

MyStandards User Guide

A comprehensive guide on how to use MyStandards and the Readiness Portal

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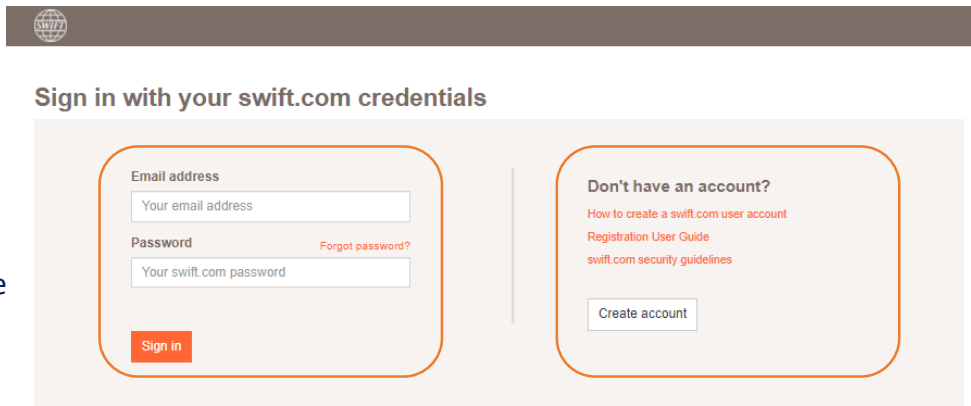
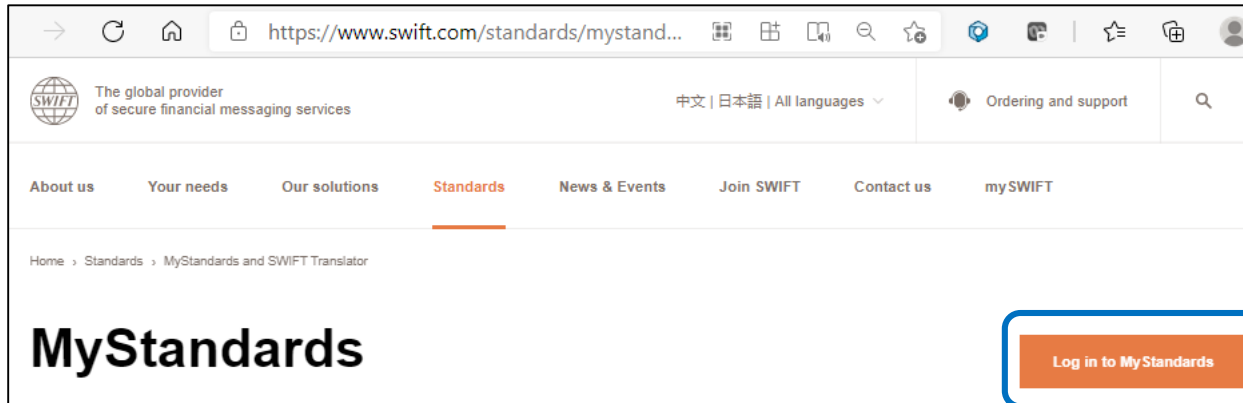
Account Creation and Login

Access to MyStandards and the concept of Communities

I. Account Creation (1/3)

MyStandards is a subset of www.swift.com. If you don't already have a swift.com account, you will need to create one to have access to the MyStandards platform.

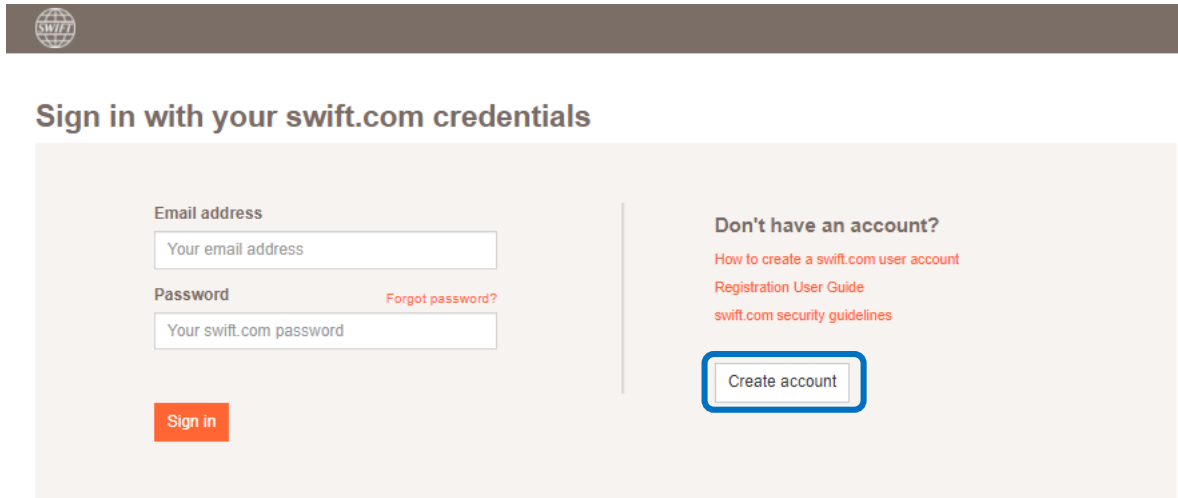
Link: [MyStandards | SWIFT – MyStandards](#)



Left on your screen:
Existing MyStandards Use

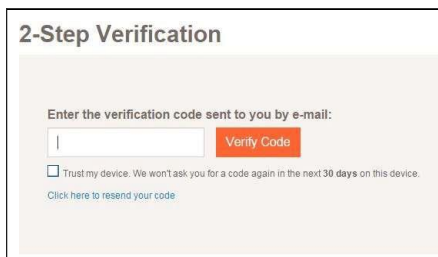
Right on your screen :
New user that first needs to
create a swift.com account

I. Account Creation (2/3)



The image shows the Swift.com login and registration interface. On the left, there is a 'Sign in with your swift.com credentials' section with fields for 'Email address' and 'Password', a 'Forgot password?' link, and a 'Sign in' button. On the right, there is a 'Don't have an account?' section with links for 'How to create a swift.com user account', 'Registration User Guide', and 'swift.com security guidelines', and a 'Create account' button.

You already have a swift.com account:
You can log in in this screen; the 2-step verification screen will appear next.



The image shows the '2-Step Verification' screen. It prompts the user to 'Enter the verification code sent to you by e-mail:' with a text input field and a 'Verify Code' button. Below the input field, there is a checkbox for 'Trust my device. We won't ask you for a code again in the next 30 days on this device.' and a link to 'Click here to resend your code'.

If your code is correct, you are now in the MyStandards main screen.

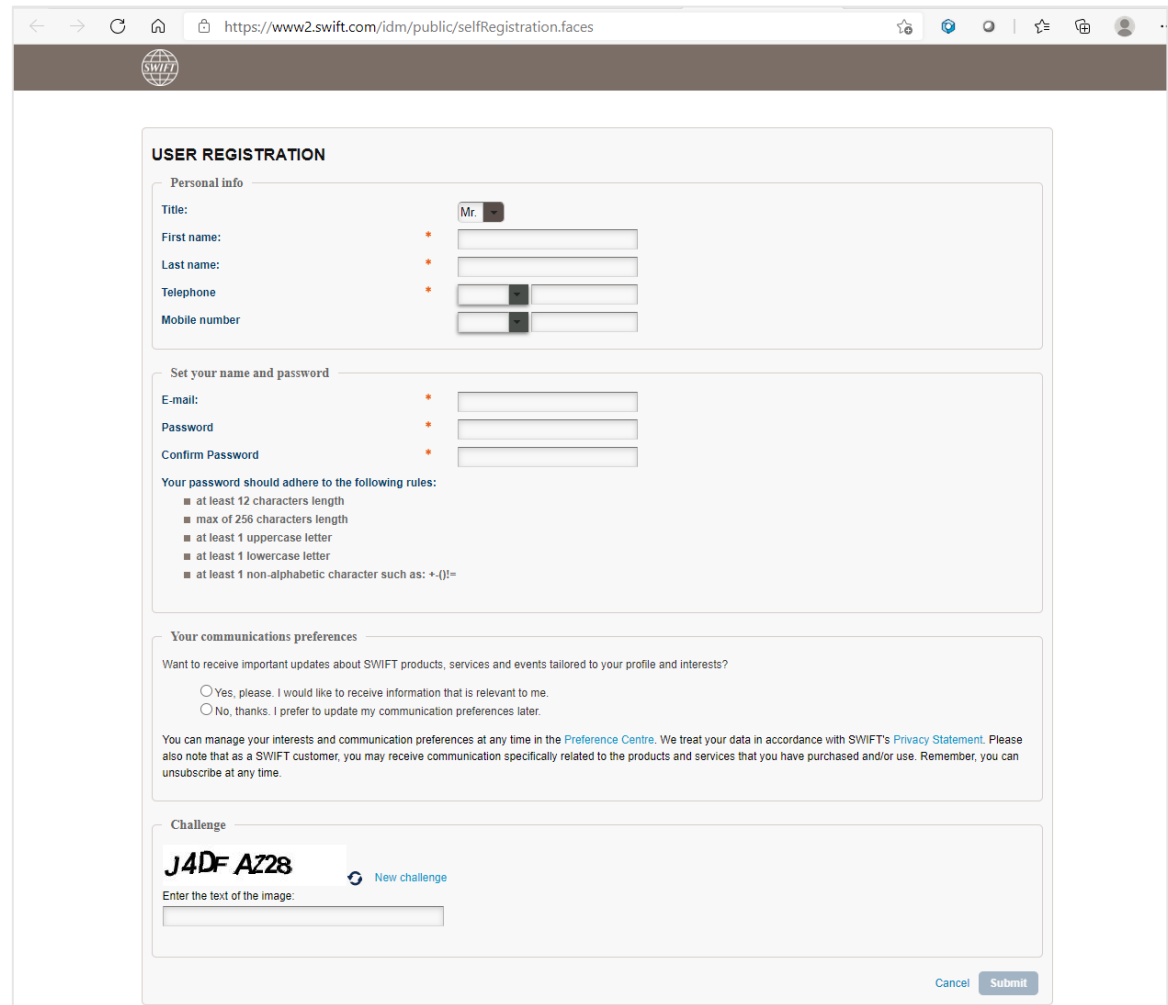
You do not have a swift.com account yet.
Click on Create Account and fill in the fields:



