N	Page	Subsection	Original Text	Comment	Status	Feedback to CG
1	14	1.2.3.2.3. Configuration of roles	Both when revoking roles from users and from parties, CRDM does not apply a cascade effect.	Does this imply that if a role is revoked from a party it is not necesarilly revoked from all the users of that party?	Clarification	No specific feedback to be provided to the CG.
2	18	1.2.4. Message subscription	Central Banks can configure, for payment banks they are responsible for, the subscription for credit notifications for liquidity transfers occurring on selected TIPS Accounts owned by the payment banks.	does this imply that Payment banks cannot configure there own message subscription rules??	Accepted	No specific feedback to be provided to the CG.
3	20	1.2.5. Graphical user interface	TABLE 9 – CRDM U2A FUNCTIONS	According to this table CBs cannot perform all the functions that Payment banks can perform, such as creating/updating/deleting a limit, an authorised account user, a DN-BIC routing, report configuration. Similarly we are surprised that a participant can´t configure its own message subscription rule and set, is this table accurate? we would have expected the CB to be able to perform all of the functions and the payment bank to be able to perform a subset in line with their repective data scope. Please clarify.	Clarification	No specific feedback to be provided to the CG.
4	47	1.4.2. Overview	All common reference data objects can be created and maintained in U2A mode, whereas only a sub-set of them can be maintained also in A2A mode (See section 1.4.3.2).	In the mentioned section 1.4.3.2 there is no mention of the subset of functionalities that are available in A2A mode	Clarification	No specific feedback to be provided to the CG.
5	8	1.2.3.1.5. Common reference data objects and the hierarchical party model		Why Instructing Party and Reachable Party are not included/mentioned in this party model? Maybe some explanation in the footnote would be useful.	Accepted	No specific feedback to be provided to the CG.
6	8	1.2.3.1.6. Data scope		What about Instructing Party and Reachable Party? I think a clarification in this respect would be useful.	Clarification	No specific feedback to be provided to the CG.
7	8	1.2.3.1.5. Common reference data objects and the hierarchical party model	DIAGRAM 1 – COMMON REFERENCE DATA OBJECTS AND THE HIERARCHICAL PARTY MODEL	I think the diagram does not reflect clearly the idea, e.g. "Restriction Type" and "Central Bank" are on the same level and are not depicted in a different way, that could be misleading (can suggest they represent the same type of objects).	Accepted	No specific feedback to be provided to the CG.
8	10	1.2.3.2.1. Configuration of users	"I When a CRDM Operator system administrator creates a new system administrator for a Central Bank;"	This rule is valid for each separate Central Bank? If so, the sentence should be corrected respectively.	To be clarified by the requestor	No specific feedback to be provided to the CG.
9	10	1.2.3.2.2. Configuration of privileges	DIAGRAM 3 - ACCESS RIGHTS CONFIGURATION STEPS	From the diagram and the description below results that each party having granted a given privilege is able to grant it to the another party. I think the hierarchical model should be respected in case of this rule, i.e. one Commercial Bank cannot grant the privilege to another Commercial Bank?	Accepted	No specific feedback to be provided to the CG.
10	10	1.2.3.2.2. Configuration of privileges	"Privileges have to be granted to Roles in the first place and then Roles can granted to Parties and Users"	Should not be "...Roles can be granted..."?	Accepted	No specific feedback to be provided to the CG.
11	58	1.4.4. TIPS Directory		For information purposes, and for similarity with the current T2 directory structure, it could be useful to add an "TIPS account holder" field in the TIPS directory to indicate the participant BIC (=TIPS account holder) that the User BIC is linked to.	Accepted	No specific feedback to be provided to the CG.
12	58	1.4.4. TIPS Directory	Table 23 - User Bic: BIC of the TIPS Participant or Reachable Party configured as Authorised Account User in TIPS. This BIC identifies one and only one TIPS Account or CMB in TIPS and it is the BIC that shall be used to address Instant Payments in TIPS.	We suggest to modify the sentence with: BIC configured as Authorised Account User in TIPS. This BIC shall be used to address Instant Payments in TIPS.	Accepted	No specific feedback to be provided to the CG.
13	58	1.4.4. TIPS Directory	Table 23 - Party Bic: BIC that identifies a TIPS Participant or a Reachable Party in TIPS. This BIC if for information purpose only and it allows grouping all User BICs configured by a given TIPS Participant or Reachable Party. It cannot be used to address Instant Payments in TIPS.	Typo: BIC that identifies a TIPS Participant or a Reachable Party in TIPS. This BIC is for information purpose only and it allows grouping all User BICs configured by a given TIPS Participant or Reachable Party. It cannot be used to address Instant Payments in TIPS.	Accepted	No specific feedback to be provided to the CG.
14	58	1.4.4. TIPS Directory	Table 23 - Participation Type: Exhaustive list of possible values	We suggest to modify the sentence with: Exhaustive list of possible values for the Party BIC	Accepted	No specific feedback to be provided to the CG.
15	20	1.2.5. Graphical user interface	Table 9	We believe that the Payment Banks also must be authorized to create / modify the message subscription rule as envisaged in the URD TIPS.UR.06.210	Accepted	No specific feedback to be provided to the CG.
16	25	1.3.1. Common information	Table 10 - Approval Status	Could you clarify the difference between "rejected" ad "revoked"?	Clarification	No specific feedback to be provided to the CG.
