

Change Request form

General Information (Origin of Request)		
<input type="checkbox"/> User Requirements Document (URD) <input checked="" type="checkbox"/> User Detailed Functional Specification (UDFS) <input type="checkbox"/> User Handbook (UHB) <input checked="" type="checkbox"/> Other User Functional or Technical Documentation (SYS)		
Request raised by: ECB	Institution: ECB	Date raised: 03 October 2022
Request title: Update of TIPS non-Euro message specifications		Request ref. no: TIPS-0055-SYS ¹
Request type:		
1. Legal/business importance parameter: High	2. Market implementation efforts parameter – Stakeholder impact: Medium	
3. Operational impact: Medium	4. Financial impact parameter: Low	
5. Functional/ Technical impact: Medium	6. Interoperability impact: Low	
Requestor Category: Sveriges Riksbank	Status: Allocated to a Release	

Reason for change and expected benefits/business motivation:

The proposed change aims at updating the TIPS message specifications for non-Euro currencies in order to comply with the document published by the Nordic Payment Council (NPC):

- [NPC012-01 NCT Inst Inter-PSP Implementation Guidelines \(IG\) 2023 v1.0](#)

Description of requested change:

TIPS message specifications currently in place for non-Euro currencies have been designed in compliance with the requirements stemming from the change requests *TIPS.0030.URD* and *TIPS.0031.URD*.

Due to the release of the new version of the NPC Instant Credit Transfer specifications for 2023, a detailed gap analysis has been performed by the Sveriges Riksbank to highlight the compulsory changes to be applied to the TIPS non-Euro message specifications, in order to comply with the updated NCT Implementation Guidelines.

The following changes have been identified:

- extension of the structured sub-elements of “*postal address*”, with a dedicated NPC usage rule;
- pacs.004/camt.029/camt.056: new optional sub-element “*Purpose*” under “*Original Transaction Reference*”;
- the element “*Currency*” under Debtor account and Creditor Account needs to be added as an optional element, where applicable, in all relevant messages.

TIPS message specifications for non-Euro currencies should be updated in order to include the abovementioned changes.

The exact timing and manner in which the updated version of non-Euro message specifications will enter into force in November 2023 is still under discussion and it requires further clarifications. Therefore, this change request does not contain any requirement on the rollout mode, that will eventually be part of a separate change request.

Submitted annexes / related documents:

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

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Update of the TIPS specifications

Proposed wording for the Change request:

TIPS UDFS v5.0.1

1) § 3.3.2.1.6 FIToFICustomerCreditTransferV08 (pacs.008.001.08)

[...]

Table 1 – pacs.008.001.08

Field Name	Description	XML path	Mand.	TIPS Usage
[...]	[...]	[...]	[...]	[...]
Charge Bearer	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgBr	Yes	Only schema validation is performed.
Originator Reference Party Name	The name of the Originator Reference Party	FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/Nm	No	Only schema validation is performed.
<u>Ultimate Debtor</u> + Postal Address	<u>Ultimate Debtor Postal Address</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/PstlAdr</u>	No	<u>If a Postal Address sub-element other than 'Address Line' and 'Country' is used, then 'Address Line' is 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.</u>
Originator Reference Party Identification Code	The identification code of the Originator Reference Party	FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/Id	No	Only schema validation is performed.
Ultimate Debtor + Identification ++ Organisation Identification	Unique and unambiguous way to identify an organisation.	FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/Id/OrgId	Yes	Only schema validation is performed.
Ultimate Debtor + Identification ++ Private Identification	Unique and unambiguous identification of a person, eg, passport.	FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/Id/PrvtId	Yes	Only schema validation is performed.

