

Clarification Note on the EPC TVS and Implementation Guidelines

1 WHAT ARE THE TECHNICAL VALIDATION SUBSETS (TVS)?

On 13 December 2006 the EPC released two sets of Implementation Guidelines v2.2 (one for Credit Transfer messages and one for Direct Debit messages). These Implementation Guidelines specify the usage rules as defined by the EPC, to be observed when implementing UNIFI (ISO 20022) XML messages in conjunction with the EPC Rulebooks.

In the 19 June 2007 Plenary, a revised set of **Implementation Guidelines v2.3** was approved as replacing v2.2 as the basis for the 2008 Release. It was agreed at that time that the changes did not require a change in the Technical Validation Subsets - **TVS v2.2**.

In order to assist a bank in validating that the implementation of the UNIFI (ISO 20022) standards is compliant with the Implementation Guidelines, EPC requested SWIFT to create a set of schemas (Technical Validation Subsets - TVS) which incorporate – where possible – the usage rules described in the Implementation Guidelines. These TVS address two profiles for each payment instrument and R-messages: one for the SEPA Core messages and one for the SEPA Core plus AOS messages (ie, TVS Core and TVS Core + AOS). These EPC TVS are available from the EPC website (www.europeanpaymentscouncil.eu).

When implementing and/or reviewing any rules, parties must always be referred to the Rulebooks and set of Implementation Guidelines. The TVS are only a transcription in technical terms (schemas) of the latter.

The usage of these TVS during development does not discharge a party from the obligation to comply with the specifications of the Implementation Guidelines and the prescriptions as laid out in the Rulebooks. As is written in the delivery note accompanying the Technical Validation Subsets, some of the usage rules in the Implementation Guidelines could not be reproduced in the TVS schemas and should therefore be enforced outside of these.

The EPC mandates the use of the official UNIFI registered messages, e.g. the FIToFICustomerCreditTransferV01 message (identified with the "pacs.008.001.01" message identifier). The TVS therefore cannot be used as such to create instances of SEPA XML-messages between two partners. Similarly any alteration to the naming of the messages (e.g. by prefixing/suffixing "pacs.008.001.01") is not in line with EPC requirements.

2 WHEN TO USE THE TECHNICAL VALIDATION SUBSET

The Technical Validation Subsets could be used in two situations:

- To validate against them, in-house, before sending out live UNIFI (ISO 20022) message instances to a counterparty.
- To test and certify applications before going live.

This requires that once the message instance has been validated against the TVS schemas, the namespace and the entry tag of the message instance needs to be adjusted to show the UNIFI namespace and entry tag for live traffic.