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Reason for change and expected benefits/business motivation:

The proposed change aims at aligning TIPS specifications to (i) the EPC004-16/ 2023 Version 1.0 of the EPC SCTInst Scheme Rulebook and (ii) the EPC122-16 / 2023 Version 1.0 of the EPC SCTInst Inter-PSP Implementation Guidelines (IG). In addition, all the TIPS message specifications will be available for consultation through the collaborative web platform SWIFT *MyStandards*.

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Description of requested change:

TIPS specifications currently take the EPC SCTInst documentation version 1.0 (2021) as reference baseline, as consequence of the TIPS.0040.URD.

Due to the continuous evolution of the EPC scheme rulebooks, a detailed analysis has been performed by 4CB to highlight potential gaps between the current TIPS specifications and the reference EPC documentation version 2023.

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

- EPC004-16/ 2023 Version 1.0 SCTInst Scheme Rulebook;
- EPC122-16 / 2023 Version 1.0 SCTInst Inter-PSP Implementation Guidelines;
- EPC087-22 / Version 1.0 / EPC guidance document - Migration to the 2019 Version of the ISO 20022 Standard-based XML Messages;

The following gaps have been identified:

- Editorial updates stemming from the SCTInst Scheme Rulebook, consisting in a rewording of the terminology (Entire Rulebook, as referenced in Annex IV), with respect to the change of the:
  - attribute numbering structure for all datasets (e.g. the attribute "The name of the Originator" of dataset DS-01 changes its number from "002" to "P001". It should be then referenced with AT-P001 instead of AT-02 in all UDFS sections).

- Updates stemming from the Inter-PSP Implementation Guidelines due to:
  - Changes to the message version for euro community under the SCTInst scope in order to be compliant with the ISO Maintenance Release 2019 (ISO MR2019). Message version will be updated as for the following table:

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Message for Euro Community	Version currently used	Version planned to be used
FItoFICustomerCreditTransfer (pacs.008)	V02	V08
FItoFIPaymentsStatusReport (pacs.002)	V03	V10
FItoFIPaymentStatusRequest (pacs.028)	V01	V03
FItoFIPaymentCancellationRequest (camt.056)	V01	V08
ResolutionOfInvestigation (camt.029)	V03	V09
PaymentReturn (pacs.004)	V02	V09

General changes applicable to the above-mentioned messages, whenever applicable:

- o Inclusion of a Legal Entity identifier (LEI) as an alternative identifier for a "non-private" party;
- o BIC data elements change: "BIC or BEI" replaced by "ANYBIC" and "BIC" replaced by "BICFI";
- o Split between "Party" and "Agent" in R-messages (for example in elements "Debtor" and "Creditor" under "Original Transaction Reference"): "Party" specifies the identification of a person or an organisation, "Agent" specifies the identification of a financial institution. Considering that only "Party" will be used in the IGs, then a SEPA usage rule will be included to specify this;
- o Possibility to use a proxy for the identification of an account. The Alias/Proxy can only be provided optionally in addition to the usual account identification (i.e. IBAN);
- o Extension of the structured sub-elements of "postal address", with a dedicated SEPA usage rule.

Dedicated changes per messages:

- o pacs.004/camt.029/camt.056: new sub-element "Purpose" under "Original Transaction Reference";

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

With the alignment described above to the ISO MR2019 for the messages dedicated to the euro community, TIPS should support two different XSDs/customisations for the same message type and version, considering that the non-euro messages are already aligned to the ISO MR2019. With this change request, TIPS should be amended in order to recognise to which customisation an input message is referring to (either euro XSD or non-euro XSD). This can be achieved e.g. through an additional piece of information at technical header/transport protocol level that allows to apply the correct xsd for schema validation without any change on the message payload specification. This change shall affect all the TIPS stakeholders, i.e. TIPS actors belonging to both euro and non-euro communities.

For example, when a pacs.008.001.08 is received, TIPS should be able to apply the correct xsd for schema validation check (the one stemming from the SCTInst specifications or the one dedicated for the non-euro community) without exploring the business payload content (since not possible before the schema validation check).

The timing and manner in which the 2019 version of the relevant ISO 20022 standard-based messages will enters into force is still under discussion on EPC side and it has not been clarified yet: therefore this CR does not contains any requirements in this regard.

The use of the same version of the ISO 20022 standard for mass-volume SEPA payments, high-value euro payments and international payments facilitates the interoperability between the various payment schemes and platforms used by payment end-users.

Regarding the provisioning of the message specifications for TIPS, in addition to the chapter 3 of the UDFS, currently the Xml Schema Definition (XSDs) and XML message examples are provided to the customers as additional TIPS documentation downloadable from the ECB website.

As requested by the customers in several fora, the TIPS message specifications will be provided in MyStandards as currently happens for all the other TARGET Services via Usage Guidelines and message examples (except for the TIPS Directory full and update, which cannot be uploaded due to its flat file nature) in the TIPS MyStandards group, allowing the usage of all the MyStandards additional functionality (e.g. message compare, example validation, xsd and specification excel/PDF generation). In addition, a dedicated Readiness portal will be provided, in order to allow customers to upload their test messages and to perform a validation respect to the correspondent message specification.

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The TIPS UDFS should be updated in order to report, for each message, the link to the corresponding MyStandards specification. The migration to *MyStandards* could cause some editorial/cosmetic changes to the xsd automatically generated by *MyStandards* respect to the current xsd available for TIPS, without any business impact. This due to the fact that MyStandards applies dedicated rules to the assignment of the datatype name (e.g. adding the suffix "__x" with x=1...n to the datatype name of non-leaf elements).

The usage of *MyStandards* and the *Readiness Portal* will be introduced with this CR and will continue to be used for each and every TIPS release/CR, avoiding the upload on the ECB website (except for the TIPS Directory full and update examples) and providing a more flexible tool for message publication and management.

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Submitted annexes / related documents:

EPC004-16 2023 SCT Instant Rulebook v1 | EPC122-16 SCT Inst Inter-PSP IG 2023 V1 | EPC087-22 EPC guidance document -

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Proposed wording for the Change request:

TIPS UDFS v5.0.1

1) **§ 1.7.1 Service configuration**

TIPS relies on system parameters configured and maintained by the TIPS Operator. The parameters are configured in the CRDM and propagated to TIPS once a day.

The following table includes the exhaustive list of system parameters and their default values.

Table 53 – System Parameters

Parameter name	Description	Default value
Retention Period	The retention period[2] for transactional data (i.e. Instant Payment transactions, recall, liquidity transfers) expressed in calendar days. This parameter is used also for detecting the timeframe within which two instructions with the same Originator BIC (field AT-06AT-D002 in DS-02) and Originator reference (field AT-43AT-T054 in DS-02) must be considered as duplicates. The parameter defines the maximum period of time for which the historical data can be accessed either via TIPS GUI or via A2A queries. The retention period starts by the time the transactional data is received by the system.	5
[…]	[…]	[…]
Originator Side Offset	It is a configurable offset for evaluation of the SCT^{Inst} Timestamp Timeout applied to the reception of the message sent by Originator Participant or Instructing Party acting on behalf of the Originator Participant or a Reachable Party. This parameter can only have values smaller than or equal to zero. An Instant Payment Transaction sent by the Originator Participant or Instructing Party acting on behalf of the Originator Participant or a Reachable Party can be rejected due to timeout in the event that the message is submitted to TIPS with a timestamp (the SCT^{Inst} timestamp, field AT-50AT-T056 in DS-02) that is already past the timeout window (SCT^{Inst} Timestamp Timeout + Originator Side Offset). This parameter is expressed in milliseconds.	-1,000
[…]	[…]	[…]

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2) **Removal of the message version from message name in the entire UDFS document**

Considering that the message version is no longer the distinctive element between the Euro and non-Euro message sets, then the message version will be removed from the name of the messages in every UDFS section. For example, the section *2.2.3 Instant Payment (SIP settlement model)* will be updated as follow:

[…]

The involved messages are:

- The FIToFICustomerCreditTransfer~~V08~~ message sent by the Single Instructing Party acting on behalf of the counterparties in order to instruct the instant payment in a non-Euro currency;

- The FIToFIPaymentStatusReport~~V10 (pacs.002.001.10)~~ message sent by TIPS to inform the Single Instructing Party about the result of the settlement (i.e. settled, rejected, timed-out) in a non-Euro currency;

- The FIToFICustomerCreditTransfer~~V02~~ message sent by the Single Instructing Party acting on behalf of the counterparties in order to instruct the instant payment in Euro currency;

- The FIToFIPaymentStatusReport message sent by TIPS to inform the Single Instructing Party actor about the result of the settlement (i.e. settled, rejected, timed-out) in Euro currency;

- The ReturnAccount message that is sent, on optional basis, by TIPS to the Single Instructing Party actor. The message is sent by TIPS if (i) the owner of the TIPS Account (or CMB) enables the floor and ceiling notifications and (ii) the configured threshold is crossed.

[…]

3) **§ 2.3 Recall**

[…]

[…]	[…]	[…]	[…]
11p		TIPS	Given the fact that the original Originator Participant (field ~~AT-06~~AT-D002 in DS-02, which is part of DS-06) has to be interpreted as the new Beneficiary Participant for the reversed cash, TIPS determines the account or CMB to be credited from the configured accounts information, the Originator BIC and the currency within the PaymentReturn message. In details: - The system verifies that an account, of either type "TIPS Account" or "TIPS AS Technical Account", exists and is linked to the Originator Participant (field "Originator BIC") as authorised user and has a currency equal to the one defined in the Returned Amount. - If no Account is linked to the Originator Participant, the system looks for a CMB linked to the Originator (field "Originator BIC") as user; - The system selects the account linked to the CMB; the account related to the CMB must have a currency equal to the one defined in the Returned Amount.

			From now on, the account is referred to as "Beneficiary Account" and the possible CMB as "Crediting CMB".
[…]	[…]	[…]	[…]

[…]

4) **§ 3.3.1 List of messages**

In the following table, messages are grouped by ISO 20022 business domain.

Table 76 – List of messages for SCT^{Inst} scheme

ISO Message	Message Name	Scenario
Payments Clearing and Settlement		
~~pacs.002.001.03~~pacs.002.001.10	FIToFIPaymentStatusReport	Settlement of Instant Payments Settlement of Recall Investigation
~~pacs.004.001.02~~pacs.004.001.09	PaymentReturn	Settlement of Recall
~~pacs.008.001.02~~pacs.008.001.08	FIToFICustomerCreditTransfer	Settlement of Instant Payments
~~pacs.028.001.01~~pacs.028.001.03	FIToFIPaymentStatusRequest	Investigation and Recall
Cash Management		
[…]	[…]	[…]
camt.025.001.04	Receipt	Communication with RTGS system
~~camt.029.001.03~~camt.029.001.09	ResolutionOfInvestigation	Recall
[…]	[…]	[…]
camt.054.001.06	BankToCustomerDebitCreditNotification	Liquidity Management
~~camt.056.001.01~~camt.056.001.08	FIToFIPaymentCancellationRequest	Recall
[…]		

5) **§ 3.3.2.1 Payments Clearing and Settlement**

FIToFIPaymentStatusReport~~V03~~ (pacs.002.001.<u>10</u>~~03~~)

The FItoFIPaymentStatusReport 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.

