

## Change Request form

General Information (Origin of Request)		
<input type="checkbox"/> User Requirements Document (URD) <input checked="" type="checkbox"/> User Detailed Functional Specification (UDFS) <input checked="" type="checkbox"/> User Handbook (UHB) <input type="checkbox"/> Other User Functional or Technical Documentation (SYS)		
<b>Request raised by:</b> ECB	<b>Institution:</b> ECB	<b>Date raised:</b> 19/01/2021
<b>Request title:</b> Alignment of TIPS to the 2021 Version 1.0 of the SCT Inst IGs		<b>Request ref. no:</b> TIPS 0040 SYS <sup>1</sup>
<b>Request type:</b>		
<b>1. Legal/business importance parameter:</b>		<b>2. Market implementation efforts parameter – Stakeholder impact:</b> Low
<b>3. Operational impact:</b> Low		<b>4. Financial impact parameter:</b>
<b>5. Functional/ Technical impact:</b> Low		<b>6. Interoperability impact:</b>
<b>Requestor Category:</b>		<b>Status:</b> Allocated to a Release

### Reason for change and expected benefits/business motivation:

The proposed change aims at aligning TIPS specifications to (i) the EPC004-16/ 2021 Version 1.0 of the EPC SCT Inst Scheme Rulebook and (ii) the EPC122-16 / 2021 Version 1.0 of the EPC SCT Inter-PSP Implementation Guidelines.

### Description of requested change:

TIPS specifications currently take the EPC SCT Inst documentation version 1.0 (2019) as reference baseline, including the EPC116-19v1.0 Errata to the 2019 Version 1.0 SCT Inst IGs, as consequence of the TIPS.0012.URD and TIPS.0019.URD.

Due to the continuous evolution of the EPC scheme rulebooks, a detailed analysis has been performed by 4CB/ECB to highlight potential gaps between the current TIPS specifications and the reference EPC documentation version 2021, published on 26 November 2020.

The two reference documents taken into account for the gap analysis are:

- EPC004-16/ 2021 Version 1.0 SCT Inst Scheme Rulebook;
- EPC122-16 / 2021 Version 1.0 SCT Inst Inter-PSP Implementation Guidelines.

The following gaps have been identified:

- 3 Updates due to the SCT Inst Scheme Rulebook, consisting in a rewording of the terminology (Entire Rulebook, as referenced in Annex IV, with respect to the change of wording terminology used for “answer” to a recall, rewording of the term “Bank” and inclusion of the term “PSP”)
- 4 Updates due to the Inter-PSP Implementation Guidelines
  - o 2 rewordings of the terminology (entire document, as referenced in Chapter 3, with respect to the replacement of the term “answer” to “response” and to the replacement of the term “bank” with “PSP”)
  - o 1 update of description on a message element (4.20) of Resolution of investigation (camt.029) message (2.5.1)

<sup>1</sup> XXXX = ECMS /TIPS / CONS, NNNN = 9999, DDDD = URD/UDFS/UHB

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- 1 change of usage rules for a message element (4.20) of Resolution of investigation (camt.029) message.

The above updates have an impact on the current processing flows in TIPS, in order to correctly manage the updated schema message for camt.029.

### Submitted annexes / related documents:



EPC122-16 SCT Inst EPC004-16 2021 SCT  
Inter-PSP IG 2021 V1.1 Instant Rulebook v1.0

### Proposed wording for the Change request:

## TIPS UDFS v3.1

### 1) §1.4.1 Payment Transaction – Table 8

Attribute	Description
Reference	The Originator <del>PSP</del> Bank's reference number of the SCT <sup>Inst</sup> Transaction message, non-Euro Transaction or SIP Transaction message.
[...]	[...]
Type	Type of the underlying payment transaction. Exhaustive list of possible values: <ul style="list-style-type: none"> <li>- Instant Payment</li> <li>- Positive Recall <del>Response answer</del></li> </ul>

### 2) §1.5.1 General concepts

[...]

The possible types of instructions processed by TIPS are listed below:

- Instant Payment transactions for the settlement of cash on a TIPS account
- Beneficiary replies to confirm or reject an Instant Payment transaction on the beneficiary side
- Recall instructions to request a refund from the Beneficiary Participant for previously settled Instant Payment transactions
- Recall Responses from the Beneficiary Participant for either the refund or the rejection in response to a recall instruction

[...]

### 3) §1.5.2 Settlement of Instant Payment transactions – Table 14

Instruction Type	Description	Model/Flow
[...]	[...]	[...]

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Instruction Type	Description	Model/Flow
Recall <u>Response</u>	Sent by a Beneficiary Participant or Instructing Party acting on behalf of the Beneficiary Participant or a Reachable Party to TIPS as either a positive response to refund the cash, reversing the effect of the original Instant Payment transaction, or a negative response to a Recall instruction. In both cases, after successful validation, it is forwarded by TIPS to the Originator Participant or Instructing Party acting on behalf of the Originator Participant or a Reachable Party as confirmation.	SCT <sup>Inst</sup> , non-Euro settlement scheme
[...]	[...]	[...]
Request for Status Update on a Recall	The Request for Status Update on a Recall is sent by Recall Assigner to TIPS in order to retrieve the status of the Recall <u>Response</u> . It is also forwarded by TIPS to the intended Recall Assignee to request confirmation about the status of the Recall.	SCT <sup>Inst</sup> , non-Euro settlement scheme

### 4) §1.5.2.3 Recall settlement process

The Beneficiary Participant is authorised to send to TIPS a Recall Response containing either the acceptance or the rejection of the request. The sender can be also an Instructing Party acting on behalf of the Beneficiary Participant.

[...]

Once the Recall Response is received, TIPS performs several checks using the most recent reference data; this means that changes done to the reference data affecting access rights may change the outcome of the authorisation check between processing of the recall and processing of the Recall Response.

In case the Recall Assignee replies with a negative Recall Response, if the checks are successful, the negative Recall Response is immediately forwarded by TIPS to the Recall Assigner.

