



TIPS Message Specifications Gap Analysis

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1. Document scope

This document aim at describing the differences between TIPS messages implementation and EPC guidelines.

Reference documents are :

- EPC122-16 SCT Inst Interbank IG 2017 V1.2 and related XSD files
- TIPS UDFS 1.0

Where applicable, every difference is assigned a category to describe our understanding and suggest possible follow up methods for aligning the design of the Xml schema definitions.

The list of identified categories is as follows:

- Category 1 : Gap on SCT Inst schema
- Category 2 : Gap on TIPS schema
- Category 3 : EPC clarification needed

For items which do not fall on any of these categories, thus not requiring any action, "n/a" is put in the "Category" column.

2. Charset

EPC recommendations on charset (chapter 1.4), mandate banks to support Latin charset leaving the choice to adopt different charsets upon agreement within users' community.

Following the TIPS Contact group written procedure decision, TIPS supports the UTF-8 charset as far as messages described in the EPC Interbank document are concerned.

On top of this, EPC requires specific rules on field containing references, identifications and identifiers.

Actual text in chapter 1.4 says:

"References, identifications and identifiers must respect the following:

- o Content is restricted to the Latin character set as defined above*
- o Content must not start or end with a '/'*
- o Content must not contain '//s"*

Following these requirements, for such fields TIPS implementation has been performed by applying a specific regular expression pattern in the appropriate Xml Schema Definition data types.

The pattern is:

```
<xs:pattern value="[0-9a-zA-Z1-1?:\(\)\.,'+ ]/(?([0-9a-zA-Z1-1?:\(\)\.,'+ ]/?)*[0-9a-zA-Z1-1?:\(\)\.,'+ ]+)" />
```

Errors due to not compliance to the pattern are returned to the sender with an *admi.007* message out of ESMIG technical validation.

3. Message content

3.1. pacs.008

| Field name | Xpath | TIPS | EPC | Comment | Category |
|----------------------|---|------------------------|----------------------------|--|----------|
| InstructingAgent/BIC | FIToFICstmrCdtTrf/GrpHdr /InstgAgt/FinInstnId/BIC | Set as mandatory | Set as optional | EPC implementation is not correct as the field is the only element of the FinancialInstitutionIdentification block. A block cannot be empty. | 1 |
| InstructedAgent/BIC | FIToFICstmrCdtTrf/GrpHdr /InstdAgt/FinInstnId/BIC | Set as mandatory | Set as optional | EPC implementation is not correct as the field is the only element of the FinancialInstitutionIdentification block. A block cannot be empty. | 1 |
| DebtorAgent/BIC | FIToFICstmrCdtTrf/CdtTrf TxInf/DbtrAgt/FinInstnId/BIC | Set as mandatory | Set as optional | EPC implementation is not correct as the field is the only element of the FinancialInstitutionIdentification block. A block cannot be empty. | 1 |
| CreditorAgent/BIC | FIToFICstmrCdtTrf/CdtTrf TxInf/CdtrAgt/FinInstnId/BIC | Set as mandatory | Set as optional | EPC implementation is not correct as the field is the only element of the FinancialInstitutionIdentification block. A block cannot be empty. | 1 |
| Purpose/Proprietary | FIToFICstmrCdtTrf/CdtTrf TxInf/Purp/Prtry | Included in the schema | Not included in the schema | Field must be dropped from TIPS schema. | 2 |
| | | | | | |

3.1. pacs.002

| Field name | Xpath | TIPS | EPC | Comment | Category |
|-----------------------------|---|-------------------------|-----------------------------|---|----------|
| InstructingAgent/BIC | FIToFIPmtStsRpt/GrpHdr/InstgAgt/FinInstnId/BIC | Set as mandatory | Set as optional | EPC implementation is not correct as the field is the only element of the FinancialInstitutionIdentification block. A block cannot be empty. | 1 |
| InstructedAgent/BIC | FIToFIPmtStsRpt/GrpHdr/InstdAgt/FinInstnId/BIC | Set as mandatory | Set as optional | EPC implementation is not correct as the field is the only element of the FinancialInstitutionIdentification block. A block cannot be empty. | 1 |
| DebtorAgent/BIC | FIToFIPmtStsRpt/TxInfAndSts/OrgnITxRef/DbtrAgt/FinInstnId/BIC | Set as mandatory | Set as optional | EPC implementation is not correct as the field is the only element of the FinancialInstitutionIdentification block. A block cannot be empty. | 1 |
| Additional Information | FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/AddtlInf | Included in the schema. | Not included in the schema. | Element should be dropped from TIPS schema as not foreseen in the Implementation Guideline. | 2 |
| Interbank Settlement Amount | FIToFIPmtStsRpt/TxInfAndSts/OrgnITxRef/IntrBkSttlmAmt | Included in the schema. | Not included in the schema. | Element should be dropped from TIPS schema as not foreseen in the Implementation Guideline. | 2 |
| CreditorAgent | FIToFIPmtStsRpt/TxInfAndSts/OrgnITxRef/CdtrAgt | Included in the schema. | Not included in the schema. | Element should be dropped from TIPS schema as not foreseen in the Implementation Guideline. | 2 |