6. It is sent by TIPS to the Originator Participant (e.g., in case of errors during the conditional phase or in case of timeout condition triggered by TIPS during either the conditional phase or settlement phase);

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);

10. It is sent by TIPS to inform the Single Instructing Party about the result of the settlement (i.e. settled, rejected, timed-out) in the SIP settlement model;

11. It is sent by TIPS to the Beneficiary Participant in case of timeout condition triggered by TIPS during the settlement phase due to missing positive confirmation from the Beneficiary Participant;

12. It is sent by TIPS to the Beneficiary Participant in case of timeout condition triggered by TIPS during the settlement phase due to delayed positive confirmation from the Beneficiary Participant.

Message specification is compliant to EPC DS-03 Confirmation Message as described in the SEPA Instant Credit Transfer scheme Rulebook.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

https://www.swift.com/mystandards/TIPS/pacs.002.001.10

Table 78 – Description of the fields for DS-03 Dataset vs pacs.002.001.1003

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
[…]	[…]	[…]	[…]	[…]	[…]

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EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
n/a	Original Message Identification	Message Identification of the originating message	FIToFIPmtStsRpt/OrgnlGrpInfAndSts/OrgnlMsgId	Yes	This field matches with the Identification of the original message. Business cases 1,2,3, 6,10,11: **FIToFICstmrCdtTrf/GrpHdr/MsgId** Business case 4,12: **FIToFIPmtStsRpt/GrpHdr/MsgId** Business case 5: **FIToFIPmtStsReq/GrpHdr/MsgId** Business case 7: **FIToFIPmtCxlReq/Assgnmt/Id** Business case 8: **PmtRtr/GrpHdr/MsgId** Business case 9: **RsltnOfInvstgtn/Assgnmt/Id**
n/a	Original Message Name Identification	Message identifier of the originating message. SEPA usage rule: Only pacs.008.001.08~2~ is allowed.	FIToFIPmtStsRpt/OrgnlGrpInfAndSts/OrgnlMsgNmId	Yes	Business cases 1,2,3, 6,10,11: **pacs.008.001.08~2~** Business cases 4,12: **pacs.002.001.10~03~** Business case 5: **pacs.028.001.04~13~** Business case 7: **camt.056.001.08~1~** Business case 8: **pacs.004.001.09~2~** Business case 9: **camt.029.001.09~3~** SEPA usage rule applicable only to business cases 2, 3

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EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
AT-R001	Group Status Transaction Status	The type of "R" message	FIToFIPmtStsRpt/OrgnlGrpInfAndSts/GrpSts FIToFIPmtStsRpt/TxInfAndSts/TxSts	No	Either Group Status or Transaction Status must be used. If incoming pacs.002 from beneficiary does not include any status or both are filled in, connected payment transaction will be rejected by TIPS. In outgoing pacs.002 messages produced by TIPS, Group Status will be used for positive confirmation while Transaction Status will be included for negative acknowledgements,
AT-R0043	Reason	The reason code for non-acceptance of the SCT^{Inst} Transaction	FIToFIPmtStsRpt/OrgnlGrpInfAndSts/StsRsnInf/Rsn/Cd	No	This field is used for negative confirmation message only.
[…]	[…]	[…]	[…]	[…]	[…]
AT-R0034 AT-T0551	Status Identification	The specific reference of the party initiating the Reject	FIToFIPmtStsRpt/TxInfAndSts/StsId	Yes	For positive confirmation it is the AT-T0551. For negative confirmation it is the AT-R0034
[…]	[…]	[…]	[…]	[…]	[…]
AT-T01441	Original End To End Identification	The Originator's reference of the SCT^{Inst} Transaction	FIToFIPmtStsRpt/TxInfAndSts/OrgnlEndToEndId	Yes	Only schema validation is performed.
AT-T05443	Original Transaction Identification	The Originator PSP's reference number of the SCT^{Inst} Transaction message	FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxId	Yes	Reference of the Payment Transaction to which the PaymentStatusReport refers.
AT-R002	Originator	The Identification of the type of party initiating the "R" message	FIToFIPmtStsRpt/OrgnlGrpInfAndSts/StsRsnInf/Orgtr FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Orgtr	No	These fields are mandatory for negative confirmation message, not allowed otherwise.
AT-R0043	Reason	The reason code for non-acceptance of the SCT^{Inst} Transaction	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Cd	No	This field is used for negative confirmation message only.
AT-T05650	Acceptance Timestamp	Time Stamp of the SCT^{Inst} Transaction	FIToFIPmtStsRpt/TxInfAndSts/AccptncDtTm	Yes	Only schema validation is performed.
[…]	[…]	[…]	[…]	[…]	[…]

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
AT-T00140	Scheme Identification Code	The identification code of the SCT^{Inst} Scheme	FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxRef/PmtTpInf/SvcLvl/Cd FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxRef/PmtTpInf/LclInstrm/Cd	Yes	Possible values are checked within schema validation.
AT-T00845	Category Purpose	The category purpose of the SCT^{Inst} Instruction	FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxRef/PmtTpInf/CtgyPurp	No	Only schema validation is performed.
AT-D00206	Originator BIC	The BIC code of the Originator PSP	FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxRef/DbtrAgt/FinInstnId/BICFI	Yes	

PaymentReturn (pacs.004.001.092)

The PaymentReturn message is sent by the Assignee Participant as a confirmation for a Recall instructed by the Assigner Participant.

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

After processing the request, TIPS forwards the PaymentReturn message to the Assigner Participant who formerly instructed the Recall and sends a PaymentStatusReport message to the Assignee Participant.

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

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

https://www.swift.com/mystandards/TIPS/pacs.004.001.09

Table 79 – Description of the fields for DS-06 Dataset vs pacs.004.001.092

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
[…]	[…]	[…]	[…]	[…]	[…]
n/a	Total Returned Interbank Settlement Amount	Total amount of money moved.	PmtRtr/GrpHdr/TtlRtrdIntrBkSttlmAmt	Yes	Only schema validation is performed.
AT-R0567	Interbank Settlement Date	The Settlement Date for the positive response to the Recall	PmtRtr/GrpHdr/IntrBkSttlmDt	Yes	Only schema validation is performed.
[…]	[…]	[…]	[…]	[…]	[…]

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EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
n/a	Clearing System	Specification of a pre-agreed offering between clearing agents or the channel through which the Instant Payment transaction is processed.	PmtRtr/GrpHdr/SttlmInf/ClrSys	No	Only schema validation is performed.
n/a	Group Header +Settlement Information ++Clearing System +++Code	Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.	PmtRtr/GrpHdr/SttlmInf/ClrSys/Cd	Yes	Only schema validation is performed.
n/a	Group Header +Settlement Information ++Clearing System +++Proprietary	Clearing system identification in a proprietary form.	PmtRtr/GrpHdr/SttlmInf/ClrSys/Prtry	Yes	Only schema validation is performed.
[…]	[…]	[…]	[…]	[…]	[…]
n/a	Original Group Information + Original Message Identification	Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.	PmtRtr/OrgnlGrpInf/OrgnlMsgId	Yes	This information must be present in either 'Original Group Information' or in 'Transaction Information'. If it is included in both components, message will be rejected.
n/a	Original Group Information + Original Message Name – Identification	Specifies the original message name identifier to which the message refers. Only pacs.008.001.082 is allowed.	PmtRtr/OrgnlGrpInf/OrgnlMsgNmId	Yes	This information must be present in either 'Original Group Information' or in 'Transaction Information'. If it is included in both components, message will be rejected.
[…]	[…]	[…]	[…]	[…]	[…]
n/a	Transaction Information + Original Group Information ++ Original Message Identification	Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.	PmtRtr/TxInf/OrgnlGrpInf/OrgnlMsgId	Yes	This information must be present in either 'Original Group Information' or in 'Transaction Information'. If it is included in both components, message will be rejected.
n/a	Transaction Information + Original Group Information ++ Original Message Name Identification	Specifies the original message name identifier to which the message refers. Only pacs.008.001.082 is allowed.	PmtRtr/TxInf/OrgnlGrpInf/OrgnlMsgNmId	Yes	This information must be present in either 'Original Group Information' or in 'Transaction Information'. If it is included in both components, message will be rejected.

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EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
n/a	Original Instruction Identification	Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.	PmtRtr/TxInf/OrgnlInstrId	No	It is mandatory if provided in the original transaction. Only schema validation is performed.
AT-T0144~~1~~	Original End To End Identification	The Originator's reference of the SCT^{Inst} Instruction.	PmtRtr/TxInf/OrgnlEndToEndId	Yes	Only schema validation is performed.
AT-T0544~~3~~	Original Transaction Identification	The Originator PSP's reference of the SCT^{Inst} Transaction message.	PmtRtr/TxInf/OrgnlTxId	Yes	Only schema validation is performed.
AT-T0020~~4~~	Original Interbank Settlement Amount	The amount of the SCT^{Inst} in euro.	PmtRtr/TxInf/OrgnlIntrBkSttlmAmt	Yes	Only schema validation is performed.
AT-R0544~~6~~	Returned Interbank Settlement Amount	The returned amount of the positive response to the Recall in euro	PmtRtr/TxInf/RtrdIntrBkSttlmAmt	Yes	Amount to be settled in TIPS.
[…]	[…]	[…]	[…]	[…]	[…]
AT-R0554~~7~~	Charges Information + Amount	The fee for the positive response 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-C0022~~3~~	Charges Information + Agent~~Party~~ ++ Financial Institution Identification	The BIC code of the Beneficiary PSP.	PmtRtr/TxInf/ChrgsInf/AgtPty/FinInstnId	No	It is mandatory if Charges Information component is included. Only schema validation is performed.
[…]	[…]	[…]	[…]	[…]	[…]
AT-R001		The type of "R" message			
AT-R002	Return Reason Information + Originator	The Identification of the type of party initiating the "R" message	PmtRtr/TxInf/RtrRsnInf/Orgtr	Yes	Only schema validation is performed.
~~AT-R3~~n/a	Return Reason Information + Reason	The reason code for non-acceptance of the SCT^{Inst} Transaction.	PmtRtr/TxInf/RtrRsnInf/Rsn/Cd	Yes	Only schema validation is performed.
AT-R0536	Return Reason Information + Additional Information	The specific reference of the PSP initiating the Recall	PmtRtr/TxInf/RtrRsnInf/addtlInf	Yes	Only schema validation is performed.
AT-T0514~~2~~	Interbank Settlement Date	The Settlement Date of the SCT^{Inst} Transaction.	PmtRtr/TxInf/OrgnlTxRef/IntrBkSttlmDt	No	Only schema validation is performed.
[…]	[…]	[…]	[…]	[…]	[…]

