MyStandards User Guide

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

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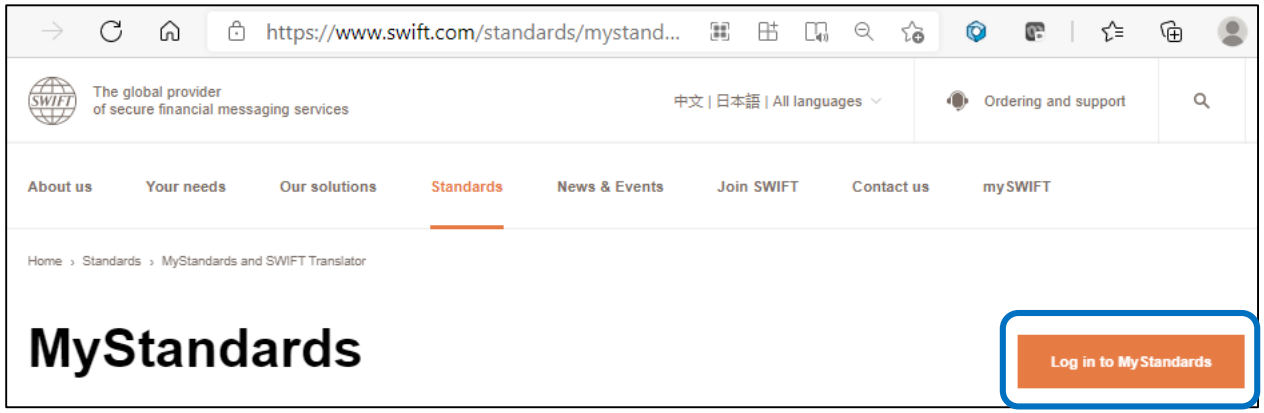
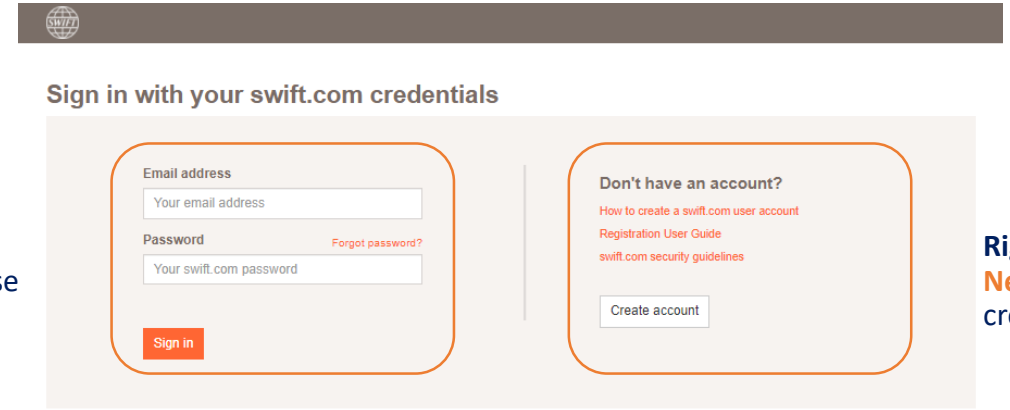
Account Creation and Login

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

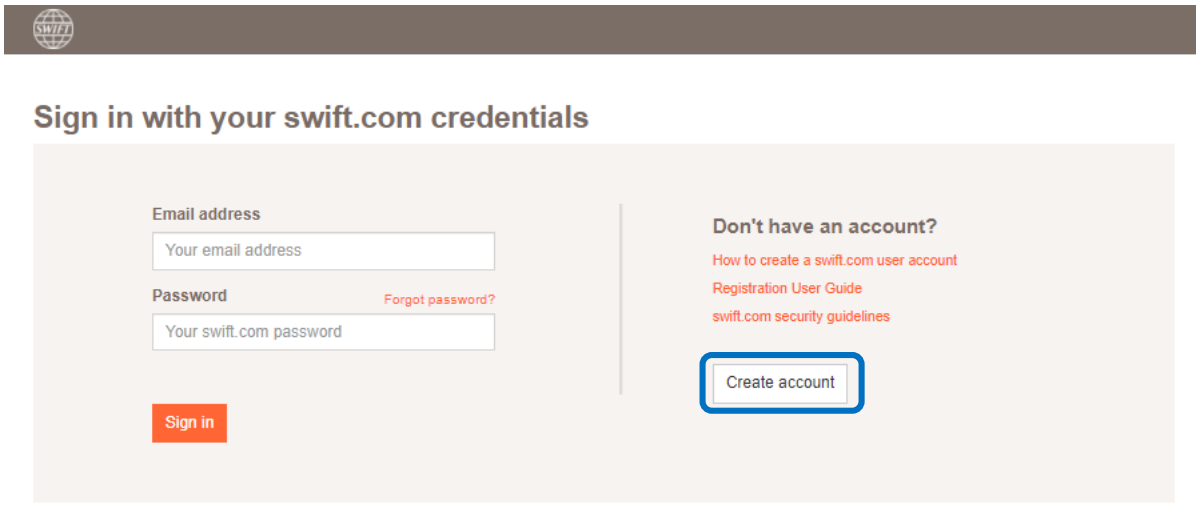




Left on your screen:
Existing MyStandards Use

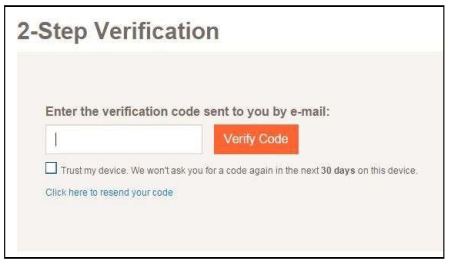
Right on your screen :
New user that first needs to create a swift.com account

I. Account Creation (2/3)



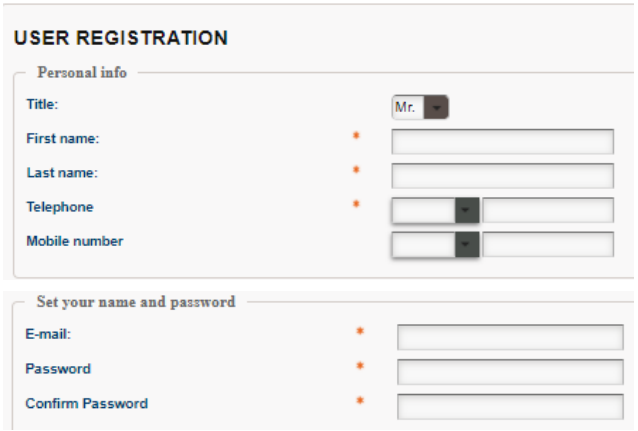
You already have a swift.com account:

You can log in in this screen; the 2-step verification screen will appear next.



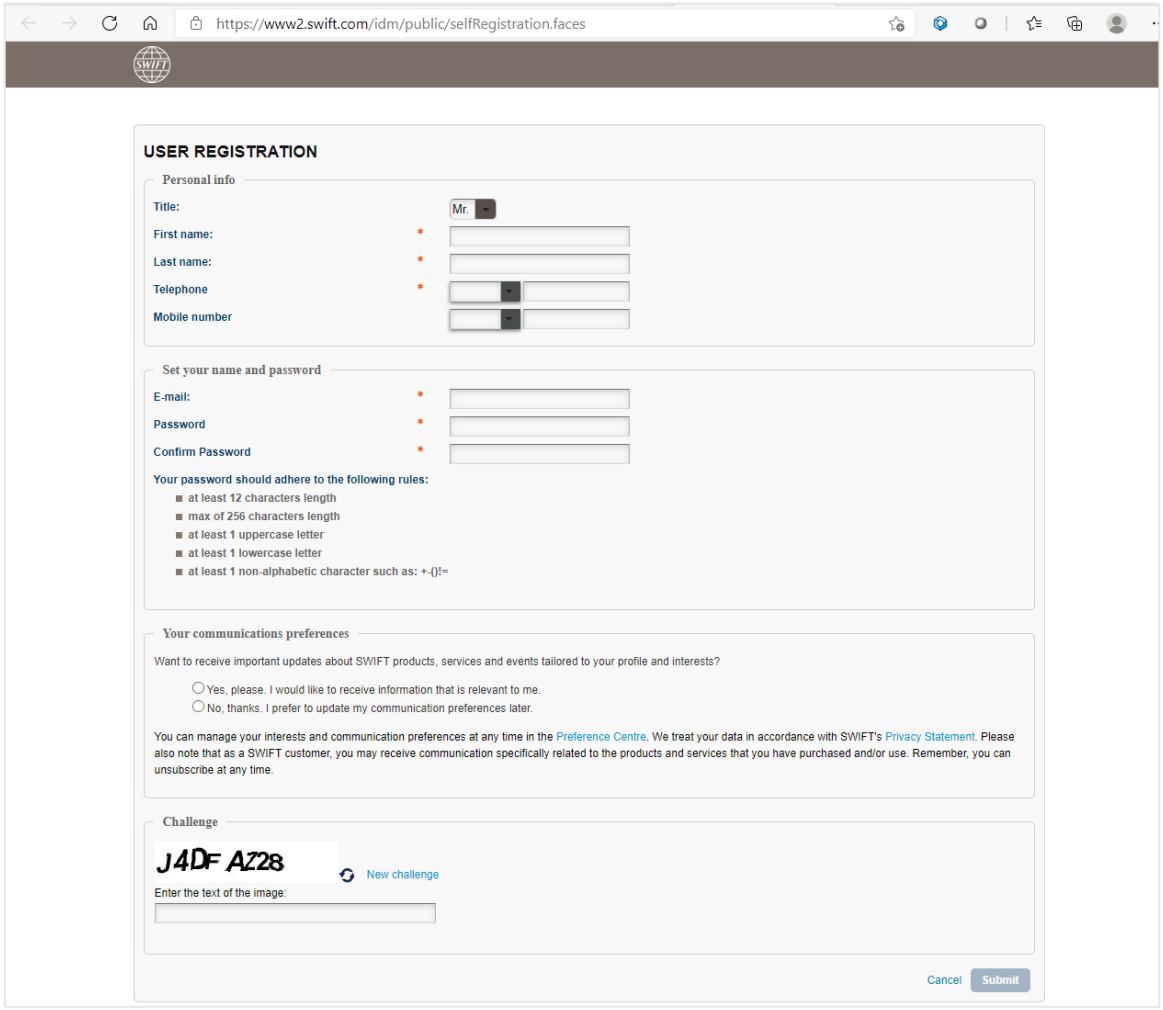
If your code is correct, you are now in the MyStandards main screen.

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



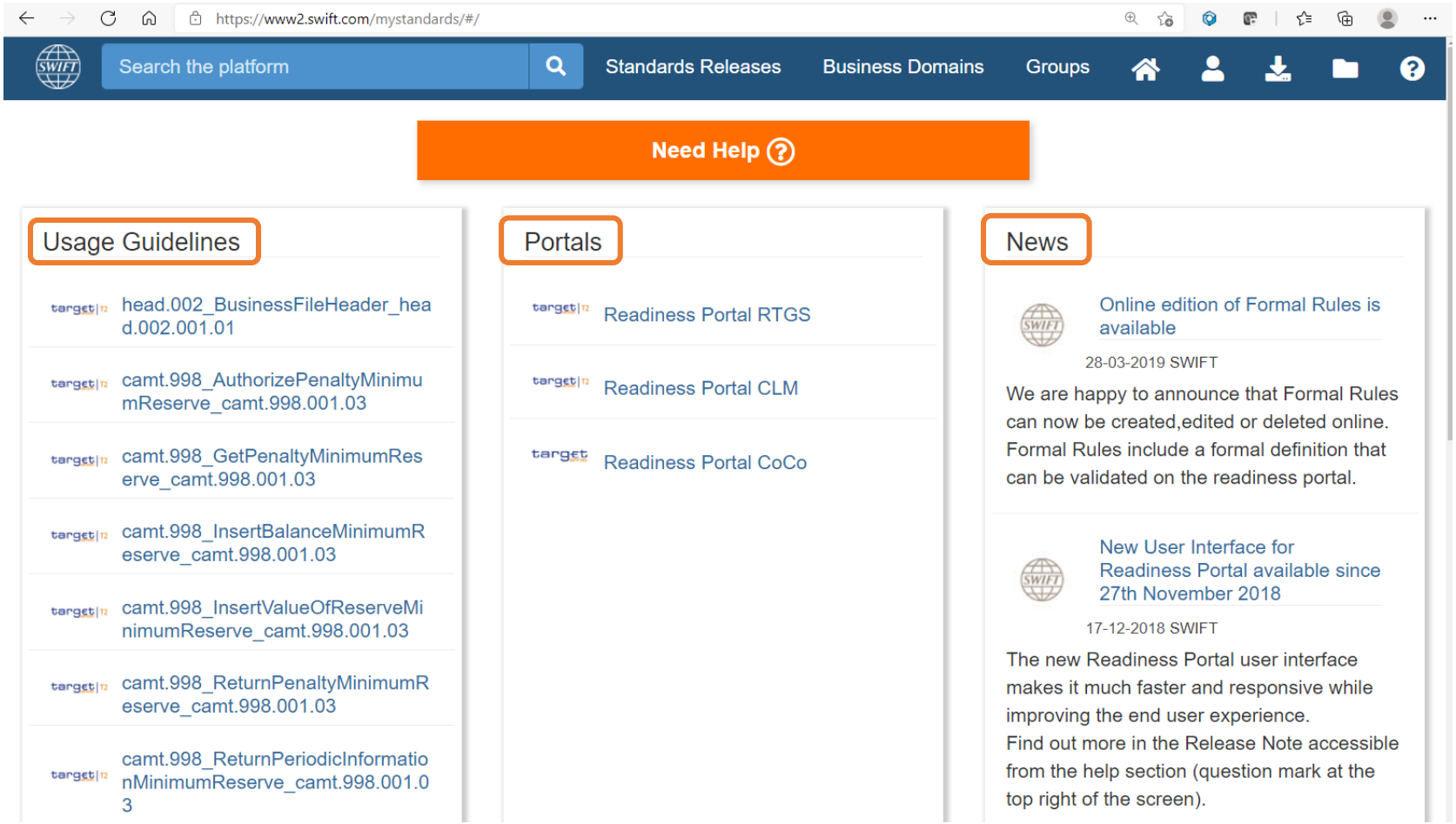
I. Account creation: points of attention (3/3)

- ⚠ 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.



