e., the "regular" ISO 20022 request for payment (pain.013) and request for payment response (pain.014) messages are reused. In line with the restricted functionality, messages sent in compliance with the zero-dollar RFP market practice represent a subset of the regular RFP messages. However, the FedNow Service will apply the same validation as for regular RFP messages and absence or presence of elements that are required or not desired, respectively, from a zero-dollar RFP market practice point of view compared to the regular RFP message, will therefore not cause the FedNow Service to reject the message.³

Timeline

The zero-dollar RFP market practice will be available for release 1 of the FedNow Service.

¹ API or directory-based solutions to assess customer enablement may be in scope for future FedNow Service releases.

² The market practice functionality may evolve over time as the FedNow Service and RFP features evolve.

³ As such, use of *should* or *should not* throughout the document is to be understood as *must* or *must not* for zero-dollar RFP market practice purposes.

Additional Resources

- Find FedNow ISO 2022 educational webinars and articles in the [Technology Tower on FedNowExplorer.org](#).
- Access message specifications and accompanying implementation guides on the [Federal Reserve Financial Services portal \(Off-site\)](#) under the FedNow Service. Users will need a MyStandards account, which you can create on the [SWIFT website \(Off-site\)](#).
- Check compliance of your messages with the FedNow Service ISO 2022 implementation guidelines and access test use cases and sample messages on the FedNow ISO 2022 Readiness Portal, hosted on the [MyStandards platform \(Off-site\)](#).

Zero-dollar RFP Market Practice ISO 20022 Message Specifications



Message Flow

The diagram below depicts a successful end-to-end processing of a zero-dollar RFP sent across the FedNow Service.^{4 5 6}



Step 1 The FedNow participant (Creditor Agent) sends a zero-dollar RFP across the FedNow Service to the FedNow participant (Debtor Agent) to check the Debtor's enablement to receive RFPs.

Step 2 The FedNow participant (Debtor Agent) responds by sending a zero-dollar RFP response to inform the FedNow participant (Creditor Agent) whether the Debtor is technically enabled to receive RFPs from the Creditor/biller.

⁴The diagram does not reflect cases where messages do not meet the FedNow Service or FedNow participant technical validation requirements, i.e., where a message is rejected and a message reject (admi.002) is sent by either the FedNow Service or FedNow participants. Refer to *FedNow Service ISO 20022 Implementation Guide - System Messages* for a detailed description of the message reject (admi.002).

⁵The diagram does not reflect the case where the message does not meet the FedNow Service business validation requirements, i.e., where the message is rejected, and the FedNow Service sends a negative request for payment response (pain.014). Refer to *FedNow Service ISO 20022 Implementation Guide - Request For Payment Response* for a detailed description of all possible use cases.

⁶Furthermore, the diagram does not reflect the sending by the FedNow Service and FedNow participants of receipt acknowledgements (admi.007) to the Creditor Agent in Step 1 after successful processing of the pain.013, and to the Debtor Agent in Step 2 after successful processing of the pain.014. Refer to *FedNow Service ISO 20022 Implementation Guide - System Messages* for a detailed description of the receipt acknowledgement (admi.007).

Zero-dollar RFP Message (pain.013)

Scope

A **zero-dollar RFP** is the message a FedNow participant (Creditor Agent) sends to another FedNow participant (Debtor Agent) to verify the enablement of the FedNow participant's customer (Debtor) to receive and act upon requests for payment.

Usage

The zero-dollar RFP message uses a subset of the request for payment (pain.013) message to verify a customer's enablement to receive RFPs.

The verification primarily covers a technical check between FedNow participants of an end-customer's capability to receive and act upon RFPs. Indirectly, it may also cover a verification of the end-customer's (account) information depending on which data elements the Debtor Agent checks during the verification process.

The zero-dollar RFP market practice is not intended to obtain the Debtor's opt-in to be billed via RFP or consent to the biller's terms and conditions.

Message Structure

The zero-dollar RFP message implemented by the FedNow Service has the same message structure as the regular RFP message, i.e., is composed of the message building blocks *Group Header* and *Payment Information* with embedded component *Credit Transfer Transaction*.

The table below compares the implementation of the Request for Payment (pain.013) message when used for a regular RFP versus for zero-dollar RFP purposes.

The following legend and color coding are used for the comparison:

M	Data element is mandatory. ⁷
O	Data element is optional. ⁸
I	Data element is ignored for zero-dollar RFP purposes. ⁹

	Aligned usage for regular and zero-dollar RFP purposes.
	Specific usage for zero-dollar RFP purposes.
	Should not be used for zero-dollar RFP purposes.

⁷ Either to obtain a valid ISO 20022 message or a message that meets the FedNow Service Release 1 validation requirements for the RFP (pain.013) or RFP (pain.014) response messages.