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EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
AT-T00140	Scheme Identification Code	The identification code of the SCT[Inst] Scheme	PmtRtr/TxInf/OrgnlTxRef /PmtTpInf/SvcLvl/Cd PmtRtr/TxInf/OrgnlTxRef /PmtTpInf/LclInstrm/Cd	No	Only schema validation is performed.
AT-T00845	Category Purpose	The category purpose of the SCT[Inst] Instruction.	PmtRtr/TxInf/OrgnlTxRef /PmtTpInf/CtgyPurp	No	Only schema validation is performed.
AT-T00905	Remittance Information	The Remittance information.	PmtRtr/TxInf/OrgnlTxRef /RmtInf	No	Only schema validation is performed.
AT-P00608	Ultimate Debtor + Name	The name of the Originator Reference Party.	PmtRtr/TxInf/OrgnlTxRef /UltmtDbtr/Pty/Nm	No	Only schema validation is performed.
AT-P00709	Ultimate Debtor + Identification	The identification code of the Originator Reference Party.	PmtRtr/TxInf/OrgnlTxRef /UltmtDbtr/Pty/Id	No	Only schema validation is performed.
AT-P00102	Debtor + Name	The name of the Originator.	PmtRtr/TxInf/OrgnlTxRef /Dbtr/Pty/Nm	No	Only schema validation is performed.
AT-P00503	Debtor + Postal Address	The address of the Originator.	PmtRtr/TxInf/OrgnlTxRef /Dbtr/Pty/PstlAdr	No	Only schema validation is performed.
AT-P00410	Debtor + Identification	The Originator identification code.	PmtRtr/TxInf/OrgnlTxRef /Dbtr/Pty/Id	No	Only schema validation is performed.
AT-D001	Debtor Account	The IBAN of the account of the Originator.	PmtRtr/TxInf/OrgnlTxRef /DbtrAcct/Id/IBAN	Yes	Only schema validation is performed.
AT-P003	Proxy	Specifies an alternate assumed name for the identification of the account.	PmtRtr/TxInf/OrgnlTxRef /DbtrAcct/Prxy	No	Only schema validation is performed.
AT-D00206	Debtor Agent	The BIC code of the Originator PSP.	PmtRtr/TxInf/OrgnlTxRef /DbtrAgt	No	This field is used in TIPS for recall response processing.
AT-C0023	Creditor Agent	The BIC code of the Beneficiary PSP.	PmtRtr/TxInf/OrgnlTxRef /CdtrAgt	No	This field is used in TIPS for recall response processing.
AT-E00121	Creditor + Name	The name of the Beneficiary.	PmtRtr/TxInf/OrgnlTxRef /Cdtr/Pty/Nm	No	Only schema validation is performed.
AT-E00422	Creditor + Postal Address	The address of the Beneficiary.	PmtRtr/TxInf/OrgnlTxRef /Cdtr/Pty/PstlAdr	No	Only schema validation is performed.
AT-E00524	Creditor + Identification	The Beneficiary identification code.	PmtRtr/TxInf/OrgnlTxRef /Cdtr/Pty/Id	No	Only schema validation is performed.
AT-C00120	Creditor Account	The IBAN of the account of the Beneficiary.	PmtRtr/TxInf/OrgnlTxRef /CdtrAcct	Yes	Only schema validation is performed.

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
AT-E003	Proxy	Specifies an alternate assumed name for the identification of the account.	PmtRtr/TxInf/OrgnlTxRef/CdtrAcct/Prxy	No	Only schema validation is performed.
AT-E00728	Ultimate Creditor + Name	Name of the Beneficiary Reference Party.	PmtRtr/TxInf/OrgnlTxRef/UltmtCdtr/Pty/Nm	No	Only schema validation is performed.
AT-E01029	Ultimate Creditor + Identification	Identification code of the Beneficiary Reference Party.	PmtRtr/TxInf/OrgnlTxRef/UltmtCdtr/Pty/Id	No	Only schema validation is performed.
AT-T007	Purpose	Underlying reason for the payment transaction.	PmtRtr/TxInf/OrgnlTxRef/Purp	No	Only schema validation is performed.

FIToFICustomerCreditTransferV02 (pacs.008.001.082)

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 Inter-PSP Payment Dataset as described in the SEPA Instant Credit Transfer scheme Rulebook.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

https://www.swift.com/mystandards/TIPS/pacs.008.001.08

Table 80 – Description of the fields for DS-02 Dataset vs pacs.008.001.082

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
[…]	[…]	[…]	[…]	[…]	[…]
AT-T05142	Settlement Date	The Settlement Date of the SCT[Inst] Transaction	FIToFICstmrCdtTrf/GrpHdr/intrBkSttlmDt	Yes	Only schema validation is performed.
[…]	[…]	[…]	[…]	[…]	[…]
AT-T00140	Scheme Identification Code	The identification code of the SCT[Inst] Scheme	FIToFICstmrCdtTrf/GrpHdr/PmtTpInf/SvcLvl/Cd FIToFICstmrCdtTrf/GrpHdr/PmtTpInf/LclInstrm/Cd	Yes	Possible values are checked within schema validation.
AT-T00845	Category Purpose	The category purpose of the SCT[Inst] Instruction	FIToFICstmrCdtTrf/GrpHdr/PmtTpInf/CtgyPurp	No	Only schema validation is performed.
[…]	[…]	[…]	[…]	[…]	[…]

Change Request form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
AT-T0144~~1~~	End To End Identification	The Originator's reference of the SCT^{Inst} Transaction	FIToFICstmrCdtTrf/CdtTrf TxInf/PmtId/EndToEndId	Yes	Only schema validation is performed. In the event that no reference was given, **NOTPROVIDED** must be used.
AT-T054~~3~~	Transaction Identification	The Originator PSP's reference number of the SCT^{Inst} Transaction message	FIToFICstmrCdtTrf/CdtTrf TxInf/PmtId/TxId	Yes	The Transaction Reference used to identify the Instant Payment transaction and perform the duplicate check
AT-T002~~04~~	Settlement Amount	The amount of SCT^{Inst} in euro	FIToFICstmrCdtTrf/CdtTrf TxInf/IntrBkSttlmAmt	Yes	The currency of the Settlement Amount must be the same of the Creditor and Debtor Accounts
AT-T056~~50~~	Acceptance Timestamp	Time Stamp of the SCT^{Inst} Transaction	FIToFICstmrCdtTrf/CdtTrf TxInf/AccptncDtTm	Yes	The Acceptance Timestamp is used as a starting point in time for the Instant Payment transaction processing at Originator PSP level. The Acceptance Timestamp shall be expressed in UTC. <u>The Timestamp must be unambiguous and at least include seconds.</u>
[…]	[…]	[…]	[…]	[…]	[…]
AT-P006~~08~~	Originator Reference Party Name	The name of the Originator Reference Party	FIToFICstmrCdtTrf/CdtTrf TxInf/UltmtDbtr/Nm	No	Only schema validation is performed.
AT-P007~~09~~	Originator Reference Party Identification Code	The identification code of the Originator Reference Party	FIToFICstmrCdtTrf/CdtTrf TxInf/UltmtDbtr/Id	No	Only schema validation is performed.
n/a	Ultimate Debtor + Identification ++ Organisation Identification	Unique and unambiguous way to identify an organisation.	FIToFICstmrCdtTrf/CdtTrf TxInf/UltmtDbtr/Id/OrgId	Yes	<u>Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.</u>~~Only schema validation is performed.~~
n/a	Ultimate Debtor + Identification ++ Private Identification	Unique and unambiguous identification of a person, eg, passport.	FIToFICstmrCdtTrf/CdtTrf TxInf/UltmtDbtr/Id/PrvtId	Yes	<u>Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</u>~~Only schema validation is performed.~~
[…]	[…]	[…]	[…]	[…]	[…]

Change Request form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
AT-P00~~10~~2	Originator Name	The name of the Originator	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Nm	Yes	Only schema validation is performed.
AT-P005~~0~~3	Originator Address	The address of the Originator	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr	No	If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed; it is recommended when either the Debtor Agent or Creditor Agent is a non-EEA SEPA PSP. If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used.~~Only schema validation is performed.~~
n/a	Debtor + Postal Address ++ Department	Identification of a division of a large organisation or building	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/Dept	No	Only schema validation is performed.
n/a	Debtor + Postal Address ++ Sub Department	Identification of a sub-division of a large organisation or building	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/SubDept	No	Only schema validation is performed.
n/a	Debtor +Postal Address ++Street Name	Name of a street or thoroughfare	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/StrtNm	No	Only schema validation is performed.
n/a	Debtor + Postal Address ++ Building Number	Number that identifies the position of a building on a street	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/BldgNb	No	Only schema validation is performed.
n/a	Debtor + Postal Address ++ Building Name	Name of the building or house	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/BldgNm	No	Only schema validation is performed.
n/a	Debtor + Postal Address ++ Floor	Floor or storey within a building	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/Flr	No	Only schema validation is performed.

Change Request form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
n/a	Debtor + Postal Address ++ Post Box	Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for	FIToFICstmrCdtTrf/CdtTrf TxInf/Dbtr/PstlAdr/PstBx	No	Only schema validation is performed.
n/a	Debtor + Postal Address ++ Room	Building room number	FIToFICstmrCdtTrf/CdtTrf TxInf/Dbtr/PstlAdr/Room	No	Only schema validation is performed.
n/a	Debtor + Postal Address ++ Post Code	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail	FIToFICstmrCdtTrf/CdtTrf TxInf/Dbtr/PstlAdr/PstCd	No	Only schema validation is performed.
n/a	Debtor + Postal Address ++ Town Name	Name of a built-up area, with defined boundaries, and a local government	FIToFICstmrCdtTrf/CdtTrf TxInf/Dbtr/PstlAdr/TwnNm	No	Only schema validation is performed.
n/a	Debtor + Postal Address ++ Town Location Name	Specific location name within the town	FIToFICstmrCdtTrf/CdtTrf TxInf/Dbtr/PstlAdr/TwnLct nNm	No	Only schema validation is performed.
n/a	Debtor + Postal Address ++ District Name	Identifies a subdivision within a country sub-division	FIToFICstmrCdtTrf/CdtTrf TxInf/Dbtr/PstlAdr/DstrctN m	No	Only schema validation is performed.
n/a	Debtor + Postal Address ++ Country Sub Division	Identifies a subdivision of a country such as state, region, county	FIToFICstmrCdtTrf/CdtTrf TxInf/Dbtr/PstlAdr/CtrySu bDvsn	No	Only schema validation is performed.
n/a	Debtor + Postal Address ++ Country Code	Nation with its own government.	FIToFICstmrCdtTrf/CdtTrf TxInf/Dbtr/PstlAdr/Ctry	No	Only schema validation is performed.
n/a	Debtor + Postal Address ++ Address Line	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.	FIToFICstmrCdtTrf/CdtTrf TxInf/Dbtr/PstlAdr/AdrLine	No	If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed; it is recommended when either Debtor Agent or Creditor Agent is a non-EEA SEPA PSP.~~Only schema validation is performed.~~

Change Request form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
AT-P00410	Originator Identification Code	The Originator identification code	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id	No	Only schema validation is performed.
n/a	Debtor + Identification ++ Organisation Identification	Unique and unambiguous way to identify an organisation	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id/OrgId	Yes	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.Only schema validation is performed.
n/a	Debtor + Identification ++ Private Identification	Unique and unambiguous identification of a person, eg, passport.	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id/PrvtId	Yes	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.Only schema validation is performed.
AT-D001	Originator IBAN	The IBAN of the account of the Originator	FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Id/IBAN	Yes	Only schema validation is performed.
AT-P003	Proxy	Specifies an alternate assumed name for the identification of the account	FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Prxy	No	Only schema validation is performed.
AT-D00206	Originator BIC	The BIC code of the Originator PSP	FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/BICFI	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
AT-C00223	Beneficiary BIC	The BIC code of the Beneficiary PSP	FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/BICFI	Yes	The Beneficiary BIC must be linked with at least one Distinguished Name for outbound message routing
[…]	[…]	[…]	[…]	[…]	[…]
AT-E00121	Creditor Name	The name of the Beneficiary	FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Nm	Yes	Only schema validation is performed.