II. MyStandards login: home screen

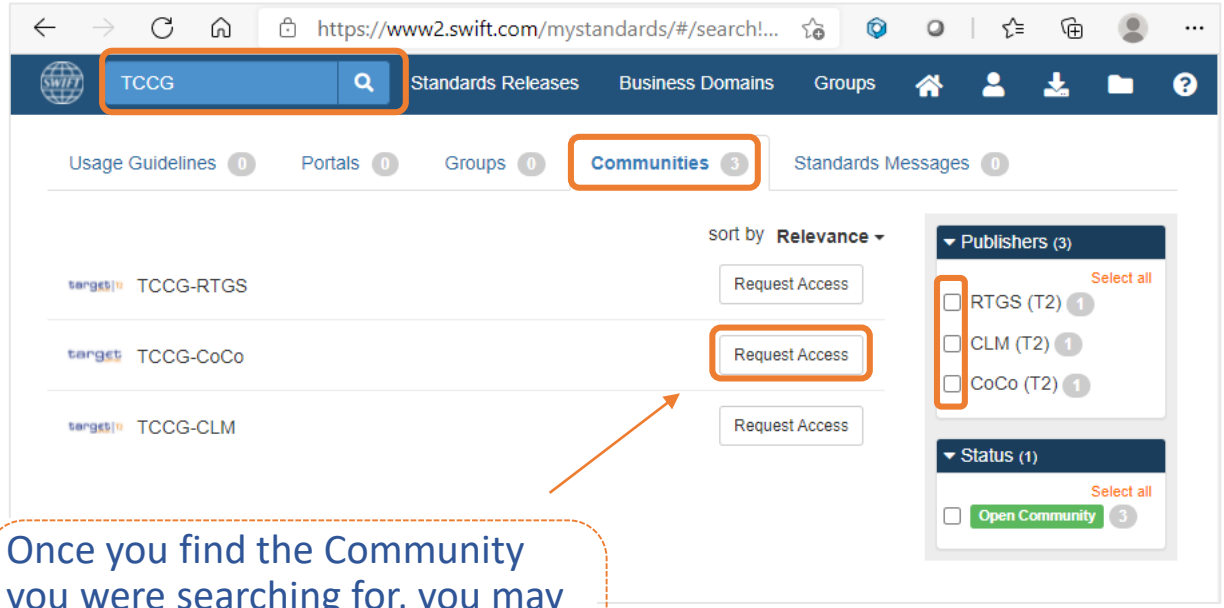
Depending on your profile, the **first screen** to appear when you log on shows your latest activity regarding Usage Guidelines, Portals, and the News feed you follow.



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



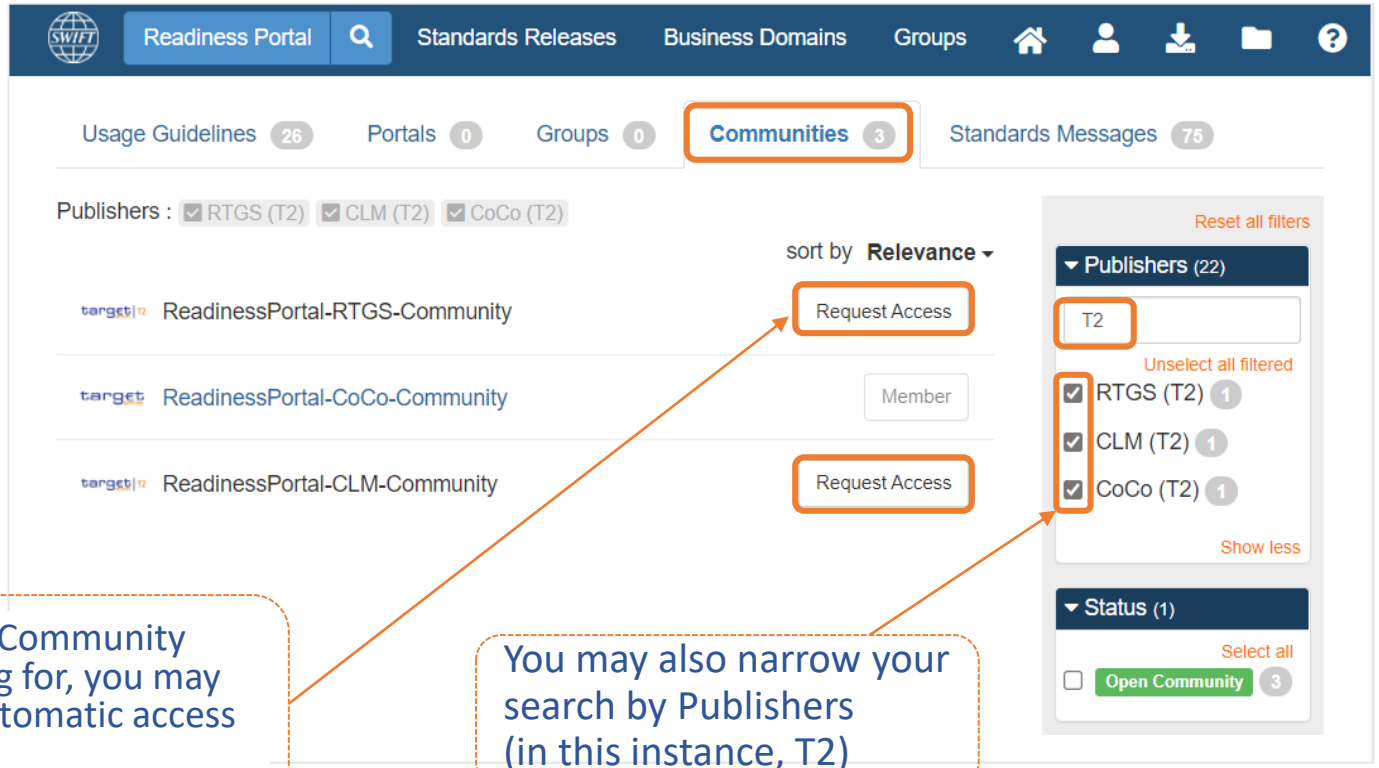
Once you find the Community you were searching for, you may request access. Automatic access will be granted.

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



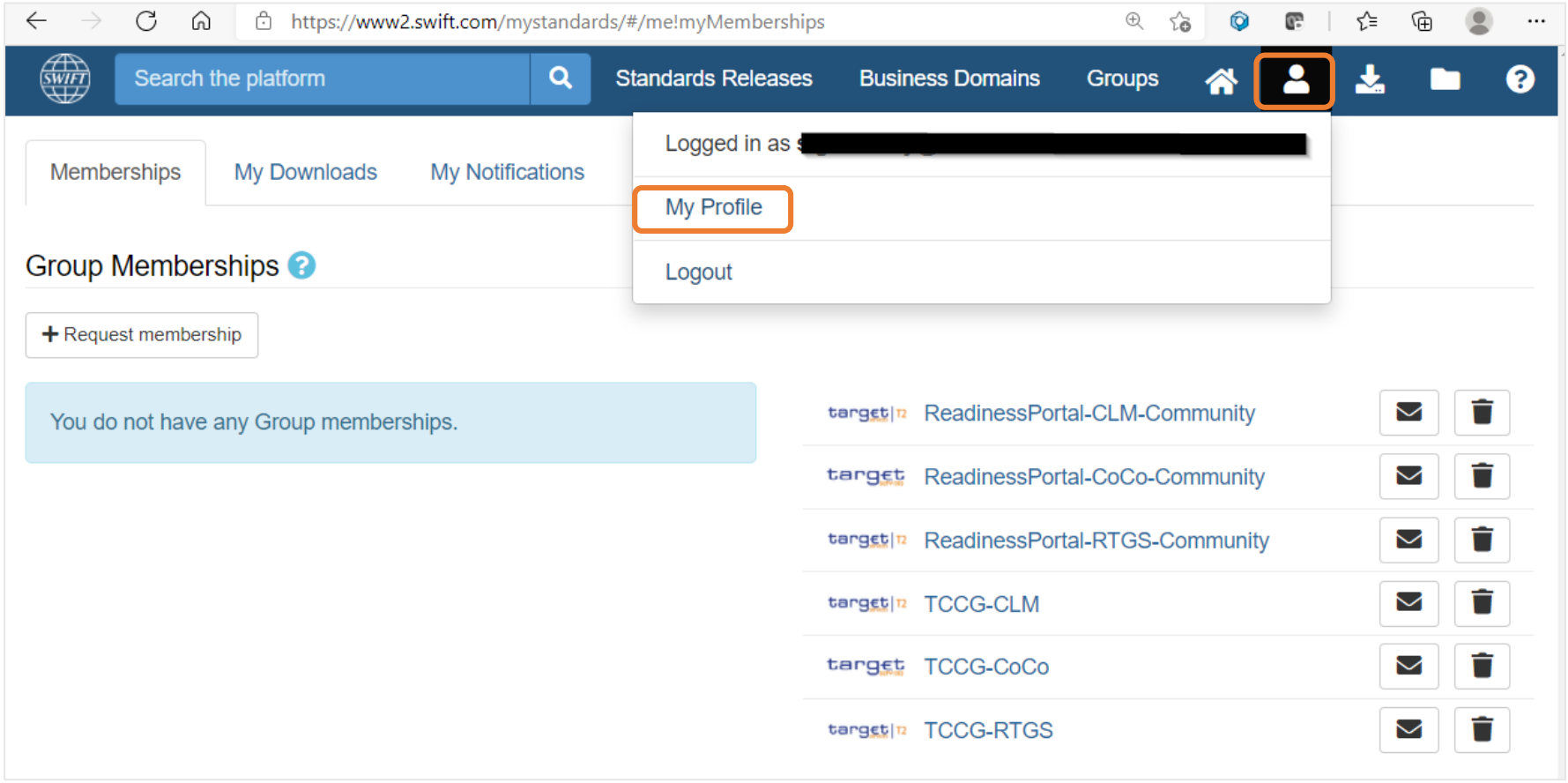
Once you find the Community you were searching for, you may request access. Automatic access will be granted.

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.



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.

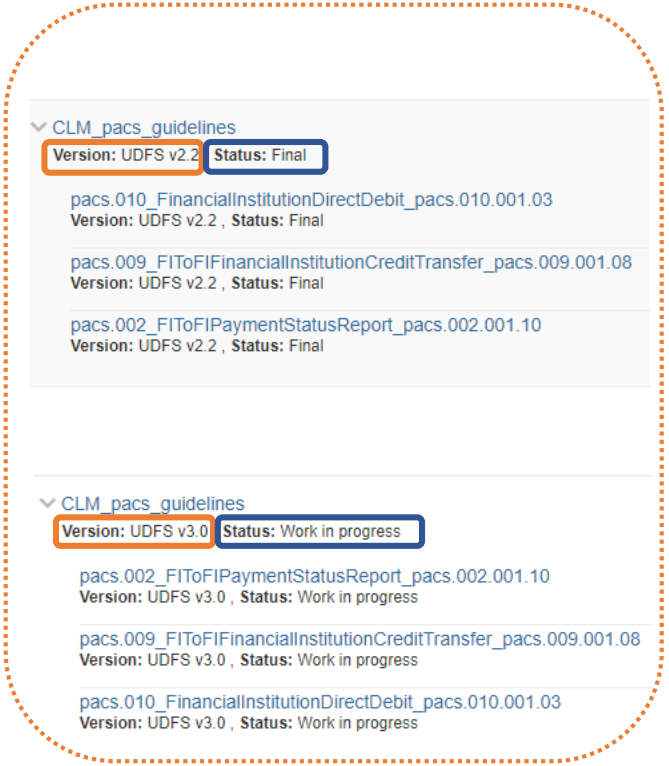
   An open community, such as the TCCG, will never see a draft UG for instance.

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.