17	5	1.1. Introduction to CRDM	I Report configuration;	Based on the information provided at another ocassion, it seems that report configuration covers also the subscription to the TIPS Directory. Please confirm that this understanding is correct and that the TIPS UDFS and the TIPS URD will be updated via a TIPS CR accordingly. In case we misunderstood the envisaged functionality, please let us know how it will work.	Clarification	No specific feedback to be provided to the CG.
18	5	1.1. Introduction to CRDM	CRDM provides versioning facilities and validity periods allowing the implementation of data revision and data history features, in order to keep track of all past data changes, to enter changes meant to become effective as of a future date and to define common reference data objects with limited or unlimited validity.	We assume that the retention period for CRDM is three calendar months (see other sections in this document). Maybe this information can be added already here for the sake of transparency as it is different from the one in TIPS.	Clarification	No specific feedback to be provided to the CG.
19	7	1.2.3.1.1. User function	XML messages and GUI functions are the atomic elements users can trigger in A2A mode and in U2A mode respectively to interact with CRDM and TIPS. Based on these set of XML messages and GUI functions, it is possible to define the set of all user functions, i.e. of all the possible actions that a user can trigger in CRDM or TIPS, either in A2A mode or in U2A mode.	CB internal comment. Based on the discussion we had in the last TSWG, we understood that there will be no A2A connection to CRDM. In case our understanding is correct, the document should be updated accordingly and the already finalised TIPS URD / UDFS need to be updated via CR	Clarification	No specific feedback to be provided to the CG.
20	7	1.2.3.1.4. User	See section 1.2.3.2.1.	For all elements above a short description / definition is provided. The referenced chapter only provides the information about the user configuration but no definition. Could you please add it here	Accepted	No specific feedback to be provided to the CG.
21	8	1.2.3.1.6. Data scope	I Users of the Central Banks have visibility on all reference data objects belonging to the same system entity;	Question for clarification: We understand that the data scope of a CB includes the data related to its payment banks and the data related to the respective CB. Correct	Clarification	No specific feedback to be provided to the CG.

#	Pg	Section	Document text	Comment	Status	Feedback
22	10	1.2.3.2.2. Configuration of privileges	but in this case Privileges have to be granted to Roles in the first place and then Roles can granted to Parties and Users. For details on the configuration of Roles see section 1.2.3.2.3.	…and then Roles can**be** granted to Parties.	Accepted	No specific feedback to be provided to the CG.
23	10	1.2.3.2.2. Configuration of privileges	Table 4	If an administrator user is granting a privilege for which the Deny-Flag ist set to "true", could he change it when assigning it. --> This would mean he could create a user for himself with Deny-Flag = "False".	Clarification	No specific feedback to be provided to the CG.
24	10	1.2.3.2.1. Configuration of users	I When a CRDM Operator system administrator creates a new system administrator for a Central Bank	Based on the information provided so far, we understand that CBs which are already set up in T2S as system entity do NOT need to be set up as system entity for TIPS once again. Is this understanding correct? Maybe this clarification can be added in the document for the sake of overall transparency	Clarification	No specific feedback to be provided to the CG.
25	10	1.2.3.2.1. Configuration of users	Each party must have at least one party administrator, i.e. a user being granted specific system privileges that allow its grantee to grant any roles and privileges previously granted to the grantee's party.	We understood that payment bank admins can grant roles to their users only but not single privileges. In case our understanding is correct and only CBs can define the roles, it would be great to add some additional information already here (see clarification provided below: "it should be noted that TIPS privileges cannot be granted directly to Parties or Users, but can only be granted to Roles, which can in turn be granted to Parties and Users")	Clarification	No specific feedback to be provided to the CG.
26	10	1.2.3.2.2. Configuration of privileges	This implies that a two-step process is required in order to grant a specific privilege to a user belonging to a party different from the CRDM Operator. In the first step, the privilege is granted to the relevant party (so that it becomes available to the party administrator(s) of this party). With the second step, one of the party administrators grants the privilege to the relevant user.	We understood that payment bank admins can grant roles to their users only but not single privileges. In case our understanding is correct and only CBs can define the roles, it would be great to add some additional information already here (see clarification provided below: "it should be noted that TIPS privileges cannot be granted directly to Parties or Users, but can only be granted to Roles, which can in turn be granted to Parties and Users")	Clarification	No specific feedback to be provided to the CG.
27	10	1.2.3.2.2. Configuration of privileges	I Without Deny, i.e. party administrators of the payment bank A can grant the privilege to query cash accounts to other roles and users of the same party;	For the sake of transparency, it should be clarified that payment bank A cannot query cash account reference data.	Clarification	No specific feedback to be provided to the CG.
28	10	1.2.3.2.2. Configuration of privileges	Consequently, all the users and parties linked to the role are not linked anymore to the privilege.	Please be so kind as to clarify if this takes place with immediate effect or not.	Accepted	No specific feedback to be provided to the CG.
29	10	1.2.3.2.2. Configuration of privileges	this can be achieved by contacting the CRDM Operator, as the CRDM Operator can trigger this process on demand also intraday	According to our understanding it is always a CB contacting the CRDM operator. Correct?	Clarification	No specific feedback to be provided to the CG.
30	14	1.2.3.2.2. Configuration of privileges	The cascade process is automatically triggered in a deferred mode one time per day	At which time? At some time close the the change of business day?	Clarification	No specific feedback to be provided to the CG.
31	14	1.2.3.2.3. Configuration of roles	General Question	In T2S it is not possible to assign a privilege to a user, which is already in a role which is granted to the user. If this principle is followed in TIPS, maybe it could be mentioned here.	Accepted	No specific feedback to be provided to the CG.