Change Request form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
AT-E00422	Creditor Address	The address of the Beneficiary	FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr	No	If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed. If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used. ~~Only schema validation is performed.~~
n/a	Creditor + Postal Address ++ Department	Identification of a division of a large organisation or building	FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/Dept	No	Only schema validation is performed.
n/a	Creditor + Postal Address ++ Sub Department	Identification of a sub-division of a large organisation or building	FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/SubDept	No	Only schema validation is performed.
n/a	Creditor + Postal Address ++ Street Name	Name of a street or thoroughfare	FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/StrtNm	No	Only schema validation is performed.
n/a	Creditor + Postal Address ++ Building Number	Number that identifies the position of a building on a street	FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/BldgNb	No	Only schema validation is performed.
n/a	Creditor + Postal Address ++ Building Name	Name of the building or house	FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/BldgNm	No	Only schema validation is performed.
n/a	Creditor + Postal Address ++ Floor	Floor or storey within a building	FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/Flr	No	Only schema validation is performed.
n/a	Creditor + Postal Address ++ Post Box	Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for	FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/PstBx	No	Only schema validation is performed.
n/a	Creditor + Postal Address ++ Room	Building room number	FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/Room	No	Only schema validation is performed.

Change Request form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
n/a	Creditor + Postal Address ++ Post Code	Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail	FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/PstCd	No	Only schema validation is performed.
n/a	Creditor + Postal Address ++ Town Name	Name of a built-up area, with defined boundaries, and a local government	FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/TwnNm	No	Only schema validation is performed.
n/a	Creditor + Postal Address ++ Town Location Name	Specific location name within the town	FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/TwnLctnNm	No	Only schema validation is performed.
n/a	Creditor + Postal Address ++ District Name	Identifies a subdivision within a country sub-division	FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/DstrctNm	No	Only schema validation is performed.
n/a	Creditor + Postal Address ++ Country Sub Division	Identifies a subdivision of a country such as state, region, county	FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/CtrySubDvsn	No	Only schema validation is performed.
[…]	[…]	[…]	[…]	[…]	[…]
n/a	Creditor + Postal Address ++ Address Line	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.	FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/AdrLine	No	If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed.~~Only schema validation is performed.~~
AT-E00524	Creditor Identification	The Beneficiary identification code	FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id	No	Only schema validation is performed.
n/a	Creditor + Identification ++ Organisation Identification	Unique and unambiguous way to identify an organisation	FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id/OrgId	Yes	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.~~Only schema validation is performed.~~
n/a	Creditor + Identification ++ Private Identification	Unique and unambiguous identification of a person, eg, passport.	FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id/PrvtId	Yes	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.~~Only schema validation is performed.~~

Change Request form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
AT-C00120	Creditor Account	The IBAN of the account of the beneficiary	FIToFICstmrCdtTrf/CdtTrf TxInf/CdtrAcct/Id/IBAN	Yes	Only schema validation is performed.
AT-E003	Proxy	Specifies an alternate assumed name for the identification of the account	FIToFICstmrCdtTrf/CdtTrf TxInf/CdtrAcct/Prxy	No	Only schema validation is performed.
n/a	Ultimate Creditor	Ultimate party to which an amount of money is due.	FIToFICstmrCdtTrf/CdtTrf TxInf/UltmtCdtr	No	Only schema validation is performed.
AT-E00728	Ultimate Creditor Name	The name of the Beneficiary Reference Party	FIToFICstmrCdtTrf/CdtTrf TxInf/UltmtCdtr/Nm	No	Only schema validation is performed.
AT-E01029	Ultimate Creditor Identification	The identification code of the Beneficiary Reference Party	FIToFICstmrCdtTrf/CdtTrf TxInf/UltmtCdtr/Id	No	Only schema validation is performed.
n/a	Ultimate Creditor + Identification ++ Organisation Identification	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.	FIToFICstmrCdtTrf/CdtTrf TxInf/UltmtCdtr/Id/OrgId	Yes	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.Only schema validation is performed.
n/a	Ultimate Creditor + Identification ++ Private Identification	Unique and unambiguous identification of a person, eg, passport.	FIToFICstmrCdtTrf/CdtTrf TxInf/UltmtCdtr/Id/PrvtId	Yes	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.Only schema validation is performed.
AT-T00744	Purpose	The purpose of the SCT^{Inst} Instruction	FIToFICstmrCdtTrf/CdtTrf TxInf/Purp	No	Only schema validation is performed.
AT-T00905	Remittance Information	The Remittance Information	FIToFICstmrCdtTrf/CdtTrf TxInf/RmtInf	No	Only schema validation is performed.
[…]	[…]	[…]	[…]	[…]	[…]

FIToFIPaymentStatusRequest (pacs.028.001.0~~1~~3)

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

Change Request form

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.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

https://www.swift.com/mystandards/TIPS/pacs.028.001.03

Table 81 – Status investigation Message EPC DS-07 vs pacs.028.001.03~~1~~

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
[…]	[…]	[…]	[…]	[…]	[…]
n/a	Original Message Name Identification	Message identifier of the originating message	FIToFIPmtStsReq/Orgnl GrpInf/OrgnlMsgNmId	Yes	Possible allowed value is: - **pacs.008.001.0~~8~~2**
[…]	[…]	[…]	[…]	[…]	[…]
AT-T014~~41~~	Original End To End Identification	The Originator's reference of the SCT^Inst Transaction	FIToFIPmtStsReq/TxInf/OrgnlEndToEndId	Yes	Only schema validation is performed.
AT-T054~~43~~	Transaction Identification	The Originator PSP's reference number of the SCT^Inst Transaction message	FIToFIPmtStsReq/TxInf/OrgnlTxId	Yes	Identification of the Payment Transaction to be investigated.
~~AT-50~~AT-T056	Acceptance Timestamp	Time Stamp of the SCT^Inst Transaction	FIToFIPmtStsReq/TxInf/accptncDtTm	No	Acceptance timestamp of the Payment Transaction to be investigated. In case it is not filled, the investigation on the related transaction will be rejected by TIPS.
~~AT-45~~AT-T008	Category Purpose	The category purpose of the SCT^Inst Instruction	FIToFIPmtStsReq/TxInf/OrgnlTxRef/PmtTpInf/CtgyPurp	No	Only schema validation is performed.
~~AT-40~~AT-001	Scheme Identification Code	The identification code of the SCT^Inst Scheme	FIToFIPmtStsReq/TxInf/OrgnlTxRef/PmtTpInf/SvcLvl/Cd FIToFIPmtStsReq/TxInf/OrgnlTxRef/PmtTpInf/LclInstrm/Cd	Yes	Possible values are checked within schema validation.
AT-~~06~~D002	Originator BIC	The BIC code of the Originator PSP	FIToFIPmtStsReq/TxInf/OrgnlTxRef/DbtrAgt/FinInstnId/BICFI	Yes	This field is used in combination with the requestor Distinguished Name

Change Request form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
					to check user access rights.

Table 82 – Request for Status Update on a Recall

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
[…]	[…]	[…]	[…]	[…]	[…]
n/a	Original Message Name Identification	Message identifier of the originating message	FIToFIPmtStsReq/OrgnlGrpInf/OrgnlMsgNmId	Yes	Possible allowed value: "**camt.056.001.0~~1~~8**"
[…]	[…]	[…]	[…]	[…]	[…]
~~AT-41~~**AT-T14**	Original End To End Identification	The Originator's reference of the SCT^{Inst} Transaction	FIToFIPmtStsReq/TxInf/OrgnlEndToEndId	Yes	Only schema validation is performed.
~~AT-43~~**AT-T054**	Transaction Identification	The Originator PSP's reference number of the SCTInst Transaction message	FIToFIPmtStsReq/TxInf/OrgnlTxId	Yes	Identification of the Payment Transaction to be investigated.
~~AT-50~~**AT-T056**	Acceptance Timestamp	Time Stamp of the SCT^{Inst} Transaction	FIToFIPmtStsReq/TxInf/acptncDtTm	No	Acceptance timestamp of the Payment Transaction to be investigated.
[…]	[…]	[…]	[…]	[…]	[…]
~~AT-04~~**AT-T002**	Settlement Amount	Amount of the SCT^{Inst} in euro.	FIToFIPmtStsReq/TxInf/OrgnlTxRef/IntrBkSttlmAmt	No	Only schema validation is performed.
~~AT-42~~**AT-T051**	Settlement Date	The Settlement Date of the SCT^{Inst} Transaction.	FIToFIPmtStsReq/TxInf/OrgnlTxRef/IntrBkSttlmDt	No	Only schema validation is performed.
[…]	[…]	[…]	[…]	[…]	[…]
~~AT-40~~**AT-001**	Scheme Identification Code	The identification code of the SCT^{Inst} scheme	FIToFIPmtStsReq/TxInf/OrgnlTxRef/PmtTpInf/SvcLvl/Cd FIToFIPmtStsReq/TxInf/OrgnlTxRef/PmtTpInf/LclInstrm/Cd	Yes	Possible values are checked within schema validation.
~~AT-45~~**AT-T008**	Category Purpose	The category purpose of the SCT^{Inst} Instruction	FIToFIPmtStsReq/TxInf/OrgnlTxRef/PmtTpInf/CtgyPurp	No	Only schema validation is performed.
~~AT-05~~**AT-T009**	Remittance Information	The Remittance information.	FIToFIPmtStsReq/TxInf/OrgnlTxRef/RmtInf	No	Only schema validation is performed.

