

# Migration to MyStandards for TIPS message specifications

TIPS-CG, 19 OCTOBER 2022

- Message specifications for TIPS are currently described in the chapter 3 of the TIPS UDFS.
- In addition, the Xml Schema Definition (XSDs) and XML message examples are provided to the customers as additional TIPS documentation downloadable from the ECB website. These specifications, in line with either the SCT-Inst or NCT-Inst Implementation Guidelines and compliant with the ISO20022 standard, are created by 4CB without the support of SWIFT tools.
- This approach is not in line with the other TARGET Services, which instead provide the technical specifications of the messages (XSDs and examples) through the SWIFT MyStandards web platform via Usage Guidelines (UGs).

- With the TIPS.0052.URD, the TIPS message specifications will be provided in the TIPS MyStandards group via UGs and message examples (except for the examples related to the TIPS Directory full and update, which cannot be uploaded due to its flat file nature) allowing the usage of all the MyStandards functionalities.
- In addition, a dedicated Readiness Portal (RP) will be provided, in order to allow customers to upload their test messages and to perform a validation respect to the correspondent message specification.
- The TIPS UDFS should be updated in order to report, for each message, the link to the corresponding MyStandards specification.
- The usage of MyStandards and the Readiness Portal will be introduced with the TIPS.0052.URD and will continue to be used for each and every TIPS release/CR, avoiding the upload on the ECB website (except for the TIPS Directory full and update examples) and providing a more flexible tool for message publication and management.

- The migration to MyStandards could cause some editorial/cosmetic changes to the XSDs with no business impact, not part of the changes due to the MR2019 migration.
- These changes are due to the fact that the message specifications will be created by 4CB using new SWIFT tools and uploaded in MyStandards via UGs files: the XSDs are automatically generated by MyStandards upon customer request. On the contrary, the current XSDs available for TIPS in the ECB website have been created by 4CB without the usage of SWIFT tools.
- For example, the MyStandards applies proprietary naming convention for the datatype name of non-leaf elements: it adds the suffix "\_\_x" with x=1..n and x= number of times the datatype is customized on the message respect to registered ISO20022 message version.

## Current TIPS pacs.008 xsd

```
<xs:complexType name="AccountIdentification4Choice">
  <xs:sequence>
    <xs:choice>
      <xs:element name="IBAN" type="IBAN2007Identifier"/>
    </xs:choice>
  </xs:sequence>
</xs:complexType>
```

## TIPS pacs.008 xsd generated by MyStandards

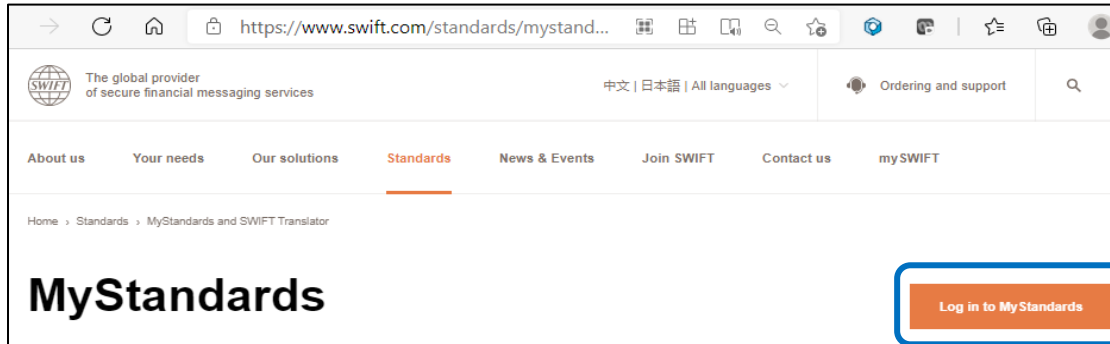
```
<xs:complexType name="AccountIdentification4Choice__1">
  <xs:sequence>
    <xs:choice>
      <xs:element name="IBAN" type="IBAN2007Identifier"/>
    </xs:choice>
  </xs:sequence>
</xs:complexType>
```

Considering that it is related to a non-leaf node and the structure of the datatype itself does not change, there are no business impacts.

**The following slides describe the main MyStandards and Readiness Portal features.**

Screenshots have been taken from the T2 or T2S MyStandards groups, considering that the TIPS one is under construction.

