



EUROPEAN CENTRAL BANK

EUROSYSTEM

Yearly TIPS-CG Business Value Assignment

Outcome & preliminary TIPS
releases scopes

08 April 2025

target | TIPS
services



Agenda

- 1** TIPS-CG Yearly Business Value exercise
- 2** Outcome & allocation for the assessed change requests
- 3** TIPS 2026 & 2027 releases overview
- 4** Annex

TIPS-CG Yearly Business Value exercise

➤ Background

- Every year in February, the TIPS Consultative group (TIPS-CG) assesses the pending change requests (and/or initiatives if any) in a comparative exercise, i.e. ranking the pending change requests by providing business values
- The outcome of the exercise is to:
 1. **Build a ranking** → the ranking will enable the Eurosystem to see where the active participants in TIPS see the highest value in terms of change requests and/or initiatives
 2. **Receive input to define the TIPS Roadmap** → the TIPS-WG will consider the ranking in preparing its recommendation to the MIB in terms of the Release scope/Roadmap

➤ Business value assignment exercise from February 2025

- 35 out of 38 TIPS-CG members provided a feedback

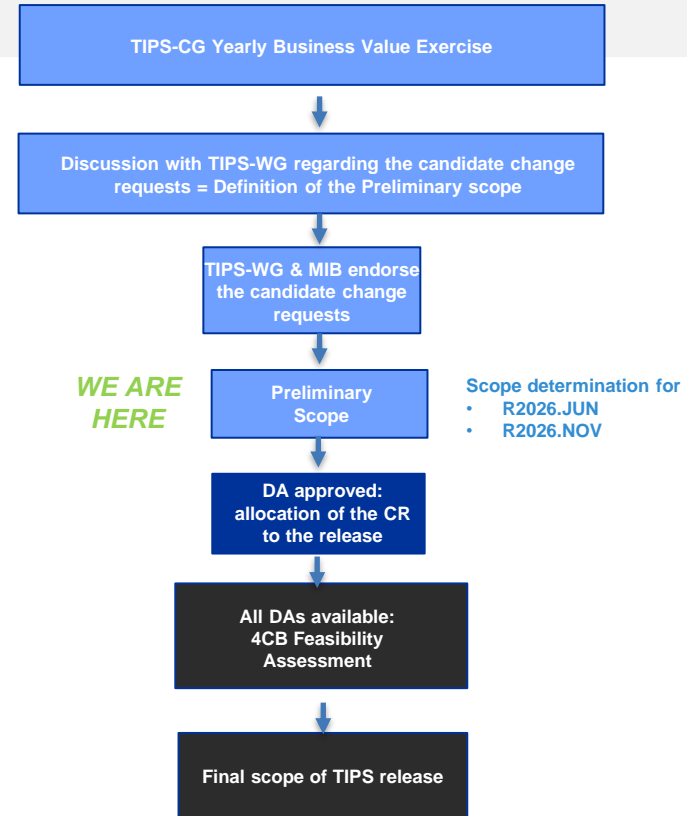
TIPS-CG Yearly Business Value exercise

- The yearly business exercise of February 2025 included:
 - I. Already considered change requests not allocated to any release
 - II. New change requests not allocated to any release (already drafted or to be drafted) plus ideas raised during the TIPS-CG February 2025 meeting

TIPS-CG Yearly Business Value exercise: next steps

Based on the analysis of the business value assignment, a **group of change requests (= candidate change requests)** has been identified to define the scopes of June and November 2026 TIPS releases.

Once the detailed assessment of each candidate change request is available, a feasibility assessment is performed by 4CB to confirm or not the allocation of each candidate.



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Outcome & allocation for the assessed change requests