Change Request form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
AT-~~08~~P006	Originator Reference Party Name	The name of the Originator Reference Party	FIToFIPmtStsReq/TxInf/OrgnlTxRef/UltmtDbtr/Pty/Nm	No	Only schema validation is performed.
AT-~~09~~P007	Originator Reference Party Identification Code	The identification code of the Originator Reference Party	FIToFIPmtStsReq/TxInf/OrgnlTxRef/UltmtDbtr/Pty/Id	No	Only schema validation is performed.
AT-~~02~~P001	Debtor + Name	The name of the Originator.	FIToFIPmtStsReq/TxInf/OrgnlTxRef/Dbtr/Pty/Nm	No	Only schema validation is performed.
AT-~~03~~P005	Debtor + Postal Address	The address of the Originator.	FIToFIPmtStsReq/TxInf/OrgnlTxRef/Dbtr/Pty/PstlAdr	No	Only schema validation is performed.
AT-~~10~~P004	Debtor + Identification	The Originator identification code.	FIToFIPmtStsReq/TxInf/OrgnlTxRef/Dbtr/Pty/Id	No	Only schema validation is performed.
AT-~~01~~D001	Debtor Account	The IBAN of the account of the Originator.	FIToFIPmtStsReq/TxInf/OrgnlTxRef/DbtrAcct/Id	No	Only schema validation is performed.
AT-P003	Proxy	The Proxy/Alias of the account of the Originator	FIToFIPmtStsReq/TxInf/OrgnlTxRef/DbtrAcct/Prxy	No	Only schema validation is performed.
~~AT-06~~AT-D002	Debtor Agent	The BIC code of the Originator PSP	FIToFIPmtStsReq/TxInf/OrgnlTxRef/DbtrAgt/FinInstnId/BICFI	Yes	This field is used in combination with the requestor Distinguished Name to check user access rights.
AT-~~23~~C002	Creditor Agent	The BIC code of the Beneficiary PSP.	FIToFIPmtStsReq/TxInf/OrgnlTxRef/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
AT-~~21~~E001	Creditor + Name	The name of the Beneficiary.	FIToFIPmtStsReq/TxInf/OrgnlTxRef/Cdtr/Pty/Nm	No	Only schema validation is performed.
AT-~~22~~E004	Creditor + Postal Address	The address of the Beneficiary.	FIToFIPmtStsReq/TxInf/OrgnlTxRef/Cdtr/PstlAdr	No	Only schema validation is performed.
AT-~~24~~E005	Creditor + Identification	The Beneficiary identification code.	FIToFIPmtStsReq/TxInf/OrgnlTxRef/Cdtr/Id	No	Only schema validation is performed.

Change Request form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
AT-~~20~~C001	Creditor Account	The IBAN of the account of the Beneficiary.	FIToFIPmtStsReq/TxInf/OrgnlTxRef/CdtrAcct	No	Only schema validation is performed.
AT-E003	Proxy	The Proxy/Alias of the account of the Beneficiary	FIToFIPmtStsReq/TxInf/OrgnlTxRef/CdtrAcct/Prxy	No	Only schema validation is performed.
AT-~~28~~E007	Ultimate Creditor + Name	Name of the Beneficiary Reference Party.	FIToFIPmtStsReq/TxInf/OrgnlTxRef/UltmtCdtr/Nm	No	Only schema validation is performed.
AT-~~29~~E010	Ultimate Creditor + Identification	Identification code of the Beneficiary Reference Party.	FIToFIPmtStsReq/TxInf/OrgnlTxRef/UltmtCdtr/Id	No	Only schema validation is performed.
AT-T007	Purpose	Underlying reason for the payment transaction.	FIToFIPmtStsReq/TxInf/OrgnlTxRef/Purp	No	Only schema validation is performed.

FIToFIPaymentStatusReport~~V10~~ (pacs.002.001.10)

The FItoFIPaymentStatusReport message is used in several business cases for non-Euro settlement models:

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;

6. It is sent by TIPS to the Originator Participant (e.g., in case of errors during the conditional phase or in case of timeout condition triggered by TIPS) during either the conditional phase or settlement phase);

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 Answer 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 Answer);

9. It is sent by TIPS to the sender of the negative Recall Answer in case of errors (e.g. missing access rights);

10. It is sent by TIPS to inform the Single Instructing Party about the result of the settlement (i.e. settled, rejected, timed-out) in the SIP settlement model;

11. It is sent by TIPS to the Beneficiary Participant in case of timeout condition triggered by TIPS during the settlement phase due to missing positive confirmation from the Beneficiary Participant;

12. It is sent by TIPS to the Beneficiary Participant in case of timeout condition triggered by TIPS during the settlement phase due to delayed positive confirmation from the Beneficiary Participant.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

https://www.swift.com/mystandards/TIPS/pacs.002.001.10

[…]

FIToFICustomerCreditTransfer~~V08~~ (pacs.008.001.08)

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 for non-Euro settlement models.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

https://www.swift.com/mystandards/TIPS/pacs.008.001.08

[…]

PaymentReturn (pacs.004.001.09)

The PaymentReturn message is used for non-Euro settlement models and it is.sent by the Assignee Participant as a confirmation for a Recall instructed by the Assigner Participant

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

After processing the request, TIPS forwards the PaymentReturn message to the Assigner Participant who formerly instructed the Recall and sends a PaymentStatusReport message to the Assignee Participant.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

Change Request form

https://www.swift.com/mystandards/TIPS/pacs.004.001.09

[…]

FIToFIPaymentStatusRequest (pacs.028.001.03)

The FI to FI Payment Status Request message is used for non-Euro settlement models and it allows instructing TIPS for retrieving the status of an Instant Payment transaction.

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 previously instructed Instant Payment Transaction;

- The Originator PSP or Instructing Party can start the Request for Status Update on a Recall previously instructed.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

- https://www.swift.com/mystandards/TIPS/pacs.028.001.03

[…]

6) **§ 3.3.2.2 Cash Management (camt)**

GetAccount (camt.003.001.06)

This message is sent by a TIPS Participant, Ancillary System or Instructing Party to TIPS to instruct the following queries:

- Account Balance and Status Query;
- CMB Limit and Status Query.

The table describes the message elements to be filled.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

https://www.swift.com/mystandards/TIPS/pacs.003.001.06

[…]

Change Request form

ReturnAccount (camt.004.001.07)

This message is sent by TIPS to the interested TIPS Participant, Ancillary System or Instructing Party in the following business cases:

- Account Balance and Status Query response;

- CMB Limit and Status Query response;

- Query response error;

- Account Floor and Ceiling notifications;

- CMB Floor and Ceiling notifications.

The message content differs depending on the business case. All the optional fields which are out of the related table will not be included in the message.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

https://www.swift.com/mystandards/TIPS/camt.004.001.07

[…]

GetTransaction (camt.005.001.07)

This message is sent by the TIPS actor to TIPS to instruct a Payment transaction status query.
The following table describes the message elements to be filled.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

https://www.swift.com/mystandards/TIPS/camt.005.001.07

[…]

ReturnTransaction (camt.006.001.07)

This message is sent by TIPS to the interested TIPS Actor as an answer to a previously received Payment transaction status query.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

https://www.swift.com/mystandards/TIPS/camt.006.001.07

[…]

Change Request form

ModifyLimit (camt.011.001.07)

The ModifyLimit message is used in TIPS to manage the limit definition for CMBs.

It is sent by a TIPS Participant, Ancillary System or authorised Instructing Party to request an immediate change to the allowed Limit on a specific account for a CMB user.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

https://www.swift.com/mystandards/TIPS/camt.011.001.07

[…]

ReturnBusinessDayInformation (camt.019.001.07)

The ReturnBusinessDayInformation message is sent by the RTGS system to TIPS to:

- Notify the change of RTGS Business Date
- Enable or disable the acceptance of outbound liquidity transfers instructed to TIPS

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

https://www.swift.com/mystandards/TIPS/camt.019.001.07

[…]

Receipt (camt.025.001.05)

The Receipt (camt.025.001.05) message is used in TIPS in different business cases related to Liquidity Credit Transfer area (for the interaction with the customer) and CMB limit modification.

The Receipt message is then sent to the Originator of the Liquidity Transfer.

In the intra-service Liquidity Transfer scenario, it is sent by TIPS to the sender to report about the execution of the liquidity transfer.

In the CMB Limit modification context, it is sent by TIPS to the interested TIPS Participant, Ancillary System or Instructing Party originating the Modify Limit message.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

https://www.swift.com/mystandards/TIPS/camt.025.001.05

[…]

Change Request form

target | TIPS

Receipt (camt.025.001.04)

The Receipt message (camt.025.001.04) is used in TIPS in the interaction with the RTGS Systems for the Liquidity Credit Transfer scenarios and for the change of business date of the RTGS System scenario.

In the Inbound Liquidity Transfer scenario, it is sent by TIPS to the RTGS System to report about the execution of the liquidity transfer.

In the Outbound liquidity transfer, it is sent by the RTGS System to TIPS to report about the execution of the liquidity transfer.

In the Outbound liquidity transfer - pull request scenario, it is sent by the RTGS System to TIPS to report about the execution of the liquidity transfer and then it is forwarded by TIPS to the RTGS System.

In the RTGS System change of business date scenario, it is used by TIPS to inform the RTGS System that TIPS received the confirmation of settlement or the rejection for all the transient Liquidity Transfers.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

https://www.swift.com/mystandards/TIPS/camt.025.001.04

[…]

ResolutionOfInvestigation (camt.029.001.09̲3̶)

The Resolution of Investigation message is sent by the Assignee party of a FIToFIPaymentCancellationRequest̲ (Recall), triggered by an Assigner party for a formerly settled Instant Payment transaction, as a negative response. 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.

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

TIPS receives this message by the Assignee party, checks the related access rights and the reachability of the Assigner party.

No further processing but message schema validation is performed as the message is directly forwarded to the party which formerly triggered the Recall process.