The image shows the 'USER REGISTRATION' form. It is divided into two sections: 'Personal info' and 'Set your name and password'. The 'Personal info' section includes fields for 'Title' (with a dropdown menu showing 'Mr.'), 'First name', 'Last name', 'Telephone', and 'Mobile number'. The 'Set your name and password' section includes fields for 'E-mail', 'Password', and 'Confirm Password'. Red asterisks indicate required fields.

I. Account creation: points of attention (3/3)

- ⚠ Double Authentication (2FA) is mandatory on swift.com. Be sure to enable it immediately;
- ⚠ Your account will expire every 12 months. You will receive an email prior to expiration to extend it. Don't forget to accept the T&C when extending;
- ⚠ Your account is managed by SWIFT and not by Target Services. In case of issues you will need to address your in-house SWIFT administrator, or SWIFT support.



The screenshot shows the SWIFT User Registration page in a web browser. The URL is <https://www2.swift.com/idm/public/selfRegistration.faces>. The page is titled "USER REGISTRATION" and is divided into several sections:

- Personal info:** Fields for Title (dropdown menu with "Mr." selected), First name, Last name, Telephone, and Mobile number.
- Set your name and password:** Fields for E-mail, Password, and Confirm Password. Below these fields, a list of password rules is provided:
 - at least 12 characters length
 - max of 256 characters length
 - at least 1 uppercase letter
 - at least 1 lowercase letter
 - at least 1 non-alphabetic character such as: +-@!=""
- Your communications preferences:** Radio buttons for "Yes, please. I would like to receive information that is relevant to me." and "No, thanks. I prefer to update my communication preferences later." Below this, a note states: "You can manage your interests and communication preferences at any time in the [Preference Centre](#). We treat your data in accordance with SWIFT's [Privacy Statement](#). Please also note that as a SWIFT customer, you may receive communication specifically related to the products and services that you have purchased and/or use. Remember, you can unsubscribe at any time."
- Challenge:** A CAPTCHA image showing the text "J4DF AZ28" and a "New challenge" button. Below the image is a text input field labeled "Enter the text of the image:".

At the bottom right of the form, there are "Cancel" and "Submit" buttons.

II. MyStandards login: home screen

Depending on your profile, the **first screen** to appear when you log on shows your latest activity regarding Usage Guidelines, Portals, and the News feed you follow.

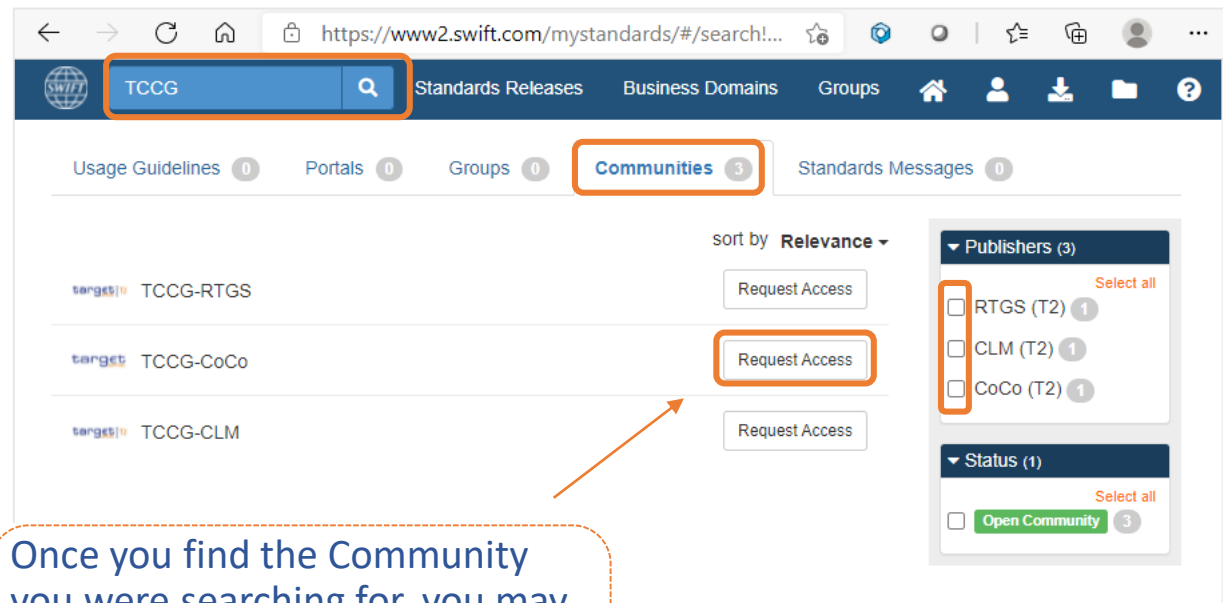
The screenshot displays the MyStandards home screen. At the top, there is a navigation bar with a search bar labeled "Search the platform" and several menu items: "Standards Releases", "Business Domains", "Groups", a home icon, a user profile icon, a download icon, a folder icon, and a help icon. Below the navigation bar is an orange banner that says "Need Help ?". The main content area is divided into three columns:

- Usage Guidelines:** A list of six items, each with a "target" logo and a title. The titles are: "head.002_BusinessFileHeader_hea d.002.001.01", "camt.998_AuthorizePenaltyMinimu mReserve_camt.998.001.03", "camt.998_GetPenaltyMinimumRes erve_camt.998.001.03", "camt.998_InsertBalanceMinimumR eserve_camt.998.001.03", "camt.998_InsertValueOfReserveMi nimumReserve_camt.998.001.03", and "camt.998_ReturnPenaltyMinimumR eserve_camt.998.001.03".
- Portals:** A list of three items, each with a "target" logo and a title. The titles are: "Readiness Portal RTGS", "Readiness Portal CLM", and "Readiness Portal CoCo".
- News:** Two news items, each with a "SWIFT" logo. The first item is titled "Online edition of Formal Rules is available" and dated "28-03-2019 SWIFT". The text below it says: "We are happy to announce that Formal Rules can now be created, edited or deleted online. Formal Rules include a formal definition that can be validated on the readiness portal." The second item is titled "New User Interface for Readiness Portal available since 27th November 2018" and dated "17-12-2018 SWIFT". The text below it says: "The new Readiness Portal user interface makes it much faster and responsive while improving the end user experience. Find out more in the Release Note accessible from the help section (question mark at the top right of the screen)."

III. How to join communities for RTGS, CLM and CoCo (1/2)

Target Services distribute their Usage Guidelines and Portals in so-called 'Communities'. The Communities for the publication of Usage Guidelines are preceded with "TCCG". To find a Community, log on to the Platform and use a keyword in the search bar. Choose the Community you would like to join and request access.

The search for TCCG brings the following results. When choosing the tab Communities the 3 available communities where Usage Guidelines are published will appear



Once you find the Community you were searching for, you may request access. Automatic access will be granted.

You may also narrow your search by Publishers

III. How to join the Readiness Portals communities (2/2)

Target Services distribute their Usage Guidelines and Portals in so-called ‘Communities’. The Communities for the publication of Portals* are preceded with “Readiness Portal”.

For Testers, **Readiness Portal Communities** have been set up. The search for **Readiness Portal** brings the following results. When choosing the tab **Communities** the 3 available communities where Portals are published will appear

Once you find the Community you were searching for, you may request access. Automatic access will be granted.

You may also narrow your search by Publishers (in this instance, T2)

* Readiness Portals are covered later in the presentation

IV. MyStandards user management

Use 'My Profile' to see your account and the Communities you joined.