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Field Name	Description	XML path	Mand.	TIPS Usage
Ultimate Debtor + Country Of Residence	Country Of Residence	FIToFICstmrCdtTrf/CdtTrfTxInf/UlmtDbtr/CtryOfRes	No	Only schema validation is performed.
Debtor	Party that owes an amount of money to the (ultimate) creditor.	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr	Yes	Only schema validation is performed.
Originator Name	The name of the Originator	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Nm	Yes	Only schema validation is performed.
Originator Address	The address of the Originator	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr	No	<u>If a Postal Address sub-element other than 'Address Line' and 'Country' is used, then 'Address Line' is 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.</u> Only schema validation is performed.
<u>Debtor</u> + <u>Postal Address</u> ++ <u>Address Type</u>	<u>Identifies the nature of the postal address</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/AdrTp</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>Debtor</u> + <u>Postal Address</u> ++ <u>Department</u>	<u>Identification of a division of a large organisation or building</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/Dept</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>Debtor</u> + <u>Postal Address</u> ++ <u>Sub Department</u>	<u>Identification of a sub-division of a large organisation or building</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/SubDept</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>Debtor</u> + <u>Postal Address</u> ++ <u>Street Name</u>	<u>Name of a street or thoroughfare</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/StrtNm</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>Debtor</u> + <u>Postal Address</u> ++ <u>Building Number</u>	<u>Number that identifies the position of a building on a street</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/BldgNb</u>	<u>No</u>	<u>Only schema validation is performed.</u>

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Field Name	Description	XML path	Mand.	TIPS Usage
Debtor + Postal Address ++ Building Name	Name of the building or house	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/BldgNm	No	Only schema validation is performed.
Debtor + Postal Address ++ Floor	Floor or storey within a building	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/Flr	No	Only schema validation is performed.
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/CdtTrfTxInf/Dbtr/PstlAdr/PstBx	No	Only schema validation is performed.
Debtor + Postal Address ++ Room	Building room number	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/Room	No	Only schema validation is performed.
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/CdtTrfTxInf/Dbtr/PstlAdr/PstCd	No	Only schema validation is performed.
Debtor + Postal Address ++ Town Name	Name of a built-up area, with defined boundaries, and a local government	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/TwnNm	No	Only schema validation is performed.
Debtor + Postal Address ++ Town Location Name	Specific location name within the town	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/TwnLctnNm	No	Only schema validation is performed.
Debtor + Postal Address ++ District Name	Identifies a subdivision within a country subdivision	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/DstrctNm	No	Only schema validation is performed.
Debtor + Postal Address ++ Country Sub Division	Identifies a subdivision of a country such as state, region, county	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/CtrySubDvsn	No	Only schema validation is performed.
Debtor + Postal Address ++ Country Code	Nation with its own government.	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/Ctry	No	Only schema validation is performed.

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Field Name	Description	XML path	Mand.	TIPS Usage
Debtor + Postal Address ++ Address Line	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/AdrLine	No	<u>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.</u>
Originator Identification Code	The Originator identification code	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id	No	Only schema validation is performed.
Debtor + Identification ++ Organisation Identification	Unique and unambiguous way to identify an organisation	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id/OrgId	Yes	Only schema validation is performed.
Debtor + Identification ++ Private Identification	Unique and unambiguous identification of a person, eg, passport.	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id/PrvtId	Yes	Only schema validation is performed.
Debtor + Country Of Residence	Country Of Residence	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/CtryOfRes	No	Only schema validation is performed.
Originator Account	The account of the Originator	FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct	No	Only schema validation is performed.
Originator Account Identification	Identification of the Originator Account	FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Id	Yes	Only schema validation is performed.
Originator Account + Type	Originator Account type used for Alias/Proxy	FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Tp	No	Only schema validation is performed.
<u>Originator Account</u> + <u>Currency</u>	<u>Identification of the currency in which the account is held.</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Ccy</u>	<u>No</u>	<u>Only schema validation is performed.</u>
Originator Account + Name	The Alias or Proxy of the account of the Originator.	FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Nm	No	Only schema validation is performed.

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Field Name	Description	XML path	Mand.	TIPS Usage
Originator	The Originator Bank	FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId	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
Beneficiary	The Beneficiary Bank	FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId	Yes	The Beneficiary BIC must be linked with at least one Distinguish Name for outbound message routing
Creditor	Party to which an amount of money is due.	FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr	Yes	Only schema validation is performed.
Creditor Name	The name of the Beneficiary	FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Nm	No	Only schema validation is performed.
Creditor Address	The address of the Beneficiary	FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr	No	<u>If a Postal Address sub-element other than 'Address Line' and 'Country' is used, then 'Address Line' is 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.</u>
<u>Creditor</u> <u>+ Postal Address</u> <u>++ Address Type</u>	<u>Identifies the nature of the postal address</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/AdrTp</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>Creditor</u> <u>+ Postal Address</u> <u>++ Department</u>	<u>Identification of a division of a large organisation or building</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/Dept</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>Creditor</u> <u>+ Postal Address</u> <u>++ Sub Department</u>	<u>Identification of a sub-division of a large organisation or building</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/SubDept</u>	<u>No</u>	<u>Only schema validation is performed.</u>