Rank	Change Request	Details	Av. BV	Next step / Tentative allocation
1	TIPS-0094-URD	TIPS Broadcast - A2A implementation	45.8	TIPS Release R2026.JUN
2	TIPS-0075-XXX	Full compliance with OCT-Inst scheme	44.2	<p>Put on hold until July 2025:</p> <ul style="list-style-type: none"> Optional scheme Ongoing work of the SWIFT IP+ group New version of the scheme in November 2026 (implementation in Nov. 2027) <p>→ To monitor the discussions at SWIFT IP+ and at CPMI, to investigate on the precise and relevant business cases with the market → more visibility in July 2025</p>
2	TIPS-0071-SYS	Quicker communication during non-standard support hours	44.2	Outside TIPS release: date to be defined once detailed assessment will be available
4	TIPS-0080-SYS	Implementation of an "R-only transactions" BIC functionality	37.9	<p>TIPS Release R2026.NOV: to be confirmed</p> <ul style="list-style-type: none"> Low expected usage as only for marginal cases (e.g. PSPs merger) <p>→ To implement it only with a dedicated pricing linked to usage/cost: if this feature is used, user to pay a one-off price</p> <p>→ "R-only" flag is only valid for a maximum of 13 months: it is under the responsibility of each PSP to deactivate a BIC (AAU BIC) previously set as "R-only" by updating its validity date. As a result, the BIC would not be visible in the TIPS Directory either [see annex to see how to perform this change]</p>

Outcome & allocation for the assessed change requests

Rank	Change Request	Details	Av. BV	Next step / Tentative allocation
4	TIPS-0046-SYS	Resend TIPS Reports (camt.053) - Option 1: Via "fully-fledged" implementation - Option 2: Resend triggered via operational procedure, without provision of the download function - Option 3: [not described in CR - suggested in previous exercise]: Automatic resend in A2A but without the possibility of download in U2A	37.9	<p>Put on hold:</p> <ul style="list-style-type: none"> No materiality of the issue Workaround exists and improvement have been noticed since the drafting of the change request (in 2021); only a nice to have <p>→ See whether the issue would occur in 2025 on a more regular basis</p>
6	TIPS-0092-XXX	Introduction of the balance codes FLOR and CEIL to the return account message camt.004 when used as account floor and ceiling notifications	36.1	<p>TIPS Release R2026.JUN</p> <p>→ Synergies with TIPS-0028-URD</p>
7	TIPS-0093-XXX	Intra-service Liquidity Transfers between TIPS-DCAs of the same account holder	31.2	<p>Put on hold:</p> <ul style="list-style-type: none"> Materiality of cases? To be re-discussed at WG level
8	TIPS-0090-URD	Enhancements of TIPS cross-currency functionalities	23.8	<p>TIPS Release R2026.JUN</p> <p>→ Related to cross-currency strategy</p>
9	TIPS-0082-XXX	CMB feature enhancements: automatic reset functionality, floor/ceiling notifications to RP, CMB use reporting and TIPS GUI screen on CMBs status	23.4	<p>TIPS Release R2027.JUN</p> <p>→ NOK onboarding to TIPS</p>

