

## 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)		
<b>Request raised by:</b> 4CB	<b>Institution:</b>	<b>Date raised:</b> 28 September 2021
<b>Request title:</b> Editorial changes to TIPS Scope Defining Documents R4.0.1		<b>Request ref. no:</b> TIPS-0047-SYS <sup>1</sup>
<b>Request type:</b>		
<b>1. Legal/business importance parameter:</b> Medium	<b>2. Market implementation efforts parameter – Stakeholder impact:</b> Low	
<b>3. Operational impact:</b> Low	<b>4. Financial impact parameter:</b> Low	
<b>5. Functional/ Technical impact:</b> Low	<b>6. Interoperability impact:</b> Low	
<b>Requestor Category:</b> 4CB	<b>Status:</b> DA approved by TSWG / TIPS-CG	

### Reason for change and expected benefits/business motivation:

This CR proposes to perform some editorial changes to the baseline version 4.0.1 of the TIPS Scope Defining Documents (SDDs). The changes stem from both (i) the outcome of the internal testing activity related to TIPS Release 4.0 and (ii) the management of the TIPS tickets opened by the market participants, whose resolution results into an editorial amendment of the TIPS SDDs.

### Description of requested change:

The following editorial changes have been identified:

- A clarification about the length of the camt.050 references to be used in the Outbound LT business case for EUR currency, as for the communication with TARGET2, until the go-live of the T2-T2S Consolidation (in the period between November 2021 and November 2022).
- A typo resulting from the introduction of the business case 11 of the pacs.002 message has been identified for the fields Original Message Identification and Original Message Name Identification, which should refer to:
  - The 'pacs.008' message in case of error message sent to Beneficiary Participant for timeout condition triggered by TIPS due to *missing* positive confirmation from the Beneficiary Participant;
  - The 'pacs.002' message in case of error message sent to Beneficiary Participant for timeout condition triggered by TIPS due to *delayed* positive confirmation from the Beneficiary Participant

This in order to reflect the current software behaviour (**PBI000000216726**).

- Amend the PaymentStatusReport TIPS Usage column of the field AT-43 (**INC000000296960**).
- Editorial enhancements on recall processing (**INC000000308402**)
- A review of the processing of Recall requests and related steps, aiming at complementing the list of checks performed by TIPS in Step 2.
- Provide details concerning TIPS Report files naming conventions (**INC000000309041**).
- Editorial change to correct a typo in the admi.007 example, specifically in the scenario of parsing error due to the failure of the schema validation. Additionally, extensive information is provided regarding the way both the *MsgId* and Reference (*Ref*) fields are populated in the admi.007.

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

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- Editorial change to amend the text of the Business Rules DCC2011, DCD2011 and DCU2010 related to the Authorised Account User entity (**INC000000307196**). The field *Maximum IP Amount* remains technically optional in the DMT (and in U2A) whereas they are compulsory for TIPS, in line with the current software behaviour.

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### Submitted annexes / related documents:

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### Proposed wording for the Change request:

#### TIPS UDFS v4.0.1

##### 1) § 3.3.2.1.1 FIToFIPaymentStatusReportV03 (pacs.002.001.03) – [PBI000000216726]

The FIToFIPaymentStatusReport message is used in several business cases

[...]

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 (~~e.g. due to missing or delayed~~ 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.

**13. Table 1 – Description of the fields for DS-03 Dataset vs pacs.002.001.03**

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
n/a	Message Identification	The Identification of the message.	FIToFIPmtStsRpt/GrpHdr /MsgId	Yes	Only schema validation is performed.
n/a	Creation Date Time	Date and time at which the message was created.	FIToFIPmtStsRpt/GrpHdr /CreDtTm	Yes	Only schema validation is performed.
n/a	Instructing Agent	Agent that instructs the next party in the chain to carry out the instruction.	FIToFIPmtStsRpt/GrpHdr /InstgAgnt	No	Only schema validation is performed.
n/a	Instructed Agent	Agent that is instructed by the previous party in the chain to carry out the instruction.	FIToFIPmtStsRpt/GrpHdr /InstdAgnt	No	Only schema validation is performed.