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Field Name	Description	XML path	Mand.	TIPS Usage
<u>Creditor</u> + <u>Postal Address</u> ++ <u>Street Name</u>	<u>Name of a street or thoroughfare</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/StrtNm</u>	No	<u>Only schema validation is performed.</u>
<u>Creditor</u> + <u>Postal Address</u> ++ <u>Building Number</u>	<u>Number that identifies the position of a building on a street</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/BldgNb</u>	No	<u>Only schema validation is performed.</u>
<u>Creditor</u> + <u>Postal Address</u> ++ <u>Building Name</u>	<u>Name of the building or house</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/BldgNm</u>	No	<u>Only schema validation is performed.</u>
<u>Creditor</u> + <u>Postal Address</u> ++ <u>Floor</u>	<u>Floor or storey within a building</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/Flr</u>	No	<u>Only schema validation is performed.</u>
<u>Creditor</u> + <u>Postal Address</u> ++ <u>Post Box</u>	<u>Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/PstBox</u>	No	<u>Only schema validation is performed.</u>
<u>Creditor</u> + <u>Postal Address</u> ++ <u>Room</u>	<u>Building room number</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/Room</u>	No	<u>Only schema validation is performed.</u>
<u>Creditor</u> + <u>Postal Address</u> ++ <u>Post Code</u>	<u>Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/PstCd</u>	No	<u>Only schema validation is performed.</u>
<u>Creditor</u> + <u>Postal Address</u> ++ <u>Town Name</u>	<u>Name of a built-up area, with defined boundaries, and a local government</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/TwnNm</u>	No	<u>Only schema validation is performed.</u>
<u>Creditor</u> + <u>Postal Address</u> ++ <u>Town Location Name</u>	<u>Specific location name within the town</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/TwnLctnNm</u>	No	<u>Only schema validation is performed.</u>
<u>Creditor</u> + <u>Postal Address</u> ++ <u>District Name</u>	<u>Identifies a subdivision within a country subdivision</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/DistrictNm</u>	No	<u>Only schema validation is performed.</u>

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Field Name	Description	XML path	Mand.	TIPS Usage
<u>Creditor</u> + Postal Address ++ Country Sub Division	<u>Identifies a subdivision of a country such as state, region, county</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/CtrySubDvsn</u>	No	<u>Only schema validation is performed.</u>
Creditor + Postal Address ++ Country Code	Nation with its own government.	FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/Ctry	No	Only schema validation is performed.
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	<u>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.</u>
Creditor Identification	The Beneficiary identification code	FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id	No	Only schema validation is performed.
Creditor + Identification ++ Organisation Identification	Unique and unambiguous way to identify an organisation	FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id/OrgId	Yes	Only schema validation is performed.
Creditor + Identification ++ Private Identification	Unique and unambiguous identification of a person, e.g. passport.	FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id/PrvtId	Yes	Only schema validation is performed.
Creditor Account	The account of the beneficiary	FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct	No	Only schema validation is performed.
Creditor Account Identification	Identification of the Creditor Account	FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id/OrgId	Yes	Only schema validation is performed.
Creditor Account + Type	Creditor Account type used for Alias/Proxy	FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Tp	No	Only schema validation is performed.
<u>Creditor Account</u> + <u>Currency</u>	<u>Identification of the currency in which the account is held.</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Ccy</u>	<u>No</u>	<u>Only schema validation is performed.</u>
Creditor Account + Name	The Alias or Proxy of the account of the Creditor.	FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Nm	No	Only schema validation is performed.