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

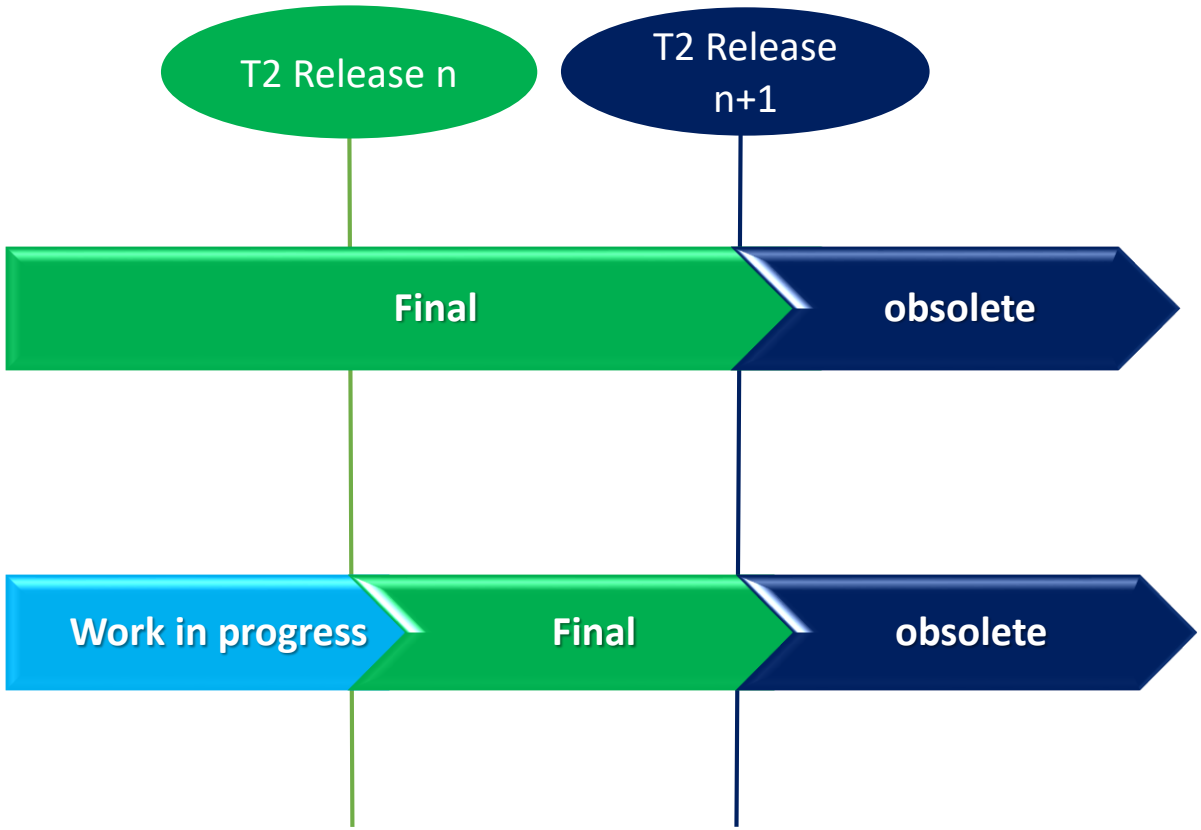


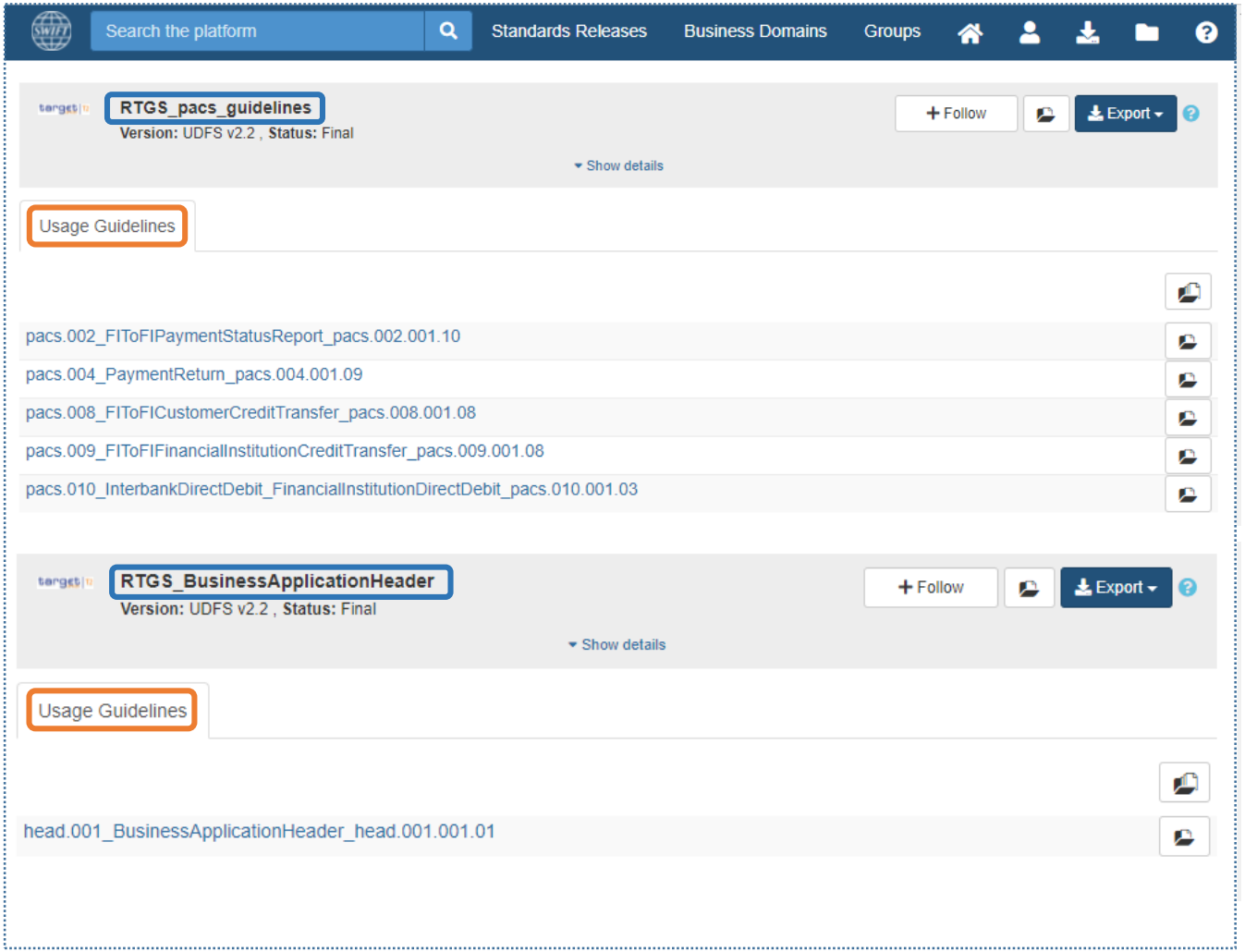
Illustration shows that T2 UDFS is already released in a "final" version while the MyStandards Usage Guidelines are only deemed 'final' when there is a T2 software release going "live".

MyStandards features

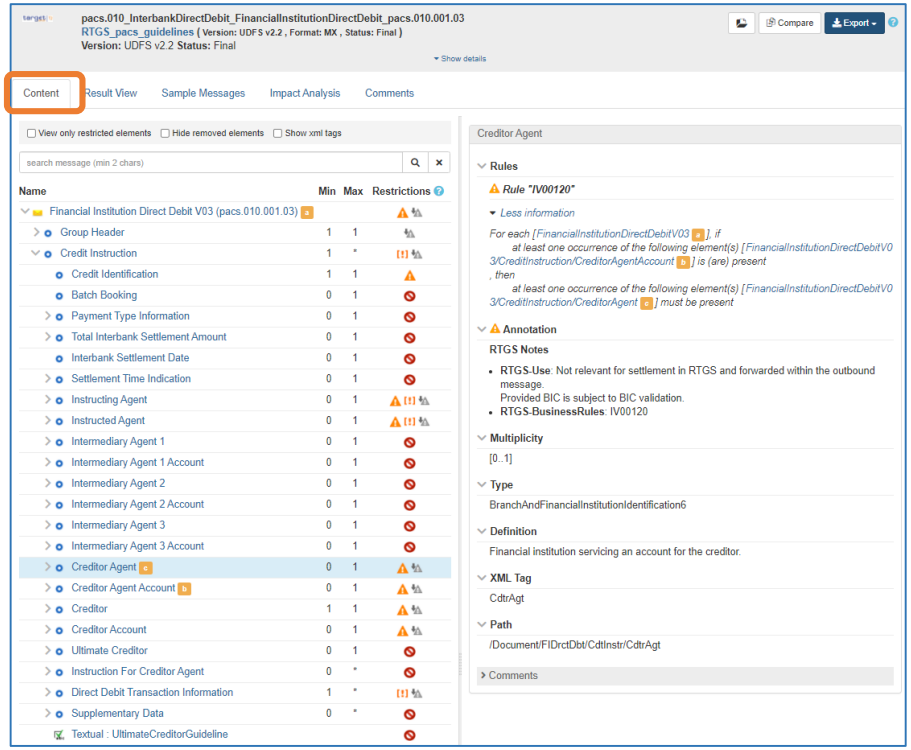
How to work with Usage Guidelines

VI. Usage Guidelines access in a Community

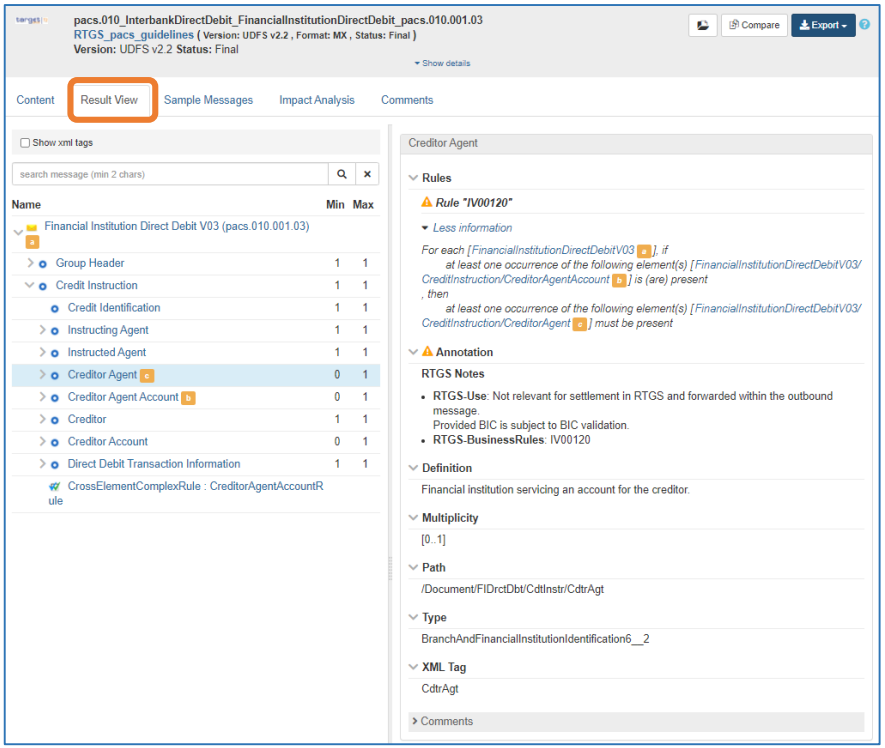
- **Usage Guidelines** are shared in **Collections**
- Access is restricted to TCCG Communities
- Available Usage Guidelines are customized by 4CB



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



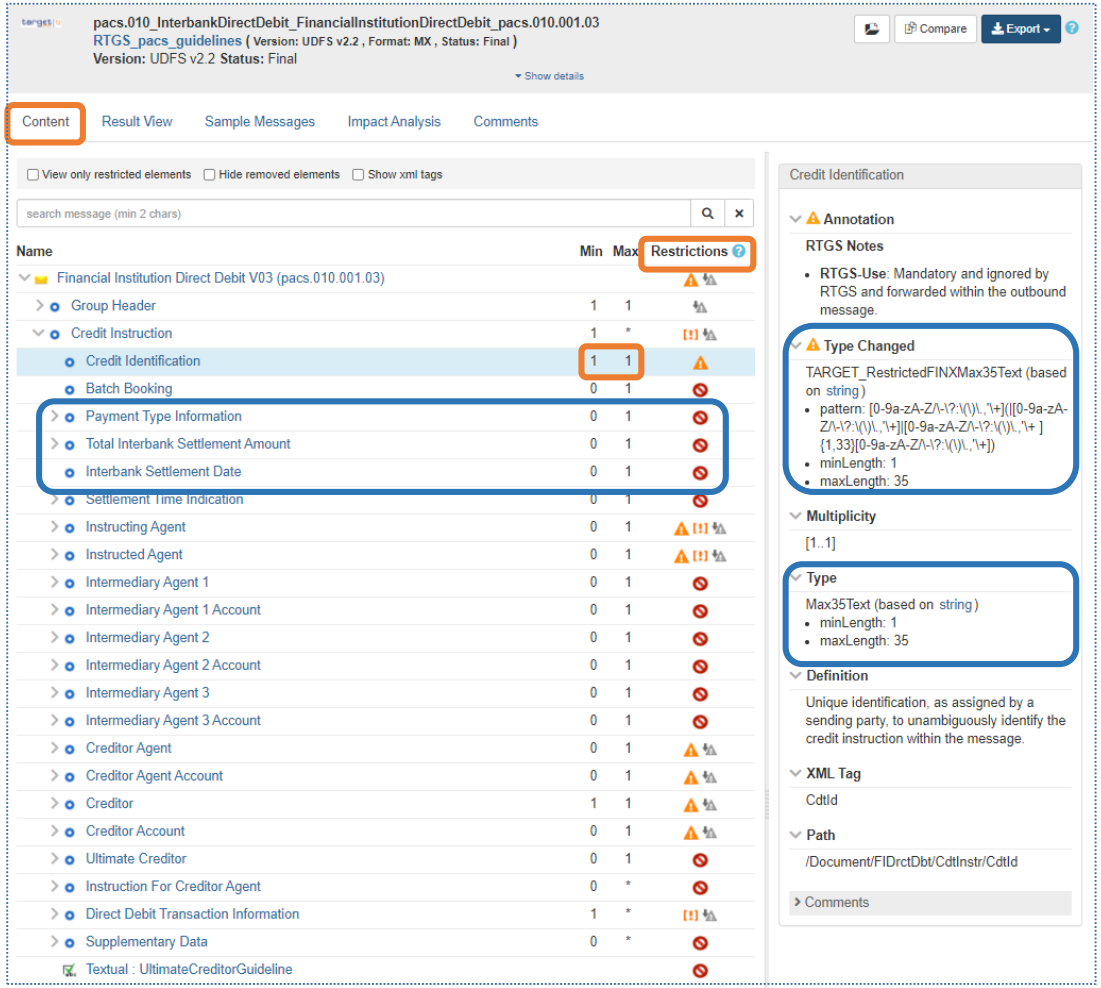
- To open result view, just click on the result view tab
- The result view will be displayed, giving you a cleaner look of the guideline.*



- 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)



