

Change Request Form

General Information (Origin of Request)		
<input checked="" type="checkbox"/> User Requirements Document (URD) <input type="checkbox"/> User Detailed Functional Specification (UDFS) <input type="checkbox"/> User Handbook (UHB) <input type="checkbox"/> Other User Functional or Technical Documentation (SYS)		
Request raised by: ECB	Institution: ECB	Date raised: PA received on 18/02/2022– – CR updated on 22/08/2023 and on 18/12/2023
Request title: Introduction of Non-Time Critical (NTC) payments in TIPS		Request ref. no: TIPS-0041-URD
Request type:		
1. Legal/business importance parameter: M	2. Market implementation efforts parameter – Stakeholder impact: H/M	
3. Operational impact: M	4. Financial impact parameter: H	
5. Functional/ Technical impact: M	6. Interoperability impact: L	
Requestor Category: Central Bank		Status: Registered

Reason for change and expected benefits/business motivation:

As per its User Requirements, TIPS currently offers a single instant payment settlement solution associated with a very short execution time. Conversely, for all the payments whose immediacy is not strictly speaking necessary, a new solution could be introduced in addition to the existing one. For example, this extension of the TIPS scope could be useful for the settlement of salaries and pensions.

Against this background, this change request introduces a “non-time critical” (NTC) functionality for TIPS.

The new service may be used indirectly for settling bulk payments¹, provided that bulk payments are “unpacked” by the Originator PSPs, prior to any submission to TIPS (so that TIPS would only receive single payments).

This new NTC service extends the lifecycle of the transactions beyond the regular duration set by the SCT Inst scheme for any transaction that is not time-critical, by introducing a less stringent hard time-out. However, all NTC transactions will be submitted to the TIPS settlement engine immediately for a first settlement attempt.

The NTC service of TIPS shall be implemented for all currencies settling on the platform.

Description of requested change:

The implementation of this new functionality might require an Additional Optional Service (AOS) under the SEPA Credit Transfer (SCT) scheme². The definition of the AOS to be used will be determined outside of this change request.

The requested changes to implement NTC payments in TIPS are that:

- 1) Lifecycle of a NTC payment transaction is set at 6 hours. This parameter should be easily configurable so that, in case it needs to be shortened or extended, this could be done without the need of a change request.
- 2) As the duration of the lifecycle of an NTC would most likely impact the maximum number of concurrent NTC transactions present in the system³, the TIPS Service provider shall assess – as part of the Detailed Assessment (DA) – how to minimise such impact for TIPS. In addition, the DA will also evaluate how the proposed solution might be able not to negatively impact the settlement of SCT Inst transactions, in case the TIPS platform is flooded with a very high number of NTC transactions using up to the whole capacity of the settlement engine.
- 3) Finally, it is requested that the TIPS Service provider, as part of the DA, checks whether a more flexible solution (e.g. via the introduction of a new dedicated channel for the NTC transactions) would be possible to cope with the potentially high number of NTC transactions sent to TIPS.
- 4) A positive confirmation message should be sent to the Originator and Beneficiary PSPs immediately after the settlement has taken place.

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- 5) A negative confirmation message is sent either once the hard timeout has expired or if the Beneficiary PSP sends a negative confirmation message within the timeout.
- 6) Originator PSPs which have sent NTC payments should be able to cancel them, if they have not been settled yet.
- 7) Also, it will be evaluated as part of the detailed assessment how Originator PSPs which have sent NTC payments could be able to inquire and how Beneficiary PSPs could be able to report an intermediary status until the NTC payment has reached its final status. To be more precise, the below two optional requirements are added:
 - The Originator PSP should be able to request the status of a previously submitted NTC payment whose result is not yet final. Such a request, initially targeted to TIPS, may under some conditions (e.g. when TIPS does not know the status of the payment) be forwarded to the Beneficiary PSP.

Moreover, the Beneficiary PSP shall provide a response to the investigation forwarded by TIPS.

- The Beneficiary PSP shall also send an unsolicited status update to TIPS to communicate the intermediary status of a NTC payment previously received whose processing is still ongoing at the Beneficiary PSP side.

The most efficient technical solution to cater for the above requirements will be provided by 4CB as part of the detailed assessment.

In order for the TIPS governance groups to evaluate, next to the technical solution, the value of the above requirements in terms of costs, a dedicated cost assessment for it will be provided by 4CB as part of the detailed assessment (thus there will be a cost assessment of the NTC without these two requirements and one including them).

¹ Also known as batch payments.

² For reference, here is the link to the Dutch AOS: <https://www.betalvereniging.nl/wp-content/uploads/NL-Standard-for-the-Instant-processing-of-SEPA-Credit-Transfers-v1.0.pdf>

³ It needs to be noted that the number of concurrent pending NTC transactions would be shared among all the currencies settling in TIPS.

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In order to identify a transaction as a non-time critical payment in TIPS, e.g. the yellow field⁴ "Local Instrument Code" within the pacs.008.001.08 group header must be filled in with the identifying code 'INSTNT01'.

TIPS⁵ shall ensure that all pacs.008.001.08 containing the aforementioned information are processed as "non-time critical"⁶, i.e.:

- The usual SCT Inst timeout threshold does not apply as the Beneficiary PSP, although it is expected to react within seconds, would have up to 6 hours⁷ to accept/reject the payment;
- The investigation message on a non-time critical payment could be performed according to the same timing of an investigation to an instant payment transaction (i.e. SCTInst Timestamp Timeout expiration + Investigation Offset);
- The recall message on a non-time critical payment could be performed only after the positive confirmation message to the original payment is sent by TIPS to the Originator PSP. This check is however delegated to the Beneficiary PSP, since TIPS validates and forwards any recall request message to the recall assignee without checking neither the existence nor the status⁸ of the underlying transaction;
- TIPS will forward NTC payments by using the Instant Messaging transport protocol.

The process flow entailed by the new functionality shall be available on an optional basis. This entails that PSPs would have to explicitly express their readiness to accept such transactions. In this regard, the TIPS Directory shall be enriched in order to show which PSPs are willing to receive and process non-time critical payments. The enrichment will exploit a new configuration at Authorised Account User level where each actor may decide, by means of a dedicated flag, whether any given BIC is willing to accept or not any non-time critical payments. The default value for this new flag shall be 'false'. Such a configuration has the advantage that each actor may decide on which account(s)/position(s) the reception of non-time critical payments shall be enabled.

In case a non-time critical payment is addressed to a Beneficiary PSP that does not process such transactions, TIPS will notify the Originator PSP. A possible rejection code that could be used is the SEPA reason code CNOR⁹. However, it shall be noted that the CNOR reason code is used currently in TIPS to identify a variety of errors due to lack of configuration on the crediting side, e.g. when there is no AAU for the Creditor Agent captured in CRDM. The same logic described applies to NTC as well, resulting in two error conditions sharing the same code, namely:

- (i) Missing configuration for the NTC creditor agent (e.g. missing DN-BIC routing or missing/expired AAU)
- (ii) Attempt to send a NTC payment to a Beneficiary PSP that does not support NTC processing (i.e. that set the flag=false in its AAU).

In light of the above, a different ISO error code would be more suitable. It will be checked as part of the Detailed Assessment which other harmonised code could be used.

It needs to be noted that while for the SCT Inst payments, in the TIPS Directory the PSPs can specify the amount they are willing to accept (reminder: the default value is the maximum amount defined by the SCT Inst scheme rulebook.¹⁰ Other values could be an unlimited amount or any other amount above the SCT Inst scheme rulebook defined maximum amount), for the NTC payments, no maximum amount is necessary (thus there is no need to change the TIPS Directory on this aspect).

Finally, in order to enable a different pricing for this new functionality new service items (i.e. new billable items in line with what is already in place for SCT Inst transactions) will be created and assigned to the NTC functionality:

- 1 Settled NTC transaction - Debtor
- 2 Settled NTC transaction - Creditor
- 3 Unsettled NTC transaction - Debtor
- 4 Unsettled NTC transaction - Creditor
- 5 Settled Positive NTC Recall answer - Creditor
- 6 Settled Positive NTC Recall answer - Debtor
- 7 Unsettled NTC Positive Recall answer - Creditor
- 8 Unsettled NTC Positive Recall answer - Debtor
- 9 Cancelled NTC transaction - Debtor

Submitted annexes / related documents:

Proposed wording for the Change request:

TIPS UDFS R2024.NOV

1) 1.1 Introduction to the TIPS Service

[...]

The TIPS service provides:

- Real-time gross settlement in Central Bank Money for both domestic and cross-border Instant Payment transactions received from TIPS Actors;
- Real-time gross settlement in Central Bank Money for non-time critical (NTC) payment transactions;
- Liquidity management functionalities to support the Instant Payment process;
- Queries and reporting tools to support monitoring and reconciliation.

[...]

2) 1.4.1 Payment Transaction

This entity represents data related to TIPS Instant Payment transactions following the SCT^{Inst} scheme, non-Euro denominated transactions, ~~or~~ Single Instructing Party (SIP) settlement model processing and non-time critical payments.

Table 11 – Payment Transaction data

Attribute	Description
Reference	The Originator PSP's reference number of the SCT ^{Inst} Transaction message, non-Euro Transaction or SIP Transaction message.

⁴ A yellow field identifies a message element that is part of the SEPA Core Service. These fields can be used in a specific way for an AOS.

⁵ In the NTC task force it was concluded that to make sure that the NTC traffic does not interfere with regular instant payment traffic in TIPS a different suffix is needed at network protocol layer which will be used to route a NTC payment to the new component in TIPS which will take care of NTC payments. Also, a new code for the yellow field "Local Instrument Code" will be requested from ISO as the code used for the Dutch AOS cannot be used in TIPS.

⁶ The non-time critical transactions will not be included in the EPC Statistical Reports, which is relevant for the standard SCT-Inst transactions only.

⁷ Such timeout could be defined as a configurable system parameter. Changes to this parameter are possible without the need of a software deployment/release. However, changes to this parameter can be managed via standard problem management procedures, for the purpose of auditability.

⁸ The described logic applies to the Recall Request processed for SCT-Inst Instant Payments and will be replicated also to the processing of Recall Request for NTC payments.

⁹ CNOR = CreditorBankIsNotRegistered. Creditor bank is not registered under this BIC in the CSM.

¹⁰ Per 5 October 2025 a new Rulebook for SCT Inst will come into effect. One of the changes is that the maximum theoretical amount for SCT Inst transaction will be changed from EUR 100,000 to EUR 999,999,999.99.

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Attribute	Description
Acceptance Timestamp	Timestamp of the SCT ^{Inst} Transaction, non-Euro Transaction, or SIP Transaction message <u>and non-time critical payment</u> .
Amount	Amount intended to be settled by the transaction
Currency	The currency relevant for the transaction
Crediting Account	TIPS Account (or TIPS AS Technical Account) to be credited
Crediting Account Status	Blocking status for the TIPS Account (or TIPS AS Technical Account) to be credited. Exhaustive list of possible values: <ul style="list-style-type: none"> - Blocked for credit; - Blocked for debit; - Blocked for credit and debit; - Unblocked.
Crediting CMB	CMB to be credited
Crediting CMB Status	Blocking status for the CMB to be credited. Exhaustive list of possible values: <ul style="list-style-type: none"> - Blocked for credit; - Blocked for debit; - Blocked for credit and debit; - Unblocked
Debiting Account	TIPS Account (or TIPS AS Technical Account) to be debited.
Debiting Account Status	Blocking status for the TIPS Account (or TIPS AS Technical Account) to be debited. Exhaustive list of possible values: <ul style="list-style-type: none"> - Blocked for credit; - Blocked for debit; - Blocked for credit and debit; - Unblocked.
Debiting CMB	CMB to be debited.
Debiting CMB Status	Blocking status for the CMB to be debited. Exhaustive list of possible values: <ul style="list-style-type: none"> - Blocked for credit; - Blocked for debit; - Blocked for credit and debit; - Unblocked.

Attribute	Description
Status	<p>Status of the transaction for <u>both</u> SCT^{Inst}, non-Euro settlement schemes <u>and non-time critical</u>.</p> <p>Exhaustive list of possible values:</p> <ul style="list-style-type: none"> - Received - Validated - Reserved - <u>Pending (NTC only)</u> - <u>Pending final confirmation (NTC only)</u> - <u>Cancelled (NTC only)</u> - Settled - Failed - Rejected - Expired <p>For the SIP settlement model the exhaustive list of possible status values is the following:</p> <ul style="list-style-type: none"> - Received - Validated - Settled - Failed - Expired
Type	<p>Type of the underlying payment transaction.</p> <p>Exhaustive list of possible values:</p> <ul style="list-style-type: none"> - Instant Payment - <u>Non-time critical Payment</u> - Positive Recall Response
Value Date	Transaction settlement date in accordance to the related RTGS System.

Each Instant Payment transaction, Non-time critical Payment and positive Recall Response creates two Cash Postings related to the impacted Accounts or CMBs.

[...]

3) 1.4.3 Cash Posting

[...]

Table 22 – Cash Posting data

Attribute	Description
Amount	Amount reserved or settled by the transaction or liquidity transfer.
Type	<p>Specifies the origin of the Cash Posting.</p> <p>Exhaustive list of possible values:</p> <ul style="list-style-type: none"> - Payment transaction - <u>Non-time critical Payment</u>

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	- Liquidity Transfer
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4) 1.5.1 General concepts

The possible types of instructions processed by TIPS are listed below:

- Instant Payment transactions for the settlement of cash on a TIPS Account/TIPS AS Technical Account
- Beneficiary replies to confirm or reject an Instant Payment transaction on the beneficiary side
- Recall instructions to request a refund from the Beneficiary Participant for previously settled Instant Payment transactions
- Recall Responses from the Beneficiary Participant - for either the refund or the rejection - in response to a recall instruction
- Investigation and Request for Status Update on a Recall
- Liquidity transfers to instruct the transfer of liquidity between TIPS and an RTGS System
- Internal Contingency Liquidity transfers to instruct the transfer of liquidity between a Transit Account and a TIPS Account
- Intra-service Liquidity transfers between a TIPS Account and a TIPS AS Technical Account
- Non-time critical payments (including beneficiary replies, recalls and recall responses)
- Reference data maintenance instructions to modify TIPS local reference data.

5) 1.5.2 Settlement of Instant Payment transactions

TIPS supports the different process flows foreseen in the SCT^{Inst} scheme, i.e. Instant Payments, recalls and investigations.

Moreover, TIPS supports two additional process flows for Instant Payment processing:

- Non-Euro settlement scheme;
- Single Instructing Party (SIP) settlement model.

Furthermore, TIPS supports non-time critical (NTC) payment transactions settlement whose lifecycle in the system can be extended up to 6 hours.

The table below contains an overview of the types of instructions TIPS Actors can exchange with TIPS for payment purposes.

Table 33 – TIPS Payment transaction types

Instruction Type	Description	Model/Flow
Instant Payment transaction	Forwarded from an Originator Participant, Ancillary System or Instructing Party acting on behalf of the Originator Participant or a Reachable Party to TIPS to instruct the settlement of cash on a TIPS Account or on a TIPS AS Technical Account. It is also forwarded by TIPS to the intended Beneficiary Participant, Ancillary System or Instructing Party acting on behalf of the Beneficiary Participant or a Reachable Party to request confirmation for the settlement.	SCT ^{Inst} , non-Euro settlement scheme
<u>Non-time critical transaction¹¹</u>	<u>Forwarded from an Originator Participant, Ancillary System or Instructing Party acting on behalf of the Originator Participant or a Reachable Party to a dedicated TIPS NTC component to instruct the settlement of cash on a TIPS Account or on a TIPS AS Technical Account. It is also forwarded by the TIPS NTC component to the intended Beneficiary Participant, Ancillary System or Instructing Party acting on behalf of the Beneficiary Participant or a Reachable Party to request confirmation for the settlement. The processing of NTC payment transactions does not envision any reservation of funds.</u>	<u>Non-time critical payments</u>
Instant Payment transaction without reservation (for SIP settlement model)	Sent from an Originator Participant, Ancillary System or Instructing Party acting on behalf of the Originator Participant or a Reachable Party to TIPS to instruct the immediate settlement of cash on a TIPS Account or on a TIPS AS Technical Account., without preliminary reservation of funds. In order to activate such a settlement model, TIPS checks that (i) the DN acting on behalf of the Originator and the Beneficiary coincide and (ii) the same DN is granted with the appropriate privilege to Instruct as SIP ¹² .	SIP settlement model

¹¹ The same privilege to Instruct Instant Payments is also extended to authorise the submission of NTC payment transactions.

¹² The privilege to 'Instruct as SIP' is independent from the TIPS privilege to 'Instruct instant Payments'. This means that the two privileges can coexist in the same access right profile of a TIPS Actor. However, if the same technical sender is willing to send IPs for both settlement models, i.e. instruct IP with reservation of funds and SIP, in a fully segregated way it shall use two different DNs.

Instruction Type	Description	Model/Flow
Beneficiary Reply	<p>Forwarded from a Beneficiary Participant, Ancillary System or Instructing Party acting on behalf of the Beneficiary Participant or a Reachable Party to TIPS as response to an Instant Payment transaction. It contains the Beneficiary Participant's positive or negative response. In the event of a positive response, it is also forwarded by TIPS back to both (i) the Originator Participant, Ancillary System or Instructing Party acting on behalf of the Originator Participant or a Reachable Party and (ii) an additional confirmation is sent to the Beneficiary Participant, Ancillary System or Instructing Party acting on behalf of the Beneficiary Participant or a Reachable Party as confirmation that settlement has been performed or ended in error. In the event of a negative response, it is forwarded by TIPS back to the Originator Participant, Ancillary System or Instructing Party acting on behalf of the Originator Participant or a Reachable Party.</p> <p><u>In case of NTC payment transactions, the Beneficiary Reply is handled by the TIPS NTC component.</u></p>	SCT ^{Inst} , non-Euro settlement scheme, <u>non-time critical</u>
Recall	<p>Sent by an Originator Participant of a previously settled Instant Payment transaction to request that the given transaction is refunded and a refunded amount – equal or possibly lower than the original one – is credited back to the original account. It is submitted by the Originator Participant, Ancillary System or Instructing Party acting on behalf of the Originator Participant or a Reachable Party to TIPS and, after successful validation, it is forwarded by TIPS to the relevant Beneficiary Participant, Ancillary System or Instructing Party acting on behalf of the Beneficiary Participant or a Reachable Party.</p> <p><u>Any NTC Recall is handled by the TIPS NTC component.</u></p>	SCT ^{Inst} , non-Euro settlement scheme, <u>non-time critical</u>
Recall Response	<p>Sent by a Beneficiary Participant, Ancillary System or Instructing Party acting on behalf of the Beneficiary Participant or a Reachable Party to TIPS as either a positive response to refund the cash, reversing the effect of the original Instant Payment transaction, or a negative response to a Recall instruction. In both cases, after successful validation, it is forwarded by TIPS to the Originator Participant, Ancillary System or Instructing Party acting on behalf of the Originator Participant or a Reachable Party as confirmation.</p> <p><u>Any NTC Recall Response is handled by the TIPS NTC component.</u></p>	SCT ^{Inst} , non-Euro settlement scheme, <u>non-time critical</u>
Investigation	<p>The investigation is sent by the Originator Participant, Ancillary System or Instructing Party acting on behalf of the Originator Participant or Reachable Party to TIPS in order to retrieve the last generated payment transaction status advice.</p> <p><u>Any NTC Investigation is handled by the TIPS NTC component.</u></p>	SCT ^{Inst} , non-Euro settlement scheme, SIP settlement model, <u>non-time critical</u>

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Instruction Type	Description	Model/Flow
Request for Status Update on a Recall	The Request for Status Update on a Recall is sent by Recall Assigner to TIPS in order to retrieve the status of the Recall Response. It is also forwarded by TIPS to the intended Recall Assignee to request confirmation about the status of the Recall.	SCT ^{Inst} , non-Euro settlement scheme

6) 1.5.2.3 Non-time critical payment transaction settlement process (new section)

A non-time critical payment transaction is initiated by an Originator Participant or Instructing Party acting on behalf of the Originator Participant, Ancillary System or a Reachable Party, e.g. a TIPS Participant, requesting to debit one of its accounts and to credit the account of a Beneficiary Participant.

The NTC payment, can theoretically be processed instantly provided that (i) the Beneficiary PSP responds immediately and (ii) if enough liquidity is available on the debtor account. If one or both the conditions above are not fulfilled the payment is recycled by a dedicated NTC component up to 6 hours from the time the payment has been originated. During the 6-hours timeframe many settlement attempts can occur, based on a "smart waiting list" concept that tries a new attempt when the NTC component is notified whenever the involved debited account is funded, either by the RTGS system or via instant and/or NTC channels.

If the NTC payment remains not confirmed by the beneficiary PSP and/or the debtor account balance never reaches a sufficient level of liquidity, after 6-hours the NTC payment hits a timeout condition and it gets cancelled.

When a new NTC payment is received, TIPS NTC component validates the message and, if no errors are detected, the NTC payment is forwarded to the Beneficiary PSP. If either the involved (i) account owner or (ii) the account is blocked after the validation of the NTC payment, and before the payment can be submitted, the blocking has precedence over settlement.

Conversely, if a NTC payment transaction refers to a blocked parties and/or accounts, the blocking status is checked only when a settlement attempt takes place. This means that if an unblocking occurs after the validation, the following settlement attempts will consider the newer status.

The Beneficiary PSP shall respond to the TIPS NTC component with a NTC payment confirmation, either confirming or rejecting the NTC payment. Upon receiving the reply, TIPS NTC component will respectively initiate a settlement attempt (if positive confirmation is received) or cancel the NTC payment (if negative confirmation is received). After a NTC payment reached its final status, TIPS will forward a status advice to both the Originator and Beneficiary PSPs. NTC payments are always settled for the full amount since partial settlement is not foreseen in TIPS.

If TIPS does not receive a reply from the Beneficiary PSP within a standard, configurable timeout period, the NTC payment is cancelled due to timeout condition, TIPS sends a negative status report to both the Originator and Beneficiary sides.

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During the timeframe in which the NTC payment is either still pending confirmation or pending final settlement, the Originator PSP may decide to cancel the transaction by issuing a cancellation request.

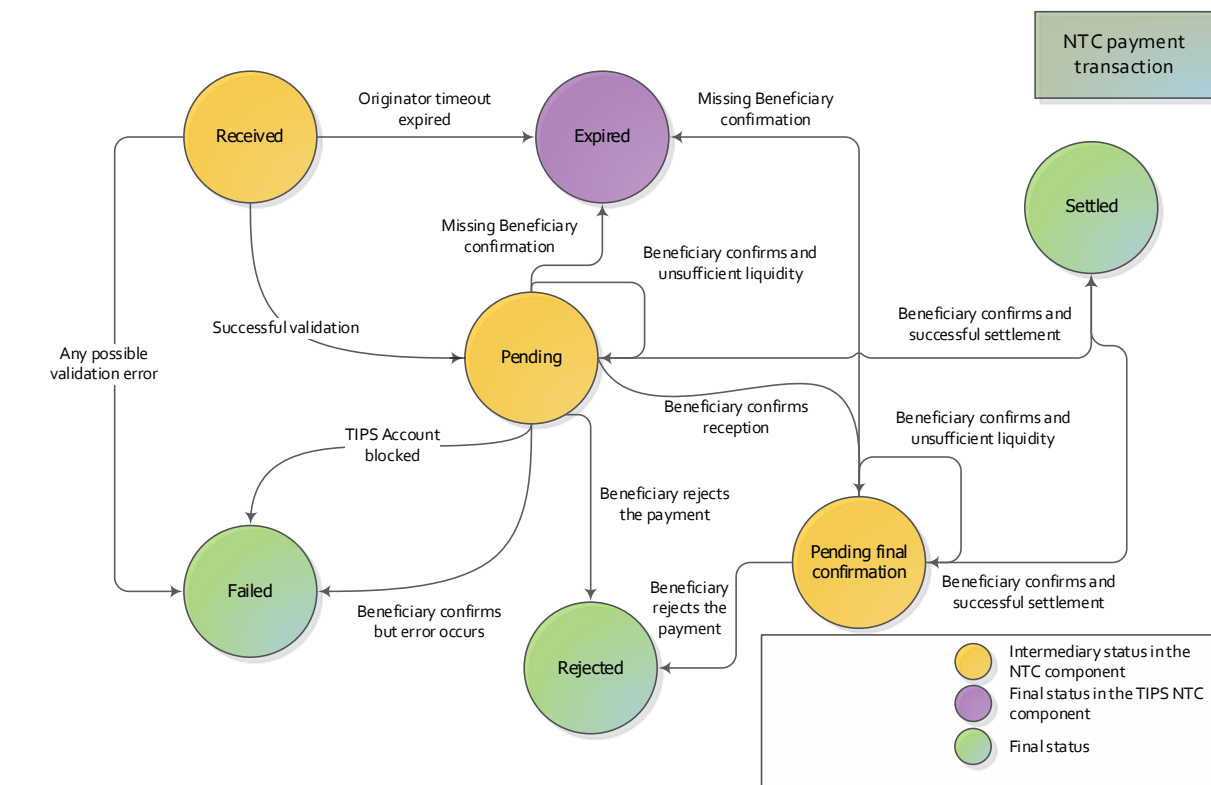
NTC payments that involve CMBs are handled similarly to the above description.