References/links
The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

Change Request form

https://www.swift.com/mystandards/TIPS/camt.029.001.09

Table 101 – ResolutionOfInvestigation (camt.029.001.09~~3~~)

EPC Ref.	Reference Name	EPC Description	XML path	Mand.	TIPS Usage
[…]	[…]	[…]	[…]	[…]	[…]
n/a	Original Message Name Identification	Message identifier of the originating message	RsltnOfInvstgtn/CxlDtls/ TxInfAndSts/OrgnlGrpIn f/OrgnlMsgNmId	Yes	Possible allowed value "pacs.008.001.0<u>8</u>~~2~~"
[…]	[…]	[…]	[…]	[…]	[…]
AT-T014<u>1</u>~~1~~	Original End To End Identification	The Originator's reference of the SCT^{Inst} Transaction	RsltnOfInvstgtn/CxlDtls/ TxInfAndSts/OrgnlEndT oEndId	Yes	Only schema validation is performed.
AT-T054<u>4</u>~~3~~	Original Transaction Identification	The Originator PSP's reference number of the SCT^{Inst} Transaction message	RsltnOfInvstgtn/CxlDtls/ TxInfAndSts/OrgnlTxId	Yes	Only schema validation is performed.
[…]	[…]	[…]	[…]	[…]	[…]
AT-E0012<u>1</u>/ AT-C002<u>3</u>	Cancellation Status Reason Information + Originator	The Name of the Beneficiary or the BIC code of the Beneficiary PSP	RsltnOfInvstgtn/CxlDtls/ TxInfAndSts/CxlStsRsnI nf/Orgtr	Yes	Only schema validation is performed.
AT-R05<u>7</u>	Cancellation Status Reason Information + Reason	The Reason Code for non-acceptance of the Recall.	RsltnOfInvstgtn/CxlDtls/ TxInfAndSts/CxlStsRsnI nf/Rsn	Yes	Only schema validation is performed.
[…]	[…]	[…]	[…]	[…]	[…]
AT-R053<u>6</u> **AT-R05<u>7</u>** / **AT-R072<u>5</u>~~3~~** **AT-R078<u>5</u>~~9~~**	Cancellation Status Reason Information + Additional Information	Further details on the cancellation status reason.	RsltnOfInvstgtn/CxlDtls/ TxInfAndSts/CxlStsRsnI nf/AddtlInf	Yes	Only schema validation is performed.
[…]	[…]	[…]	[…]	[…]	[…]
AT-T002<u>0</u>~~4~~	Interbank Settlement Amount	The amount of the SCT^{Inst} in euro.	RsltnOfInvstgtn/CxlDtls/ TxInfAndSts/OrgnlTxRe f/IntrBkSttlmAmt	No	Only schema validation is performed.
AT-T051<u>4</u>~~2~~	Interbank Settlement Date	The Settlement Date of the SCT^{Inst} Transaction.	RsltnOfInvstgtn/CxlDtls/ TxInfAndSts/OrgnlTxRe f/IntrBkSttlmDt	No	Only schema validation is performed.

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EPC Ref.	Reference Name	EPC Description	XML path	Mand.	TIPS Usage
AT-T00140	Scheme Identification Code	The identification code of the SCT^{Inst} Scheme	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlTxRef/PmtTpInf/SvcLvl/Cd RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlTxRef/PmtTpInf/LclInstrm/Cd	No	Possible values are checked within schema validation.
AT-T00845	Category Purpose	The category purpose of the SCT^{Inst} Instruction	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlTxRef/PmtTpInf/CtgyPurp	No	Only schema validation is performed.
AT-T00905	Remittance Information	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlTxRef/RmtInf	No	Only schema validation is performed.
AT-P00608	Ultimate Debtor + Name	The name of the Originator Reference Party.	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlTxRef/UltmtDbtr/Pty/Nm	No	Only schema validation is performed.
AT-P00709	Ultimate Debtor + Identification	The identification code of the Originator Reference Party.	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlTxRef/UltmtDbtr/Pty/Id	No	Only schema validation is performed.
AT-P00102	Debtor + Name	The name of the Originator.	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlTxRef/Dbtr/Pty/Nm	No	Only schema validation is performed.
AT-P00503	Debtor + Postal Address	The address of the Originator.	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlTxRef/Dbtr/Pty/PstlAdr	No	Only schema validation is performed.
AT-P00410	Debtor + Identification	The Originator identification code.	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlTxRef/Dbtr/Pty/Id	No	Only schema validation is performed.
AT-D001	Debtor Account	The IBAN of the account of the Originator.	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlTxRef/DbtrAcct/Id/IBAN	Yes	Only schema validation is performed.
AT-P003	Proxy	Specifies an alternate assumed name for the identification of the account.	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlTxRef/DbtrAcct/Prxy	No	Only schema validation is performed.
AT-D00206	Debtor Agent	The BIC code of the Originator PSP.	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlTxRef/DbtrAgt	No	Only schema validation is performed.
AT-C00223	Creditor Agent	The BIC code of the Beneficiary PSP.	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlTxRef/CdtrAgt	No	Only schema validation is performed.
AT-E00121	Creditor + Name	The name of the Beneficiary.	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlTxRef/Cdtr/Pty/Nm	No	Only schema validation is performed.
AT-E00422	Creditor + Postal Address	The address of the Beneficiary.	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlTxRef/Cdtr/Pty/PstlAdr	No	Only schema validation is performed.
AT-E00524	Creditor + Identification	The Beneficiary identification code.	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlTxRef/Cdtr/Pty/Id	No	Only schema validation is performed.

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EPC Ref.	Reference Name	EPC Description	XML path	Mand.	TIPS Usage
AT-C00120	Creditor Account	The IBAN of the account of the Beneficiary.	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlTxRef/CdtrAcct/Id/IBAN	Yes	Only schema validation is performed.
AT-E003	Proxy	Specifies an alternate assumed name for the identification of the account.	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlTxRef/CdtrAcct/Prxy	No	Only schema validation is performed.
AT-E00728	Ultimate Creditor + Name	Name of the Beneficiary Reference Party.	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlTxRef/UltmtCdtr/Pty/Nm	No	Only schema validation is performed.
AT-E01029	Ultimate Creditor + Identification	Identification code of the Beneficiary Reference Party.	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlTxRef/UltmtCdtr/Pty/Id	No	Only schema validation is performed.
AT-T007	Purpose	Underlying reason for the payment transaction.	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlTxRef/Purp	No	Only schema validation is performed.

LiquidityCreditTransfer (camt.050.001.05)

The Liquidity Credit Transfer message is used in TIPS in order to instruct inbound and outbound liquidity transfers to/from RTGS Systems to fund accounts of TIPS Participants or repatriate money in the related RTGS System.

Authorised technical user (RTGS System) can send inbound liquidity transfers from the corresponding RTGS to TIPS. In case the validation is successful TIPS transfers the requested amount from the (technical) transit account to the TIPS Account.

TIPS Participants or Instructing Parties can trigger outbound liquidity transfers in TIPS using a liquidity transfer order message.

Additionally, the message is used to instruct intra-service Liquidity Transfers to fund/defund TIPS AS Technical Account.

TIPS Participants or Instructing Parties can trigger intra-service liquidity transfers to fund a TIPS AS Technical Account. If the Ancillary System owning the TIPS AS Technical Account to be funded has been set up as Instructing Party of the TIPS Participant, it can trigger the liquidity transfer on behalf of the TIPS Participant, provided it has been granted the necessary privileges.

Ancillary systems can trigger intra-service liquidity transfers to defund their TIPS AS Technical Account.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

https://www.swift.com/mystandards/TIPS/camt.050.001.05

[…]

BankToCustomerAccountReport (camt.052.001.06)

The Bank To Customer Account Report is used in TIPS to provide information regarding all the accounts in the data scope of the TIPS actor.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

https://www.swift.com/mystandards/TIPS/camt.052.001.06

[…]

BankToCustomerStatement (camt.053.001.06)

The Bank To Customer Statement (camt.053.001.06) provides detailed information on the activities recorded for all the accounts in the data scope of the recipient actor.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

https://www.swift.com/mystandards/TIPS/camt.053.001.06

[…]

BankToCustomerStatement (camt.053.001.08)

The Bank To Customer Statement (camt.053.001.08) is used as General Ledger message sent by TIPS to the RTGS Systems.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

https://www.swift.com/mystandards/TIPS/camt.053.001.08

[…]

BankToCustomerDebitCreditNotification (camt.054.001.06)

The Bank To Customer Debit Credit Notification message is used in TIPS in order to report to the account owner the settlement of a liquidity transfer credited or debited.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

Change Request form

https://www.swift.com/mystandards/TIPS/camt.054.001.06

[…]

FIToFIPaymentCancellationRequest (camt.056.001.08~~1~~)

The FIToFIPaymentCancellationRequest message allows instructing TIPS to trigger a recall process for a formerly settled Instant Payment transaction.

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

TIPS receives this message by the Assigner party, checks the related access rights and the reachability of the Assignee party.

No further processing but message schema validation is performed as the message is directly forwarded to the party to which the case is assigned.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

https://www.swift.com/mystandards/TIPS/camt.056.001.08

Table 108 – FIToFIPaymentCancellationRequest (camt.056.001.08~~1~~)

EPC Ref.	Reference Name	EPC Description	XML path	Mand.	TIPS Usage
[…]	[…]	[…]	[…]	[…]	[…]
AT-R053~~6~~	Cancellation Identification	The specific reference of the PSP initiating the Recall.	FIToFIPmtCxlReq/Undrlyg/TxInf/CxlId	Yes	
[…]	[…]	[…]	[…]	[…]	[…]
n/a	Original Message Name Identification	Specifies the original message name identifier to which the message refers.	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlGrpInf/OrgnlMsgNmId	Yes	Only value **pacs.008.001.08~~2~~** is allowed.
[…]	[…]	[…]	[…]	[…]	[…]
AT-T014~~4~~1	Original End To End Identification	The Originator's reference of the SCT^{Inst} Transaction.	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlEndToEndId	Yes	Only schema validation is performed.
AT-T054~~4~~3	Original Transaction Identification	The Originator PSP's reference of the SCT^{Inst} Transaction message.	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxId	Yes	Reference of the Instant Payment Transaction for which the Recall is requested.

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EPC Ref.	Reference Name	EPC Description	XML path	Mand.	TIPS Usage
AT-T00204	Original Interbank Settlement Amount	The amount of the SCT^{Inst} in euro.	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlIntrBkSttlmAmt	Yes	Amount of the Instant Payment Transaction for which the Recall is requested.
AT-T05142	Original Interbank Settlement Date	The Settlement Date of the SCT^{Inst} Transaction.	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlIntrBkSttlmDt	Yes	Settlement Date of the Instant Payment Transaction for which the Recall is requested.
[…]	[…]	[…]	[…]	[…]	[…]
AT-R002	Cancellation Reason Information + Originator	Identification of the type of party initiating the R-message.	FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/Orgtr	Yes	Only schema validation is performed.
AT-R05148	Cancellation Reason Information + Reason	The Recall reason code.	FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/Rsn	Yes	Only schema validation is performed.
AT-R05249	Cancellation Reason Information + Additional Information	Additional information to **AT-48** The Recall reason code.	FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/AddtlInf	No	Only schema validation is performed.
[…]	[…]	[…]	[…]	[…]	[…]
AT-T00140	Scheme Identification Code	The identification code of the SCT^{Inst} Scheme	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/PmtTpInf/SvcLvl/Cd FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/PmtTpInf/LclInstrm/Cd	No	Only schema validation is performed.
AT-T00845	Category Purpose	The category purpose of the SCT^{Inst} Instruction	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/PmtTpInf/CtgyPurp	No	Only schema validation is performed.
AT-T00905	Remittance Information	The Remittance information.	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/RmtInf	No	Only schema validation is performed.
AT-P00608	Originator Reference Party Name	The name of the Originator Reference Party	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/UltmtDbtr/Pty/Nm	No	Only schema validation is performed.
AT-P00709	Originator Reference Party Identification Code	The identification code of the Originator Reference Party	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/UltmtDbtr/Pty/Id	No	Only schema validation is performed.
AT-P00102	Debtor + Name	The name of the Originator.	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/Dbtr/Pty/Nm	No	Only schema validation is performed.
AT-P00503	Debtor + Postal Address	The address of the Originator.	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/Dbtr/Pty/pstlAdr	No	Only schema validation is performed.

