Change Request form

<table>
<tr><td colspan="2">General Information (Origin of Request)</td></tr>
<tr><td colspan="2">☒ User Requirements Document (URD)</td></tr>
<tr><td colspan="2">☒ Other User Functional or Technical Documentation (SYS)</td></tr>
<tr><td colspan="2">☐ Other TIPS Documentation (OTD)</td></tr>
</table>

<table>
<tr>
<td>Request raised by:
ECB</td>
<td>Date raised: 09/10/2019</td>
</tr>
<tr>
<td>Request title:
Alignment of TIPS specifications to the ERRATA to the 2019 Version 1.0 of the SCT Inst IGs</td>
<td>Name of Central Bank:</td>
<td>Request ref. no:
TIPS 0019 URD</td>
</tr>
<tr>
<td colspan="3">Categorisation of changes</td>
</tr>
<tr>
<td>1. Functional/technical importance parameter:</td>
<td colspan="2">4. Legal importance parameter:</td>
</tr>
<tr>
<td>2. Operational importance parameter:</td>
<td colspan="2">5. Financial importance parameter:</td>
</tr>
<tr>
<td>3. Stakeholder importance parameter:</td>
<td colspan="2"></td>
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<tr>
<td colspan="3">Status: Allocated to a Release</td>
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</table>

Description of requested change:

The 2019 SCT Inst rulebook version 1.0 enters into force on 17 November 2019 and is applicable until November 2021. Together with the version 1.0 of the 2019 SEPA SCT Inst rulebook, the EPC delivered the Implementation Guidelines (IGs) which set out the SEPA rules for implementing the C2B and the interbank ISO 20022 XML message standards. All the changes compared to the previous version 1.0 (2017) have been reflected in the TIPS Specifications documents and User Requirements document by means of change request TIPS-0012-URD in the scope of the TIPS Release 2.0.

Over the course of 2019, an errata document was published by the EPC which contains minor updates to the above IGs. The "Errata" will become effective as from 17 November 2019.

The proposed change request aims at aligning TIPS specifications to the ERRATA to the 2019 version 1.0 of the SEPA Instant Credit Transfer customer to bank (C2B) and Interbank Implementation Guidelines EPC116-19 / Version 1.0.

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Reason for change and expected benefits/business motivation:

The change request for the alignment of TIPS to the "Errata" document permits TIPS to be aligned to the revised EPC SCT^{Inst} specifications.

The ERRATA document lists:

- 8 updates to the SEPA Instant Credit Transfer Interbank Implementation Guidelines (IGs):
    - o 1 Addition of an usage rule (A/001)
    - o 5 Change or further alignment with Rulebook content ((A/002-005)
    - o 2 Typing and layout errors (A/006-007)
- 1 update to the SEPA Instant Credit Transfer C2B IGs:
    - o 1 Typing and layout error (B/001)

The above updates have an impact on the current processing flows in TIPS.

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Submitted annexes / related documents:

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EPC116-19v1.0 Errata to the 2019 Version 1.0 SCT Inst IGs.pdf

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Proposed wording update to the documentation to address the requested change:

TIPS UDFS, ESMIG UDFS and TIPS Qualification training material shall be updated in order to reflect the proposed changes as described below.

TIPS UDFS

1) TIPS UDFS v2.1.0 - §3.3.2.1.1 FIToFIPaymentStatusReportV03 (pacs.002.001.03): adding of a SEPA usage rule (A/001), applicable to business cases 2 and 3.

Table 54 – Description of the fields for DS-03 Dataset vs pacs.002.001.03

EPC Reference	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
[…]	[…]	[…]	[…]	[…]	[…]
n/a	Original Message Identification	Message Identification of the originating message	FIToFIPmtStsRpt/OrgnlGrpInfAndSts/OrgnlMsgId	Yes	This field matches with the Identification of the original message. Business cases 1,2,3, 6: FIToFICstmrCdtTrf/GrpHdr/MsgId Business case 4; FIToFIPmtStsRpt/GrpHdr/MsgId Business case 5: FIToFIPmtStsReq/GrpHdr/MsgId Business case 7: FIToFIPmtCxlReq/Assgnmt/Id Business case 8: PmtRtr/GrpHdr/MsgId Business case 9: RsltnOfInvstgtn/Assgnmt/Id