When a NTC payment transaction involves one or two CMBs, in addition to updating the cash balances for the involved accounts, the headroom and the limit utilisation of the related CMBs are also modified.

The limit of a CMB can never be set to a negative value, although the headroom and utilisation can go negative.

The following diagram shows the possible statuses of an Instant Payment transaction.

Figure X – NTC payment status transition diagram



A NTC payment transaction entering the system for the first time is temporarily in *Received* status while it undergoes the TIPS NTC component validations. While in this status, it is already possible for a NTC payment transaction to exceed the timeout period, leading it to the final status *Expired*. This can happen when TIPS NTC component receives a transaction from the Originator Participant, Ancillary System or Instructing Party whose Acceptance Timestamp is already older than the maximum tolerable timeout for a NTC payment transaction (i.e. 6 hours); in such a case the TIPS NTC component replies with a timeout error message to the sender and stores the transaction in status *Expired*.

If the NTC payment transaction passes all validations successfully, no reservation of funds is executed while the payment is set to a dedicated *Pending* status.

Optionally, the Beneficiary PSP may decide to acknowledge TIPS NTC component about the reception of a given NTC payment transaction, postponing the final confirmation to a later point in time. This

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condition is mapped with a new status *Pending Final Confirmation* and can be used to reply accordingly to any Originator PSP NTC investigation.

Any transaction in *Pending Final Confirmation* shall wait for an explicit Beneficiary PSP confirmation to determine the final status of the NTC payment transaction. Upon reception of the Beneficiary PSP confirmation, the TIPS NTC component will either:

- 1) trigger a settlement attempt, if positive confirmation is received, or
- 2) terminate the transaction with status *Rejected*, if negative confirmation is received.

Any NTC payment transaction in status *Pending* or *Pending Final Confirmation* may subsequently change its status into one of the four final statuses, depending on the outcome of the settlement attempt:

1. If TIPS NTC component does not receive the Beneficiary PSP reply within the NTC timeout period, the NTC payment transaction is timed-out and the transaction moves to status *Expired*;
2. If the Beneficiary PSP rejects the NTC payment transaction, the transaction is cancelled with status *Rejected*;
3. If the Beneficiary PSP either confirms or rejects the NTC payment transaction but any error occurs, the transaction status changes into *Failed*;
4. Finally, if (i) the Beneficiary PSP confirms the NTC payment transaction and (ii) settlement attempt is successful, the transaction status changes into *Settled*.

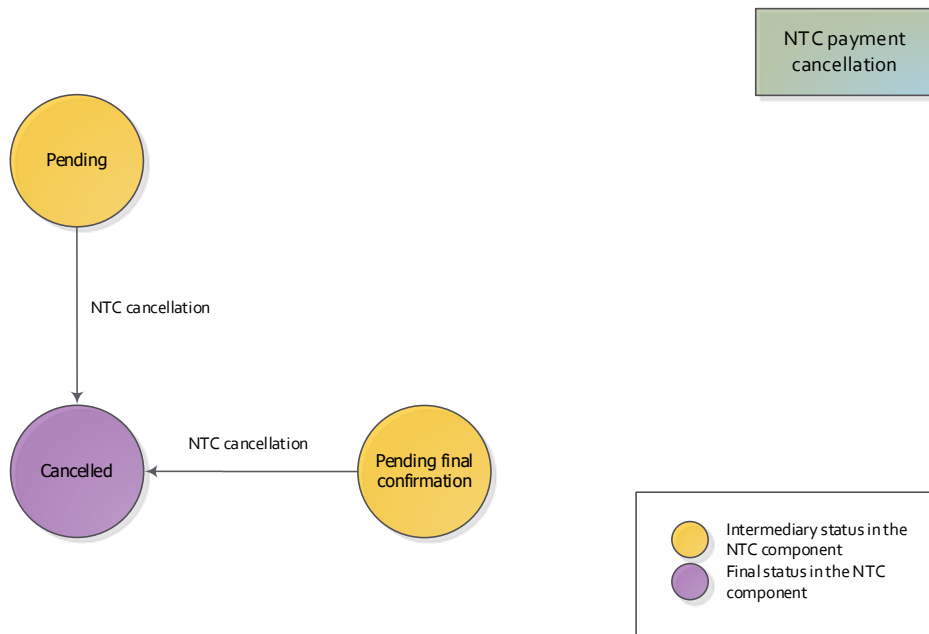
1.5.2.3.1 Non-time critical payment transaction cancellation

The originator PSP may decide at any time to cancel the transaction, after its initial submission to the TIPS NTC component and before the NTC payment transaction reaches a final status. The NTC cancellation is executed by means of a camt.056 NTC message.

The payment cancellation request can be rejected by TIPS NTC component in the following scenarios:

1. when the underlying NTC payment transaction is already in final status;
2. when the payment cancellation refers to a NTC payment transaction not found in the TIPS NTC component;
3. when the payment cancellation is not well-formed.

In the successful scenario, the payment cancellation of a NTC payment transaction either in status *Pending* or *Pending Final Confirmation* is executed and the payment is set to '*Cancelled*' in the TIPS NTC component.

Figure X – NTC payment cancellation transition diagram

1.5.2.3.2 Non-time critical payment transaction investigation

The originator PSP may inquiry at any time, after its initial submission to TIPS, the NTC transaction by means of a NTC investigation message.

If a Beneficiary PSP acknowledgment is received by TIPS NTC component, this status, if not overridden, will be conveyed back to the Originator PSP in case of NTC investigation message.

The NTC investigation is executed by means of a pacs.028 NTC message.

1.5.2.3.3 Non-time critical payment transaction waiting list

In order to mitigate the absence of reservation of funds, a waiting list mechanism is implemented in TIPS in order to manage effectively the settlement attempts of NTC transactions positively confirmed by the Beneficiary PSP for which lack of funds condition is detected on the Originator PSP account (and/or lack of headroom in the corresponding CMB).

Therefore, during the 6-hours lifecycle of the NTC payment transaction, the TIPS NTC component will recycle the transaction in status *Pending* and *Pending Final Confirmation* to optimise the involvement of the TIPS core.

A new settlement attempt will be executed by the waiting list handler, located in the TIPS NTC component, whenever at least one Inbound Liquidity Transfer successfully credit the account to be debited with an amount higher than the pending NTC payment transaction.

If the condition of lack of funds persists over the entire lifecycle of the NTC payment transactions, even in the presence of a positive Beneficiary PSP confirmation, the payment is set to *Expired*.

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1.5.2.3.4 Non-time critical payment transaction recall

The originator PSP, after the successful settlement of a NTC payment transaction, may decide for valid reasons to request a recall.

The NTC recall is executed by means of a camt.056 NTC message.

The NTC recall request is rejected by TIPS NTC component in case the payment cancellation is not well-formed.

7) 1.5.2.4 Recall settlement process

[...]

If the settlement attempt is successful, the instruction is set to *Settled* status; if for any reason the attempt is unsuccessful (e.g. because the cash balance on the account is insufficient or the account is blocked) the settlement fails and the status of the positive Recall Response changes to *Failed*.

The same processing applies for recall relating to NTC payment transactions.

8) 1.5.2.5 Investigation process

[...]

This allows TIPS Actors to retrieve the last generated payment transaction status advice for either a single or a set of transactions contained in the status request. If no payment transaction status advice is present, an error is returned for each transaction under investigation.

The same processing applies for investigation relating to NTC payment transactions: in particular, in case the NTC transaction is not in a final status, the investigation request is forwarded to the Beneficiary.

9) 1.5.4.1 Blocking Participants

[...]

Blocking does not affect reserved amounts; if an amount is reserved for an ongoing payment when the blocking is applied, the payment transaction is completed regardless of participant blocking status.

Similarly, blocking could affect the status of a NTC payment transaction once the payment is set to either Pending or Pending final confirmation.

Unblocking the TIPS Participant means that all of its Accounts and CMBs revert back to their individual blocking status.

[...]

10) 1.5.4.2 Blocking accounts and CMBs

Blocking does not affect reserved amounts; if an amount is reserved for an ongoing payment when the blocking is applied, the payment transaction is completed regardless of account or CMB blocking status.

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Similarly, blocking could affect the status of a NTC payment transaction once the payment is set to either Pending or Pending final confirmation.

Unblocking an account means that all linked CMBs revert back to their individual blocking status.

[...]

11) 1.5.5.1 Queries

TIPS provides the query functionality to TIPS actors to satisfy their information needs on demand. It is possible to obtain information on the status of Payment transactions, NTC payment, Liquidity Transfer Orders, Accounts or CMBs by submitting the corresponding query request to TIPS.

[...]

In order to check the status of a previously submitted or received Instant Payment transaction, NTC payment or Recall Response the following query is available both in A2A and U2A modes:

- Payment transaction status query.

In order to check the status of a previously submitted Liquidity Transfer order the following query is available in U2A mode only:

- Liquidity transfer status query.

The following advanced queries for Liquidity Transfers, ~~and~~ Payment Transactions and NTC payments are available in U2A mode only:

- Advanced Liquidity transfer status query;
- Advanced Payment transaction status query.

[...]

12) 1.5.5.2 Reports

[...]

The Statement of Accounts provides information on the closing balance at the end of the reported period and also on the opening balance (for full reports only) for all the TIPS Accounts in the data scope of the TIPS Actor. For each account, detailed information on the related settled transactions (liquidity transfers, NTC payments ~~and~~ Instant Payments) during the reporting period is provided.

13) 1.5.7 Statistical Indicators for Euro currency

TIPS provides the TIPS Operator with the functionality for creating monthly and quarterly reports for statistical information on Instant Payment, Recall and Investigation transactions. Any NTC payments should not be counted in the current statistical framework.

TIPS Operators are the only users allowed creating the reports. The TIPS Operator, then, provides the report to the requesting CBs.

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14) 1.6.4 Archiving

The Archiving common component provides features that allow the archiving of legally relevant data for regulatory purposes. Instant Payment transactions, NTC payments, Liquidity Transfers, incoming camt.050 and camt.025 received on the internal interface with T2-CLM, status message data and reference data are archived for a period of exactly ten years. Authentication and security data are archived for a period of exactly three months.

[...]

15) 1.7.1 Service configuration

Table 44 – System Parameters

Parameter name	Description	Default value
[...]	[...]	[...]
<u>NTC Timeout</u>	<u>This parameter defines the lifecycle of a NTC payment within the system. It corresponds to the maximum time span in which a NTC payment can remain in a pending (or pending final confirmation) status. The TIPS NTC component shall remove all the pending NTC payments exceeding this maximum lifecycle with a timeout condition.</u>	<u>6 hours</u>
[...]	[...]	[...]

16) 1.7.3 Archiving management

[...]

The TIPS Operator is responsible for the retrieval of the archived information from LeA upon Central Bank request. The Central Bank can also request the retrieval of archived data on behalf of one of their TIPS Actors.

TIPS Operator is allowed to retrieve archived Instant Payment transaction, NTC payments, Liquidity Transfers, incoming camt.050 and camt.025 messages received on the internal interface with T2-CLM, status message data and reference data for a period of exactly ten years.

[...]

17) 2.1 Message routing

Table 55 – Network services

Data Exchange	Inbound transfer services	Outbound transfer services
Instant Payment transactions	Instant messaging	Instant messaging
<u>Non-Time critical transactions</u>	<u>Instant messaging</u>	<u>Instant messaging</u>
[...]	[...]	[...]

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[...]

Table 66 – Outbound routing

Data Exchange	Outbound DN-BIC	Party Technical Address + Routing	Sender DN
Instant Payment transactions <u>and NTC payment answer</u> (Originator role)	x	x	✓
Instant Payment transactions <u>and NTC payment answer</u> (Beneficiary role)	✓	x	x
Instant Payment transactions answer (SIP settlement model) when Single Instructing Party is acting for both Originator and Beneficiary	x	x	✓
[...]	[...]	[...]	[...]

18) 2.3 Non-time critical payment transaction (new section)

2.3.1 NTC payment for euro currency (new section)

This section focuses on the settlement of NTC payment transactions for participants operating in euro currency.

The introductory part of the section presents the general flow, including all the steps.

The NTC payment transaction processing covers the scenarios in which an Originator Participant, Ancillary System or Instructing Party acting on behalf of the Originator Participant or a Reachable Party instructs TIPS in order to transfer funds to the account of a Beneficiary Participant for a non-time critical payment. The involved actors are:

- The Originator Participant, Ancillary System or Instructing Party acting on behalf of the Originator Participant or a Reachable Party, initiating the NTC payment;
- The Beneficiary Participant, Ancillary System or Instructing Party acting on behalf of the Beneficiary Participant or a Reachable Party, receiving the request and either confirming or rejecting the NTC payment.

The involved messages are:

- The [FltoFICustomerCreditTransfer](#) message sent by the Originator Participant, Ancillary System or Instructing Party acting on behalf of the Participant/Reachable Party in order to (i) instruct the NTC payment and (ii) to inform the Beneficiary Participant, Ancillary System or Instructing Party acting on behalf of the Participant/Reachable Party about the transaction received;
- The [Error! Reference source not found.](#) message sent (i) by the Beneficiary Participant, Ancillary System or Instructing Party acting on behalf of the Participant/Reachable Party to TIPS to either accept or reject the NTC payment transaction, or (ii) by TIPS to inform the actors about the result of the settlement (i.e. settled, rejected, timed out);

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- The [ReturnAccount](#) message that is sent, on optional basis subject to subscription, by TIPS to the Creditor Account Owner and/or the Debtor Account Owner. The message is sent by TIPS if (i) the owner of the account (or CMB) activates the floor and ceiling notifications in CRDM and (ii) if the configured threshold is breached.
- The NTC payment cancellation request is sent by the actor who initiated a NTC payment to cancel it, provided that the underlying payment did not reach yet a final status.
- The NTC investigation request is sent by the actor who initiated a NTC payment to request the status of a payment.

All the described scenarios are triggered under the assumption that technical validations, mandatory fields check and user authentication have already been successfully executed.

Similarly to the regular instant payments, when either the Debtor or Creditor BIC is expressed in a form of a BIC8, the message is accepted and the BIC is automatically converted into a BIC11 by appending the branch code "XXX".

Below is the diagram describing the process and the involved actors. The details of the steps are described in the following [Error! Reference source not found..](#)

Figure xx – NTC payment transaction flow
(new flow to be designed)

Table xx – NTC payment transaction steps

Step	Involved messages	Involved actors	Description
1	FItoFICustomerCreditTransfer	Originator Participant, Ancillary System or Instructing Party as Sender TIPS NTC component as receiver	TIPS receives a NTC payment transaction from the Originator Participant or Instructing Party acting on behalf of the Originator Participant, Ancillary System or Reachable Party. Technical validations, check of mandatory fields and authentication checks have already been successfully executed. The timeout condition for the NTC Payment transaction is not yet reached. TIPS NTC component logs the payment as "Received" and inserts it in the "Waiting List".
2	-	TIPS NTC component	TIPS NTC component successfully executes the checks: - Error! Reference source not found. ; - NTC Timeout Check - Originator Side - Error! Reference source not found. ; - Error! Reference source not found. ; - Error! Reference source not found. ; - Beneficiary correctly configured; - Error! Reference source not found. . See Error! Reference source not found. - Error! Reference source not found. for details.

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Step	Involved messages	Involved actors	Description
2e	Error! Reference source not found.	TIPS NTC component as sender Originator Participant, Ancillary System or Instructing Party as receiver	TIPS returns an error when executing the checks listed in step 2 . If a check fails, the NTC transaction processing stops and a message, containing the proper error code, is sent to the Originator Participant, Ancillary System or Instructing Party acting on behalf of the Originator Participant or a Reachable Party – same DN of the Sender in step 1 . If the failed check is "Error! Reference source not found." , the status of the NTC transaction is set to "Expired" ; in all the other cases, the status is set to "Failed" .
3	-	TIPS NTC component	TIPS NTC component infers the account to be debited from the configured accounts information, the Originator Participant BIC and the currency of the NTC payment transaction. In details TIPS NTC component checks that: <ul style="list-style-type: none"> (i) an account, with either type "TIPS Account" or "TIPS AS Technical Account" exists, (ii) it is linked to the Originator Participant (field "Originator BIC") as authorised user, (iii) and it is denominated in the same currency as the one defined in the Settlement Amount. - If the check does not return any account, TIPS NTC component looks for a CMB linked to the Originator Participant (field "Originator BIC") as authorised user; - TIPS NTC component selects the account linked to the CMB; the account related to the CMB must be denominated in the same currency as the one defined in the Settlement Amount. From now on, the selected account is referred to as "Originator Account" and the possible CMB as "Debiting CMB".
4	-	TIPS NTC component	TIPS NTC component infers the account to be credited from the configured accounts information, the Beneficiary Participant BIC and the currency of the NTC payment transaction. In details TIPS NTC component checks that: <ul style="list-style-type: none"> (iii) an account, with either type "TIPS Account" or "TIPS AS Technical Account" exists, (iv) it is linked to the Beneficiary Participant (field "Beneficiary BIC") as authorised user, (v) and has a currency equal to the one defined in the Settlement Amount. - If the check does not return any account, TIPS NTC component looks for a CMB linked to the Beneficiary Participant (field "Beneficiary BIC") as authorised user; - TIPS NTC component selects the account linked to the CMB; the account related to the CMB must be denominated in the same currency as the one defined in the Settlement Amount. From now on, the selected account is referred to as "Beneficiary Account" and the possible CMB as "Crediting CMB".

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Step	Involved messages	Involved actors	Description
5	-	TIPS NTC component	TIPS NTC component successfully executes the following check: - NTC Duplicate check ; See Error! Reference source not found. - Error! Reference source not found. for details.
5e	Error! Reference source not found.	TIPS NTC component as sender Originator Participant, Ancillary System or Instructing Party as receiver	TIPS NTC component returns an error when executing the check listed in step 5 . If the check fails, the NTC transaction processing stops and a message, containing the proper error code, is sent to the Originator Participant, Ancillary System or Instructing Party acting on behalf of the Originator Participant or a Reachable Party – same DN of the Sender. The transaction is set to "Failed" status.
6	-	TIPS NTC component	TIPS NTC component sends it to the <i>Check and Execute Instruction</i> process. TIPS NTC component sets the transaction status to "Validated".
7	-	TIPS NTC component	The DN of the Sender in step 1 is saved as information related to the transaction. From now on, this DN is referred to as "Originator DN".
8	-	TIPS NTC component	TIPS NTC component sets the transaction status to "Pending". The NTC transaction is inserted in the NTC Waiting List.
9	-	TIPS NTC component	The DN of the beneficiary is identified in the "Outbound DN-BIC Routing" mapping table from the field Creditor Agent. From now on, this DN is referred to as "Beneficiary DN".
10	FltoFICustomerCreditTransfer	TIPS NTC component as sender Beneficiary Participant, Ancillary System or Instructing Party as receiver	TIPS NTC component forwards the received NTC payment transaction to the Beneficiary DN.
11p	Error! Reference source not found. (ACCP)	Beneficiary Participant, Ancillary System or Instructing Party as sender TIPS NTC component as receiver	The Beneficiary Participant, Ancillary System or Instructing Party acting on behalf of the Beneficiary Participant or a Reachable Party responds by sending: 1) a positive payment status report; or 2) a reception acknowledgement. The message is successfully delivered to the TIPS NTC component. Technical validation, check of mandatory fields and authentication checks have already been successfully executed.
11n	Error! Reference source not found. (RJCT)	Beneficiary Participant, Ancillary System or Instructing Party as sender TIPS NTC component as receiver	The Beneficiary Participant, Ancillary System or Instructing Party acting on behalf of the Beneficiary Participant or a Reachable Party responds by sending a negative payment status report. The message is successfully delivered to the TIPS NTC component. Technical validation, check of mandatory fields and authentication checks have already been successfully executed.

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Step	Involved messages	Involved actors	Description
12	-	TIPS NTC component	<p>TIPS NTC component successfully executes the checks:</p> <ul style="list-style-type: none"> - Error! Reference source not found.; - Error! Reference source not found.; - Error! Reference source not found.; - NTC Error! Reference source not found.; <p>See Error! Reference source not found.- Error! Reference source not found. for details.</p>
12e	Error! Reference source not found.	<p>TIPS NTC component as sender</p> <p>Beneficiary Participant, Ancillary System or Instructing Party as receiver</p>	<p>The execution of one of the checks listed in step 12 fails.</p> <p>If a check fails, the NTC transaction processing and a message, containing the proper error code, is sent to the Beneficiary Participant, Ancillary System or Instructing Party acting on behalf of the Beneficiary Participant or a Reachable Party (DN of the sender of the message).</p>
12p.a		TIPS NTC component	<p>If the Error! Reference source not found. is a confirmation of reception from the Beneficiary, the underlying NTC transaction is set to status "Pending final confirmation".</p> <p>No settlement attempt is booked at this stage. TIPS NTC component shall wait until either a positive or negative FIToFIPaymentStatusReport is received.</p>
12n	-	TIPS NTC component	<p>If a negative Error! Reference source not found. is received from the Beneficiary PSP and the NTC transaction exists, the TIPS NTC component retrieves it using the Transaction ID.</p> <p>The transaction is set to "Failed" status.</p>
12p.b		<p>TIPS NTC component as sender</p> <p>TIPS as receiver</p>	<p>If a positive Error! Reference source not found. is received from the Beneficiary PSP and the NTC transaction exists, the TIPS NTC component retrieves it using the Transaction ID.</p> <p>A settlement attempt is booked towards the TIPS core.</p>
13	-	TIPS	<p>TIPS successfully executes the checks:</p> <ul style="list-style-type: none"> - Originator Account/CMB not blocked; - Error! Reference source not found.; <p>See Error! Reference source not found. - Error! Reference source not found. for details.</p>
13e	Error! Reference source not found.	<p>TIPS as sender</p> <p>TIPS NTC component as receiver</p>	<p>The execution of one of the checks listed in step 13 fails.</p> <p>If the check fails, the NTC transaction processing stops and a FIToFIPaymentStatusReport message, containing the proper error code, is sent to the TIPS NTC component.</p> <p>The transaction is set to "Failed" status and removed from the NTC Waiting List.</p>
14e	Error! Reference source not found.	<p>TIPS NTC component as sender</p> <p>Originator Participant, Ancillary System or Instructing Party as receiver</p>	<p>A FIToFIPaymentStatusReport message, containing the proper error code, is sent to the Originator Participant, Ancillary System or Instructing Party acting on behalf of the Originator Participant or a Reachable Party – same DN of the Sender in step 1.</p>

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Step	Involved messages	Involved actors	Description
15e	Error! Reference source not found.	TIPS NTC component as sender Beneficiary Participant, Ancillary System or Instructing Party as receiver	TIPS NTC component generate a FIToFIPaymentStatusReport message, containing the proper error code, is sent to the Beneficiary Participant, Ancillary System or Instructing Party acting on behalf of the Originator Participant or a Reachable Party – (Beneficiary DN identified at step 9).
16	-	TIPS	TIPS successfully executes the check: - Error! Reference source not found. ; See Error! Reference source not found. - Error! Reference source not found. for details.
16e	-	TIPS	The execution of the check listed in step 16 fails. If the check fails, the settlement attempt of the NTC transaction processing stops. The settlement attempt is set to "Failed" status.
17e	Error! Reference source not found.	TIPS as sender TIPS NTC component as receiver	The failure of the settlement attempt is communicated to the TIPS NTC component. The NTC payment transaction is kept into the NTC Waiting List for a further recycling until the NTC Timeout is expired.
16p	-	TIPS	TIPS identifies the transaction using the Transaction ID. The transaction Id is related to a transaction that exists and it is still either in "Pending" or "Pending final confirmation" status.
17p	-	TIPS	TIPS settles the NTC transaction. The amount of the Originator Account is decreased by the amount of the corresponding settled NTC transaction. The same positive amount is added to the Beneficiary Account. If a Crediting CMB is involved, TIPS increases its headroom by the same amount. The transaction is set to "Settled" status.
18p	Error! Reference source not found.	TIPS as sender TIPS NTC component as receiver	The successful NTC payment status report is communicated to the TIPS NTC component.
19p	Error! Reference source not found.	TIPS NTC component as sender Originator Participant, Ancillary System or Instructing Party as receiver	TIPS NTC component forwards the received NTC payment status report to the Originator DN.
20p	Error! Reference source not found.	TIPS NTC component as sender Beneficiary Participant, Ancillary System or Instructing Party as receiver	TIPS NTC component generates a positive NTC payment status report and sends it to the Beneficiary DN. The Error! Reference source not found. contains the Transaction ID and Originator BIC of the NTC transaction.