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

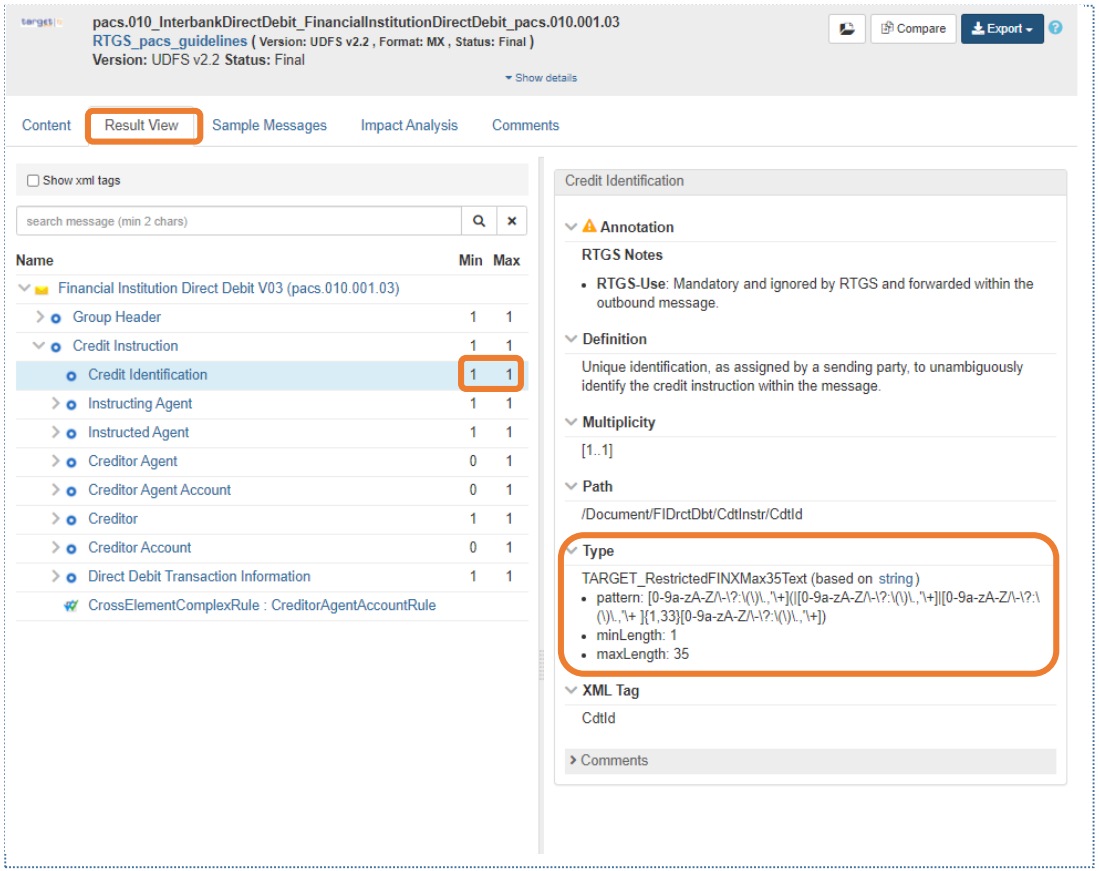
- Clicking the ? will display the legend;
- You can see all the tags that are pruned;
- The original message values are displayed, e.g. multiplicity on the Min – Max columns.
- The right side shows the ISO definition values for the tag (multiplicity, data type, etc.) as well as the changes made. Changes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



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 ⚠ sign only appears when an annotation, a textual rule or a formal rule* have been applied to a tag.

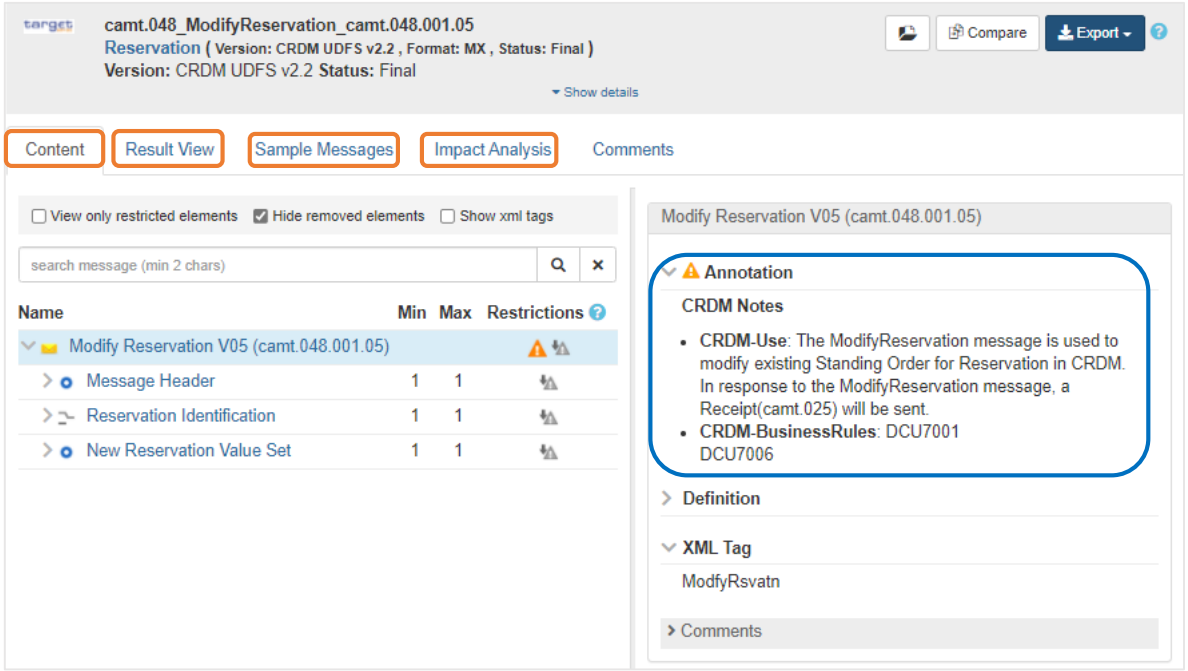
**to learn more about the different rules in Usage Guidelines, please refer to the last section of the document*

VII. Usage guidelines (II) - screen view

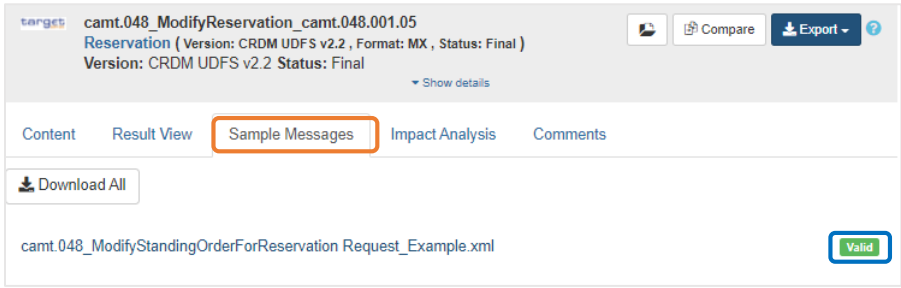
The **different tabs** in a usage Guideline:

- *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.

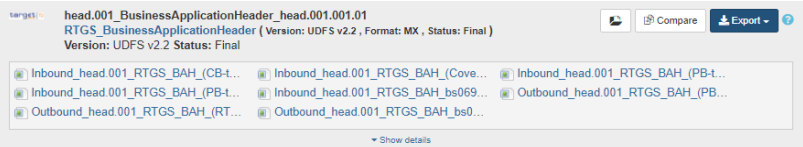
The **Annotations** explain the specific use of a message, or a Tag, that is T2 component specific (e.g. CLM, RTGS or CRDM).
Annotations include Business Rule Ids.



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



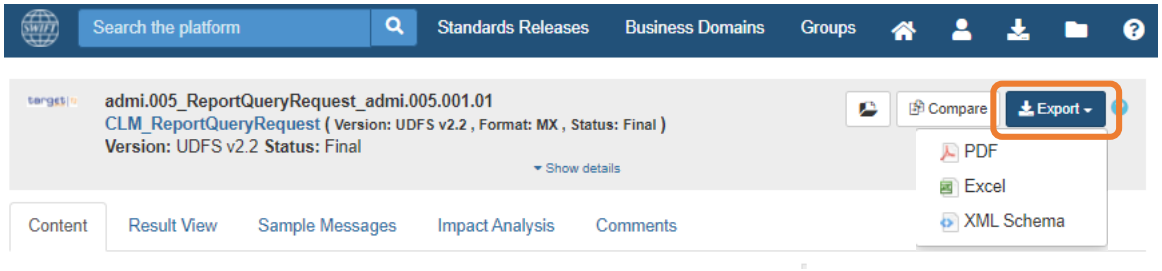
Note on Sample Messages: **head.001** and **head.002** samples are provided as *attachments* in their respective Usage Guideline

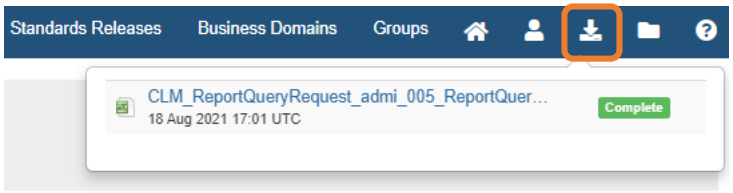


VII. Usage guidelines(III) - export functionality

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.



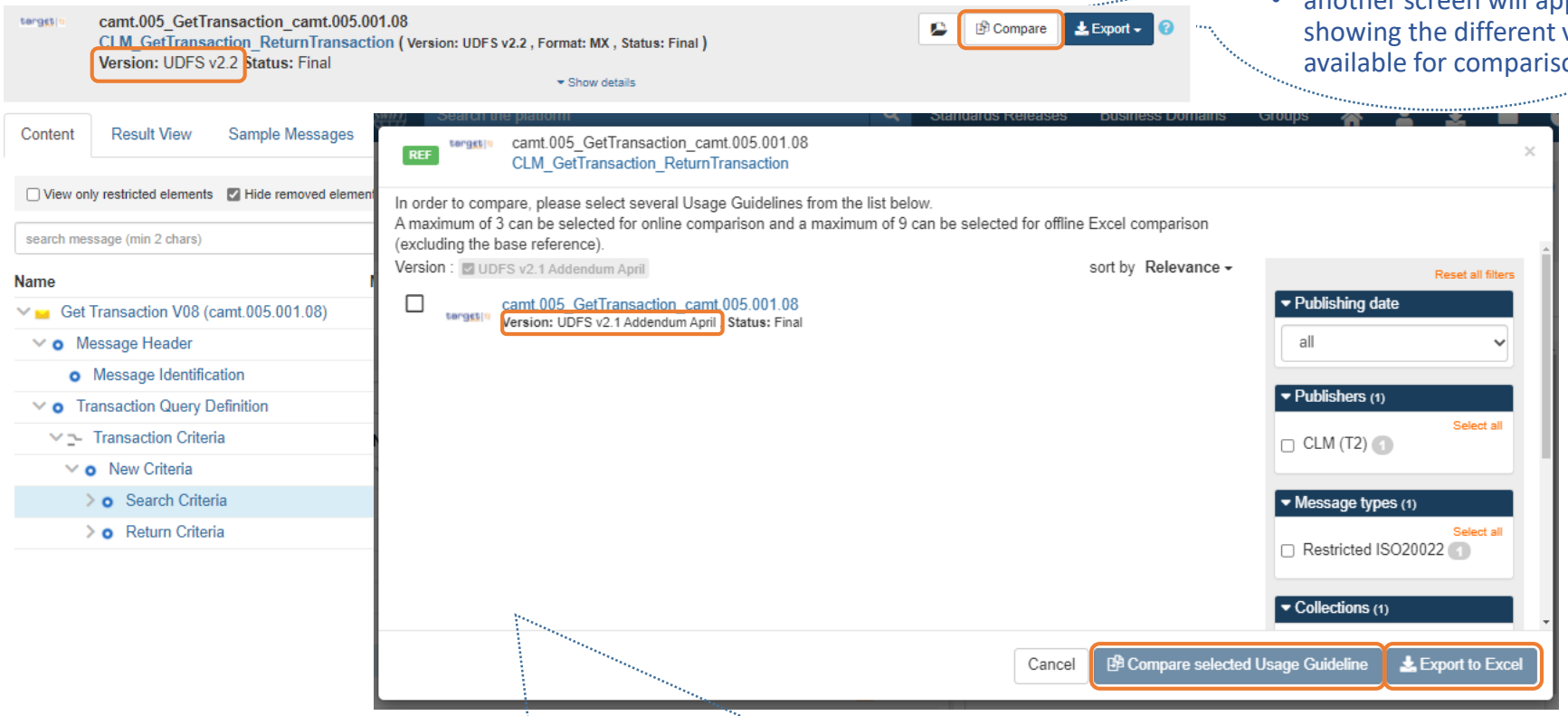


The exported document will be available in "*MyDownloads*".

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.

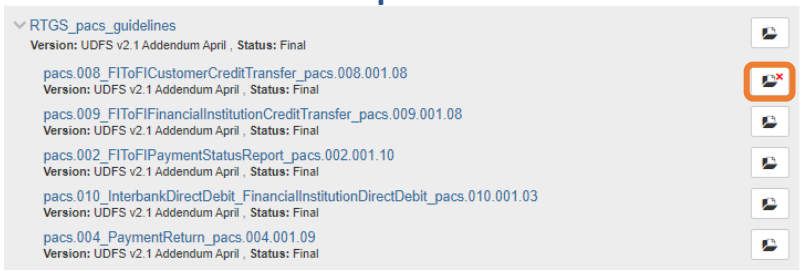


Select the UG in the list , click on Compare selected Usage Guideline to see the comparison online or export it to Excel (download)

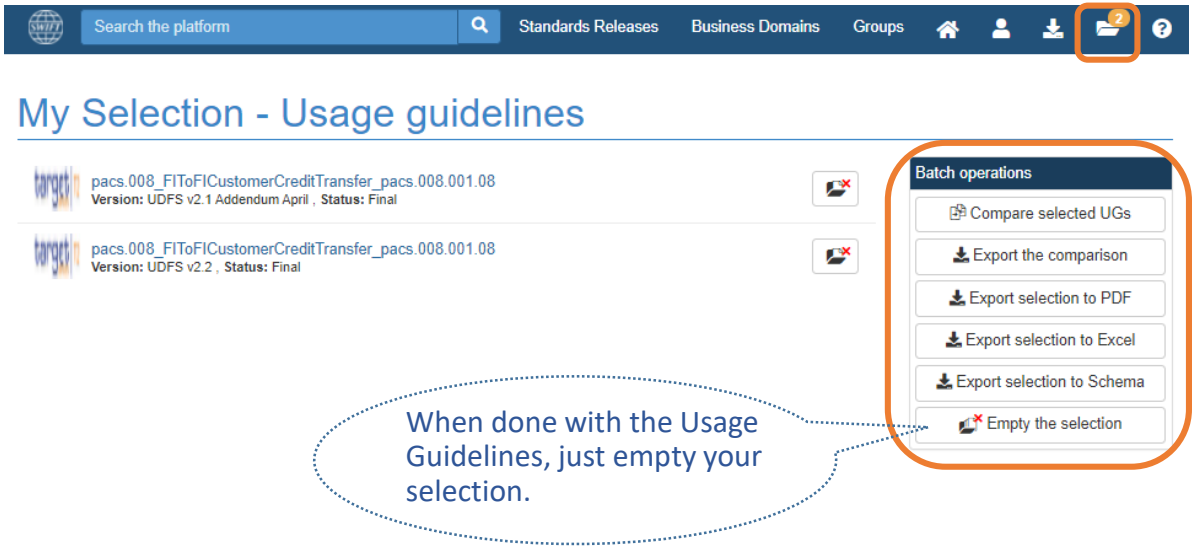
VII. Usage guidelines (IV) – compare functionality (2/2)

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



UDFS V2.2



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

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

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

Choice

The symbol that defines a tag as a choice is 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.