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Field Name	Description	XML path	Mand.	TIPS Usage
Creditor Account Proxy	Specifies an alternate assumed name for the identification of the account.	FItoFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id/Prvtld	No	Only schema validation is performed.
Ultimate Creditor	Ultimate party to which an amount of money is due.	FItoFICstmrCdtTrf/CdtTrfTxInf/UltmtCdtr	No	Only schema validation is performed.
Ultimate Creditor Name	The name of the Beneficiary Reference Party	FItoFICstmrCdtTrf/CdtTrfTxInf/UltmtCdtr/Nm	No	Only schema validation is performed.
Ultimate Creditor + Postal Address	Ultimate Creditor Postal Address	FItoFICstmrCdtTrf/CdtTrfTxInf/UltmtCdtr/PstlAdr	No	<u>If a Postal Address sub-element other than 'Address Line' and 'Country' is used, then 'Address Line' is 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.</u>
Ultimate Creditor Identification	The identification code of the Beneficiary Reference Party	FItoFICstmrCdtTrf/CdtTrfTxInf/UltmtCdtr/Id	No	Only schema validation is performed.
Ultimate Creditor + Identification ++ Organisation Identification	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.	FItoFICstmrCdtTrf/CdtTrfTxInf/UltmtCdtr/Id/Orgld	Yes	Only schema validation is performed.

2) § 3.3.2.1.7 PaymentReturn (pacs.004.001.09)

[...]

Table 2 – pacs.004.001.09

Field Name	Description	XML path	Mand.	TIPS Usage
[...]	[...]	[...]	[...]	[...]
Charge Bearer	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	PmtRtr/TxInf/ChrgBr	No	Only schema validation is performed.

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Field Name	Description	XML path	Mand.	TIPS Usage
Charges Information + Amount	The fee for the positive answer to a Recall (optional)	PmtRtr/TxInf/ChrgsInf/Aamt	No	It is mandatory if Charges Information component is included. Only schema validation is performed.
Charges Information + Agent ++ Financial Institution Identification	The BIC code of the Beneficiary Bank.	PmtRtr/TxInf/ChrgsInf/Agt/FinInstnId	No	Only schema validation is performed.
Transaction Information + Instructing Agent	Agent that instructs the next party in the chain to carry out the instruction.	PmtRtr/TxInf/InstgAgt	No	Only schema validation is performed.
Transaction Information + Instructed Agent	Agent that is instructed by the previous party in the chain to carry out the instruction.	PmtRtr/TxInf/InstdAgt	No	Only schema validation is performed.
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.
Return Reason Information + Reason	The reason code for non-acceptance of the Transaction.	PmtRtr/TxInf/RtrRsnInf/Rsn/Cd	Yes	Only schema validation is performed.
Return Reason Information + Additional Information	The specific reference of the bank initiating the Recall	PmtRtr/TxInf/RtrRsnInf/AaddtlInf	Yes	Only schema validation is performed.
Interbank Settlement Date	The Settlement Date of the Transaction.	PmtRtr/TxInf/OrgnITxRef/IntrBkSttlmDt	No	Only schema validation is performed.
Settlement Information	Specifies the details on how the settlement of the original transaction between the instructing agent and the instructed agent was completed.	PmtRtr/TxInf/OrgnITxRef/SttlmInf	No	Only schema validation is performed.
Scheme Identification Code	The identification code of the Scheme	PmtRtr/TxInf/OrgnITxRef/PmtTplnf/SvcLvl/Cd PmtRtr/TxInf/OrgnITxRef/PmtTplnf/LclInstrm/Cd	No	Only schema validation is performed.