The screenshot shows a web browser window with the URL <https://www2.swift.com/mystandards/#/me!myMemberships>. The page features a dark blue navigation bar with the SWIFT logo, a search bar, and menu items for Standards Releases, Business Domains, Groups, Home, and a user profile icon. The user profile icon is highlighted with an orange box, and a dropdown menu is open, showing options for 'Logged in as [redacted]', 'My Profile' (highlighted with an orange box), and 'Logout'. Below the navigation bar, there are tabs for 'Memberships', 'My Downloads', and 'My Notifications'. The main content area is titled 'Group Memberships' and includes a '+ Request membership' button. A light blue message box states 'You do not have any Group memberships.' To the right, a list of group memberships is displayed, each with a 'target|12' logo, a name, and icons for email and deletion.

Group Name	Email Icon	Delete Icon
target 12 ReadinessPortal-CLM-Community	✉	🗑
target 12 ReadinessPortal-CoCo-Community	✉	🗑
target 12 ReadinessPortal-RTGS-Community	✉	🗑
target 12 TCCG-CLM	✉	🗑
target 12 TCCG-CoCo	✉	🗑
target 12 TCCG-RTGS	✉	🗑

MyStandards features

The lifecycle of Usage Guidelines

V. Usage Guidelines Lifecycle (1/2)

- Usage guidelines are first drafted by a group of experts and then shared in collections in the appropriate communities.
- Within the communities the *previous* and *latest* **Version** of each message usage guideline are shared.
- The **Version** indicates the corresponding UDFS, and sometimes the Software Package (SWP), while the **Status** defines whether the Usage Guideline is deemed final or not.
- The different possible statuses are:

① **Draft** : as the name implies, it is the very first draft being worked on by a group of experts. This draft will never be shared outside a specific community.

An open community, such as the TCCG, will never see a draft UG for instance.

② **Work in progress** : UG review has been completed. It is now visible for all communities and shows the UDFS version it relates to.

Although very unlikely, changes are still possible.

③ **Final** : UG approved and is linked to a T2 live release.

④ **Obsolete** : prior version. UG not in use anymore but available for comparison and regression testing.

CLM_pacs_guidelines

Version: UDFS v2.2 Status: Final

pacs.010_FinancialInstitutionDirectDebit_pacs.010.001.03
Version: UDFS v2.2 , Status: Final

pacs.009_FIToFIFinancialInstitutionCreditTransfer_pacs.009.001.08
Version: UDFS v2.2 , Status: Final

pacs.002_FIToFIPaymentStatusReport_pacs.002.001.10
Version: UDFS v2.2 , Status: Final

CLM_pacs_guidelines

Version: UDFS v3.0 Status: Work in progress

pacs.002_FIToFIPaymentStatusReport_pacs.002.001.10
Version: UDFS v3.0 , Status: Work in progress

pacs.009_FIToFIFinancialInstitutionCreditTransfer_pacs.009.001.08
Version: UDFS v3.0 , Status: Work in progress

pacs.010_FinancialInstitutionDirectDebit_pacs.010.001.03
Version: UDFS v3.0 , Status: Work in progress

V. Timeline of documentation release vs technical release (2/2)

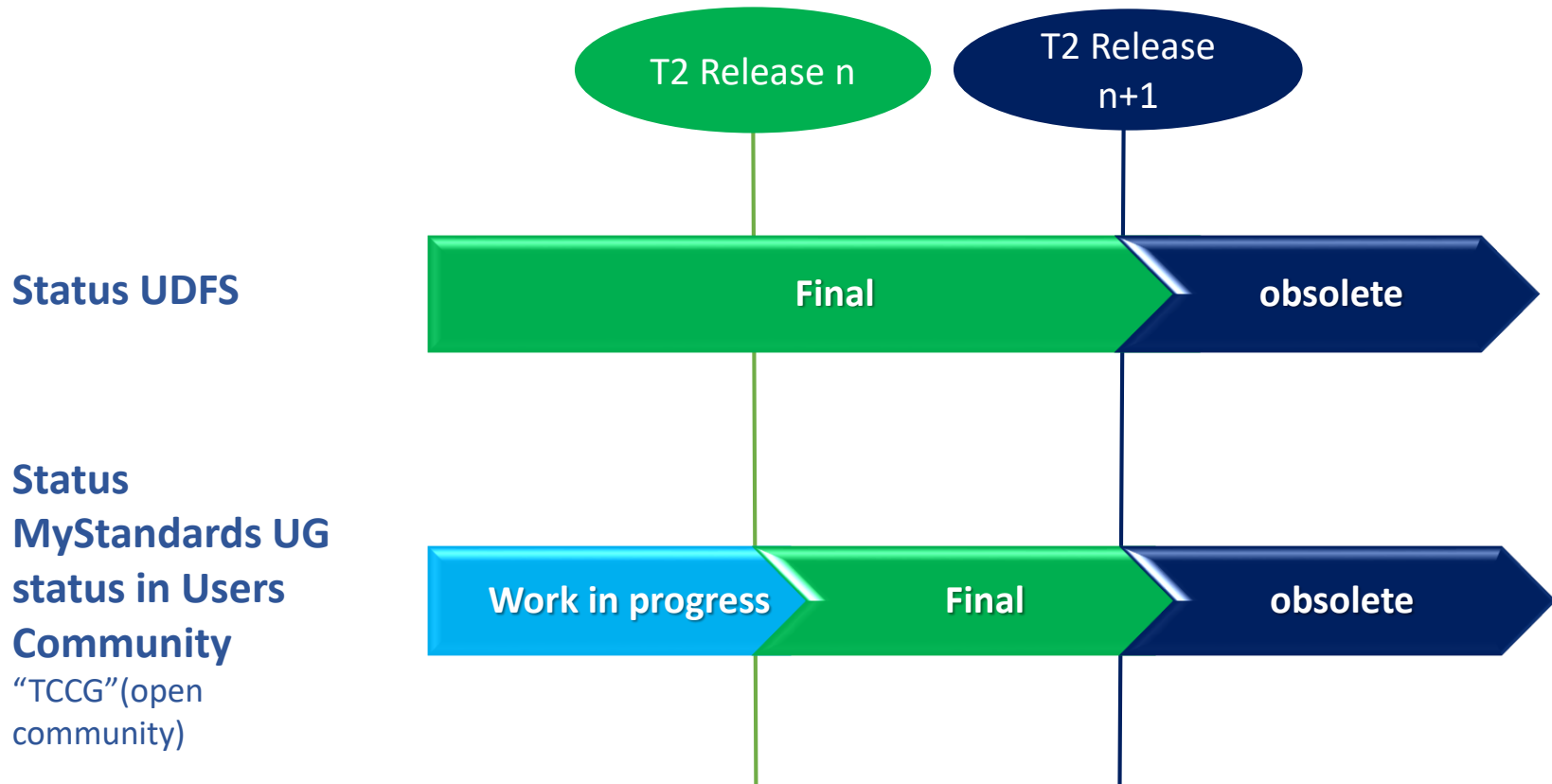


Illustration shows that T2 UDFS is already released in a “final” version while the MyStandards Usage Guidelines are only deemed ‘final’ when there is a T2 software release going “live”.

MyStandards features

How to work with Usage Guidelines

VI. Usage Guidelines access in a Community

- **Usage Guidelines** are shared in **Collections**
- Access is restricted to TCCG Communities
- Available Usage Guidelines are customized by 4CB

The screenshot displays the MyStandards platform interface. At the top, there is a navigation bar with a search bar labeled "Search the platform" and a magnifying glass icon. To the right of the search bar are links for "Standards Releases", "Business Domains", and "Groups", along with icons for home, user profile, download, folder, and help. Below the navigation bar, the first collection is titled "RTGS_pacs_guidelines" with a sub-label "Version: UDFS v2.2 , Status: Final". It includes a "+ Follow" button, a document icon, and an "Export" button with a dropdown arrow. A "Show details" link is visible below the title. Underneath, a "Usage Guidelines" tab is highlighted with an orange border. A list of five guidelines follows, each with a document icon on the right: "pacs.002_FIToFIPaymentStatusReport_pacs.002.001.10", "pacs.004_PaymentReturn_pacs.004.001.09", "pacs.008_FIToFICustomerCreditTransfer_pacs.008.001.08", "pacs.009_FIToFIFinancialInstitutionCreditTransfer_pacs.009.001.08", and "pacs.010_InterbankDirectDebit_FinancialInstitutionDirectDebit_pacs.010.001.03". The second collection is titled "RTGS_BusinessApplicationHeader" with a sub-label "Version: UDFS v2.2 , Status: Final". It also features "+ Follow", document, and "Export" buttons, and a "Show details" link. A "Usage Guidelines" tab is highlighted with an orange border. Below it, a single guideline is listed: "head.001_BusinessApplicationHeader_head.001.001.01".