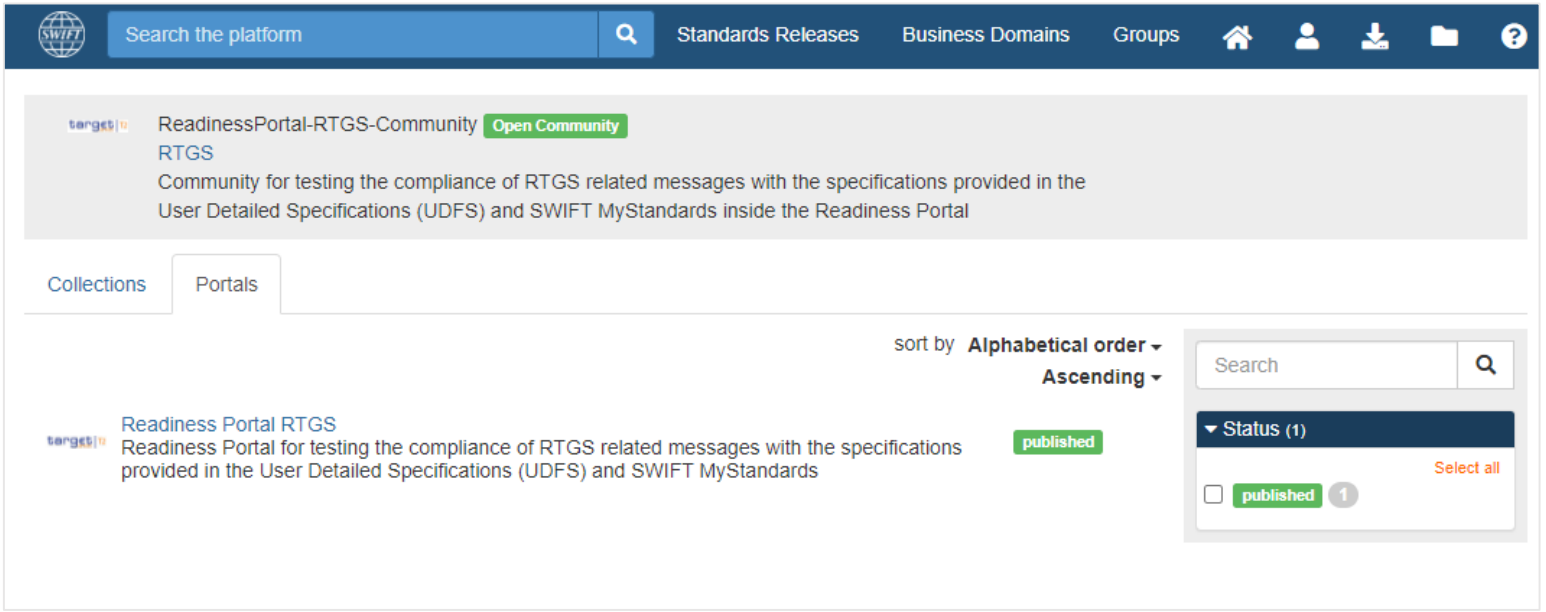
Charges Information	0	*
Amount	1	1
Agent	1	1

Readiness Portal features

How to test samples against the Usage Guidelines

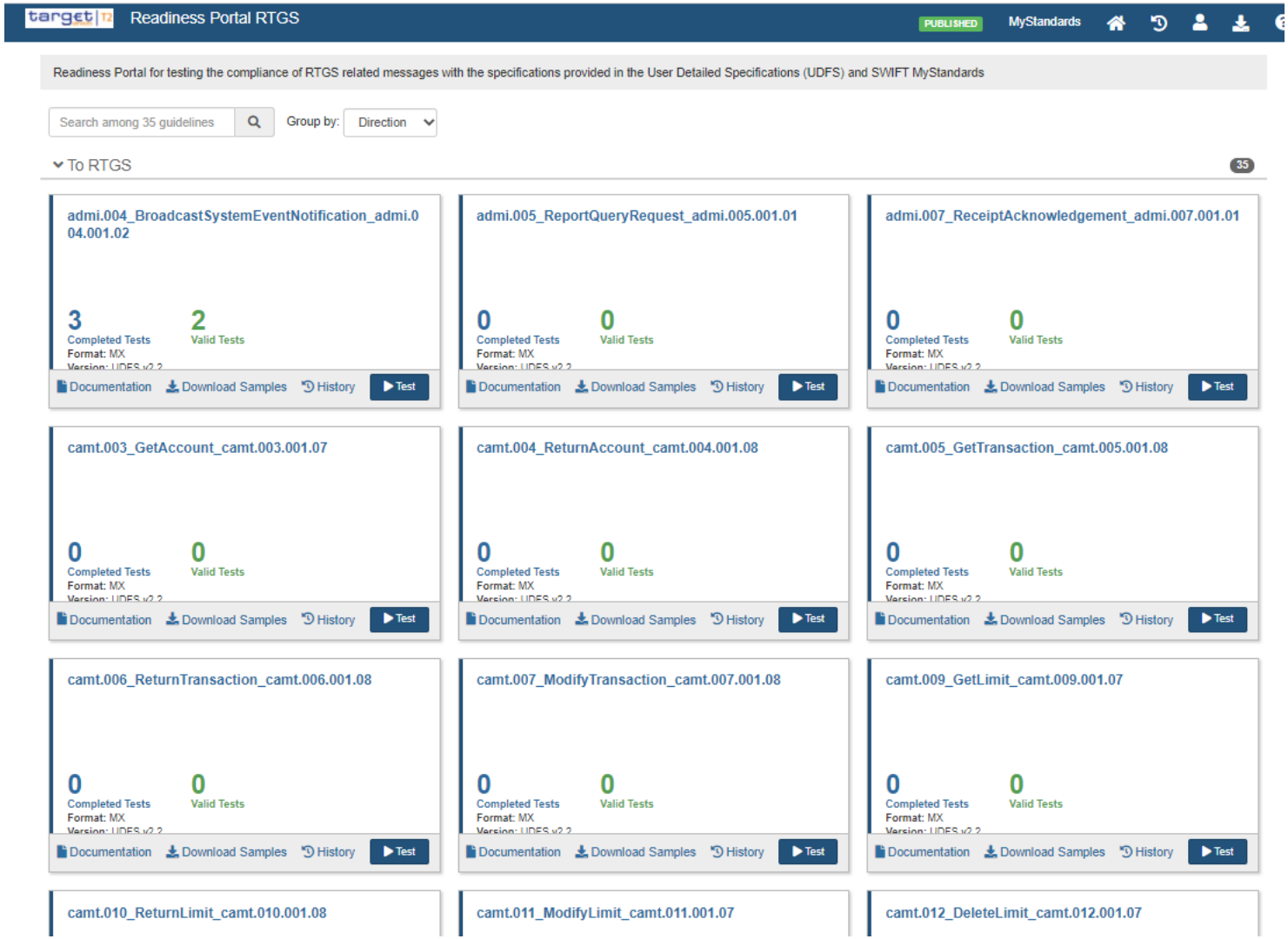
VIII. Readiness Portal (I) – Introduction and home screen (1/2)

- 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.

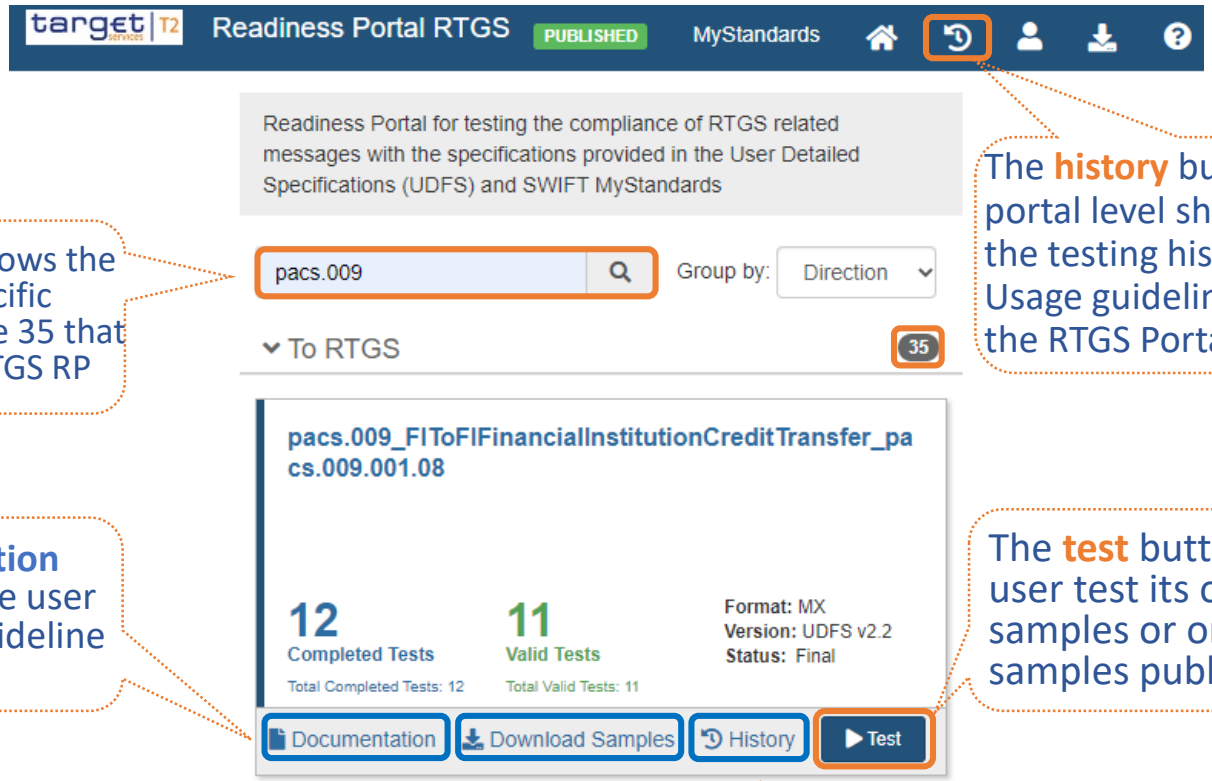


For a complete guide of the Readiness portal, click on the question mark button in the bar or visit this link on swift.com

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



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

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

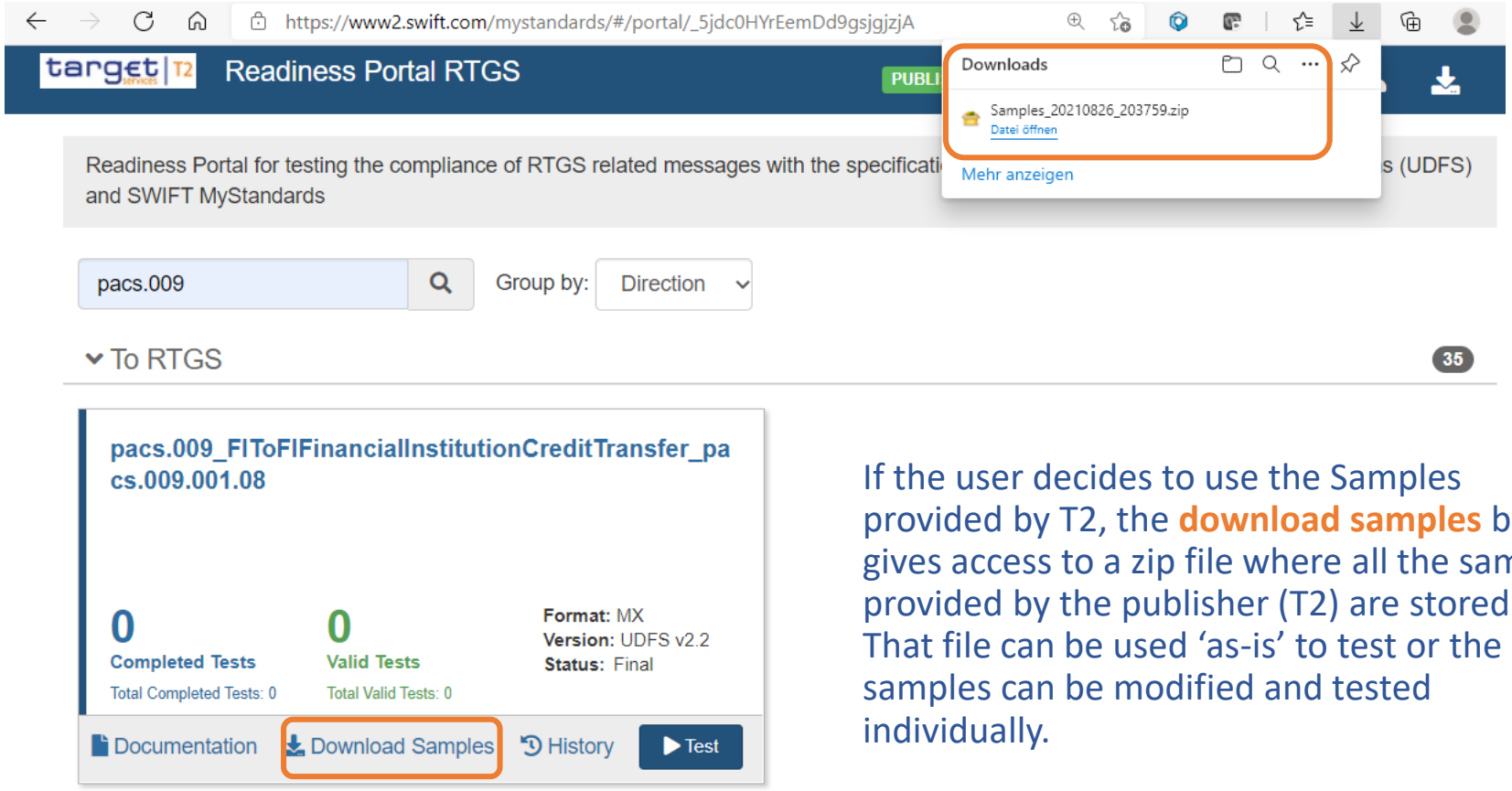
The **documentation** button brings the user to the Usage Guideline for the message

