Trailing zeros in AcceptanceDateTime of pacs.002 and pacs.028 messages

17 February 2026

target | TIPS
services

Inquiry Received

Potential incorrect use of trailing zeros in timestamps:

- **Sub-Case 1**: Some Beneficiary PSPs insert trailing zeros into **AcceptanceDateTime** field in **pacs.002** message instead of copying the exact value from the **pacs.008**

- **Sub-Case 2**: TIPS, using Unix time format, adds trailing zeros to timestamps in **pacs.002** messages when the **AcceptanceDateTime** in the **pacs.008** lacks three digits of milliseconds

Based on the Implementation Guidelines (IGs) interpretation - namely that the SEPA Usage Rule makes an explicit reference to pacs.008 only - currently:
- TIPS forwards pacs.002 and pacs.028 messages unchanged
- The same principle applies to AcceptanceDateTime in pacs.028 messages linked to Recall/RFRO status updates and investigations

Issue: this practice may conflict with updated W3C regular expression patterns designed to remove trailing zeros from the **AcceptanceDateTime** field

→ **Diverging interpretation of the SCT-Inst Implementation Guidelines**

European Payments Council (EPC) feedback

EPC confirmations received via email:

- The AccptncDtTm in a pacs.002 message should contain the same timestamp as provided in the original pacs.008 message (i.e. no trailing zeros allowed)

- The same principle applies to AccptncDtTm in the pacs.028 message

→ **Kind Request to EPC to enhance clarity and ensure consistent interpretation across the IGs:**

- When preparing the EPC Implementation Guidelines, kindly include detailed information for each message regarding the timestamp usage rule and pattern

- Alternatively, provide a clear indication that this rule applies universally - not only to specific messages but to all relevant messages

Next steps on TIPS side

TIPS change request (TIPS-0106-SYS):

To address sub-cases 1 and 2, TIPS behaviour regarding trailing zeros in the AcceptanceDateTime field of pacs.002 and pacs.028 messages will be adjusted

Key concrete changes:

- If a Beneficiary PSP adds trailing zeros in the AcceptanceDateTime when creating a pacs.002 message instead of copying the exact timestamp from the original pacs.008, **TIPS will reject the pacs.002 message**

- TIPS uses Unix time format to store the timestamp: If the AcceptanceDateTime in the original pacs.008 does not include three digits for milliseconds, **TIPS will not include trailing zeros in the AcceptanceDateTime field (in cases where the timestamp does not include up to three digits for milliseconds)**

→ The draft change request has been shared via written procedure – feedback for comments/questions is until 12 February

→ Tentative planned implementation: **TIPS R2027.JUN** → in addition to software changes, the TIPS Scope Defining Documents (SDDs) will be amended accordingly and for the user testing, the usual timeline will apply

Thank you for your attention!

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