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EPC Reference	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
n/a	Original Message Name Identification	Message identifier of the originating message <u>SEPA usage rule: Only pacs.008.001.02 is allowed</u>.	FIToFIPmtStsRpt/OrgnlGrpInfAndSts/OrgnlMsgNmId	Yes	Business cases 1,2,3, 6 : pacs.008.001.02 Business case 4: pacs.002.001.03 Business case 5: pacs.028.001.01 Business case 7: camt.056.001.01 Business case 8: pacs.004.001.02 Business case 9: camt.029.001.03 <u>SEPA usage rule applicable only to business cases 2, 3.</u>
[…]	[…]	[…]	[…]	[…]	[…]

2) TIPS UDFS v2.1.0 - §1.5.2.3. Investigation process. Wording alignment to include the possibility to perform investigation on multiple transactions (A/002)

[…]

In line with the SCT^{Inst} scheme rulebook, TIPS supports a transaction status investigation process, which can be initiated only by Participants or Instructing Parties acting on behalf of Participants or Reachable Parties on the originator side using the transaction status inquiry message. This allows TIPS Actors to retrieve the last generated payment transaction status advice <u>for a single or a set of transactions contained in the status request</u>. If no payment transaction status advice is present, an error is returned <u>for each transaction under investigation</u>.

[…]

3) TIPS UDFS v2.1.0 - §2.4. Investigation. Wording and processing alignment to include the possibility to perform investigation on multiple transactions (A/002).

[…]

The transaction status investigation process can be initiated by Participants 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 <u>for each transaction referenced in the investigation request.</u>

[…]

If the Investigation message is correctly received, <u>for each of the transaction referenced in the investigation request, if</u> ~~and~~ the ~~requested~~ transaction is existing and still *Reserved* (meaning that no Beneficiary side confirmation/rejection has been received and no sweeping has been performed), then TIPS assumes that the Instant Payment is timed-out. In this case, TIPS does not answer to the Investigation directly, but set to *Expired* the Instant Payment transaction, informing both Originator and Beneficiary side accordingly (see 2.2.1 "Timeout scenario: missing/delayed Beneficiary-side answer").

[…]

Table 41 – Investigation steps

Step	Involved messages	Involved actors	Description
1	FIToFIPaymentStatusRequest	Participant or Instructing Party as Sender TIPS as receiver	TIPS receives an incoming Investigation request from the Participant or Instructing Party. Technical validation, check of mandatory fields and authentication checks have already been successfully executed.
2		TIPS	TIPS successfully executes the checks: - Access Rights check; - ~~Payment Transaction existence~~. See 4.1- Business Rules for details.
2e	FIToFIPaymentStatusReport	TIPS as sender Participant or Instructing Party as receiver	TIPS unsuccessfully executes the checks of step 2. At the first negative check the system stops and sends a message to the Participant or Instructing Party - same DN of the Sender – containing the error.
3		TIPS	TIPS successfully executes the check: - Instructing Party authorised for queries. See 4.1- Business Rules for details.

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Step	Involved messages	Involved actors	Description
3e	FIToFIPaymentStatusReport	TIPS as sender Participant or Instructing Party as receiver	TIPS unsuccessfully executes the check of step 3. In the case of a negative check the system stops and sends a message to the Participant or Instructing Party – same DN of the Sender – containing the error.
4		TIPS	For each transaction referenced in the Investigation request, TIPS successfully executes the checks: - Investigation allowed. - Payment Transaction existence. TIPS checks if the Investigation request has been received after the SCT^{Inst} Timestamp Timeout + Investigation Offset. See 4.1- Business Rules for details.
4e	FIToFIPaymentStatusReport	TIPS as sender Participant or Instructing Party as receiver	TIPS unsuccessfully executes the check of step 4 for each transaction referenced in the Investigation request: In the case of a negative check the system stops the processing for the transaction and sends a message to the Participant or Instructing Party – same DN of the Sender – containing the error.
5	FIToFIPaymentStatusReport	TIPS	For each transaction referenced in the Investigation request, TIPS retrieves the last FIToFIPaymentStatusReport sent to the Participant initiating the investigation
6	FIToFIPaymentStatusReport	TIPS as sender Participant or Instructing Party as receiver	For each transaction referenced in the Investigation request, tThe system sends the last FIToFIPaymentStatusReport to the Participant or Instructing Party – same DN of the query Sender.