In case the Recall Assignee replies with a positive Recall Response, additional processing has to be performed by TIPS. The system determines from the Originator Participant or Reachable party BIC and Beneficiary Participant or Reachable party BIC within the positive Recall Response message the accounts and CMBs that TIPS has to use for settlement of the recall.

[...]

The payment process stated for the settlement of an Instant Payment transaction is for the most part applied also for payment transactions automatically generated by TIPS during the processing of a positive Recall Response ~~Answer~~. The latter differs from processing an Instant Payment transaction only because there is no reservation of funds and their acceptance is implicitly assumed by issuing the recall in the first place.

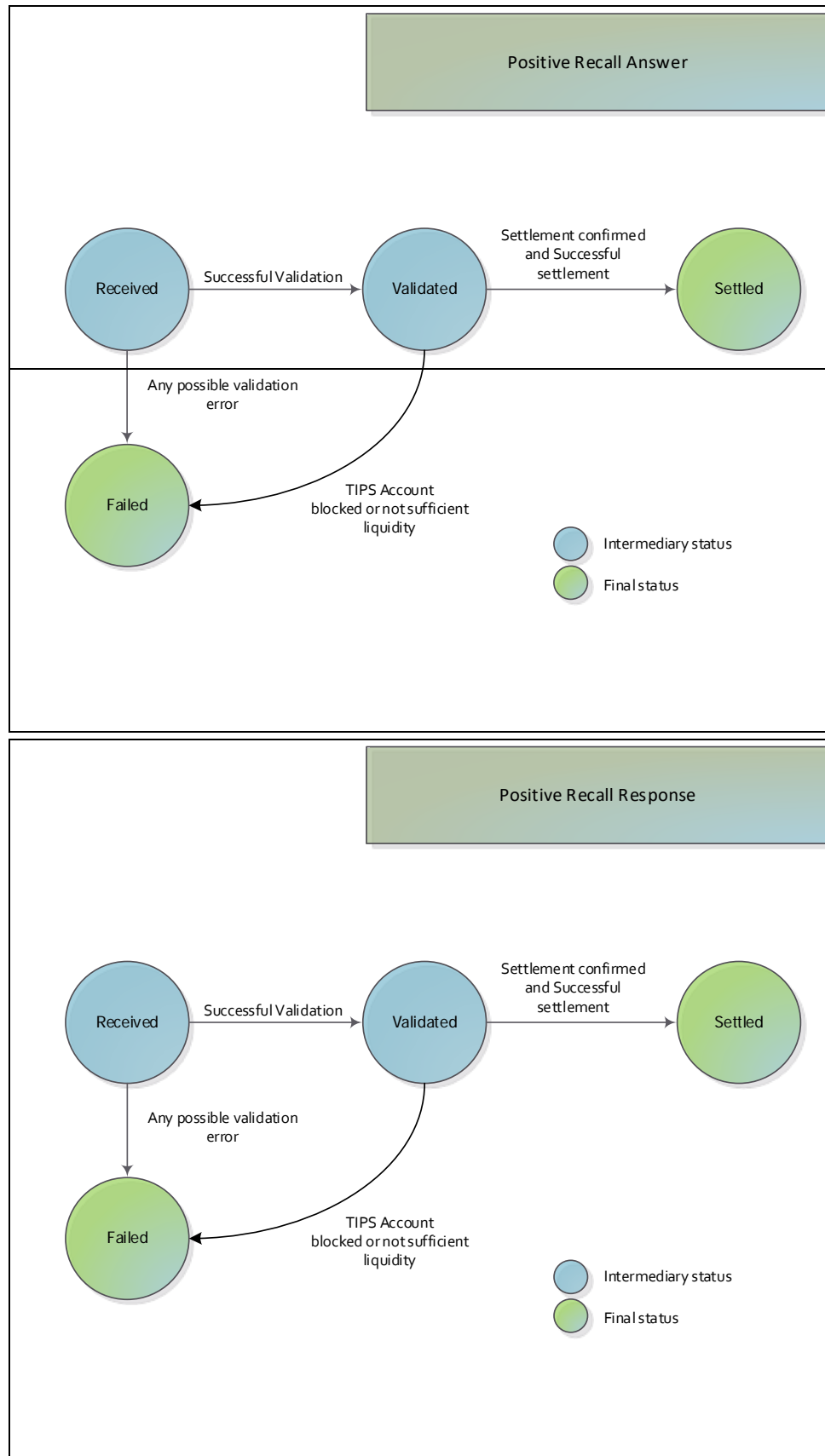
If any check on either positive or negative Recall Response fails or the transaction cannot be settled, e.g. due to insufficient funds on the debited account, TIPS informs the sender of the Recall Response ~~Answer~~ with a [FIToFIPaymentStatusReportV03](#).

The following figure shows the possible statuses of a positive Recall Response, the content of which determines the dataset of the payment transaction that should be settled in TIPS. As mentioned above TIPS acts as a channel between the Assigner and the Assignee without storing any messages

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data or internal statuses related to Recalls, Request for Status Update on a Recall and negative Recall Response.

**Figure 1 – Positive Recall Response Answer status diagram**



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The positive Recall Response-is *Received* once technical validation and authentication checks are executed; its status skips to *Validated* just after TIPS has performed successfully the required Access Rights and Duplicate check. If the checks are not successful the status of the Recall Response-is set to *Failed*. Simultaneously TIPS sends a message to the Recall Assignee containing the proper error code. At this point the validated Recall Response-is submitted for settlement with the attempt to reverse the cash flow on the relevant debit account. If the settlement attempt is successful, the instruction is set to *Settled* status; if for any reason the attempt is unsuccessful (e.g. because the cash balance on the TIPS account is insufficient or the account is blocked) the settlement fails and the status of the positive Recall Response-changes to *Failed*.

### 5) §1.5.2.4 Investigation process

As defined in the SCT<sup>inst</sup> rulebook, the investigation procedure is foreseen for exceptional situations whereby no confirmation message has reached the Originator PSP-after the time-out deadline.  
[...]

### 6) §1.5.5.1 Queries

[...]

In order to check the status of a previously submitted or received Instant Payment transactions or Recall Responses-the following query is available in U2A mode only:

- Payment transaction status query.