Outcome & allocation for the assessed change requests

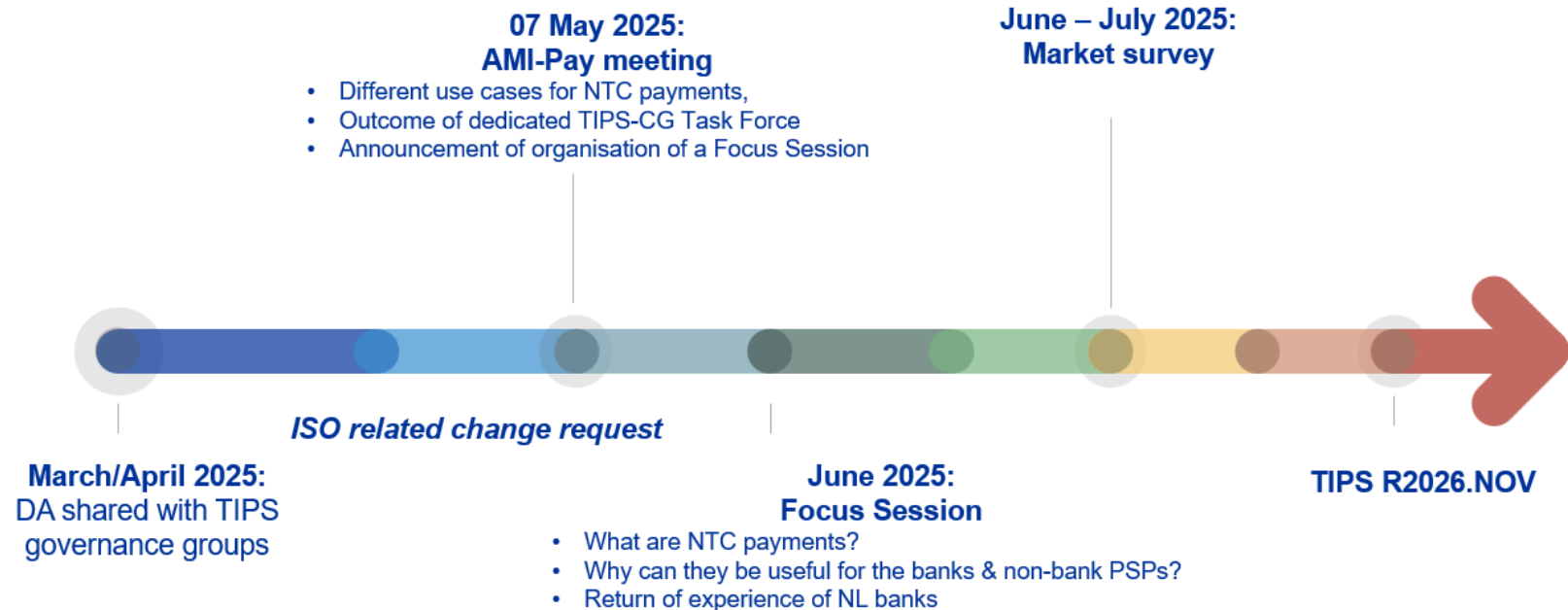
Rank	Change Request	Details	Av. BV	Next step / Tentative allocation
10	TIPS-0041-URD	Introduction of non-time critical instant payments in TIPS	22.0	<p>TIPS Release R2026.NOV:</p> <ul style="list-style-type: none"> The aim is to introduce NTC payments in TIPS as an optional feature to address the risk for PSPs of massive rejections when the volume of instant payments grows → Roadmap: see dedicated slide
11	TIPS-0081-SYS	Alignment of the TIPS GUI screens to the TARGET Services Harmonised GUI Style v1.0	17.6	<p>Put on hold:</p> <ul style="list-style-type: none"> In line with the decision taken with other TARGET Services
12	TIPS-0069-SYS	camt.050 leading and trailing blanks	16.2	<p>Put on hold:</p> <ul style="list-style-type: none"> Low materiality of the issue and low ranking
13	TIPS-00XX-XXX	Introduction of the SEPA Request to Pay (SRTP) functionality in TIPS	15.8	<p>Put on hold</p>
14	TIPS-0016-SYS	Distinction of CERT and PROD environment in PDF from CRDM	11.8	<p>To be withdrawn:</p> <ul style="list-style-type: none"> Very low ranking since many years (very few institutions perform print outs, only “nice to have”) Requestor agreed to withdraw it

Outcome & allocation for the assessed change requests

Focus on TIPS-0041-URD: Introduction of non-time critical instant payments in TIPS:

→ The aim is to introduce NTC payments in TIPS as an optional feature to address the risk for PSPs of massive rejections when the volume of instant payments grows

→ Roadmap:



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TIPS 2026 & 2027 releases overview

Candidate change requests - Overview per TIPS release:

TIPS Release R2026.JUN

TIPS-0028-URD: Rule-based liquidity transfer orders between MCA and TIPS DCA → Has already been allocated; this takes into account that on T2 and T2S side the related change request will be deployed in November 2025

[ranked 6] TIPS-0092: Introduction of the balance codes FLOR and CEIL to the return account message camt.004 when used as account floor and ceiling notifications → Synergies with TIPS-0028-URD

TIPS-0072-SYS: [Unfreeze strategy] Alignment of TIPS Messages with ISO Maintenance Release 2020-2024 → As per the MIB decision for all TARGET Services

[ranked 8] TIPS-0090-URD: Enhancements of TIPS cross-currency functionalities → Related to cross-currency dossier

[ranked 1] TIPS-0094-URD: TIPS Broadcast – A2A implementation

TIPS 2026 & 2027 releases overview

Candidate change requests - Overview per TIPS release :

TIPS Release R2026.NOV

Unfreeze strategy:

- TIPS-00XX: TIPS messages towards the upgrade to ISO MR2025
- TIPS-00XX: TIPS messages towards the upgrade to ISO MR2026

→ As per the MIB decision for all TARGET Services

NOK related change request – iteration I → NOK onboarding to TIPS

Interlinking change request(s) Feasibility Assessment ongoing - depending on decision of Governing Council