MyStandards is a subset of [www.swift.com](https://www.swift.com). A swift.com account is needed.



The screenshot shows a web browser displaying the MyStandards page. The address bar shows the URL <https://www.swift.com/standards/mystand...>. The page header includes the SWIFT logo and the text "The global provider of secure financial messaging services". There are navigation links for "About us", "Your needs", "Our solutions", "Standards" (highlighted), "News & Events", "Join SWIFT", "Contact us", and "mySWIFT". A search bar is visible on the right. Below the navigation, the breadcrumb "Home > Standards > MyStandards and SWIFT Translator" is shown. The main heading "MyStandards" is prominently displayed. A blue-bordered orange button labeled "Log in to MyStandards" is highlighted with a blue box.



Sign in with your swift.com credentials

**Email address**

**Password** [Forgot password?](#)

[Sign in](#)

**Don't have an account?**

[How to create a swift.com user account](#)

[Registration User Guide](#)

[swift.com security guidelines](#)

[Create account](#)

TARGET Services distribute their Usage Guidelines and Portals in so-called "Communities". A dedicated TIPS community will be created. For testers, a dedicated Readiness Portal Community will be set up.

An example about existing communities

The screenshot shows a web browser at the URL <https://www2.swift.com/mystandards/#/search!...>. The search bar contains 'TCCG'. The navigation menu includes 'Standards Releases', 'Business Domains', 'Groups', and 'Communities' (which has a '3' next to it). Below the navigation, there are tabs for 'Usage Guidelines (0)', 'Portals (0)', 'Groups (0)', 'Communities (3)', and 'Standards Messages (0)'. The main content area displays a list of communities:

Community Name	Action
TCCG-RTGS	Request Access
TCCG-CoCo	Request Access
TCCG-CLM	Request Access

The 'Request Access' button for 'TCCG-CoCo' is highlighted with a red box. A red arrow points to this button. On the right side, there is a sidebar with filters:

- Publishers (3)**: Select all
  - RTGS (T2) 1
  - CLM (T2) 1
  - CoCo (T2) 1
- Status (1)**: Select all
  - Open Community 3

Automatic access will be granted.



Message specifications will be defined as Usage Guidelines, one for each message managed by TIPS.

- The *Content* view shows all the modifications made to the base standard message.
- The *Result* view gives a cleaner view of the customised guideline/xsd.

pac010\_InterbankDirectDebit\_FinancialInstitutionDirectDebit\_pacs.010.001.03  
RTGS\_pacs\_guidelines [Version: UDF's v2.2, Format: MX, Status: Final]  
Version: UDFS v2.2 Status: Final

Content Result View Sample Messages Impact Analysis Comments

View only restricted elements Hide removed elements Show xml tags

search message (max. 2 chars)

Name	Min	Max	Restrictions
Financial Institution Direct Debit V03 (pacs.010.001.03)			
Group Header	1	1	%
Credit Instruction	1	*	%
Credit Identification	1	1	
Batch Booking	0	1	
Payment Type Information	0	1	
Total Interbank Settlement Amount	0	1	
Interbank Settlement Date	0	1	
Settlement Time Indication	0	1	
Instructing Agent	0	1	%
Instructed Agent	0	1	%
Intermediary Agent 1	0	1	
Intermediary Agent 1 Account	0	1	

Creditor Agent

Rules

Rule "IV00120"

Less information

For each [FinancialInstitutionDirectDebitV03] #  
at least one occurrence of the following element(s) [FinancialInstitutionDirectDebitV03/CreditInstruction/CreditorAgentAccount] is (are) present  
.then  
at least one occurrence of the following element(s) [FinancialInstitutionDirectDebitV03/CreditInstruction/CreditorAgent] must be present

Annotation

RTGS Notes

- RTGS-Use: Not relevant for settlement in RTGS and forwarded within the outbound message. Provided BIC is subject to BIC validation.
- RTGS-BusinessRules: IV00120

Multiplicity

[0..1]

pac010\_InterbankDirectDebit\_FinancialInstitutionDirectDebit\_pacs.010.001.03  
RTGS\_pacs\_guidelines [Version: UDF's v2.2, Format: MX, Status: Final]  
Version: UDFS v2.2 Status: Final

