



ECB-RESTRICTED

21 October 2025

AGENDA OF THE TIPS CONSULTATIVE GROUP

21 October 2025, 09:00 – 16:30 CEST

(Lunch Break (seated lunch) 12:30 – 14:00)

to be held via MS Teams and on site (ECB Main Building)

1 Introductory remarks and approval of the agenda

The Chair will welcome the participants to the meeting and invite TIPS-CG members to approve the draft agenda.

TIPS-CG members are invited to approve the agenda.

2 Outcome of the last meeting

TIPS-CG members are invited to approve the outcome of the previous TIPS-CG meeting.

Background documentation (for information or approval without discussion):

A. *Outcome of the TIPS-CG June meeting and Action Points*

3 Debriefings

The members of the TIPS-CG will be debriefed on the outcome and key takeaways of:

- *EPC Readiness Monitoring calls*
- *TIPS-CG Cross-currency Business Development Taskforce meeting (09 September 2025)*
- *Enhanced automatic counterparty simulator online training with live demo (11 September 2025)*

4 TIPS Operations

4.1 Regular reporting on operational matters

The TIPS-CG members will be informed of the latest operational matters and of the deployment of TIPS during the migration of Sunday of 5th October. Moreover, the participants will be debriefed on the system performance since the last TIPS-CG meeting.

TIPS-CG members are invited to take note.

Discussion documentation:

A. *[ECB] Regular reporting on operational matters [sent on 09.10.2025]*

4.2 TIPS traffic developments

The TIPS-CG will be presented with the latest TIPS traffic indicators.

TIPS-CG members are invited to take note.

Discussion documentation:

A. *[ECB] TIPS traffic developments [sent on 09.10.2025]*

5 Instant Payment Regulation (IPR) second milestone and changes towards the EPC SCT Inst scheme

5.1 Instant Payment Regulation (IPR) second milestone and changes towards the EPC SCT Inst scheme

TIPS-CG members will be provided with a brief overview of the effective deployment of the TIPS October release. Additionally, members will receive an oral update regarding the implementation of the Verification Of Payee (VOP) service as provided by the Banco de Portugal and Latvijas Banka.

Members will be invited to share their return of experience and possible challenges faced following the entry into force of the IPR second milestone.

TIPS-CG members are invited to take note and share their experiences by taking the floor.

Discussion documentation:

- A. [4CB – oral update] TIPS release TIPS R2025.OCT: key highlights on the deployment
- B. [Banco de Portugal – oral update] Introduction of VOP service on 5th October: key highlights
- C. [Latvijas Banka – table document] Introduction of VOP service on 5th October: key highlights

6 TIPS Evolution

6.1 Testing in TIPS: End to end volume testing in August 2025

The TIPS-CG will be debriefed about the E2E volume test that occurred in August 2025.

TIPS-CG members are invited to take note.

Discussion documentation:

- A. [ECB] End-to-end volume testing following call for volunteers [sent on 09.10.2025]

6.2 Change and Release Management

The TIPS-CG will be presented with the latest status of the change requests, along with their Feasibility Assessment timeline and topics related to change and release management.

TIPS-CG members are invited to take note of the topics related to change and release management.

Discussion documentation:

- A. [4CB] Follow-up on FA timeline for TIPS CRs/Initiatives for 2026 releases [sent on 10.10.2025]
- B. [ECB] Way forward on full compliance with OCT Inst scheme [sent on 09.10.2025]
- C. [ECB] Evolution of the EPC payment schemes: Submission of change requests towards SCT Inst scheme [sent on 09.10.2025]
- D. [ECB – oral update] Evolution of the EPC payment schemes: Submission of change requests towards OCT Inst scheme

6.3 Non-time Critical Payments

The members will be briefed on the key outcomes of the NTC Summer Survey.

TIPS-CG members are invited to take note.

Discussion documentation:

- A. [ECB] Non-time critical payments: key outcomes of the NTC Summer Survey [sent on 09.10.2025]

6.4 Fraud management: TIPS users' requirements

The TIPS-CG members will be presented with the call for volunteers which has been launched on Wednesday 8th October to establish a dedicated Task Force on fraud management/TIPS users' requirements for a potential solution within TIPS. The objectives of this Task Force will be to further assess TIPS users' appetite and requirements, which could ultimately lead to their implementation through change request(s) and to gather information on European and local initiatives.

TIPS-CG members are invited to consider joining the Task Force. Participation in the Task Force may be delegated to another representative from their organisation who is not part of the TIPS-CG.

Discussion documentation:

- A. *[ECB] Fraud management: TIPS users' appetite & requirements towards a potential solution in TIPS - Call for volunteers to join a dedicated Task Force [sent on 09.10.2025]*

6.5 TIPS cross-currency and interlinking with other fast payment systems

TIPS-CG members will be debriefed on the new functionalities introduced in TIPS relating to cross-currency for TIPS hosted currencies (i.e. EUR, SEK and DKK). Additionally, they will be informed about the latest developments concerning the potential establishment of a link between TIPS and other fast payment systems.

TIPS-CG members are invited to take note.

Discussion documentation:

- A. *[ECB] TIPS cross-currency and interlinking with other fast payment systems: status update [sent on 09.10.2025]*

6.6 Nordic Payments Council (NPC) schemes: similarities and differences with other schemes

The members will be presented with the NPC's vision regarding the schemes.

TIPS-CG members are invited to take note.

Discussion documentation:

- A. *[NPC] NPC's vision: One Nordic payment area aligned with Single European Payments Area SEPA [sent on 09.10.2025]*

6.7 TIPS On-boarding

The participants will be informed on recent and upcoming/possible non-EUR onboardings to TIPS.

TIPS-CG members are invited to take note.

Discussion documentation:

- A. *[ECB] TIPS Non-EUR on-boardings [sent on 09.10.2025]*

7 Any Other Business

Action points:

- TIPS-CG Action Points [DARWIN /ASTRA]

Discussion documentation:

- A. *[4CB] AP-107 Go Sign Desktop (GSD) Client Support and Release Policy [sent on 10.10.2025]*

TIPS-CG members are invited to approve the current status of the action points.

Upcoming meetings:

- Hybrid TIPS-CG meeting to be held on 17 February 2026 in Frankfurt and other upcoming meetings in 2026