Change Request form

<table>
<tr><td colspan="3">General Information (Origin of Request)</td></tr>
<tr><td colspan="3">☐ User Requirements Document (URD)</td></tr>
<tr><td colspan="3">☒ User Detailed Functional Specification (UDFS)</td></tr>
<tr><td colspan="3">☐ User Handbook (UHB)</td></tr>
<tr><td colspan="3">☒ Other User Functional or Technical Documentation (SYS)</td></tr>
<tr><td>Request raised by: TIPS-CG Member</td><td>Institution: Commerzbank AG</td><td>Date raised: 15/04/2025</td></tr>
<tr><td colspan="2">Request title: Introduction of balance codes FLOR and CEIL to the return account message camt.004 when used as account floor and ceiling notifications</td><td>Request ref. no: TIPS-0092-SYS</td></tr>
<tr><td colspan="2">Request type:</td><td></td></tr>
<tr><td>1. Legal/business importance parameter: medium</td><td colspan="2">2. Market implementation efforts parameter – Stakeholder impact: low</td></tr>
<tr><td>3. Operational impact: medium</td><td colspan="2">4. Financial impact parameter: low</td></tr>
<tr><td>5. Functional/ Technical impact: low</td><td colspan="2">6. Interoperability impact: medium</td></tr>
<tr><td>Requestor Category: TIPS-CG</td><td colspan="2">Status: DA completed</td></tr>
</table>

Reason for change and expected benefits/business motivation:

The ReturnAccount message (camt.004) is sent by TIPS to the interested TIPS Actor 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.

For the above-mentioned business case "*Account Floor and Ceiling notifications*" TIPS checks the floor and ceiling defined for each TIPS Dedicated Cash Account involved. When the amount of their cash balances falls below the defined minimum amount of liquidity or exceeds the defined maximum amount of liquidity, TIPS generates information for the TIPS Actor. The pushed outbound camt.004 ReturnAccount message generated by TIPS is not only used by the interested TIPS Actor as mere notification that either the account ceiling threshold or account floor threshold is exceeded, but it could also be used to initiate automated liquidity transfers via the liquidity management application of the TIPS Participant.

As currently these messages, when used as "*Account Floor and Ceiling notifications*", do not have a balance code FLOR or CEIL included, the liquidity management application of the TIPS Participant is missing the information whether to initiate a funding or defunding liquidity transfer. Therefore, automated liquidity transfers in the liquidity management application of the TIPS Participant, based on the provided camt.004, are for the time being not possible.

T2 and T2S already provide this information in their account floor and ceiling notifications and allow participants to make use of automated liquidity transfers when floor and ceiling thresholds are breached. This should also be possible with the TIPS camt.004 as in particular the use of instant payments is expected to increase significantly by the entry into force of the Instant Payment Regulation (IPR).

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Description of requested changes:

Change Request form

A new field in the account floor and ceiling notification has to be enabled to provide information on the floor or ceiling notification trigger (FLOR/CEIL).

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Submitted annexes / related documents:

Slides_TIPS-CG_Meeting-2025-02-11-Introduction_of_balance_codes_FLOR_and_CEIL_to_return_account_message_camt.004

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Proposed wording for the Change request:

TIPS UDFS R2025.OCT

3.3.2.2.2 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.

[…]

Table 1 – CMB Floor and Ceiling notification

Field Name	Description	XML path	Mand.	TIPS Usage
Message Identifier	Identification of the message assigned by TIPS	RtrAcct/MsgHdr/MsgId	Yes	
Timestamp of the Notification	Timestamp assigned when notification has been triggered	RtrAcct/MsgHdr/CreDtTm	Yes	
Original Query Message Identifier	Identification of the originating query message	RtrAcct/MsgHdr/OrgnlBizQry/MsgId	Yes	Field is not required by the business case and will be filled with "**NOTPROVIDED**"
TIPS Account Identifier	Account identifier retrieved from reference data repository	RtrAcct/RptOrErr/AcctRpt/AcctId/Othr/Id	Yes	
Currency	Currency of the account linked to the related CMB	RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Ccy	Yes	
Current Balance	Current balance of the account	RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Amt	Yes	The balance is the value of the configured floor/ceiling threshold

Change Request form

Field Name	Description	XML path	Mand.	TIPS Usage
Credit Debit Indicator	Specifies if balance is below or above zero	RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/CdtDbtInd	Yes	As negative balances are not foreseen, only the value **CRDT** is expected
Balance Type	Specifies the type of reported balance	/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/Tp/Prtry	Yes	Mandatory. It reports the floor/ceiling threshold for CMB. Possible values are: - 'FLOR' for configured floor threshold; - 'CEIL' for configured ceiling threshold.
TIPS Participant Identifier	BIC code of the CMB user	RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/CurBilLmt/CtrPtyId/FinInstnId/BICFI	Yes	
TIPS CMB Identifier	Identification of the CMB	RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Nm	Yes	Field is always filled
CMB Limit	Limit amount of the CMB for the counterparty	RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/CurBilLmt/LmtAmt	Yes	The field is filled by TIPS as it is mandatory, but the value will always be **0**, independently of the real value, as not relevant for the business case.
CMB Headroom	Dynamic headroom of the CMB limit	RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/CurBilLmt/BilBal/Amt	Yes	
Credit Debit Indicator	Specifies if the current headroom for the CMB is below or above zero	RtrAcct/RptOrErr/AcctRpt/AcctOrErr/acct/CurBilLmt/BilBal/CdtDbtInd	Yes	As negative limits are not foreseen, only the value **CRDT** is expected