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Field Name	Description	XML path	Mand.	TIPS Usage
Category Purpose	The category purpose of the Instruction.	PmtRtr/TxInf/OrgnITxRef/PmtTplnf/CtgyPurp	No	Only schema validation is performed.
Remittance Information	The Remittance information.	PmtRtr/TxInf/OrgnITxRef/RmtInf	No	Only schema validation is performed.
Ultimate Debtor + Name	The name of the Originator Reference Party.	PmtRtr/TxInf/OrgnITxRef/UltmtDbtr/Pty/Nm	No	Only schema validation is performed.
Ultimate Debtor + Identification	The identification code of the Originator Reference Party.	PmtRtr/TxInf/OrgnITxRef/UltmtDbtr/Pty/Id	No	Only schema validation is performed.
Debtor + Name	The name of the Originator.	PmtRtr/TxInf/OrgnITxRef/Dbtr/Pty/Nm	No	Only schema validation is performed.
Debtor + Postal Address	The address of the Originator.	PmtRtr/TxInf/OrgnITxRef/Dbtr/Pty/PstlAdr	No	Only schema validation is performed.
Debtor + Identification	The Originator identification code.	PmtRtr/TxInf/OrgnITxRef/Dbtr/Pty/Id	No	Only schema validation is performed.
Debtor Account	The account of the Originator.	PmtRtr/TxInf/OrgnITxRef/DbtrAcct	No	Only schema validation is performed.
Debtor Account Identification	Identification of the Debtor Account	PmtRtr/TxInf/OrgnITxRef/DbtrAcct/Id	Yes	Only schema validation is performed.
Debtor Account + Type	Debtor Account type used for Alias/Proxy	PmtRtr/TxInf/OrgnITxRef/DbtrAcct/Tp	No	Only schema validation is performed.
<u>Debtor Account + Currency</u>	<u>Identification of the currency in which the account is held.</u>	<u>PmtRtr/TxInf/OrgnITxRef/DbtrAcct/Ccy</u>	<u>No</u>	<u>Only schema validation is performed.</u>
Debtor Account + Name	The Alias or Proxy of the account of the Debtor.	PmtRtr/TxInf/OrgnITxRef/DbtrAcct/Nm	No	Only schema validation is performed.
Debtor Agent	The BIC code of the Originator Bank.	PmtRtr/TxInf/OrgnITxRef/DbtrAgt	No	Only schema validation is performed. This field is used in TIPS for recall answer processing.
Creditor Agent	The BIC code of the Beneficiary Bank.	PmtRtr/TxInf/OrgnITxRef/CdtrAgt	No	Only schema validation is performed. This field is used in TIPS for recall answer processing.
Creditor + Name	The name of the Beneficiary.	PmtRtr/TxInf/OrgnITxRef/Cdtr/Pty/Nm	No	Only schema validation is performed.

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Field Name	Description	XML path	Mand.	TIPS Usage
Creditor + Postal Address	The address of the Beneficiary.	PmtRtr/TxInf/OrgnITxRef/Cdtr/PstlAdr	No	Only schema validation is performed.
Creditor + Identification	The Beneficiary identification code.	PmtRtr/TxInf/OrgnITxRef/Cdtr/Pty/Id	No	Only schema validation is performed.
Creditor Account	The account of the Beneficiary.	PmtRtr/TxInf/OrgnITxRef/CdtrAcct	No	Only schema validation is performed.
Creditor Account Identification	Identification of the Creditor Account	PmtRtr/TxInf/OrgnITxRef/CdtrAcct/Id	Yes	Only schema validation is performed.
Creditor Account + Type	Creditor Account type used for Alias/Proxy	PmtRtr/TxInf/OrgnITxRef/CdtrAcct/Tp	No	Only schema validation is performed.
<u>Creditor Account</u> + Currency	<u>Identification of the currency in which the account is held.</u>	<u>PmtRtr/TxInf/OrgnITxRef/CdtrAcct/Ccy</u>	<u>No</u>	<u>Only schema validation is performed.</u>
Creditor Account + Name	The Alias or Proxy of the account of the Creditor.	PmtRtr/TxInf/OrgnITxRef/CdtrAcct/Nm	No	Only schema validation is performed.
Ultimate Creditor + Name	Name of the Beneficiary Reference Party.	PmtRtr/TxInf/OrgnITxRef/UlmtCdtr/Pty/Nm	No	Only schema validation is performed.
Ultimate Creditor + Identification	Identification code of the Beneficiary Reference Party.	PmtRtr/TxInf/OrgnITxRef/UlmtCdtr/Pty/Id	No	Only schema validation is performed.
<u>Purpose</u>	<u>Underlying reason for the payment transaction.</u>	<u>PmtRtr/TxInf/OrgnITxRef/Purp</u>	<u>No</u>	<u>Only schema validation is performed.</u>

3) § 3.3.2.2.16 FIToFIPaymentCancellationRequest (camt.056.001.08)

[...]

