

ISO 20022-3:2026-04 (E)

Financial services - Universal financial industry message scheme - Part 3: Modelling

Contents

Page

- Foreword v
- Introduction vi
- 1 Scope 1
- 2 Normative references 1
- 3 Terms and definitions 1
- 4 Workflow activities overview 1
- 5 Scope level 4
 - 5.1 General 4
 - 5.1.1 Purpose 4
 - 5.1.2 Key topics 4
 - 5.1.3 Main activities 4
 - 5.1.4 Deliverables 4
 - 5.2 Activities 5
 - 5.2.1 Define business context 5
 - 5.2.2 Define BusinessProcesses 6
 - 5.3 Guidelines 7
- 6 Conceptual level 7
 - 6.1 General 7
 - 6.1.1 Purpose 7
 - 6.1.2 Key topics 7
 - 6.1.3 Main activities 8
 - 6.1.4 Deliverables 8
 - 6.2 Activities 8
 - 6.2.1 Define business model 8
 - 6.2.2 Define BusinessTransactions 9
 - 6.3 Guidelines 12
- 7 Logical level 12
 - 7.1 General 12
 - 7.1.1 Purpose 12
 - 7.1.2 Key topics 12
 - 7.1.3 Main activities 13
 - 7.1.4 Deliverables 13
 - 7.2 Activities 13
 - 7.2.1 Define the MessageChoreography 13
 - 7.2.2 Define the MessageSet 13
 - 7.2.3 Compose the MessageDefinitions 13
 - 7.2.4 Define the InterfaceDefinition 18
 - 7.2.5 Define the Operation(s) 18
 - 7.3 Constraints 18
 - 7.3.1 Inheritance 18
 - 7.3.2 Normalized MessageDefinitions and Operations 18
 - 7.3.3 Normalization 19
 - 7.3.4 Non-Constraint preference 19
 - 7.3.5 Sibling constraints 19
 - 7.3.6 Value derivation 19
 - 7.3.7 Versions versus flavours 19
 - 7.3.8 Modelling associations between MessageComponent Types 19
 - 7.3.9 Variation, revision, minor version and draft 19

7.4	Guidelines.....	20
7.4.1	BusinessTransactions.....	20
7.4.2	MessageInstance style.....	20
7.4.3	Party Neutral MessageInstance.....	20
7.4.4	MessageInstance granularity.....	20
7.4.5	How to handle bi-directional relations.....	21
7.4.6	Factorize.....	21
7.4.7	How to define an ExternalSchema.....	21
7.4.8	How to enforce canonical form for date or time related user-defined DataTypes.....	21
8	Physical level.....	22
8.1	General.....	22
8.1.1	Purpose.....	22
8.1.2	Key topics.....	22
8.1.3	Main activities.....	22
8.1.4	Deliverables.....	22
8.2	Activities.....	22
8.2.1	Create SynatxMessageScheme.....	22
8.2.2	Create InterfaceSpecification.....	23
9	Conventions.....	24
9.1	Constraints.....	24
9.2	Naming.....	24
9.2.1	General.....	24
9.2.2	Generic rules applicable to all Repository Concepts.....	24
	Annex A (informative) Applied UML diagrams: Correct UML diagram to use in different cases.....	26
	Bibliography.....	27