Content of ad-hoc TIPS Release
– 17 March 2024

On 22 September 2022, the TIPS TSWG recommended to include the change requests TIPS-0026-URD, TIPS-0027-URD and TIPS-0048-URD in the baseline release scope of TIPS Release R2023.NOV.

On 24 October 2022, the MIB approved the allocation of the TIPS-0026-URD, TIPS-0027-URD and TIPS-0048-URD in baseline scope to release TIPS R2023.NOV.

On 20 December 2022, the MIB approved the Service Transition Plan (STP) of release TIPS R2023.NOV containing CRs included in the initial release scope.

On 1 February 2023, the MIB approved the allocation of the TIPS-0052-SYS and TIPS-0055-SYS in baseline scope to release TIPS R2023.NOV.

On 14 March 2023, the MIB approved the allocation of the TIPS-0049-URD and TIPS-0051-URD in baseline scope to release TIPS R2023.NOV.

On 11 April 2023, the MIB approved the allocation of the TIPS-0061-SYS in baseline scope to release TIPS R2023.NOV.

On 22 June 2023, the MIB approved the allocation of change request TIPS-0056-SYS and TIPS-0057-URD to the release scope of TIPS R2023.NOV.

On 4 August 2023, the TIPS-WG recommended the de-scoping of change request TIPS-0061-SYS from the release scope of TIPS R2023.NOV.

In light of the EPC decision of 24 October 2023 to postpone the migration of the ISO 20022 messages upgrade to 2019 version from 19 November 2023 to 17 March 2024, the scope of TIPS Release R2023.NOV has been reduced. On 9 November 2023, the MIB approved to (i) only keep included the change request TIPS-0057-URD (batch 1) as well as 12 PBIs resolutions in the software deployment of 19 November 2023 and (ii) postpone the remaining change requests, PBIs and TIPS Release Defects initially foreseen for TIPS R2023.NOV to an ad-hoc TIPS release on 17 March 2024.

1 Additional search criteria for transaction query [TIPS-0026-URD]

Banks have identified the need to be able to retrieve transaction information using other search criteria than the combination of Originator BIC and Transaction Reference – particularly against the background that the Transaction Reference might not be available in all cases. It is requested to offer a possibility to query payment transactions (available for three months) by using the following search criteria (individually or in combination):
- Amount
- Interbank Settlement Date

- Time range for the Acceptance Timestamp
- Status
- Error Code
- Debtor BIC
- Creditor BIC

2   Improve the informative content in the TIPS GUI [TIPS-0027-URD]

The payment details currently shown in the TIPS GUI: 'Query Payment transaction – Display screen' are rather limited. As a result, especially in case the payment transaction has been rejected for time-out related reasons, it is very difficult to determine where exactly the delay took place and to determine the possible follow-up actions. Next to the details currently shown in the TIPS GUI, we propose to add and show the following details:
• Originator IBAN
• Originator name
• Beneficiary IBAN
• Beneficiary name
• Payment transaction end-to-end id
• Payment transaction remittance information
• Payment transaction local instrument code
• Payment transaction acceptance date and timestamp (as provided by the originator bank)

3   Enhanced information in TIPS U2A screens [TIPS-0048-URD]

In addition to the new TIPS GUI query payment transactions search criteria introduced with TIPS-0026-URD, the following additional criteria (to be used individually or in combination) will be added for the payment transaction query screen:
- Amount range for the amount field
- Time range for the interbank settlement date field
- TIPS dedicated cash account
- Transaction leg
Furthermore, an export functionality to extract the result of the query in .csv format will be available.
A new liquidity transfer list screen will be introduced to give an overview of the different liquidity transfers exchanged in TIPS2 (intra-service, inbound or outbound). An export functionality to extract the result of the query in .csv format will be available. The search criteria for the list screen would be the following (to be used individually or in combination):
- TIPS dedicated cash account
- TIPS ancillary system technical account
- Business date from
- Business date to
- Credits
- Debits
- Amount from
- Amount to
- Liquidity transfer status

The existing account balance and status screen will be enriched with additional details:
- Time of the last settlement on the account (liquidity transfer or payment transaction)
- Transaction reference of the last settlement on the account (liquidity transfer or payment transaction)

Upon request, e.g. by clicking on a dedicated additional button after the account balance and status query has been triggered, it shall be possible for a central bank user to look up the time of last settlement and last transaction reference on the selected account.

4   TIPS Payment banks cut-off for DKK and consistent snapshot [TIPS-0049-URD]

This change request is required to support onboarding of DKK to TIPS. Approaching the end of the business day in DKK, DKCB needs a new cut-off at 17Hrs, after this cut-off:
- payment banks and ancillary systems under the DKCB DKK system entity (not the DKCB EUR entity) can no longer instruct any cash transfers debiting or crediting CLM, RTGS and T2S accounts, as well as inter-service liquidity transfers debiting or crediting TIPS accounts.
- DKCB can still move liquidity between TIPS and T2-CLM without any restrictions until the regular cut-off around 18:00.
- A GL file with DKK account balances should be generated and send to CLM.