[ranked 10] TIPS-0041-URD: Introduction of non-time critical instant payments in TIPS → Dedicated roadmap

Synergies between change requests with TIPS Directory changes:

- TIPS-0073-SYS: Removal of the column “TYPE PART” from TIPS Directory
- TIPS-0077-SYS: Updates of TIPS Directory file for SEK Community
- TIPS-0095-SYS: Cross-currency: change request related to TIPS Directory

→ Synergies with TIPS-0041-URD

[ranked 4] TIPS-0080-SYS: Implementation of an “R-only transactions” BIC functionality

TIPS-0086-SYS: Enhanced filtering in TIPS Enhanced Information Database (EIDB)

TIPS 2026 & 2027 releases overview

TIPS 2027 releases – what is already in the pipeline?

- **NOK onboarding to TIPS:** two change requests
 - TIPS-0082: CMB feature enhancements: automatic reset functionality, floor/ceiling notifications to RP, CMB use reporting and TIPS GUI screen on CMBs status
 - TIPS-00XX: NOK related change request – iteration III
- **ISK onboarding to TIPS:** further visibility on the status of Feasibility Assessment and potential signature of Currency Participation Agreement to be confirmed in H2 2025
- **Initiative TIPS beyond the euro: Establish links with other instant payment platforms:**
 - Bilateral link:
 - India with UPI: Feasibility Assessment ongoing - depending on decision of Governing Council
 - Other corridor: if any other corridor, decision to be taken to start Feasibility Assessment (and thus possible CR)
 - Multilateral link:
 - Nexus: Feasibility Assessment ongoing - depending on decision of Governing Council

Thank you for your attention!

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 **ECB: market infrastructure and payments**

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Outcome & allocation for the assessed change requests

Focus on TIPS-0080-SYS Implementation of an "R-only transactions" BIC functionality:

"R-only" flag is only valid for a maximum of 13 months:

It is under the responsibility of each PSP to deactivate a BIC (AAU BIC) previously set as "R-only" by updating its validity date. As a result, the BIC would not be visible in the TIPS Directory either

In order to correctly handle the lifecycle of a BIC with the "R-only" flag and delete it from the TIPS Directory after 13 months, the below-mentioned steps would need to be followed:

1. Compute the new Valid To date of the AAU BIC that should be marked as "R-only" (i.e. denoting the current day = X, then the new Valid To = X + 13 months)
2. The day before (X-1), the AAU BIC shall be marked as "R-only" and its Valid To shall be updated with the new Valid To (i.e. X + 13 months).
3. In this way, starting from day X, the AAU BIC will be active in the TIPS Directory only for R-only transactions
4. Upon reaching date X+13 months, the BIC will be automatically deactivated and not present in the TIPS Directory anymore

Outcome & allocation for the assessed change requests

Zoom on the change requests with specific/dedicated questions

CR	Details	Feedback received
TIPS-0016-SYS	<p>Distinction of CERT and PROD environment in PDF from CRDM</p> <p><u>Is this differentiation between test and production systems on the printouts a specific audit requirement in your institution/community? Did your institution/community face an issue with audit due to this non-differentiation on the printouts? If so, how many times per year do you print this out and how did you solve it so far? Is it just a “nice to have” for clarity's sake or do you see strong business case(s)?</u></p> <p>Ranking: 14 (i.e. as last in the ranking)</p>	<ul style="list-style-type: none"> Majority of the respondents reported that they do not print documents and that it is not a requirement in their institution Majority of the members reported this change request as a “nice to have” and that there is no specific business case for it.
TIPS-0046-SYS	<p>Resend TIPS Reports → 3 options</p> <p><u>Did you already face any issue with transmission and/or processing of this report? How often? Did you request a resend via email? If yes, how long did you wait for receiving it? Were you satisfied with the response time?</u></p> <p>Ranking: 4 (equality with another changer request)</p>	<ul style="list-style-type: none"> Issue with transmission and/or processing of this report: <ul style="list-style-type: none"> The majority of the respondents have not faced any issues with this yet; even when this happened, it was a rare occurrence. It is considered as a “nice to have” in case an issue occurs as it impacts reconciliation processes Any issue related to it could be solved via the National Service Desk/TIPS Service Desk
TIPS-0069-SYS	<p>camt.050 leading and trailing banks</p> <p><u>Did you face any challenge with leading and trailing spaces? How often? How did you solve the issue so far</u></p> <p>Ranking: 12</p>	<ul style="list-style-type: none"> No use of camt.050 as only relevant for participants sending LTs via A2A or no issue with it; in fact, one member highlighted that there was no issue faced as they provide templates for their users which prevent leading and trailing spaces