### 7) §1.5.6.2 Raw data for Billing – Table 17

**Table 1 – Raw data for Billing**

Attribute	Description
Transaction Identifier	Identifier of the Instant Payment transaction or of the <u>positive</u> Recall <u>Response</u> transaction.
[...]	[...]
Transaction Type	Type of transaction. The exhaustive list of possible values is as follows: <ul style="list-style-type: none"> <li>• IP (Instant Payment)</li> <li>• RA (<u>positive</u> Recall <u>Response</u>)</li> </ul>
Originator BIC	In case of an IP transaction (Transaction Type = "IP"), it is the BIC11 specified in the "Debtor Agent" field of the related incoming <a href="#">FI to FI Customer Credit Transfer</a> . In case of a <u>positive</u> Recall <u>Response</u> -(Transaction Type = "RA"), it is the BIC11 specified in the "Debtor Agent" field of the related incoming <a href="#">Payment Return</a> .
[...]	[...]
Account Number	In case of an IP transaction (Transaction Type = "IP"), it is the identification number of the debited TIPS Account. In case of a <u>positive</u> Recall <u>Response</u> -(Transaction Type = "RA"), it is the identification number of the credited TIPS Account.
[...]	[...]

### 8) §1.5.7.2 National Transactions

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This category of indicators provides information about IP transactions, recall requests and request for recall by the originator executed in a national context in a given quarter/ month of the year. Consequently the operations taken into consideration refer to an Originator PSP and a Beneficiary PSP that belong to the same country and therefore hold the same Country code of the BIC.

[...]

Each index provides the number of operations grouped by the country code of the actors. In other words, TIPS provides the exact number of transaction/recall carried out for every country code of the BIC, when the IP transaction or recall is operated by two PSPs from the same Country.

[...]

### 9) **§1.5.7.2.1 Number of national IP transactions**

This indicator (TIPS.stat.6) gives the number of all the national IP transactions in the period under analysis grouped by the common Country code of the BIC of the actors (Originator PSP and Beneficiary PSP).

[...]

### 10) **§1.5.7.2.2 Number of national IP transactions with an unsettled status**

This indicator (TIPS.stat.7) gives the number of unsettled IP transaction in the period under analysis grouped by the common Country code of the BIC of the actors (Originator PSP and Beneficiary PSP).

[...]

### 11) **§1.5.7.2.3 Number of national Recall Requests**

This indicator (TIPS.stat.8) gives the number of Recall Requests sent on a selected period and grouped by the common Country code of the BIC of the actors (Originator PSP and Beneficiary PSP). The Indicator does not take into consideration the outcome of the Recall, therefore is irrelevant if the response message is negative or positive.

[...]

### 12) **§1.5.7.2.5 Number of national recall request grouped by reason code**

This indicator (TIPS.stat.10) gives the number of Recall Requests sent on a selected period and grouped by the common Country code of the BIC of the actors and by Reason Code. The Recall requests taken into account are the same analysed in paragraph 1.5.7.2.3, i.e. only those sent to the Beneficiary irrespective if the response message is negative or positive.

[...]

### 13) **§1.5.7.2.6 Number of national Request for Recall by Originator**

This indicator (TIPS.stat.11) gives the number of Requests for Recall sent on a selected period and grouped by the common Country code of the BIC of the PSPs of the users. The Indicator does not take into consideration the outcome of the Recall, therefore is irrelevant if the response-message is negative or positive.

[...]

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### 14) §1.5.7.3 Cross-border Transactions

This category of indicators provides information about TIPS cross-border transactions, recall requests and request for recall in a given month/quarter of the year. Consequently the operations taken into consideration refer to an Originator PSP and a Beneficiary PSP that belong to different countries and therefore hold different Country codes of the BIC.

[...]

### 15) §1.5.7.3.3 Number of cross-border Recall Requests

These indicators give the number of Recall Requests sent on a selected time period. The Indicators don't take into consideration the outcome of the Recall, therefore is irrelevant if the response message is negative or positive.

[...]

### 16) §1.5.7.3.5 Number of cross-border Recall requests grouped by reason code

These indicators give the number of Recall Requests sent on a selected time period. The Recall requests taken into account are the same analysed in paragraph 1.5.7.3.3, i.e. only those sent to the Beneficiary irrespective if the response message is negative or positive.

[...]

### 17) §1.5.7.3.6 Number of cross-border Request for Recall by Originator

These indicators give the number of Requests for Recall sent on a selected time period. The indicators do not take into consideration the outcome of the Recall, therefore is irrelevant if the response message is negative or positive.

[...]

### 18) §1.5.7.4.1 Volume of national payment transactions

This indicator provides the number of payment transactions settled grouped by the country code of the BIC of the Originator PSP.

[...]

### 19) §1.5.7.4.1 Volume of national payment transactions - Footnote n.14

<sup>14</sup>A payment transaction in this context includes Instant Payments and Positive Recall Responses successfully settled.

### 20) §1.5.7.4.2 Value of national payment transactions

This indicator provides the total value of payment transactions settled grouped by the country code of the BIC of the Originator PSP.

[...]

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### 21) §1.5.7.4.3 Volume of cross-border payment transactions

This indicator provides the number of payment transactions settled grouped by the country code. The indicator will provide the figures from the both the viewpoint (i) of country code of the BIC of the Originator PSP and (ii) of country code of the BIC of the Beneficiary PSP.  
[...]

### 22) §1.5.7.4.4 Value of cross-border payment transactions

This indicator provides the total value of payment transactions settled grouped by the country code. The indicator will provide the figures from the both the viewpoint (i) of country code of the BIC of the Originator PSP and (ii) of country code of the BIC of the Beneficiary PSP.  
[...]

### 23) §1.6.1 TARGET2 and other RTGS Systems

[...]

The interactions with the RTGS aim at informing TIPS about:

- the need for settlement of Liquidity Transfers coming from the RTGS System (see 1.5.3.1 “Inbound Liquidity Transfer”);
- the confirmation of a Liquidity Transfer settlement received from TIPS by the RTGS System (see 1.5.3.2 “Outbound Liquidity Transfer”);
- the current status of the relevant RTGS system, needed for the validation of liquidity transfers;
- the current Business Date of the RTGS system, needed for the registration of positive Responses, Instant Payments and liquidity transfers;

[...]