Table 3 – camt.056.001.08

Field Name	Description	XML path	Mand.	TIPS Usage
[...]	[...]	[...]	[...]	[...]
Ultimate Creditor + Name	Name of the Beneficiary Reference Party.	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnITxRef/UlmtCdtr/Pty/Nm	No	Only schema validation is performed.
Ultimate Creditor + Identification	Identification code of the Beneficiary Reference Party.	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnITxRef/UlmtCdtr/Pty/Id	No	Only schema validation is performed.
<u>Purpose</u>	<u>Underlying reason for the payment transaction.</u>	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnITxRef/Purp</u>	<u>No</u>	<u>Only schema validation is performed.</u>

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4) § 3.3.2.2.17 ResolutionOfInvestigation (camt.029.001.09)

[...]

Table 4 – camt.029.001.09

Field Name	Description	XML path	Mand.	TIPS Usage
[...]	[...]	[...]	[...]	[...]
Ultimate Creditor + Name	Name of the Beneficiary Reference Party.	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlTxRef/UltmtCdtr/Pty/Nm	No	Only schema validation is performed.
Ultimate Creditor + Identification	Identification code of the Beneficiary Reference Party.	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlTxRef/UltmtCdtr/Pty/Id	No	Only schema validation is performed.
<u>Purpose</u>	<u>Underlying reason for the payment transaction.</u>	<u>RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlTxRef/Purp</u>	<u>No</u>	<u>Only schema validation is performed.</u>

High-level description of Impact:

The Change Request aims at keeping the non-euro message specification in use for the RIX-Inst component in TIPS compliant with the updated version of the NPC Rulebook whose entry into force is mandated by November 2023.

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:

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L3 analysis - General Information	
Impact on TIPS	
Business Interface	
X	A2A Interface
	U2A Interface
Settlement Engine	
X	Payment Transaction
	Liquidity Transfer
	Recall
Queries and Reports	
	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

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	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	3.3.2.1.6 FIToFICustomerCreditTransferV08 (pacs.008.001.08)	TIPS non-Euro message specifications updated in compliance with the updated NPC Instant Credit Transfer Scheme Implementation Guidelines.
	3.3.2.1.7 PaymentReturn (pacs.004.001.09)	TIPS non-Euro message specifications updated in compliance with the updated NPC Instant Credit Transfer Scheme Implementation Guidelines.
	3.3.2.2.16 FIToFIPaymentCancellationRequest (camt.056.001.08)	TIPS non-Euro message specifications updated in compliance with the updated NPC Instant Credit Transfer Scheme Implementation Guidelines.
	3.3.2.2.17 ResolutionOfInvestigation (camt.029.001.09)	TIPS non-Euro message specifications updated in compliance with the updated NPC Instant Credit Transfer Scheme Implementation Guidelines.
TIPS UHB	n/a	
Training documentation	n/a	
Other documents	n/a	

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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 comply with the updated NCT Implementation Guidelines, an adaptation of the Scope Defining Documents is required, to reflect:

- the extension of the structured sub-elements of “postal address”, with a dedicated NPC usage rule;
- the addition of the new optional sub-element “Purpose” under “Original Transaction Reference” for pacs.004/camt.029/camt.056;
- the addition of the element “Currency” under Debtor account and Creditor Account needs to be added as an optional element in pacs.008 and pacs.004.

TIPS message specifications for non-Euro currencies for pacs.008, camt.056, pacs.004 and camt.029 should be updated in order to include the abovementioned changes.

Regarding the NPC usage rule dedicated to Postal Address, the NPC Usage Rule requires a different behaviour as of 2025. The rule “Address line is not to be used after 2025. Only structured postal address elements must be used.” will not be taken into consideration for this CR, as it will be a requirement for the future NPC 2025 CR.

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;
- Message schema pacs.008, camt.056, pacs.004 and camt.029 for non-Euro community.

Summary of application development impact:

1 TIPS Router shall be updated in order process the new 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 second point of the three points listed in 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 in conjunction with CR TIPS-0052, 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).

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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-0055 development starts, as the deployment strategy must be known at the time the change is designed.**

Summary of infrastructure impact:

The impact on infrastructure is modest. The Site Reliability Teams will be involved in the day-by-day monitoring and will be assessing the change has no impact on existing services.

Summary of operational impact:

No operational impact.

Summary of security impact:

See Change Request analysis.