Basket for the yearly 2025 exercise

Caption

Already considered Change Requests not allocated to any release; to be re-assessed

Change Requests never considered and not allocated to any release

ID	Title of the change request
TIPS-0016-SYS	Distinction of CERT and PROD environment in PDF from CRDM
TIPS-0041-URD	Introduction of non-time critical instant payments in TIPS
TIPS-0046-SYS	Resend TIPS Reports <ul style="list-style-type: none"> • Option 1: Via “fully-fledged” implementation • Option 2: Resend triggered via operational procedure, without provision of the download function • Option 3 [not described in CR - suggested in the previous exercise]: Automatic resend in A2A but without the possibility of download in U2A
TIPS-0069-SYS	camt.050 leading and trailing blanks
TIPS-0071-SYS	Quicker communication during non-standard support hours
TIPS-0075-XXX	Full compliance with OCT-Inst scheme
TIPS-0080-SYS	Implementation of an “R-only transactions” BIC functionality
TIPS-0081-SYS	Alignment of the TIPS GUI screens to the TARGET Services Harmonised GUI Style v1.0
TIPS-0082-XXX	CMB feature enhancements: automatic reset functionality, floor/ceiling notifications to RP, CMB use reporting and TIPS GUI screen on CMBs status
TIPS-0090-URD	Enhancements of TIPS cross-currency functionalities
TIPS-0094-XXX	TIPS Broadcast – A2A implementation
TIPS-00XX-XXX	Introduction of the SEPA Request to Pay (SRTP) functionality in TIPS
TIPS-0092-XXX [following TIPS-CG meeting]	Introduction of the balance codes FLOR and CEIL to the return account message camt.004 when used as account floor and ceiling notifications
TIPS-0093-XXX [following TIPS-CG meeting]	Intra-service Liquidity Transfers between TIPS-DCAs of the same account holder

→ 14 change requests to be assessed

Basket for the yearly 2025 exercise

ID	Title of the change request with ECB website link
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TIPS-0016-SYS	Distinction of CERT and PROD environment in PDF from CRDM
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Aim: Currently it is not possible to differentiate between CERT (i.e. UTEST)- and PROD-environment on printouts from CRDM (e.g. User Certificate Distinguished Name Links). A potential change would facilitate the separation of printouts in the case of audits and would even help to avoid mistakes enabling a clear differentiation between the different environments. **Is this differentiation between test and production systems on the printouts a specific audit requirement in your institution/community? Did your institution/community face an issue with audit due to this non-differentiation on the printouts? If so, how many times per year do you print this out and how did you solve it so far?**

Is it just a “nice to have” for clarity's sake or do you see strong business case(s)?

TIPS-0041-URD	Introduction of non-time critical instant payments in TIPS
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Aim: TIPS currently offers a single instant payment settlement solution associated with a very short execution time. Conversely, for all the payments whose immediacy is not strictly speaking necessary, a new solution could be introduced in addition to the existing one. For example, this extension of the TIPS scope could be useful for the settlement of salaries and pensions.

This change request aims at introducing a “non-time critical” (NTC) functionality for TIPS. The new service may be used indirectly for settling bulk payments, provided that bulk payments are “unpacked” by the Originator PSPs, prior to any submission to TIPS (so that TIPS would only receive single payments). This new NTC service extends the lifecycle of the transactions up to 6 hours.