VII. Usage guidelines (I)- Content view vs. Result view (1/3)

pac010_InterbankDirectDebit_FinancialInstitutionDirectDebit_pacs.010.001.03
RTGS_pacs_guidelines (Version: UDFS 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

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	
Intermediary Agent 2	0	1	
Intermediary Agent 2 Account	0	1	
Intermediary Agent 3	0	1	
Intermediary Agent 3 Account	0	1	
Creditor Agent	0	1	
Creditor Agent Account	0	1	
Creditor	1	1	
Creditor Account	0	1	
Ultimate Creditor	0	1	
Instruction For Creditor Agent	0	*	
Direct Debit Transaction Information	1	*	
Supplementary Data	0	*	

Creditor Agent

Rules

Rule "IV00120"

Less information

For each [FinancialInstitutionDirectDebitV03], if 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]

Type

BranchAndFinancialInstitutionIdentification6

Definition

Financial institution servicing an account for the creditor.

XML Tag

CdtrAgt

Path

/Document/FIDrctDbt/CdtrInstr/CdtrAgt

Comments

- To open **result view**, just click on the result view tab
- The **result view** will be displayed, giving you a cleaner look of the guideline.*

pac010_InterbankDirectDebit_FinancialInstitutionDirectDebit_pacs.010.001.03
RTGS_pacs_guidelines (Version: UDFS v2.2, Format: MX, Status: Final)
Version: UDFS v2.2 Status: Final

Content Result View Sample Messages Impact Analysis Comments

Show xml tags

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], if 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]

Path

/Document/FIDrctDbt/CdtrInstr/CdtrAgt

Type

BranchAndFinancialInstitutionIdentification6__2

XML Tag

CdtrAgt

Comments

- The **Content view** shows all the modifications made to the base standard message.
- Once done, the **result view** gives the User a much cleaner view of the finished guideline.

* The links provided in the UDFS open the **result view** by default.

VII. Usage guidelines (I)- Content view vs. Result view (2/3)

target | pacs.010_InterbankDirectDebit_FinancialInstitutionDirectDebit_pacs.010.001.03
RTGS_pacs_guidelines (Version: UDFS 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 (min 2 chars) [x]

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	
Intermediary Agent 2	0	1	
Intermediary Agent 2 Account	0	1	
Intermediary Agent 3	0	1	
Intermediary Agent 3 Account	0	1	
Creditor Agent	0	1	
Creditor Agent Account	0	1	
Creditor	1	1	
Creditor Account	0	1	
Ultimate Creditor	0	1	
Instruction For Creditor Agent	0	*	
Direct Debit Transaction Information	1	*	
Supplementary Data	0	*	
Textual : UltimateCreditorGuideline			

Credit Identification

Annotation

RTGS Notes

- RTGS-Use: Mandatory and ignored by RTGS and forwarded within the outbound message.

Type Changed

TARGET_RestrictedFINXMax35Text (based on string)

- pattern: [0-9a-zA-Z\-\?\:\(\)\,\,\.\+\]\{0-9a-zA-Z\-\?\:\(\)\,\,\.\+\}\{1,33}[0-9a-zA-Z\-\?\:\(\)\,\,\.\+\]
- minLength: 1
- maxLength: 35

Multiplicity

[1..1]

Type

Max35Text (based on string)

- minLength: 1
- maxLength: 35

Definition

Unique identification, as assigned by a sending party, to unambiguously identify the credit instruction within the message.

XML Tag

CdtId

Path

/Document/FIDrctDbt/CdtInstr/CdtId

Comments

Content view : shows all the restrictions made to the base ISO 20022 message.

- Clicking the ? will display the legend;
- You can see all the tags that are pruned;
- The original message values are displayed, e.g. multiplicity on the Min – Max columns.
- The right side shows the ISO definition values for the tag (multiplicity, data type, etc.) as well as the changes made. Changes are always marked with the sign

Restriction column

- Shows for each tag whether a restriction is applied with a symbol.
- The symbol can be found in the legend.

- = Changes below
- = Element removed
- = A parent of this element has been added
- = This element is added
- = A parent of this element has been removed
- = A parent of this element has been ignored
- = Type changed
- = Element changed
- = Element ignored
- = Multiplicity changed

VII. Usage guidelines (I)- Content view vs. Result view (3/3)

target | pacs.010_InterbankDirectDebit_FinancialInstitutionDirectDebit_pacs.010.001.03
RTGS_pacs_guidelines (Version: UDFS 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 (min 2 chars) [Q] [X]

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
CrossElementComplexRule : CreditorAgentAccountRule		

Credit Identification

- Annotation
 - RTGS Notes
 - RTGS-Use: Mandatory and ignored by RTGS and forwarded within the outbound message.
- Definition
 - Unique identification, as assigned by a sending party, to unambiguously identify the credit instruction within the message.
- Multiplicity
 - [1..1]
- Path
 - /Document/FIDrctDbt/CdtInstr/CdtId
- Type
 - TARGET_RestrictedFINXMax35Text (based on string)
 - pattern: [0-9a-zA-Z\-\?\:\(\)\,\,\.\,\+\]\{1,33\}[0-9a-zA-Z\-\?\:\(\)\,\,\.\,\+\]
 - minLength: 1
 - maxLength: 35
- XML Tag
 - CdtId
- Comments

Result view :

- Is the final Usage Guideline definition
- The pruned tags are not shown
- No restrictions column shown
- Displays the multiplicity defined in the Usage Guideline
- The original datatype does not show anymore; only the applied 'Type' is exposed
- The  sign only appears when an annotation, a [textual rule](#) or a [formal rule*](#) have been applied to a tag.

**to learn more about the different rules in Usage Guidelines, please refer to the last section of the document*

VII. Usage guidelines (II) - screen view

The **different tabs** in a usage Guideline:

- *Content vs Result* were explained in the previous slides;
- *Sample messages* are attached to the Usage Guideline and are already tested by 4CB for compliance;
- *Impact Analysis* allows the user to compare the Usage Guideline versus the next version of the base ISO 20022 message.

The **Annotations** explain the specific use of a message, or a Tag, that is T2 component specific (e.g. CLM, RTGS or CRDM).

Annotations include Business Rule Ids.

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) [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.
- CRDM-BusinessRules: DCU7006

Definition

XML Tag

ModifyRsvatn

Comments

The **sample** has been successfully validated against the customized 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**

Note on Sample Messages: head.001 and head.002 samples are provided as attachments in their respective Usage Guideline

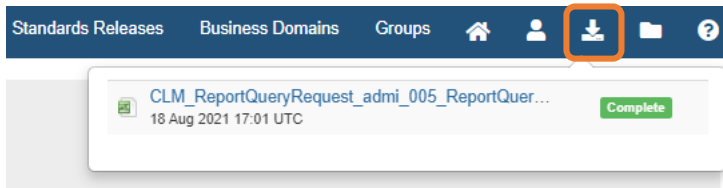
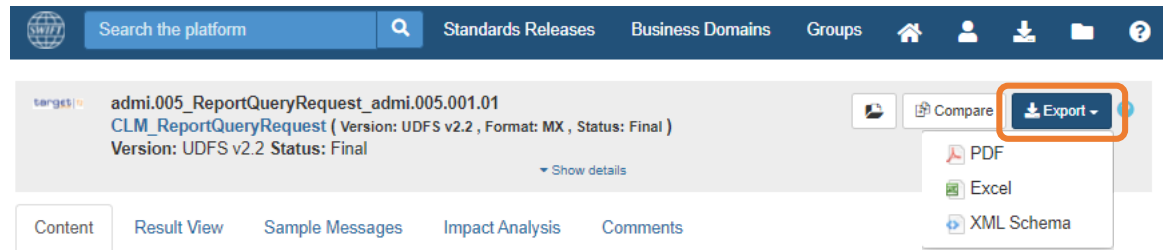
target head.001_BusinessApplicationHeader_head.001.001.01
RTGS_BusinessApplicationHeader (Version: UDFS v2.2 , Format: MX , Status: Final)
Version: UDFS v2.2 Status: Final

- Inbound_head.001_RTGS_BAH_(CB-1...
- Inbound_head.001_RTGS_BAH_(Cove...
- Inbound_head.001_RTGS_BAH_(PB-1...
- Inbound_head.001_RTGS_BAH_(PB-4...
- Inbound_head.001_RTGS_BAH_bs069...
- Outbound_head.001_RTGS_BAH_(PB...
- Outbound_head.001_RTGS_BAH_(RT...
- Outbound_head.001_RTGS_BAH_bs0...

VII. Usage guidelines(III) - export functionality

A **Usage Guideline** may always be consulted online, but you also have the possibility to download, or export, different formats, depending on your needs:

- a PDF version of the UG;
- an Excel spreadsheet;
- the XML schema, i.e. XSD.



The exported document will be available in *“MyDownloads”*.

VII. Usage guidelines (IV) – compare functionality (1/2)

The **compare** functionality allows the user to compare usage guidelines of the same message but different UDFS versions for instance.

- Inside the UG, click on **Compare**;
- another screen will appear showing the different versions available for comparison.

