1. MUG and MIG

This document aims at describing as exhaustively as possible the scope and purpose of a "Message Usage Guide" (MUG) and a "Message Implementation Guide" (MIG) to ensure clear guidance for what should be included in a MUG or a MIG.

1.1 Message Definition Report

The Message Definition Report describes the elements contained in one or more ISO 20022 messages. It provides a table view of the message(s), details the attributes of each element or group of elements and lists all associated codes contained in the message schema. Conditionality between the components of the message(s) described is also covered.

1.2 Relationship Between the Message Definition Report and the Message Usage Guide

Many ISO 20022 messages contain a complex and rich set of alternatives and conditional elements. Whilst the Message Definition Report, at a minimum, describes the technical structure of the message, including conditionality and optional components, and details the attributes and codes associated with each element the Message Usage Guide (defined in section 1.3) defines how to use these elements in combination and mechanics of the message. It may also define the relationship between different messages when more than one message is included in a Message Usage Guide.

1.3 Message Usage Guide

The Message Usage Guide describes how to use all the possibilities/options of one or more ISO 20022 Message Definitions. There is only one Message Usage Guide per Message Definition. The Message Usage Guide complements the official 'Message Definition Report' and should ultimately become part of it to facilitate the life of implementers/users. Like Message Definition Reports, a single MUG can cover usage of several Message Definitions.

The purpose of the MUG is to ensure that the message is used as intended, i.e., to avoid that users start using options in a way that was not intended by the submitter (who owns the Intellectual Property) or the SEG, and would therefore deviate from the business purpose of the message, thereby establishing divergences with the ISO 20022 standard.

When several options are available, the MUG explains each of them and also describes, whenever available:

- best practice, e.g. preferred option (e.g. use standard or coded identifier rather than textual identification to allow STP)

- what to do when best practice option cannot be used (e.g., second preferred option), e.g. if the international standard code is not known, use a national code known by the receiver

- when known, most common practice, e.g. agreed global market practice from SMPG.

In addition, to illustrate specific usage cases, the Message Usage Guide may contain examples of actual implementations in particular business contexts. The purpose of the MUG however is not to describe specific implementations.

1.4 Message Implementation Guide

The Message Implementation Guide describes how one or more Message Definitions are to be used in the context of a specific business context (i.e. community of users). There may be as many MIGs of a Message Definition as there are communities of users. The MIGs are not considered part of the official ISO 20022 documentation.

The community can be as narrow as one sender and one receiver agreeing on how they will use the Message Definition in the context of a bilateral relationship. It can also be as wide as a whole geographical region of several countries or a worldwide association of specific industry players, or a vendor implementation targeting its whole user base.

The MIG will describe only the options that are relevant to the community and eliminate all the other options, thereby rendering a restrictive use of the Message Definition. In most cases, the underlying community will agree on using one of the possible options which will therefore become the mandatory option in the MIG, whereas it is optional in the Message Definition and MUG.

The MIG may include the description of the stricter Message Definition it describes.

1.5 Relationship between MUG and MIGS

A MIG of a Message Definition is a subset of the related MUG/Message Definition Report. A MIG is a specific sub-set version of the MUG, which however remains compliant with the MUG.

The MUG helps implementers selecting the compliant way of using the Message Definition that best suit their needs for each particular scenario they will use the message for. The MUG helps ensure that MIGs will not deviate from the scenarios the Message Definition was intended for by the submitter and SEG.

If all communities of users (i.e. all MIGs) chose to implement the same option for a particular message item, the Message Definition could be simplified and this option would become the only – mandatory – option in the Message Definition and MUG. If all communities of users used the Message Definition exactly in the same way, the Message Definition itself would be much stricter and there would be no need for MIGs. This is the goal of harmonisation initiatives such as the Securities Market Practice Group (SMPG).

ISO 20022 however offers the concept of 'variant' to communities of users which have a strong business justification (to be approved by the RMG) to get ISO 20022 recognition of their specific way of using a Message Definition. The MUG of an ISO 20022 Message Definition Variant is the MIG of this community.

2. Normative status of MUG and MIGs – Approval process

2.1 ISO status of MUGs and MIGs

The MUG is an ISO 20022 document. The MIGs are not ISO 20022 documents although all MIGs are expected to be fully compliant with the related Message Definition Report and MUG.

A MIG is intended to be normative for the targeted community of users and should get necessary approval at the level of the community (i.e., outside the ISO 20022 framework).

The ISO 20022 Message Definition is normative for all implementers and users while the MUG is informative and describes the recommended ways of using the Message Definition.

2.2 MUG approval process and publication

The preparation and submission of the MUG is under the responsibility of the submitter of the related candidate ISO 20022 messages. Other members of the user community may, however, join the submitter in producing the MUG. The submitting organisation has to specify in the business justification whether and when it intends to submit a MUG. In some cases, there may be no need for a MUG since the use of the Message Definition is straightforward (for example, when it includes no or a limited number of options).

The MUG is approved through the same process as the rest of the 'evaluation documentation' provided to the SEG (see registration process for new ISO 20022 messages). The MUG approval process thus requires a review and formal approval by the SEG(s) which approve(d) the Message Definition Report. The SEG review will determine whether the MUG is indeed correct and complete.

A MUG may also be submitted at a later date if the submitter or the community of users feel that a MUG would be needed or helpful.

It is also up to the SEG to determine whether a MUG is necessary, and, if yes, whether it is necessary to wait for the MUG to publish approved ISO 20022 Messages Definitions on the ISO 20022 website. The SEG may decide that:

- the Message Definition Report is exhaustive enough and does not require a MUG

- a MUG is required but the other documents, including the Message Definition Report, can be published prior to the MUG, for example in order to already allow implementers to start analysing the Message Definitions. This may happen either because the MUG is provided to the SEG after the other evaluation documents or because the SEG decides to review the MUG in a second stage

- a MUG is required and the other documents cannot be published without the MUG, for example when the Message Definition Report is not clear enough to ensure compliant implementations.

Change requests to a published MUG must be approved through the same process as change requests to the Message Definition itself (see registration process for maintenance of existing ISO 20022 messages).