Content Result View Sample Messages Impact Analysis Comments

Show xml tags

search message (max. 2 chars)

Name	Min	Max
Financial Institution Direct Debit V03 (pacs.010.001.03)		
Group Header	1	1
Credit Instruction	1	1
Credit Identification	1	1
Instructing Agent	1	1
Instructed Agent	1	1
Creditor Agent	0	1
Creditor Agent Account	0	1
Creditor	1	1
Creditor Account	0	1
Direct Debit Transaction Information	1	1

Creditor Agent

Rules

Rule "IV00120"

Less information

For each [FinancialInstitutionDirectDebitV03] #  
at least one occurrence of the following element(s) [FinancialInstitutionDirectDebitV03/CreditInstruction/CreditorAgentAccount] is (are) present  
.then  
at least one occurrence of the following element(s) [FinancialInstitutionDirectDebitV03/CreditInstruction/CreditorAgent] must be present

Annotation

RTGS Notes

- RTGS-Use: Not relevant for settlement in RTGS and forwarded within the outbound message. Provided BIC is subject to BIC validation.
- RTGS-BusinessRules: IV00120

Definition

Financial institution servicing an account for the creditor.

Multiplicity

[0..1]

The different tabs in a usage

Guideline:

- *Content vs Result* were explained in the previous slide;
- *Sample messages* are attached to the Usage Guideline and are already tested by 4CB for compliance.
- The *Annotations* explain the specific use of a message, or a tag, that is Service specific.

target: camt.048\_ModifyReservation\_camt.048.001.05  
Reservation ( Version: CRDM UDFS v2.2 ; Format: MX , Status: Final )  
Version: CRDM UDFS v2.2 Status: Final

Content Result View Sample Messages Impact Analysis Comments

View only restricted elements  Hide removed elements  Show xml tags

search message (min 2 chars) [Q] [X]

Name	Min	Max	Restrictions
Modify Reservation V05 (camt.048.001.05)			
Message Header	1	1	
Reservation Identification	1	1	
New Reservation Value Set	1	1	

Modify Reservation V05 (camt.048.001.05)

Annotation

CRDM Notes

- CRDM-Use: The ModifyReservation message is used to modify existing Standing Order for Reservation in CRDM. In response to the ModifyReservation message, a Receipt(camt.025) will be sent.

Definition

XML Tag

ModifyRsvatn

Comments

The sample has been successfully validated against the customised schema.

target: camt.048\_ModifyReservation\_camt.048.001.05  
Reservation ( Version: CRDM UDFS v2.2 ; Format: MX , Status: Final )  
Version: CRDM UDFS v2.2 Status: Final

Content Result View Sample Messages Impact Analysis Comments

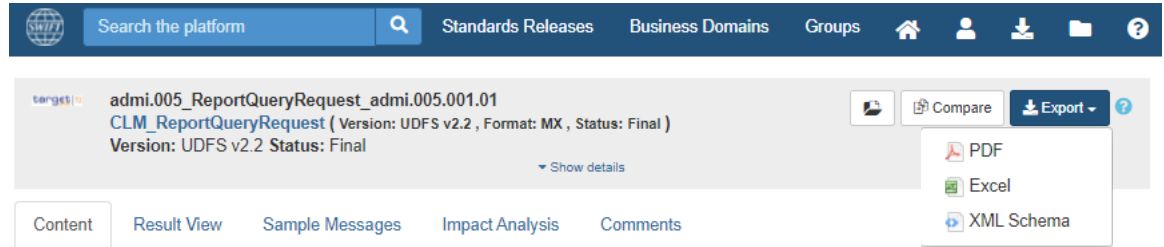
Download All

camt.048\_ModifyStandingOrderForReservation Request\_Example.xml

Valid

A Usage Guideline may always be consulted online, but customers also have the possibility to download, or export in different formats:

- a PDF version of the UG;
- an Excel spreadsheet which includes the message annotations;
- the XML schema, i.e. XSD (plain or enriched format).