32	14	1.2.3.2.3. Configuration of roles	Both when revoking roles from users and from parties, CRDM does not apply a cascade effect.	Could you add a sentence here to explain what that means? (Does it mean that if a role is revoked from a party, the users of that party keep the role? And consequently, the role has to be revoked from every user separately?)	Accepted	No specific feedback to be provided to the CG.
33	15	1.2.3.3. Access rights configuration process	party administrator of a given party can grant a privilege to a user of the same party, the same privilege has to be granted to the same party, so that it becomes available to the party administrator(s) of the party.	It should be clarified here once again that for TIPS "Privileges have to be granted to Roles in the first place and then Roles can granted to Parties and Users". For the sake of overall transparency it would be great if you could add some explanation on what exactly a payment bank can do in TIPS with regard to the access rights configuration and what the difference compared to T2S is. (More or less the information provided in footnote 6 could be added here as well.)	Accepted	No specific feedback to be provided to the CG.
34	15	1.2.3.3. Access rights configuration process	I User Y, as a party administrator of the party A, grants the privilege P to the party B (i.e. to a payment bank); I User Z, as a party administrator of the party B, grants the privilege P to the relevant users (in this case users Z1 and Z2).	For the sake of transparency it would be great if you could add the information provided in footnote 6 also here.	Rejected	No specific feedback to be provided to the CG.
35	16	1.2.3.3.1. Configuration of access rights a party level	A party administrator of each Central Bank assigns the relevant set of roles and privilege to all its payment banks	For the sake of transparency it would be great if you could add the information provided in footnote 6 also here.	Accepted	No specific feedback to be provided to the CG.
36	17	1.2.3.3.2. Configuration of access rights a user level	I By possibly creating and maintaining additional roles, besides the ones previously granted at party level	It should be clarified to which extent it is possible (or not possible) for payment bank admins to grant single privileges to their users	Clarification	No specific feedback to be provided to the CG.
37	18	1.2.4.1. Message subscription configuration	I A positive/negative parameter which for TIPS shall always be set to Positive, as only positive message subscription rule sets are propagated from CRDM to TIPS.	What happens if the parameter is set directly in TIPS from positive to negative?	Clarification	No specific feedback to be provided to the CG.
38	18	1.2.4.1. Message subscription configuration	Central Banks can configure, for payment banks they are responsible for, the subscription for credit notifications for liquidity transfers occurring on selected TIPS Accounts owned by the payment banks.	Payment Banks should be able to enter the message subscription by their own. Central bank should only be able to act on their behalf.	Accepted	No specific feedback to be provided to the CG.
39	18	1.2.4.1. Message subscription configuration	Central Banks can configure, for payment banks they are responsible for, the subscription for credit notifications for liquidity transfers occurring on selected TIPS Accounts owned by the payment banks	We understand that this is only an example as eg also a subscription for floor/ceiling notifications is possible. If this understanding is correct. Maybe you can add a "eg" in the sentence.	Clarification	No specific feedback to be provided to the CG.
40	19	1.2.4.2. Message subscription parameter types	Table 6 message subscription parameter types	additionally to the account level the message subscription parameter types should also be availible on party level.	Clarification	No specific feedback to be provided to the CG.

#	Page	Section	Reference	Comment	Status	Feedback
41	19	1.2.4.2. Message subscription parameter types	The table below describes the exhaustive list of parameter types that Central Banks can use for configuring their message subscription rule sets.	Based in this information (ie exhaustive list) , please clarify how floor/ceiling notifications are reflected here. Somehow table 6 seems not to take into account all notifications described in the TIPS URD TIPS.UR.06.210 : See TIPS URD • Account floor notification (accounts/CMBs) • Account ceiling notification (accounts/CMBs) • CMB headroom floor notification (accounts/CMBs) • CMB headroom ceiling notification (accounts/CMBs) • Inbound liquidity transfer (accounts only) According to the TIPS URD the subscription shall be possible on account/CMB level. Please clarify.	Clarification	No specific feedback to be provided to the CG.
42	19	1.2.4.3. Message subscription examples	Example 6	We understand from the description that the message subscription CREDIT_NOTIFY_ACCOUNT does apply only to liquidity transfers and not to incoming instant payments. Correct?	Clarification	No specific feedback to be provided to the CG.
43	20	1.2.5. Graphical user interface	Table 9 Line: create limit, Update Limit, Delete/Restore Limit, Query Limit List, Query Limit Details	additionally central bank should be able to act on behalf of a payment bank	Clarification	No specific feedback to be provided to the CG.
44	20	1.2.5. Graphical user interface	Table 9: create message subscription rule, update message subscription rule, delete/restore message subscription rule, create message suscription rule set, update message subscription rule set, delete/restore message subscription rule set	This function should be entered by the payment banks itself. Additionally the central banks should be act on their behalf.	Accepted	No specific feedback to be provided to the CG.
45	20	1.2.5. Graphical user interface	Table9: create DN BIC Routing, update DN BIC routing, delete/restore DN BIC routing	additionally central bank should be able to act on behalf of a paymenten bank	Clarification	No specific feedback to be provided to the CG.
46	20	1.2.5. Graphical user interface	Table 9: create report configuration, update report configuration, delete/restore report configuration, query report configuration list, queryy report configuration details	additionally central bank should be able to act on behalf of a paymenten bank	Clarification	No specific feedback to be provided to the CG.
47	20	1.2.5. Graphical user interface	Actor - Footnote 8	We propose to refer in footnote 8 to the information guide which is also available to the payment banks. The MOP is a Eurosystem internal document.	Accepted	No specific feedback to be provided to the CG.