3.1. pacs.028

| Field name | Xpath | TIPS | EPC | Comment | Category |
|------------------------|--|------------------|-----------------|---|----------|
| InstructingAgent/BICFI | FIToFIPmtStsReq/GrpHdr/InstgAgt/FinInstnId/BICFI | Set as mandatory | Set as optional | EPC implementation is not correct as the field is the only element of the FinancialInstitutionIdentification block. A block cannot be empty. | 1 |

| | | | | | |
|---|--|----------------------------|-------------------------|---|---|
| InstructedAgent/BICFI | FIToFIPmtStsReq/GrpHdr/InstdAgt/FinInstnId/BICFI | Set as mandatory | Set as optional | EPC implementation is not correct as the field is the only element of the FinancialInstitutionIdentification block. A block cannot be empty. | 1 |
| TransactionInformation/OriginalGroupInformation | FIToFIPmtStsReq/TxInf/OriginalGrpInf | Not included in the schema | Included in the schema. | This block and contained elements are marked in white in the Implementation Guideline. This means that must not be used (unless agreed) and then need to be dropped from EPC Xml Schema Definition. | 1 |
| PaymentTypeInformation/InstructionPriority | FIToFIPmtStsReq/TxInf/OriginalTxRef/PmtTpInf/InstructionPriority | Not included in the schema | Included in the schema. | The EPC definition for the containing block PaymentTypeInformation, includes attributes AT-40 and AT-45. This means that only ServiceLevel, LocalInstrumentType and CategoryPurpose shall be included. This field has been erroneously included in the EPC schema and must be dropped. | 1 |
| PaymentTypeInformation/ClearingChannel | FIToFIPmtStsReq/TxInf/OriginalTxRef/PmtTpInf/ClearingChannel | Not included in the schema | Included in the schema. | The EPC definition for the containing block PaymentTypeInformation, includes attributes AT-40 and AT-45. This means that only ServiceLevel, LocalInstrumentType and CategoryPurpose shall be included. This field has been erroneously included in the EPC schema and must be dropped. | 1 |
| PaymentTypeInformation/SequenceType | FIToFIPmtStsReq/TxInf/OriginalTxRef/PmtTpInf/SequenceType | Not included in the schema | Included in the schema. | The EPC definition for the containing block PaymentTypeInformation, includes attributes AT-40 and AT-45. This means that only ServiceLevel, LocalInstrumentType and CategoryPurpose shall be included. This field has been erroneously included in the EPC schema and must | 1 |

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|-------------|--|---|---|--|---|
| | | | | be dropped. | |
| DebtorAgent | FIToFIPmtStsReq/TxInf/Or gnlTxRef/DbtrAgt | Includes only FinancialInstitution Identification | Includes both FinancialInstitutionIDe ntification and BranchIdentification | EPC describes this field with "AT-06 The BIC code of the Originator Bank". In the pacs.008 distributed by EPC, the field has been designed as it is in TIPS, therefore allowing only FinancialInstitutionIDentification. The BranchIdentification must be dropped from this message to align. | 1 |

3.1. camt.056

| Field name | Xpath | TIPS | EPC | Comment | Category |
|---------------------------|--|-------------------------|-----------------------------|--|----------|
| Assigner | FIToFIPmtCxlReq/Assgnmt /Assgnr | Limited to Agent/BIC | Includes several options | TIPS is compliant to specs as only deals with Banks and EPC specifies that the field must be "Limited to BIC to identify a bank or CSM". Since messages are used in bank-to- bank mode also, no change is required in TIPS and EPC implementations. | n/a |
| Assignee | FIToFIPmtCxlReq/Assgnmt /Assgne | Limited to Agent/BIC | Includes several options | TIPS is compliant to specs as only deals with Banks and EPC specifies that the field must be "Limited to BIC to identify a bank or CSM". Since messages are used in bank-to- bank mode also, no change is required in TIPS and EPC implementations. | n/a |
| Underlying | FIToFIPmtCxlReq/Undrlyg | Cardinality 1..1 | Cardinality 1..n | TIPS allows only one transaction to be cancelled for message. No change is required. | n/a |
| TransactionInformation | FIToFIPmtCxlReq/Undrlyg/ TxInf | Cardinality 1..1 | Cardinality 1..n | TIPS allows only one transaction to be cancelled for message. No change is required. | n/a |
| Originator/PrivateIdentif | FIToFIPmtCxlReq/Undrlyg/ TxInf/CxlRsnInf/Orgtr/Id/P | Included in the | Not included in the | According to EPC Interbank guideline, the Originator can be identified with | 1 |