### 24) 2.1 Message routing – Table 41

Data Exchange	Outbound DN-BIC	Party Technical Address + Routing	Sender DN
[...]	[...]	[...]	[...]
Recall <u>Responses</u> (Assigner role)	✗	✗	✓
Recall <u>Responses</u> (Assignee role)	✓	✗	✗
[...]	[...]	[...]	[...]

### 25) §2.2.1.2.1 Successful scenario with confirmed order – only accounts involved

[...]

The answer from the Beneficiary triggers the settlement phase. In this scenario, the Beneficiary PSP confirms the payment by sending a FItoFIPaymentStatusReport message with a positive answer.



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[...]

### 26) §2.2.1.2.3 Successful scenario with confirmed order – Creditor CMB and debtor Account

[...]

The answer from the Beneficiary Participant triggers the settlement phase. In this scenario, the Beneficiary PSP confirms the payment sending a FltoFIPaymentStatusReport message with a positive answer.

[...]

### 27) §2.3 Recall

[...]

A Recall request is forwarded by the Assigner which is an Originator Participant or Instructing Party of a previously settled Instant Payment transaction to request that ~~said the given~~ transaction is refunded and the amount – equal or possibly lower than the original one – is credited back to the original account. The request is forwarded by the Assigner to TIPS and passed directly by TIPS to the Assignee which is the relevant Beneficiary or a party acting on behalf of the Beneficiary Participant. The request could be either answered negatively or positively via a Recall Response-message. If the Assignee rejects the recall, the negative response is immediately forwarded back to the Assigner of the Recall. If the Assignee sends a positive answer ~~answers the Recall Response positively~~, TIPS attempts to settle the returned amount.

[...]

The FltoFIPaymentStatusReport message sent by TIPS in the following cases:

- To reject a Recall request or a Recall Response as they cannot be validated;
- To notify to the Assignee the successful settlement of the Recall request as a result of the positive Recall Response.

### 28) §2.3 Recall – Table 47

Step	Involved messages	Involved actors	Description
[...]	[...]	[...]	[...]
6e	<a href="#">FltoFIPaymentStatusReport</a>	TIPS as sender Recall Assignee as receiver	[...] The status of the <u>positive Recall Response</u> is set to "Failed". In this case the Recall Assignee can submit a new Recall <u>Response</u> in order to close the Recall business case. The message validation will restart from the step 5p. See <a href="#">4.1- Business Rules</a> for details.
7p		TIPS	TIPS successfully executes the check: - <a href="#">Duplicate check for positive Recall Response-Answer</a> . See <a href="#">4.1- Business Rules</a> for details.
7e	<a href="#">FltoFIPaymentStatusReport</a>	TIPS as sender Recall Assignee as receiver	[...] The status of the <u>positive Recall Response-Answer</u> is set to "Failed". In this case the Recall Assignee can submit a new <u>positive Recall Response</u> in order to close the Recall business case. The message validation will restart from the step 5p. See <a href="#">4.1- Business Rules</a> for details.
8p		TIPS	[...]

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Step	Involved messages	Involved actors	Description
			The status of the <u>positive Recall Response</u> -is set to "Validated".
9p		TIPS	[...] The Settlement date for the positive Recall <u>Response</u> (R7 – DS-06) is retrieved and saved as information related to the transaction dataset. From now on, this date is referred to as "Settlement Date". The Recall Reference of the PSP initiating the Recall (R6 – DS-06) is retrieved and saved as information related to the transaction dataset. From now on, this reference is referred to as "Transaction Identification"
[...]	[...]	[...]	[...]
12e	<a href="#">FltoFIPaymentStatusReport</a>	TIPS as sender Recall Assignee as receiver	[...] The status of the <u>positive Recall Response</u> -is set to "Failed". In this case the Recall Assignee can submit a new <u>positive Recall Response</u> -in order to close the Recall business case. The message validation will restart from the step 5p. See <a href="#">4.1- Business Rules</a> for details.
13p		TIPS	[...] TIPS sets the <u>positive Recall Response</u> -status to "Settled".

### 29) §2.3.1 Examples

[...]

The first and the second ones describe successful scenarios where a positive and a negative Recall Response provided by the Recall Assignee respectively; the third one outlines the rejection of a positive Recall Response<sup>22</sup>-which failed the Duplicate check.

[...]

### 30) §2.3.1 New footnote 22

<sup>22</sup>It is worth noting that the 'Recall Answer' terminology is kept for the non-Euro currency schemes (and in the corresponding message descriptions in chapter 3). This term is fully equivalent to the 'Recall Response' term adopted in SCT-Inst scheme.

### 31) §2.3.1.1 Successful scenario – Positive Recall Answer – Headers

#### 2.3.1.1 Successful scenario – Positive Recall Response

[...]

Figure 114 – Recall successful scenario: positive response – FltoFIPaymentCancellationRequest

[...]

Figure 115 – Recall successful scenario: positive response– PaymentReturn

[...]

Figure 116 – Recall successful scenario: positive response – Recall Dataset

[...]

Figure 117 – Recall successful scenario: positive response – Settlement Process

### 32) §2.3.1.2 Successful scenario – Negative Recall Answer – Headers

#### 2.3.1.2 Successful scenario – Negative Recall Response

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[...]

Figure 118 – Recall successful scenario: negative response– FltoFIPaymentCancellationRequest

[...]

Figure 119 – Recall successful scenario: negative response– ResolutionOfInvestigation

### 33) §2.3.1.3 Unsuccessful scenario – Recall Answer Duplicate check failed

2.3.1.3 Unsuccessful scenario – Positive Recall Response–~~Answer~~ Duplicate check failed

[...]

- The following FIToFIPaymentStatusReport message is sent by TIPS to the Recall Assignee – same DN of the sender – to reject the positive Recall Response.