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EPC Ref.	Reference Name	EPC Description	XML path	Mand.	TIPS Usage
AT-P00410	Debtor + Identification	The Originator identification code.	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/Dbtr/Pty/Id	No	Only schema validation is performed.
AT-D001	Debtor Account	The IBAN of the account of the Originator.	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/DbtrAcct/Id/IBAN	Yes	Only schema validation is performed.
AT-P003	Proxy	Specifies an alternate assumed name for the identification of the account.	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/DbtrAcct/Prxy	No	Only schema validation is performed.
AT-D00206	Debtor Agent	The BIC code of the Originator PSP.	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/DbtrAgt	No	Only schema validation is performed.
AT-C00223	Creditor Agent	The BIC code of the Beneficiary PSP.	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/CdtrAgt	No	Only schema validation is performed.
AT-E00121	Creditor + Name	The name of the Beneficiary.	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/Cdtr/Pty/Nm	No	Only schema validation is performed.
AT-E00422	Creditor + Postal Address	The address of the Beneficiary.	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/Cdtr/Pty/pstlAdr	No	Only schema validation is performed.
AT-E00524	Creditor + Identification	The Beneficiary identification code.	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/Cdtr/Pty/Id	No	Only schema validation is performed.
AT-C00120	Creditor Account	The IBAN of the account of the Beneficiary.	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/CdtrAcct/Id/IBAN	Yes	Only schema validation is performed.
AT-E003	Proxy	Specifies an alternate assumed name for the identification of the account.	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/CdtrAcct/Prxy	No	Only schema validation is performed.
AT-E00728	Ultimate Creditor + Name	Name of the Beneficiary Reference Party.	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/UltmtCdtr/Pty/Nm	No	Only schema validation is performed.
AT-E01029	Ultimate Creditor + Identification	Identification code of the Beneficiary Reference Party.	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/UltmtCdtr/Pty/Id	No	Only schema validation is performed.
AT-T007	Purpose	Underlying reason for the payment transaction.	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/Purp	No	Only schema validation is performed.

FIToFIPaymentCancellationRequest (camt.056.001.08)

The FI To FI Payment Cancellation Request message is used for non-Euro settlement models and it allows instructing TIPS to trigger a recall process for a formerly settled Instant Payment transaction.

TIPS receives this message by the Assigner party, checks the related access rights and the reachability of the Assignee party.

No further processing but message schema validation is performed as the message is directly forwarded to the party to which the case is assigned.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

https://www.swift.com/mystandards/TIPS/camt.056.001.08

[…]

ResolutionOfInvestigation (camt.029.001.09)

The Resolution of Investigation message is used for non-Euro settlement models and it is sent by the Assignee party of a FIToFIPaymentCancellationRequest (Recall), triggered by an Assigner party for a formerly settled Instant Payment transaction, as a negative response. The Recall's Assignee party becomes the Assigner party of the negative answer.

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

TIPS receives this message by the Assignee party, checks the related access rights and the reachability of the Assigner party.

No further processing but message schema validation is performed as the message is directly forwarded to the party which formerly triggered the Recall process.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

https://www.swift.com/mystandards/TIPS/camt.029.001.09

[…]

7) **§ 3.3.2.3 Account Management (acmt)**

AccountRequestAcknowledgement (acmt.010.001.02)

The Account Request Acknowledgement message is sent by TIPS upon successful processing of a formerly instructed Account Excluded Mandate Maintenance Request message to the sender.
This message notifies the sender that the blocking status of an account or CMB has been changed.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

https://www.swift.com/mystandards/TIPS/acmt.010.001.02

[…]

AccountRequestRejection (acmt.011.001.02)

The Account Request Rejection message is sent by TIPS upon rejection of a formerly instructed Account Excluded Maintenance Request message to the sender.

This message notifies the sender that the request to modify the blocking status of the account or CMB has been rejected.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

https://www.swift.com/mystandards/TIPS/acmt.011.001.02

[…]

AccountExcludedMandateMaintenanceRequest (acmt.015.001.02)

The Account Excluded Mandate Maintenance Request message is sent by an authorised TIPS Actor to request a change on the blocking status for an account or CMB.

If the request is successfully executed, TIPS notifies the sender with an acmt.010.001.02 message.

If the request is rejected, TIPS notifies the sender with an acmt.011.001.02 message.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

https://www.swift.com/mystandards/TIPS/acmt.015.001.02

[…]

8) **§ 3.3.2.4 Reference Data (reda)**

PartyStatusAdvice (reda.016.001.01)

The Party Status Advice message is sent by TIPS to report the results of the execution of the related Party Modification Request to the requesting Central Bank.

The XSD schema is shared with Common Reference Data Management to enable users to use a single implementation for the two services.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

Change Request form

[…]

PartyModificationRequest (reda.022.001.01)

The Party Modification Request message is sent by a Central Bank to request a change on the blocking status for a TIPS Participant or an Ancillary System.

The sender is notified by TIPS with a reda.016.001.01 message with the result of the execution.

The XSD schema is shared with Common Reference Data Management to enable users to use a single implementation for the two services.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

[…]

TIPS User Training material

9) FN.040 Settlement of instant payments
Amendment of slides 34, 58, 77, 89 with the new message versions.

ESMIG UDFS

10) § 1.5.3.2.1. Technical message validation for SCTInst scheme

[…]

Table 1 - Cross-field validations for SCT^{Inst} scheme

ISO CODE	Field/Group	Check to be performed	X-PATH	ERROR Code	Output message
pacs.002.001.~~03~~10	Group Status Transaction Status	Neither group status nor transaction status has been specified	FIToFIPmtStsRpt/OrgnlGrpInfAndSts/GrpSts FIToFIPmtStsRpt/TxInfAndSts/TxSts	MS01	pacs.002.001.~~03~~10
pacs.002.001.~~03~~10	Group Status Transaction Status	Both group status and transaction status have been specified	FIToFIPmtStsRpt/OrgnlGrpInfAndSts/GrpSts FIToFIPmtStsRpt/TxInfAndSts/TxSts	MS01	pacs.002.001.~~03~~10
pacs.002.001.~~03~~10	Reason	The relevant StsRsnInf tag for a negative reply (RJCT) should have been specified	FIToFIPmtStsRpt/OrgnlGrpInfAndSts/StsRsnInf/Rsn/Cd	MS01	pacs.002.001.~~03~~10

Change Request form

ISO Code	Field/Group	Check to be performed	X-Path	ERROR Code	Output message
pacs.002.001.~~03~~10	Reason	The relevant StsRsnInf tag for a negative reply (RJCT) should have been specified	FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Rsn/Cd	MS01	pacs.002.001.~~03~~10
pacs.004.001.0~~2~~9	Number Of Transactions	TIPS supports only one transaction per message. NbOfTxs (attribute tag) = 1	PmtRtr/GrpHdr/NbOfTxs	MS01	pacs.002.001.~~03~~10
pacs.004.001.0~~2~~9	Original Group Information	The OrgnlGrpInf has not been specified neither at group nor at transaction level	PmtRtr/OrgnlGrpInf PmtRtr/TxInf/OrgnlGrpInf	MS01	pacs.002.001.~~03~~10
pacs.004.001.0~~2~~9	Original Group Information	The OrgnlGrpInf has been specified both at group and at transaction level	PmtRtr/OrgnlGrpInf PmtRtr/TxInf/OrgnlGrpInf	MS01	pacs.002.001.~~03~~10
pacs.004.001.0~~2~~9	Transaction Information	The xml message should contain exactly one TxInf tag	PmtRtr/TxInf	MS01	pacs.002.001.~~03~~10
pacs.008.001.0~~2~~8	Remittance Information	Either Unstructured or Structured may be present. If both components are included, the message will be rejected	FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Ustrd FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd	MS01	pacs.002.001.~~03~~10
pacs.028.001.0~~1~~3	Original Message Name Identification Original Instruction Identification	Original Message Name Identification = "camt.056.001.01" and Original Instruction Identification not specified.	FIToFIPmtStsReq/OrgnlGrpInf/OrgnlMsgNmId FIToFIPmtStsReq/TxInf/OrgnlInstrId	MS01	pacs.002.001.~~03~~10
pacs.028.001.0~~1~~3	Original Message Name Identification Creditor Agent	Original Message Name Identification = "camt.056.001.01" and Creditor Agent not specified.	FIToFIPmtStsReq/OrgnlGrpInf/OrgnlMsgNmId FIToFIPmtStsReq/TxInf/OrgnlTxRef/CdtrAgt/FinInstnId/BICFI	MS01	pacs.002.001.~~03~~10
pacs.028.001.0~~1~~3	Original Message Name Identification Creditor Agent	Original Message Name Identification = "camt.056.001.01", multiple instances of Transaction Information must have the same BIC as Creditor Agent.	FIToFIPmtStsReq/OrgnlGrpInf/OrgnlMsgNmId FIToFIPmtStsReq/TxInf/OrgnlTxRef/CdtrAgt/FinInstnId/BICFI	MS01	pacs.002.001.~~03~~10

Change Request form

ISO CODE	Field/Group	Check to be performed	X-PATH	ERROR Code	Output message
[...]	[...]	[...]	[...]	[...]	[...]

