

RTGS: Technical Alignment proposals on AS business messages

ASTI, ASIS, ASTN and RGBI

*Disclaimer: This presentation was shared with CBs (ASs) in
advance*

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I. Background and aim of the presentation

- **During the specification iterations 4CB recognised that the proprietary AS messages pain.998 and the camt.021 message must conform to the message repository and processing principles in RTGS from a technical point of view**
- **Furthermore, there are also alignment needs which are to be applied to these messages according to URD and from a business point of view**
- **In detail, the following messages are to be aligned:**
 - ASTI – AS Transfer Initiation – pain.998
 - ASIS – AS Initiation Status – pain.998
 - ASTN – AS Transfer Notice – pain.998
 - RGBI – Return General Business Information – camt.021
- **This presentation is accompanied with an Excel sheet documenting all alignment proposals (Appendix)**
- **4CB asks the TCCG to evaluate and to confirm the alignment proposals after consultation with their Ancillary Systems**

II. Details of the alignment proposals (1/3)

- **The changes to be applied on ASTI, ASTN ASIS and RGBI are focused on following areas (technical implications):**
 - 1. Application of RTGS character set:** RTGS works with HVPS+ character set and a respective data type pattern is to be applied to AS business messages
 - 2. Removal of leading and trailing white spaces:** RTGS does not allow leading and trailing white spaces and a respective data type pattern is to be applied to AS business messages
 - 3. Extension of field length:**
 - Message reference fields are not customised for RTGS, i.e. ISO defined field length (35x) is supported in instruction and reporting messages, e.g. camt.053 or camt.054
 - Agents and party names are not customised for RTGS, i.e. ISO defined field length (140x) is supported
 - Amount fields are customised in RTGS to 18/2 for settlement relevant information
Length of above mentioned fields is to be aligned in AS business messages
 - 4. Restriction of field length:**
 - Account ID fields are not customised for RTGS, i.e. ISO defined field length (34x) is supported and applied. Length of Account ID in AS business messages is to be aligned
 - 5. Simplification of date data type:** Date data types are used based on ISO without customisation in the RTGS message portfolio. The same is to be applied to AS business messages

II. Details of the alignment proposals (2/3)

- **Impact of the changes to be applied:**
 - **Field length extension and data type simplification:** The impact on AS is expected to be low, since the AS may continue sending shorter references, names and amounts or the same date information to RTGS
 - **Field length restriction:** The impact on AS is expected to be low, as the account ID length limitation of 34 characters is accepted in FIN and ISO 20022 context
 - **Application of RTGS character set:**
 - Character set is based on FIN X-Character Set and does provide curly brackets (“{” and “}”) characters only for Initiating Party, Debtor, Ultimate Debtor, Creditor, Ultimate Creditor, Originator, Related Remittance Information and Remittance fields. The impact on AS is expected to be low as in the last eight weeks these characters were not submitted to TARGET2 ASI
 - RTGS does not accept CRLF (Carriage Return Line Feed corresponding to HEX (0x0D, 0x0A)

II. Details of the alignment proposals (3/3)

- **Changes to be applied on ASTI, ASTN ASIS and RGBI are focused on following areas (business implications):**
 1. **Mandatory use of BIC11 in BIC fields:** BIC11 is the standard data type pattern in RTGS message portfolio, i.e. for a smooth functioning and to improve the performance of the component, RTGS implemented an appropriate schema validation. The same is to be applied to AS business messages
 2. **Reporting of multiple validation errors:** RTGS should return all validation errors to the business receiver in one message and therefore the multiplicity of block <StatusReason> in ASIS message needs to be changed from [0..1] to [0..*] unbounded
- **Impact of the changes to be applied:**
 - **Mandatory use of BIC11:** BIC11 is in use by AS already, i.e. in the last eight weeks there was no case of BIC8 submitted to TARGET2 ASI
 - **Reporting of multiple validation errors:** In case of exception/error, AS will need to be able to process multiple validation errors in one ASIS message

III. Delivery date

- **4CB is proposing to deliver the final usage guidelines for ASTI, ASIS, ASTN and RGBI with UDFS v2.1**

IV. Appendix

- **Details of the changes are provided in the Excel sheet: AS business messages for UDFS 2.1.xlsx**
- **There you will find also the RTGS character set overview**

Thank you for your attention