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

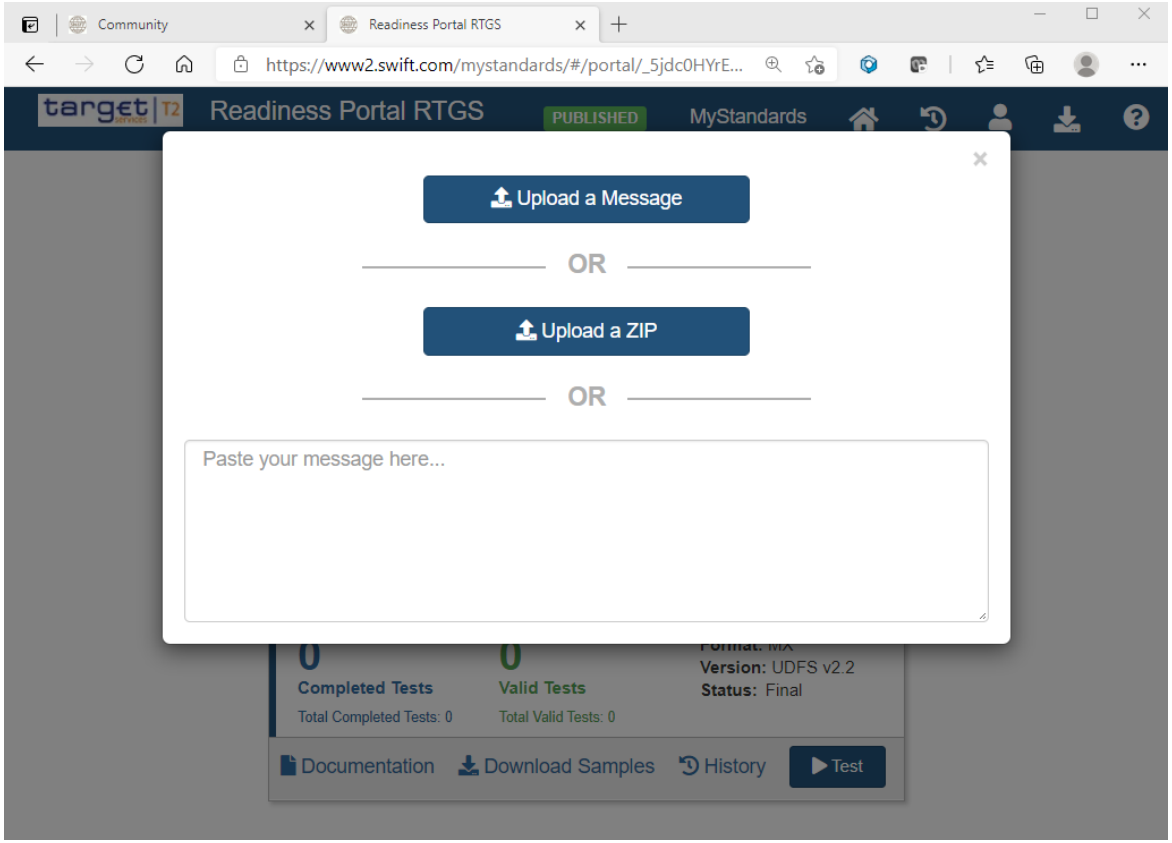
VIII. Readiness Portal: ability to download samples



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.

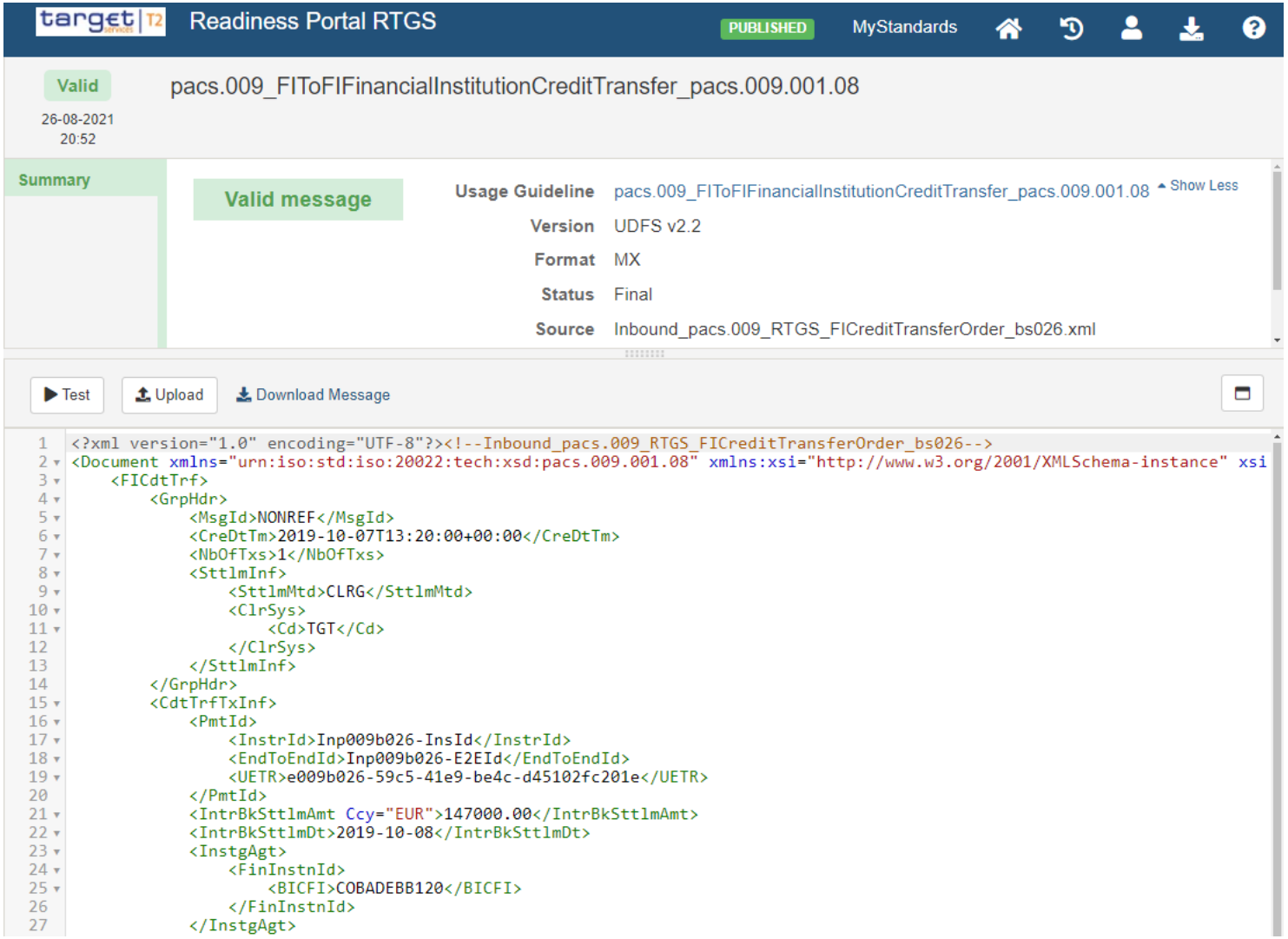
VIII. Readiness Portal: The test environment

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.



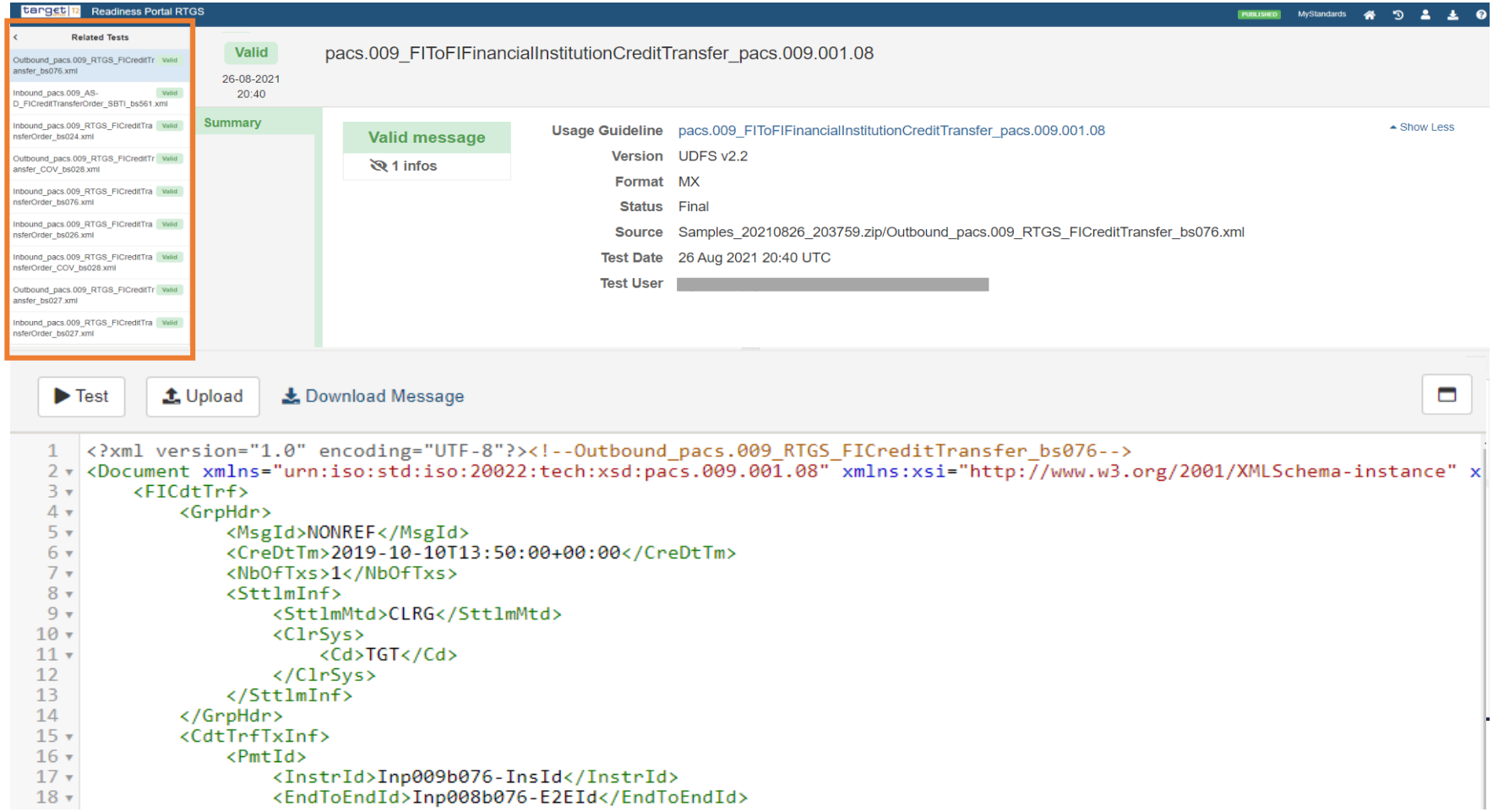
VIII. Readiness Portal: Testing one sample at a time

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



VIII. Readiness Portal : Testing several samples at once

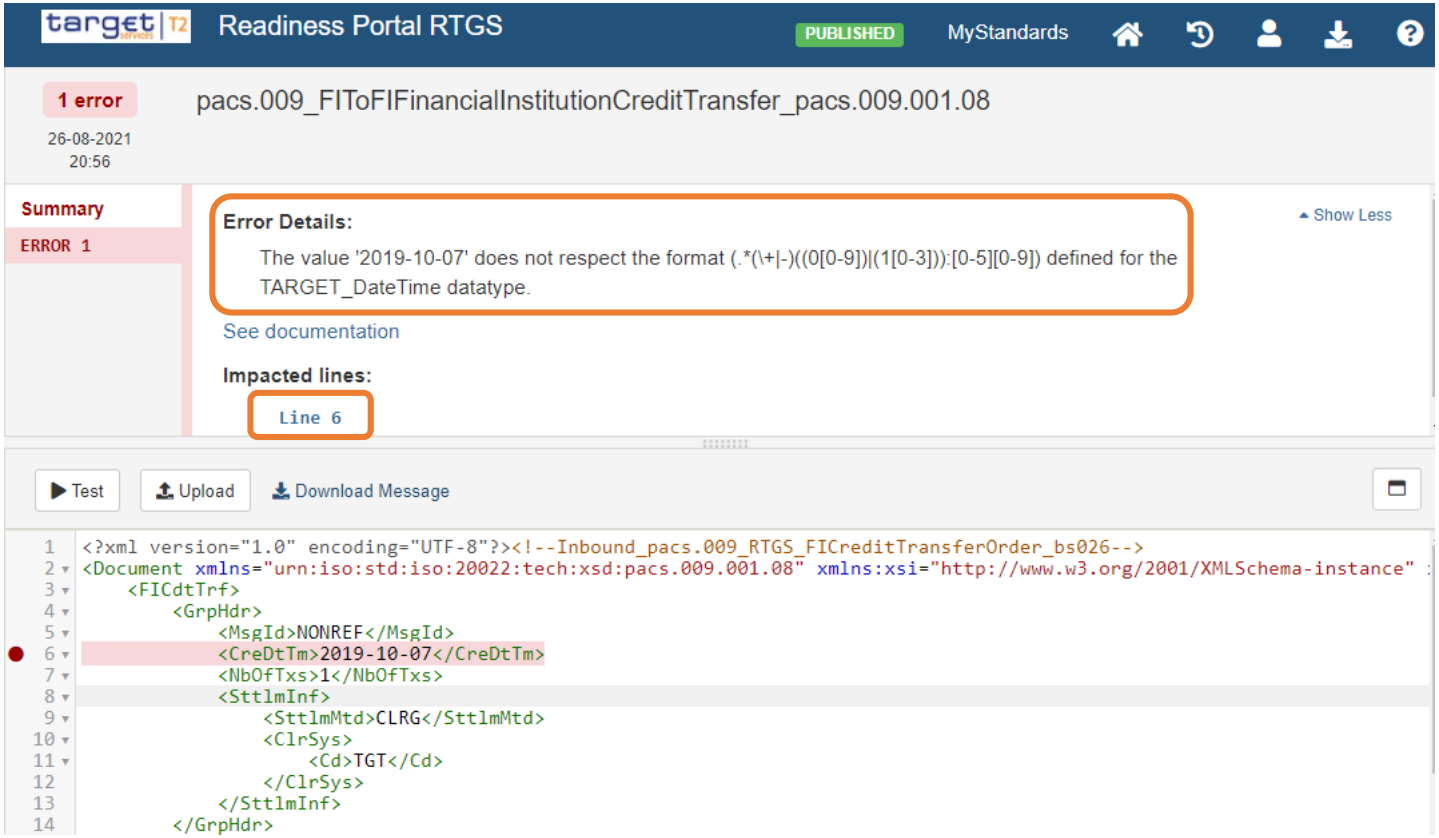
When testing a batch of messages, all testing results are displayed, sample by sample, on the left side of the screen