The screenshot displays the software interface for comparing usage guidelines. At the top, a message detail view shows the message ID 'camt.005_GetTransaction_camt.005.001.08' and the specific guideline 'CLM_GetTransaction_ReturnTransaction (Version: UDFS v2.2, Format: MX, Status: Final)'. A 'Compare' button is highlighted with an orange box. Below this, a selection dialog is open, titled 'In order to compare, please select several Usage Guidelines from the list below. A maximum of 3 can be selected for online comparison and a maximum of 9 can be selected for offline Excel comparison (excluding the base reference)'. The dialog lists available versions, with 'camt.005_GetTransaction_camt.005.001.08 Version: UDFS v2.1 Addendum April' selected. A 'Compare selected Usage Guideline' button is highlighted with an orange box. On the right side of the dialog, there are filter sections for 'Publishing date', 'Publishers (1)', 'Message types (1)', and 'Collections (1)'. At the bottom of the dialog, there are 'Cancel', 'Compare selected Usage Guideline', and 'Export to Excel' buttons.

Select the UG in the list , click on Compare selected Usage Guideline to see the comparison online or export it to Excel (download)

VII. Usage guidelines (IV) – compare functionality (2/2)

The **compare** functionality is also enabled within ‘batch operations’, a menu where you can do more than just compare Usage Guidelines

UDFS V2.1 Addendum April

- RTGS_pacs_guidelines
 - Version: UDFS v2.1 Addendum April , Status: Final
 - Compare icon
 - pac008_FIToFICustomerCreditTransfer_pacs.008.001.08
 - Version: UDFS v2.1 Addendum April , Status: Final
 - Compare icon
 - Compare icon (highlighted with orange box)
 - pac009_FIToFIFinancialInstitutionCreditTransfer_pacs.009.001.08
 - Version: UDFS v2.1 Addendum April , Status: Final
 - Compare icon
 - pac002_FIToFIPaymentStatusReport_pacs.002.001.10
 - Version: UDFS v2.1 Addendum April , Status: Final
 - Compare icon
 - pac010_InterbankDirectDebit_FinancialInstitutionDirectDebit_pacs.010.001.03
 - Version: UDFS v2.1 Addendum April , Status: Final
 - Compare icon
 - pac004_PaymentReturn_pacs.004.001.09
 - Version: UDFS v2.1 Addendum April , Status: Final
 - Compare icon

UDFS V2.2

- RTGS_pacs_guidelines
 - Version: UDFS v2.2 , Status: Final
 - Compare icon
 - pac002_FIToFIPaymentStatusReport_pacs.002.001.10
 - Version: UDFS v2.2 , Status: Final
 - Compare icon
 - pac004_PaymentReturn_pacs.004.001.09
 - Version: UDFS v2.2 , Status: Final
 - Compare icon
 - pac008_FIToFICustomerCreditTransfer_pacs.008.001.08
 - Version: UDFS v2.2 , Status: Final
 - Compare icon
 - Compare icon (highlighted with orange box)
 - pac009_FIToFIFinancialInstitutionCreditTransfer_pacs.009.001.08
 - Version: UDFS v2.2 , Status: Final
 - Compare icon
 - pac010_InterbankDirectDebit_FinancialInstitutionDirectDebit_pacs.010.001.03
 - Version: UDFS v2.2 , Status: Final
 - Compare icon

Search the platform [Search icon] Standards Releases Business Domains Groups [Home icon] [User icon] [Download icon] [Batch operations icon (highlighted with orange box)] [Help icon]

My Selection - Usage guidelines

- target: pac008_FIToFICustomerCreditTransfer_pacs.008.001.08
 - Version: UDFS v2.1 Addendum April , Status: Final
 - Compare icon
- target: pac008_FIToFICustomerCreditTransfer_pacs.008.001.08
 - Version: UDFS v2.2 , Status: Final
 - Compare icon

Batch operations

- Compare selected UGs
- Export the comparison
- Export selection to PDF
- Export selection to Excel
- Export selection to Schema
- Empty the selection (highlighted with orange box)

When done with the Usage Guidelines, just empty your selection.

This ‘batch operations’ menu give the user the opportunity to not only compare, but to batch several downloads into one ZIP file.

VIII. Usage guidelines (V) – Choice vs. Sequence

Choice

The symbol that defines a tag as a choice is a drop down arrow before the tag name.

Illustrations

1. Choice of element in predefined list: the user must pick one of the values in the Code list

▼ ▾ Charge Bearer	1	1
◆ Borne By Debtor [DEBT]		
◆ Borne By Creditor [CRED]		
◆ Shared [SHAR]		
◆ Following Service Level [SLEV]		

2. Choice of tags : Purpose is an optional choice element. If used, one of the tags defined underneath must be chosen, and only one of them.

▼ ▾ Purpose	0	1
▾ Code	1	1
● Proprietary	1	1

Sequence

The symbol in front of the tag name is a drop down arrow

Illustrations

1. The whole Sequence is mandatory. Tags in the sequence are either mandatory or optional.

▼ ● Payment Identification	1	1
● Instruction Identification	1	1
● End To End Identification	1	1
● UETR	1	1
● Clearing System Reference	0	1

2. Charges Information is an optional and repetitive Sequence. If used, both elements 'Amount' and 'Agent' are mandatory with each repetition.

▼ ● Charges Information	0	*
> ● Amount	1	1
> ● Agent	1	1

Readiness Portal features

How to test samples against the Usage Guidelines

VIII. Readiness Portal (I) – Introduction and home screen (1/2)

- The MyStandards Readiness Portal provides capabilities for testing the compliance of sample messages with the specifications provided in the Usage Guidelines.
- 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, as explained in the following slides.

target | Search the platform | Standards Releases | Business Domains | Groups | Home | User | Download | Folder | Help

target | ReadinessPortal-RTGS-Community **Open Community**
RTGS
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

Collections | Portals

sort by **Alphabetical order** | **Ascending**

target | Readiness Portal RTGS
Readiness Portal for testing the compliance of RTGS related messages with the specifications provided in the User Detailed Specifications (UDFS) and SWIFT MyStandards **published**

Search | Search

▼ Status (1) | **published** 1 | **Select all**

For a complete guide of the Readiness portal, click on the question mark button  in the bar or visit [this link](#) on [swift.com](#)

VIII. Readiness Portal (I) – Introduction and home screen (2/2)

The screenshot displays the Readiness Portal RTGS interface. At the top, there is a navigation bar with the 'target' logo, the text 'Readiness Portal RTGS', a 'PUBLISHED' status indicator, and a 'MyStandards' link. Below the navigation bar, a header text reads: 'Readiness Portal for testing the compliance of RTGS related messages with the specifications provided in the User Detailed Specifications (UDFS) and SWIFT MyStandards'. A search bar contains the text 'Search among 35 guidelines' and a 'Group by: Direction' dropdown menu. A section titled '▼ To RTGS' is followed by a grid of 12 test cards. Each card represents a specific RTGS message and includes the following information: a title (e.g., 'admi.004_BroadcastSystemEventNotification_admi.004.001.02'), a 'Completed Tests' count (e.g., 3 for admi.004, 0 for others), a 'Valid Tests' count (e.g., 2 for admi.004, 0 for others), the format (MX), and the version (LIDES.v2.2). Each card also features a 'Test' button and a 'History' icon. The grid is organized into three rows and four columns, with the last cell in the third row being empty.

Message ID	Completed Tests	Valid Tests	Format	Version
admi.004_BroadcastSystemEventNotification_admi.004.001.02	3	2	MX	LIDES.v2.2
admi.005_ReportQueryRequest_admi.005.001.01	0	0	MX	LIDES.v2.2
admi.007_ReceiptAcknowledgement_admi.007.001.01	0	0	MX	LIDES.v2.2
camt.003_GetAccount_camt.003.001.07	0	0	MX	LIDES.v2.2
camt.004_ReturnAccount_camt.004.001.08	0	0	MX	LIDES.v2.2
camt.005_GetTransaction_camt.005.001.08	0	0	MX	LIDES.v2.2
camt.006_ReturnTransaction_camt.006.001.08	0	0	MX	LIDES.v2.2
camt.007_ModifyTransaction_camt.007.001.08	0	0	MX	LIDES.v2.2
camt.009_GetLimit_camt.009.001.07	0	0	MX	LIDES.v2.2
camt.010_ReturnLimit_camt.010.001.08				
camt.011_ModifyLimit_camt.011.001.07				
camt.012_DeleteLimit_camt.012.001.07				

VIII. Readiness Portal: navigation features, one message at a time



The **search** bar allows the user to pick a specific guideline from the 35 that are available in RTGS RP

Readiness Portal for testing the compliance of RTGS related messages with the specifications provided in the User Detailed Specifications (UDFS) and SWIFT MyStandards

Search bar: pacs.009 [Search icon] Group by: Direction [Dropdown arrow]

▼ To RTGS [35]

The **history** button at the portal level shows the user the testing history for all 35 Usage guidelines included in the RTGS Portal

The **documentation** button brings the user to the Usage Guideline for the message

pacs.009_FIToFIFinancialInstitutionCreditTransfer_pacs.009.001.08

12 Completed Tests
Total Completed Tests: 12

11 Valid Tests
Total Valid Tests: 11

Format: MX
Version: UDFS v2.2
Status: Final

[Documentation] [Download Samples] [History] [Test]

The **test** button lets the user test its own samples or one of the samples published

The **download samples** button allows the user to download a zip file where all the samples provided by the publisher (T2) are stored.