Table 2 – Account Floor and Ceiling notification

Field Name	Description	XML path	Mand.	TIPS Usage
Message Identifier	Identification of the message assigned by TIPS	RtrAcct/MsgHdr/MsgId	Yes	
Timestamp of the Notification	Timestamp assigned when notification has been triggered	RtrAcct/MsgHdr/CreDtTm	Yes	
Original Query Message Identifier	Identification of the originating query message	RtrAcct/MsgHdr/OrgnlBizQry/MsgId	Yes	Field is not required by the business case. A "**NOTPROVIDED**"

Change Request form

Field Name	Description	XML path	Mand.	TIPS Usage
				will be included in the field.
TIPS Account Identifier	Account identifier retrieved from reference data repository	RtrAcct/RptOrErr/AcctRpt/AcctId/Othr/Id	Yes	
Currency	Currency for which the returned account is issued	RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Ccy	Yes	
TIPS Participant Identifier	BIC code of the account owner	RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Ownr/Id /OrgId/AnyBIC	Yes	Field is always filled when the camt.004 is a response for Account Balance and Status query
Current Balance	Current balance of the account	RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/ Amt	Yes	~~The balance is the sum of unreserved and reserved balances~~ The balance is the sum of unreserved and reserved balances after the settlement of the cash transfer which breached the floor/ceiling notification trigger amount or the value of the configured floor/ceiling threshold, depending on the value of the Balance Type filled in. This value is reported twice in this scenario, in distinct Multilateral Balance groups, in order to convey both information about balance and thresholds
Credit Debit Indicator	Specifies if balance is below or above zero	RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal/ CdtDbtInd	Yes	As negative balances are not foreseen, only the value **CRDT** is expected
Balance Type	Specifies the type of reported balance	/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal /Tp/Prtry	Yes	Mandatory. It reports the balance flag and threshold flag, depending on the Multilateral Balance instance in which it is

Field Name	Description	XML path	Mand.	TIPS Usage
				contained. Possible values are: - 'ACCA' for account balance; - 'FLOR' for configured floor threshold; - 'CEIL' for configured ceiling threshold.

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High-level description of Impact:

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Impacts on other projects and products:

No impact is foreseen on other TARGET Services:

- T2: no impact

- ECMS: no impact

- T2S: no impact

Outcome/Decisions:

Change Request form

L3 analysis - General Information	
Impact on TIPS	
Business Interface	
X	A2A Interface
	U2A Interface
Settlement Engine	
	Payment Transaction
	Liquidity Transfer
	Recall
Queries and Reports	
	Queries
X	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	3.3.2.2.2 ReturnAccount(camt.004.001.07)	Update of reported information for Account Floor and Ceiling scenario and CMB Floor and Ceiling Scenario
TIPS UHB		
Training documentation		
MyStandards	Usage Guidelines for camt.004	Changes detailed in functional impact + annotations aligned to TIPS Usage
Other documents		
Impacted GDPR message / screen fields	n/a	n/a

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:

Floor and ceiling notification mechanism and related message need to be updated in order to convey both information about current balance of accounts and CMB and floor/ceiling thresholds. In order to do so, a new *Type* optional tag will be introduced within camt.004. In addition, cardinality of existing tags will be amended in order to embrace this updated functionality. Indeed, in Account Floor and Ceiling Notification Scenario, the already foreseen parent tag *Multilateral Balance* will be reported twice, in order to display both the balance of the account and the threshold for the notification. In the scenario of CMB Floor and Ceiling notification, this parent tag, instead, will be reported only once for the threshold information, since the balance amount is reported in other specific tag of the message.

For all other scenarios, the behavior of the message remains unchanged, meaning that the *Type* information will not be reported at all.

Summary of application development impact:

We are assuming no specific order for the information provided through multiple

RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/MulBal sections.

The XSD rules do not mandate any specific order for them.

Impacts on "TIPS Core"

- *TIPS Message Router*
  The following processing flows, that may emit camt.004 ceiling/floor notifications, have to be amended to produce the enhanced camt.004 content:
  - Process incoming pacs.002 EUR messages and emit enhanced account/CMB Floor and Ceiling notifications (camt.004)
  - Process incoming pacs.008 NPC messages and emit enhanced account/CMB Floor and Ceiling notifications (camt.004)
  - Process incoming Inbound/IntraService LT requests via camt.050: emit enhanced account Floor and Ceiling notifications (camt.004)
  - Process incoming Outbound LT response via camt.025: emit account Floor and Ceiling notifications (camt.004)
  - Process incoming Inbound/Outbound Contingency LT requests via camt.050: emit account Floor and Ceiling notifications (camt.004)
  - Process incoming positive Recalls (i.e. pacs.004): emit account Floor and Ceiling notifications (camt.004)
  - Process incoming benecifiary/"CSM reply" (i.e. via pacs.002) cross-currency messages and emit enhanced account/CMB Floor and Ceiling notifications (camt.004)

No impact on CoCos.

Summary of infrastructure impact:

Change Request form

Summary of operational impact:

Summary of security impact:

See Change Request Analysis.