### 34) §2.3.1.4 Successful scenario – request for Status Update on a Recall

In this scenario:

- The current business date is 18/01/2018;
- A TIPS Participant (PRTYABMMXXX) sends a FIToFIPaymentStatusRequest message to TIPS in order to request a status update on a Recall. The Recall has been previously sent on 28/12/2017 (RecallOrigID1) and it is linked to the Payment transaction (OrigID1) previously settled on 25/12/2017. For the Recall transaction (RecallOrigID1), the TIPS Participant did not receive neither a Positive ~~Answer~~ nor a Negative Response from the Beneficiary Participant.

[...]

### 35) §3.1 Introduction

[...]

Payments Clearing and Settlement messages are used to adhere with SEPA SCTInst rulebook and Inter-PSP Interbank Guidelines. The description includes the related Data Source reference when available.

[...]

### 36) §3.3.2.1.1 FIToFIPaymentStatusReportV03 (pacs.002.001.03)

The FltoFIPaymentStatusReport message is used in several business cases

1. It is sent by TIPS to the Originator Participant to report a rejection for a pacs.008 transaction.
2. It is sent by the Beneficiary Participant or Instructing Party to TIPS to report the processing result of a pacs.008 sent by TIPS upon request of an Originator Participant.
3. The message as received by the Beneficiary Participant is forwarded to the Originator Participant. This scenario covers also the positive response to a Status Investigation request.
4. It is sent by TIPS to the Beneficiary Participant as a confirmation for processing of the pacs.002 received from the Beneficiary Participant itself.
5. It is sent by TIPS to the Originator Participant after a negative response to a Status Investigation request.

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6. It is sent by TIPS to either the Originator Participant or the Beneficiary Participant in case of errors (e.g. to Beneficiary Participant in response to a delayed positive confirmation, in case of timeout condition triggered by TIPS).
7. It is sent by TIPS to the sender of the Recall in case of errors.
8. It is sent by TIPS to the sender of the positive Recall Response either as a positive settlement confirmation or in case of errors (e.g. not sufficient funds to settle the positive recall or validation error related to the Recall Response).
9. It is sent by TIPS to the sender of the negative Recall Response in case of errors (e.g. missing access rights);

[...]

**Table 2 – Description of the fields for DS-03 Dataset vs pacs.002.001.03**

EPC Reference	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
[...]	[...]	[...]	[...]	[...]	[...]
<b>AT-43</b>	Original Transaction Identification	The Originator PSP's reference number of the SCT <sup>Inst</sup> Transaction message	FiToFiPmtStsRpt/TxInfAndSts/OrgnITxId	Yes	
[...]	[...]	[...]	[...]	[...]	[...]
<b>AT-06</b>	Originator BIC	The BIC code of the Originator <u>PSP</u>	FiToFiPmtStsRpt/TxInfAndSts/OrgnITxRef/DbtrAg t/FinInstnId/BIC	Yes	

### 37) §3.3.2.1.2 PaymentReturn (pacs.004.001.02)

[...]

Message specification is compliant to EPC DS-06 Response to a Recall of an SCT<sup>Inst</sup> Dataset as described in the SEPA Instant Credit Transfer scheme Rulebook.

**Table 3 – Description of the fields for DS-06 Dataset vs pacs.004.001.02**

EPC Reference	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
[...]	[...]	[...]	[...]	[...]	[...]
<b>AT-R7</b>	Interbank Settlement Date	The Settlement Date for the positive <u>response</u> to the Recall	PmtRtr/GrpHdr/IntrBkSttlmDt	Yes	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]	[...]
<b>AT-43</b>	Original Transaction Identification	The Originator <u>PSP</u> 's reference of the SCT <sup>Inst</sup> Transaction message.	PmtRtr/TxInf/OrgnITxId	Yes	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]	[...]

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EPC Reference	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
AT-46	Returned Interbank Settlement Amount	The returned amount of the positive <u>response</u> to the Recall in euro	PmtRtr/TxInf/RtrdIntrBkSttlmAmt	Yes	Amount to be settled in TIPS.
[...]	[...]	[...]	[...]	[...]	[...]
AT-47	Charges Information + Amount	The fee for the positive <u>response</u> to a Recall in euro (optional)	PmtRtr/TxInf/ChrgsInf/amt	No	It is mandatory if Charges Information component is included.  Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]	[...]
AT-23	Charges Information + Party ++ Financial Institution Identification	The BIC code of the Beneficiary <u>PSP</u> .	PmtRtr/TxInf/ChrgsInf/Party/FinInstnId	No	It is mandatory if Charges Information component is included.  Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]	[...]
AT-R6	Return Reason Information + Additional Information	The specific reference of the <u>PSP</u> initiating the Recall	PmtRtr/TxInf/RtrRsnInf/addtlInf	Yes	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]	[...]
AT-06	Debtor Agent	The BIC code of the Originator <u>PSP</u> .	PmtRtr/TxInf/OrgnITxRef/DbtrAgt	No	This field is used in TIPS for recall <u>response</u> processing.
AT-23	Creditor Agent	The BIC code of the Beneficiary <u>PSP</u> .	PmtRtr/TxInf/OrgnITxRef/CdtrAgt	No	This field is used in TIPS for recall <u>response</u> processing.
[...]	[...]	[...]	[...]	[...]	[...]

### 38) §3.3.2.1.3 FIToFICustomerCreditTransferV02 (pacs.008.001.02)

The FIToFICustomerCreditTransfer message allows instructing TIPS for an Instant Payment transaction of a positive amount of money from the originator participant account to the beneficiary participant account.

Message specification is compliant to EPC DS-02 ~~Interbank~~ PSP Payment Dataset as described in the SEPA Instant Credit Transfer scheme Rulebook.