The **history** button shows the user the testing history for that specific guideline, including valid and invalid messages, as well as the coverage tree

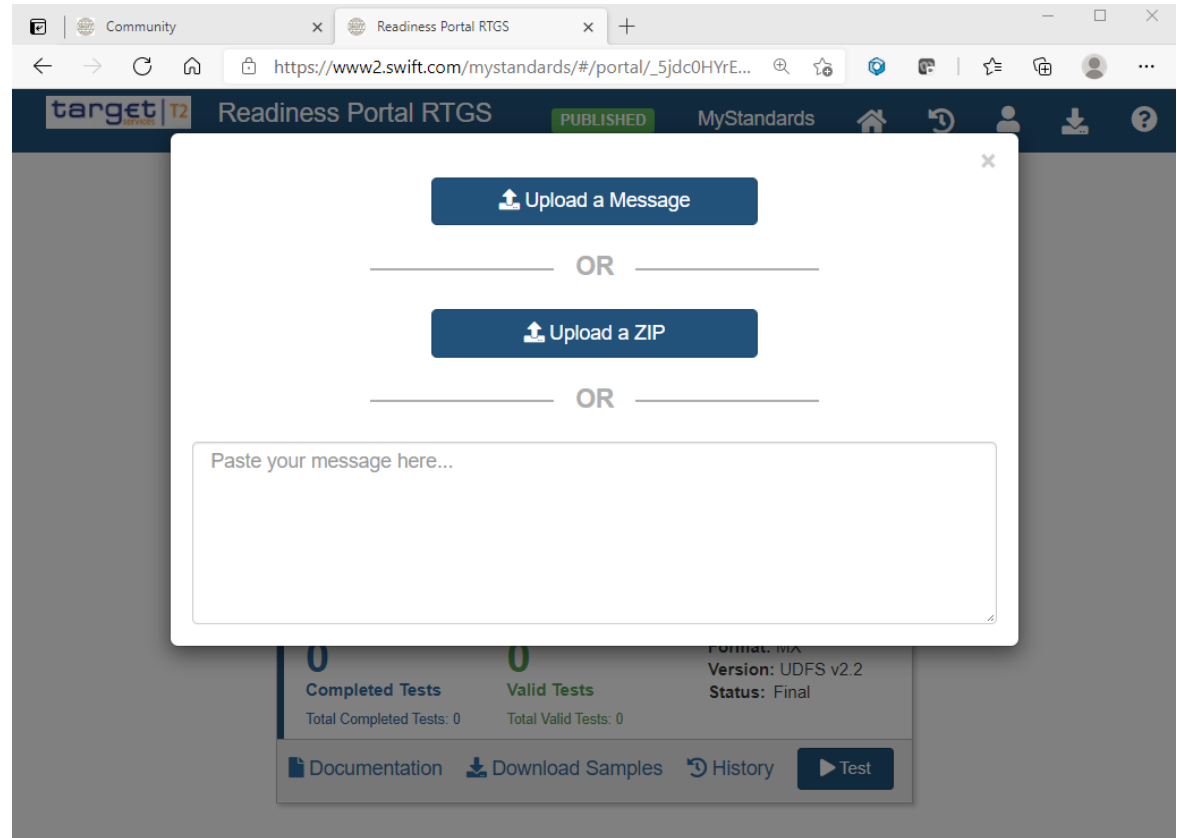
VIII. Readiness Portal: ability to download samples

The screenshot shows the Readiness Portal RTGS interface. At the top, there is a search bar containing 'pacs.009' and a 'Group by: Direction' dropdown menu. Below the search bar, there is a section titled 'To RTGS' with a '35' badge. The main content area displays a card for 'pacs.009_FIToFIFinancialInstitutionCreditTransfer_pacs.009.001.08'. The card shows '0 Completed Tests' and '0 Valid Tests', with 'Total Completed Tests: 0' and 'Total Valid Tests: 0'. The format is 'MX', version is 'UDFS v2.2', and status is 'Final'. At the bottom of the card, there are buttons for 'Documentation', 'Download Samples' (highlighted with an orange box), 'History', and 'Test'. A browser download notification is visible in the top right corner, showing a file named 'Samples_20210826_203759.zip' with a 'Datei öffnen' link and a 'Mehr anzeigen' link.

If the user decides to use the Samples provided by T2, the **download samples** button gives access to a zip file where all the samples provided by the publisher (T2) are stored. That file can be used 'as-is' to test or the samples can be modified and tested individually.

VIII. Readiness Portal: The test environment

The User has the choice to upload a single message, a ZIP file containing samples or to simply copy/paste a sample in this screen.



VIII. Readiness Portal: Testing one sample at a time

The result of the test will appear instantly on the left side of the screen

The screenshot displays the Target Services Readiness Portal RTGS interface. At the top, the 'target services T2' logo is on the left, and 'Readiness Portal RTGS' is in the center. On the right, there is a 'PUBLISHED' status indicator, a 'MyStandards' link, and navigation icons for home, refresh, user profile, download, and help.

The main content area shows a 'Valid' message with the ID 'pacs.009_FIToFIFinancialInstitutionCreditTransfer_pacs.009.001.08' and a timestamp of '26-08-2021 20:52'. Below this, a 'Summary' section is visible, containing a green 'Valid message' badge. To the right of the summary, a 'Usage Guideline' section lists the following details:

- Usage Guideline: pacs.009_FIToFIFinancialInstitutionCreditTransfer_pacs.009.001.08
- Version: UDFS v2.2
- Format: MX
- Status: Final
- Source: Inbound_pacs.009_RTGS_FICreditTransferOrder_bs026.xml

Below the summary, there are three buttons: 'Test', 'Upload', and 'Download Message'. The bottom section of the interface shows the XML message content, which is a valid XML document with the following structure:

```
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-instance" xsi
3 <FICdtTrf>
4 <GrpHdr>
5 <MsgId>NONREF</MsgId>
6 <CreDtTm>2019-10-07T13:20:00+00:00</CreDtTm>
7 <NbOfTx>1</NbOfTx>
8 <SttlmInf>
9 <SttlmMtd>CLRG</SttlmMtd>
10 <ClrSys>
11 <Cd>TGT</Cd>
12 </ClrSys>
13 </SttlmInf>
14 </GrpHdr>
15 <CdtTrfTxInf>
16 <PmtId>
17 <InstrId>Inp009b026-InsId</InstrId>
18 <EndToEndId>Inp009b026-E2EId</EndToEndId>
19 <UETR>e009b026-59c5-41e9-be4c-d45102fc201e</UETR>
20 </PmtId>
21 <IntrBkSttlmAmt Ccy="EUR">147000.00</IntrBkSttlmAmt>
22 <IntrBkSttlmDt>2019-10-08</IntrBkSttlmDt>
23 <InstgAgt>
24 <FinInstnId>
25 <BICFI>COBADEBB120</BICFI>
26 </FinInstnId>
27 </InstgAgt>
```

VIII. Readiness Portal : Testing several samples at once

When testing a batch of messages, all testing results are displayed, sample by sample, on the left side of the screen

The screenshot displays the Readiness Portal RTGS interface. On the left, a list of 'Related Tests' is shown, with each entry marked as 'Valid'. The main area displays the details for a specific test: 'Valid pacs.009_FIToFIFinancialInstitutionCreditTransfer_pacs.009.001.08'. The test date is '26-08-2021 20:40'. A 'Summary' section shows a 'Valid message' with '1 info'. The 'Usage Guideline' section provides details: 'Usage Guideline: pacs.009_FIToFIFinancialInstitutionCreditTransfer_pacs.009.001.08', 'Version: UDFS v2.2', 'Format: MX', 'Status: Final', 'Source: Samples_20210826_203759.zip/Outbound_pacs.009_RTGS_FICreditTransfer_bs076.xml', 'Test Date: 26 Aug 2021 20:40 UTC', and 'Test User: [redacted]'. Below the details, there are buttons for 'Test', 'Upload', and 'Download Message'. The bottom section shows the XML message content, starting with:

```
1 <?xml version="1.0" encoding="UTF-8"?><!--Outbound_pacs.009_RTGS_FICreditTransfer_bs076-->
2 <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.009.001.08" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" x
3 <FICdtTrf>
4 <GrpHdr>
5 <MsgId>NONREF</MsgId>
6 <CreDtTm>2019-10-10T13:50:00+00:00</CreDtTm>
7 <NbOfTx>1</NbOfTx>
8 <SttlmInf>
9 <SttlmMtd>CLRG</SttlmMtd>
10 <ClrSys>
11 <Cd>TGT</Cd>
12 </ClrSys>
13 </SttlmInf>
14 </GrpHdr>
15 <CdtTrfTxInf>
16 <PmtId>
17 <InstrId>Inp009b076-InsId</InstrId>
18 <EndToEndId>Inp008b076-E2EId</EndToEndId>
```

VIII. Readiness Portal : The test area

The test area not only enables the user to validate a message sample, but also allows for the correction of potential errors online, directly in the browser, and then re-test.