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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/OrgnGrpInfAndSts/OrgnMsgld	Yes	<p>This field matches with the Identification of the original message.</p> <p>Business cases 1,2,3, 6,10,11:</p> <p><b>FItoFICstmrCdtTrf/GrpHdr/Msgld</b></p> <p>Business case 4,12:</p> <p><b>FItoFIPmtStsRpt/GrpHdr/Msgld</b></p> <p>Business case 5:</p> <p><b>FItoFIPmtStsReq/GrpHdr/Msgld</b></p> <p>Business case 7:</p> <p><b>FItoFIPmtCxlReq/Assgnmt/ld</b></p> <p>Business case 8:</p> <p><b>PmtRtr/GrpHdr/Msgld</b></p> <p>Business case 9:</p> <p><b>RsltnOfInvstgtn/Assgnmt/ld</b></p>
n/a	Original Message Name Identification	Message identifier of the originating message. SEPA usage rule: Only pacs.008.001.02 is allowed.	FItoFIPmtStsRpt/OrgnGrpInfAndSts/OrgnMsgNmld	Yes	<p>Business cases 1,2,3, 6,10,11:</p> <p><b>pacs.008.001.02</b></p> <p>Business cases 4,142:</p> <p><b>pacs.002.001.03</b></p> <p>Business case 5:</p> <p><b>pacs.028.001.01</b></p> <p>Business case 7:</p> <p><b>camt.056.001.01</b></p> <p>Business case 8:</p> <p><b>pacs.004.001.02</b></p> <p>Business case 9:</p> <p><b>camt.029.001.03</b></p> <p>SEPA usage rule applicable only to business cases 2, 3</p>
[...]	[...]	[...]	[...]	[...]	[...]

### 2) § 3.3.2.1.5 FItoFIPaymentStatusReportV10 (pacs.002.001.10) – [PBI00000216726]

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

[...]

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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 ~~(e.g. due to missing or delayed 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.

**Table 2 – pacs.002.001.10**

Field Name	Description	XML path	Mand.	TIPS Usage
Message Identification	The Identification of the message.	FItoFIPmtStsRpt/GrpHdr/MsgId	Yes	Only schema validation is performed.
Creation Date Time	Date and time at which the message was created.	FItoFIPmtStsRpt/GrpHdr/CreDtTm	Yes	Only schema validation is performed.
Instructing Agent	Agent that instructs the next party in the chain to carry out the instruction.	FItoFIPmtStsRpt/GrpHdr/InstgAgt	No	Only schema validation is performed.
Instructed Agent	Agent that is instructed by the previous party in the chain to carry out the instruction.	FItoFIPmtStsRpt/GrpHdr/InstdAgt	No	Only schema validation is performed.

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Field Name	Description	XML path	Mand.	TIPS Usage
Original Message Identification	Message Identification of the originating message	FItoFIPmtStsRpt/OrgnlGrpInfAndSts/OrgnlMsgld	Yes	<p>This field matches with the Identification of the original message.</p> <p>Business cases 1,2,3,6,10,11:</p> <p><b>FItoFICstmrCdtTrf/GrpHdr/Msgld</b></p> <p>Business case 4,12:</p> <p><b>FItoFIPmtStsRpt/GrpHdr/Msgld</b></p> <p>Business case 5:</p> <p><b>FItoFIPmtStsReq/GrpHdr/Msgld</b></p> <p>Business case 7:</p> <p><b>FItoFIPmtCxlReq/Assgnmt/ld</b></p> <p>Business case 8:</p> <p><b>PmtRtr/GrpHdr/Msgld</b></p> <p>Business case 9:</p> <p><b>RsltnOfInvstgtn/Assgnmt/ld</b></p>
Original Message Name Identification	Message identifier of the originating message	FItoFIPmtStsRpt/OrgnlGrpInfAndSts/OrgnlMsgNmld	Yes	<p>Business cases 1,2,3,6,10,11:</p> <p><b>pacs.008.001.08</b></p> <p>Business cases 4,142:</p> <p><b>pacs.002.001.10</b></p> <p>Business case 5:</p> <p><b>pacs.028.001.03</b></p> <p>Business case 7:</p> <p><b>camt.056.001.08</b></p> <p>Business case 8:</p> <p><b>pacs.004.001.09</b></p> <p>Business case 9:</p> <p><b>camt.029.001.09</b></p>
[...]	[...]	[...]	[...]	[...]