48	20	1.2.5. Graphical user interface	Table 9 Create Cash Account Update Cash Account Delete/Restore Cash Account	Please add for all three functions listed also footnote 9 in order to be very clear why Payment Banks can create "cash account" (ie CMB)	Accepted	No specific feedback to be provided to the CG.
49	20	1.2.5. Graphical user interface	Table 9 "Create limit"	Is it possible to provide some additional information how I set up a CMB and whether this can be done without a limit. From what we understood so far a CMB has always a limit or the limit is "unlimited".	Clarification	No specific feedback to be provided to the CG.
50	20	1.2.5. Graphical user interface	Table 9 "Create authorised account user"	Please provide some additional information on the authorised account user and why it is done by the PB only. Where is the authorized account user defined? So far it is not clear how this maps to the setup of reachable parties and participants done by the CBs.	Clarification	No specific feedback to be provided to the CG.
51	20	1.2.5. Graphical user interface	Table 9 "Query role list"	So a payment bank cannot query the role list. Correct?	Clarification	No specific feedback to be provided to the CG.
52	20	1.2.5. Graphical user interface	Table 9 Grant privilege Revoke privilege	Can a PB really grant single privileges? Please clarify to which extent payment banks can grant/single privileges in the context of TIPS. Earlier in the document it is stated "TIPS privileges cannot be granted directly to Parties or Users, but can only be granted to Roles, which can in turn be granted to Parties and Users".	Clarification	No specific feedback to be provided to the CG.
53	23	1.2.6.1. Confidentiality	to all requests received by CRDM in both A2A and U2A mode	CB internal comment Please clarify to which extent A2A is possible.	Clarification	No specific feedback to be provided to the CG.
54	23	1.2.6.1. Confidentiality	In addition to these standard mechanisms, the principle of data segregation is applied on the reference and transactional data belonging to CBs in order to ensure a strict separation of their respective data in CRDM.	We propose to amend the sentence as follows: In addition to these standard mechanisms, the principle of data segregation is applied on the reference and transactional data belonging to CBs and Payment Banks in order to ensure a strict separation of their respective data in CRDM.	Accepted	No specific feedback to be provided to the CG.
55	23	1.2.6.2. Integrity	The requested action is not processed and CRDM provides the user with detailed information regarding the nature of the error via A2A or U2A	CB internal comment Please clarify to which extent A2A is possible.	Clarification	No specific feedback to be provided to the CG.
56	24	1.2.6.4. Availability	The overall availability of the CRDM services is ensured by the infrastructure design. The technical environment for the CRDM core system follows a "two regions/four sites" approach to ensure availability throughout the widest possible range of system failures.	Does the CRDM follows the T2 or the T2S business day concept? It is not following the TIPS 24/7 concept. So this should be clarified.	Clarification	No specific feedback to be provided to the CG.
57	24	1.2.6.5. Auditability	In order to ensure sustainability, CRDM archives all data by storing for a harmonised period of ten years all inbound and outbound messages (except queries) in their original format.	Question for clarification: So all historic data is stored directly in CRDM and not in an dedicated archiving service. How does this fit with the description provided later on in the document?	Clarification	No specific feedback to be provided to the CG.
58	24	1.2.6.5. Auditability	In order to ensure sustainability, CRDM archives all data by storing for a harmonised period of ten years all inbound and outbound messages (except queries) in their original format.	CB internal comment: Having in mind that no A2A is envisaged for CRDM via ESMIG, please clarify what exactly is meant with "messages" here.	Accepted	No specific feedback to be provided to the CG.
59	25	1.3.1. Common information	Table 10: line deletion status: active, delete	For a DCA also the status closed should be possible	Clarification	No specific feedback to be provided to the CG.
60	28	General Comment	Pagenummeration	Pagenummeration is ending at page 28.	Accepted	No specific feedback to be provided to the CG.

#	Page	Section	Reference	Comment	Type	Feedback
61	28	1.3.2.1. Data Model of the component	The following diagram shows the conceptual data model for Party Data Management .	In the data model provided the Party Type for Payment bank is "Payment Bank" (like in T2S). Unfortunately, this seems not in line with the information provided in the TIPS UDFS. Therefore, please let us know how this information maps with the information provided in the TIPS UDFS 1.3.1.2 where it is stated that you have a party type "participant" and a party type "reachable party"	Clarification	No specific feedback to be provided to the CG.
62	29	1.3.2.2. Description of the component	Figure	Nummeration is missing	Accepted	No specific feedback to be provided to the CG.
63	29	1.3.2.2. Description of the component	Figure	Why is there nothing about Instructing and Reachable Parties?	Clarification	No specific feedback to be provided to the CG.
64	30	1.3.2.3. Description of the entities	Tables	Nummeration is missing	Accepted	No specific feedback to be provided to the CG.
65	30	1.3.2.3. Description of the entities	Nummeration of Subtitles	This nummeration is missleading 1..6 should by 1.3.2.3.x	Clarification	No specific feedback to be provided to the CG.
66	30	1.3.2.3. Description of the entities	Table Party	Instructing and Reachable Party are missing in the exhaustive list of values	Clarification	No specific feedback to be provided to the CG.
67	30	1.3.2.3. Description of the entities	6. Party Service Link, table: attribute service party type TIPS reachable party	As far as I understood, a CMB could be created by an authorized user of a payment bank itself. Why is it necessary to open a party for a reachable party by the central bank?	Clarification	No specific feedback to be provided to the CG.
68	30	1.3.2.3. Description of the entities	I Payment Bank	According to the TIPS UDFS we have two party types for payment banks "participant" and "reachable party".Owing to the fact that you speak of an exhaustive list this does not seem to fit together. Please clarify.	Clarification	No specific feedback to be provided to the CG.