⁸ As per global ISO 20022 message standard. There are no optional elements in the zero-dollar RFP market practice: Elements are either required (M) or ignored (I), i.e., should not be used.

⁹ As the zero-dollar RFP market practice is based on the implementation of the regular RFP message, use of these elements will not cause a rejection by the FedNow Service, but they may be ignored by the FedNow Receiver of the message if used in a zero-dollar RFP message.

Element	Regular RFP	Zero-dollar RFP	Comments
Group Header <i>The implementation of Group Header for zero-dollar RFP purposes is aligned with the regular RFP.</i>			
Message Identification	M	M	
Creation Date Time	M	M	
Number of Transactions	M ('1')	M ('1')	
Initiating Party ¹⁰	M	M	
Payment Information <i>The implementation of Payment Information for zero-dollar RFP purposes is aligned with the regular RFP.</i>			
Payment Information Identification	M	M	
Payment Method	M ('TRF')	M ('TRF')	
Requested Execution Date	M	M (Date only)	<i>Requested Execution Date should be used with the current calendar date. Note: The expectation is that the zero-dollar RFP response is sent instantly.</i>
Expiry Date	M	M (Date only)	<i>Expiry Date should be used with the current calendar date. Note: The expectation is that the zero-dollar RFP response is sent instantly.</i>
Debtor	M	M	<i>Debtor is the person or entity whose RFP enablement is being verified.</i>
Debtor Account	M	M	<i>Debtor Account is the account (or proxy for the account) for which RFP enablement is being verified.</i>
Debtor Agent	M	M	<i>Debtor Agent is the financial institution that services the debtor and receives the zero-dollar RFP.</i>

¹⁰ This is either the creditor or the party that initiates the zero-dollar RFP on behalf of the creditor.

Element	Regular RFP	Zero-dollar RFP	Comments
Credit Transfer Transaction Information			
<i>The implementation of Credit Transfer Transaction Information for zero-dollar RFP purposes represents a subset of the regular RFP.</i>			
Payment Identification	M	M	
Instruction Identification	O	I	
End To End Identification	M	M	
UETR	O	I	
Payment Type Information	O	M	
Service Level	O	M 'VERI'	The code 'VERI' (Verification) should ¹¹ be used to identify the RFP as a zero-dollar RFP sent to check the Debtor's enablement to receive RFPs, thereby distinguishing it from a regular RFP.
Local Instrument	O	I	
Category Purpose	O	I	
Payment Condition	O	I	
Amount (Instructed Amount)	M	M	The amount in a zero-dollar RFP should be zero. ¹²
Charge Bearer	M ('SLEV')	M ('SLEV')	
Ultimate Debtor	O	I	

¹¹ In line with the introduction, *should* is to be understood as *must* for zero-dollar market practice purposes.

¹² The requirement to use the code 'VERI' in combination with the amount of zero dollar is to identify the message as sent for verification purposes under the zero-dollar RFP market practice, thereby clearly distinguishing it from a regular RFP that may be sent with zero dollar for end-consumer information purposes.

Element	Regular RFP	Zero-dollar RFP	Comments
Creditor Agent	M	M	<i>Creditor Agent</i> is the financial institution that services the creditor and sends the zero-dollar RFP.
Creditor	M	M	<i>Creditor</i> is the person or entity that is requesting to check the debtor's enablement to be billed through RFP.
Creditor Account	M	M	<i>Creditor Account</i> is the account (or proxy for the account) of the creditor.
Ultimate Creditor	O	I	
Purpose	O	I	
Related Remittance Information	O	I	
Remittance Information	O	I	

Request For Payment Message Specifications¹³

Message	ISO 2022 Base Message Name	FedNow Service Implementation Guideline
pain.013.001.07	Creditor Payment Activation Request	RequestForPayment_pain.013.001.07

¹³ As published on [MyStandards](#).

Zero-dollar RFP Response Message (pain.014)

Scope

A **zero-dollar RFP response** is the message a FedNow participant (Debtor Agent) sends in response to a zero-dollar RFP message received from another FedNow participant (Creditor Agent) to verify the enablement of a customer (Debtor) to receive and act upon requests for payment.

Usage

The zero-dollar RFP response message uses a subset of the request for payment response (pain.014) message to respond to a zero-dollar RFP to verify a customer's enablement to receive RFPs.

The zero-dollar RFP response will inform of the customer's technical capability to receive and act upon RFPs and may inform of the correctness of the end-customer's (account) information depending on which data elements the Debtor Agent checks during the verification process. It does not inform of the customer's willingness to be billed by the biller via RFPs, nor of its consent to the biller's terms and conditions.