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4) TIPS UDFS v2.1.0 - § 3.3.2.1.4 FIToFIPaymentStatusRequest (pacs.028.001.01). Wording and specification alignment to include the possibility to perform investigation on multiple transactions (A/002 and A/004)

The FI to FI Payment Status Request message allows instructing TIPS for retrieving the status of ~~an~~ single or group of Instant Payment transaction.

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

- The Originator Bank or Instructing Party can start the investigation process on ~~an~~ single or group of previously instructed Instant Payment Transaction<u>s</u>;
- The Originator Bank or Instructing Party can start the Request for Status Update on a single or group of Recall<u>s</u> previously instructed.
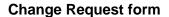
[…]

Table 57 – Status investigation Message EPC DS-07 vs pacs.028.001.01

EPC Reference	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
[…]	[…]	[…]	[…]	[…]	[…]
AT-43	Transaction Identification	The Originator Bank's reference number of the SCT^{Inst} Transaction message	FIToFIPmtStsReq/TxInf/ OrgnlTxId	Yes	Identification of the Payment Transaction to be investigated.
AT-50	Acceptance Timestamp	Time Stamp of the SCT^{Inst} Transaction	FIToFIPmtStsReq/TxInf/ accptncDtTm	~~Yes~~ <u>No</u>	Acceptance timestamp of the Payment Transaction to be investigated. <u>In case not filled, the investigation on the related transaction will be rejected by TIPS.</u>
[…]	[…]	[…]	[…]	[…]	[…]

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Table 58 - Request for Status Update on a Recall

EPC Reference	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
[…]	[…]	[…]	[…]	[…]	[…]
AT-43	Transaction Identification	The Originator Bank's reference number of the SCTInst Transaction message	FIToFIPmtStsReq/TxInf/ OrgnlTxId	Yes	Identification of the Payment Transaction to be investigated.
AT-50	Acceptance Timestamp	Time Stamp of the SCTInst Transaction	FIToFIPmtStsReq/TxInf/ accptncDtTm	~~Yes~~ <u>No</u>	Acceptance timestamp of the Payment Transaction to be investigated.
[…]	[…]	[…]	[…]	[…]	[…]
AT-23	Creditor Agent	The BIC code of the Beneficiary Bank.	FIToFIPmtStsReq/TxInf/ OrgnlTxRef/CdtrAgt/FinIn stnId/BICFI	No	This field is used to forward the request. If not present, the message will be rejected ~~during the schema validation process~~. <u>Multiple instances of Transaction Information must report the same Creditor Agent BIC. Otherwise the message will be rejected</u> ~~during the schema validation process~~ <u>by TIPS.</u>
[…]	[…]	[…]	[…]	[…]	[…]

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5) TIPS UDFS v2.1.0 - §2.3 Recall: wording alignment to support investigation on multiple recall (A/004 and A/005)

[…]

- If no response to a previously sent FIToFIPaymentCancellationRequest is received, the Recall Assigner can send a FIToFIPaymentStatusRequest message to TIPS to request a ~~'Recall'~~ 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.

6) TIPS UDFS v2.1.0 - XSD of the pacs.028.001.01: schema shall be updated in order to allow investigation on multiple transactions (A/003 and A/005).

7) TIPS UDFS v2.1.0 - XSD of the pacs.028.001.01: schema shall be updated in order to change the multiplicity of the Acceptance Date Time (A/006).

8) TIPS UDFS v2.1.0 - § 4.7. List of referenced documents: addition of ERRATA in the list.