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Step	Involved messages	Involved actors	Description
21p	ReturnAccount	TIPS Debited Account and/or CMB Owner	<p>TIPS NTC component checks the "Floor notification amount" configured for the involved Originator account or Debiting CMB.</p> <p>After settlement confirmation, if the account balance and/or the CMB headroom crosses the threshold configured as "floor notification amount", TIPS NTC component sends a ReturnAccount to the account and/or CMB owners involved in the transaction.</p> <p>The message is sent to the default DN of the Account Owner and/or CMB Owner. The message contains the Originator account number or the Debiting CMB number.</p>
22p	ReturnAccount	TIPS Credited Account and/or CMB Owner	<p>TIPS NTC component checks the "Ceiling notification amount" configured for the involved Beneficiary account or Crediting CMB.</p> <p>After settlement confirmation, if the account balance and/or the CMB headroom crosses the threshold configured as "ceiling notification amount", TIPS sends a ReturnAccount to the account and/or CMB owners involved in the transaction.</p> <p>The message is sent to the default DN of the Account Owner and/or CMB Owner. The message contains the Beneficiary account number or the Crediting CMB number.</p>
13n	-	TIPS NTC component	TIPS NTC component identifies the transaction using the Transaction ID. The Transaction ID is related to a transaction existing in TIPS and still in "Pending" or "Pending final confirmation" status.
14n	-	TIPS NTC component	<p>TIPS NTC component retrieves the NTC payment transaction to be rejected and releases it.</p> <p>The transaction is set to "Rejected" status.</p>
15n	Error! Reference source not found.	TIPS NTC component as sender Originator Participant, Ancillary System or Instructing Party as receiver	TIPS NTC component forwards the received NTC payment status report to the Originator DN.

Table 77 – NTC Payment transaction steps in case of missing or delayed Beneficiary PSP answer

Step	Involved messages	Involved actors	Description
1	-	TIPS	<p>Every X seconds, with "X" being defined in the "Sweeping timeout" parameter, the Sweeping service runs checking all the NTC payment included in waiting list whose status is "Pending" or "Pending final confirmation".</p> <p>If the "Acceptance timestamp" of the payment has exceeded the NTC Timeout value, the payment is elected for sweeping.</p>

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Step	Involved messages	Involved actors	Description
2	FIToFIPaymentStatusRequest	Originator Participant, Ancillary System or Instructing Party as Sender TIPS NTC component as receiver	TIPS NTC component receives an incoming Investigation request from the Originator Participant, Ancillary System or Instructing Party. There is no existing generated payment transaction status advice for the NTC transaction and no answer from Beneficiary side has reached TIPS.
3	-	TIPS NTC Component	TIPS executes the following steps for each orphan NTC payment: - TIPS retrieves the transaction ID to be rejected by executing the check " NTC Timeout Check - Missing answer " (see Error! Reference source not found. for details); - The transaction is set to " Expired " status;
4	Error! Reference source not found.	TIPS NTC Component as sender Originator Participant, Ancillary System or Instructing Party as receiver	TIPS NTC Component sends a message to the Originator Participant, Ancillary System or Instructing Party – same DN of the Sender taken from the transaction under analysis. The FIToFIPaymentStatusReport contains the Transaction ID of the transaction and the proper error code.
5	Error! Reference source not found.	TIPS NTC Component as sender Beneficiary Participant, Ancillary System or Instructing Party as receiver	TIPS sends a message to the Beneficiary Participant, Ancillary System or Instructing Party identified as the default DN in the entity "Outbound DN-BIC Routing" related to the Beneficiary BIC in the transaction under analysis. The FIToFIPaymentStatusReport contains the Transaction ID of the transaction and the proper error code.
6	-	TIPS NTC Component	The execution of the following check fails: - Error! Reference source not found. See Error! Reference source not found. for details.
7	Error! Reference source not found.	TIPS NTC Component as sender Beneficiary Participant, Ancillary System or Instructing Party as receiver	TIPS NTC Component sends a Error! Reference source not found. message to the Beneficiary Participant, Ancillary System or Instructing Party (DN of the sender of the message) containing the proper error code.

New section: examples to be drafted in view of the SDD delivery

19) X.X Non-time critical payment investigation (new section)

This section focuses on the processing of an Investigation Request on a NTC payment in euro currency, with the description of the full scenario and its steps. The transaction status investigation process can be initiated by Participants, Ancillary Systems or Instructing Parties acting on behalf of Participants or Reachable Parties on the originator side using the transaction status inquiry message, allowing the TIPS Actors to retrieve the last generated payment transaction status advice for each NTC transaction referenced in the investigation request.

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TIPS answers to an investigation request only if it is received according to the same timing of an investigation to an instant payment transaction (i.e. Investigation Offset + SCT^{Inst} Timestamp Timeout).

If the Investigation message is correctly received, for each of the NTC transaction referenced in the investigation request, if the transaction is existing and still in a not final status (*Received, Pending or Pending final confirmation* statuses), then TIPS forward the investigation to the Beneficiary.

Involved actors and messages are:

- The Participant, Ancillary System or Instructing Party sending the Investigation Request;
- [FIToFIPaymentStatusRequest](#) message for NTC transactions in order to instruct Investigation;
- **Error! Reference source not found.** message for NTC transactions in order to receive last generated payment transaction status advice.

All the described scenarios are triggered under the assumption that the technical validation, check of mandatory fields and authentication of the user have already been successfully performed by ESMIG.

It is important to keep in mind that when the [FIToFIPaymentStatusRequest](#) message contains a BIC8 instead of a BIC11, the message is accepted and the string is completed appending "XXX" at the end of the BIC8 for further processing. All the steps are described considering BIC11 only.

This is the diagram describing the process and the involved actors. The details of the steps are described in the following table.

Figure xx – NTC payment investigation flow
(new flow to be designed)

Table xx – Investigation steps

Step	Involved messages	Involved actors	Description
1	FIToFIPaymentStatusRequest	<u>Originator Participant, Ancillary System or Instructing Party as Sender</u> <u>TIPS NTC component as receiver</u>	<u>TIPS NTC component receives an incoming Investigation request from the Originator Participant, Ancillary System or Instructing Party.</u> <u>Technical validation, check of mandatory fields and authentication checks have already been successfully executed.</u>
2	-	<u>TIPS NTC component</u>	<u>TIPS NTC component successfully executes the checks:</u> <u>- Error! Reference source not found.</u> <u>See Error! Reference source not found.- Error! Reference source not found. for details.</u>
2e	Error! Reference source not found.	<u>TIPS NTC component as sender</u> <u>Originator Participant, Ancillary System or Instructing Party as receiver</u>	<u>TIPS NTC component unsuccessfully executes the checks of step 2.</u> <u>At the first negative check the system stops and sends a message to the Originator Participant, Ancillary System or Instructing Party - same DN of the Sender – containing the error.</u>

Step	Involved messages	Involved actors	Description
<u>3</u>	-	TIPS NTC component	<p>For each transaction referenced in the Investigation request, TIPS NTC component successfully executes the check:</p> <ul style="list-style-type: none"> - Instructing Party authorised for queries; - NTC Pending Transaction existence. <p>See Error! Reference source not found.- Error! Reference source not found. for details.</p>
<u>3e</u>	Error! Reference source not found.	<p>TIPS NTC component as sender</p> <p>Originator Participant, Ancillary System or Instructing Party as receiver</p>	<p>TIPS unsuccessfully executes the check of step 3.</p> <p>In the case of a negative check the system stops and sends a message to the Originator Participant, Ancillary System or Instructing Party – same DN of the Sender – containing the error.</p>
<u>4</u>	-	TIPS NTC component	<p>TIPS NTC component successfully executes the check:</p> <ul style="list-style-type: none"> - Investigation allowed. <p>TIPS checks if the Investigation request has been received after the SCT^{Inst} Timestamp Timeout + Investigation Offset.</p> <p>See Error! Reference source not found.- Error! Reference source not found. for details.</p>
<u>4e</u>	Error! Reference source not found.	<p>TIPS NTC component as sender</p> <p>Originator Participant, Ancillary System or Instructing Party as receiver</p>	<p>TIPS NTC component unsuccessfully executes the check of step 4 for each transaction referenced in the Investigation request.</p> <p>In the case of a negative check the system stops the processing for the transaction and sends a message to the Originator Participant, Ancillary System or Instructing Party – same DN of the Sender – containing the error.</p>

Step	Involved messages	Involved actors	Description
5		TIPS NTC component	<p>TIPS NTC component check, for each transaction referenced in the Investigation request:</p> <ul style="list-style-type: none"> - if the NTC transaction is in a final status; - Timeout Check - Missing answer.
6	FItoFIPaymentStatusRequest	<p>TIPS NTC component as sender</p> <p>Beneficiary Participant, Ancillary System or Instructing Party as receiver</p>	<p>In case the NTC transaction is not in a final status and the timeout is <i>not</i> expired, the TIPS NTC component forward investigation request on Beneficiary side, using the DN identified as the default DN in the entity "Outbound DN-BIC Routing" related to the Beneficiary BIC in the transaction under analysis.</p>
7		TIPS NTC component	<p>For each transaction referenced in the Investigation request, in case the NTC transaction is in a final status, TIPS NTC component retrieves the last Error! Reference source not found. sent to the Participant initiating the investigation</p>
8	Error! Reference source not found.	<p>TIPS NTC component as sender</p> <p>Originator Participant, Ancillary System or Instructing Party as receiver</p>	<p>For each transaction referenced in the Investigation request, the system sends the last Error! Reference source not found. to the Originator Participant, Ancillary System or Instructing Party – same DN of the query Sender.</p>

New section: examples to be drafted in view of the SDD delivery

20) X.X Non-time critical Recall (new section)

This section focuses on the processing of NTC Recall requests and provides the description of the full scenario and the related steps.

A Recall request is forwarded by the Assigner which is an Originator Participant, Ancillary System or Instructing Party of a previously settled Instant Payment transaction to request that the given transaction is refunded and the amount – equal or possibly lower than the original one – is credited back to the original account. The request is forwarded by the Assigner to TIPS and passed directly by TIPS to the Assignee which is the relevant Beneficiary or a party acting on behalf of the Beneficiary Participant. The request could be either answered negatively or positively via a Recall Response message. If the Assignee rejects the recall, the negative response is immediately forwarded back to the Assigner of the Recall. If the Assignee sends a positive Recall Response, TIPS attempts to settle the returned amount. From a TIPS viewpoint, a Recall process is independent from the transaction it is attempting to recall; the involved actors are responsible for the agreement about the refund that is sent and processed in TIPS.

The involved actors are:

- The Recall Assigner: the Originator Participant, Ancillary System or Instructing Party of a previously settled instruction that sends the Recall request;
- The Recall Assignee: the Beneficiary Participant, Ancillary System or Instructing Party that receives the Recall request.

The involved messages for are:

- The [FIToFIPaymentCancellationRequest](#) message, used to request the cancellation of an original Instant Payment transaction and the return of funds previously settled.
- The [PaymentReturn](#) message, used to respond positively to the Recall request.
- The [ResolutionOfInvestigation](#) message, used to respond negatively to the Recall request.
- The **Error! Reference source not found.** message sent by TIPS in the following cases:
 - o To reject a Recall request or a Recall Response as they cannot be validated;
 - o To notify to the Assignee the successful settlement of the Recall request as a result of the positive Recall answer.
- The [ReturnAccount](#) message can be possibly sent to Creditor Account Owner and/or Debtor Account Owner – if TIPS Actors have configured the floor and ceiling notification and if the related configured thresholds are reached.

If no response to a previously sent [FIToFIPaymentCancellationRequest](#) is received, the Recall Assigner can send a [FIToFIPaymentStatusRequest](#) message to TIPS to request a status update on a single Recall or on a set of Recall referred to the same Recall Assignee. The message, after successful validation, is forwarded by TIPS to the Beneficiary Participant (i.e. the Recall Assignee) for further processing. The answer to such message generated by the Recall Assignee is either a [PaymentReturn](#) (positive response) or a [ResolutionOfInvestigation](#) (negative response) for each Recall referenced in the [FIToFIPaymentStatusRequest](#) message.

The process described below is triggered under the assumption that the technical validation, check of mandatory fields and authentication of the user have already been successfully performed by ESMIG.

Besides it's important to keep in mind that when the Assigner or Assignee BIC contain a BIC8 instead of a BIC11, the message is accepted and the string is completed by appending "XXX" at the end of the BIC8 for further processing. All the steps are described considering BIC11 only.

The [FIToFIPaymentCancellationRequest](#) could be used by the PSP on Originator side to cancel the transaction, after its initial submission to the TIPS NTC component and before the NTC payment transaction reaches a final status. In the successful scenario, the payment cancellation of a NTC payment transaction either in status *Pending* or *Pending Final Confirmation* is executed and the payment is set to 'Cancelled' in the TIPS NTC component.

[Error! Reference source not found.](#) shows the general flow for Recalls processing and contains message events and involved actors. The details of each step are provided in the following [Table xx – NTC Recall steps](#).

Figure xx – NTC recall flow**(new flow to be designed)****Table xx – NTC Recall steps**

Step	Involved messages	Involved actors	Description
1	Error! Reference source not found. or <u>FIToFIPaymentCancellationRequest (NTC transaction)</u>	<u>Recall Assigner/Originator PSP as sender</u> <u>TIPS NTC component as receiver</u>	<u>TIPS NTC component receives an incoming Recall request (or a Request for Status Update on a Recall or a NTC cancellation) from the Recall Assigner/Originator PSP.</u> <u>Technical validation, check of mandatory fields and authentication checks have already been successfully executed by ESMIG.</u>
2	-	<u>TIPS NTC component</u>	<u>TIPS NTC component successfully executes the following checks:</u> <u>- Error! Reference source not found.:</u> <u>- Error! Reference source not found.:</u> <u>- Error! Reference source not found.:</u> <u>- <u>Beneficiary correctly configured.</u></u> <u>See Error! Reference source not found.- Error! Reference source not found. for details.</u>
2e	<u>FIToFIPaymentStatusReport (NTC scheme)</u>	<u>TIPS NTC component as sender</u> <u>Recall Assigner/Originator PSP as receiver</u>	<u>TIPS NTC component unsuccessfully executes one of the checks listed in step 2.</u> <u>At the first negative check the system stops and sends a message to the Recall Assigner – same DN of the Sender in step 1 – containing the proper error code.</u>
3		<u>TIPS NTC component</u>	<u>The DN of the Recall Assignee is identified in the "Outbound DN-BIC Routing" mapping table from the field Assignee (<u>FIToFIPaymentCancellationRequest</u>).</u>
4a	Error! Reference source not found. or <u>FIToFIPaymentCancellationRequest (NTC scheme)</u>	<u>TIPS NTC component as sender</u>	<u>TIPS NTC component forwards the received Recall request (or a Request for Status Update on a Recall) to the Recall Assignee DN.</u>

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Step	Involved messages	Involved actors	Description
		<u>Recall Assignee as receiver</u>	
4. b	<u>FIToFIPaymentCancellationRequest (NTC scheme)</u>	<u>TIPS NTC component as sender</u>	<p>For NTC cancellation requests, the TIPS NTC component performs the following check:</p> <p>Error! Reference source not found.</p> <p>See Error! Reference source not found.- Error! Reference source not found. for details.</p>
4. b. e	Error! Reference source not found.	<u>TIPS NTC Component as sender</u> <u>Originator PSP as receiver</u>	<p>In case of failure, the TIPS NTC Component sends a Error! Reference source not found. message to the Originator PSP, Ancillary System or Instructing Party (DN of the sender of the cancellation request message) containing the proper error code.</p>
4. c	Error! Reference source not found.	<u>TIPS NTC Component as sender</u> <u>Originator PSP as receiver</u>	<p>TIPS NTC Component set the status of the NTC transaction to "Cancelled" and send a positive <u>FIToFIPaymentStatusReport</u> to the Originator PSP, Ancillary System or Instructing Party (DN of the sender of the cancellation request message).</p>
4. c. p	<u>FIToFIPaymentCancellationRequest (NTC scheme)</u>	<u>TIPS NTC component as sender</u> <u>Recall Assignee as receiver</u>	<p>TIPS NTC component forwards the received NTC cancelation to the Recall Assignee DN.</p>
5. n	Error! Reference source not found. (NTC scheme)	<u>Recall Assignee as sender</u> <u>TIPS NTC component as receiver</u>	<p>The Recall Assignee sends a negative response and it is successfully delivered to TIPS NTC component.</p> <p>Technical validation, check of mandatory fields and authentication checks have already been successfully executed.</p>
6. n		<u>TIPS NTC component</u>	<p>TIPS NTC component successfully executes the checks:</p> <p>- Error! Reference source not found.;</p> <p>- Error! Reference source not found..</p> <p>See Error! Reference source not found.- Error! Reference source not found. for details.</p>

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Step	Involved messages	Involved actors	Description
5e	Error! Reference source not found. (NTC scheme)	TIPS NTC component as sender Recall Assignee as receiver	TIPS NTC component unsuccessfully executes the checks listed in step 6n . At the first negative check the system stops and sends a message to the Recall Assignee - same DN of the Sender – containing the proper error code. See Error! Reference source not found.- Error! Reference source not found. for details.
7n		TIPS NTC component	The DN of the Recall Assigner is identified in the "Outbound DN-BIC Routing" mapping table from the field Assignee (ResolutionOfInvestigation).
8n	ResolutionOfInvestigation (NTC scheme)	TIPS NTC component as sender Recall Assigner as receiver	TIPS NTC component forwards the negative response received to the Recall Assigner DN.
5p	PaymentReturn (NTC scheme)	Recall Assignee as sender TIPS NTC component as receiver	The Recall Assignee sends a positive response and it is successfully delivered to TIPS. Technical validation, check of mandatory fields and authentication checks have already been successfully executed.
6p		TIPS NTC component	TIPS NTC component successfully executes the checks: - Error! Reference source not found. : - Error! Reference source not found. : - Error! Reference source not found. : - Error! Reference source not found. : - Error! Reference source not found. : See Error! Reference source not found.- Error! Reference source not found. for details.

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Step	Involved messages	Involved actors	Description
6e	Error! Reference source not found. (NTC scheme)	<p>TIPS NTC component as sender</p> <p>Recall Assignee as receiver</p>	<p>TIPS NTC component unsuccessfully executes the checks listed in step 6p.</p> <p>At the first negative check the system stops and sends a message to the Recall Assignee - same DN of the Sender – containing the proper error code.</p> <p>The status of the positive Recall Response is set to "Failed".</p> <p>In this case the Recall Assignee can submit a new Recall Response in order to close the Recall business case. The message validation will restart from the step 5p.</p> <p>See Error! Reference source not found.- Error! Reference source not found. for details.</p>
7p		TIPS NTC component	<p>TIPS NTC component successfully executes the check:</p> <p>- NTC Duplicate check for positive Recall.</p> <p>See Error! Reference source not found.- Error! Reference source not found. for details.</p>
7e	Error! Reference source not found. (NTC scheme)	<p>TIPS NTC component as sender</p> <p>Recall Assignee as receiver</p>	<p>TIPS unsuccessfully executes the check in step 7p.</p> <p>The system stops and sends a message to the Recall Assignee – same DN of the sender – containing the proper error code.</p> <p>The status of the positive Recall Response is set to "Failed".</p> <p>In this case the Recall Assignee can submit a new positive Recall Response in order to close the Recall business case. The message validation will restart from the step 5p.</p> <p>See Error! Reference source not found.- Error! Reference source not found. for details.</p>
8p		TIPS NTC component	<p>TIPS combines the information embedded in the PaymentReturn message to determine a payment transaction dataset to send to the Check and Execute Instruction process.</p>

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Step	Involved messages	Involved actors	Description
			<u>The status of the positive Recall Response is set to "Validated".</u>
9p		TIPS NTC component	<p><u>The Amount to be settled (AT046 – DS-06) is retrieved and saved as information related to the transaction dataset. From now on, this amount is referred to as "Settlement Amount".</u></p> <p><u>The Settlement date for the positive Recall Response (R7 – DS-06) is retrieved and saved as information related to the transaction dataset. From now on, this date is referred to as "Settlement Date".</u></p> <p><u>The Recall Reference of the PSP initiating the Recall (R6 – DS-06) is retrieved and saved as information related to the transaction dataset. From now on, this reference is referred to as "Transaction Identification".</u></p>
10p		TIPS NTC component	<p><u>Given the fact that the original Beneficiary Participant (field AT-C002 in DS-02, subset of DS-06) has to be interpreted as the new Originator Participant for the reversed cash flow, TIPS determines the account or CMB to be debited from the configured accounts information, the Beneficiary BIC and the currency within the PaymentReturn message.</u></p> <p><u>In details:</u></p> <ul style="list-style-type: none"> <u>- The system verifies that an account, of either type "TIPS Account" or "TIPS AS Technical Account", exists and is linked to the Beneficiary Participant (field "Beneficiary BIC") as authorised user and has a currency equal to the one defined in the Returned Amount.</u> <u>- If no Account is linked to the Beneficiary Participant, the system looks for a CMB linked to the Beneficiary (field "Beneficiary BIC") as user;</u> <u>- The system selects the account linked to the CMB; the account related to the CMB must have a currency equal to the one defined in the Returned Amount.</u> <p><u>From now on, the account is referred to as "Originator Account" and the possible CMB as "Debiting CMB".</u></p>

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Step	Involved messages	Involved actors	Description
1 1 p		TIPS NTC component	<p><u>Given the fact that the original Originator Participant (field AT-D002 in DS-02, which is part of DS-06) has to be interpreted as the new Beneficiary Participant for the reversed cash, TIPS determines the account or CMB to be credited from the configured accounts information, the Originator BIC and the currency within the PaymentReturn message.</u></p> <p><u>In details:</u></p> <ul style="list-style-type: none"> - <u>The system verifies that an account, of either type "TIPS Account" or "TIPS AS Technical Account", exists and is linked to the Originator Participant (field "Originator BIC") as authorised user and has a currency equal to the one defined in the Returned Amount.</u> - <u>If no Account is linked to the Originator Participant, the system looks for a CMB linked to the Originator (field "Originator BIC") as user:</u> - <u>The system selects the account linked to the CMB; the account related to the CMB must have a currency equal to the one defined in the Returned Amount.</u> <p><u>From now on, the account is referred to as "Beneficiary Account" and the possible CMB as "Crediting CMB".</u></p>
1 2 p. a		<u>TIPS NTC component as sender</u> <u>TIPS as receiver</u>	<p><u>If all the previous steps are correctly executed, the positive recall answer is sent to the TIPS core.</u></p>
1 2 p. b		TIPS	<p><u>TIPS successfully executes the checks:</u></p> <ul style="list-style-type: none"> - <u>Error! Reference source not found.;</u> - <u>Error! Reference source not found.;</u> - <u>Error! Reference source not found.;</u> <p><u>See Error! Reference source not found.- Error! Reference source not found. for details.</u></p>

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Step	Involved messages	Involved actors	Description
1 2 e. a	Error! Reference source not found. (NTC scheme)	TIPS as sender TIPS NTC component as receiver	TIPS unsuccessfully executes the checks listed in step 12p.b. At the first negative check the system stops and sends a message containing the proper error code to the TIPS NTC component.
1 2 e. b	Error! Reference source not found. (NTC scheme)	TIPS NTC component as sender Recall Assignee as receiver	The status of the positive Recall Response is set to <i>"Failed"</i> . A message is sent to the Recall Assignee (the new Originator DN) containing the proper error code. In this case the Recall Assignee can submit a new positive Recall Response in order to close the Recall business case. The message validation will restart from the step 5p.
1 3 p		TIPS	TIPS settles the full amount of the payment transaction, debiting the Originator Account and adding the same positive amount to the Beneficiary Account. If a Debiting/Crediting CMB is involved, the system decreases/increases its Headroom by the same amount. TIPS sets the positive Recall Response status to <i>"Settled"</i> .
1 4 p	PaymentReturn (NTC scheme)	TIPS NTC component as sender Recall Assigner as receiver	TIPS NTC component forwards the positive response received from the Recall Assignee to the Recall Assigner (the new Beneficiary DN).
1 5 p	Error! Reference source not found.	TIPS NTC component as sender Recall Assignee as	TIPS NTC component generates a positive Payment status report and send it to the Recall Assignee (the new Originator DN).

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Step	Involved messages	Involved actors	Description
		<u>receiver</u>	
16p	ReturnAccount	<u>TIPS as sender</u> <u>Debited Account and/or CMB Owner</u>	<p><u>TIPS checks the "Floor notification amount" configured for the involved Originator Account or Debiting CMB.</u></p> <p><u>If the account balance or the CMB headroom after settlement is confirmed is lower than the "floor notification amount", TIPS sends a ReturnAccount to the Account and/or CMB owners involved in the transaction.</u></p> <p><u>The message is sent to the default DN of the Account Owner and/or CMB Owner.</u></p> <p><u>The message contains the</u></p> <p><u>- Originator Account Number or the Debiting CMB Number.</u></p>
17p	ReturnAccount	<u>TIPS as sender</u> <u>Credited Account and/or CMB Owner</u>	<p><u>TIPS checks the "Ceiling notification amount" configured for the involved Beneficiary Account or Crediting CMB.</u></p> <p><u>If the account balance or the CMB headroom after the confirmed settlement is greater than the "ceiling notification amount", TIPS sends a ReturnAccount to the Account and/or CMB owners involved in the transaction.</u></p> <p><u>The message is sent to the default DN of the Account Owner and/or CMB Owner.</u></p> <p><u>The message contains the Beneficiary Account Number or the crediting CMB Number.</u></p>

New section: examples to be drafted in view of the SDD delivery

21) 3.3.1 List of messages

In the following table, messages are grouped by ISO 20022 business domain.