| | | | | | |
|------------------------------|---|--|---|--|---|
| ication | rvtId | schema. | schema | the PrivateIdentification when it is a non financial institution. EPC should update the schema. | |
| SettlementInformation | FIToFIPmtCxlReq/Undrlyg/ TxInf/OrgnlTxRef/SttlmInf | Includes Reimbursement information. | Does not include Reimbursement information. | EPC Interbank document does not specify that Reimbursement information must be dropped, namely: - InstgRmbrsmntAgt - InstgRmbrsmntAgtAcct - InstdRmbrsmntAgt - InstdRmbrsmntAgtAcct - ThrdRmbrsmntAgt - ThrdRmbrsmntAgtAcct This shall be checked by EPC to clarify. | 3 |
| PaymentTypeINformation | FIToFIPmtCxlReq/Undrlyg/ TxInf/OrgnlTxRef/PmtTpInf | All the elemens are included in the schema | Only ServiceLevel, LocalInstrument and CategoryPupose | The EPC definition for the containing block PaymentTypeInformation, includes attributes AT-40 and AT-45. This means that only ServiceLevel, LocalInstrumentType and CategoryPurpose shall be included. This field has been erroneously included in the TIPS schema and must be dropped. | 2 |
| RemittanceInformation | FIToFIPmtCxlReq/Undrlyg/ TxInf/OrgnlTxRef/RmtInf | Different implementation. | Different implementation. | There is no indication on how the elements nested in this component must be considered. Reference to AT-05 only says that either Structured or Unstructured can be used. To be on the safe side, TIPS does not apply any restriction. | 3 |
| UltimateDebtor/PostalAddress | FIToFIPmtCxlReq/Undrlyg/ TxInf/OrgnlTxRef/UltmtDbtr/PstlAdr | Included in the schema. | Not included in the schema. | Element should be dropped from TIPS schema. | 2 |
| DebtorAgent/BIC | FIToFIPmtCxlReq/Undrlyg/ TxInf/OrgnlTxRef/DbtrAgt/ FinInstnId/BIC | Set as mandatory | Set as optional | EPC implementation is not correct as the field is the only element of the FinancialInstitutionIdentification block. | 1 |

| | | | | | |
|-------------------|---|------------------|-----------------|---|---|
| | | | | A block cannot be empty. | |
| CreditorAgent/BIC | FIToFIPmtCxlReq/Undrlyg/ TxInf/OrgnlTxRef/CdtrAgt/ FinInstnId/BIC | Set as mandatory | Set as optional | EPC implementation is not correct as the field is the only element of the FinancialInstitutionIdentification block. A block cannot be empty. | 1 |

3.1. camt.029

| Field name | Xpath | TIPS | EPC | Comment | Category |
|-----------------------|---|---|---|---|----------|
| Assigner | RsltOfInvstgtn/Assgnmt/ Assgnr | Limited to Agent/BIC | Includes several options | TIPS is compliant to specs as only deals with Banks and EPC specifies that the field must be "Limited to BIC to identify a bank or CSM". Since messages are used in bank-to-bank mode also, no change is required in TIPS and EPC implementations. | n/a |
| Assignee | RsltOfInvstgtn/Assgnmt/ Assgne | Limited to Agent/BIC | Includes several options | TIPS is compliant to specs as only deals with Banks and EPC specifies that the field must be "Limited to BIC to identify a bank or CSM". Since messages are used in bank-to-bank mode also, no change is required in TIPS and EPC implementations. | n/a |
| SettlementInformation | RsltOfInvstgtn/CxlDtls/Tx InfAndSts/OrgnlTxRef/Stl mInf | Includes Reimbursement information. | Does not include Reimbursement information. | EPC Interbank document does not specify that Reimbursement information must be dropped, namely: - InstgRmbrsmntAgt - InstgRmbrsmntAgtAcct - InstdRmbrsmntAgt - InstdRmbrsmntAgtAcct | 3 |