5   TIPS Enhanced Information Database [TIPS-0051-URD]

The current TIPS production of statistics relies on the EPC framework that envisages a monthly/quarterly set of indicators related to the scheme processing which include Instant payment, recall, investigation and error scenarios. The same framework, with some minor adaptation due to specificities related to the different currency, has been offered also to non-euro communities (e.g. the Swedish banking community). The outcome of a dedicated TSWG written consultation raised the need for having additional statistics on top of the current "EPC stats", e.g. by adding several different analysis dimensions and granularity such as external (beneficiary) error codes, further info about transaction values and most active participants to be offered following a "self-service" and "pull" approach. Moreover, the enrichment of the current TIPS production of statistics is important for compliance with the SIPS Regulation, as recommended by the Overseers.

In addition to the enhancement of the structured queries introduced with TIPS-0026-URD and TIPS-0048-URD, the current change request caters for (i) the migration, (ii) redesign of the existing information database and (iii) the provision of a query and presentation tool that will exploit the new dimension of analysis introduced with the TIPS Enhanced Information Database (EIDB).

6   Alignment of TIPS to the 2023 version of the SCTInst specifications and MyStandards migration [TIPS-0052-SYS]

The proposed change aims at aligning TIPS specifications to (i) the EPC004-16/ 2023 Version 1.0 of the EPC SCTInst Scheme Rulebook and (ii) the EPC122-16 / 2023 Version 1.0 of the EPC SCTInst Inter-PSP Implementation Guidelines (IG). In addition, all the TIPS message specifications will be available for consultation through the collaborative web platform SWIFT MyStandards.

TIPS specifications currently take the EPC SCTInst documentation version 1.0 (2021) as reference baseline, as consequence of the TIPS.0040.URD. Due to the continuous evolution of the EPC scheme rulebooks, a detailed analysis has been performed by 4CB to highlight potential gaps between the current TIPS specifications and the reference EPC documentation version 2023. The three reference documents taken into account for the gap analysis are:
- EPC004-16/ 2023 Version 1.0 SCTInst Scheme Rulebook;
- EPC122-16 / 2023 Version 1.0 SCTInst Inter-PSP Implementation Guidelines;

- EPC087-22 / Version 1.0 / EPC guidance document - Migration to the 2019 Version of the ISO 20022 Standard-based XML Messages.

The exact timing and manner in which the updated version of non-Euro message specifications will enter into force in November 2023 is still under discussion and it requires further clarifications. Therefore, this change request does not contain any requirement on the rollout mode, that will eventually be part of a separate change request (TIPS-0056-SYS - Additional EPC requirements on migration aspects).

As approved by the MIB on 25 July 2023, please note that the editorial CR TIPS-0063-SYS "TIPS SDDs alignment to the last versions of EPC SCTInst documentation" is not formally allocated to the TIPS R2023.NOV release as some of the changes still need to be incorporated in the TIPS SDDs (these documentation updates will be done later as part of TIPS R2024.JUN release by formally allocating this CR to that release).
The respective software impacts are covered as part of CRs TIPS-0052-SYS and TIPS-0056-SYS implementation and with regards to the documentation update the following approach was approved by the TIPS-WG:
1.   Make evident to the TIPS Actors the gap already included in the SDDs of TIPS R2023.NOV release by including references to the CR TIPS-0063-SYS in the updated STP of TIPS R2023.NOV release, caused by EPC documentation late delivery, neither captured in the TIPS-0052-SYS nor in TIPS-0056-SYS.
2.   Provision of some additional pure editorial references stemming from EPC documentation late delivery that could not be captured in SDDs of TIPS R2023.NOV release that are going to be fixed with the next release of SDDs (i.e. R2024.JUN).

7   Update of TIPS non-Euro specifications [TIPS-0055-SYS]

The proposed change aims at updating the TIPS message specifications for non-Euro currencies in order to comply with the document published by the Nordic Payment Council (NPC): • NPC012-01 NCT Inst Inter-PSP Implementation Guidelines (IG) 2023 v1.0

TIPS message specifications currently in place for non-Euro currencies have been designed in compliance with the requirements stemming from the change requests TIPS.0030.URD and TIPS.0031.URD. Due to the release of the new version of the NPC Instant Credit Transfer specifications for 2023, a detailed gap analysis has been performed by the Sveriges Riksbank to highlight the compulsory changes to be applied to the TIPS non-Euro message specifications, in order to comply with the updated NCT Implementation Guidelines. The following changes have been identified: o extension of the structured sub-elements of "postal address", with a dedicated NPC usage rule; o pacs.004/camt.029/camt.056: new optional sub-element "Purpose" under "Original Transaction Reference"; o the element "Currency" under Debtor account and Creditor Account needs to be added as an optional element, where applicable, in all relevant messages. TIPS message specifications for non-Euro currencies should be updated in order to include the abovementioned changes.

The exact timing and manner in which the updated version of non-Euro message specifications will enter into force in November 2023 is still under discussion and it requires further clarifications. Therefore, this change request does not contain any requirement on the rollout mode, that will eventually be part of a separate change request (TIPS-0056-SYS - Additional EPC requirements on migration aspects).

8   Additional EPC requirements on migration aspects [TIPS-0056-SYS]

The proposed change request aims at defining the ISO migration approach to version 2019 as described in the updated EPC Guidance document published on 16 February 2023:
•   EPC087-22 / Version 3.0: EPC Guidance Document - Migration to the 2019 Version of the ISO 20022 Standard-based XML Messages.

9   **PBI000000229339 - [TIPS-0048-URD] Problems with advanced search**

10   **PBI000000229026** - **[TIPS-0027-URD] Query Payment transaction – Display screen>>improved information (Originator IBAN, Originator Name, Beneficiary IBAN and Beneficiary Name)**