[...]

Table XX – List of messages for NTC scheme

ISO Message	Message Name	Scenario
Error! Reference source not found.		

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ISO Message	Message Name	Scenario
<u>pacs.002.001.10</u>	<u>FItoFIPaymentStatusReport</u>	<u>Settlement of NTC Transactions</u>
<u>pacs.004.001.09</u>	<u>PaymentReturn</u>	<u>NTC Recall</u>
<u>pacs.008.001.08</u>	<u>FItoFICustomerCreditTransfer</u>	<u>Settlement of NTC Transactions</u>
<u>pacs.028.001.03</u>	<u>FItoFIPaymentStatusRequest</u>	<u>Investigation on NTC Transactions</u>
<u>Cash Management</u>		
<u>camt.029.001.09</u>	<u>ResolutionOfInvestigation</u>	<u>NTC Recall</u>
<u>camt.056.001.08</u>	<u>FItoFIPaymentCancellationRequest</u>	<u>NTC Recall, NTC Cancellation</u>

[...]

22) x.x.x.x FItoFIPaymentStatusReport (pacs.002.001.10) (new section)

The FItoFIPaymentStatusReport message is used in several business cases for NTC transactions:

1. It is sent by TIPS to the Originator Participant to report a rejection for a pacs.008 NTC transaction;
2. It is sent by the Beneficiary Participant or Instructing Party to TIPS to report the processing result of a pacs.008 NTC sent by TIPS upon request of an Originator Participant (reception acknowledgement business case included);
3. The message as received by the Beneficiary Participant is forwarded to the Originator Participant. This scenario covers also the positive or received response to a NTC Status Investigation request;
4. It is sent by TIPS to the Beneficiary Participant as a confirmation for processing of the pacs.002 NTC received from the Beneficiary Participant itself;
5. It is sent by TIPS to the Originator Participant after a negative response to a NTC Status Investigation request.

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6. It is sent by TIPS to the Originator Participant (e.g., in case of errors during the conditional phase or in case of timeout condition triggered by TIPS during either the conditional phase or settlement phase);
7. It is sent by TIPS to the sender of the NTC Recall in case of errors;
8. It is sent by TIPS to the sender of the NTC Positive Recall Response either as a positive settlement confirmation or in case of errors (e.g. not sufficient funds to settle the positive recall or validation error related to the NTC Recall Response);
9. It is sent by TIPS to the sender of the negative NTC Recall Response in case of errors (e.g. missing access rights);
10. It is sent by TIPS to the Beneficiary Participant in case of timeout condition triggered by TIPS due to missing positive confirmation from the Beneficiary Participant;
11. It is sent by TIPS to the Beneficiary Participant in case of timeout condition triggered by TIPS due to delayed positive confirmation from the Beneficiary Participant.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

<https://www.swift.com/mystandards/TIPS/pacs.002.001.10>

Table XXX –pacs.002.001.10 NTC

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

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EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand :	TIPS Usage
<u>n/a</u>	<u>Original Message Identification</u>	<u>Message Identification of the originating message</u>	<u>FItoFIPmtStsRpt/OrgnlGrpInfAndSts/OrgnlMsgld</u>	<u>Yes</u>	<p><u>This field matches with the Identification of the original message.</u></p> <p><u>Business cases 1,2,3, 6,10:</u></p> <p><u>FItoFICstmrCdtTrf/GrpHdr/Msgld</u></p> <p><u>Business case 4,11:</u></p> <p><u>FItoFIPmtStsRpt/GrpHdr/Msgld</u></p> <p><u>Business case 5:</u></p> <p><u>FItoFIPmtStsReg/GrpHdr/Msgld</u></p> <p><u>Business case 7:</u></p> <p><u>FItoFIPmtCxlReg/Assignment/ld</u></p> <p><u>Business case 8:</u></p> <p><u>PmtRtr/GrpHdr/Msgld</u></p> <p><u>Business case 9:</u></p> <p><u>RsltnOfInvstqtn/Assignment/ld</u></p>
<u>n/a</u>	<u>Original Message Name Identification</u>	<p><u>Message identifier of the originating message.</u></p> <p><u>SEPA usage rule: Only <u>pacs.008.001.08</u> is allowed.</u></p>	<u>FItoFIPmtStsRpt/OrgnlGrpInfAndSts/OrgnlMsgNmld</u>	<u>Yes</u>	<p><u>Business cases 1,2,3, 6,10:</u></p> <p><u>pacs.008.001.08</u></p> <p><u>Business cases 4,11:</u></p> <p><u>pacs.002.001.10</u></p> <p><u>Business case 5:</u></p> <p><u>pacs.028.001.03</u></p> <p><u>Business case 7:</u></p> <p><u>camt.056.001.08</u></p> <p><u>Business case 8:</u></p> <p><u>pacs.004.001.09</u></p> <p><u>Business case 9:</u></p> <p><u>camt.029.001.09</u></p> <p><u>SEPA usage rule applicable only to business cases 2, 3</u></p>

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EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand :	TIPS Usage
AT-R001	<u>Group Status</u> <u>Transaction Status</u>	<u>The type of "R" message</u>	<u>FItoFIPmtStsRpt/OrgnlGrpInfAndSts/GrpSts</u> <u>FItoFIPmtStsRpt/TxInfAndSts/TxSts</u>	<u>No</u>	<u>Either Group Status or Transaction Status must be used.</u> <u>If incoming pacs.002 from beneficiary does not include any status or both are filled in, connected payment transaction will be rejected by TIPS.</u> <u>In outgoing pacs.002 messages produced by TIPS, Group Status will be used for positive confirmation while Transaction Status will be included for negative acknowledgements.</u> <u>Allowed values for Group Status:</u> <u>ACCP</u> <u>RJCT</u> <u>RCVD (for (reception acknowledgement)).</u>
AT-R004	<u>Reason</u>	<u>The reason code for non-acceptance of the SCT^{Inst} Transaction</u>	<u>FItoFIPmtStsRpt/OrgnlGrpInfAndSts/StsRsnInf/Rsn/Cd</u>	<u>No</u>	<u>This field is used for negative and received confirmation message only.</u> <u>In case of received confirmation, the value allowed is TS01</u>
<u>n/a</u>	<u>Transaction Information And Status</u>	<u>Information concerning the original transactions, to which the status report message refers.</u>	<u>FItoFIPmtStsRpt/TxInfAndSts</u>	<u>No</u>	<u>Only one occurrence is allowed</u>
AT-R003 AT-T055	<u>Status Identification</u>	<u>The specific reference of the party initiating the Reject</u>	<u>FItoFIPmtStsRpt/TxInfAndSts/StsId</u>	<u>Yes</u>	<u>For positive confirmation it is the AT-T055.</u> <u>For negative confirmation it is the AT-R003</u>
<u>n/a</u>	<u>Original Instruction Identification</u>	<u>Unique identification, as assigned by the original Instructing Party for the original instructed party.</u>	<u>FItoFIPmtStsRpt/TxInfAndSts/OrgnlInstrId</u>	<u>No</u>	<u>Only schema validation is performed.</u>

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EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand :	TIPS Usage
AT-T014	<u>Original End To End Identification</u>	<u>The Originator's reference of the SCT^{Inst} Transaction</u>	<u>FItoFIPmtStsRpt/TxInfAndSts/OrgnlEndToEndId</u>	Yes	<u>Only schema validation is performed.</u>
AT-T054	<u>Original Transaction Identification</u>	<u>The Originator PSP's reference number of the SCT^{Inst} Transaction message</u>	<u>FItoFIPmtStsRpt/TxInfAndSts/OrgnlTxId</u>	Yes	<u>Reference of the Payment Transaction to which the PaymentStatusReport refers.</u>
AT-R002	<u>Originator</u>	<u>The Identification of the type of party initiating the "R" message</u>	<u>FItoFIPmtStsRpt/OrgnlGrplnfAndSts/StsRsnlnf/Orgtr</u> <u>FItoFIPmtStsRpt/TxInfAndSts/StsRsnlnf/Orgtr</u>	No	<u>These fields are mandatory for negative confirmation message, not allowed otherwise.</u>
AT-R004	<u>Reason</u>	<u>The reason code for non-acceptance of the SCT^{Inst} Transaction</u>	<u>FItoFIPmtStsRpt/TxInfAndSts/StsRsnlnf/Rsn/Cd</u>	No	<u>This field is used for negative confirmation message only.</u>
AT-T056	<u>Acceptance Timestamp</u>	<u>Time Stamp of the SCT^{Inst} Transaction</u>	<u>FItoFIPmtStsRpt/TxInfAndSts/AcceptncDtTm</u>	Yes	<u>Only schema validation is performed.</u>
n/a	<u>Original Transaction Reference</u>	<u>Set of key elements used to identify the original transaction that is being referred to.</u>	<u>FItoFIPmtStsRpt/TxInfAndSts/OrgnlTxRef</u>	Yes	<u>Only schema validation is performed.</u>
AT-T001	<u>Scheme Identification Code</u>	<u>The identification code of the SCT^{Inst} Scheme</u>	<u>FItoFIPmtStsRpt/TxInfAndSts/OrgnlTxRef/PmtTpInf/Svclvl/Cd</u> <u>FItoFIPmtStsRpt/TxInfAndSts/OrgnlTxRef/PmtTpInf/Lcllnstrm/Cd</u>	Yes	<u>Lcllnstrm/Cd should be present.</u>
AT-T008	<u>Category Purpose</u>	<u>The category purpose of the SCT^{Inst} Instruction</u>	<u>FItoFIPmtStsRpt/TxInfAndSts/OrgnlTxRef/PmtTpInf/CtgyPurp</u>	No	<u>Only schema validation is performed.</u>
AT-D002	<u>Originator BIC</u>	<u>The BIC code of the Originator PSP</u>	<u>FItoFIPmtStsRpt/TxInfAndSts/OrgnlTxRef/DbtrAgt/Finlnstnld/BICFI</u>	Yes	

23) x.x.x.x PaymentReturn (pacs.004.001.09) (new section)

The PaymentReturn message is sent by the Assignee Participant as a confirmation for a Recall for Non Time Critical payments instructed by the Assigner Participant.

Additionally, the PaymentReturn message can be sent in reply to a Request for Status Update on a Recall for Non Time Critical payments.

After processing the request, TIPS forwards the PaymentReturn message to the Assigner Participant who formerly instructed the Recall of a Non Time Critical payment and sends a PaymentStatusReport message to the Assignee Participant.

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References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

<https://www.swift.com/mystandards/TIPS/pacs.004.001.09>

Table xxx – pacs.004.001.09 NTC

<u>EPC Ref.</u>	<u>Reference Name</u>	<u>EPC/ISO Description</u>	<u>XML path</u>	<u>Mand.</u>	<u>TIPS Usage</u>
<u>n/a</u>	<u>Message Identification</u>	<u>The Identification of the message.</u>	<u>PmtRtr/GrpHdr/MsgId</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Creation Date Time</u>	<u>Date and time at which the message was created.</u>	<u>PmtRtr/GrpHdr/CreDtTm</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Number Of Transactions</u>	<u>Number of individual transactions contained in the message.</u>	<u>PmtRtr/GrpHdr/NbOfTx</u>	<u>Yes</u>	<u>TIPS supports only one transaction per message.</u> <u>If this field is not "1", message will be rejected.</u>
<u>n/a</u>	<u>Total Returned Interbank Settlement Amount</u>	<u>Total amount of money moved.</u>	<u>PmtRtr/GrpHdr/TtlRtrdlntrBkSttlmAmt</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
AT-R056	<u>Interbank Settlement Date</u>	<u>The Settlement Date for the positive response to the Recall</u>	<u>PmtRtr/GrpHdr/IntrBkSttlmDt</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Settlement Method</u>	<u>Method used to settle the NTC Payment Transaction.</u>	<u>PmtRtr/GrpHdr/SttlmInf/SttlmMtd</u>	<u>Yes</u>	<u>Possible values are checked within schema validation.</u>
<u>n/a</u>	<u>Settlement Account</u>	<u>A specific purpose account used to post debit and credit entries as a result of the transaction.</u>	<u>PmtRtr/GrpHdr/SttlmInf/SttlmAcct</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Clearing System</u>	<u>Specification of a pre-agreed offering between clearing agents or the channel through which the NTC Payment transaction is processed.</u>	<u>PmtRtr/GrpHdr/SttlmInf/ClrSys</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Group Header +Settlement Information ++Clearing System +++Code</u>	<u>Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.</u>	<u>PmtRtr/GrpHdr/SttlmInf/ClrSys/Cd</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>

Change Request form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
<u>n/a</u>	<u>Group Header</u> <u>+Settlement Information</u> <u>++Clearing System</u> <u>+++Proprietary</u>	<u>Clearing system</u> <u>identification in a</u> <u>proprietary form.</u>	<u>PmtRtr/GrpHdr/SttlmInf/</u> <u>ClrSys/Prtry</u>	<u>Yes</u>	<u>Only schema validation</u> <u>is performed.</u>
<u>n/a</u>	<u>Instructing Agent</u>	<u>Agent that instructs the</u> <u>next party in the chain to</u> <u>carry out the instruction.</u>	<u>PmtRtr/GrpHdr/InstgAgt</u>	<u>No</u>	<u>Only schema validation</u> <u>is performed.</u>
<u>n/a</u>	<u>Instructed Agent</u>	<u>Agent that is instructed by</u> <u>the previous party in the</u> <u>chain to carry out the</u> <u>instruction.</u>	<u>PmtRtr/GrpHdr/InstdAgt</u>	<u>No</u>	<u>Only schema validation</u> <u>is performed.</u>
<u>n/a</u>	<u>Original Group</u> <u>Information</u>	<u>Information concerning</u> <u>the original group of</u> <u>transactions, to which the</u> <u>message refers.</u>	<u>PmtRtr/OrgnlGrpInf</u>	<u>No</u>	<u>Sub-elements of</u> <u>'Original Group</u> <u>Information' must be</u> <u>present in either</u> <u>'Original Group</u> <u>Information' or in</u> <u>'Transaction</u> <u>Information'.</u> <u>If any of these sub-</u> <u>elements is included in</u> <u>both components, the</u> <u>message will be</u> <u>rejected.</u>
<u>n/a</u>	<u>Original Group</u> <u>Information</u> <u>+ Original Message</u> <u>Identification</u>	<u>Point to point reference,</u> <u>as assigned by the</u> <u>original instructing party,</u> <u>to unambiguously identify</u> <u>the original message.</u>	<u>PmtRtr/OrgnlGrpInf/Org</u> <u>nIMsgId</u>	<u>Yes</u>	<u>This information must</u> <u>be present in either</u> <u>'Original Group</u> <u>Information' or in</u> <u>'Transaction</u> <u>Information'.</u> <u>If it is included in both</u> <u>components, message</u> <u>will be rejected.</u>
<u>n/a</u>	<u>Original Group</u> <u>Information</u> <u>+ Original Message</u> <u>Name</u> <u>Identification</u>	<u>Specifies the original</u> <u>message name identifier</u> <u>to which the message</u> <u>refers.</u> <u>Allowed values:</u> <u>pacs.008.001.08</u>	<u>PmtRtr/OrgnlGrpInf/Org</u> <u>nIMsgNmId</u>	<u>Yes</u>	<u>This information must</u> <u>be present in either</u> <u>'Original Group</u> <u>Information' or in</u> <u>'Transaction</u> <u>Information'.</u> <u>If it is included in both</u> <u>components, message</u> <u>will be rejected.</u>
<u>n/a</u>	<u>Transaction Information</u>	<u>Information concerning</u> <u>the original transactions to</u> <u>which the return message</u> <u>refers.</u>	<u>PmtRtr/TxInf</u>	<u>Yes</u>	<u>TIPS supports only</u> <u>one transaction per</u> <u>message.</u> <u>If more than one</u> <u>Transaction</u> <u>Information block is</u> <u>included, message will</u> <u>be rejected.</u>

Change Request form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
<u>n/a</u>	<u>Return Identification</u>	<u>Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the returned transaction.</u>	<u>PmtRtr/TxInf/RtrId</u>	<u>Yes</u>	<u>TIPS uses this field for the duplicate check.</u>
<u>n/a</u>	<u>Transaction Information</u> <u>+ Original Group Information</u>	<u>Information concerning the original group of transactions, to which the message refers.</u>	<u>PmtRtr/TxInf/OrgnlGrplnf</u>	<u>No</u>	<u>Sub-elements of 'Original Group Information' must be present in either 'Original Group Information' or in 'Transaction Information'. If any of these sub-elements is included in both components, message will be rejected.</u>
<u>n/a</u>	<u>Transaction Information</u> <u>+ Original Group Information</u> <u>++ Original Message Identification</u>	<u>Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.</u>	<u>PmtRtr/TxInf/OrgnlGrplnf/OrgnlMsgId</u>	<u>Yes</u>	<u>This information must be present in either 'Original Group Information' or in 'Transaction Information'. If it is included in both components, message will be rejected.</u>
<u>n/a</u>	<u>Transaction Information</u> <u>+ Original Group Information</u> <u>++ Original Message Name</u> <u>Identification</u>	<u>Specifies the original message name identifier to which the message refers.</u> <u>Allowed values:</u> <u>pacs.008.001.08</u>	<u>PmtRtr/TxInf/OrgnlGrplnf/OrgnlMsgNmId</u>	<u>Yes</u>	<u>This information must be present in either 'Original Group Information' or in 'Transaction Information'. If it is included in both components, message will be rejected.</u>
<u>n/a</u>	<u>Original Instruction Identification</u>	<u>Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.</u>	<u>PmtRtr/TxInf/OrgnlInstrId</u>	<u>No</u>	<u>It is mandatory if provided in the original transaction.</u> <u>Only schema validation is performed.</u>
<u>AT-T014</u>	<u>Original End To End Identification</u>	<u>The Originator's reference of the SCT^{Inst} Instruction.</u>	<u>PmtRtr/TxInf/OrgnlEndToEndId</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>AT-T054</u>	<u>Original Transaction Identification</u>	<u>The Originator PSP's reference of the SCT^{Inst} Transaction message.</u>	<u>PmtRtr/TxInf/OrgnlTxId</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>AT-T002</u>	<u>Original Interbank Settlement Amount</u>	<u>The amount of the SCT^{Inst} in euro.</u>	<u>PmtRtr/TxInf/OrgnlIntrBkSttlmAmt</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>

Change Request form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
<u>AT-R054</u>	<u>Returned Interbank Settlement Amount</u>	<u>The returned amount of the positive response to the Recall in euro</u>	<u>PmtRtr/TxInf/RtrdIntrBkSttlmAmt</u>	<u>Yes</u>	<u>Amount to be settled in TIPS.</u>
<u>n/a</u>	<u>Returned Instructed Amount</u>	<u>Amount of money to be moved between the debtor and the creditor, before deduction of charges, in the returned transaction.</u>	<u>PmtRtr/TxInf/RtrdInstAmt</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Charge Bearer</u>	<u>Specifies which party/parties will bear the charges associated with the processing of the payment transaction.</u>	<u>PmtRtr/TxInf/ChrgBr</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-R055</u>	<u>Charges Information</u> <u>+ Amount</u>	<u>The fee for the positive response to a Recall in euro (optional)</u>	<u>PmtRtr/TxInf/ChrgsInf/amt</u>	<u>No</u>	<u>It is mandatory if Charges Information component is included.</u> <u>Only schema validation is performed.</u>
<u>AT-C002</u>	<u>Charges Information</u> <u>+ Agent</u> <u>++ Financial Institution Identification</u>	<u>The BIC code of the Beneficiary PSP.</u>	<u>PmtRtr/TxInf/ChrgsInf/Agent/FinInstnId</u>	<u>No</u>	<u>It is mandatory if Charges Information component is included.</u> <u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Transaction Information</u> <u>+ Instructing Agent</u>	<u>Agent that instructs the next party in the chain to carry out the instruction.</u>	<u>PmtRtr/TxInf/InstgAgnt</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Transaction Information</u> <u>+ Instructed Agent</u>	<u>Agent that is instructed by the previous party in the chain to carry out the instruction.</u>	<u>PmtRtr/TxInf/InstdAgnt</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-R001</u>		<u>The type of "R" message</u>			
<u>AT-R002</u>	<u>Return Reason Information</u> <u>+ Originator</u>	<u>The Identification of the type of party initiating the "R" message</u>	<u>PmtRtr/TxInf/RtrRsnInf/Orgtr</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Return Reason Information</u> <u>+ Reason</u>	<u>The reason code for non-acceptance of the SCT^{Inst} Transaction.</u>	<u>PmtRtr/TxInf/RtrRsnInf/Rsn/Cd</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>AT-R053</u>	<u>Return Reason Information</u> <u>+ Additional Information</u>	<u>The specific reference of the PSP initiating the Recall</u>	<u>PmtRtr/TxInf/RtrRsnInf/addtlInf</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>AT-T051</u>	<u>Interbank Settlement Date</u>	<u>The Settlement Date of the SCT^{Inst} Transaction.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/IntrBkSttlmDt</u>	<u>No</u>	<u>Only schema validation is performed.</u>

Change Request form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
<u>n/a</u>	<u>Settlement Information</u>	<u>Specifies the details on how the settlement of the original transaction between the instructing agent and the instructed agent was completed.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/SttlmInf</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-T001</u>	<u>Scheme Identification Code</u>	<u>The identification code of the SCT^{inst} Scheme</u>	<u>PmtRtr/TxInf/OrgnlTxRef/PmtTpInf/SvcLvl/Cd</u> <u>PmtRtr/TxInf/OrgnlTxRef/PmtTpInf/LclInstrm/Cd</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-T008</u>	<u>Category Purpose</u>	<u>The category purpose of the SCT^{inst} Instruction.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/PmtTpInf/CtgyPurp</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-T009</u>	<u>Remittance Information</u>	<u>The Remittance information.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/RmtInf</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-P006</u>	<u>Ultimate Debtor</u> <u>+ Name</u>	<u>The name of the Originator Reference Party.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/UlmtDbtr/Pty/Nm</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-P007</u>	<u>Ultimate Debtor</u> <u>+ Identification</u>	<u>The identification code of the Originator Reference Party.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/UlmtDbtr/Pty/Id</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-P001</u>	<u>Debtor</u> <u>+ Name</u>	<u>The name of the Originator.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/Dbtr/Pty/Nm</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-P005</u>	<u>Debtor</u> <u>+ Postal Address</u>	<u>The address of the Originator.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/Dbtr/Pty/PstlAdr</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-P004</u>	<u>Debtor</u> <u>+ Identification</u>	<u>The Originator identification code.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/Dbtr/Pty/Id</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-D001</u>	<u>Debtor Account</u>	<u>The IBAN of the account of the Originator.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/DbtrAcct/Id/IBAN</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>AT-P003</u>	<u>Proxy</u>	<u>Specifies an alternate assumed name for the identification of the account.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/DbtrAcct/Prxy</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-D002</u>	<u>Debtor Agent</u>	<u>The BIC code of the Originator PSP.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/DbtrAgt</u>	<u>No</u>	<u>This field is used in TIPS for recall response processing.</u>
<u>AT-C002</u>	<u>Creditor Agent</u>	<u>The BIC code of the Beneficiary PSP.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/CdtrAgt</u>	<u>No</u>	<u>This field is used in TIPS for recall response processing.</u>
<u>AT-E001</u>	<u>Creditor</u> <u>+ Name</u>	<u>The name of the Beneficiary.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/Cdtr/Pty/Nm</u>	<u>No</u>	<u>Only schema validation is performed.</u>

Change Request form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
AT-E004	<u>Creditor</u> + <u>Postal Address</u>	<u>The address of the Beneficiary.</u>	<u>PmtRtr/TxInf/OrgnTxRef/Cdtr/Pty/PstlAdr</u>	No	<u>Only schema validation is performed.</u>
AT-E005	<u>Creditor</u> + <u>Identification</u>	<u>The Beneficiary identification code.</u>	<u>PmtRtr/TxInf/OrgnTxRef/Cdtr/Pty/Id</u>	No	<u>Only schema validation is performed.</u>
AT-C001	<u>Creditor Account</u>	<u>The IBAN of the account of the Beneficiary.</u>	<u>PmtRtr/TxInf/OrgnTxRef/CdtrAcct</u>	Yes	<u>Only schema validation is performed.</u>
AT-E003	<u>Proxy</u>	<u>Specifies an alternate assumed name for the identification of the account.</u>	<u>PmtRtr/TxInf/OrgnTxRef/CdtrAcct/Prxy</u>	No	<u>Only schema validation is performed.</u>
AT-E007	<u>Ultimate Creditor</u> + <u>Name</u>	<u>Name of the Beneficiary Reference Party.</u>	<u>PmtRtr/TxInf/OrgnTxRef/UltmtCdtr/Pty/Nm</u>	No	<u>Only schema validation is performed.</u>
AT-E010	<u>Ultimate Creditor</u> + <u>Identification</u>	<u>Identification code of the Beneficiary Reference Party.</u>	<u>PmtRtr/TxInf/OrgnTxRef/UltmtCdtr/Pty/Id</u>	No	<u>Only schema validation is performed.</u>
AT-T007	<u>Purpose</u>	<u>Underlying reason for the payment transaction.</u>	<u>PmtRtr/TxInf/OrgnTxRef/Purp</u>	No	<u>Only schema validation is performed.</u>