Basket for the yearly 2025 exercise

ID	Title of the change request with ECB website link
TIPS-0046-SYS	<p data-bbox="241 294 483 322">Resend TIPS Reports</p> <ul data-bbox="241 327 1816 458" style="list-style-type: none">• Option 1: Via “fully-fledged” implementation• Option 2: Resend triggered via operational procedure, without provision of the download function• Option 3 [not described in CR - suggested in the previous exercise]: automatic resend in A2A but without the possibility of download in U2A <p data-bbox="241 496 1852 595">Aim: TIPS participants use delta CAMT.053 and full CAMT.053 (at EOD) reports for transaction reconciliation and nostro account reconciliation respectively. In case of a non-receipt of any of these files via normal STP process, a resend is to be requested via e-mail to TIPS. Only one option would be implemented.</p> <p data-bbox="241 600 1852 660">Did you already face any issue with transmission and/or processing of this report? How often? Did you request a resend via email? If yes, how long did you wait for receiving it? Were you satisfied with the response time?</p>
TIPS-0069-SYS	<p data-bbox="241 704 666 731">camt.050 leading and trailing blanks</p> <p data-bbox="241 769 1852 900">Aim: The purpose of this Change Request is to resolve the remaining gap at TIPS level by updating the format of the A2A camt.050 TIPS message specifications to prevent at schema level the insertion of leading and/or trailing blanks in cash account numbers. This should allow proper and smooth liquidity management across TARGET Services, inhibiting any A2A rejection due to invalid characters in the cash account number fields.</p> <p data-bbox="241 906 1497 933">Did you face any challenge with leading and trailing spaces? How often? How did you solve the issue so far?</p>

Basket for the yearly 2025 exercise

ID	Title of the change request with ECB website link
TIPS-0071-SYS	<p data-bbox="235 289 1846 322">Quicker communication during non-standard support hours</p> <p data-bbox="235 360 1846 458">Aim: TIPS Monitoring is guaranteed by internal 4CB tools to verify the overall service and the good functioning of the single components and by the NSP E2E check which is however not reducing the detection time but rather complements monitoring tools. Consequently, the communication time after the detection time of TIPS incidents impacting TIPS settlement engine is as follows:</p> <ul data-bbox="235 464 1846 529" style="list-style-type: none">• within 10 minutes during the standard support hours (from 07:00 to 18:154 CET)• up to 70 minutes outside of non-standard support hours <p data-bbox="235 535 1846 562">There is therefore still a different response time between standard and non-standard support hours.</p>
TIPS-0075-XXX	<p data-bbox="235 595 1846 627">Full compliance with OCT-Inst scheme</p> <p data-bbox="235 666 1846 764">Aim: while TIPS-0064-URD is using some elements of the EPC One-Leg Out Instant Credit Transfer (OCT Inst) Scheme Rulebook and Implementation Guidelines, not all features of the scheme have been taken on-board. The aim of this change request would be to fully make TIPS complaint with the OCT Inst scheme.</p>

Basket for the yearly 2025 exercise

ID	Title of the change request with ECB website link
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TIPS-0080-SYS [Implementation of an “R-only transactions” BIC functionality](#)

Aim: The proposed modification involves refining the TIPS Directory and CRDM configurations to incorporate an intermediate status for a Bank Identifier Code (BIC), addressing a specific need that arises in exceptional scenarios such as mergers. Currently, the system's configuration allows a BIC to only be categorized in two states:

- fully reachable, where it can receive instant payments transactions
- or
- entirely deactivated

Some SCT Inst transactions require exception handling, because one of the parties involved does not or cannot process the transaction in the normal way. This exception handling involves the sending of messages called R-transactions. When a BIC is assigned with the new proposed status “R-transaction only” (R-Only BIC), it is specifically configured to be unable to send or receive any new SCT Inst transaction, however, investigations and all other queries should continue to be processed regularly in TIPS, even in case an ‘R-only’ BIC is addressed.

TIPS-0081-SYS [Alignment of the TIPS GUI screens to the TARGET Services Harmonised GUI Style v1.0](#)

Aim: During the T2-T2S Consolidation project, it was agreed to analyse the alignment of the GUIs across TARGET Services/Common Components to offer users a common look when interacting with TARGET Services/Common Components in U2A mode. The Harmonised GUI Style Guide defines the set of standards and conventions that business analysts and developers must follow when designing and implementing the user interface for various TARGET services. It covers User Interface design elements such as branding, typography, data formats, use of colours, standard screen layout and screen types, the definition of control elements (such as fields, lists and buttons), that apply to the GUI.