**Table 4 – Description of the fields for DS-02 Dataset vs pacs.008.001.02**

EPC Reference	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
[...]	[...]	[...]	[...]	[...]	[...]
AT-43	Transaction Identification	The Originator BankPSP's reference number of the SCT <sup>Inst</sup> Transaction message	FIToFICstmrCdtTrf/CdtTrfTxInf/PmtId/TxId	Yes	The Transaction Reference used to identify the Instant Payment transaction and perform the duplicate check

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EPC Reference	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
[...]	[...]	[...]	[...]	[...]	[...]
<b>AT-50</b>	Acceptance Timestamp	Time Stamp of the SCT <sup>Inst</sup> Transaction	FItoFICstmrCdtTrf/CdtTrfTxInf/AccptncDtTm	Yes	The Acceptance Timestamp is used as a starting point in time for the Instant Payment transaction processing at Originator <u>PSP</u> level. The Acceptance Timestamp shall be expressed in UTC.
[...]	[...]	[...]	[...]	[...]	[...]
<b>AT-06</b>	Originator BIC	The BIC code of the Originator <u>PSP</u>	FItoFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/BIC	Yes	The Distinguished Name of the sender must be authorised to instruct for the Originator BIC  The Originator BIC must be stored as an Account Authorised BIC or CMB user
<b>AT-23</b>	Beneficiary BIC	The BIC code of the Beneficiary <u>PSP</u>	FItoFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/BIC	Yes	The Beneficiary BIC must be linked with at least one Distinguished Name for outbound message routing
[...]	[...]	[...]	[...]	[...]	[...]
<b>n/a</b>	Remittance Information + Structured ++ Creditor Reference Information	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an account receivable system, in a structured form.	FItoFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd	No	As the Creditor <u>PSP</u> is not obliged to validate the reference information, TIPS will apply schema validation to this component and included sub-components.

### 39) §3.3.2.1.4 FIToFIPaymentStatusRequest (pacs.028.001.01)

The FI to FI Payment Status Request message allows instructing TIPS for retrieving the status of a single or group of Instant Payment transactions.

This message covers the scenario of (i) Status investigation message and (ii) Request for Status Update on a Recall:

- The Originator PSP or Instructing Party can start the investigation process on a single or group of previously instructed Instant Payment Transactions;
- The Originator PSP or Instructing Party can start the Request for Status Update on a single or group of Recalls previously instructed.

Message specification is compliant to EPC DS-07 Inter-PSP Payment Dataset as described in the SEPA Instant Credit Transfer scheme Rulebook.

Additional optional and mandatory fields not included in the DS-07 definition or in the following table, but foreseen by the EPC SCT Inst Inter-PSP Implementation Guidelines, are not used in TIPS.

## Change Request form

**Table 5 – Status investigation Message EPC DS-07 vs pacs.028.001.01**

EPC Reference	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
[...]	[...]	[...]	[...]	[...]	[...]
<b>AT-43</b>	Transaction Identification	The Originator <u>PSP</u> 's reference number of the SCT <sup>Inst</sup> Transaction message	FItoFIPmtStsReq/TxInf/OrgnITxId	Yes	Identification of the Payment Transaction to be investigated.
[...]	[...]	[...]	[...]	[...]	[...]
<b>AT-06</b>	Originator BIC	The BIC code of the Originator <u>PSP</u>	FItoFIPmtStsReq/TxInf/OrgnITxRef/DbtrAgt/FinInstnId/BICFI	Yes	This field is used in combination with the requestor Distinguished Name to check user access rights.
[...]	[...]	[...]	[...]	[...]	[...]

**Table 6 - Request for Status Update on a Recall**

EPC Reference	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
[...]	[...]	[...]	[...]	[...]	[...]
<b>AT-43</b>	Transaction Identification	The Originator <u>PSP</u> 's reference number of the SCT <sup>Inst</sup> Transaction message	FItoFIPmtStsReq/TxInf/OrgnITxId	Yes	Identification of the Payment Transaction to be investigated.
[...]	[...]	[...]	[...]	[...]	[...]
<b>AT-06</b>	Debtor Agent	The BIC code of the Originator <u>PSP</u>	FItoFIPmtStsReq/TxInf/OrgnITxRef/DbtrAgt/FinInstnId/BICFI	Yes	This field is used in combination with the requestor Distinguished Name to check user access rights.
<b>AT-23</b>	Creditor Agent	The BIC code of the Beneficiary <u>PSP</u> .	FItoFIPmtStsReq/TxInf/OrgnITxRef/CdtrAgt/FinInstnId/BICFI	No	This field is used to forward the request. If not present, the message will be rejected. Multiple instances of Transaction Information must report the same Creditor Agent BIC. Otherwise the message will be rejected by TIPS
[...]	[...]	[...]	[...]	[...]	[...]

### 40) §3.3.2.2.6 ResolutionOfInvestigation (camt.029.001.03)

[...]

The Recall's Assignee party becomes the Assigner party of the negative response.

Additionally, the ResolutionOfInvestigation message can be sent in reply to a Request for Status Update on a Recall.

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Message specification is compliant to EPC DS-06 Inter-PSP Payment Dataset as described in the SEPA Instant Credit Transfer scheme Rulebook.

[...]

**Table 7 – ResolutionOfInvestigation (camt.029.001.03)**

EPC Reference	Reference Name	EPC Description	XML path	Mandatory	TIPS Usage
[...]	[...]	[...]	[...]	[...]	[...]
<b>AT-43</b>	Original Transaction Identification	The Originator <u>PSP</u> 's reference number of the SCT <sup>Inst</sup> Transaction message	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnTxId	Yes	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]	[...]
<b>AT-21/AT-23</b>	Cancellation Status Reason Information + Originator	The Name of the Beneficiary or The BIC code of the Beneficiary <u>PSP</u>	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/Orgtr	Yes	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]	[...]
<b>n/a AT-R6 AT-R5 / AT-53 AT-59</b>	Cancellation Status Reason Information + Additional Information	Further details on the cancellation status reason.	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/AddtlInf	<u>Yes</u>	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]	[...]
<b>AT-06</b>	Debtor Agent	The BIC code of the Originator <u>PSP</u> .	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnITxRef/DbtrAgt	No	Only schema validation is performed.
<b>AT-23</b>	Creditor Agent	The BIC code of the Beneficiary <u>PSP</u> .	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnITxRef/CdtrAgt	No	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]	[...]

### 41) §3.3.2.2.11 FIToFIPaymentCancellationRequest (camt.056.001.01)

[...]