The screenshot displays the MyStandards web interface. At the top, there is a navigation bar with a search box labeled "Search the platform", a search icon, and several menu items: "Standards Releases", "Business Domains", "Groups", a home icon, a user profile icon, a download icon, a folder icon, and a help icon. Below the navigation bar, the main content area shows a specific usage guideline entry: "admi.005\_ReportQueryRequest\_admi.005.001.01" with subtext "CLM\_ReportQueryRequest ( Version: UDFS v2.2 , Format: MX , Status: Final )" and "Version: UDFS v2.2 Status: Final". To the right of this entry are icons for "Compare" and "Export". The "Export" dropdown menu is open, showing three options: "PDF", "Excel", and "XML Schema". Below the main entry, there is a horizontal menu with tabs for "Content", "Result View", "Sample Messages", "Impact Analysis", and "Comments".

The versioning of the UGs will be maintained and stored in MyStandards starting from TIPS R2023.NOV, in line with the related UDFS versions. The *compare* functionality allows the user to compare usage guidelines of the same message but different UDFS versions.

- The MyStandards Readiness Portal provides capabilities for testing the compliance of customer sample messages with the specifications provided in the Usage Guidelines, important when the UGs have been provided via SDDs but the related TIPS Release is not yet deployed externally.
- The tool offers direct links to the documentation in MyStandards, including access to sample messages attached to each Usage Guideline.
- All users can monitor their own progress and results using the tool.

The screenshot displays the Readiness Portal interface. At the top, there is a search bar with the text "Search the platform" and a magnifying glass icon. To the right of the search bar are navigation tabs: "Standards Releases", "Business Domains", and "Groups". Further right are icons for home, user profile, download, folder, and help.

Below the navigation is a community card for "ReadinessPortal-RTGS-Community" with a green "Open Community" button. The card description reads: "Community for testing the compliance of RTGS related messages with the specifications provided in the User Detailed Specifications (UDFS) and SWIFT MyStandards inside the Readiness Portal".

Underneath the community card are two tabs: "Collections" and "Portals". The "Portals" tab is active.

On the right side of the portal list, there are sorting options: "sort by Alphabetical order" and "Ascending". Below these is a search input field with a magnifying glass icon.

The main list shows one portal entry: "Readiness Portal RTGS" with a description: "Readiness Portal for testing the compliance of RTGS related messages with the specifications provided in the User Detailed Specifications (UDFS) and SWIFT MyStandards". A green "published" tag is next to the entry.

At the bottom right, a filter dropdown is open, showing "Status (1)" with a "Select all" link. The filter list includes a checkbox for "published" with a count of "1".

The message is modified, click Test to create a new test report.

```

1 <?xml version="1.0" encoding="UTF-8"?><!--Inbound_pacs.009_RTGS_FICreditTransferOrder_bs0
2 <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.009.001.08" xmlns:xsi="http://www.w3
3 <FICdtTrf>
4 <GrpHdr>
5 <MsgId>NONREF</MsgId>
6 <CreDtTm>2019-10-07T13:20:00+00:00</CreDtTm>
7 <NbOfTxs>1</NbOfTxs>
8 <SttlmInf>
9 <SttlmMtd>CLRG</SttlmMtd>
10 <ClrSys>
11 <Cd>TGT</Cd>
12 </ClrSvs>
    
```

The user has the possibility to enter the missing element directly in the browser and to test it again.

Once retested with the correct element, the sample now appears valid.

target | T2 Readiness Portal RTGS PUBLISHED MyStandards

Valid pacs.009\_FIToFIFinancialInstitutionCreditTransfer\_pacs.009.001.08

26-08-2021 21:00

Summary	Valid message	Usage Guideline	pacs.009_FIToFIFinancialInstitutionCreditTransfer_pacs.009.001.08 <sup>hov</sup>
		Version	UDFS v2.2
		Format	MX
		Status	Final
		Source	Inbound_pacs.009_RTGS_FICreditTransferOrder_bs026.xml

```

1 <?xml version="1.0" encoding="UTF-8"?><!--Inbound_pacs.009_RTGS_FICreditTransferOrder_bs026-->
2 <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.009.001.08" xmlns:xsi="http://www.w3.org/2001/XMLSchema-ins
3 <FICdtTrf>
4 <GrpHdr>
5 <MsgId>NONREF</MsgId>
6 <CreDtTm>2019-10-07T13:20:00+00:00</CreDtTm>
7 <NbOfTxs>1</NbOfTxs>
    
```

Thank you for the attention!