VIII. Readiness Portal : The test area

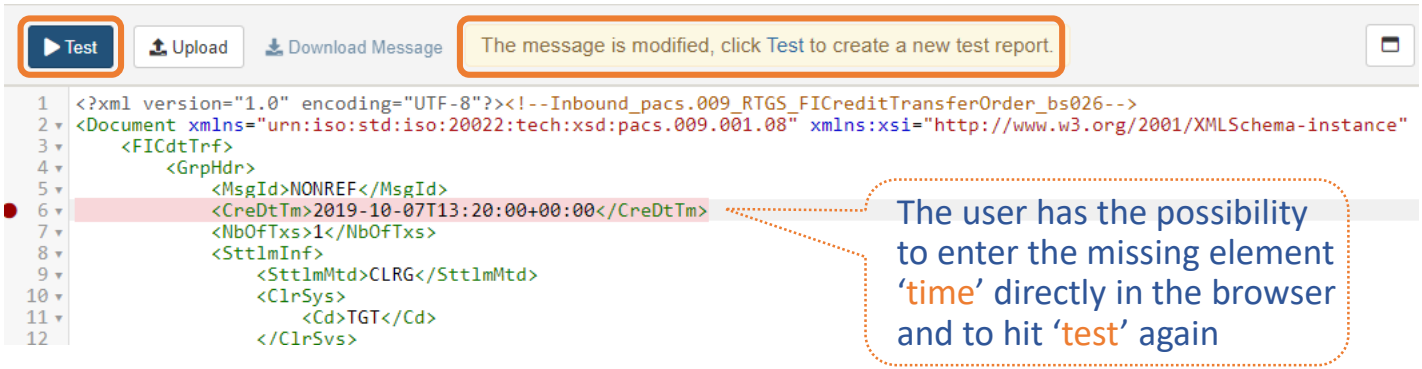
The test area not only enables the user to validate a message sample, but also allows for the correction of potential errors online, directly in the browser, and then re-test.

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



VIII. Readiness Portal : Correct in the portal and retest

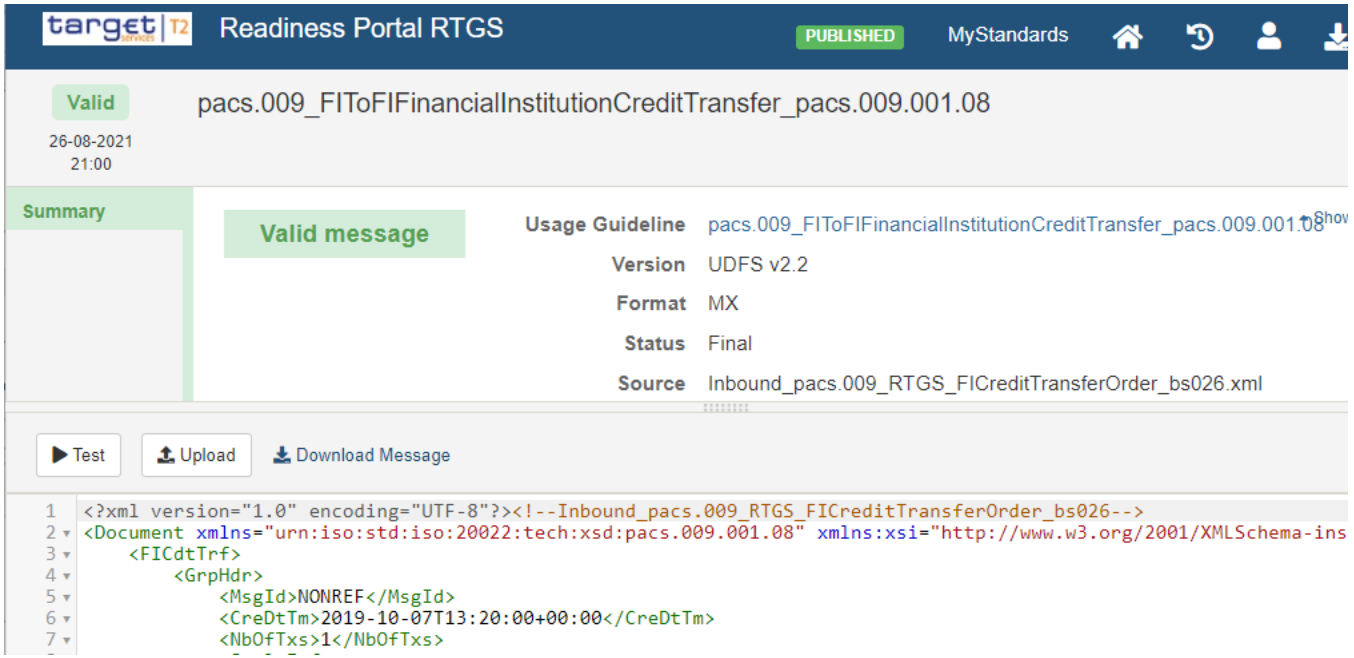
① *Correct*



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

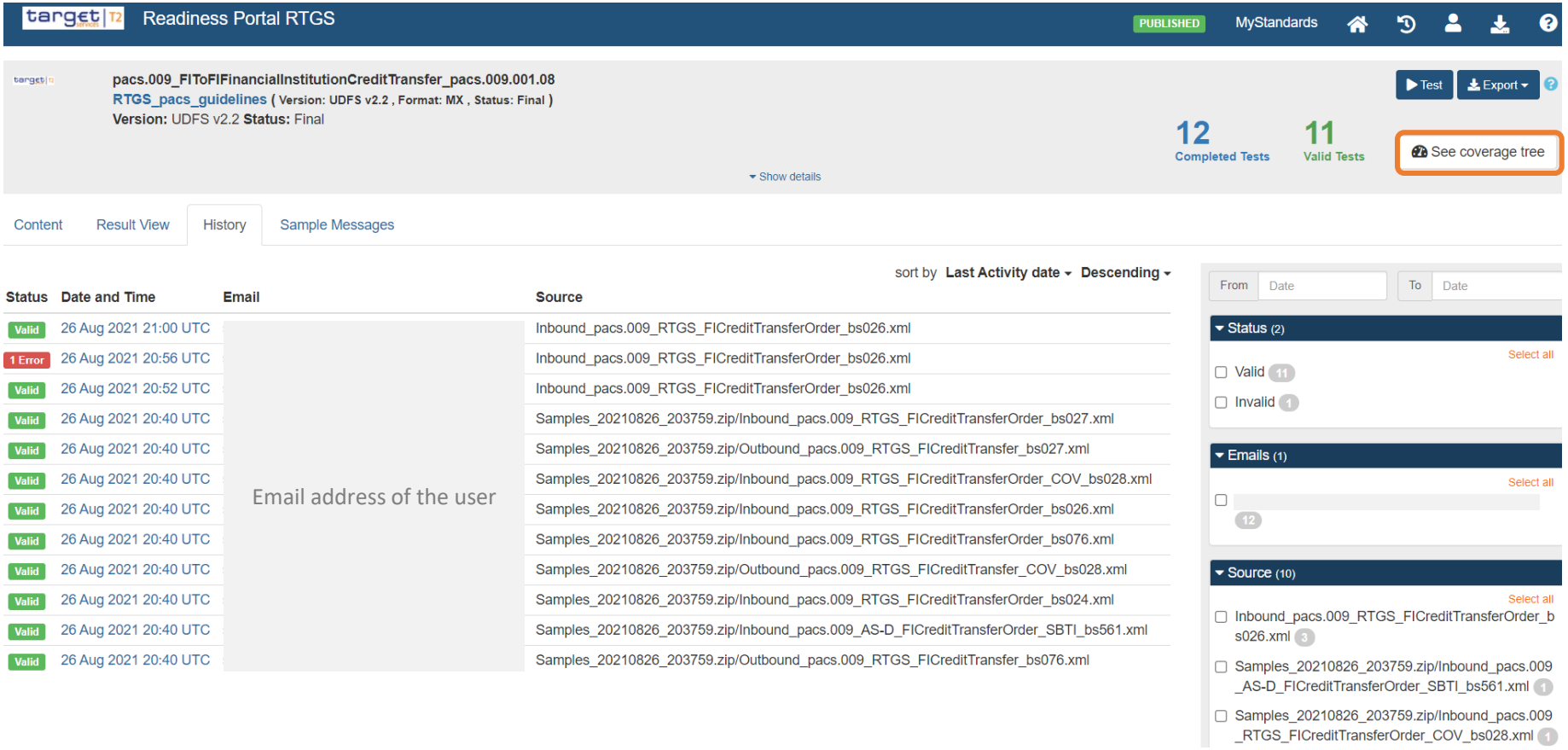
② *Re-test*

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



Rules in MyStandards

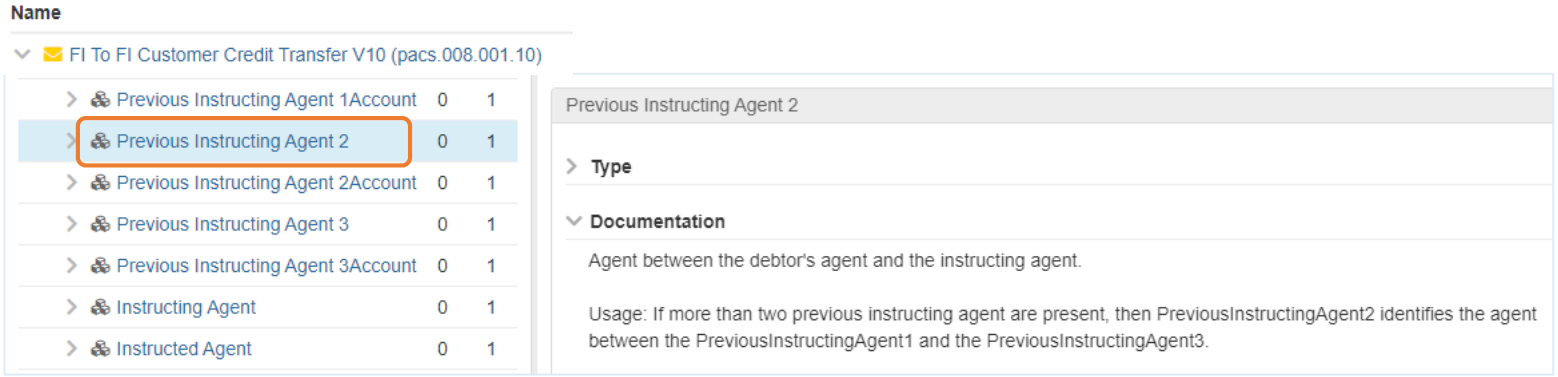
Formal Rules versus textual rules

Rules in ISO 20022 messages

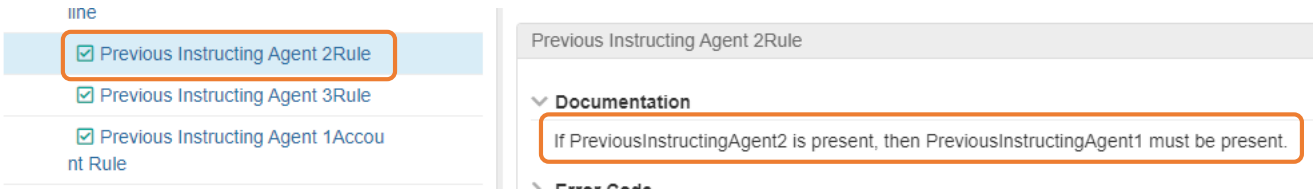
Introduction

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’



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



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)

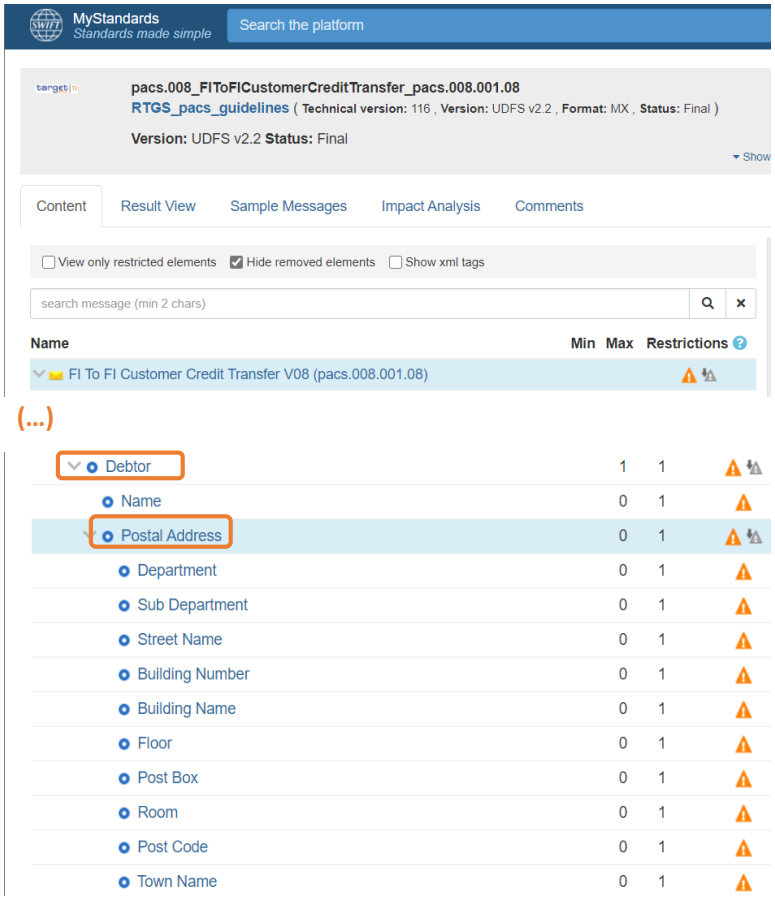
- A **Textual Rule** is documented in MyStandards in a textual form and is present across the documentation chain but cannot be tested in the Readiness Portal and is not validated in RTGS or CLM.
- As such, a **Textual Rule** is more of an expectation from the end user to use the best option available, 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”