The error on Line 6 is clearly explained. (the time stamp information is missing in <CreDtTm>)

The screenshot displays the Readiness Portal RTGS interface. At the top, the header includes the Target Services logo, the text "Readiness Portal RTGS", a "PUBLISHED" status indicator, and a "MyStandards" link. Below the header, a message header shows "1 error" and the message ID "pacs.009_FIToFIFinancialInstitutionCreditTransfer_pacs.009.001.08". The date and time "26-08-2021 20:56" are also visible. A "Summary" section on the left indicates "ERROR 1". The "Error Details" section, highlighted with an orange border, states: "The value '2019-10-07' does not respect the format (.*(+)-)(([0-9])|([0-3])):[0-5][0-9]) defined for the TARGET_DateTime datatype." Below this, there is a link to "See documentation" and a section for "Impacted lines:" which highlights "Line 6". At the bottom of the error details, there are buttons for "Test", "Upload", and "Download Message". The XML message content is shown below, with line 6 highlighted in red:

```
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-instance"
3 <FICdtTrf>
4 <GrpHdr>
5 <MsgId>NONREF</MsgId>
6 <CreDtTm>2019-10-07</CreDtTm>
7 <NbOfTxes>1</NbOfTxes>
8 <SttlmInf>
9 <SttlmMtd>CLRG</SttlmMtd>
10 <ClrSys>
11 <Cd>TGT</Cd>
12 </ClrSys>
13 </SttlmInf>
14 </GrpHdr>
```


VIII. Readiness Portal : Correct in the portal and retest

① Correct

Test Upload Download Message 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_bs026-->
2 <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.009.001.08" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance"
3   <FICdtTrf>
4     <GrpHdr>
5       <MsgId>NONREF</MsgId>
6       <CreDtTm>2019-10-07T13:20:00+00:00</CreDtTm>
7       <NbOfTx>1</NbOfTx>
8     <SttlmInf>
9       <SttlmMtd>CLRG</SttlmMtd>
10      <ClrSys>
11        <Cd>TGT</Cd>
12      </ClrSvs>
```

The user has the possibility to enter the missing element 'time' directly in the browser and to hit 'test' again

② Re-test

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 show
Version UDFS v2.2
Format MX
Status Final
Source Inbound_pacs.009_RTGS_FICreditTransferOrder_bs026.xml

Test Upload Download Message

```
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       <NbOfTx>1</NbOfTx>
```

Once retested with the correct data element, the sample now appears as valid

VIII. Readiness Portal : The history function- overview

All the test performed are stored in the **history** tab, whether valid or invalid. In this screen, the user may also use the “coverage tree” to ensure that every element or rule has been tested

target T2 Readiness Portal RTGS PUBLISHED MyStandards

target pacs.009_FIToFIFinancialInstitutionCreditTransfer_pacs.009.001.08
RTGS_pacs_guidelines (Version: UDFS v2.2 , Format: MX , Status: Final)
 Version: UDFS v2.2 Status: Final

▼ Show details

▶ Test ⬇ Export

12 Completed Tests **11** Valid Tests

🔍 See coverage tree

Content Result View **History** Sample Messages

sort by **Last Activity date** ▼ **Descending** ▼

Status	Date and Time	Email	Source
Valid	26 Aug 2021 21:00 UTC	Email address of the user	Inbound_pacs.009_RTGS_FICreditTransferOrder_bs026.xml
1 Error	26 Aug 2021 20:56 UTC		Inbound_pacs.009_RTGS_FICreditTransferOrder_bs026.xml
Valid	26 Aug 2021 20:52 UTC		Inbound_pacs.009_RTGS_FICreditTransferOrder_bs026.xml
Valid	26 Aug 2021 20:40 UTC		Samples_20210826_203759.zip/Inbound_pacs.009_RTGS_FICreditTransferOrder_bs027.xml
Valid	26 Aug 2021 20:40 UTC		Samples_20210826_203759.zip/Outbound_pacs.009_RTGS_FICreditTransfer_bs027.xml
Valid	26 Aug 2021 20:40 UTC		Samples_20210826_203759.zip/Inbound_pacs.009_RTGS_FICreditTransferOrder_COV_bs028.xml
Valid	26 Aug 2021 20:40 UTC		Samples_20210826_203759.zip/Inbound_pacs.009_RTGS_FICreditTransferOrder_bs026.xml
Valid	26 Aug 2021 20:40 UTC		Samples_20210826_203759.zip/Inbound_pacs.009_RTGS_FICreditTransferOrder_bs076.xml
Valid	26 Aug 2021 20:40 UTC		Samples_20210826_203759.zip/Outbound_pacs.009_RTGS_FICreditTransfer_COV_bs028.xml
Valid	26 Aug 2021 20:40 UTC		Samples_20210826_203759.zip/Inbound_pacs.009_RTGS_FICreditTransferOrder_bs024.xml
Valid	26 Aug 2021 20:40 UTC		Samples_20210826_203759.zip/Inbound_pacs.009_AS-D_FICreditTransferOrder_SBT1_bs561.xml
Valid	26 Aug 2021 20:40 UTC		Samples_20210826_203759.zip/Outbound_pacs.009_RTGS_FICreditTransfer_bs076.xml

From: Date: To: Date:

▼ Status (2) Select all

Valid 11

Invalid 1

▼ Emails (1) Select all

12

▼ Source (10) Select all

Inbound_pacs.009_RTGS_FICreditTransferOrder_bs026.xml 3

Samples_20210826_203759.zip/Inbound_pacs.009_AS-D_FICreditTransferOrder_SBT1_bs561.xml 1

Samples_20210826_203759.zip/Inbound_pacs.009_RTGS_FICreditTransferOrder_COV_bs028.xml 1

Rules in MyStandards

Formal Rules versus textual rules

Rules in ISO 20022 messages

Introduction

The ISO 20022 'base' standard, as published on www.iso20022.org by the Registration Authority, comes with its own set of rules, embedded in the messages.

Illustration with a MyStandards extract of a base ISO 20022 pacs.008, with element 'Previous Instructing Agent 2'

Name

FI To FI Customer Credit Transfer V10 (pacs.008.001.10)

> Previous Instructing Agent 1Account	0	1
> Previous Instructing Agent 2	0	1
> Previous Instructing Agent 2Account	0	1
> Previous Instructing Agent 3	0	1
> Previous Instructing Agent 3Account	0	1
> Instructing Agent	0	1
> Instructed Agent	0	1

Previous Instructing Agent 2

> Type

> Documentation

Agent between the debtor's agent and the instructing agent.

Usage: If more than two previous instructing agent are present, then PreviousInstructingAgent2 identifies the agent between the PreviousInstructingAgent1 and the PreviousInstructingAgent3.

The Rules that apply to the business elements are identified at the bottom of the message:

line

<input checked="" type="checkbox"/> Previous Instructing Agent 2Rule
<input checked="" type="checkbox"/> Previous Instructing Agent 3Rule
<input checked="" type="checkbox"/> Previous Instructing Agent 1Account Rule

Previous Instructing Agent 2Rule

> Documentation

If PreviousInstructingAgent2 is present, then PreviousInstructingAgent1 must be present.

While implementing the ISO 20022 Standard, a Market Infrastructure may have to add another layer of rules to define its requirements, which may be stricter than the base standard. TARGET Services provide customized message specifications on MyStandards.

Textual rule vs. Formal rule in MyStandards (added rules)

- A **Textual Rule** is documented in MyStandards in a textual form and is present across the documentation chain but cannot be tested in the Readiness Portal and is not validated in RTGS or CLM.
- As such, a **Textual Rule** is more of an expectation from the end user to use the best option available, e.g. “either Structured Address or Unstructured Address can be used but Structured Address is strongly recommended”.
 - However if Unstructured Address is used and is correctly formatted, the message will pass validation.
 - RTGS and CLM cannot validate a textual rule because there is no business rule defined, i.e. there is no business validation rule Id assigned.
- A **Formal Rule** is a cross-element rule that can be tested in the Readiness portal and is validated in RTGS or CLM.
- These rules are clearly stated in the UDFS and the Usage Guideline and are assigned a business validation rule Id. If not applied, it will cause a rejection of the business message.
 - Unlike a textual rule, a formal rule has a business rule Id.
 - Not every business validation rule can be formalized in MyStandards (see slide 4).
 - Example of a business validation rule translated in a **Formal Rule** in a pacs.009: “If the Debtor (as a Financial Institution) is not identified by a BIC, then Name and Address must be present”

For each [FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/Debtor/FinancialInstitutionIdentification], if the following element(s) [FinancialInstitutionIdentification/BICFI] is (are) absent , then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name] and [FinancialInstitutionIdentification/PostalAddress] must be present.

MyStandards : the different types of rules

Example: RTGS pacs.008

MyStandards Standards made simple Search the platform

target |> pacs.008_FIToFICustomerCreditTransfer_pacs.008.001.08
 RTGS_pacs_guidelines (Technical version: 116 , Version: UDFS 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 (min 2 chars) [] [x]

Name	Min	Max	Restrictions
FI To FI Customer Credit Transfer V08 (pacs.008.001.08)			
(...)			
▼ Debtor	1	1	
○ Name	0	1	
○ Postal Address	0	1	
○ Department	0	1	
○ Sub Department	0	1	
○ Street Name	0	1	
○ Building Number	0	1	
○ Building Name	0	1	
○ Floor	0	1	
○ Post Box	0	1	
○ Room	0	1	
○ Post Code	0	1	
○ Town Name	0	1	

Rules applied to <Postal Address>

Postal Address

▼ Rules

▲ Rule "HV00160" Formal Rule

▶ More information

▲ Rule "HV00150"

▼ Less information

For each [FIToFICustomerCreditTransferV08/CreditTransferTransactionInformation/Debtor/PostalAddresses **a**], if
 the following element(s) [PostalAddress/AddressLine **b**] is (are) absent
 , then
 at least one occurrence of the following element(s) [PostalAddress/TownName **c**] and [PostalAddress/Country **d**] must be present

▲ Rule "HVP Plus _ Parties Rule" Textual Rule

Either AnyBIC or Name and Address must be present and both can be present. Other elements remain optional.

▼ ▲ Annotation

RTGS Notes

- RTGS-BusinessRules: HV00150, HV00160

▼ Multiplicity

[0..1]

▼ Type

PostalAddress24

Testing of samples in the T2 RTGS Readiness Portal

Sample in violation of Formal Rule HV00150

Valid pacs.008_FIToFICustomerCreditTransfer_pacs.008.001.08

26-04-2021 08:35

Summary

Valid message

Usage Guideline pacs.008_FIToFICustomerCreditTransfer_pacs.008.001.08

Version UDFS v2.2

Format MX

Status Final

Source Inbound_pacs_008_RTGS_CustomerCreditTransferOrder_bs021.xml

Test Date 26 Apr 2021 08:35 UTC

Test User

▶ Test ⬇ Upload Save as Sample ⬇ Download Message