69	30	1.3.2.3. Description of the entities	In addition, each party is linked to one or many Party Technical Addresses.	We deem it useful to add here that for a bank on the beneficiary side there needs to be exactly one BIC-DN for receiving the IPs. This should be clarified here as there is a difference for the sending and the receiving side.	Clarification	No specific feedback to be provided to the CG.
70	30	1.3.2.3. Description of the entities	The combination of <Central Bank BIC, Party BIC> ensures the uniqueness of the Party in the hierarchical party model, i.e. any BIC is unique within a given System Entity (see section 1.3.9).	This is in principle fine but does not seem to take into account the limitations explain in T2S CR 674. See "This will imply that a given Payment Bank operating in TIPS will not be allowed to use the same BIC with two different CBs. As of today, in SDMG there are no couples of Payment Banks that are defined with the same BIC within two different CBs; therefore the above mentioned additional constraint is not expected to imply any side effect on the Payment Banks currently existing in T2S." https://www.ecb.europa.eu/paym/t2s/progress/pdf/crg/t2s_0674_sys.pdf This should be reflected here.	Clarification	No specific feedback to be provided to the CG.
71	30	1.3.2.3. Description of the entities	Service Party Type I TIPS Operator I TIPS Central Bank I TIPS Participant I TIPS Reachable Party	The terminology should be used consistently in the various documents. Therefore, we propose to list all possible values under the attribute "Party type" directly in order to be in line with the TIPS UDFS.	Clarification	No specific feedback to be provided to the CG.
72	32	1.3.2.3. Description of the entities	Table Party Service Link	Where is the Instructing Party here?	Clarification	No specific feedback to be provided to the CG.
73	32	1.3.3.1. Data model of the component	Figure	Nummeration is missing. Shouldn't there be a connection to the CMB, like it is there for the Party? Please clarify why it is stated 0..1? According to our understanding one Cash account can have various CMBs linked to it.	Clarification	No specific feedback to be provided to the CG.
74	33	1.3.3.3. Description of the entities	Tables	Nummeration is missing	Accepted	No specific feedback to be provided to the CG.
75	33	1.3.3.3. Description of the entities	Table	It is really missleading that the CMB is a type of cash account. This means that the CMB Number is the same like the cash account number. Where is then the link to the underlying cash account?	Clarification	No specific feedback to be provided to the CG.
76	33	1.3.3.3. Description of the entities	Table - Limit	How is the link to a certain CMB realised? Shouldn't there be a field to enter the CMB number.	Clarification	No specific feedback to be provided to the CG.
77	33	1.3.3.3. Description of the entities	1. cash accounts table: attribute: account type:Central Bank Accounts may have a negative balance. A Transit Account per currency exists in TIPS and it belongs to a Central Bank. The Transit Account for euro belongs to the European Central Bank.	Just the Transit accounts in TIPS are central bank accounts. So no additional central bank account with negative balance should be possible.	Accepted	No specific feedback to be provided to the CG.
78	33	1.3.3.3. Description of the entities	Finally, each TIPS Account may be linked to one or many BICs defined as "Authorised Account Users" . Each TIPS Credit Memorandum Balance may be linked to only one "Authorised Account User".	Please clarify what the authorised account user is for and what is the difference compared to instructing party / reachable party	Clarification	No specific feedback to be provided to the CG.
(	34	1.3.4. Access rights management	Privileges can be granted or revoked by a system administrator. A set of *Privileges* can be grouped into a *Role*. Each *Role* can be assigned one or more *Privileges*. Each *Party* and *User* can be assigned one or more *Roles*.	If one privilige is granted to role A and B, could both roles granted to a party or a user? In T2S this is not possible. Please clarify this issue.	Accepted	No specific feedback to be provided to the CG.
80	34	1.3.4. Access rights management	5. DN-BIC Routing attribute Inbound/Outbound flag: Attribute specifying whether the routing relationship is for inbound or outbound communications. If set to Outbound, a DN can only be linked to no more than one BIC.	Could a DN have an inbound and outbound flag?	Clarification	No specific feedback to be provided to the CG.
81	34	1.3.4. Access rights management	Paymebt Banks	Typo	Accepted	No specific feedback to be provided to the CG.
82	34	1.3.4. Access rights management	Central Banks may configure specific roles to be granted to their own Paymebt Banks (i.e. Participants and Reachable Parties) ,	The description in the bracket is not clear to us. From previous discussions we understood that a reachable party cannot interact with the system. Only when acting as instructing party an interaction with TIPS takes place. Can a reachable party instruct on the DCA himself and query any data?	Clarification	No specific feedback to be provided to the CG.
83	34	1.3.4. Access rights management	I System, i.e. the associated function does not apply to a specific static data object type. I Object, i.e. the associated function applies to a specific static data object type.	Based on this information, we understand that the same concept as in T2S does apply for TIPS. If this understanding is correct, please let us know where we can find the information which priviliges are system priviliges and which ones are object priviliges.	Clarification	No specific feedback to be provided to the CG.

#	Pg	Section	Text	Comment	Status	Feedback
84	34	1.3.4. Access rights management	DN-BIC Routing This entity includes all reference data for DN-BIC Routing, for inbound and outbound communication. In the former case, different DNs can be linked to different BICs and vice versa. In the outbound case, the same DN can only be linked to a single BIC. However different DNs can still be linked to the same BIC.	Please check if the last two sentences are correct. From my understanding, exactly the opposite is true and it should read: In the outbound case, only one DN can be linked to a single BIC. However, the same DN can still be linked to different BICs. With different DNs linked to the same BIC on the outgoing side, TIPS would not know where to send the outgoing messages.	Accepted	No specific feedback to be provided to the CG.