| | | | | | |
|------------------------------|---|--|---|---|---|
| | | | | <ul style="list-style-type: none"> - ThrdRmbrsmntAgt - ThrdRmbrsmntAgtAcct <p>This shall be checked by EPC to clarify.</p> | |
| PaymentTypeInformation | RsltnOfInvstgtn/CxIDtls/Tx InfAndSts/OrgnITxRef/Pmt TpInf | All the elemens are included in the schema | Only ServiceLevel, LocalInstrument and CategoryPupose | The EPC definition for the containing block PaymentTypeInformation, includes attributes AT-40 and AT-45. This means that only ServiceLevel, LocalInstrumentType and CategoryPurpose shall be included. This field has been erroneously included in the TIPS schema and must be dropped. | 2 |
| RemittanceInformation | RsltnOfInvstgtn/CxIDtls/Tx InfAndSts/OrgnITxRef/Rmt Inf | Different implementation. | Different implementation. | There is no indication on how the elements nested in this component must be considered. Reference to AT-05 only says that either Structured or Unstructured can be used. To be on the safe side, TIPS does not apply any restriction. | 3 |
| UltimateDebtor/PostalAddress | RsltnOfInvstgtn/CxIDtls/Tx InfAndSts/OrgnITxRef/Ult mtDbtr/PstlAdr | Included in the schema. | Not included in the schema. | Element should be dropped from TIPS schema. | 2 |
| DebtorAgent/BIC | RsltnOfInvstgtn/CxIDtls/Tx InfAndSts/OrgnITxRef/Dbt rAgt/FinInstnId/BIC | Set as mandatory | Set as optional | EPC implementation is not correct as the field is the only element of the FinancialInstitutionIdentification block. A block cannot be empty. | 1 |
| CreditorAgent/BIC | RsltnOfInvstgtn/CxIDtls/Tx InfAndSts/OrgnITxRef/Cdtr Agt/FinInstnId/BIC | Set as mandatory | Set as optional | EPC implementation is not correct as the field is the only element of the FinancialInstitutionIdentification block. A block cannot be empty. | 1 |

3.1. pacs.004

| Field name | Xpath | TIPS | EPC | Comment | Category |
|------------|-------|------|-----|---------|----------|
|------------|-------|------|-----|---------|----------|

| | | | | | |
|--------------------------|---------------------------------------|---|--|--|---|
| InstructingAgent/BIC | PmtRtr/GrpHdr/InstgAgt/FinInstnId/BIC | Set as mandatory | Set as optional | EPC implementation is not correct as the field is the only element of the FinancialInstitutionIdentification block. A block cannot be empty. | 1 |
| InstructedAgent/BIC | PmtRtr/GrpHdr/InstdAgt/FinInstnId/BIC | Set as mandatory | Set as optional | EPC implementation is not correct as the field is the only element of the FinancialInstitutionIdentification block. A block cannot be empty. | 1 |
| Originator/PostalAddress | PmtRtr/TxInf/RtrRsnInf/Orgtr/PstlAdr | Included in the schema | Not included in the schema. | Element should not be part of the schema and dropped from TIPS implementation. | 2 |
| PaymentTypeInformation | PmtRtr/TxInf/OrgnITxRef/PmtTpInf | All the elements are included in the schema | Only ServiceLevel, LocalInstrument and CategoryPurpose | The EPC definition for the containing block PaymentTypeInformation, includes attributes AT-40 and AT-45. This means that only ServiceLevel, LocalInstrumentType and CategoryPurpose shall be included. This field has been erroneously included in the TIPS schema and must be dropped. | 2 |
| RemittanceInformation | PmtRtr/TxInf/OrgnITxRef/RmtInf | Different implementation. | Different implementation. | There is no indication on how the elements nested in this component must be considered. Reference to AT-05 only says that either Structured or Unstructured can be used. To be on the safe side, TIPS does not apply any restriction. | 3 |

4. Categories and way forward

For every identified category assigned to each deviation, the following way forward could be put in place.

- **Category 1** : Gap on SCT Inst schema

Remarks should be sent to EPC/SWIFT for analysis.

EPC/SWIFT are in charge to provide with corrected XSD.

Corrections may not be deemed necessary as XSD are provided with a disclaimer stating that they are published for information purpose only and shall not be used in production environments.

- **Category 2** : Gap on TIPS schema

If deemed necessary by the TIPS Contact Group, a Change Request should be raised to close all the gaps.

Impact in TIPS seems low because affected fields are not part of the core information needed for settlement.

- **Category 3** : EPC clarification needed

Remarks should be sent in terms of question for EPC/SWIFT to clarify.

After the clarification is provided, those items will fall either in category A or B and follow that specific way forwards.