_____

High-level description of Impact:

_____

Impacts on other projects and products:

No impact is foreseen on other TARGET Services:

- CSLD no impact

- ECMS no impact

- T2S no impact

- TARGET2 no impact

Outcome/Decisions:

Change Request form

L3 analysis - General Information	
Impact on TIPS	
Business Interface	
X	A2A Interface
	U2A Interface
Settlement Engine	
X	Payment Transaction
	Liquidity Transfer
X	Recall
Queries and Reports	
X	Queries
	Reports
Other functions	
	Local Reference Data Management
	Statistics
	Complex Queries and Reports
	Mobile Proxy Look-up
Common Components	
	ESMIG
	CRDM
	Archiving
	Billing
	DMT
Operational Tools	
	SLA Reporting
	TMS
	Technical Monitoring

Change Request form

	Change Management	
	Capacity Management	
Infrastructure request		
	Application components impacted	
	Application components not impacted	
Operational activities		
	Business activities impacted	
	Technical activities impacted	
New functionalities		
	Enhanced Information Database (EIDB)	

Impact on documentation		
Document	**Chapter**	**Change**
TIPS UDFS	1.7.1 Service configuration	EPC's attributes numbering.
	2.2.3 Instant Payment (SIP settlement model)	Messages versions.
	2.3 Recall	EPC's attributes numbering.
	3.3.1 List of messages	Messages versions.
	3.3.2.1 Payments Clearing and Settlement	Messages versions updated for euro community, migration to ISO MR2019. MyStandards links added.
	3.3.2.2 Cash Management (camt)	Messages versions updated for euro community, migration to ISO MR2019. MyStandards links added.
	3.3.2.3 Account Management (acmt)	MyStandards links added.
	3.3.2.4 Reference Data (reda)	MyStandards links added.
ESMIG UDFS	1.5.3.2.1. Technical message validation for SCTInst scheme	Messages versions updated for euro community.
TIPS UHB		
Training documentation	FN.040_Settlement of instant payments	Amendment of slides 34, 58, 77, 89 with the new message versions.
MEPT documentation		
Other documents		

Change Request form

Overview of the impact of the request on TIPS (L2 view)
Summary of functional, development, infrastructure, operational and security impacts

Summary of functional impact:

In order to align TIPS to (i) EPC004-16/ 2023 Version 1.0 SCTInst Scheme Rulebook, (ii) EPC122-16 / 2023 Version 1.0 SCTInst Inter-PSP Implementation Guidelines and (iii) EPC087-22 / Version 1.0 / EPC guidance document - Migration to the 2019 Version of the ISO 20022 Standard-based XML Messages, an adaptation of the Scope Defining Documents is required, in order to reflect:

1) the editorial changes stemming from the rulebook, so the change of the attribute numbering structure for all datasets of all messages (e.g. the attribute "The name of the Originator" of dataset DS-01 changes its number from "002" to "P001". It should be then referenced with AT-P001 instead of AT-02 in all UDFS sections).

2) the message version changes due to the migration to the ISO MR2019 for all the messages under the SCTInst scope, as for the following table:

Message for Euro Community	Version currently used	Version to be used
FItoFICustomerCreditTransfer (pacs.008)	V02	V08
FItoFIPaymentsStatusReport (pacs.002)	V03	V10
FItoFIPaymentStatusRequest (pacs.028)	V01	V03
FItoFIPaymentCancellationRequest (camt.056)	V01	V08
ResolutionOfInvestigation (camt.029)	V03	V09
PaymentReturn (pacs.004)	V02	V09

Starting from TIPS R3.1, TIPS supports two message sets for both (i) the settlement of Instant Payments and (ii) the related business cases such as Recall and Investigation:
- one set of messages for SCTInst scheme
  - pacs.002.001.03
  - pacs.008.001.02
  - pacs.004.001.02
  - camt.056.001.01
  - camt.029.001.03
  - pacs.028.001.01

- a second set of messages for non-EURO schemes
  - pacs.002.001.10
  - pacs.008.001.08
  - pacs.004.001.09
  - camt.056.001.08
  - camt.029.001.09
  - pacs.028.001.03

When a message is delivered to TIPS, the message router uses the message type in order to select the proper schema for the schema validation process.

For example, when a pacs.008.001.02 is received by TIPS, the schema validation process checks the xml message against the XSD of the pacs.008 V02 part of the SCTInst scheme set, due to the fact that only this set contains the V02 version of this message.

Considering that the two sets contain messages with completely disjoint versions (e.g. for pacs.008 message, the version is V02 for SCTInst and V08 for non-euro) TIPS applies the schema validation process reasoning

simply on the message type, which already contains the version used to distinguish between the two sets. This is exactly the same approach used by all the TARGET Services.

With the alignment to the 2023 version of the EPC specification and the migration to the to the ISO MR2019 for the messages dedicated to the euro community, the two message sets (SCTInst and non-EURO) will share the same message types, including the version, since both sets will be aligned to ISO MR2019 (e.g. pacs.008 V08 for SCTInst and pacs.008 V08 for non-EURO). Therefore, TIPS should be adapted in order to overcome the limitation, which is enforced in all the TARGET Services, to support only one customisation (XSD) for each message type.

The message type will no longer be sufficient for the completion of the schema validation process: an additional information is needed. Moreover, since the message payload is not accessible before the schema validation check, this information should be present at transport protocol level (Message Exchange Processing for TIPS (MEPT) protocol), considering also that the the message payload cannot be changed in order not to lose the compliance with the requirements underlying the two sets and with the ISO20022 standard.

The proposed solution is *to append a suffix to the value of the existing MsgType MEPT property* in order to distinguish the two sets, e.g. as described in the following example:

- MsgType=pacs.008.001.08.EPC for messages sent in EUR compliant with the SCT[Inst] specifications;
- MsgType=pacs.008.001.08.NPC for messages sent e.g. in SEK compliant with the non-Euro specifications.

This approach will allow to reach the goal to have multiple customizations (XSDs) of the same message type (version included) supported by TIPS and stemming from different requirements of the related communities. In addition, it allows to:

- keep the MEPT header structure unchanged (as no additional property is needed);
- avoid changes into the interaction with NSPs;
- avoid changes of the MsgType property processing: if the suffix is not added or it does not match with a supported value, the message will be rejected with parsing error (X001) as it happens today in case of tan incorrect value filled in the property.

Furthermore, this solution is scalable to allow *TIPS to support multiple message customizations based on the same message type*, for example in case of onboarding of new communities (e.g. DKK, NOK) or for the cross-currency or cross-platform usage cases (e.g. XCY), simply appending further suffixes.

3) General changes applicable to the above-mentioned messages, whenever applicable:

- o Inclusion of a Legal Entity identifier (LEI) as an alternative identifier for a "non-private" party;
- o BIC data elements change: "BIC or BEI" replaced by "ANYBIC" and "BIC" replaced by "BICFI";
- o Split between "Party" and "Agent" in R-messages (for example in elements "Debtor" and "Creditor" under "Original Transaction Reference"): "Party" specifies the identification of a person or an organisation, "Agent" specifies the identification of a financial institution. Only "Party" will be used in the IGs;
- o Possibility to use a proxy for the identification of an account. The Alias/Proxy can only be provided optionally in addition to the usual account identification (i.e. IBAN);
- o Extension of the structured sub-elements of "postal address", with a dedicated SEPA usage rule;
- o for pacs.004/camt.029/camt.056: new sub-element "Purpose" under "Original Transaction Reference";

The message specifications about pacs.008, pacs.002, pacs.028, camt.056, camt.029 and pacs.004 for euro community will be updated accordingly.

For the change *Extension of element "Structured" under "Remittance Information" including e.g. new sub-elements "Tax Remittance" and "Garnishment Remittance"* listed in the CR text (stemming from the *EPC087-22 EPC guidance document - Migration to the 2019 Version of the ISO 20022-based XML Messaging Standard)* will not be applied to pacs.008 message specification due to the fact that the IG does not declare these fields as part of the SEPA Core Mandatory Subset.

Regarding the provisioning of the message specifications for TIPS, in addition to the chapter 3 of the UDFS, currently the Xml Schema Definition (XSDs) and XML message examples are provided to the customers as additional TIPS documentation downloadable from the ECB website.

With this Change Request, the TIPS message specifications will be provided in *MyStandards* as currently

happens for all the other TARGET Services via Usage Guidelines and message examples (except for the TIPS Directory full and update, which cannot be uploaded due to its flat file nature) in the TIPS MyStandards group, allowing the usage of all the MyStandards additional functionality (e.g. message compare, example validation, xsd and specification excel/PDF generation). In addition, a dedicated Readiness portal will be provided, in order to allow customers to upload their test messages and to perform a validation respect to the correspondent message specification.

The TIPS UDFS should be updated in order to report, for each message, the link to the corresponding MyStandards specification. The migration to MyStandards could cause some editorial/cosmetic changes to the xsd automatically generated by MyStandards respect to the current xsd available for TIPS, without any business impact. This due to the fact that MyStandards applies dedicated rules to the assignment of the datatype name.

The usage of MyStandards and the Readiness Portal will be introduced with this CR and will continue to be used for each and every TIPS release/CR, avoiding the upload on the ECB website (except for the TIPS Directory full and update examples) and providing a more flexible tool for message publication and management.

An update of the TIPS functional documentation is required in the following areas, to keep track of the editorial changes and the amendment to the message specifications from this Change Request:
- TIPS UDFS;
- ESMIG UDFS;
- Message schema pacs.008, pacs.002, pacs.028, camt.056, camt.029 and pacs.004 for euro community and related message example;

TIPS Training material.

Summary of application development impact:

1 TIPS Router shall be updated in order process the new 6 schema files and to remove the old ones.

2 TIPS Router shall be updated to add the validation of pacs.008 message shall implement the technical validation rules listed on point 3) of the functional impact paragraph.

3 TIPS Testing tool shall be updated in order process the new schema files.

4 MEPT (Message Exchange Processing for TIPS, part of ESMIG) shall be configured in order to assign the new message types to the relevant MEPT property values.

5 MEPT documentation shall be updated to convey the information required for triggering the appropriate schema validation in TIPS, on the basis of the suffix in the MsgType property value, to participants. This shall be done by enhancing the Message Exchange Processing for TIPS (MEPT) protocol, which is used in the communication between TIPS and the Network Service Providers.

As of the date this CR is assessed, it has not yet been decided how the new rules will come into effect. There are two possibilities, either:
- The new schemas will enter into force at a precise point in time, putting in place a "recreate deployment" (it is subject to an all-or-nothing logic and ensures an immediate update of the whole system), to be realized stopping the TIPS platform before deployment and re-starting it after the new version is fully installed.
- The new schemas will enter into effect progressively, during a period of time in which they are optional and both old and new schemas coexist. At the end of the transition period, only the new schemas will be into force. (This is the TIPS usual "rolling deployment" strategy, the normal way any change is deployed in TIPS).

The costs stemming from the adoption of the specific deployment strategy will be assessed in a possible future CR, however **the decision will have to be taken before the CR-0052 development starts, as the deployment strategy must be known at the time the change is designed**.

Summary of infrastructure impact:

Very limited, moderate infrastructural impacts are foreseen.

Summary of operational impact:

This CR does not specify how the new schemas will enter into effect: if they will enter into force at a precise point in time, putting in place a "recreate deployment" (as opposite to the TIPS usual "rolling deployment" strategy), the former must be subject to an all-or-nothing logic and realizes an immediate update of the whole system.

In case a "recreate deployment" is needed, TIPS must be stopped before deployment and re-started after the new version is fully installed. These activities would require support by IT operation staff, not foreseen in this CR (to be added, if needed, in a further CR).

Summary of security impact:

See Change Request Analysis.