85	40	1.3.6. Network configuration	Each Network Service is linked to all the Party Technical Addresses it provides and to the Service it refers to.	We as TIPS user plan to use different Network Service Provider for T2S and TIPS. Therefore the network Service Links for the different party technical addresses could not all linked to the same Service.	To be clarified by the requestor	No specific feedback to be provided to the CG.
86	41	1.3.7. Report configuration	2. report configuration	A table with all possible reports should be added.	Accepted	No specific feedback to be provided to the CG.
87	41	1.3.7. Report configuration	Report configuration allows parties to configure the specific set of reports they wan either to receive (push mode) or to download (pull mode) from the various Services	Based on the information provided at another occasion, it seems that the TIPS Directory is also considered as a report. Correct?	Clarification	No specific feedback to be provided to the CG.
88	41	1.3.7. Report configuration	Delta Availability	What happens in case a report is available as delta mode in only one service but not in another (e.g. the Statement of Accounts will be available in TIPS in delta mode but not in T2S)?How will this attribute be filled in CRDM used by T2S and TIPS as there is only one attribute without a link to a service?	Clarification	No specific feedback to be provided to the CG.
89	41	1.3.7. Report configuration	Each Report Configuration is linked to the relevant Report Type and to one or many Parties entitled to get the same Report Type .	For sake of overall transparency please clearify the concept of concerned party and report receiving party available in T2S is valid for TIPS as well.	Clarification	No specific feedback to be provided to the CG.
90	42	1.3.8. Restriction type management	It specifies a classification for the object type on which the restriction applies. The exhaustive list of possible values is as follows: I Party I Cash Account	If we understood the footnote 9 correctly, it needs to be clarified that Cash account does also include the CMB in this context.	Rejected	No specific feedback to be provided to the CG.
91	42	1.3.8. Restriction type management	I Blocking: blocking of a party or cash accoun from settlement	The information provided here seems misleading as there are four possible values according to the TIPS UDFS: Exhaustive list of possible values: - Blocked for credit; - Blocked for debit; - Blocked for credit and debit; - Unblocked.	Clarification	No specific feedback to be provided to the CG.
92	43	1.3.9. Configuration parameters	BIC Directory …the BIC that is used to validate the input BIC as Party identifiers	During the consultation of the TIPS UHB you have answered one of our questions with the following statement: "The information refers to the Authorized account users. We confirm that an AAU must be a identified through a BIC but it does not need to be a Participant or a Reachable Party" Could you please explain the validations that are performed on a BIC included in an incoming payment message? From the CRDM UDFS we understand that the BIC must be a Party Identifier (and a payment bank party will be defined either as participant or reachable party in TIPS). How does this relate to BICs registered as Authorized Account Users? Can you give an example of an entity which has its BIC registered as an AAU BIC, but is neither a Participant nor a Reachable Party?	Clarification	No specific feedback to be provided to the CG.
93	47	1.4.2. Overview	All common reference data objects can be created and maintained in U2A mode, whereas only a sub-set of them can be maintained also in A2A mode (See section 1.4.3.2).	As far as I understood there will be a Data migration Tool avaiilble and no A2A channel from the go-live. This should be reflected here.	Accepted	No specific feedback to be provided to the CG.
94	47	1.4.3. Common reference data maintenance process	Table 20 mesage subscription rule, message subscription rule set	This function should be entered by the payment banks itself. Additionally the central banks should be act on their behalf.	Accepted	No specific feedback to be provided to the CG.
95	47	1.4.3. Common reference data maintenance process	Table 20: DN BIC Routing, report configuration	additionally central bank should be able to act on behalf of a paymenten bank	Clarification	No specific feedback to be provided to the CG.
96	47	1.4.3.1. Common reference data objects	Table 20 Restriction type	Please clarify why CBs are not considered for restriction type management (contrary to T2S)	Clarification	No specific feedback to be provided to the CG.
97	47	1.4.3. Common reference data maintenance process	General	I miss some information on the way several revisions of data objects with a validity in the future interact. If there is a change that becomes valid in 3 days and in the meantime (eg after 1 day) there is another change that suddenly needs to be made with immediate effect - what happens with the first change? Does the revision that becomes effective immediately cancel the revision made before and the change to become valid in 3 days needs to be entered again?	Clarification	No specific feedback to be provided to the CG.
98	50	1.4.3.3. Validity of common reference data objects	Table 21	Why is the Authorized Account User a data object with unlimited validity? Isn't the AAU BIC list relevant for the validation of incoming payments? Then it should be possible to enter a date and time in the future when (eg) a BIC should be removed from the list. Would it be possible to explain the concept of Authorized Accour Users in the TSWG or TIPS CG?	Accepted	No specific feedback to be provided to the CG.
99	50	1.4.3.3. Validity of common reference data objects	Table 22 / Footnote 27 "… they are able … to perform changes that become immediately valid in the CRDM"	Do I understand correctly that becoming valid in CRDM is not the same as becoming valid for operations in TIPS? It would be useful to include more information on the data propagation to TIPS. Besides, for those objects that can be modified in CRDM or directly in TIPS, it should be described how these changes work together. This could also be a topic for a presentation in the TSWG or TIPS CG.	Accepted	No specific feedback to be provided to the CG.
