

# Verification of Payee 4CB status update

TIPS-CG  
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- The Detailed Assessment of CR 0076 is complete and the CR has been shared with the MIB.
- Further clarifications took place between 4CB and NSP regarding the loading and use of QWAC PSD2 certificates in the API Gateway component, leading to the solution outlined in the next slide.
- Certain factors required assumptions on 4CB side, particularly the lack of visibility on EPC Directory Service specifications which are expected to be published by end Q1 2025.

- When TIPS acts as RVM on behalf of the Requesting PSP, TIPS shall use the PSP QWAC PSD2 certificate along with the corresponding private key which is required to verify the ownership of the certificate.
  - The NSP will not establish direct contractual relationships with the PSPs, leaving this to the Eurosystem side.
- Further clarifications with the NSP allowed to detail a solution where CBs are responsible for the **on-boarding of the PSP users** into the API Gateway, and the PSPs can then load and manage **their own certificates** directly and autonomously.

- Volumetric assumptions were made diverging from the standard maximum TIPS volumes, attempting to balance the infrastructure costs with a realistic hypothesis for the usage of the VoP:
  - Overall maximum daily volume: 20 million VOP requests
  - API Gateway throughput: 250 requests/second in peak conditions
  - Overall VOP request throughput: 250 requests/second in peak conditions
  
- System upgrades would be required in the event of increases in the traffic volumes.

Thank you for your attention