24) x.x.x.x FIToFICustomerCreditTransfer (pacs.008.001.08) (new section)

The FIToFICustomerCreditTransfer message allows instructing TIPS for an Instant Payment transaction of a positive amount of money from the originator participant account to the beneficiary participant account for NTC settlement models.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

<https://www.swift.com/mystandards/TIPS/pacs.008.001.08>

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EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
n/a	<u>Message Identification</u>	<u>Point to point reference, as assigned by the instructing party.</u>	<u>FIToFICstmrCdtTrf/GrpHdr/MsgId</u>	Yes	<u>Only schema validation is performed.</u>
n/a	<u>Creation Date Time</u>	<u>Date and time at which the message was created.</u>	<u>FIToFICstmrCdtTrf/GrpHdr/CreDtTm</u>	Yes	<u>Only schema validation is performed.</u>

Change Request form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
<u>n/a</u>	<u>Number Of Transactions</u>	<u>Number of individual transactions contained in the message.</u>	<u>FItoFICstmrCdtTrf/GrpHdr/NbOfTx</u>	<u>Yes</u>	<u>Possible values are checked within schema validation.</u>
<u>n/a</u>	<u>Total Interbank Settlement Amount</u>	<u>Total amount of money moved between the instructing agent and the instructed agent.</u>	<u>FItoFICstmrCdtTrf/GrpHdr/TtlIntrBkSttlmAmt</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
AT-T051	<u>Settlement Date</u>	<u>The Settlement Date of the SCT^{Inst} Transaction</u>	<u>FItoFICstmrCdtTrf/GrpHdr/intrBkSttlmDt</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Settlement Information</u>	<u>Specifies the details on how the settlement of the transaction between the instructing agent and the instructed agent is completed.</u>	<u>FItoFICstmrCdtTrf/GrpHdr/SttlmInf</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Settlement Method</u>	<u>Method used to settle the Instant Payment Transaction.</u>	<u>FItoFICstmrCdtTrf/GrpHdr/SttlmInf/SttlmMtd</u>	<u>Yes</u>	<u>Possible values are checked within schema validation.</u>
<u>n/a</u>	<u>Settlement Account</u>	<u>A specific purpose account used to post debit and credit entries as a result of the transaction.</u>	<u>FItoFICstmrCdtTrf/GrpHdr/SttlmInf/SttlmAcct</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Clearing System</u>	<u>Specification of a pre-agreed offering between clearing agents or the channel through which the Instant Payment transaction is processed.</u>	<u>FItoFICstmrCdtTrf/GrpHdr/SttlmInf/ClrSys</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Payment Type Information</u>	<u>Set of elements used to further specify the type of transaction.</u>	<u>FItoFICstmrCdtTrf/GrpHdr/PmtTpInf</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
AT-T001	<u>Scheme Identification Code</u>	<u>The identification code of the SCT^{Inst} Scheme</u>	<u>FItoFICstmrCdtTrf/GrpHdr/PmtTpInf/SvcLvl/Cd</u> <u>FItoFICstmrCdtTrf/GrpHdr/PmtTpInf/LclInstrm/Cd</u>	<u>Yes</u>	<u>Possible values are checked within schema validation.</u>
AT-T008	<u>Category Purpose</u>	<u>The category purpose of the SCT^{Inst} Instruction</u>	<u>FItoFICstmrCdtTrf/GrpHdr/PmtTpInf/CtgyPurp</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Instructing Agent</u>	<u>Agent that instructs the next party in the chain to carry out the instruction.</u>	<u>FItoFICstmrCdtTrf/GrpHdr/instgAgt</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Instructed Agent</u>	<u>Agent that is instructed by the previous party in the chain to carry out the instruction.</u>	<u>FItoFICstmrCdtTrf/GrpHdr/instdAgt</u>	<u>No</u>	<u>Only schema validation is performed.</u>

Change Request form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
<u>n/a</u>	<u>Credit Transfer Transaction Information</u>	<u>Set of elements providing information specific to the individual credit transfer.</u>	<u>FiToFiCstmrCdtTrf/CdtTrfTxInf</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Instruction Identification</u>	<u>Unique identification, as assigned by an instructing party for an instructed party.</u>	<u>FiToFiCstmrCdtTrf/CdtTrfTxInf/PmtId/InstrId</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-T014</u>	<u>End To End Identification</u>	<u>The Originator's reference of the SCT^{Inst} Transaction</u>	<u>FiToFiCstmrCdtTrf/CdtTrfTxInf/PmtId/EndToEndId</u>	<u>Yes</u>	<u>Only schema validation is performed.</u> <u>In the event that no reference was given, NOTPROVIDED must be used.</u>
<u>AT-T054</u>	<u>Transaction Identification</u>	<u>The Originator PSP's reference number of the SCT^{Inst} Transaction message</u>	<u>FiToFiCstmrCdtTrf/CdtTrfTxInf/PmtId/TxId</u>	<u>Yes</u>	<u>The Transaction Reference used to identify the Payment transaction and perform the duplicate check</u>
<u>AT-T002</u>	<u>Settlement Amount</u>	<u>The amount of SCT^{Inst} in euro</u>	<u>FiToFiCstmrCdtTrf/CdtTrfTxInf/IntrBkSttlmAmt</u>	<u>Yes</u>	<u>The currency of the Settlement Amount must be the same of the Creditor and Debtor Accounts</u>
<u>AT-T056</u>	<u>Acceptance Timestamp</u>	<u>Timestamp of the SCT^{Inst} Transaction</u>	<u>FiToFiCstmrCdtTrf/CdtTrfTxInf/AcceptncDtTm</u>	<u>Yes</u>	<u>The Acceptance Timestamp is used as a starting point in time for the Instant Payment transaction processing at Originator PSP level.</u> <u>The Acceptance Timestamp shall be expressed in UTC.</u> <u>The Timestamp must be unambiguous and at least include seconds.</u>
<u>n/a</u>	<u>Charge Bearer</u>	<u>Specifies which party/parties will bear the charges associated with the processing of the payment transaction.</u>	<u>FiToFiCstmrCdtTrf/CdtTrfTxInf/ChrgBr</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>AT-P006</u>	<u>Originator Reference Party Name</u>	<u>The name of the Originator Reference Party</u>	<u>FiToFiCstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/Nm</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-P007</u>	<u>Originator Reference Party Identification Code</u>	<u>The identification code of the Originator Reference Party</u>	<u>FiToFiCstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/Id</u>	<u>No</u>	<u>Only schema validation is performed.</u>

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EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
<u>n/a</u>	Ultimate Debtor + Identification ++ Organisation Identification	Unique and unambiguous way to identify an organisation.	FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/Id/Orgld	Yes	Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.
<u>n/a</u>	Ultimate Debtor + Identification ++ Private Identification	Unique and unambiguous identification of a person, eg. passport.	FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/Id/Prvtld	Yes	Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
<u>n/a</u>	Debtor	Party that owes an amount of money to the (ultimate) creditor.	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr	Yes	Only schema validation is performed.
AT-P001	Originator Name	The name of the Originator	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Nm	Yes	Only schema validation is performed.
AT-P005	Originator Address	The address of the Originator	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr	No	If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed; it is recommended when either the Debtor Agent or Creditor Agent is a non-EEA SEPA PSP. If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used.
<u>n/a</u>	Debtor + Postal Address ++ Department	Identification of a division of a large organisation or building	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/Dept	No	Only schema validation is performed.
<u>n/a</u>	Debtor + Postal Address ++ Sub Department	Identification of a sub-division of a large organisation or building	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/SubDept	No	Only schema validation is performed.
<u>n/a</u>	Debtor +Postal Address ++Street Name	Name of a street or thoroughfare	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/StrtNm	No	Only schema validation is performed.

Change Request form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
<u>n/a</u>	<u>Debtor</u> + <u>Postal Address</u> ++ <u>Building Number</u>	<u>Number that identifies the position of a building on a street</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/BldgNb</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Debtor</u> + <u>Postal Address</u> ++ <u>Building Name</u>	<u>Name of the building or house</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/BldgNm</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Debtor</u> + <u>Postal Address</u> ++ <u>Floor</u>	<u>Floor or storey within a building</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/Flr</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Debtor</u> + <u>Postal Address</u> ++ <u>Post Box</u>	<u>Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/PstBx</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Debtor</u> + <u>Postal Address</u> ++ <u>Room</u>	<u>Building room number</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/Room</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Debtor</u> + <u>Postal Address</u> ++ <u>Post Code</u>	<u>Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/PstCd</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Debtor</u> + <u>Postal Address</u> ++ <u>Town Name</u>	<u>Name of a built-up area, with defined boundaries, and a local government</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/TwnNm</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Debtor</u> + <u>Postal Address</u> ++ <u>Town Location Name</u>	<u>Specific location name within the town</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/TwnLctnNm</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Debtor</u> + <u>Postal Address</u> ++ <u>District Name</u>	<u>Identifies a subdivision within a country sub-division</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/DstrctNm</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Debtor</u> + <u>Postal Address</u> ++ <u>Country Sub Division</u>	<u>Identifies a subdivision of a country such as state, region, county</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/CtrySubDvsn</u>	<u>No</u>	<u>Only schema validation is performed.</u>

Change Request form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
n/a	<u>Debtor</u> + <u>Postal Address</u> ++ <u>Country Code</u>	<u>Nation with its own government.</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/Ctry</u>	<u>No</u>	<u>Only schema validation is performed.</u>
n/a	<u>Debtor</u> + <u>Postal Address</u> ++ <u>Address Line</u>	<u>Information that locates and identifies a specific address, as defined by postal services, presented in free format text.</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/AdrLine</u>	<u>No</u>	<u>If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed; it is recommended when either Debtor Agent or Creditor Agent is a non-EEA SEPA PSP.</u>
AT-P004	<u>Originator Identification Code</u>	<u>The Originator identification code</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id</u>	<u>No</u>	<u>Only schema validation is performed.</u>
n/a	<u>Debtor</u> + <u>Identification</u> ++ <u>Organisation Identification</u>	<u>Unique and unambiguous way to identify an organisation</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id/OrgId</u>	<u>Yes</u>	<u>Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.</u>
n/a	<u>Debtor</u> + <u>Identification</u> ++ <u>Private Identification</u>	<u>Unique and unambiguous identification of a person, eg. passport.</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id/PrivId</u>	<u>Yes</u>	<u>Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</u>
AT-D001	<u>Originator IBAN</u>	<u>The IBAN of the account of the Originator</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Id/IBAN</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
AT-P003	<u>Proxy</u>	<u>Specifies an alternate assumed name for the identification of the account</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Prxy</u>	<u>No</u>	<u>Only schema validation is performed.</u>
AT-D002	<u>Originator BIC</u>	<u>The BIC code of the Originator PSP</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/BICFI</u>	<u>Yes</u>	<u>The Distinguished Name of the sender must be authorised to instruct for the Originator BIC. The Originator BIC must be stored as an Account Authorised BIC or CMB user</u>

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EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
AT-C002	<u>Beneficiary BIC</u>	<u>The BIC code of the Beneficiary PSP</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/BICFI</u>	Yes	<u>The Beneficiary BIC must be linked with at least one Distinguished Name for outbound message routing</u>
n/a	<u>Creditor</u>	<u>Party to which an amount of money is due.</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/Cdtr</u>	Yes	<u>Only schema validation is performed.</u>
AT-E001	<u>Creditor Name</u>	<u>The name of the Beneficiary</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Nm</u>	Yes	<u>Only schema validation is performed.</u>
AT-E004	<u>Creditor Address</u>	<u>The address of the Beneficiary</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr</u>	No	<u>If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed. If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used.</u>
n/a	<u>Creditor</u> <u>+ Postal Address</u> <u>++ Department</u>	<u>Identification of a division of a large organisation or building</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/Dept</u>	No	<u>Only schema validation is performed.</u>
n/a	<u>Creditor</u> <u>+ Postal Address</u> <u>++ Sub Department</u>	<u>Identification of a sub-division of a large organisation or building</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/SubDept</u>	No	<u>Only schema validation is performed.</u>
n/a	<u>Creditor</u> <u>+ Postal Address</u> <u>++ Street Name</u>	<u>Name of a street or thoroughfare</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/StrtNm</u>	No	<u>Only schema validation is performed.</u>
n/a	<u>Creditor</u> <u>+ Postal Address</u> <u>++ Building Number</u>	<u>Number that identifies the position of a building on a street</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/BldgNb</u>	No	<u>Only schema validation is performed.</u>
n/a	<u>Creditor</u> <u>+ Postal Address</u> <u>++ Building Name</u>	<u>Name of the building or house</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/BldgNm</u>	No	<u>Only schema validation is performed.</u>

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EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
<u>n/a</u>	<u>Creditor</u> <u>+ Postal Address</u> <u>++ Floor</u>	<u>Floor or storey within a building</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/Flr</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Creditor</u> <u>+ Postal Address</u> <u>++ Post Box</u>	<u>Numbered box in a post office, assigned to a person or organisation, where letters are kept until called for</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/PstBx</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Creditor</u> <u>+ Postal Address</u> <u>++ Room</u>	<u>Building room number</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/Room</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Creditor</u> <u>+ Postal Address</u> <u>++ Post Code</u>	<u>Identifier consisting of a group of letters and/or numbers that is added to a postal address to assist the sorting of mail</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/PstCd</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Creditor</u> <u>+ Postal Address</u> <u>++ Town Name</u>	<u>Name of a built-up area, with defined boundaries, and a local government</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/TwnNm</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Creditor</u> <u>+ Postal Address</u> <u>++ Town Location Name</u>	<u>Specific location name within the town</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/TwnLctnNm</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Creditor</u> <u>+ Postal Address</u> <u>++ District Name</u>	<u>Identifies a subdivision within a country sub-division</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/DstrctNm</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Creditor</u> <u>+ Postal Address</u> <u>++ Country Sub Division</u>	<u>Identifies a subdivision of a country such as state, region, county</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/CtrySubDvsn</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Creditor</u> <u>+ Postal Address</u> <u>++ Country Code</u>	<u>Nation with its own government.</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/Ctry</u>	<u>No</u>	<u>Only schema validation is performed.</u>

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EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
<u>n/a</u>	<u>Creditor</u> <u>+ Postal Address</u> <u>++ Address Line</u>	<u>Information that locates and identifies a specific address, as defined by postal services, presented in free format text.</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/AdrLine</u>	No	<u>If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed.</u>
<u>AT-E005</u>	<u>Creditor Identification</u>	<u>The Beneficiary identification code</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id</u>	No	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Creditor</u> <u>+ Identification</u> <u>++ Organisation Identification</u>	<u>Unique and unambiguous way to identify an organisation</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id/Orgld</u>	Yes	<u>Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.</u>
<u>n/a</u>	<u>Creditor</u> <u>+ Identification</u> <u>++ Private Identification</u>	<u>Unique and unambiguous identification of a person, eg. passport.</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id/Prvtld</u>	Yes	<u>Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</u>
<u>AT-C001</u>	<u>Creditor Account</u>	<u>The IBAN of the account of the beneficiary</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Id/IBAN</u>	Yes	<u>Only schema validation is performed.</u>
<u>AT-E003</u>	<u>Proxy</u>	<u>Specifies an alternate assumed name for the identification of the account</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Prxy</u>	No	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Ultimate Creditor</u>	<u>Ultimate party to which an amount of money is due.</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/UlmtCdtr</u>	No	<u>Only schema validation is performed.</u>
<u>AT-E007</u>	<u>Ultimate Creditor Name</u>	<u>The name of the Beneficiary Reference Party</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/UlmtCdtr/Nm</u>	No	<u>Only schema validation is performed.</u>
<u>AT-E010</u>	<u>Ultimate Creditor Identification</u>	<u>The identification code of the Beneficiary Reference Party</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/UlmtCdtr/Id</u>	No	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Ultimate Creditor</u> <u>+ Identification</u> <u>++ Organisation Identification</u>	<u>Information that locates and identifies a specific address, as defined by postal services, presented in free format text.</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/UlmtCdtr/Id/Orgld</u>	Yes	<u>Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed.</u>
<u>n/a</u>	<u>Ultimate Creditor</u> <u>+ Identification</u> <u>++ Private Identification</u>	<u>Unique and unambiguous identification of a person, eg. passport.</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/UlmtCdtr/Id/Prvtld</u>	Yes	<u>Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.</u>

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EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
AT-T007	<u>Purpose</u>	<u>The purpose of the SCT^{Inst} Instruction</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/Purp</u>	No	<u>Only schema validation is performed.</u>
AT-T009	<u>Remittance Information</u>	<u>The Remittance Information</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/RmtInf</u>	No	<u>Only schema validation is performed.</u>
n/a	<u>Remittance Information</u> <u>+ Unstructured</u>	<u>Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an account receivable system, in an unstructured form.</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Ustrd</u>	No	<u>Either Unstructured or Structured may be present. If both components are included, the message will be rejected during the schema validation process.</u>
n/a	<u>Remittance Information</u> <u>+ Structured</u>	<u>Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an account receivable system, in a structured form.</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd</u>	No	<u>Either Unstructured or Structured may be present. If both components are included, the message will be rejected during the schema validation process.</u>
n/a	<u>Remittance Information</u> <u>+ Structured</u> <u>++ Creditor Reference Information</u>	<u>Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an account receivable system, in a structured form.</u>	<u>FItoFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/CdtrRefInf</u>	No	<u>As the Creditor PSP is not obliged to validate the reference information, TIPS will apply schema validation to this component and included sub-components.</u>

25) x.x.x.x FIToFIPaymentStatusRequest (pacs.028.001.03) (new section)

The FI to FI Payment Status Request message is used NTC settlement models and it allows instructing TIPS for retrieving the status of an Instant Payment transactions.

This message covers the scenario of (i) Status investigation message and (ii) Request for Status Update on a Recall:

- The Originator PSP, Ancillary System or Instructing Party can start the investigation process on a previously instructed Instant Payment Transactions;
- The Originator PSP, Ancillary System or Instructing Party can start the Request for Status Update on Recall previously instructed.

References/links

Change Request form

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

<https://www.swift.com/mystandards/TIPS/pacs.028.001.03>

Table xxx – pacs.028.001.03 NTC

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
<u>n/a</u>	<u>Message Identification</u>	<u>Point to point reference, as assigned by the instructing party.</u>	<u>FItoFIPmtStsReq/GrpHdr/MsgId</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Creation Date Time</u>	<u>Date and time at which the message was created.</u>	<u>FItoFIPmtStsReq/GrpHdr/CreDtTm</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Instructing Agent</u>	<u>Agent that instructs the next party in the chain to carry out the instruction.</u>	<u>FItoFIPmtStsReq/GrpHdr/InstgAgt</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Instructed Agent</u>	<u>Agent that is instructed by the previous party in the chain to carry out the instruction.</u>	<u>FItoFIPmtStsReq/GrpHdr/InstdAgt</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Original Message Identification</u>	<u>Message Identification of the originating message</u>	<u>FItoFIPmtStsReq/OrgnlGrpInf/OrgnlMsgId</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Original Message Name Identification</u>	<u>Message identifier of the originating message</u>	<u>FItoFIPmtStsReq/OrgnlGrpInf/OrgnlMsgNmId</u>	<u>Yes</u>	<u>Possible allowed value:</u> - pacs.008.001.08
<u>n/a</u>	<u>Status Request Identification</u>	<u>Unique identification, as assigned by an instructing party for an instructed party.</u>	<u>FItoFIPmtStsReq/TxInf/stsReqId</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Original Instruction Identification</u>	<u>Unique identification, as assigned by the original instructing party for the original instructed party</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlInstrId</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-T014</u>	<u>Original End To End Identification</u>	<u>The Originator's reference of the SCT^{Inst} Transaction</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlEndToEndId</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>AT-T054</u>	<u>Transaction Identification</u>	<u>The Originator PSP's reference number of the SCT^{Inst} Transaction message</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxId</u>	<u>Yes</u>	<u>Identification of the Payment Transaction to be investigated.</u>
<u>AT-T056</u>	<u>Acceptance Timestamp</u>	<u>Timestamp of the SCT^{Inst} Transaction</u>	<u>FItoFIPmtStsReq/TxInf/accptncDtTm</u>	<u>No</u>	<u>Acceptance timestamp of the Payment Transaction to be investigated.</u> <u>In case it is not filled, the investigation on the related transaction</u>

Change Request form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
					<u>will be rejected by TIPS.</u>
AT-T008	<u>Category Purpose</u>	<u>The category purpose of the SCT^{Inst} Instruction</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/PmtTplnf/CtgyPurp</u>	No	<u>Only schema validation is performed.</u>
AT-001	<u>Scheme Identification Code</u>	<u>The identification code of the SCT^{Inst} Scheme</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/PmtTplnf/SvcLvl/Cd</u> <u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/PmtTplnf/LclInstrm/Cd</u>	Yes	<u>Possible values are checked within schema validation.</u>
AT-D002	<u>Originator BIC</u>	<u>The BIC code of the Originator PSP</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/DbtrAgt/Finlnstnld/BICFI</u>	Yes	<u>This field is used in combination with the requestor Distinguished Name to check user access rights.</u>

Table xxx – Request for Status Update on a Recall NTC

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
n/a	<u>Message Identification</u>	<u>Point to point reference, as assigned by the instructing party.</u>	<u>FItoFIPmtStsReq/GrpHdr/Msgld</u>	Yes	<u>Only schema validation is performed.</u>
n/a	<u>Creation Date Time</u>	<u>Date and time at which the message was created.</u>	<u>FItoFIPmtStsReq/GrpHdr/CreDtTm</u>	Yes	<u>Only schema validation is performed.</u>
n/a	<u>Instructing Agent</u>	<u>Agent that instructs the next party in the chain to carry out the instruction.</u>	<u>FItoFIPmtStsReq/GrpHdr/InstgAgt</u>	No	<u>Only schema validation is performed.</u>
n/a	<u>Instructed Agent</u>	<u>Agent that is instructed by the previous party in the chain to carry out the instruction.</u>	<u>FItoFIPmtStsReq/GrpHdr/InstdAgt</u>	No	<u>Only schema validation is performed.</u>
n/a	<u>Original Message Identification</u>	<u>Message Identification of the originating message</u>	<u>FItoFIPmtStsReq/OrgnlGrpInf/OrgnlMsgld</u>	Yes	<u>Only schema validation is performed.</u>
n/a	<u>Original Message Name Identification</u>	<u>Message identifier of the originating message</u>	<u>FItoFIPmtStsReq/OrgnlGrpInf/OrgnlMsgNmld</u>	Yes	<u>Possible allowed value:</u> - camt.056.001.08
n/a	<u>Status Request Identification</u>	<u>Unique identification, as assigned by an instructing party for an instructed party.</u>	<u>FItoFIPmtStsReq/TxInf/sTsReqId</u>	Yes	<u>Only schema validation is performed.</u>

Change Request form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
<u>n/a</u>	<u>Original Instruction Identification</u>	<u>Cancellation ID of the relevant camt.056 Transaction Information.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlInstrId</u>	<u>No</u>	<u>If not present, the message will be rejected during the schema validation process.</u>
<u>AT-T14</u>	<u>Original End To End Identification</u>	<u>The Originator's reference of the SCT^{Inst} Transaction</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlEndToEndId</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>AT-T054</u>	<u>Transaction Identification</u>	<u>The Originator PSP's reference number of the SCT^{Inst} Transaction message</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxId</u>	<u>Yes</u>	<u>Identification of the Payment Transaction to be investigated.</u>
<u>AT-T056</u>	<u>Acceptance Timestamp</u>	<u>Timestamp of the SCT^{Inst} Transaction</u>	<u>FItoFIPmtStsReq/TxInf/ccptncDtTm</u>	<u>No</u>	<u>Acceptance timestamp of the Payment Transaction to be investigated.</u>
<u>n/a</u>	<u>Original Transaction Reference</u>	<u>Same values as the message elements of the original instruction.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>AT-T002</u>	<u>Settlement Amount</u>	<u>Amount of the SCT^{Inst} in euro.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/IntrBkSttlmAmt</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-T051</u>	<u>Settlement Date</u>	<u>The Settlement Date of the SCT^{Inst} Transaction.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/IntrBkSttlmDt</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Settlement Information</u>	<u>Specifies the details on the settlement.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/SttlmInf</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-001</u>	<u>Scheme Identification Code</u>	<u>The identification code of the SCT^{Inst} scheme</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/PmtTpInf/SvcLv/Cd</u> <u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/PmtTpInf/Lcllnstrm/Cd</u>	<u>Yes</u>	<u>Possible values are checked within schema validation.</u>
<u>AT-T008</u>	<u>Category Purpose</u>	<u>The category purpose of the SCT^{Inst} Instruction</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/PmtTpInf/CtgryPurp</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-T009</u>	<u>Remittance Information</u>	<u>The Remittance information.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/RmtInf</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-P006</u>	<u>Ultimate Debtor + Name</u>	<u>The name of the Originator Reference Party</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/UltmtDbtr/Pty/Nm</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-P007</u>	<u>Ultimate Debtor + Identification</u>	<u>The identification code of the Originator Reference Party</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/UltmtDbtr/Pty/Id</u>	<u>No</u>	<u>Only schema validation is performed.</u>

Change Request form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
AT-P001	<u>Debtor</u> + Name	The name of the <u>Originator</u> .	<u>FItoFIPmtStsReq/TxInf/</u> <u>OrgnlTxRef/Dbtr/Pty/Nm</u>	No	Only schema validation is performed.
AT-P005	<u>Debtor</u> + Postal Address	The address of the <u>Originator</u> .	<u>FItoFIPmtStsReq/TxInf/</u> <u>OrgnlTxRef/Dbtr/Pty/Pstl</u> <u>Adr</u>	No	Only schema validation is performed.
AT-P004	<u>Debtor</u> + Identification	The <u>Originator</u> identification code.	<u>FItoFIPmtStsReq/TxInf/</u> <u>OrgnlTxRef/Dbtr/Pty/Id</u>	No	Only schema validation is performed.
AT-D001	<u>Debtor Account</u>	The IBAN of the account of the <u>Originator</u> .	<u>FItoFIPmtStsReq/TxInf/</u> <u>OrgnlTxRef/DbtrAcct/Id</u>	No	Only schema validation is performed.
AT-P003	<u>Proxy</u>	The <u>Proxy/Alias</u> of the account of the <u>Originator</u>	<u>FItoFIPmtStsReq/TxInf/</u> <u>OrgnlTxRef/DbtrAcct/Prx</u> <u>y</u>	No	Only schema validation is performed.
AT-D002	<u>Debtor Agent</u>	The BIC code of the <u>Originator PSP</u>	<u>FItoFIPmtStsReq/TxInf/</u> <u>OrgnlTxRef/DbtrAgt/FinIn</u> <u>stnId/BICFI</u>	Yes	This field is used in combination with the requestor <u>Distinguished Name</u> to check user access rights.
AT-C002	<u>Creditor Agent</u>	The BIC code of the <u>Beneficiary PSP</u> .	<u>FItoFIPmtStsReq/TxInf/</u> <u>OrgnlTxRef/CdtrAgt/FinIn</u> <u>stnId/BICFI</u>	No	This field is used to forward the request. If not present, the message will be rejected. Multiple instances of Transaction Information must report the same Creditor Agent BIC. Otherwise the message will be rejected by TIPS
AT-E001	<u>Creditor</u> + Name	The name of the <u>Beneficiary</u> .	<u>FItoFIPmtStsReq/TxInf/</u> <u>OrgnlTxRef/Cdtr/Pty/Nm</u>	No	Only schema validation is performed.
AT-E004	<u>Creditor</u> + Postal Address	The address of the <u>Beneficiary</u> .	<u>FItoFIPmtStsReq/TxInf/</u> <u>OrgnlTxRef/Cdtr/PstlAdr</u>	No	Only schema validation is performed.
AT-E005	<u>Creditor</u> + Identification	The <u>Beneficiary</u> identification code.	<u>FItoFIPmtStsReq/TxInf/</u> <u>OrgnlTxRef/Cdtr/Id</u>	No	Only schema validation is performed.
AT-C001	<u>Creditor Account</u>	The IBAN of the account of the <u>Beneficiary</u> .	<u>FItoFIPmtStsReq/TxInf/</u> <u>OrgnlTxRef/CdtrAcct</u>	No	Only schema validation is performed.

