# Change Request form

target | TIPS
services

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<tr><td colspan="2"><strong>Request title:</strong> TIPS Automatic Counterparty Simulator Enhancement</td><td><strong>Request ref. no:</strong> TIPS-0074-SYS[1]</td></tr>
<tr><td colspan="3"><strong>Request type:</strong></td></tr>
<tr><td colspan="2"><strong>1. Legal/business importance parameter:</strong> Low</td><td><strong>2. Market implementation efforts parameter – Stakeholder impact:</strong> Low</td></tr>
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<tr><td colspan="2"><strong>5. Functional/ Technical impact:</strong> Medium</td><td><strong>6. Interoperability impact:</strong> Medium</td></tr>
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**Reason for change and expected benefits/business motivation:**

Based on the feedback received from both the market and Central Banks, including input from the TIPS Consultative Group, this Change Request (CR) suggests implementing improvements to the existing functionalities of the TIPS Automatic Counterparty Simulator, for simplicity called "simulator". This simulator functions as an auto-responder, enabling a payer to receive an automatic response from TIPS for an instant payment. The response is systematically determined as positive or negative, depending on the BIC used as the counterparty on the creditor side. The proposed enhancements aim to empower simulator users to test TIPS production scenarios more comprehensively, specifically focusing on simulating the Instant Payment flow, Recall flow and activating error/rejection codes on demand.

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**Description of requested change:**

The new requirements expressed by the TIPS stakeholders are described in the following paragraph:

- In the Instant Payment business scenario, the originator initiates a pacs.008 (FItoFICustomerCreditTransfer) and awaits a response in the form of a pacs.002 (FIToFIPaymentStatusReport). To enhance the current simulator's capabilities in the perimeter of Instant Payment business process initiation, the simulator should be able of rejecting a pacs.008 sent by a customer with a pacs.002 message whose reason code is customised on-demand, based on an error code extracted[2] from the underlying pacs.008.
  This feature should allow, among the possible reason codes, the usage of those which can be used by TIPS in its Clearing and Settlement Mechanism (CSM) role, e.g. those related to the XML validations and the time-out deadline.

- In the recall scenario, a party that previously settled an Instant Payment transaction seeks a refund from the beneficiary PSP. The initiator triggers a camt.056 (FIToFIPaymentCancellationRequest) and awaits a response, which could be positive in the form of a pacs.004 (PaymentReturn) or negative in the form of a camt.029 (ResolutionOfInvestigation) from the beneficiary PSP. The simulator should be enhanced in order to automatically generate[3] either a pacs.004 or camt.029 as a response to a camt.056 message sent by a customer as the initial request.
  Optionally, it shall be assessed whether the reason code of the negative recall response can be inferred by a field extracted[4] from the underlying camt.056.

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[1] XXXX = ECMS /TIPS / CONS, NNNN = 9999, DDDD = URD/UDFS/UHB

[2] E.g. The customised reason code shall be captured by the sender in a predefined formatted field not used for TIPS processing. The pacs.008 field and the format will be identified as part of the detailed assessment.

[3] The trigger to generate a pacs.004 or camt.029 as response message can be driven by the sender in a predefined formatted field not used for TIPS processing. The camt.056 field and the format will be identified as part of the detailed assessment.

- Additionally, it is proposed to use the camt.056 (FIToFIPaymentCancellationRequest) also to solicit an instant payment in the opposite direction, to enable the autonomous testing scenarios in the capacity of a beneficiary PSP.
  The simulator should be enhanced in order to automatically generate[5] a pacs.008 to TIPS that should undergo the regular validations. After the successful completion of the conditional phase, TIPS shall route the instant payment to the requestor.
  It is worth noting that, due to the stateless nature of the simulator, it is not envisioned to manage any investigation on recall messages in the cases described into the previous and current bullet points.

The enhancements developed in the context of this CR shall be exploited in a multi-currency context, i.e. regardless of the specific currency involved in the payment transaction.

As a side note, the initial request to use different real BICs selected from the TIPS Directory, can be already fulfilled with the existing implementation with a customized configuration that will be made clear in the functional documentation produced out of this CR.

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**Submitted annexes / related documents:**
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**Proposed wording for the Change request:**
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**High-level description of Impact:**
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**Impacts on other projects and products:**

**Outcome/Decisions:**

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[4] E.g. The customised reason code shall be captured by the sender in a predefined formatted field not used for TIPS processing. The camt.056 field and the format will be identified as part of the detailed assessment.

[5] The trigger to generate a pacs.008 in the opposite direction shall be driven by the sender in a predefined formatted field not used for TIPS processing. The camt.056 field and the format will be identified as part of the detailed assessment.