```

1 <?xml version="1.0" encoding="UTF-8"?><!--Inbound_pacs.008_RTGS_CustomerCreditTransferOrder_bs021-->
2 <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.08" xmlns:xsi="http://www.w3.org/2001/XMLSchema-Inst
3 <FIToFICstmCdtTrf>
4 <GrpHdr>
5 <MsgId>NONREF</MsgId>
6 <CreDtTm>2019-10-07T09:30:00+00:00</CreDtTm>
7 <NbOfTxs>1</NbOfTxs>
8 <SttlmInf>
9 <SttlmMtd>CLRG</SttlmMtd>
10 <ClrSys>
11 <Cd>TGT</Cd>
12 </ClrSys>
13 </SttlmInf>
14 </GrpHdr>
15 <CdtTrfTxInf>
16 <PmtId>
17 <InstrId>Inp008b021-InsId</InstrId>
18 <EndToEndId>Inp008b021-E2EId</EndToEndId>
19 <UETr>e008b021-59c5-41e9-be4c-d45102fc201e</UETr>
20 </PmtId>
21 <IntrBkSttlmAmt Ccy="EUR">23500</IntrBkSttlmAmt>
22 <IntrBkSttlmDt>2019-10-08</IntrBkSttlmDt>
23 <ChrgBr>DEBT</ChrgBr>
24 <InstgAgt>
25 <FinInstnId>
26 <BICFI>UBSWCHZHXXX</BICFI>
27 </FinInstnId>
28 </InstgAgt>
29 <InstdAgt>
30 <FinInstnId>
31 <BICFI>COBADEBB120</BICFI>
32 </FinInstnId>
33 </InstdAgt>
34 <UltmtDbtr>
35 <Nm>Ultimate debtor name</Nm>
36 <Id>
37 <OrgId>
38 <AnyBIC>BSCHARBASS</AnyBIC>
39 </OrgId>
40 </Id>
41

```

1 error pacs.008_FIToFICustomerCreditTransfer_pacs.008.001.08

26-04-2021 08:48

Summary

ERROR 1

Error Details:

See documentation

Impacted lines:

Line 36 Line 38

▶ Test ⬇ Upload Save as Sample ⬇ Download Message

```

1 <?xml version="1.0" encoding="UTF-8"?><!--Inbound_pacs.008_RTGS_CustomerCreditTransferOrder_bs021-->
2 <Document xmlns="urn:iso:std:iso:20022:tech:xsd:pacs.008.001.08" xmlns:xsi="http://www.w3.org/2001/XMLSchema-Inst
3 <FIToFICstmCdtTrf>
4 <GrpHdr>
5 <MsgId>NONREF</MsgId>
6 <CreDtTm>2019-10-07T09:30:00+00:00</CreDtTm>
7 <NbOfTxs>1</NbOfTxs>
8 <SttlmInf>
9 <SttlmMtd>CLRG</SttlmMtd>
10 <ClrSys>
11 <Cd>TGT</Cd>
12 </ClrSys>
13 </SttlmInf>
14 </GrpHdr>
15 <CdtTrfTxInf>
16 <PmtId>
17 <InstrId>Inp008b021-InsId</InstrId>
18 <EndToEndId>Inp008b021-E2EId</EndToEndId>
19 <UETr>e008b021-59c5-41e9-be4c-d45102fc201e</UETr>
20 </PmtId>
21 <IntrBkSttlmAmt Ccy="EUR">23500</IntrBkSttlmAmt>
22 <IntrBkSttlmDt>2019-10-08</IntrBkSttlmDt>
23 <ChrgBr>DEBT</ChrgBr>
24 <InstgAgt>
25 <FinInstnId>
26 <BICFI>UBSWCHZHXXX</BICFI>
27 </FinInstnId>
28 </InstgAgt>
29 <InstdAgt>
30 <FinInstnId>
31 <BICFI>COBADEBB120</BICFI>
32 </FinInstnId>
33 </InstdAgt>
34 <UltmtDbtr>
35 <Nm>Tapas Bar</Nm>
36 <PstlAdr>
37 <StrtNm>Berliner Allee</StrtNm>
38 <Ctry>DE</Ctry>
39 </PstlAdr>
40 </Dbtr>
41 <DbtrAgt>
42

```

Testing of samples in the T2 RTGS Readiness Portal

The screenshot shows the Target Services Readiness Portal RTGS interface. At the top, it displays 'Valid' status for the message 'pacs.008_FIToFICustomerCreditTransfer_pacs.008.001.08' dated 26-04-2021 09:04. The 'Summary' section indicates a 'Valid message' with '1 info'. The 'Usage Guideline' section lists details: Version (UDFS v2.2), Format (MX), Status (Final), Source (Inbound_pacs_008_RTGS_CustomerCreditTransferOrder_bs021.xml), Test Date (26 Apr 2021 09:04 UTC), and Test User (sigrid.wiley@swift.com). Below this, there are buttons for 'Test', 'Upload', 'Save as Sample', and 'Download Message'. The XML content is displayed in a code editor, with a blue box highlighting the debtor information:


```

    35 <Dbtr>
    36 <Nm>Tapas Bar</Nm>
    37 <PstlAdr>
    38 <StrtNm>Berliner Allee</StrtNm>
    39 <TwnNm>Frankfurt</TwnNm>
    40 <Ctry>DE</Ctry>
    41 </PstlAdr>
    42 </Dbtr>
    
```

This sample is valid, although in (potential) violation of “HVPs Plus Debtor Jurisdiction Only” rule: the sample contains a Debtor Name, with an address in Germany, but we are missing the Debtor Account or the Debtor Identification. The Readiness Portal cannot validate the rule as the rule cannot be cross-checked across elements (**Textual Rule**). The textual Jurisdiction Rule is also not validated by RTGS, and is therefore not represented by a validation rule Id.

The screenshot shows the 'Debtor' section of the Readiness Portal. Under the 'Rules' tab, a 'Textual Rule' is highlighted with a warning icon. The rule is titled 'Rule "HVP Plus Debtor Jurisdictions Only"'. The description states: 'For Jurisdictional transactions, Debtor/ Name is mandatory with either Debtor Account OR Debt or Identification (that is within a country or for regions under same legislations – eg EEA)'. It lists countries impacted by the rule: Belgium, Bulgaria, Czechia, Denmark, Germany, Estonia, Ireland, Greece, Spain, France, Croatia, Italy, Cyprus, Latvia, Lithuania, Luxembourg, Hungary, Malta, Netherlands, Austria, Poland, Portugal, Romania, Slovenia, Slovakia, Finland, Sweden - Iceland, Liechtenstein, Norway. A note specifies: 'Note: The jurisdictional rules apply only when all agents in the payment chain underly the same jurisdiction.' Below this, another rule is partially visible: 'Rule "HVP Plus Parties Rule"', with a note: 'Either AnyBIC or Name and Address must be present and both can be present. Other elements remain optional.'