Change Request form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
AT-E003	Proxy	The Proxy/Alias of the account of the Beneficiary	FIToFIPmtStsReq/TxInf/OrgnlTxRef/CdtrAcct/Prxy	No	Only schema validation is performed.
AT-E007	Ultimate Creditor + Name	Name of the Beneficiary Reference Party.	FIToFIPmtStsReq/TxInf/OrgnlTxRef/UltmtCdtr/Nm	No	Only schema validation is performed.
AT-E010	Ultimate Creditor + Identification	Identification code of the Beneficiary Reference Party.	FIToFIPmtStsReq/TxInf/OrgnlTxRef/UltmtCdtr/Id	No	Only schema validation is performed.
AT-T007	Purpose	Underlying reason for the payment transaction.	FIToFIPmtStsReq/TxInf/OrgnlTxRef/Purp	No	Only schema validation is performed.

26) x.x.x.x ResolutionOfInvestigation (camt.029.001.09) (new section)

The Resolution of Investigation message is sent by the Assignee party of a [FIToFIPaymentCancellationRequest](#) (Recall for Non Time Critical payments), triggered by an Assigner party for a formerly settled Instant Payment transaction, as a negative response. The Recall's Assignee party becomes the Assigner party of the negative response.

Additionally, the ResolutionOfInvestigation message can be sent in reply to a Request for Status Update on a Recall for Non Time Critical payment.

Message specification is compliant to EPC DS-06 Inter-PSP Payment Dataset as described in the SEPA Instant Credit Transfer scheme Rulebook.

TIPS receives this message by the Assignee party, checks the related access rights and the reachability of the Assigner party.

No further processing but message schema validation is performed as the message is directly forwarded to the party which formerly triggered the Recall process.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

<https://www.swift.com/mystandards/TIPS/camt.029.001.09>

Table xxx – camt.029.001.09 NTC

EPC Ref.	Reference Name	EPC Description	XML path	Mand.	TIPS Usage
n/a	Assignment + Identification	Uniquely identifies the case assignment.	RsltnOfInvstgtn/Assgmt/Id	Yes	Only schema validation is performed.

Change Request form

EPC Ref.	Reference Name	EPC Description	XML path	Mand.	TIPS Usage
<u>n/a</u>	<u>Assigner</u>	<u>Party who sends the Resolution of Investigation message.</u>	<u>RsltnOfInvstgtn/Assgmt/Assgnr/Agt/FinInstnlId/BICFI</u>	<u>Yes</u>	<u>This field must be filled with the BIC of the party sending the Resolution of Investigation message and is used in combination with the requestor Distinguished Name to check user access rights.</u>
<u>n/a</u>	<u>Assignee</u>	<u>Party to which the case is assigned</u>	<u>RsltnOfInvstgtn/Assgmt/Assgnee/Agt/FinInstnlId/BICFI</u>	<u>Yes</u>	<u>This field must be filled with the BIC of the party to which the Resolution of Investigation message is forwarded.</u>
<u>n/a</u>	<u>Assignment + Creation Date Time</u>	<u>Date and time at which the assignment was created.</u>	<u>RsltnOfInvstgtn/Assgmt/CreDtTm</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Status + Confirmation</u>	<u>Specifies the status of the investigation, in a coded form.</u>	<u>RsltnOfInvstgtn/Sts/Conf</u>	<u>Yes</u>	<u>Possible values are checked within schema validation.</u>
<u>n/a</u>	<u>Cancellation Status Identification</u>	<u>Unique and unambiguous identifier of a cancellation request status, as assigned by the assigner.</u>	<u>RsltnOfInvstgtn/CxlDtIs/TxInfAndSts/CxlStsId</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Original Message Identification</u>	<u>Message Identification of the originating message</u>	<u>RsltnOfInvstgtn/CxlDtIs/TxInfAndSts/OrgnlGrplnf/OrgnlMsgId</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Original Message Name Identification</u>	<u>Message identifier of the originating message</u>	<u>RsltnOfInvstgtn/CxlDtIs/TxInfAndSts/OrgnlGrplnf/OrgnlMsgNmId</u>	<u>Yes</u>	<u>Possible allowed values: "pacs.008.001.08"</u>
<u>n/a</u>	<u>Original Instruction Identification</u>	<u>Unique identification, as assigned by the original instructing party for the original instructed party</u>	<u>RsltnOfInvstgtn/CxlDtIs/TxInfAndSts/OrgnlInstrld</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-T014</u>	<u>Original End To End Identification</u>	<u>The Originator's reference of the SCT^{inst} Transaction</u>	<u>RsltnOfInvstgtn/CxlDtIs/TxInfAndSts/OrgnlEndToEndId</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>AT-T054</u>	<u>Original Transaction Identification</u>	<u>The Originator PSP's reference number of the SCT^{inst} Transaction message</u>	<u>RsltnOfInvstgtn/CxlDtIs/TxInfAndSts/OrgnlTxId</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Transaction Cancellation Status</u>	<u>Specifies the status of the transaction cancellation request.</u>	<u>RsltnOfInvstgtn/CxlDtIs/TxInfAndSts/TxCxlSts</u>	<u>Yes</u>	<u>Possible values are checked within schema validation.</u>

Change Request form

EPC Ref.	Reference Name	EPC Description	XML path	Mand.	TIPS Usage
<u>n/a</u>	<u>Cancellation Status Reason Information</u>	<u>Set of elements used to provide detailed information on the cancellation status reason.</u>	<u>RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>AT-E001/AT-C002</u>	<u>Cancellation Status Reason Information</u> <u>+ Originator</u>	<u>The Name of the Beneficiary or the BIC code of the Beneficiary PSP</u>	<u>RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/Orqtr</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>AT-R057</u>	<u>Cancellation Status Reason Information</u> <u>+ Reason</u>	<u>The Reason Code for non-acceptance of the Recall.</u>	<u>RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/Rsn</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Cancellation Status Reason Information</u> <u>+ Reason</u> <u>++ Code</u>	<u>Reason for the cancellation status, in a coded form.</u>	<u>RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/Rsn/Cd</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Cancellation Status Reason Information</u> <u>+ Reason</u> <u>++ Proprietary</u>	<u>Reason for the status, in a proprietary form.</u>	<u>RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/Rsn/Prtry</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>AT-R053</u> <u>AT-R057</u> <u>/</u> <u>AT-R072</u> <u>AT-R078</u>	<u>Cancellation Status Reason Information</u> <u>+ Additional Information</u>	<u>Further details on the cancellation status reason.</u>	<u>RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/AddtlInf</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Original Transaction Reference</u>	<u>Set of key elements used to identify the original transaction that is being referred to.</u>	<u>RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlTxRef</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>AT-T002</u>	<u>Interbank Settlement Amount</u>	<u>The amount of the SCT^{Inst} in euro.</u>	<u>RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlTxRef/IntrBkSttlmAmt</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-T051</u>	<u>Interbank Settlement Date</u>	<u>The Settlement Date of the SCT^{Inst} Transaction.</u>	<u>RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlTxRef/IntrBkSttlmDt</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-T001</u>	<u>Scheme Identification Code</u>	<u>The identification code of the SCT^{Inst} Scheme</u>	<u>RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlTxRef/PmtTpInf/SvcLvl/Cd</u> <u>RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlTxRef/PmtTpInf/LclInstrm/Cd</u>	<u>No</u>	<u>Possible values are checked within schema validation.</u>

Change Request form

EPC Ref.	Reference Name	EPC Description	XML path	Mand.	TIPS Usage
AT-T008	<u>Category Purpose</u>	<u>The category purpose of the SCT^{Inst} Instruction</u>	<u>RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/PmtTpInf/CtgyPurp</u>	No	<u>Only schema validation is performed.</u>
AT-T009	<u>Remittance Information</u>	<u>Information supplied to enable the matching of an entry with the items that the transfer is intended to settle</u>	<u>RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/RmtInf</u>	No	<u>Only schema validation is performed.</u>
AT-P006	<u>Ultimate Debtor</u> + Name	<u>The name of the Originator Reference Party.</u>	<u>RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/UltmtDbtr/Pty/Nm</u>	No	<u>Only schema validation is performed.</u>
AT-P007	<u>Ultimate Debtor</u> + Identification	<u>The identification code of the Originator Reference Party.</u>	<u>RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/UltmtDbtr/Pty/Id</u>	No	<u>Only schema validation is performed.</u>
AT-P001	<u>Debtor</u> + Name	<u>The name of the Originator.</u>	<u>RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/Dbtr/Pty/Nm</u>	No	<u>Only schema validation is performed.</u>
AT-P005	<u>Debtor</u> + Postal Address	<u>The address of the Originator.</u>	<u>RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/Dbtr/Pty/PstlAdr</u>	No	<u>Only schema validation is performed.</u>
AT-P004	<u>Debtor</u> + Identification	<u>The Originator identification code.</u>	<u>RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/Dbtr/Pty/Id</u>	No	<u>Only schema validation is performed.</u>
AT-D001	<u>Debtor Account</u>	<u>The IBAN of the account of the Originator.</u>	<u>RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/DbtrAcct/Id/IBAN</u>	Yes	<u>Only schema validation is performed.</u>
AT-P003	<u>Proxy</u>	<u>Specifies an alternate assumed name for the identification of the account.</u>	<u>RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/DbtrAcct/Prxy</u>	No	<u>Only schema validation is performed.</u>
AT-D002	<u>Debtor Agent</u>	<u>The BIC code of the Originator PSP.</u>	<u>RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/DbtrAgt</u>	No	<u>Only schema validation is performed.</u>
AT-C002	<u>Creditor Agent</u>	<u>The BIC code of the Beneficiary PSP.</u>	<u>RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/CdtrAgt</u>	No	<u>Only schema validation is performed.</u>
AT-E001	<u>Creditor</u> + Name	<u>The name of the Beneficiary.</u>	<u>RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/Cdtr/Pty/Nm</u>	No	<u>Only schema validation is performed.</u>
AT-E004	<u>Creditor</u> + Postal Address	<u>The address of the Beneficiary.</u>	<u>RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/Cdtr/Pty/PstlAdr</u>	No	<u>Only schema validation is performed.</u>
AT-E005	<u>Creditor</u> + Identification	<u>The Beneficiary identification code.</u>	<u>RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/Cdtr/Pty/Id</u>	No	<u>Only schema validation is performed.</u>

Change Request form

EPC Ref.	Reference Name	EPC Description	XML path	Mand.	TIPS Usage
AT-C001	<u>Creditor Account</u>	<u>The IBAN of the account of the Beneficiary.</u>	<u>RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/CdtrAcct/Id/IBAN</u>	Yes	<u>Only schema validation is performed.</u>
AT-E003	<u>Proxy</u>	<u>Specifies an alternate assumed name for the identification of the account.</u>	<u>RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/CdtrAcct/Prxy</u>	No	<u>Only schema validation is performed.</u>
AT-E007	<u>Ultimate Creditor + Name</u>	<u>Name of the Beneficiary Reference Party.</u>	<u>RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/UlmtCdtr/Pty/Nm</u>	No	<u>Only schema validation is performed.</u>
AT-E010	<u>Ultimate Creditor + Identification</u>	<u>Identification code of the Beneficiary Reference Party.</u>	<u>RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/UlmtCdtr/Pty/Id</u>	No	<u>Only schema validation is performed.</u>
AT-T007	<u>Purpose</u>	<u>Underlying reason for the payment transaction.</u>	<u>RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/Purp</u>	No	<u>Only schema validation is performed.</u>

27) x.x.x.x FIToFIPaymentCancellationRequest (camt.056.001.08) (new section)

The FIToFIPaymentCancellationRequest message allows instructing TIPS to trigger a NTC recall process for a formerly settled NTC transaction or to request the cancellation of an already sent but not yet settled or expired NTC transaction.

TIPS receives this message by the Assigner party, checks the related access rights and the reachability of the Assignee party. For the NTC recall process, no further processing but message schema validation is performed as the message is directly forwarded to the party to which the case is assigned.

In case the request is about the cancellation of an already sent but not yet settled or expired NTC transaction, TIPS perform the NTC transaction cancellation before the forwarding to the party to which the case is assigned.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

<https://www.swift.com/mystandards/TIPS/camt.056.001.08>

Table XXX –camt.056.001.08 NTC

<u>EPC Ref.</u>	<u>Reference Name</u>	<u>EPC Description</u>	<u>XML path</u>	<u>Mand</u>	<u>TIPS Usage</u>
<u>n/a</u>	<u>Assignment Identification</u>	<u>Uniquely identifies the case assignment.</u>	<u>FItoFIPmtCxlReq/Assgmt/Id</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Assigner</u>	<u>Party who assigns the case.</u>	<u>FItoFIPmtCxlReq/Assgmt/Assgmr/Agt/FinInstnId/BICFI</u>	<u>Yes</u>	<u>This field must be filled with the BIC of the originating party and is used in combination with the requestor Distinguished Name to check user access rights.</u>
<u>n/a</u>	<u>Assignee</u>	<u>Party to which the case is assigned</u>	<u>FItoFIPmtCxlReq/Assgmt/Assgnee/Agt/FinInstnId/BICFI</u>	<u>Yes</u>	<u>This field must be filled with the BIC of the party to which the Cancellation Request is forwarded.</u>
<u>n/a</u>	<u>Creation Date Time</u>	<u>Date and time at which the assignment was created.</u>	<u>FItoFIPmtCxlReq/Assgmt/CreDtTm</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Number Of Transactions</u>	<u>Number of individual transactions contained in the message.</u>	<u>FItoFIPmtCxlReq/CtrlData/NbOfTx</u>	<u>No</u>	<u>Only a single transaction can be included. Fixed value for the Message Element is 1.</u>
<u>n/a</u>	<u>Underlying</u>	<u>Identifies the payment instruction to be cancelled.</u>	<u>FItoFIPmtCxlReq/Undrlyg</u>	<u>Yes</u>	<u>Only a single underlying element is allowed in TIPS.</u>
<u>n/a</u>	<u>Transaction Information</u>	<u>Set of elements used to provide information on the original transactions to which the cancellation request message refers.</u>	<u>FItoFIPmtCxlReq/Undrlyg/TxInf</u>	<u>Yes</u>	<u>Only a single Transaction Information element is allowed in TIPS.</u>
<u>AT-R053</u>	<u>Cancellation Identification</u>	<u>The specific reference of the PSP initiating the Recall.</u>	<u>FItoFIPmtCxlReq/Undrlyg/TxInf/CxId</u>	<u>Yes</u>	
<u>n/a</u>	<u>Original Message Identification</u>	<u>Point to point reference assigned by the original instructing party to unambiguously identify the original transaction.</u>	<u>FItoFIPmtCxlReq/Undrlyg/TxInf/OrgnlGrplnf/OrgnlMsgId</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Original Message Name Identification</u>	<u>Specifies the original message name identifier to which the message refers.</u>	<u>FItoFIPmtCxlReq/Undrlyg/TxInf/OrgnlGrplnf/OrgnlMsgNmId</u>	<u>Yes</u>	<u>Allowed value: "pacs.008.001.08"</u>

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EPC Ref.	Reference Name	EPC Description	XML path	Mand :	TIPS Usage
<u>n/a</u>	<u>Original Instruction Identification</u>	<u>Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.</u>	<u>FItoFIPmtCxlReq/Undrlyg/TxInf/OrgnlInstrId</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-T014</u>	<u>Original End To End Identification</u>	<u>The Originator's reference of the SCT^{Inst} Transaction.</u>	<u>FItoFIPmtCxlReq/Undrlyg/TxInf/OrgnlEndToEndId</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>AT-T054</u>	<u>Original Transaction Identification</u>	<u>The Originator PSP's reference of the SCT^{Inst} Transaction message.</u>	<u>FItoFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxId</u>	<u>Yes</u>	<u>Reference of the Instant Payment Transaction for which the Recall is requested.</u>
<u>AT-T002</u>	<u>Original Interbank Settlement Amount</u>	<u>The amount of the SCT^{Inst} in euro.</u>	<u>FItoFIPmtCxlReq/Undrlyg/TxInf/OrgnlIntrBkSttImAmt</u>	<u>Yes</u>	<u>Amount of the Instant Payment Transaction for which the Recall is requested.</u>
<u>AT-T051</u>	<u>Original Interbank Settlement Date</u>	<u>The Settlement Date of the SCT^{Inst} Transaction.</u>	<u>FItoFIPmtCxlReq/Undrlyg/TxInf/OrgnlIntrBkSttImDt</u>	<u>Yes</u>	<u>Settlement Date of the Instant Payment Transaction for which the Recall is requested.</u>
<u>n/a</u>	<u>Cancellation Reason Information</u>	<u>Set of elements used to provide detailed information on the cancellation reason.</u>	<u>FItoFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf</u>	<u>Yes</u>	<u>Only one occurrence is allowed.</u>
<u>AT-R002</u>	<u>Cancellation Reason Information</u> <u>+ Originator</u>	<u>Identification of the type of party initiating the R-message.</u>	<u>FItoFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/Orgtr</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>AT-R051</u>	<u>Cancellation Reason Information</u> <u>+ Reason</u>	<u>The Recall reason.</u>	<u>FItoFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/Rsn</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>AT-R051</u>	<u>Cancellation Reason Information</u> <u>+ Reason</u> <u>++ Code</u>	<u>The Recall reason code.</u>	<u>FItoFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/Rsn</u>	<u>Yes</u>	<u>Allowed values:</u> <u>AC03</u> <u>AM09</u> <u>CUST</u> <u>DUPL</u> <u>FRAD</u> <u>TECH</u>

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EPC Ref.	Reference Name	EPC Description	XML path	Mand :	TIPS Usage
AT-R052	<u>Cancellation Reason Information</u> + Additional Information	Additional information to AT-R051 The Recall reason code.	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/AddtlInf</u>	No	In case of the request of cancellation of a NTC transaction not yet settled or expired, it should contain the code "PND"
n/a	<u>Original Transaction Reference</u>	An exact copy of all attributes of the initially sent DS-02 which is to be cancelled.	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef</u>	Yes	Only schema validation is performed.
n/a	<u>Settlement Information</u>	Specifies the details on the settlement.	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/SttlmInf</u>	No	Only schema validation is performed.
AT-T001	<u>Scheme Identification Code</u>	The identification code of the SCT ^{Inst} Scheme	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/PmtTPlnf/SvcLvl/Cd</u> <u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/PmtTPlnf/LclInstrm/Cd</u>	No	LclInstrm/Cd should be present.
AT-T008	<u>Category Purpose</u>	The category purpose of the SCT ^{Inst} Instruction	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/PmtTPlnf/CtgyPurp</u>	No	Only schema validation is performed.
AT-T009	<u>Remittance Information</u>	The Remittance information.	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/RmtInf</u>	No	Only schema validation is performed.
AT-P006	<u>Ultimate Debtor</u> + Name	The name of the Originator Reference Party	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/UltmtDbtr/Pty/Nm</u>	No	Only schema validation is performed.
AT-P007	<u>Ultimate Debtor</u> + Identification	The identification code of the Originator Reference Party	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/UltmtDbtr/Pty/Id</u>	No	Only schema validation is performed.
AT-P001	<u>Debtor</u> + Name	The name of the Originator.	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/Dbtr/Pty/Nm</u>	No	Only schema validation is performed.
AT-P005	<u>Debtor</u> + Postal Address	The address of the Originator.	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/Dbtr/Pty/pstlAdr</u>	No	Only schema validation is performed.
AT-P004	<u>Debtor</u> + Identification	The Originator identification code.	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/Dbtr/Pty/Id</u>	No	Only schema validation is performed.
AT-D001	<u>Debtor Account</u>	The IBAN of the account of the Originator.	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/DbtrAcct/Id/IBAN</u>	Yes	Only schema validation is performed.
AT-P003	<u>Proxy</u>	Specifies an alternate assumed name for the identification of the account.	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/DbtrAcct/Prxy</u>	No	Only schema validation is performed.

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EPC Ref.	Reference Name	EPC Description	XML path	Mand	TIPS Usage
AT-D002	<u>Debtor Agent</u>	<u>The BIC code of the Originator PSP.</u>	<u>FItoFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/DbtrAgt</u>	No	<u>Only schema validation is performed.</u>
AT-C002	<u>Creditor Agent</u>	<u>The BIC code of the Beneficiary PSP.</u>	<u>FItoFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/CdtrAgt</u>	No	<u>Only schema validation is performed.</u>
AT-E001	<u>Creditor</u> <u>+ Name</u>	<u>The name of the Beneficiary.</u>	<u>FItoFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/Cdtr/Pty/Nm</u>	No	<u>Only schema validation is performed.</u>
AT-E004	<u>Creditor</u> <u>+ Postal Address</u>	<u>The address of the Beneficiary.</u>	<u>FItoFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/Cdtr/Pty/pstlAdr</u>	No	<u>Only schema validation is performed.</u>
AT-E005	<u>Creditor</u> <u>+ Identification</u>	<u>The Beneficiary identification code.</u>	<u>FItoFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/Cdtr/Pty/Id</u>	No	<u>Only schema validation is performed.</u>
AT-C001	<u>Creditor Account</u>	<u>The IBAN of the account of the Beneficiary.</u>	<u>FItoFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/CdtrAgt/cct/Id/IBAN</u>	Yes	<u>Only schema validation is performed.</u>
AT-E003	<u>Proxy</u>	<u>Specifies an alternate assumed name for the identification of the account.</u>	<u>FItoFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/CdtrAgt/cct/Prxy</u>	No	<u>Only schema validation is performed.</u>
AT-E007	<u>Ultimate Creditor</u> <u>+ Name</u>	<u>Name of the Beneficiary Reference Party.</u>	<u>FItoFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/UltmtCdtr/Pty/Nm</u>	No	<u>Only schema validation is performed.</u>
AT-E010	<u>Ultimate Creditor</u> <u>+ Identification</u>	<u>Identification code of the Beneficiary Reference Party.</u>	<u>FItoFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/UltmtCdtr/Pty/Id</u>	No	<u>Only schema validation is performed.</u>
AT-T007	<u>Purpose</u>	<u>Underlying reason for the payment transaction.</u>	<u>FItoFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/Purp</u>	No	<u>Only schema validation is performed.</u>

28) 3.3.2.2.3 GetTransaction (camt.005.001.07)

This message is sent by the TIPS actor to TIPS to instruct a Payment transaction status query.