Message specification is compliant to EPC DS-05 Inter-~~bank~~-PSP Payment Dataset as described in the SEPA Instant Credit Transfer scheme Rulebook.

[...]

**Table 8 – FIToFIPaymentCancellationRequest (camt.056.001.01)**

EPC Reference	Reference Name	EPC Description	XML path	Mand.	TIPS Usage
[...]	[...]	[...]	[...]	[...]	[...]



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EPC Reference	Reference Name	EPC Description	XML path	Mand.	TIPS Usage
AT-R6	Cancellation Identification	The specific reference of the <u>PSP</u> initiating the Recall.	FIToFIPmtCxlReq/Undrlyg/TxInf/Cxld	Yes	
[...]	[...]	[...]	[...]	[...]	[...]
AT-43	Original Transaction Identification	The Originator <u>PSP</u> 's reference of the SCT Inst Transaction message.	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxld	Yes	Reference of the Instant Payment Transaction for which the Recall is requested.
[...]	[...]	[...]	[...]	[...]	[...]
AT-06	Debtor Agent	The BIC code of the Originator <u>PSP</u> .	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/DbtrAgt	No	Only schema validation is performed.
AT-23	Creditor Agent	The BIC code of the Beneficiary <u>PSP</u> .	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/CdtrAgt	No	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]	[...]

### 42) §4.1 Business Rules

Business process	BR Name	Check ID	Input Fields and parameters	Business check	Error codes	Error Description
[...]	[...]	[...]	[...]	[...]	[...]	[...]
Recall business process	Duplicate check for positive Recall <u>Response</u>	020002	Return Identification  Beneficiary BIC (AT23 – DS-02 subset of DS-06) System parameter: Retention Period	The couple Return Identification and Beneficiary BIC (to be interpreted as new Originator BIC) must not exist as a couple Transaction ID/Originator BIC in the list of transactions of the last X days with status " <u>Settled</u> ", where X is equal to the system parameter " <u>Retention Period</u> "	If the check is not respected:  - error code AM05	

### 43) §4.2.1 List of ISO Error codes

ISO Code	ISO Name	SEPA Core Reason as specified in the Rulebook	Comments
[...]	[...]	[...]	[...]
CNOR	Creditor bank is not registered	Beneficiary <u>PSP</u> is not registered under this BIC in the CSM	
DNOR	Debtor bank is not registered	Originator <u>PSP</u> is not registered under this BIC in the CSM	
[...]	[...]	[...]	[...]

### 44) §4.7 List of referenced documents

	Title	Source
[1]	SEPA Instant Credit Transfer (SCT <sup>Inst</sup> ) Scheme Rulebook, Version 1.0, 2021	EPC

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[2]	SEPA Instant Credit Transfer Scheme Inter-PSP Implementation Guidelines, Version V1.0_04, 202149	EPC
[...]	[...]	[...]

### 45) TIPS UDFS Annex

Update of the following message:

- camt.029.001.03:
  - a. amendment of the XSD message schema;
  - b. new example has to be produced.

## TIPS UHB v3.1

### 46) §4.1.4.2 Query Payment transaction – Display screen – Field description

Query Payment transaction: Result	
Originator BIC	Shows the BIC code of the Originator <u>PSP</u> of the given transaction
Beneficiary BIC	Shows the BIC code of the Beneficiary <u>PSP</u> of the given transaction
[...]	[...]

## ESMIG UDFS v3.1

### 47) §1.2.3.4 Common rules for message and file transfer services

[...]

The [Table 2](#) shows that, as far as the inbound communication is concerned, TARGET Services' Actors can submit:

- All settlement related messages for TIPS (i.e., Instant Payment transactions, positive Recall Response and Liquidity Transfers), non-settlement related message and LRDM updates for TIPS using a message-based network service. In all cases the transfer service is instant messaging;
- [...]

As to the outbound communication, [Table 2](#) shows that ESMIG sends:

- All settlement related messages for TIPS (i.e., Instant Payment transactions, positive Recall Response and Liquidity Transfers), non-settlement related message and LRDM updates for TIPS using a message-based network service. In all cases the transfer service is instant messaging;
- [...]

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### 48) Amendment of Footnote n.3

<sup>3</sup> The settlement-related messages for TIPS refer to Instant Payment transactions, Positive Recall Responses and Liquidity Transfers.

### 49) Amendment of Footnotes n.4

<sup>4</sup> All the remaining EPC scheme-related messages for TIPS, e.g. Recalls, Negative Recall Responses, Beneficiary Replies.

## TIPS User Training material

### 50) FN.040 Settlement of instant payments

Amendment of slides n.38, 40, 43, 44, 46, 47, 48, 50.

#### High-level description of Impact:

Despite the demanding number of impacts detected on the functional documentation, excluding the minor changes applied to the camt.029 message, all the remaining changes are editorial (i.e., change in the terminology (i) 'Bank' vs 'PSP' and (ii) 'Recall Answer' vs 'Recall Response') without any impact on the software.

#### Impacts on other projects and products:

#### Outcome/Decisions:

L3 analysis - General Information	
Impact on TIPS	
<b>Business Interface</b>	
X	A2A Interface
	U2A Interface
<b>Settlement Engine</b>	
	Payment Transaction
	Liquidity Transfer
X	Recall
<b>Queries and Reports</b>	
	Queries
	Reports
<b>Other functions</b>	

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	Local Reference Data Management	
	Statistics	
	Complex Queries and Reports	
	Mobile Proxy Look-up	
<b>Common Components</b>		
	ESMIG	
	CRDM	
	Archiving	
	Billing	
	DMT	
<b>Operational Tools</b>		
	SLA Reporting	
	TMS	
	Technical Monitoring	
	Change Management	
	Capacity Management	
<b>Infrastructure request</b>		
	Application components impacted	
	Application components not impacted	
<b>Operational activities</b>		
	Business activities impacted	
	Technical activities impacted	
<b>New functionalities</b>		
<b>Impact on documentation</b>		
Document	Chapter	Change
TIPS UDFS	<ul style="list-style-type: none"> <li>- §1.4.1 Payment Transaction</li> <li>- §1.5.1 General concepts</li> <li>- §1.5.2 Settlement of Instant Payment transactions – Table 14</li> <li>- §1.5.2.3 Recall settlement process</li> <li>- §1.5.2.4 Investigation process</li> <li>- §1.5.5.1 Queries</li> <li>- §1.5.6.2 Raw data for Billing – Table 17</li> <li>- §1.5.7.2 National Transactions</li> <li>- §1.5.7.2.1 Number of national IP</li> </ul>	- Editorial changes