	Title	Source
[…]	[…]	[…]
[4]	TARGET Instant Payment Settlement User Handbook	4CB
[5]	TIPS Connectivity Guide	4CB
[6]	ERRATA to the 2019 version 1.0 of the SEPA Instant Credit Transfer customer to bank (C2B) and Interbank Implementation Guidelines EPC116-19 / Version 1.0.	4CB

ESMIG UDFS

ESMIG UDFS v2.0.2 - §1.5.3 – Table 4: one additional technical validation shall be implemented to make sure that, in case of multiple instances of Request for Status Update on a Recall in a single pacs.028, all are referred to the same Recall Assignee.

Table 4 - Cross-field validations

ISO CODE	Field/Group	Check to be performed	X-PATH	ERROR Code	Output message
[…]	[…]	[…]	[…]	[…]	[…]
camt.050.001.04	Settlement Date	This must be included in outgoing Credit Transfer. It must be filled with the stored RTGS business date.	LqdtyCdtTrf/LqdtyCdtTrf/SttlmDt	L099	camt.025.001.04

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ISO CODE	Field/Group	Check to be performed	X-PATH	ERROR Code	Output message
pacs.028.001.01	Original Message Name Identification Creditor Agent	Original Message Name Identification = "camt.056.001.01", multiple instances of Transaction Information must have the same BIC as Creditor Agents.	FIToFIPmtStsReq/OrgnlGrpInf/OrgnlMsgNmId FIToFIPmtStsReq/TxInf/OrgnlTxRef/CdtrAgt/ FinInstnId/BICFI	MS01	pacs.002.001.03

TIPS QUALIFICATION TRAINING MATERIAL

8) TIPS 05. FN.040_Settlement of instant payments_v1.2_0 – FINAL: shall be updated to allow investigation on multiple transactions.
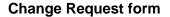
_____

High level description of Impact:

_____

Outcome/Decisions:

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target | **TIPS**

General Information	
Impact on TIPS	
Business Interface	
x	A2A Interface
	U2A Interface
Settlement Engine	
	Payment Transaction
	Liquidity Transfer
x	Recall
Queries and Reports	
	Queries
	Reports
Others	
x	Testing tool
	Contingency message application
Common Components	
x	ESMIG
	CRDM
	Archiving
	Billing
	DMT
Operational Tools	
	SLA Reporting
	TMS
	Technical Monitoring
	Change Management
	Capacity Management
Infrastructure request	
	Application components impacted
	Application components not impacted

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Operational activities		
	Business activities impacted	
	Technical activities impacted	
New functionalities		

Impact on documentation		
Document	**Chapter**	**Change**
UDFS	TIPS UDFS §3.3.2.1.1 FIToFIPaymentStatusReportV03 (pacs.002.001.03) §1.5.2.3. Investigation process §2.4. Investigation § 3.3.2.1.4 FIToFIPaymentStatusRequest (pacs.028.001.01) § 4.7. List of referenced documents - §2.3 Recall	SEPA Usage rule (A/001) Investigation on multiple transactions (A/002) Investigation on multiple transactions (A/002) Investigation on multiple transactions (A/002 and A/004) addition of ERRATA in the list Investigation on multiple transactions (A/004 and A/005)
	ESMIG UDFS - §1.5.3 – Table 4	One additional technical validations
UHB		
Training documentation	TIPS 05. FN.040_Settlement of instant payments_v1.2_0 – FINAL	Investigation on multiple transactions.
Other documents		

Summary of functional, development, infrastructure, operational and security impacts

Summary of functional impact:

TIPS UDFS, ESMIG UDFS and TIPS Qualification training material shall be updated in order to include changes foreseen by the ERRATA to the 2019 version 1.0 of the SEPA Instant Credit Transfer customer to bank (C2B) and Interbank Implementation Guidelines EPC116-19 / Version 1.0.

Summary of operations impact:

No operations impact

Summary of application development impact:

A2A: support for multiple investigations on TIPS payments triggered by a single message; new validation rules shall be added to investigations, support of new message validation rules.

Recall: support for multiple investigations on recall triggered by a single message; new validation rules shall be added to investigations, support of new XML schema.

Queries: support for multiple investigations triggered by a single message.

Testing tool: support of new XML schema.

ESMIG: support of new XML schema. New technical validation rule (§1.5.3 – Table 4).

Summary of infrastructure impact:

No infrastructure impact

Summary of security impact:

No security impact