The following table describes the message elements to be filled.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

<https://www.swift.com/mystandards/TIPS/camt.005.001.07>

Table 99 – GetTransaction (camt.005.001.07)

Field Name	Description	XML path	Mand.	TIPS Usage
Message Identifier	Identification of the message	GetTx/MsgHdr/MsgId	Yes	This information will be included in the resulting camt.006
Request Type	Type of the request	GetTx/MsgHdr/ReqTp/Prtry/Id	Yes	Allowed value: - INPA : for Payment transaction status query
Debtor <u>Agent</u>	BIC of the debtor <u>agent</u> of the searched IP Transaction	GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtFr/Mmbld/FinInstnId/BICFI	Yes	
Transaction Identification	Identification of the Instant Payment <u>or</u> NTC Transaction to be found.	GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/TxId	Yes	pacs.008 Transaction Identification or pacs.004 Return Identification
<u>Transaction Type</u>	<u>Type of the requested transaction</u>	GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/PmtTp	<u>No</u>	<u>If not present as search criteria, the Code EXP is considered as default by TIPS.</u>
<u>Transaction Type Code</u>	<u>Type of the requested transaction</u>	GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/PmtTp/Cd	<u>Yes</u>	<u>Possible value:</u> - EXP: for Instant Payment Transaction and cross-currency Transaction.
<u>Transaction Type Proprietary</u>	<u>Type of the requested transaction</u>	GetTx/TxQryDef/TxCrit/NewCrit/SchCrit/PmtSch/PmtTp/Prtry	<u>Yes</u>	<u>Possible value:</u> - NTC: for NTC Transaction.

29) § 3.3.2.2.4 ReturnTransaction (camt.006.001.07)

This message is sent by TIPS to the interested TIPS Actor as an answer to a previously received Payment transaction status query.

References/links

The XSD schema and the related message example can be downloaded from the ECB Website.

Table 1010 – ReturnTransaction (camt.006.001.07)

Field Name	Description	XML path	Mand.	TIPS Usage
[...]	[...]	[...]	[...]	[...]
Originator BIC	Originator of the Instant Payment Transaction	RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/PmtFr/Mmbld/FinInstnId/BICFI	No	It contains: - The Originator BIC in case of an Instant Payment Transaction or NTC Transaction;
Beneficiary BIC	Beneficiary of the Instant Payment Transaction	RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/PmtTo/Mmbld/FinInstnId/BICFI	No	It contains: - The Beneficiary BIC in case of an Instant Payment Transaction or NTC Transaction;
Payment Transaction reference	Identification of the Instant Payment or NTC Transaction.	RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/TxId	Yes	pacs.008 Transaction Identification or pacs.004 Return Identification
[...]	[...]	[...]	[...]	[...]
Transaction Type Code	Type of the reported payment	RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Tp/Cd	Yes	Possible value: - EXP : for Instant Payment Transaction.
Transaction Type Proprietary	Type of the reported payment	RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Tp/Prtry	Yes	Possible value: - NTC : for NTC Transaction.
[...]	[...]	[...]	[...]	[...]
Payment transaction amount	Amount of the reported Instant Payment or NTC Transaction	RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/IntrBkSttlnAmt/AmtWthCcy	Yes	
[...]	[...]	[...]	[...]	[...]

Change Request form

Field Name	Description	XML path	Mand.	TIPS Usage
Payment status code + Final	Status of the Instant Payment <u>or NTC</u> Transaction	RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/Cd/Fnl	Yes	Used to report the following statuses: - STLD : for Settled; - CAND : for Cancelled; - FNLD : for Expired.
Payment status code + RTGS	Status of the Instant Payment <u>or NTC</u> Transaction	RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/Cd/RTGS	Yes	Used to report the status: - FAIL : for Failed.
Payment status code + Pending	Status of the Instant Payment <u>or NTC</u> Transaction	RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/Sts/Cd/Pdg		Used to report the status: - PSTL : for Reserved.
[...]	[...]	[...]	[...]	[...]

30) 3.3.2.2.12 BankToCustomerStatement (camt.053.001.06)

The Bank To Customer Statement (camt.053.001.06) provides detailed information on the activities recorded for all the accounts in the data scope of the recipient actor.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

<https://www.swift.com/mystandards/TIPS/camt.053.001.06>

Table 1111 – BankToCustomerStatement (camt.053.001.06)

Field Name	Description	XML path	Mand.	TIPS Usage
[...]	[...]	[...]	[...]	[...]

Change Request form

Field Name	Description	XML path	Mand.	TIPS Usage
Entry	Entries of the statement	BkToCstmrStmt/Stmt/Ntry	No	Every Entry block contains the details of an Instant Payment or NTC Transaction or Liquidity Transfer which resulted in a movement for the reported account. If no activity occurred for the reported account during the pre-agreed account reporting period, no Entry blocks will be returned.
Transaction Reference	Payment transaction or Liquidity transfer reference	BkToCstmrStmt/Stmt/Ntry/NtryRef	Yes	This the Transaction Identification of the reported Instant Payment or NTC Transaction or Liquidity Transfer.
Bank Transaction Code Family	Family of the Bank Transaction Code.	BkToCstmrStmt/Stmt/Ntry/BkTxCd/Domn/Fmly/Cd	Yes	Allowed values depend on the type of reported payment: - ICDT : Debited Liquidity Transfers (for Outbound and intra-service LTs ¹³) - RCDT : Credited Liquidity Transfers (for Inbound and intra-service LTs ¹⁴) - IRCT : Debited Instant Payment Transaction - RRCT : Credited Instant Payment Transaction - INCT : Debited NTC Transaction - RNCT : Credited NTC Transaction
[...]	[...]	[...]	[...]	[...]

¹³ Intra-service LT where the debited account is a TIPS DCA and the credited account is a TIPS AS Technical Account.

¹⁴ Intra-service LT where the credited account is a TIPS DCA and the debited account is a TIPS AS Technical Account.

Change Request form

Field Name	Description	XML path	Mand.	TIPS Usage
Transaction Originator BIC	BIC of the Originator Participant of the transaction	BkToCstmrStmnt/Stmnt/Ntry/NtryDtls/TxDtls/RltdAgts/DbtrAgt/FinInstnId/BICFI	Yes	It contains: - The Originator BIC in case of an Instant Payment Transaction or <u>NTC Transaction</u> ; - The Debtor BIC in case of a Liquidity Transfer Order;
Transaction Beneficiary BIC	BIC of the Beneficiary Participant of the transaction	BkToCstmrStmnt/Stmnt/Ntry/NtryDtls/TxDtls/RltdAgts/CdtrAgt/FinInstnId/BICFI	Yes	It contains: - The Beneficiary BIC in case of an Instant Payment Transaction or <u>NTC Transaction</u> ; - The Creditor BIC in case of a Liquidity Transfer Order;

31) 4.1 Business rules

Business process	BR Name	Check ID	Input Fields and parameters	Business check	Error codes	Error Description
[...]	[...]	[...]	[...]	[...]	[...]	[...]
<u>NTC Payment transaction business process</u>	<u>NTC Timeout Check - Originator Side</u>	<u>010004</u>	<u>Acceptance Date Time Parameter "NTC Timeout" Current timestamp</u>	<u>The "Acceptance Date Time" of the message sent by the Originator Participant, Ancillary System or Instructing Party should not be older than 6 hours. (i.e., current timestamp < (Acceptance Date Time + NTC Timeout))</u>	<u>If the check is not respected:</u> <u>- error code AB06</u>	<u>NTC Timeout debtor side exceeded.</u>
[...]	[...]	[...]	[...]	[...]	[...]	[...]
<u>NTC Payment transaction business process</u>	<u>Timeout Check - Beneficiary Side</u>	<u>010005</u>	<u>Acceptance Date Time Parameter "NTC Timeout" Current timestamp</u>	<u>The "Acceptance Date Time" of the message sent for initiating the transaction must respect this check: current timestamp < (Acceptance Date Time + NTC Timeout)</u>	<u>If the check is not respected:</u> <u>- error code AB05 to the Originator Side</u> <u>- error code TM01 to the Beneficiary side</u>	<u>NTC Timeout creditor side exceeded</u>

Change Request form

Business process	BR Name	Check ID	Input Fields and parameters	Business check	Error codes	Error Description
<u>NTC Payment transaction business process</u>	<u>Timeout Check - Missing answer</u>	<u>010006</u>	<u>Acceptance Date Time Parameter "NTC Timeout" Current timestamp</u>	The "Acceptance Date Time" of the message sent for initiating the transaction must respect this check: <u>current timestamp < (Acceptance Date Time + NTC Timeout)</u>	If the check is not respected: - error code AB08 to the Originator Side - error code TM01 to the Beneficiary side	<u>NTC Timeout creditor side - missing answer in due time</u>
[...]	[...]	[...]	[...]	[...]	[...]	[...]
Investigation business process	Investigation allowed	030002	Transaction Identification Originator BIC Acceptance date time SCT^{Inst} Timestamp Timeout Investigation Offset Current timestamp	Current Timestamp \Rightarrow (Transaction Acceptance Date Time + SCT^{Inst} Timestamp Timeout + Investigation Offset)	If the check is not respected: - Business error RJCT, error code AG09	Investigation not allowed for the Payment Transaction
<u>NTC Payment transaction business process/ NTC Investigation business process</u>	<u>NTC Pending Transaction existence</u>	<u>030001</u>	<u>Transaction Identification Originator BIC</u>	The system checks that: - an item related to the Transaction Identification and to the Originator BIC exists as NTC transaction (Data retention period not expired) with a status not final; - the TIPS actor is the Originator of the interested Payment transaction or the Instructing Party acting on behalf of the Participant or Reachable Party on the originator side.	If no row is present: - Business error RJCT, error code AG09	
<u>NTC Payment transaction business process</u>	<u>NTC Duplicate check</u>	<u>000002</u>	<u>Original Transaction Identification Debtor Agent System parameter: data retention period</u>	The couple (Original Transaction Identification, Debtor Agent) must not exist in the list of NTC transactions of the last X days, where X is equal to the system parameter " <u>Retention Period</u> " ¹⁵	If a couple (Original Transaction Identification, Debtor Agent) already exists: - error code AM05	
<u>NTC Recall business process</u>	<u>NTC Duplicate check for positive Recall Response</u>	<u>020002</u>	<u>Return Identification</u> <u>Beneficiary BIC (ATC002 - DS-02 subset of DS-06)</u> System parameter: <u>Retention Period</u>	The couple Return Identification and Beneficiary BIC (to be interpreted as new Originator BIC) must not exist as a couple Transaction ID/Originator BIC in the list of NTC transactions of the last X days with status " <u>Settled</u> ", where X is equal to the system parameter " <u>Retention Period</u> " ¹⁶ .	If the check is not respected: - error code AM05	
[...]	[...]	[...]	[...]	[...]	[...]	[...]

32) 4.6 List of acronyms

¹⁵ TIPS maintains a list of received messages for its own internal consistency. For this reason, based on this buffer, TIPS could still detect the duplicate even after the retention period.

¹⁶ TIPS maintains a list of received messages for its own internal consistency. For this reason, based on this buffer, TIPS could still detect the duplicate even after the retention period.

Change Request form

Item	Description
[...]	[...]
NTC	<u>Non-time critical</u>
[...]	[...]

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1) 4.1.4.1 Query Payment transaction – Search screen

[...]

Privileges To use this screen, the following Privileges are needed:

- TIP_Query
- TIP_QueryReachable

Screenshot Screenshot to be updated with the new search criteria

Field description

Query Payment transaction: Search criteria	
Object	Required Format
Payment transaction reference	pacs.008 (or pacs.004) transaction Id
Originator BIC	Field where to enter the debtor agent BIC. Format is BIC11. References for error messages: []: IR002
<u>Payment Transaction Type</u>	<u>Select the payment type from the possible values:</u> ■ <u>Instant Payment Transaction/Cross-currency Transaction</u> ■ <u>NTC Transaction</u>

[...]

2) 4.1.4.2 Query Payment transaction – Display screen

1.1.1.1 Query Payment transaction – Display screen

[...]

Change Request form

Privileges To use this screen, the following Privileges are needed:

- TIP_Query
- TIP_QueryReachable

Screenshot Screenshot to be updated with the new reported field

Field description

Query Payment transaction: Result	
Originator BIC	Shows the BIC code of the Originator PSP of the given transaction
Beneficiary BIC	Shows the BIC code of the Beneficiary PSP of the given transaction
Payment Transaction reference	Shows the reference of the transaction
<u>Payment Transaction Type</u>	<u>Shows payment type of the transaction:</u> <ul style="list-style-type: none"> ■ <u>Instant Payment Transaction/Cross-currency Transaction</u> ■ <u>NTC Transaction</u>
Transaction status	Shows whether the transaction was settled or not settled
[...]	[...]

3) 4.1.4.3 Query Payment transaction - Advanced Search/List screen

[...]

Privileges To use this screen, the following Privileges are needed:

- TIP_Query
- TIP_QueryReachable

Screenshot Screenshot to be updated with the new search criteria

Field description

Advanced Payment transaction status query: Search criteria	
Object	Required Format
Originator BIC	Field where to enter the debtor agent BIC.

Change Request form

	Possible values are: at least 4 and less than 11x characters followed by a wildcard character (*); BIC11 without wildcard character.
Beneficiary BIC	Field where to enter the creditor agent BIC. Possible values are: at least 4 and less than 11x characters followed by a wildcard character (*); BIC11 without wildcard character.
<u>Payment Transaction Type</u>	<u>Select the payment type from the possible values:</u> Instant Payment/Recall Answer NTC Transaction
Settlement business date	Field where to enter the business date of the payment transaction as a lookup criterion. Required format is: YYYY-MM-DD
[...]	[...]

Advanced Payment transaction status query - List	
Payment Transaction reference	Shows the reference of the payment transaction
Originator BIC	Shows the BIC code of the Originator PSP of the given payment transaction.
Beneficiary BIC	Shows the BIC code of the Beneficiary PSP of the given payment transaction.
<u>Payment Transaction Type</u>	<u>Shows payment type of the transaction:</u> Instant Payment/Recall Answer NTC transaction
Settlement business date	Shows the business date at which the payment transaction is settled. Displayed format is: YYYY-MM-DD The field is empty in case the transaction is not settled.
[...]	[...]

[...]

4) 4.1.4.4 Advanced Payment transaction query – Display screen

[...]

Field description

Advanced Payment transaction status query: Result	
Payment Transaction reference	Shows the reference of the payment transaction
Originator BIC	Shows the BIC code of the Originator Bank of the given transaction
Beneficiary BIC	Shows the BIC code of the Beneficiary Bank of the given transaction
Payment Transaction type	Shows the payment transaction type from the possible values: <ul style="list-style-type: none"> ■ Instant Payment ■ Recall Answer ■ <u>NTC Transaction</u>
Transaction status	Shows the status of the payment transaction from the possible values: <ul style="list-style-type: none"> ■ Settled ■ Failed ■ Rejected ■ Rejected by the Beneficiary ■ Expired
[...]	[...]

[...]

High level description of Impact:

The purpose of this Change Request is to introduce a new solution in TIPS in order to allow the settlement of not immediate payment, so payments called non-time critical" (NTC) whose immediacy is not strictly necessary (lifecycle of 6 hours). The solution foresees the creation of a new TIPS-NTC component for the management of the entire NTC flow, delegating the settlement to the TIPS core via SIP settlement model¹⁷. New message specifications in MyStandards should be created ad-hoc in order to support the NTC transactions. A dedicated MEPT suffix has to be put in place for them.

CRDM is impacted due to the possibility to opt for the NTC payment in the Authorised Account User TIPS Directory functionalities. BILL is impacted for the invoicing of the NTC transactions via new additional 9 Service Items.

¹⁷ Such model is currently used in TIPS by SE community for Instant Payment transactions in SEK currency but for TIPS-NTC usage the internal settlement phase will be managed via a "SIP-like" settlement model.

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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:

According to the outcome of the TIPS-WG meeting held in Dubrovnik on 28 May 2024, it was confirmed that as there is no strong interest yet within the SEK and the DKK community around the NTC service. For this reason, the change request TIPS-0041 will be implemented in a first step for euro-denominated NTC payments only.

L3 analysis - General Information	
Impact on TIPS	
Business Interface	
X	A2A Interface
X	U2A Interface
Settlement Engine	
X	Payment Transaction
	Liquidity Transfer
X	Recall
Queries and Reports	
X	Queries
X	Reports
Other functions	
	Local Reference Data Management
	Statistics
X	Complex Queries and Reports
	Mobile Proxy Look-up
Common Components	
X	ESMIG
X	CRDM
	Archiving
X	Billing
X	DMT
Operational Tools	
	SLA Reporting
	TMS

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	Technical Monitoring	
	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	1.1 Introduction to the TIPS Service	Wording alignment
	1.4.1 Payment Transaction	Wording alignment
	1.4.3 Cash Posting	Wording alignment
	1.5.1 General concepts	Wording alignment
	1.5.2 Settlement of Instant Payment transactions	Wording alignment
	1.5.2.3 Non-time critical payment transaction settlement process	New section
	1.5.2.4 Recall settlement process	Wording alignment
	1.5.2.5 Investigation process	Wording alignment
	1.5.4.1 Blocking Participants	Wording alignment
	1.5.4.2 Blocking accounts and CMBs 1.5.4.2 Blocking accounts and CMBs	Wording alignment
	1.5.5.1 Queries	Wording alignment
	1.5.5.2 Reports	Wording alignment

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	1.5.7 Statistical Indicators for Euro currency	Wording alignment
	1.6.4 Archiving	Wording alignment
	1.7.1 Service configuration	Wording alignment
	1.7.3 Archiving management	Wording alignment
	2.1 Message routing	Wording alignment
	2.3 Non-time critical payment transaction	New section
	x.x Non-time critical payment investigation	New section
	x.x Non-time critical Recall (new section)	New section
	3.3.1 List of messages	Creation of a new message table for the NTC scheme.
	New section FIToFICustomerCreditTransfer (pacs.008.001.08)	New section for the NTC pacs.008 message specifications.
	New section FIToFIPaymentStatusReport (pacs.002.001.10)	New section for the NTC pacs.002 message specifications.
	New section FIToFIPaymentStatusRequest (pacs.028.001.03)	New section for the NTC pacs.028 message specifications.
	New section FIToFIPaymentCancellationRequest (camt.056.001.08)	New section for the NTC camt.056 message specifications.
	New section PaymentReturn (pacs.004.001.09)	New section for the NTC pacs.004 message specifications.
	New section ResolutionOfInvestigation (camt.029.001.09)	New section for the NTC camt.029 message specifications.
	3.3.2.2.3 GetTransaction (camt.005.001.07)3.2.2.3 GetTransaction (camt.005.001.07)	Update for the NTC transactions.
	3.3.2.2.4 ReturnTransaction (camt.006.001.07)	Update for the NTC transactions.

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	3.3.2.2.12 BankToCustomerStatement (camt.053.001.06)	Update for the NTC transactions.
	4.1 Business rules	New business rules
	4.6 List of acronyms	Wording alignment
TIPS UHB	4.1.4.1 Query Payment transaction – Search screen 4.1.4.2 Query Payment transaction – Display screen 4.1.4.3 Query Payment transaction - Advanced Search/List screen 4.1.4.4 Advanced Payment transaction query – Display screen	Management of the Transaction Type for search criteria/returned criteria.
Training documentation	Training documentation related to the settlement models	Update of the TIPS Training Documentation for the management of NTC transactions.
Other documents	MyStandards for TIPS MyStandards UGs for pacs.008, pacs.002, pacs.028, camt.056, pacs.004, camt.029. MyStandards UGs for camt.053, camt.005. TIPS XSD for camt.006 TIPS Configuration Guide BILL UDFS TARGET Services Service Item List – BILL UDFS Annex	New UGs to be created for the NTC scheme. UGs to be updated with annotations (editorial changes) and XSD changes in order to specify the behaviour for NTC transactions. XSD to be updated in order to distinguish the reported transaction type. Update of the TIPS Service Items. Update of the Excel file annex of the BILL UDFS for the new service items. Update for the list of TIPS Service Items and for the computation logic.

	BILL IDFS – Technical Annex	Update of the diagram on the conceptual data model for Cash Account Management to include the NTC flag in the Authorised Account User entity.
	CRDM UDFS	Update of the footnote 48
	CRDM UDFS – 1.3.3.1 Cash Account data management	Update of Table 121 – TIPS Directory Structure to include the Boolean attribute NTC
	CRDM UDFS – 1.3.3.3 Description of the entities – 1. Cash Account	Update of the Record Type: Authorised Account User.
	CRDM UDFS – 1.4.4.2 Structure	Update of the TIPS Directory – List to include the NTC attribute.
	CRDM UDFS – 4.5.3.36 Authorised Account User	Update of Illustration 53: Authorised Account User – Search/List screen; Inclusion of the NTC flag as search criteria and as a listed attribute.
	CRDM UHB	Update of Illustration 54: Authorised Account User – New/Edit Screen; Update of the Authorised Account User fields description.
	CRDM UHB – 2.3.1.9 TIPS Directory – Search/List Screen	Inclusion of new business rules.
	CRDM UHB – 2.3.2.6 Authorised Account User – Search/List Screen	
	CRDM UHB – 2.3.2.7 Authorised Account User – New/Edit Screen	Update of the TIPS Directory generation to include the NTC flag.
	CRDM UHB – 4.3.2.12 Authorised Account User – New/Edit Screen	Update of the TIPS Directory Search/List Screen to include the NTC flag.
	CoCo IDFS	Update of the Inputs/Outputs flows of the Create Authorised Account User function and introduction of a new business rule.
	IDFS_BdI_CRDM-DIR_TIPS_Directory	
	Screen Documentation CRDM TIPS Directory	Update of the Inputs/Outputs flows of the Update Authorised Account User function and introduction of a new business rule.
	IDFS_BdI_CRDM_CSA_CREA-02	

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	<p>IDFS_BdI_CRDM-CSA-UPD-02</p> <p>Screen Documentation CRDM Authorised Account User</p> <p>IDFS_BdI_ALL-EXT_Data Extraction for TIPS</p>	<p>Update of Authorised Account User – Search/List Screen and New/Edit Screen</p> <p>Update of the principles for the extraction of TIPS data to include the NTC attribute in the Authorised Account User table.</p>
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Overview of the impact of the request on TIPS (L2 view)
Summary of functional, development, infrastructure, operational and security impacts
<p><u>Summary of functional impact:</u></p> <p><u>Assumptions</u></p> <ul style="list-style-type: none"> • <u>No A2A/U2A queries for NTC transactions/Positive recall answers (RAs).</u> Due to the fact that the new component will send the NTC transaction to TIPS via the SIP-like model only after the end of the settlement preparation phase, there is not the possibility to query in A2A/U2A in order to understand the status of a previously sent NTC transaction/Positive RA in TIPS until it reaches the final status. The only functionality available on the new component is the investigation on NTC. • <u>Requirement on the value of the Local Instrument Code.</u> Due to the fact that the code "INSTNT01" is part of the ISO20022 registered code list ExternalLocalInstrument1Code with the description "The transaction is related to a regular Credit Transfer and will be instantly processed under the Dutch AOS on top of the EPC SCT scheme." it cannot be used to settle NTC transactions outside the Dutch AOS, so it cannot be used to settle NTC transactions in TIPS. Until the submission of an ISO CR to add a dedicated code for NTC in TIPS, the Local Instrument Code "INST" currently foreseen by the SCT Inst IGs will be used. • To make sure that the NTC traffic does not interfere with regular instant payment traffic in TIPS a different suffix is needed at network protocol layer which will be used to route a NTC payment to the new component in TIPS which will take care of NTC payments. The distinction between a usual IP and an NTC transaction will be performed at MEPT level using a dedicated suffix. • <u>Specifications used to design the NTC Usage Guidelines (UGs) in MyStandards.</u> Considering that TIPS currently only supports IP transaction compliant with the EPC SCT Inst specifications for the euro currency, the SCT Inst Implementation Guidelines have been taken as baseline in order to create the TIPS NTC UGs. • <u>Currency supported by NTC transactions.</u> Due to the fact that the requirement to have a NTC scheme in TIPS able to manage different currencies is in contrast with the requirement to build an AoS on top of the EPC specifications, considering the lack of interest expressed by the non-euro communities towards this type of payment, for the time being the only supported currency will be EUR. Thus the requirement "The NTC service of TIPS shall be implemented for all currencies settling on the platform." cannot be fulfilled. • <u>Reports and queries.</u> Regarding the customer report camt.053 Statement of Account and queries (payment transaction status query, U2A via GUI and A2A via camt.005/006), the NTC transactions <i>at the end of the lifecycle (settled or definitively rejected)</i> will be managed as any other euro IP transaction, thus with the same set of reported fields. In particular, the camt.053 will report the Transaction ID of the original NTC transaction sent by the customer: the same approach is applied also to the rejection and confirmation messages (pacs.002). The camt.005/006/053 will be updated to

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clearly report only the transaction type, in order to distinguish the NTC transactions among the others (IP and cross-currency).