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### 3) §3.3.2.2.10 LiquidityCreditTransfer (camt.050.001.05)

**Table 3 – Outbound and intra-service LiquidityCreditTransfer (camt.050.001.05)**

Field Name	Description	XML path	Mand.	TIPS Usage
Message Identifier <sup>1</sup>	Identification of the message	LqdyCdtTrf/MsgHdr/Msgld	Yes	
Instruction Identification <sup>1</sup>	Identification of the requested credit transfer	LqdyCdtTrf/LqdyCdtTrf/LqdyTrfld/InstrId	Yes	
End to End Identification <sup>1</sup>	End to end identifier for the requested credit transfer	LqdyCdtTrf/LqdyCdtTrf/LqdyTrfld/EndToEndId	Yes	If not used, it must be filled with <b>NOTPROVIDED</b>
[...]	[...]	[...]	[...]	[...]

<sup>1</sup> Until Go-Live of Consolidation project, TIPS will rely on the existing interface with TARGET2 for the Outbound Liquidity Transfers for Euro currency, that makes use of a maximum length of 16 characters for this reference.

### 4) §3.3.2.1.1 FIToFIPaymentStatusReportV03 (pacs.002.001.03) – [INC000000296960]

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
[...]	[...]	[...]	[...]	[...]	[...]
<b>AT-41</b>	Original End To End Identification	The Originator's reference of the SCT <sup>Inst</sup> Transaction	FIToFIPmtStsRpt/TxInfAndSts/OrgnlEndToEndId	Yes	Only schema validation is performed.
<b>AT-43</b>	Original Transaction Identification	The Originator PSP's reference number of the SCT <sup>Inst</sup> Transaction message	FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxId	Yes	<u>Reference of the Payment Transaction to which the PaymentStatusReport refers.</u>
<b>AT-R2</b>	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.
[...]	[...]	[...]	[...]	[...]	[...]

### 5) §1.5.6.2 Raw data for Billing – Table 17 – [INC000000308402]

Attribute	Description
Transaction Identifier	Identifier of the Instant Payment transaction or of the <u>positive</u> Recall Response transaction.
Business Date	RTGS System business date on which the transaction was processed.
Transaction Type	Type of transaction. The exhaustive list of possible values is as follows: <ul style="list-style-type: none"> <li>IP (Instant Payment)</li> </ul>

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	<ul style="list-style-type: none"> <li>RA (<u>positive Recall Response</u>)</li> </ul>
Originator BIC	<p>In case of an IP transaction (Transaction Type = "IP"), it is the BIC11 specified in the "Debtor Agent" field of the related incoming <a href="#">FI to FI Customer Credit Transfer</a>.</p> <p>In case of a <u>positive Recall Response</u> (Transaction Type = "RA"), it is the BIC11 specified in the "Debtor Agent" field of the related incoming <a href="#">Payment Return</a>.</p>
Country Code	Country code of the Central Bank which the account belongs to.
Account Number	<p>In case of an IP transaction (Transaction Type = "IP"), it is the identification number of the debited TIPS Account/TIPS AS Technical Account.</p> <p>In case of a <u>positive Recall Response</u> (Transaction Type = "RA"), it is the identification number of the credited TIPS Account/TIPS AS Technical Account.</p>
Final Status	<p>Final processing status of the transaction. The exhaustive list of possible values is as follows:</p> <ul style="list-style-type: none"> <li>Settled</li> <li>Failed</li> <li>Rejected</li> <li>Expired</li> </ul>

### 6) §1.5.7.2.3 Number of national Recall Requests – [INC000000308402]

This indicator (TIPS.stat.8) gives the number of Recall Requests sent on a selected period and grouped by the common Country code of the BIC of the actors (Originator PSP and Beneficiary PSP). The Indicator does not take into consideration the outcome of the Recall, therefore is irrelevant if the answer response message is negative or positive. In addition, only the Recall Requests successfully sent to the Beneficiary are taken in consideration for the calculation of the indicator.

### 7) §2.3 Recall

**Table 4 – Recall steps**

Step	Involved messages	Involved actors	Description
[...]	[...]	[...]	[...]
2		TIPS	<p>TIPS successfully executes the following checks:</p> <ul style="list-style-type: none"> <li>- <u>Access Rights check</u>;</li> <li>- <u>Instructing Party authorised</u>;</li> <li>- <u>Originator Account or CMB existence</u>.</li> <li>- <u>Beneficiary correctly configured</u>;</li> </ul> <p>See <a href="#">4.1- Business Rules</a> for details.</p>
[...]	[...]	[...]	[...]