Considering the technical nature of the zero-dollar RFP market practice customer enablement check, the receiver of the zero-dollar RFP (Debtor Agent) should respond instantly.¹⁴

Message Structure

The zero-dollar RFP response message implemented by the FedNow Service has the same message structure as the regular RFP response message, i.e., is composed of the message building blocks *Group Header*, *Original Group Information And Status* and *Original Payment Information And Status* with embedded components *Transaction Information And Status* and *Status Reason Information*.

The below table compares the implementation of the Request for Payment Response (pain.014) message when used for a regular RFP response versus for zero-dollar RFP response purposes.¹⁵

¹⁴ If no response is received in the expected time frame, the FedNow Sender may consider resending the zero-dollar RFP message.

¹⁵ Please refer to the zero-dollar RFP message (pain.013) section above for the legend and color coding used for the comparison.

Element	Regular RFP Response	Zero-dollar RFP Response	Comments
Group Header <i>The implementation of Group Header for zero-dollar RFP response purposes is aligned with the regular RFP response.</i>			
Message Identification	M	M	
Creation Date Time	M	M	
Initiating Party	M	M	The person or entity that wants to assess the Debtor's enablement to receive RFPs (i.e., the biller).
Debtor Agent	M	M	The FedNow participant to whom the zero-dollar RFP was sent for verification of the Debtor's enablement to receive RFPs.
Creditor Agent	M	M	The FedNow participant that sent the zero-dollar RFP to verify the Debtor's enablement to receive RFPs.
Original Group Information And Status <i>The implementation of Original Group Information And Status for zero-dollar RFP response purposes is aligned with the regular RFP response.</i>			
Original Message Identification	M	M	The message identification of the zero-dollar RFP message.
Original Message Name Identification	M	M	The message identifier of the zero-dollar RFP message, i.e., pain.013.001.07.
Original Creation Date Time	M	M	The creation date time of the zero-dollar RFP message.
Original Payment Information And Status <i>The implementation of Original Payment Information And Status for zero-dollar RFP response purposes is aligned with the regular RFP response.</i>			
Original Payment Information Identification	M	M	The payment information identification of the zero-dollar RFP message.

Element	Regular RFP Response	Zero-dollar RFP Response	Comments
Transaction Information And Status <i>The implementation of the Transaction Information And Status for zero-dollar RFP response purposes represents a subset of the regular RFP response.</i>			
Original Instruction Identification	O	I	
Original End To End Identification	O	M	The end-to-end identification of the zero-dollar RFP message. ¹⁶
Original UETR	O	I	
Transaction Status	M 'RCVD' 'PRES' 'ACTC' 'RJCT'	M 'ACTC' 'RJCT'	<p>Provides the zero-dollar RFP response with one of the following codes from the ISO 20022 externalized <i>PaymentTransactionStatus1Code</i> list.¹⁷</p> <p>Accepted (ACTC): To inform that the Debtor can receive and act on RFPs, i.e., customer / customer channel enabled, customer data correct, account in good state.</p> <p>Rejected (RJCT): To inform that the Debtor cannot receive and act on RFPs. Not all criteria needed to accept are met, i.e., customer / customer channel not enabled, incorrect customer data, account status not OK. The reason(s) for the rejection must be provided.</p> <p>Note: <i>Received (RCVD) and Presented (PRES) should not be used for zero-dollar RFP purposes.</i></p>
Status Reason Information	O	C	Must be used with <i>Reason</i> when the zero-dollar RFP response is negative, i.e., Transaction Status equals 'RJCT'.
Originator	O	I	
Reason	O	M	<p>For a negative zero-dollar RFP response, reason should contain one of the following codes from the ISO 20022 externalized <i>StatusReason1Code</i> list:¹⁸</p> <p>AC02 Invalid Debtor Account BE01 Inconsistent Debtor (Account/Debtor mismatch) BE06 Unknown Debtor BE07 Missing Debtor Address BE08 Missing Debtor Name BE23 Invalid Debtor Account Proxy NRCH Not Reachable (i.e., Debtor account/channel not enabled for RFP) RTNS RFP Not Supported by Debtor (i.e., Debtor not enrolled with FI for RFP).</p>

¹⁶ While not required from a global ISO 20022 standard or FedNow Service implementation, it is believed that returning the original end-to-end identification will enable billers to log the verification outcome for the specific debtor.

¹⁷ Refer to the FedNow Service ISO 20022 Implementation Guide for more information on externalized code lists.

¹⁸ While all codes of the externalized list may be used, the table reflects the most relevant codes for zero-dollar RFP response purposes.

Element	Regular RFP Response	Zero-dollar RFP Response	Comments
Additional Information	O	I	
Payment Condition Status	O	I	
Original Transaction Reference	O	I	

Request For Payment Response Message Specifications¹⁹

Message	ISO 2022 Base Message Name	FedNow Service Implementation Guideline
pain.014.001.07	Creditor Payment Activation Request Status Report	RequestForPaymentResponse_pain.014.001.07

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¹⁹ As published on [MyStandards](#).