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	<ul style="list-style-type: none"> <li>transactions</li> <li>- §1.5.7.2.2 Number of national IP transactions with an unsettled status</li> <li>- §1.5.7.2.3 Number of national Recall Requests</li> <li>- §1.5.7.2.5 Number of national recall request</li> <li>- §1.5.7.2.6 Number of national Request for Recall by Originator grouped by reason code</li> <li>- §1.5.7.3 Cross-border Transactions</li> <li>- §1.5.7.3.3 Number of cross-border Recall Requests</li> <li>- §1.5.7.3.5 Number of cross-border Recall requests grouped by reason code</li> <li>- §1.5.7.3.6 Number of cross-border Request for Recall by Originator</li> <li>- §1.5.7.4.1 Volume of national payment transactions</li> <li>- §1.5.7.4.1 Volume of national payment transactions - Footnote n.14</li> <li>- §1.5.7.4.2 Value of national payment transactions</li> <li>- §1.5.7.4.3 Volume of cross-border payment transactions</li> <li>- §1.5.7.4.4 Value of cross-border payment transactions</li> <li>- §1.6.1 TARGET2 and other RTGS Systems</li> <li>- 2.1 Message routing – Table 41</li> <li>- §2.2.1.2.1 Successful scenario with confirmed order – only accounts involved</li> <li>- §2.2.1.2.3 Successful scenario with confirmed order – Creditor CMB and debtor Account</li> <li>- §2.3 Recall</li> <li>- §2.3 Recall – Table 47</li> <li>- §2.3.1 Examples</li> <li>- §2.3.1 New footnote 22</li> <li>- §2.3.1.1 Successful scenario – Positive Recall Answer - Header</li> <li>- §2.3.1.2 Successful scenario – Negative Recall Answer</li> <li>- §2.3.1.3 Unsuccessful scenario – Recall Answer Duplicate check failed</li> <li>- §2.3.1.4 Successful scenario – request for Status Update on a Recall</li> <li>- §3.1 Introduction</li> <li>- §3.3.2.1.1 FIToFIPaymentStatusReportV03 (pacs.002.001.03)</li> <li>- §3.3.2.1.2 PaymentReturn (pacs.004.001.02)</li> <li>- §3.3.2.1.3 FIToFICustomerCreditTransferV02 (pacs.008.001.02)</li> <li>- §3.3.2.1.4 FIToFIPaymentStatusRequest (pacs.028.001.01)</li> </ul>	
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	<ul style="list-style-type: none"> <li>- §3.3.2.2.11 FIToFIPaymentCancellationRequest (camt.056.001.01)</li> <li>- §4.1 Business Rules§4.2.1 List of ISO Error codes§4.7 List of referenced documents</li> </ul>	
	<ul style="list-style-type: none"> <li>- §3.3.2.2.6 ResolutionOfInvestigation (camt.029.001.03)</li> </ul>	<ul style="list-style-type: none"> <li>- Editorial changes</li> <li>- Change of multiplicity for Additional Information field;</li> </ul>
ESMIG UDFS	<ul style="list-style-type: none"> <li>- §1.2.3.4 Common rules for message and file transfer services</li> <li>- Amendment of Footnote n.3 and n.4</li> </ul>	<ul style="list-style-type: none"> <li>- Editorial changes</li> </ul>
TIPS UHB	<ul style="list-style-type: none"> <li>- §4.1.4.2 Query Payment transaction – Display screen – Field description</li> </ul>	<ul style="list-style-type: none"> <li>- Editorial changes</li> </ul>
CRDM TIPS UHB	n/a	n/a
Training documentation	- FN.040_Settlement of instant payments	- Editorial changes
Other documents	xsd specifications and examples: <ul style="list-style-type: none"> <li>- TIPS_camt.029.001.03</li> </ul>	Multiplicity of field Additional Information updated.

Overview of the impact of the request on TIPS (L2 view)
Summary of functional, development, infrastructure, operational and security impacts
<p><u>Summary of functional impact:</u></p> <p>In order to align TIPS to (i) the EPC004-16/ 2021 Version 1.0 of the EPC SCT Inst Scheme Rulebook and (ii) the EPC122-16 / 2021 Version 1.0 of the EPC SCT Inter-PSP Implementation Guidelines, an adaptation of the Scope Defining Documents is required, in order to reflect (i) the changes of terminology in the Rulebook and (ii) the minor changes introduced into the schema of camt.029 message.</p> <p>The changes to the camt.029 message schema can be summarised with the following amendments:</p> <ul style="list-style-type: none"> <li>- Field '<i>Cancellation Status Reason Information + Additional Information</i>' is now mandatory and it may have cardinality [1..13];</li> <li>- EPC references AT-R5/AT-R6 and AT-53/AT-59 have been added to the abovementioned field;</li> <li>- New schema file for camt.029.</li> </ul> <p>An update of the TIPS functional documentation is required in the following areas, to keep track of the editorial changes and the amendment to camt.029 stemming from this Change Request:</p> <ul style="list-style-type: none"> <li>- TIPS UDFS;</li> <li>- ESMIG UDFS</li> <li>- TIPS UHB;</li> </ul>

## Change Request form

- Message schema for camt.029 and related message example;
- TIPS Training material.

### Summary of application development impact:

Load new schemas for camt.029 into the repository accessed by TIPS "Message Router". Enable new schema processing.

The changes must be implemented and tested in such a way that they could be deployed without any service disruption, i.e. old and new version of TIPS A2A service will coexist for a period of time.

### Summary of infrastructure impact:

No infrastructural impacts are foreseen.

### Summary of operational impact:

No operational impact.

### Summary of security impact:

See Change Request analysis.