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8) §4.1 Business Rules

Business process	BR Name	Check ID	Input Fields and parameters	Business check	Error codes	Error Description
[...]	[...]	[...]	[...]	[...]	[...]	[...]
Instant Payment transaction business process <u>Recall Business Process</u>	Beneficiary correctly configured	010006	Creditor Agent	The system checks that a unique item related to the Creditor Agent exists in the entity "Outbound DN-BIC".	If no row is or multiple rows are returned: - return error code <b>MS01</b>	Beneficiary DN not found



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### §2.8 Reports [INC000000309041]

A new section “§2.8.3. Naming convention” to be added, containing the following:

TIPS supports production of the following reports:

**Table XX – Report ID**

<u>Report</u>	<u>Report Type ID</u>	<u>Format</u>	<u>Granularity</u>
<u>Statement of Account Turnover</u>	- <u>SAT-F</u>	<u>XML (camt.052.001.06)</u>	- <u>Daily (at EOD)</u>
<u>Statement of Accounts</u>	- <u>SA-F</u> - <u>SA-D3</u> - <u>SA-D6</u> - <u>SA-D12</u>	<u>XML (camt.053.001.06)</u>	- <u>Daily (at EOD)</u> - <u>Every 3 hours (from 00:00 UTC) and at EOD</u> - <u>Every 6 hours (from 00:00 UTC) and at EOD</u> - <u>Every 12 hours (from 00:00 UTC) and at EOD</u>
<u>TIPS Directory<sup>2*</sup> (Full version)</u>	- <u>TDF</u>	<u>XML</u>	- <u>Daily (at EOD)</u>
<u>TIPS Directory<sup>3</sup> (Update version)</u>	- <u>TDU</u>	<u>XML</u>	- <u>Daily (at EOD)</u>

Filenames and Message Business Identifiers<sup>4</sup> of reports are built as described below:

- **Report File Name: <reportType> <partyId> <dnId> <sequence>.xml**  
*e.g. SAT-F 24r P12 ab4.xml*
- **Message Business Identifier: <reportType><partyId>-<dnId>-<sequence>**  
*e.g. SAT-F24r-P12-ab4*

<sup>2</sup> The detailed specifications of the TIPS Directory (Full version) is provided in CRDM documentation.

<sup>3</sup> The detailed specifications of the TIPS Directory (Update version) is provided in CRDM documentation.

<sup>4</sup> Filenames and Message Business Identifiers are of a merely technical nature, not fully open to user interpretation. For reasons of effectiveness, it is important to provide them as complementary information to the Operator when detecting functional or operational problems.

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### ESMIG UDFS v2.2.1

- 9) §1.5.4.3.2 The message in business context – Wording enhancements on both the Table and the example related to schema validation error.

[...]

Usage Case: TIPS ReceiptAcknowledgement

This usage case describes the case of admi.007 sent in the TIPS context.

MESSAGE ITEM	UTILISATION
Related Reference Document/RctAck/Rpt/RltdRef/Ref	If MEPT parameter <i>MsgBizIdentifier</i> of the incoming request is not empty, its value will be reported in this field. If the <i>MsgBizIdentifier</i> length exceeds the format of the field (i.e. greater than 35x), the string will be adapted to comply with the length defined at message level. <del>MsgId</del> of the incoming message. In case it cannot be identified: NONREF. Otherwise NONREF value will be used.
Status Code Document/RctAck/Rpt/ReqHdlg/StsCd	Status Code <del>indicating</del> specifying the error. Possible values: 'X001' for schema validation error.
Description Document/RctAck/Rpt/ReqHdlg/Desc	For schema validation the description is 'Parsing error'

[...]

#### Specific message requirements

MESSAGE ITEM	DATA TYPE / CODE	UTILISATION
Reference Document/RctAck/Rpt/RltdRef/Ref	RestrictedFINXMax35Text	<del>Related reference MsgId</del> of the incoming message this ReceiptAcknowledgement is sent for
StatusCode Document/RctAck/Rpt/ReqHdlg/StsCd	Max4AlphaNumericText	Status Code indicating the error which occurred during the technical validation.
Description Document/RctAck/Rpt/ReqHdlg/Desc	RestrictedFINXMax140Text	Textual description of the technical validation error specified in the status code field.