The purpose of this Change Request is to introduce a new solution in TIPS in order to allow the settlement of not immediate payment, so payments called non-time critical" (NTC) whose immediacy is not strictly necessary (lifecycle of 6 hours). The new solution may be used indirectly for settling bulk payments, provided that bulk payments are "unpacked" by the Originator PSPs, prior to any submission to the system (so that TIPS would only receive single payments).

The following principles have been adopted during the solution design:

1) The NTC traffic should not collide with regular instant payment traffic:

2) Existing TIPS processing for instant flow should not be altered, considering that the TIPS machine is highly oriented and optimized in the instant payment processing and the mixture of any non-instant business cases with instant traffic would result into a substantial distortion of the core functioning (e.g. extension of the timeout and keeping transactions alive for a time greater than the maximum duration set by the SCT Inst scheme) putting at risk the normal functioning and the evolutionary maintenance design,

In addition, the solution has been designed in order to meet the following additional requirements

- Introduction of NTC traffic in TIPS, whose lifecycle can last up to 6 hours;
- Assessment of a solution with minimum impact on the concurrent instant traffic;
- It shall be possible to cancel an NTC payment that is still pending settlement;
- Inquiry/Investigation mechanism for the Originator PSP to get the status of an NTC payment;
- Unsolicited status update from the Beneficiary PSP to communicate intermediate status of an NTC payment (e.g. received but not confirmed yet).

The functional and technical solution aims at proposing a **new component** in TIPS will take care of managing NTC in isolation from the SCT Inst traffic. NTC traffic will be intercepted by this component, shielding the TIPS core until settlement can take place. This new component will take care of:

- Validating the correctness of the messages (i.e. XML format, additional technical validations);
- Validating the message content against the reference data configuration;
- Introducing a "**settlement preparation layer**" for NTC payments, managing routing of payments and reception of confirmation messages;
- Additionally, it will introduce a "**waiting list**" feature for NTC payments.

As for the technical implementation, the new component can be rolled out in a form of a "**ad-hoc message router**".

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The new component acts as instructing party vis-à-vis the TIPS core for the implementation of the settlement layer. This model can efficiently rely on the Single Instructing Party (SIP) model without affecting neither scheme nor potential AOS compliance.

Waiting list feature is introduced to optimize the liquidity management:

- In the proposed NTC model no reservation of funds¹⁸ is done at any time;
- If a payment is ready for settlement from the settlement preparation layer, an internal SIP-like settlement attempt takes place. Should the liquidity on the debtor account be not sufficient to cater for the full payment settlement, the NTC will be kept in waiting list up to 6 hours;
- Smart reattempt can be introduced, i.e. when sufficient liquidity is received on the debtor account, an internal notification can reach out the new component to trigger a NTC settlement attempt;
- The introduction of a dedicated TIPS component for the management of the NTC transactions and the settlement in TIPS via the SIP-like model does not require any reservation of liquidity. Therefore, it is no longer necessary to show any pool of liquidity reserved for NTC payment;

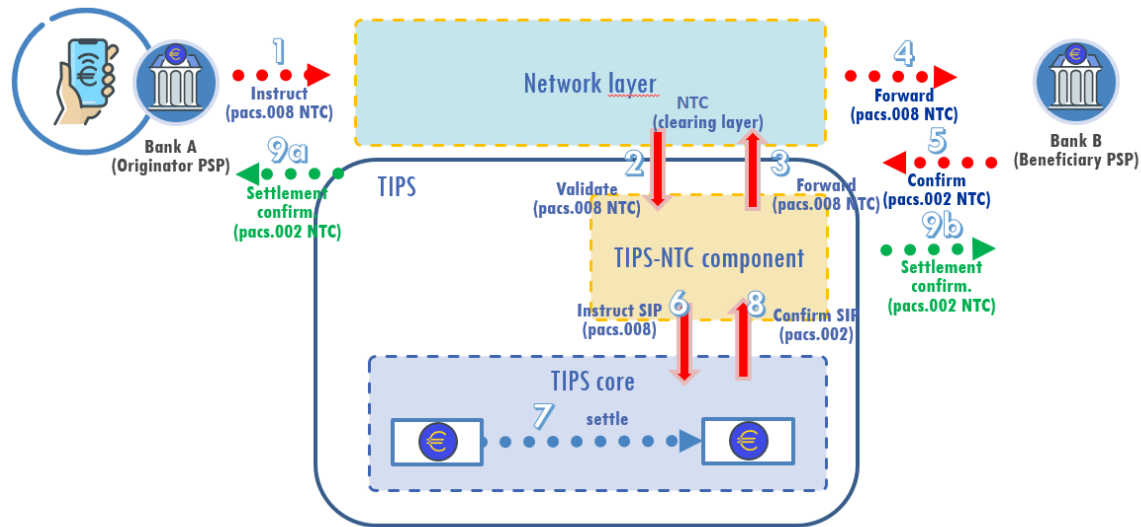
The following use cases will be managed directly by the new TIPS-NTC component:

- NTC payment cancellation, which can occur at any time if the NTC payment has not reached a final settlement status. With a new dedicated business case of camt.056 NTC, the Originator PSPs which have sent NTC payments should be able to cancel them;
- Retry for SIP-like Settlement, in case of lack of funds on the debited account;
- Manage the NTC Waiting List;
- Provide the NTC payment lifecycle and timeout management;
- Generate NTC confirmations for both Originator and Beneficiary PSPs;
- Investigation functionality via pacs.028 NTC, in order to allow the Originator to understand the status of a previously sent NTC transaction. In case the NTC transaction is in a not final status, the investigation is forwarded to the Beneficiary by the TIPS-NTC Component. In all the other cases (NTC transaction in a final status), the TIPS-NTC Component will send to the Originator the related pacs.002 NTC previously generated.

With this solution, the existing account and BIC configurations can be used for both SCT Inst and NTC payments. In addition, the impact on liquidity management is reduced, avoiding (i) long lasting reservations or (ii) peaks stemming from bulks, by optimizing the settlement attempt of the waiting list.

In the following figure there is the flow foreseen for an NTC transaction.

¹⁸ In order to overcome the constraint of a maximum number of concurrent NTC payments identified during the Preliminary Assessment, the NTC traffic is processed without any preliminary reservation of funds. In order to reduce the risk of temporary lack of liquidity, the NTC traffic is processed via a dedicated NTC component and makes use of a waiting list feature that allows for transparent recycling of payments whose settlement attempt failed due to lack of liquidity on the debtor account within the 6-hours lifecycle of a NTC transaction.



As mentioned before, the figure shows as the settlement preparation phase of the NTC payment and the timeout management is completely managed at TIPS-NTC component level, while the settlement and eventual retries are managed at TIPS core level using the SIP-like settlement model. In particular, the step 5 could be potentially composed by two sub steps:

- 5.a** The Beneficiary sends to the TIPS-NTC component a reception acknowledgement, via a new business case of pacs.002 NTC. With this acknowledgement, the Beneficiary confirms only the reception of the pacs.008 NCT, not the authorisation to the settlement: the processing is ongoing at the Beneficiary PSP side. This step is optional.
- 5.b** The Beneficiary sends to the TIPS-NTC component pacs.002 of NTC transaction acceptance, which allows the TIPS-NTC component to proceed with the settlement to TIPS via the SIP-like settlement model.

Due to the fact that the new TIPS-NTC component is separated by the TIPS message router and does not rely on the same set of dynamic data, the duplicate check on NTC pacs.008 and pacs.004 is performed on the set list of NTC transactions of the last X days, where X is equal to the system parameter "Retention Period". This means that the IP/Cross-Currency transactions and the NTC transactions are then part of two disjoint sets of transactions in TIPS: there could exist, in the same timeframe (represented by the retention period) two transactions with the same couple Transaction ID – Originator BIC, but with different Transaction Type and managed by different TIPS components. In order to allow a clear distinction, the Statement of Account report and the Payment Transaction Query should be enriched with a new search criteria/returned criteria related to the Transaction Type.

Regarding the NTC transaction lifecycle, unless it is set at 6 hours, this value should be parametrizable and easily changed via an Operational Procedure/Problem Management Procedure to be requested to the TIPS Operator.

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New Message Specifications via Usage Guidelines should be created in MyStandards (with an XML example per message) for the management of the NTC Transactions, for the following messages:

- pacs.008.001.08;
- pacs.002.001.10;
- pacs.028.001.03;
- camt.056.001.08;
- pacs.004.001.09;
- camt.029.001.09.

The new UGs will be characterised by collections with name ending with the suffix “_NTC”.

MyStandards UGs for camt.005 and camt.053 should be updated with editorial and XSD changes in order to (i) allow a new search criteria for the Payment Transaction Status Query to specify the Transaction type in the camt.005 and (ii) to distinguish the transaction type in the camt.053 Statement of Account report.

The TIPS XSD for camt.006 should be updated in order to report the transaction type.

The TIPS GUI for the Query Payment Transaction Search and Display screens and for the Query Payment Transaction Advanced Search and Advanced Payment Transaction Query Display screens should be updated in order to insert the transaction type in the search/returned criteria.

Message Exchange Protocol for TIPS (MEPT)

The new XSDs created for the NTC transactions are in line with the ISO MR2019 and they share the very same message type and version of the messages devoted to the euro and non-euro communities already supported by TIPS (e.g. pacs.008 V08 for SCT Inst, pacs.008 V08 for non-EURO and pacs.008 V08 for cross-currency). Therefore, a new suffix value for the existing MsgType MEPT property shall be introduced in order to clearly mark any non-time critical related message, in line with the solution introduced with the TIPS CR0052, as described in the following example:

- MsgType=pacs.008.001.08.**NTC** for NTC transaction

In case the suffix is not added or it does not match with a supported value, the message will be rejected by the new component with parsing error (X001) as it happens today for Euro and non-Euro communities in TIPS.

CRDM

The new non-time critical settlement mechanism also introduces changed on the Common Reference Data Management (CRDM) side, in particular on the CRDM UDFS and CRDM UHB.

The process flow demanded by the new functionality shall be available on an optional basis. This entails that PSPs would have to explicitly express their readiness to accept such transactions. In this regard, the TIPS Directory shall be enriched in order to show which PSPs are willing to receive and process NTC transactions.

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The enrichment will exploit a new configuration at Authorised Account User level where each actor may decide, by means of a dedicated "NTC" boolean flag, whether any given BIC is willing to accept or not any NTC transaction/Positive RA in TIPS. The default value for this new flag shall be 'false' for all the new and existing entries. Such a configuration has the advantage that each actor may decide on which account(s)/position(s) the reception of NTC payments shall be enabled.

In case a NTC transaction is addressed to a PSP that does not process such transactions, TIPS will notify the Originator PSP, with the reason code CNOR. However, it shall be noted that the CNOR reason code is used currently in TIPS to identify a variety of errors due to lack of configuration on the crediting side, e.g. when there is no AAU for the Creditor Agent captured in CRDM. The same logic described applies to NTC payments as well, resulting in two error conditions sharing the same code, namely:

- Missing configuration for the PSP agent on creditor side (e.g. missing DN-BIC routing or missing/expired AAU)
- Attempt to send a NTC transaction to a PSP that does not support NTC processing (i.e. that set the flag=false in its AAU).

New Business Rules will be implemented regarding the NTC flag.

In addition, the Data Migration Tool (DMT) functionality related to the Authorised Account will be updated for the management of the new flag.

As result, CRDM Screens related to the TIPS Directory and the AAU, the DMT and the linked CRDM Back End processes and data model should be updated.

BILL

Due to the presence of the requirement to invoice the NTC transactions separately respect to the instant ones, TIPS and the entire TIPS billing process should be adapted in this regard.

The following new service items should be introduced:

- *3014 Settled NTC transaction - Debtor*
- *3015 Settled NTC transaction - Creditor*
- *3016 Unsettled NTC transaction - Debtor*
- *3017 Unsettled NTC transaction - Creditor*
- *3018 Settled Positive NTC Recall answer - Creditor*
- *3019 Settled Positive NTC Recall answer - Debtor*
- *3020 Unsettled NTC Positive Recall answer - Creditor*
- *3021 Unsettled NTC Positive Recall answer – Debtor*
- *3022 Cancelled NTC transaction - Debtor*

All service items will be considered under the *Settlement Services* Service Category, Fee Type *Variable Independent Fee* with the party owner of the TIPS DCA/ACH Technical Account debited/credited as party to be charged. In order to allow the test of these new service items, the unit prices should be set to a value different

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from zero (e.g. 0,01 euro) in the internal and external test environments, while in Production the unit prices should be set to 0,00 until the related update of the TIPS Pricing Guide.

This implies a change in the Configuration Guide for TIPS.

In addition, the following changes are needed:

- TIPS should be amended in order to clearly mark the interested transactions as NTC ones for billing purposes. Raw data related to camt.056 as a request for the cancellation of a pending NTC transactions should be collected as well;
- The TIPS billing process should be amended in order to collect this additional raw data flow from TIPS and in order to apply a dedicated logic for the consumption daily aggregation. In particular, each NTC transaction should be counted as a single instance of the service item 3014-3021 for the related party to be charged. This means that the *intermediate settlement attempts* of the same NTC transaction or NTC Positive Recall Answer should not be counted, but only the *final settlement attempt* should be considered for billing.

SLA

The NTC transactions shall be excluded from the existing SLA calculation. Therefore, from a functional side no impact is envisioned on this component.

EIDB

the Enhanced Information Database (EIDB) shall not be fed with aggregated data stemming from NTC transactions.

Statistical Indicators for Euro currency

NTC payments should not be counted in the current statistical framework.

TIPS Training material

The training material should be updated in order to reflect the new NTC scheme. The update will be performed not in the context of the SDDs related to the CR release, but in a later stage.

Summary of application development impact:

Assumptions

- The DA assumes that NTC A2A traffic will be routed through a set of dedicated MQ queues. More specifically, all the A2A messages whose message type refer an NTC flow will be delivered to TIPS via a set of new queues. The same applies for the outbound traffic. TIPS will send any outbound A2A

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message related to NTC flows to a set of dedicated MQ queues.

- The TIPS NTC Module will be installed on new dedicated VMs. More specifically we are foreseeing 12 new VMs.

As already pointed out in the functional description, the handling of the NTC flows will be done by a new component (from now on called "TIPS NTC Module") in isolation from the SCT Inst traffic. The NTC traffic will be intercepted by the NSPs (by looking at the MsgType of the messages) and be delivered to a set of dedicated queues.

The internal communication between *TIPS Core* and *TIPS NTC Module* will be done through a couple of dedicated MQ queues.

The *TIPS NTC Module* will be implemented along the lines of the *TIPS Message Router*, leveraging its basic architecture to build all the needed NTC services (i.e. VertX based).

Certificates for MQ connections via TLS and Aerospike credentials, needed to access both the IP_LAU and IP namespaces, have to be installed and configured on the new VMs hosting the *TIPS NTC Module*.

Here is the detailed list of the changes, grouped by component:
(The items reported in bold blue pen are the ones needed for the optional features)

ESMIG:

- XSD schemas to be added/updated inside the schema repository for the incoming NTC messages (pacs.008, pacs.002, pacs.004, pacs.028, camt.029, camt.056, camt.005, camt.006)
- The Network adapter MEPT shall include new processing for parsing and syntax checks for the incoming new NTC messages (pacs.008, pacs.002, pacs.004, pacs.028, camt.029, camt.056).

TIPS NTC Module:

The following processing flows have to be implemented:

- Processing of incoming NTC pacs.008 from Originator PSP (NTC Payment Request)
- Processing of incoming NTC pacs.002 from Beneficiary PSP (NTC Payment Confirmation/Rejection)
- Processing of incoming NTC pacs.002 from Beneficiary PSP (Wait for confirmation)
- Processing of incoming pacs.002 from TIPS Core (SIP-like Attempt Response)
- Processing of incoming NTC pacs.028 from Instructing PSP (NTC Investigation request)
- Processing of incoming NTC camt.056 from Instructing PSP (NTC Recall request)
- Processing of incoming NTC camt.056 from Instructing PSP (NTC Cancellation)
- Processing of incoming NTC pacs.004 from Instructing PSP (NTC Positive Recall)
- Processing of incoming NTC camt.029 from Instructing PSP (NTC Negative Recall)
- Processing of incoming internal camt.054 from TIPS Core (LT Notification for Waiting List update)
- Processing of incoming "change of business date" message from Kafka topic (*tips_bd*)
- Processing of incoming camt.019 message from TIPS Message Router

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- Forwarding of NTC pacs.008 from TIPS NTC Module to Beneficiary PSP (NTC Payment Request)
- Forwarding of NTC pacs.028 from TIPS NTC Module to Beneficiary PSP (NTC Investigation Forwarding)
- Sending of NTC pacs.002 from TIPS NTC Module to PSPs (NTC Payment Outcome)
- Sending of pacs.008 from TIPS NTC Module to TIPS Core (SIP-like Attempt)
- Sending of NTC pacs.002 message from TIPS NTC Module to Requestor PSP (NTC Cancellation Response)
- Sending of NTC pacs.002 message from TIPS NTC Module to Requestor PSP (NTC Investigation Final Response)
- Sending of NTC expiration pacs.002 messages to PSPs (NTC expirations messages generated by the Sweeper)
- Periodic "Sweeper" query for retrieving payments to expire/re-attempt
- Sending of "change of business date" notifications to a dedicated Kafka topic (*tips_bd*) needed to broadcast the notification to all the instances of TIPS NTC Modules

TIPS Message Router:

The following processing flows have to be implemented:

- Processing of incoming camt.005 from Instructing PSP (NTC Transaction query)
- Sending of camt.006 from TIPS to Requestor (Transaction Query Response)
- Generation and sending of camt.053 from TIPS to Requestors (Adjustment of Transaction IDs for NTC payments from internal to external value)
- Sending of camt.019 to TIPS NTC Module to notify the change of business date

TIPS Reference Data:

The TIPS reference data model (i.e. VIPSPBIC_BIC_ACCOUNT_LINK) along with the CRDM Importer module have to be updated to handle the new flag indicating whether any given BIC is willing to accept or not any non-time critical payments.

Additional Services and Databases:

The following modifications have to be applied to the various TIPS data stores:

- Aerospike store – Update the "PAYMENT" table structure by adding the new "NTC Attempt" field
- Aerospike store – Add the "NTC PAYMENT" table
- Oracle store – Update the "PAYMENT" table structure by adding the new "NTC Attempt" field
- Oracle store – Add the "NTC PAYMENT" table
- CockroachDB store – Update the "PAYMENT" table structure by adding the new flag IS_NTC

The following processing flows have to be updated:

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- Update the feeding process to CockroachDB (filtering out SIP-like attempts and adding NTC PAYMENT entries) (*InfoDbAlignerWorkerComponent* task)
- Update the feeding process to LeA to include NTC related operations (add the "NTC Payment" table updates)
- Update aggregation process from the Oracle PAYMENT table to the Oracle FACT table to filter out NTC SIP-like attempts (*DWHWorkerComponent* task)
- Update the feeding process from Aerospike to Oracle (PAYMENT table and NTC PAYMENT table) to handle the new fields (*CheckTaskWorkerComponent* task)

TIPS GUI:

The following screens have to be updated:

- Query Payment Transaction Advanced – Update the Search/Display screen adding the “transaction type” in the search criteria and returned data
- Query Payment Transaction – Update the Search/Display screen by adding the “transaction type” in the search criteria and returned data

Testing Tool and Contingency Message Application:

- Schema Repository - Addition of new NTC schemas (pacs.008, pacs.002, camt.056, camt.029, pacs.004, pacs.028)

The following processing flows/screens have to be implemented:

- Sending the NTC pacs.008 request to TIPS NTC Module. Creation and Edit screens.
- Sending the NTC pacs.002 request to TIPS NTC Module. Creation and Edit screens.
- Sending the NTC camt.056 request to TIPS NTC Module. Creation and Edit screens.
- Sending the NTC camt.029 request to TIPS NTC Module. Creation and Edit screens.
- Sending the NTC pacs.004 request to TIPS NTC Module. Creation and Edit screens.
- Sending the NTC pacs.028 request to TIPS NTC Module. Creation and Edit screens.
- Processing of incoming new NTC messages from TIPS NTC Module (This is generic for all the new messages): Handling of in/out coupling and saving to the file system.

TIPS Counterparty Simulator:

The following processing flows have to be implemented:

- Processing of incoming NTC pacs.008 (to generate the various pacs.002 messages)
- Processing of incoming NTC camt.056 (to generate pacs.004 e camt.029 messages)
- Sending simulated NTC pacs.002 messages as a response to NTC pacs.008 messages
- Sending simulated NTC pacs.004/camt.029 messages as a response to NTC camt.056 messages

TIPS Feeder:

- Add the XML templates for the new messages (pacs.008, pacs.002, camt.056, camt.029, pacs.004, pacs.028, camt.005) to the template repository

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STSI TIPS Component:

In order to invoice the Not-Time Critical (NTC) payments separately to the instant ones, it has to be modified the Calculate Daily Consumption Data functionality by:

- Adding five new Code Type, each Code Type links two new Service Item, Debtor and Creditor (despite each refers to a specific Service Item) relate to the same Code Type
- Exclude the NTC payments from the already preset Code Types (linked to the Service Items already existing)

BILLING Common Component:

In order to invoice the Non-Time Critical (NTC) payments separately to the instant ones, it has to be modified the technical configuration entity (IBL_TIBLCADC_CFG_AGG_DAT_COL) used to associate each Code Type to the final Service Item.

SLA Component:

To exclude the Non-Time Critical (NTC) payments within the SLA document, the following sections need to be updated:

- 1.4 Volumes and Peaks (KPI 4, Detail 1,2, Ascending)
- 2.2.1 Instant Payments Execution Time (KPI 7)
- 2.2.2 A2A Response Time (KPI 8, Detail 1,2,3)

The following procedure shall be modified:

- Procedure Calculate Volume of IPTs settled in the month (IPTs SETTLED and SETTLEMENT ATTEMPT) (PIPSK901_TIPSKPIV_S01_RQ01_2_3)
- Procedure Calculate Peak workload per second (PIPSK901_TIPSKPIV_S04_RQ06)
- Procedure Calculate Average workload per second (PIPSK901_TIPSKPIV_S04_RQ07)
- Procedure Calculate A2A Response Time (PIPSK901_TIPSKPIV_S08_RQ15)

CRDM Back-end Component:

The following items have to be modified:

- Update of the EUR TIPS Directory generation to include the NTC flag
- Update of the procedure for the extraction of EUR TIPS data to include the NTC attribute in the Authorised Account User table

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- Update of the table IRP.TIRPTBDD_TIPS_BIC_DIR to add the new NTC Boolean flag
- Update of the view VIRPTBDD_TIPS_BIC_DIR to add the new NTC Boolean flag
- Update of the view VIPSBICD_BIC_DIR_DELTA to add the new NTC Boolean flag
- Update of the view VIPSBICT_BIC_DIR_TOTAL to add the new NTC Boolean flag
- Update of the SIRPTBDD program used to extract the data into the TIRPTBDD table to set as FALSE the value of the new NTC attribute in existing records

CRDM GUI Component:

The following GUI screens have to be modified to add the handling of the new NTC attribute:

- Authorised Account User – Search/List screen
- Authorised Account User – New screen
- Authorised Account User – Edit Screen
- TIPS Directory – Search/List screen

Additionally, the “Export” function as well as the “Print” function have to be modified to take into consideration the new NTC attribute.

CRDM A2A Component:

No impact.

DMT Component:

The NTC Boolean attribute shall be included in the Authorized Account User Excel and flat file that Central Banks submit to CRDM for configuring AAUs

CRDM Data propagation to TIPS:

Update of the view VIPSPBIC_BIC_ACCOUNT_LINK to include the NTC Boolean attribute

Summary of infrastructure impact:

Impact description:

The TIPS NTC module will be installed on newly dedicate virtual machines (VM). Specifically, it is planned the deployment of 12 new VMs, along with a dedicated MQ queue, a new table for Aerospike/Oracle/Cockroach databases, and a new Kafka topic.

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This functional modification, which requires infrastructural changes, also involve the development of new infrastructural automation and the execution of the non-functional tests (NFT). In addition, the Technical Team and Technical Administration teams must develop observability dashboards to monitor the new functionality.

Impact on documentation:

In order to include the new machines, the project documentation must be updated. Additionally, all operational procedures and manuals for executing automated procedures must be updated. Finally, the Disaster Recovery (DR) procedures are expected to be revised to cover the new machines and functionalities.

Summary of operational impact:

Impact on documentation:

The following new service items should be introduced in CRDM for Billing:

- 3014 Settled NTC transaction - Debtor
- 3015 Settled NTC transaction - Creditor
- 3016 Unsettled NTC transaction - Debtor
- 3017 Unsettled NTC transaction - Creditor
- 3018 Settled Positive NTC Recall answer - Creditor
- 3019 Settled Positive NTC Recall answer - Debtor
- 3020 Unsettled NTC Positive Recall answer - Creditor
- 3021 Unsettled NTC Positive Recall answer – Debtor
- 3022 Cancelled NTC transaction – Debtor

Summary of security impact:

See Change Request Analysis.