Basket for the yearly 2025 exercise

ID	Title of the change request with ECB website link
<i>TIPS-0082-XXX</i>	CMB feature enhancements: automatic reset functionality, floor/ceiling notifications to RP, CMB use reporting and TIPS GUI screen on CMBs status Aim: TIPS account holders can define Credit Memorandum Balances (CMBs) linked to their accounts in TIPS in order to define payment capacity limits for their Reachable Parties (i.e. for indirect participants). In order to promote this feature and in view of the Norwegian community onboarding to TIPS, a few changes will be requested (e.g. to introduce an optional automatic reset functionality, to change the credit line for a given time period and then to automatically revert to the previous credit line, to introduce a floor/ceiling threshold notification for the Reachable Party, to introduce “reports of CMB usage”, to introduce a screen in the TIPS GUI where the status of all CMBs can be seen and to have this piece of information also available via A2A).
<i>TIPS-0090-URD</i>	<u>Enhancements of TIPS cross-currency functionalities</u> Aim: This change request reflects further needed enhancements stemming from the TIPS-0065-URD Enhanced Linked Transaction (ELKT) settlement model for cross-currency in TIPS. For instance, the camt.053 Statement of Account (SoA) report should be adapted in order to allow customers to distinguish between mono-currency payments and the leg of cross-currency transactions credited or debited in the reported accounts.

Basket for the yearly 2025 exercise

ID	Title of the change request with ECB website link
<i>TIPS-0094-URD</i>	TIPS Broadcast – A2A implementation
<p><u>Aim:</u> TIPS-0014-URD will implement in TIPS R2025.JUN the broadcast functionality for U2A channel only. The aim of this change request will be to implement broadcast functionality for A2A channel (i.e. to send and receive broadcasts through the A2A channel).</p>	
<i>TIPS-00XX-XXX</i>	Introduction of the SEPA Request to Pay (SRTP) functionality in TIPS
<p><u>Aim:</u> The RTP is a messaging functionality. It is not a payment means or a payment instrument, but a way to request a payment initiation. The scheme can be considered as a complement to the payment flow because it supports the end-to-end process and lies between an underlying commercial transaction and the payment itself. An RTP as such can be seen as an enabler for digital payments. <u>The SEPA Request-To-Pay (SRTP) Scheme Rulebook V4.0</u></p>	

Basket for the yearly 2025 exercise

ID	Title of the change request with ECB website link
TIPS-0092-XXX	Introduction of the balance codes FLOR and CEIL to the return account message camt.004 when used as account floor and ceiling notifications <u>Aim:</u> Introduction of the balance codes FLOR and CEIL to the return account message camt.004 when used as account floor and ceiling notifications. These balance codes are already used in the T2 and T2S account floor and ceiling notifications. This information in the A2A message would enable automated liquidity transfers via the liquidity management application. Without these balance codes, the liquidity management application does not know if the received account notification camt.004 is a floor or ceiling notification.
TIPS-0093-XXX	Intra-service Liquidity Transfers between TIPS-DCAs of the same account holder <u>Aim:</u> To introduce an additional element of efficiency in the liquidity management of TIPS participants holding multiple TIPS DCAs.

Basket for the yearly 2025 exercise

ID	Title of the change request - Not to be assessed in yearly business value exercise
TIPS-0072-SYS	[Unfreeze strategy] Alignment of TIPS Messages with ISO Maintenance Release 2020-2024 [June 2026]
TIPS-0073-SYS	Removal of the column "TYPE PART" from TIPS Directory [when a change of the TIPS Directory will be performed (e.g. TIPS-0041-URD)]
TIPS-0077-SYS	Updates of TIPS Directory file for SEK Community [dedicated solely to Swedish market and participants operating in SEK] → to be updated to also include the requirement on the removal of the maximum amount column for EUR accounts as discussed at TIPS-CG February 2025 meeting
TIPS-0086-SYS	Enhanced filtering in TIPS Enhanced Information Database [functionality only available for CBs]
TIPS-00XX-XXX	Norges Bank onboarding – first batch of changes [NOK onboarding to TIPS]
TIPS-00XX-XXX	[Unfreeze strategy] TIPS messages towards the upgrade to ISO MR2025 [June November 2026]
TIPS-00XX-XXX	[Unfreeze strategy] TIPS messages towards the upgrade to ISO MR2026 [November 2026]

→ 7 change requests that were out of the yearly business value assessment of February 2025 as they relate to:

- i. **Unfreeze ISO 2022 strategy** (TIPS-0072-SYS)
- ii. **Community specific requirements, sometimes with synergy with other CRs** (TIPS-0073-SYS, TIPS-0077-SYS)
- iii. **CB only feature** (TIPS-0086-SYS)