100	58	1.4.4.2 Structure	Table 23 - Valid to	When does this date apply? Next T2 Business Day, next T2 Business Day at 00:00:00, next Calendar Day at 00:00:00 ?	Clarification	No specific feedback to be provided to the CG.
101	58	1.4.4 TIPS Directory	General Question	Where can we find the data structure of the flat file? How is the information within the file seperated? Comma?	Accepted	No specific feedback to be provided to the CG.
102	58	1.4.4.2. Structure	Table 23	In the TIPS directory the linked account holder of each reachable BIC should be visible in the directory.	Accepted	No specific feedback to be provided to the CG.

					Clarification	No specific feedback to be provided to the CG.
103	59	1.4.4.4. Distribution	The name of the flat file that contains the TIPS Directory is as follows: TIPSDIRTTTTYYYYMMDD where: • TTTT is the type, i.e. FULL for the full version and DLTA for the delta version; • YYYYMMDD specifies the year, month and day as of which the TIPS Directory is valid	What is the concrete validity date for the TIPSdirectory which is created at 17:00? Next T2 Business Day, next T2 Business Day at 00:00:00, next Calendar Day at 00:00:00 ?		
104	7	1.2.3.1.1. User function	In this section referenc eis made to TIPS.	As this is the UDFS for CRDM for TIPS, I propose to mention only CRDM in this section.	Clarification	No specific feedback to be provided to the CG.
105	10	1.2.3.2.1. Configuration of users	Each party must have at least one party administrator …	Should a party not have at least two party administrators in order to have the 4-eyes principle for granting roles/privileges.	Clarification	No specific feedback to be provided to the CG.
106	10	1.2.3.2.2. Configuration of privileges	The cascade process is automatically triggered in a deferred mode one time per day.	Please specify when this takes place. Is it every calender day or business day. Maybe a reference to 1.4.2. can be made.	Accepted	No specific feedback to be provided to the CG.
107	20	1.2.5. Graphical user interface	Footnote 8 refers to MOP	Make reference to Manual of Procedures (MOP)	Clarification	No specific feedback to be provided to the CG.
108	20	1.2.5. Graphical user interface	(See section 1.2.6)	(See section 1.2.6.2)	Accepted	No specific feedback to be provided to the CG.
109	24	1.2.6.5. Auditability	a harmonised period of ten years	Please add whtether the current year is included or not. Maybe an example will help to clarify when these messages will be deleted from the archive. For example: message on 10-Jun-2019 will be stored untill …	Clarification	No specific feedback to be provided to the CG.
110	25	1.3.1. Common information	Footnote 12 Closing Data for certain items.	Footnote 12 Closing Date for certain items.	Accepted	No specific feedback to be provided to the CG.
111	25	1.3.1. Common information	In example 2: Two-Eyes principle)	Should be: Two-Eyes principle	Accepted	No specific feedback to be provided to the CG.
112	29	1.3.2.2. Description of the component	page number is missing untill page 64		Accepted	No specific feedback to be provided to the CG.
113	30	1.3.2.3. Description of the entities	A BIC is used to identify each legal entity	In the T2/T2S User Requirements for Shared Services the LEI is mandatoryfor parties using RTGS or CLM. Should the LEUalso not be a mandatory attibute for Payment Banks?	Clarification	No specific feedback to be provided to the CG.
114	34	1.3.4. Access rights management	… Paymebt Banks ...	… Payment Banks ...	Accepted	No specific feedback to be provided to the CG.
115	41	1.3.7. Report configuration	Delta reports are generated every 3, 6 or 12 hours.	Please add in a footnote that a full report will be generated every day for the last 24 hours.	Accepted	No specific feedback to be provided to the CG.
116	47	1.4.2. Overview	The process takes place at 17:00 CET	The process takes place every business day at 17:00 CET	Accepted	No specific feedback to be provided to the CG.
117	47	1.4.3.1. Common reference data objects	Some footnotes should be rearranged	Propose to link footnote 22 to Cash account in the colum Area.	Rejected	No specific feedback to be provided to the CG.
118	47	1.4.3.1. Common reference data objects	Some footnotes should be rearranged	Propose to link footnote 20 to first occurrence of All-in colum Responsible CRDM Actors.	Rejected	No specific feedback to be provided to the CG.
119	47	1.4.3.1. Common reference data objects	In the colum Object the description is not always the same as used in chapter 1.3.4	Please allign the descriptions in the table to the descriptions used in chapter 1.3.4. For example in 1.3.4 you will find Grantee Privilege while in Table 20 it is Privilege Role Link	Accepted	No specific feedback to be provided to the CG.
120	50	1.4.3.3. Validity of common reference data objects	daily propagation process	daily reference data propagation process	Accepted	No specific feedback to be provided to the CG.
121	38	1.3.5. Message subscription configuration	Is it possible to send a report to two different parties? Relevant for parties that want to receive the end-of-day report itself and their instructing party.		Clarification	No specific feedback to be provided to the CG.
122	53	1.4.3.4. Common reference data archiving and purging	On business day Tx2 + three calendar months, the archiving process copies …	If you add three months to Tx2 you might come up with a Saturday or Sunday. Does this mean that CRDM is active 7 days a week?	Clarification	No specific feedback to be provided to the CG.
123	55	1.4.3.5. Lifecycle of common reference data objects	… object becomes valid (transitions 4).	… object becomes valid (transition 4).	Accepted	No specific feedback to be provided to the CG.
124	58	1.4.4.2. Structure	Is it possible for a bank to define a maximum amount that it wants to receive via TIPS?		To be clarified by the requestor	No specific feedback to be provided to the CG.
