



## Admi.007

### Rejection of payments due to special characters

- There are different outbound reply message types which can be created by ESMIG for TIPS (pacs.002, camt.025 and admi.007).
- While pacs.002 and camt.025 are described in the TIPS UDFS, admi.007 is only described in the ESMIG UDFS. It would be helpful if there was a reference in the TIPS UDFS regarding this message type and mentioning where exactly it is described.
- We have seen frequent rejects with admi.007 in case the customer has transmitted a special character , e.g. “\_” in the E2E field (which would be accepted via RT1 but rejected via TIPS). This is especially in case a customer migrates their SEPA Batches into SCTInst as within the SEPA flow these characters are currently accepted as ‘market practice’.

#### 1.5.4.2.2 **Outbound Messages for TIPS**

Three outbound messages are generated by the ESMIG for TIPS. The reason for the rejection is either due to schema validation or message validation as described in the previous sections. The message elements for the latter two messages (i.e. pacs.002 and camt.025) in Table 7 are currently being described in the TIPS UDFS whereas the use case for Inbound Processing Rejections is described in section [1.5.4.3.2](#) (*Usage Case: TIPS ReceiptAcknowledgement* ).

**Table 7 - Outbound messages generated by ESMIG for TIPS**

ISO MESSAGE / MESSAGE USAGE	ISO CODE
ReceiptAcknowledgement / "Inbound Processing Rejections"	admi.007.001.01
FIToFIPaymentStatusReport / "cross field validation rejection"	pacs.002.001.03
Receipt / "cross field validation rejection"	camt.025.001.04

[User Detailed Functional Specifications R2025.NOV - Eurosystem Single Market Infrastructure Gateway \(ESMIG\)](#)



## BIC 8 vs. BIC 11

### Rejection of payments due to missing BIC 11 registration with TIPS

- There are market observations that certain BICs of PSPs are not SCT Inst reachable via TIPS but they are reachable via RT1.
- RT1 Participants can be registered in the RT1 Routing table as 8-character BICs (BIC8 with wildcard logic) covering all underlying BIC11 or per individual BIC11 separately.  
TIPS participants are always registered per addressable BIC11 separately. This increases the probability that some BIC11s are not registered (some PSPs might have hundreds of addressable BIC11s) which sometimes can be freely used by payers.
- As a receiving PSP we are not always aware that a BIC11 is not registered and that payments are rejected, either within TIPS or already at the ordering bank (based on reach tables). So far we have been alerted by some originating banks of that fact. However many banks do not always know where and how to contact another PSP especially when a PSP is outside their community. (reference to the TIPS participants contact grid)

**Proposal 1:** Would it be possible to be alerted when a payment is rejected for a non existing BIC11 towards the 'owning' BIC8 PSP to be able to take swift action and register the BIC11?

**Proposal 2:** Would it be possible for TIPS to route with BIC8 (and accommodate wild card logic)? This would decrease the effort for the PSPs to onboard and maintain a multitude of BICs. Additionally, it would decrease the likelihood of missing BIC11 in TIPS.