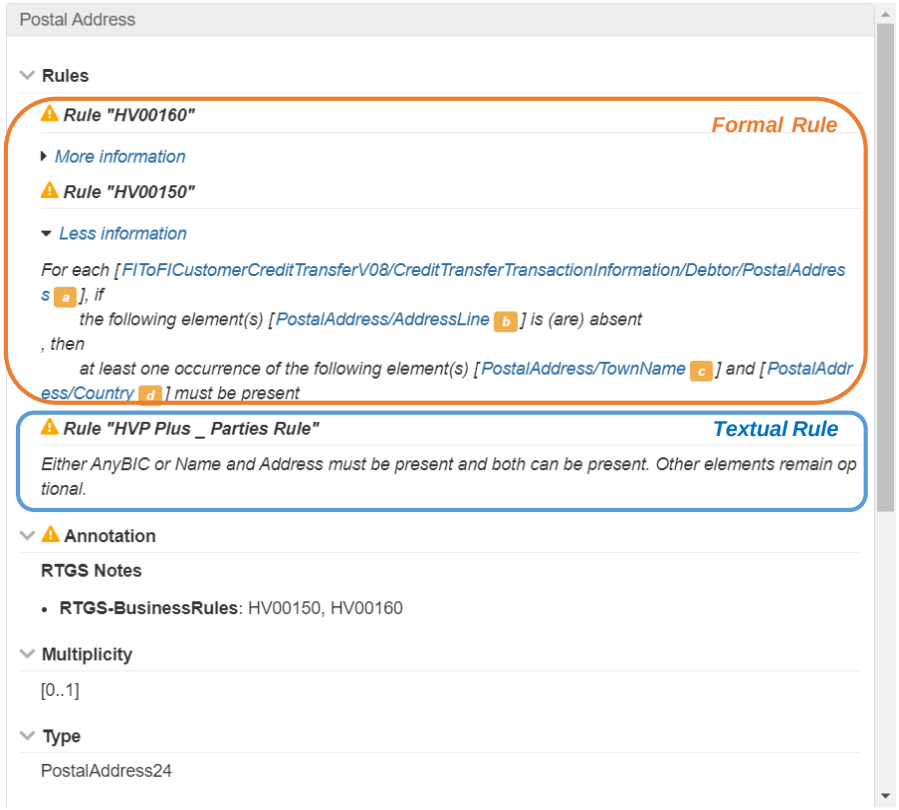
For each [FinancialInstitutionCreditTransferV08/CreditTransferTransactionInformation/Debtor/FinancialInstitutionIdentification], if the following element(s) [FinancialInstitutionIdentification/BICFI] is (are) absent , then at least one occurrence of the following element(s) [FinancialInstitutionIdentification/Name]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

MyStandards : the different types of rules

Example: RTGS pacs.008

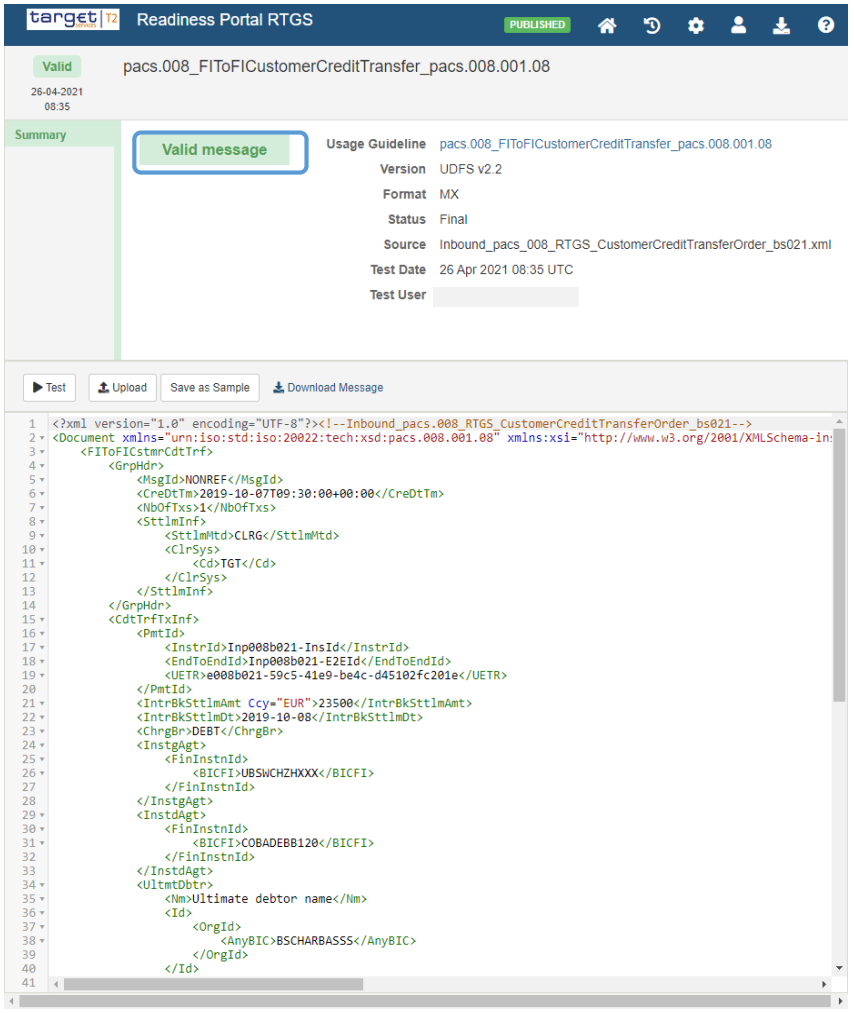


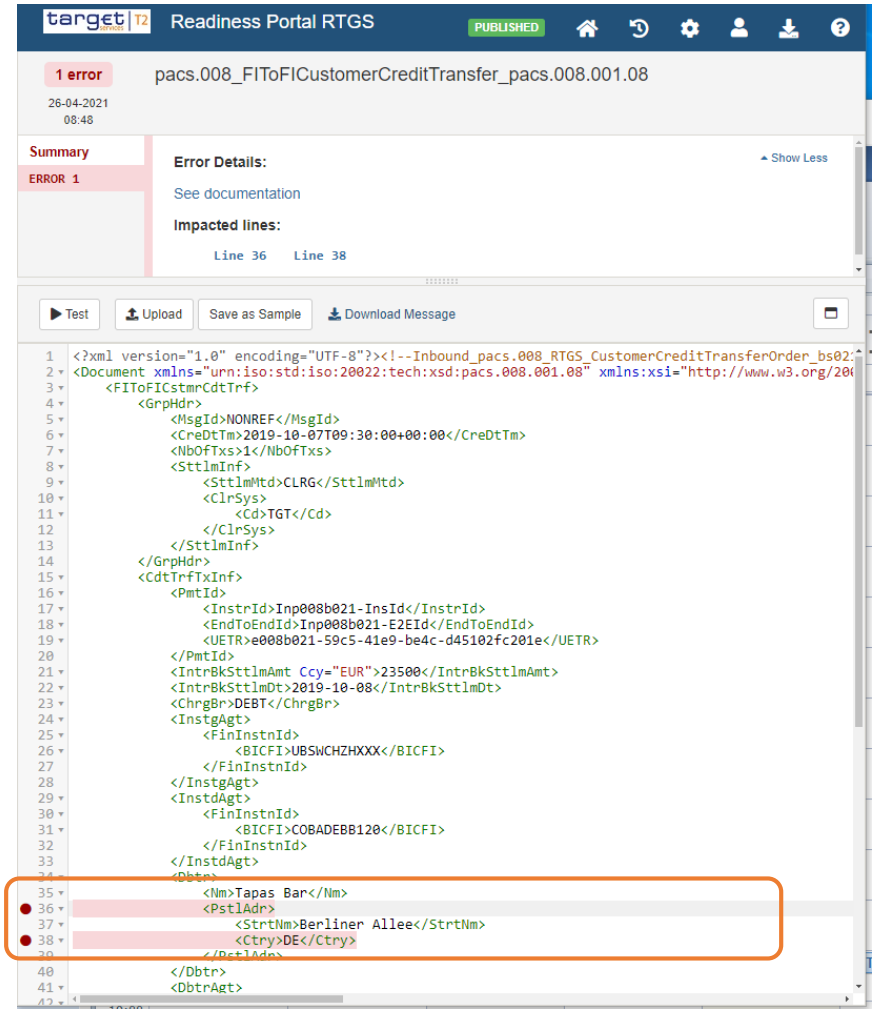
Rules applied to <Postal Address>



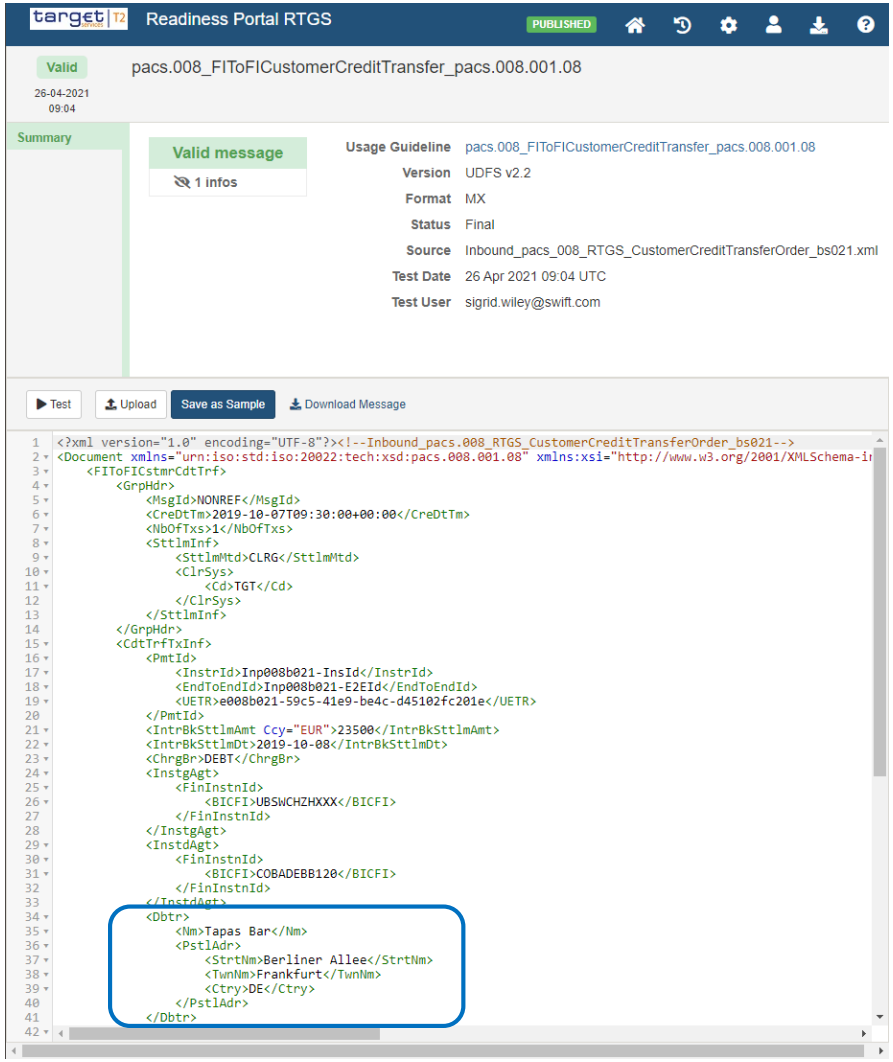
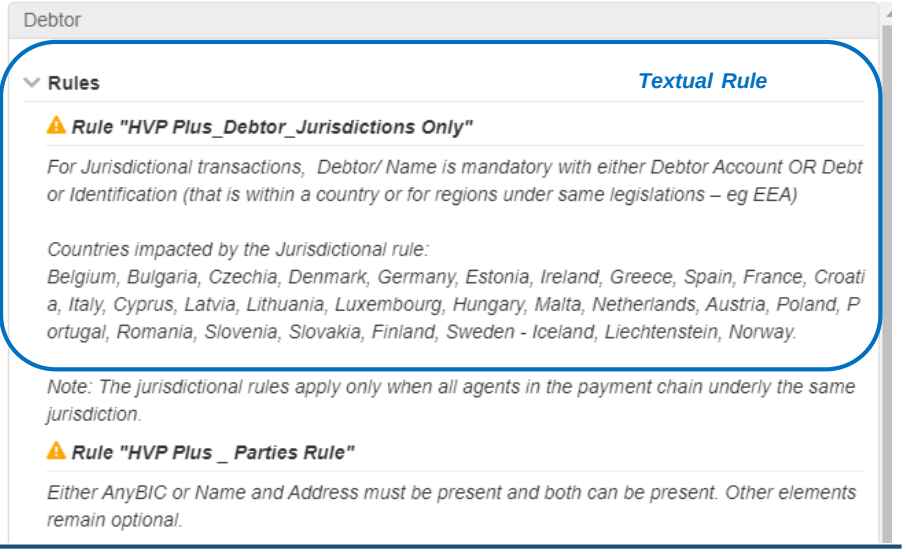
Testing of samples in the T2 RTGS Readiness Portal

Sample in violation of **Formal Rule** HV00150





Testing of samples in the T2 RTGS Readiness Portal



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.