125	59	1.4.4.3. Generation	… every day at 17:00 CET	… every business day at 17:00 CET	Accepted	No specific feedback to be provided to the CG.
126	59	1.4.4.3. Generation	… includes changes respect to ...	… includes changes with respect to ...	Accepted	No specific feedback to be provided to the CG.
127	20	1.2.5. Graphical user interface	Table 9 - CRDM U2A FUNCTIONS create message subscription rule, update message subscription rule…Actor Central Bank	shouldn't the operator also be able to carry out these functions?	Clarification	No specific feedback to be provided to the CG.
128	43	1.3.9. Configuration parameters	BIC Directory	why are the attributes BIC and BIC Branch Code be separated?	Clarification	No specific feedback to be provided to the CG.
129	47	1.4.3. Common reference data maintenance process	Example 7 Archiving and Purging…	Would it be possible to use brighter colours for the example? It's not reader-friendly.	Accepted	No specific feedback to be provided to the CG.
130	10	1.2.3.2.2. Configuration of privileges	Diagram 3 Access rights configuration steps	the example given, looks like a cross party privilege distribution. Would it be possible to use a more basic example for the configuration?	Clarification	No specific feedback to be provided to the CG.
131	25	1.3.1. Common information	Table 10 Technical Identifier	Querries should also be possible without technical identifier.	Clarification	No specific feedback to be provided to the CG.
132	34	1.3.4. Access rights management	Paymebt Banks (i.e. Participants and Rea	Payment Banks	Accepted	No specific feedback to be provided to the CG.
133	40	1.3.6. Network configuration	Each *Network Service* is linked to all the *Party Technical Addresses* it provides and to the *Service* it refers to.	Please describe the term "party technical addresses"	Clarification	No specific feedback to be provided to the CG.
134	58	1.4.4. TIPS Directory		What will the TIPS Directory format look like? Which format will be used?	Accepted	No specific feedback to be provided to the CG.
135	62	1.6.1. Service configuration	CRDM Operator	Who will be the CRDM Operator?	Clarification	No specific feedback to be provided to the CG.
136			Restrictions	please use a unified description for restrictions/blocking (TIPS)	Clarification	No specific feedback to be provided to the CG.
137	47	1.4.3.1. Common reference data objects	Table 20 Common Reference Data Objects - Cash account	CMB is a Limit not a cash account	Clarification	No specific feedback to be provided to the CG.
138				starting with page 28 the page numbers are missing	Accepted	No specific feedback to be provided to the CG.
139	7	1.2.3.1.1. User function	XML messages and GUI functions are the atomic elements users can trigger in A2A mode and in U2A mode respectively to interact with CRDM and TIPS	Could you clarify "respectively" ? We understand that Participant can interact with CRDM and TIPS both in U2A and A2A	Clarification	No specific feedback to be provided to the CG.

						Clarification	No specific feedback to be provided to the CG.
140	10	1.2.3.2.2. Configuration of privileges	This implies that the above described configuration steps remain valid for TIPS as well, but in this case Privileges have to be granted to Roles in the first place and then Roles can granted to Parties and Users	In this context, if a privilege is added to a role by the operator, does the party administrator at NCB or PB level need to do something to propagated this update to its users ?		Clarification	No specific feedback to be provided to the CG.
141	10	1.2.3.2.2. Configuration of privileges	Under table 3, point 5 : I Without Deny , i.e. users linked to the Party Management role can create parties according to the Four-Eyes principle only	We suggest to add "Without deny and 4 eyes set to true"		Accepted	No specific feedback to be provided to the CG.
142	10	1.2.3.2.2. Configuration of privileges	Table 5, 1st point : I Without Deny , i.e. party administrators of the payment bank A can grant the privilege to query cash accounts to other roles and users of the same party	We understood from table 2 that it only means that the function t query the cash account is enabled. By definition, party administrators can grant this privilege regardless of the value of the "deny" parameter.		Clarification	No specific feedback to be provided to the CG.
143	14	1.2.3.2.3. Configuration of roles	Links between roles : CRDM supports a role-based access control (RBAC) model. This results in the possibility to inherit privileges from two or more roles	Not one and more roles ?		Accepted	No specific feedback to be provided to the CG.
144	14	1.2.3.2.3. Configuration of roles	General comment on Granting roles and revoking roles	Could you add that it takes place immediately ?		Accepted	No specific feedback to be provided to the CG.
145	25	1.3.1. Common information	Table 11 item "valid from" : It specifies the date …	We assume that it means business date ?		Clarification	No specific feedback to be provided to the CG.
146	32	1.3.3. Cash account data management	2. limit : in the chart, limit amount item : "It specifies the value set for the limit amount. If set to zero, the relevant Cash Account (i.e. TIPS CMB) cannot be debited"	If the CMB has been credited by an IP transaction, will TIPS allow other IP transactions to debit the CMB until the headroom is equal to 0 ?\n\nMoreover, we understood from TIPS UDFS that the limit amount could be null in order to manage unlimited limit (with a dedicated flag that should be set to true)		Clarification	No specific feedback to be provided to the CG.
147	42	1.3.8. Restriction type management	1. restriction type, in chart item "valid from"	We assume that it refers to the business date ?		Clarification	No specific feedback to be provided to the CG.
148	58	1.4.4.2. Structure	Table 23 item "valid from" and "valid to"	We assume that it refers to the business date ?		Clarification	No specific feedback to be provided to the CG.
149	62	1.6.1. Service configuration	Point 4 : Central Banks are able to set up their own participants' access rights and to modify the access rights of their users	We suggest to replace "modify" with "manage"		Accepted	No specific feedback to be provided to the CG.