[...]

The message examples for TIPS ReceiptAcknowledgement usage case are provided below.

It is worth mentioning the the *MsgId* of the admi.007 is always generated by TIPS and it will have no connection with the *MsgId* of the incoming message, whose schema validation ended up with an error.

- 1) Scenario where the MEPT property value complies with the 35x length of the *Ref* field.

E.g. *MsgBizIdentifier*= *MsgBizID12345*

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:admi.007.001.01"
xmlns:xs="http://www.w3.org/2001/XMLSchema">
  <RctAck>
```

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```
<MsgId>
  <MsgId>MsgIDGeneratedByTIPS123NONREF</MsgId>
</MsgId>
<Rpt>
  <RltdRef>
    <Ref>MSID43197MsgBizID12345</Ref>
  </RltdRef>
  <ReqHdlg>
    <StsCd>X001</StsCd>
    <Desc>Parsing error</Desc>
  </ReqHdlg>
</Rpt>
</RctAck>
</Document>
```

2) Scenario where the MEPT property value exceeds the 35x length of the *Ref* field.  
E.g. *MsgBizIdentifier=MsgIDGeneratedByTheClient123456789ABCDEFGHIJLMNOPQRST*  
In this scenario the *Ref* field will report only the first 35 characters of the related reference.

```
<?xml version="1.0" encoding="UTF-8"?>
<Document xmlns="urn:iso:std:iso:20022:tech:xsd:admi.007.001.01"
  xmlns:xs="http://www.w3.org/2001/XMLSchema">
  <RctAck>
    <MsgId>
      <MsgId>MsgIDGeneratedByTIPS123</MsgId>
    </MsgId>
    <Rpt>
      <RltdRef>
        <Ref>MsgIDGeneratedByTheClient123456789A</Ref>
      </RltdRef>
      <ReqHdlg>
        <StsCd>X001</StsCd>
        <Desc>Parsing error</Desc>
      </ReqHdlg>
    </Rpt>
  </RctAck>
</Document>
```

### 10) §1.5.4.3.2 Typo in the tables relevant to the message in business context

[...]

#### Specific message content

MESSAGE ITEM	UTILISATION
Related Reference Document/RctAck/Rpt/RltdRef/Ref	Reference <del>MsgId</del> of the incoming message. In case it cannot be identified: NONREF.
Status Code Document/RctAck/Rpt/ReqHdlg/StsCd	Status Code <del>indicating</del> specifying the error.  Possible values: - I074; - I076; - I077
Description Document/RctAck/Rpt/ReqHdlg/Desc	Description of the status

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### CRDM UHB v2.0.1

#### 11) 4.3.2.12 Authorised Account User – New/Edit Screen [INC000000307196]

Reference for error message	Field or Button	Error Text	Description
[...]	[...]	[...]	[...]
DCC2011	Submit button	Invalid use of Maximum IP Amount	Maximum IP Amount can only be set <u>and is mandatory</u> for TIPS Accounts, TIPS AS Tech Accounts and TIPS CMBs and must be equal to or higher than the default value defined for the relevant currency. <u>Otherwise the field is not used.</u>
[...]	[...]	[...]	[...]
DCU2010	Submit button	Invalid use of Maximum IP Amount	Maximum IP Amount can only be set <u>and is mandatory</u> for TIPS Accounts, TIPS AS Technical Accounts and TIPS CMBs and must be equal to or higher than the default value defined for the relevant currency. <u>Otherwise the field is not used.</u>

#### 12) 4.3.2.11 Authorised Account User – Search/List Screen [INC000000307196]

Reference for error message	Field or Button	Error Text	Description
[...]	[...]	[...]	[...]
DCD2011	Restore button	Invalid use of Maximum IP Amount	Maximum IP Amount can only be set <u>and is mandatory</u> for TIPS Accounts, TIPS AS Technical Accounts and TIPS CMBs and must be equal to or higher than the default value defined for the relevant currency. <u>Otherwise the field is not used.</u>

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#### High-level description of impact:

Given the editorial nature of the changes without any impact on the software, no impact is also foreseen for the market community. The benefit of this change request is to pursue the improvement of the documentation and the correction of minor misalignments between the software currently implemented and the Scope Defining Documents.

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#### Impacts on other projects and products:

No impact is envisaged on other projects and products.

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#### Outcome/Decisions: