Change Request form

<table>
<tr><td colspan="2" align="center">**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>
<tr><td colspan="2">(*to be filled in by CoG*)</td></tr>
<tr><td>**Request raised by:**

4CB</td><td>**Date raised:** 27/07/2018</td></tr>
</table>

<table>
<tr><td>**Request title:**

Corrections on TIPS functional Scope Defining Documents stemming from internal testing</td><td>**Name of Central Bank:**

4CB</td><td>**Request ref. no:**

TIPS 0009 SYS</td></tr>
<tr><td colspan="3" align="center">**Categorisation of changes**</td></tr>
<tr><td colspan="2">**1. Functional/technical importance parameter:** Medium</td><td>**4. Legal importance parameter:** Low</td></tr>
<tr><td colspan="2">**2. Operational importance parameter:** Low</td><td>**5. Financial importance parameter:** Low</td></tr>
<tr><td colspan="2">**3. Stakeholder importance parameter:** High</td><td></td></tr>
<tr><td colspan="3"></td></tr>
<tr><td colspan="3">**Status:** Draft</td></tr>
</table>

Description of requested change:

During the internal testing phase some issues were detected in the TIPS, CRDM^{TIPS} and ESMIG^{TIPS} scope defining documents. i.e. TIPS UDFS, TIPS UHB, CRDM^{TIPS} UDFS, CRDM^{TIPS} UHB and ESMIG^{TIPS} UDFS. These issues range from wording clarifications to amendments to ensure a full adherence between the documentation and the software implementation, including cases where additional features that are foreseen for the full CRDM implementation as part of the T2-T2S Consolidation project (and therefore not currently relevant for CRDM^{TIPS}) were included in the software application in advance.

_____

Reason for change and expected benefits/business motivation:

The proposed change aims at aligning the functional documentation to the outcome of the IAC testing campaign.

_____

Submitted annexes / related documents:

_____

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

The TIPS Scope Defining Documents, i.e. TIPS UDFS, TIPS UHB, CRDM^{TIPS} UDFS, CRDM^{TIPS} UHB and ESMIG^{TIPS} UDFS shall be updated as follows.

Summary

1 TIPS UDFS

1.1 *TIPS UDFS V1.0 - §1.3.1.1. SETUP OF TIPS ACTORS, TABLE 2*

Wrong references to CRDM A2A functionalities to be removed (CRDM^{TIPS} does not provide the A2A channel).

[…]

The following table summarises, for each reference data object related to the setup of TIPS Actors, the Actor responsible for its configuration and it specifies which mode the Actor can use for the configuration.

Table 12 – Setup of Parties for TIPS

Reference Data Object	Responsible Actor	Mode
Party (CB)	TIPS Operator	U2A
Party (Participant)	Central Bank	A2A/U2A
Party (Reachable Party)	Central Bank	A2A/U2A
Instructing Party	TIPS Participant, Reachable Party	U2A

[…]

1.2 *TIPS UDFS V1.0 - §1.3.1.2 CONCEPT OF PARTY IN TIPS*

Introduce the concept of Reachable Party responsible for a CMB.

Reachable Parties are also identified by a BIC11, but they do not hold TIPS Accounts and have to rely on a Participant's account to settle payments in TIPS; they may be defined as responsible for one or more CMBs, allowing them to query the CMB data. They can also act as Instructing Parties, which allows them to interact directly with TIPS.

1.21.3 *TIPS UDFS V1.0 - §1.3.2.3 CREDIT MEMORANDUM BALANCE*

Add a footnote to clarify the value to be used when specifying an unlimited CMB.

[…]

Additionally, the TIPS Participant may create an unlimited[1] CMB. In this case, the related user can make use of the full payment capacity of the TIPS Account linked to the CMB.

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[1] An unlimited CMB is defined by using the limit value 999999999999999999 in the camt.011.

1.31.4 *TIPS UDFS v1.0 - §1.3.2.4 REFERENCE DATA FOR ACCOUNTS AND CMBS IN TIPS*

Amendment stemming from URD coverage review related to TIPS.UR.05.111, TIPS.UR.05.112.

[…]Each TIPS Account is linked to one and only one Participant (i.e. the account owner); similarly, each Transit Account is linked to one and only one Central Bank (the European Central Bank for the euro Transit Account, the relevant Central Bank for any other settlement currency).

After the closing date is exceeded, a TIPS Account is removed from the Local reference Data Management database only if its balance is equal to zero. Otherwise, only the responsible Central Bank (and the Operator, upon request, in contingency) is authorised to instruct Outbound Liquidity Transfers on the closed account to repatriate the liquidity to the relevant RTGS.

Furthermore, each TIPS Account may be linked to one or many CMBs and to one or many Authorised Account Users (see **Error! Reference source not found.**Table 7 below).[…]

1.41.5 *TIPS UDFS v1.0 - §1.5.2 SETTLEMENT OF INSTANT PAYMENT transactions, TABLE 14*

The description of the Beneficiary Reply has to be reworded in order to provide further details regarding the processing of positive and negative replies.

Instruction Type	Description
Beneficiary Reply	Forwarded from a Beneficiary Participant 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 or Instructing Party acting on behalf of the Originator Participant or a Reachable Party and (ii) Beneficiary Participant 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 or Instructing Party acting on behalf of the Originator Participant or a Reachable Party.

1.51.6 *TIPS UDFS v1.0 - §1.5.5.2 REPORTS*

Amendment stemming from URD coverage review related to TIPS.UR.06.050.

[…]The Statement of Account report can be produced in Full or Delta mode; delta reports include only the relevant data that has changed since the generation of the previous version. The Statement of Account Turnover report is provided in Full mode only.

All of the timestamps included in the reports are expressed in UTC.

The creation of a report is triggered at the end of day of the corresponding RTGS or at the frequency scheduled in the report subscription; the latter is specified in hours (e.g. every 3 hours, every 6 hours, etc.) and it is not relevant for full reports.[…]

1.7   *T*

Amendment stemming from URD coverage review related to TIPS.UR.06.040.

[…]The report generation starts immediately after the snapshot and the report is sent to the recipient as soon as it is available.

TIPS applies compression to the outgoing reports whenever possible by using ZIP industry standard algorithm. […]

1.61.8   *TIPS UDFS v1.0 - §1.5.6.2 RAW DATA FOR BILLING, TABLE 17*

Alignment of the content of the Originator BIC field for Recall Answers.

Table 217 – Raw data for Billing

Attribute	Description
Transaction Identifier	Identifier of the Instant Payment transaction or of the Recall Answer transaction.
Business Date	RTGS business date on which the transaction was processed.
Transaction Type	Type of transaction. The exhaustive list of possible values is as follows: • IP (Instant Payment) • RA (Recall Answer)
Originator BIC	In case of an IP transaction (Transaction Type = "IP"), it is the BIC11 specified in the "Debtor Agent" field of the related incoming FI to FI Customer Credit Transfer. In case of a Recall Answer (Transaction Type = "RA"), it is the BIC11 specified in the "DebtorCreditor Agent" field of the related incoming Payment Return.
Country Code	Country code of the Central Bank which the account belongs to.
Account Number	In case of an IP transaction (Transaction Type = "IP"), it is the identification number of the debited TIPS Account. In case of a positive Recall Answer (Transaction Type = "RA"), it is the identification number of the credited TIPS Account.
Final Status	Final processing status of the transaction. The exhaustive list of possible values is as follows: • Settled • Failed • Rejected • Expired

Typo in the figure 11. The labels "ILT accepted" shall be replaced by "OLT settlement confirmation" for consistency reason.

Figure 111 – Closure and opening of the RTGS System
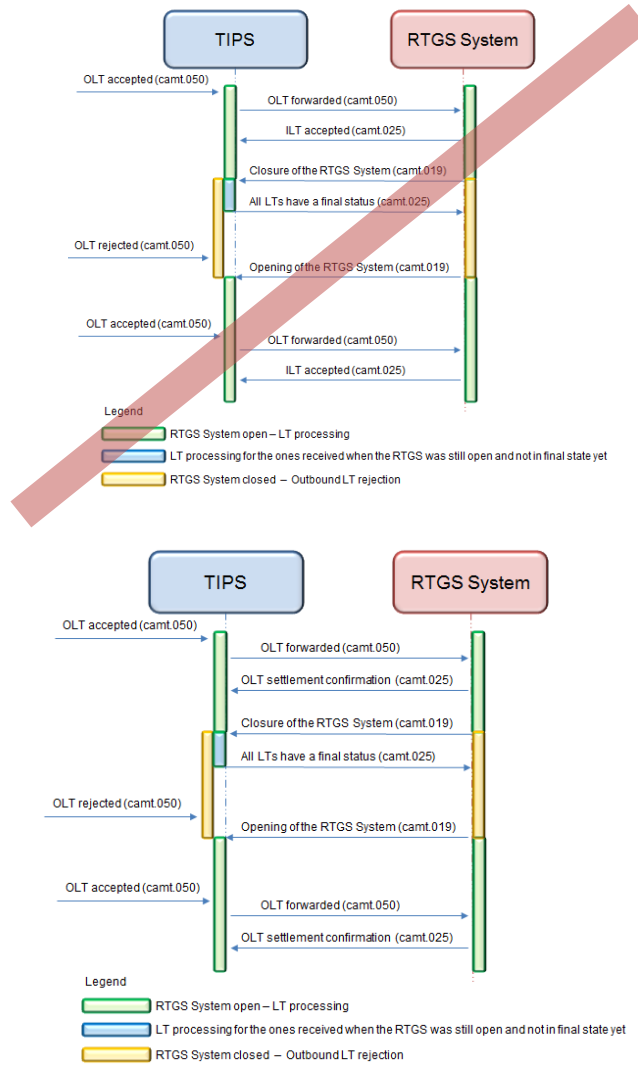
Sequence of the business rules has to be amended in the processing of investigation.

Step	Involved messages	Involved actors	Description
[…]			
2		TIPS	TIPS successfully executes the checks: - **Error! Reference source not found.**Access Rights check; - Payment Transaction existence. - **Error! Reference source not found.**Instructing Party authorised. See **Error! Reference source not found.**4.1 **Error! Reference source not found.**Business Rules for details.
[…]			
3		TIPS	TIPS successfully executes the check: - Payment Transaction existence check - Instructing Party authorised for queries. See **Error! Reference source not found.**4.1 **Error! Reference source not found.**Business Rules for details.

Typo in the description of the scenario has to be amended. The correct party BIC is PRTYABMMXXX.

[…] In this scenario:

- A TIPS Participant (PRTYBCMMXXXPRTYABMMXXX) sent a FIToFIPaymentStatusRequest message to TIPS to receive information about an Instant Payment transaction (OrigID2); the timestamp of the FIToFIPaymentStatusRequest is 30/12/2017 12:00:10.

- Instant Payment transaction OrigID2 is present in TIPS for the Originator BIC PRTYABMMXXX, with acceptance timestamp 30/12/2017 12:00:01.

Figure 2<ins>6</ins>~~8~~ – Unsuccessful FIToFIPaymentStatusRequest


```
FIToFIPaymentStatusRequest

Sender DN: <ou=dept_123, o=prtyabmmxxx, o=a2anet>

Message Identifier: MsID010
Creation Date Time: 30/12/2017 12:00:10
Transaction Identification: OrigID2
Acceptance Timestamp: 30/12/2017 12:00:01
Originator BIC: PRTYABMMXXX
```

~~1.10~~<ins>1.12</ins> *TIPS UDFS V1.0 - §2.5.1 INBOUND LIQUIDITY TRANSFER, TABLE 25, STEP 2*

Order of the business rule validation for inbound LTs shall be amended, table 25. <ins>Additionally, the check on the blocking status shall be moved from step 2 to step 4.</ins>

[…]

Step	Involved messages	Involved actors	Description
1	LiquidityCreditTransfer	RTGS System as Sender TIPS as receiver	TIPS receives an incoming Liquidity transfer request from the RTGS System. Technical validation, check of mandatory fields and authentication checks have already been successfully executed.
2		TIPS	TIPS successfully executes the following checks: - <ins>RTGS Access Rights Check</ins>~~RTGS Access Rights Check~~; - <ins>Creditor and Creditor Account existence</ins>~~Creditor and Creditor Account existence~~; - <ins>Currency Check</ins>~~Currency Check~~; - <del>Creditor and Creditor Account existence</del>~~Creditor and Creditor Account existence~~; - <del>Creditor and Creditor Account not blocked</del>~~Creditor and Creditor Account not blocked~~; - **Error! Reference source not found.**~~LT Amount Check~~. From now on, the Creditor account indicated in the Liquidity Transfer Order is referred to as "Account to be credited". See **Error! Reference source not found.**~~4.1~~ **Error! Reference source not found.**~~Business Rules~~ for details.

[…]

Step	Involved messages	Involved actors	Description
4		TIPS	TIPS successfully completes the execution of the following checks: - **Error! Reference source not found.**~~LT Duplicate Check.~~; - <ins>Creditor and Creditor Account not blocked</ins>~~Creditor and Creditor Account not blocked~~.

			See **Error! Reference source not found.**4.1 **Error! Reference source not found.**Business Rules for details.

TIPS UDFS V1.0 - §2.5.2 OUTBOUND LIQUIDITY TRANSFER, TABLE 26, STEP 2

Order of the business rule validations for Outbound LTs shall be amended, table 26. Additionally, the check on the blocking status shall be moved from step 2 to step 5.

[…]

Step	Involved messages	Involved actors	Description
1	LiquidityCreditTransfer	TIPS Participant or Instructing Party as sender TIPS as receiver	TIPS receives an Outbound Liquidity transfer request from the TIPS Participant or Instructing Party. Technical validation, check of mandatory fields and authentication checks have already been successfully executed by ESMIG.
2		TIPS	TIPS successfully executes the following checks: - **Error! Reference source not found.**Access Rights check; - Debtor and Debtor Account existenceDebtor and Debtor Account existence; - Currency CheckCurrency Check; - **Error! Reference source not found.**Instructing Party authorised; - **Error! Reference source not found.**LT Amount Check; - Debtor and Debtor Account existenceDebtor and Debtor Account existence; - **Error! Reference source not found.**Debtor and Debtor Account not blocked; - Currency CheckCurrency Check. - **Error! Reference source not found.**LT Amount Check. See **Error! Reference source not found.**4.1 **Error! Reference source not found.**Business Rules for details.

[…]

5		TIPS	TIPS successfully completes the execution of the following check: - **Error! Reference source not found.**LT Duplicate Check;. - **Error! Reference source not found.**Debtor and Debtor Account not blocked. See **Error! Reference source not found.**4.1 **Error! Reference source not found.**Business Rules for details.

Query permission table 28 has to be amended to provide additional clarification on the data scope of the queries. Missing reference in table 29 to the business rule in charge of checking the existence of the underlying account or CMB.

Table 328 – Query permissions

Actor	Account Balance and Status Query	CMB Limit and Status Query
Central Bank	Accounts under the CB's responsibility	CMBs under the CB's responsibility
Participant	Accounts for which the Participant is owner or authorised	CMB for which the Participant is owner or authorised
Reachable party	No	No
Instructing Party on behalf of a Participant	Accounts for which the Participant's BIC is owner or authorised	CMBs for which their Participant's BIC is owner or authorised
Instructing Party on behalf of a Reachable Party	Accounts for which the Reachable Party's BIC is set as authorised user	CMBs for which their Reachable Party's BIC is set as responsible or authorised user
RTGS System	Accounts denominated in their currency	CMBs denominated in their currency

[…]

2		TIPS	TIPS successfully executes the checks: - **Error! Reference source not found.**Access Rights check; - Instructing Party authorised for queriesInstructing Party authorised for queries; - Account or CMB existence. See **Error! Reference source not found.**4.1 **Error! Reference source not found.**Business Rules for details.

Amendment stemming from URD coverage review related to TIPS.UR.05.111, TIPS.UR.05.112, TIPS.UR.05.200 and TIPS.UR.05.210.

[…]The process covers the scenarios in which a Central Bank instructs the system in order to immediately block/unblock an Account/CMB for debiting and/or crediting operations or a TIPS Participant (possibly through its Instructing Party) instructs the system in order to immediately block/unblock a CMB for debiting and/or crediting operations.

In particular:

-        The TIPS Account can be blocked separately for debit only, credit only or both debit and credit:

-         The CMB can be blocked separately for headroom decrease, headroom increase or both.

The involved actors are:

-         The Central Bank or the TIPS Participant (and possibly its Instructing Party) starting the scenario and receiving the answer.[…]

1.14   *TIPS UDFS V1.0 - §2.9 REFERENCE DATA MANAGEMENT*

Amendment stemming from URD coverage review related to TIPS.UR.06.040.

[…]The report generation starts immediately after the snapshot and the report is sent to the recipient as soon as it is available.

TIPS applies compression to the outgoing reports whenever possible by using ZIP industry standard algorithm .

[…]

1.151.16 *TIPS UDFS V1.0 - §2.9 REFERENCE DATA MANAGEMENT, TABLE 34*

Order of the business rule validation for block/unblock accounts and CMBs shall be amended, table 34.

[…]

3		TIPS	TIPS successfully executes the checks:
			- **Error! Reference source not found.**Account/CMB block/unblock type allowed;
			- **Error! Reference source not found.**Currency of the Account/CMB;
			- **Error! Reference source not found.**Account/CMB existence;
			- User allowed to block/unblock operation.;
			- **Error! Reference source not found.**Currency of the Account/CMB.
			See **Error! Reference source not found.**4.1 **Error! Reference source not found.**Business Rules for details.

Minor adjustments in figure 126, sub-table Party.

Scenario 1 (white)
Scenario 2 (yellow)

CRDM – PARTIES

DN	PARENT BIC – PARTY BIC
<ou=ncb1, o=ncb1xxcbxxx, o=a2anet>	TIPSEURIXXX – NCB1XXCBXXX
<ou=dept_abc, o=prtyxxmmxxx, o=a2anet>	NCB1XXCBXXX - PRTYXXMMXXX

PARTY

BIC	TYPE	BLOCKING STATUS
NCB1XXCBXXX	NCB	Unblocked
PRTYXXMMXXX	TIPS Participant	Unblocked

CRDM – LIMITS

CMB	LIMIT
CMBA	1.000€

CMB HEADROOM

ACCOUNT	HEADROOM
CMBA	600€

Outbound DN BIC ROUTING

DN	ACTOR
<ou=ncb1, o=ncb1xxcbxxx, o=a2anet>	NCB1XXCBXXX
<ou=dept_abc, o=prtyxxmmxxx, o=a2anet>	PRTYXXMMXXX

Inbound DN BIC ROUTING

DN	ACTOR
<ou=ncb1, o=ncb1xxcbxxx, o=a2anet>	NCB1XXCBXXX
<ou=dept_abc, o=prtyxxmmxxx, o=a2anet>	PRTYXXMMXXX

CMB

CMB	ACCOUNT	TIPS PARTICIPANT	VALID FROM	VALID TO	FLOOR AMOUNT	CEILING AMOUNT	BLOCKING STATUS
CMBA	ACCOUNTA	PRTYXXMM234	01/12/2017	31/12/9999	100€	5.000€	Blocked for Debit

CASH ACCOUNT

ACCOUNT	TIPS PARTICIPANT	VALID FROM	VALID TO	FLOOR AMOUNT	CEILING AMOUNT	BLOCKING STATUS
ACCOUNTA	PRTYXXMMXXX	01/12/2017	31/12/9999	100€	1.050.000€	Unblocked
ACCOUNTB	PRTYXXMMXXX	01/12/2017	31/12/9999	200€	1.000.000€	Unblocked

Scenario 1
Scenario 2

CRDM – PARTIES

DN	PARENT BIC – PARTY BIC
<ou=ncb1, o=ncb1xxcbxxx, o=a2anet>	TIPSEURIXXX – NCB1XXCBXXX
<ou=dept_abc, o=prtyxxmmxxx, o=a2anet>	NCB1XXCBXXX - PRTYXXMMXXX

PARTY

BIC	TYPE	BLOCKING STATUS
NCB1XXCBXXX	NCB	Unblocked
PRTYXXMMXXX	TIPS Participant	Unblocked

CRDM – LIMITS

CMB	LIMIT
CMBA	1.000€

CMB HEADROOM

ACCOUNT	HEADROOM
CMBA	600€

Outbound DN BIC ROUTING

DN	ACTOR
<ou=ncb1, o=ncb1xxcbxxx, o=a2anet>	NCB1XXCBXXX
<ou=dept_abc, o=prtyxxmmxxx, o=a2anet>	PRTYXXMMXXX

Inbound DN BIC ROUTING

DN	ACTOR
<ou=ncb1, o=ncb1xxcbxxx, o=a2anet>	NCB1XXCBXXX
<ou=dept_abc, o=prtyxxmmxxx, o=a2anet>	PRTYXXMMXXX

CMB

CMB	ACCOUNT	TIPS PARTICIPANT	VALID FROM	VALID TO	FLOOR AMOUNT	CEILING AMOUNT	BLOCKING STATUS
CMBA	ACCOUNTA	PRTYXXMM234	01/12/2017	31/12/9999	100€	5.000€	Blocked for Debit

CASH ACCOUNT

ACCOUNT	TIPS PARTICIPANT	VALID FROM	VALID TO	FLOOR AMOUNT	CEILING AMOUNT	BLOCKING STATUS
ACCOUNTA	PRTYXXMMXXX	01/12/2017	31/12/9999	100€	1.050.000€	Unblocked
ACCOUNTB	PRTYXXMMXXX	01/12/2017	31/12/9999	200€	1.000.000€	Unblocked

1.17~~1.18~~ *TIPS UDFS V1.0 - §2.9.1.1.1,FIGURE 128 AND §4.1*

Alignment of the terminology related to the blocking statuses in the TIPS UDFS.

Figure ~~31~~28 – TIPS Participant blocked for debiting

PARTY

BIC	TYPE	BLOCKING STATUS
NCB1XXCBXXX	NCB	Unblocked
PRTYXXMMXXX	TIPS Participant	Blocked for debiting

PARTY		
BIC	**TYPE**	**BLOCKING STATUS**
NCB1XXCBXXX	NCB	Unblocked
PRTYXXMMXXX	TIPS Participant	Blocked for debit

4.1 Business rules

Instant Payment transaction business process Recall business process	Originator Account/CMB not blocked	000006	Debtor Agent Settlement amount Business Date	The system select Originator Account/CMB from the Debtor Agent as follows: - Queries the table "Authorised Account User" the row related to the Debtor Agent linked to one and only one Account, type "TIPS Account", that in table "Cash Accounts" has the currency equal to the one defined in the Settlement amount and is open for the current Business Date - If no Account is returned, queries that in table "Cash Accounts" the row related to the Debtor Agent linked in table "Authorised Account User" to one and only one "TIPS CMB", for the currency equal to the one defined in the Settlement amount and open for the current Business Date. If an Originator Account is involved, the system checks that the Blocking Status of the account is not "Blocked for credit and debit" or "Blocked for debiting". If an Originator CMB is involved, the system checks that the Blocking Status of the CMB and the related account are not "Blocked for credit and debit" or "Blocked for debiting". If the previous checks are passed, the system checks that the TIPS Participant related to the Debtor Agent and to the Account (directly involved or involved through a CMB) has Blocking Status different from "Blocked for credit and debit" or "Blocked for debiting".	If the check is not respected: - return error code TBL1	The owner of the debtor account or the debtor account/CMB is blocked
Instant Payment transaction business process Recall business process	Beneficiary Account/CMB not blocked	000007	Creditor Agent Settlement amount Business Date	The system selects Beneficiary Account/CMB from the Creditor Agent as follows: - the system selects the row related to the Creditor Agent linked to one and only one Account in the table "Authorised Account User", type "TIPS Account"; in table "Cash Accounts" the system checks that this Account has the currency equal to the one defined in the Settlement amount and it is open for the current Business Date - if the previous step fails, the system selects the row related to the Creditor Agent linked in table "Authorised Account User" to one and only one "TIPS CMB"; this CMB must have the currency equal to the one defined in the Settlement amount and must be open for the current Business Date. If a Beneficiary Account is involved, the system checks that the Blocking Status of the account is not "Blocked for credit and debit" or "Blocked for crediting". If a Beneficiary CMB is involved, the system checks that the Blocking Status of the CMB and the related account are not "Blocked for credit and debit" or "Blocked for crediting". If the previous checks are passed, the system checks that the TIPS Participant related to the Creditor Agent and to the Beneficiary Account (directly involved or involved through a CMB) has Blocking Status different from "Blocked for credit and debit" or "Blocked for crediting".	If the check is not respected: - return error code TBL2	The owner of the creditor account or the creditor account/CMB is blocked
[...]						

Liquidity Transfer business process	Debtor and Debtor Account not blocked	040005	Debtor Debtor Account Sender DN	The system checks that: - The Debtor of an Outbound Liquidity Transfer has a Blocking Status different from "Blocked for credit and debit" or "Blocked for debiting". - The Blocking Status of the TIPS Account to be debited is not "Blocked for credit and debit" or "Blocked for debiting". The responsible Central Bank is able to initiate an Outbound Liquidity Transfer regardless of the TIPS account's blocking status.	If the check is not respected: Business error RJCT, error code L005	The Debtor or the Debtor Account is blocked.
Liquidity Transfer business process	Creditor and Creditor Account not blocked	040004	Creditor Creditor Account	The system checks that: - The Creditor has a Blocking Status different from "Blocked for credit and debit" or "Blocked for crediting". - The Blocking Status of the account to be credited is not "Blocked for credit and debit" or "Blocked for crediting".	If the check is not respected: - return error code L004	The Creditor or the Creditor Account is blocked.

1.18   TIPS UDFS v1.0 - §3.3.2.2.8 BANKTOCUSTOMERACCOUNTREPORT, TABLE 52

Minor typo in table 52, in the description of field 'Sum of credits'

[…]

Sum of credits	Sum of the credits occurred on the Account for the pre-agreed account reporting period.	BkToCstmrAcctRpt/Rpt/TxsSummry/TtlCdtNtries/Sum	Yes	

[…]

1.19   TIPS UDFS v1.0 - §3.3.2.1.1 FITOFIPAYMENTSTATUSREPORTV03

Business case 8 amended in order to include the positive recall answer scenario. Business cases 3 and 5 have to be amended to provide further details on the positive/negative reply to the Investigation request.

[…]

3. The message as received by the Beneficiary Participant is forwarded to the Originator Participant. This scenario covers also the positive response to a Status Investigation request.

4. […]

5. It is sent by TIPS to the Originator Participant after a negative response to a Status Investigation request.

   […]

8. It is sent by TIPS to the sender of the positive Recall Answer 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 Recall Answer).

[…]

1.20   *TIPS UDFS V1.0 - §3.3.2.1.1 FITOFIPAYMENTSTATUSREPORTV03,TABLE 37*

Amendment of the TIPS usage of field AT-R2.

[…]

AT-R2	Originator	The Identification of the type of party initiating the "R" message	FIToFIPmtStsRpt/OrgnlGrpInfAndSts/StsRsnInf/Orgtr FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Orgtr	No	These fields are <u>mandatory</u>used for negative confirmation message<u>, not allowed otherwise</u> only.

[…]

1.21   *TIPS UDFS V1.0 - §3.3.2.1.2 PAYMENTRETURN, TABLE 38*

Column xml path of AT-R2 record shall be amended for PaymentReturn (pacs.004.001.02), in line with the

SEPA credit Transfer Instant Implementation Guideline. The TIPS usage of Debtor Agent and Creditor Agent

fields has to be changed.

[…]

AT-R2	Return Reason Information + Originator	The Identification of the type of party initiating the "R" message	~~PmtRtr/TxInf/RtrRsnInf/orgtr/Id/OrgId/BICOrBEI~~PmtRtr/TxInf/RtrRsnInf/Orgtr	Yes	Only schema validation is performed.
[…]					
AT-06	Debtor Agent	The BIC code of the Originator Bank.	PmtRtr/TxInf/OrgnlTxRef/DbtrAgt	No	Only schema validation is performed. <u>This field is used in TIPS for recall answer processing.</u>
AT-23	Creditor Agent	The BIC code of the Beneficiary Bank.	PmtRtr/TxInf/OrgnlTxRef/CdtrAgt	No	Only schema validation is performed. <u>This field is used in TIPS for recall answer processing.</u>

[…]

1.22   *TIPS UDFS V1.0 - §3.3.2.1.3 FITOFICUSTOMERCREDITTRANSFERV02, TABLE 39*

Amendment stemming from URD coverage review related to TIPS.UR.08.120. Minor typo has to be fixed in

field Remittance Information

[…]

AT-50	Acceptance Timestamp	Time Stamp of the SCT^Inst Transaction	FIToFICstmrCdtTrf/CdtTrfTxInf/AccptncDtTm	Yes	The Acceptance Timestamp is used as a starting point in time for the Instant Payment transaction processing at Originator Bank level. The Acceptance Timestamp shall be expressed in UTC.
[…]					
n/a	Remittance Information + Structured ++ Creditor Reference Information	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.	FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd	No	As the Cre~i~ditor Bank is not obliged to validate the reference information, TIPS will apply schema validation to this component and included sub-components.

1.23 *TIPS UDFS v1.0 - §3.3.2.2.2 RETURNACCOUNT, TABLES 43, 44 AND 45*

Typo in the TIPS usage of the field Credit/Debit indicator in table 43. Missing reference to the mandatory field TIPS Account identifier in the Table 44.

Limit amount is mandatory when the message applies as Floor or ceiling notification. For this reason Table 45 has to be amended accordingly. For alignment all the occurrences of the string "Document" shall be removed from the XML path.

Table 4~4~3 – CMB Limit and Status Query response

[…]

Credit Debit Indicator	Specifies if the current headroom for the CMB is below or above zero	~Document~/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/CurBilLmt/BilBal/CdtDbtInd	Yes	~As negative limits are not foreseen, only the value "CRDT" is expected~
CMB Headroom	Dynamic headroom of the CMB limit	RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/CurBilLmt/BilBal/amt	Yes	
Credit Debit Indicator	Specifies if the current headroom for the CMB is below or above zero	~Document~/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/CurBilLmt/BilBal/CdtDbtInd	Yes	As negative limits are not foreseen, only the value "CRDT" is expected

[…]

Table 44 – Query response error

Field Name	Description	XML path	Mand.	TIPS Usage
Message Identifier	Identification of the message assigned by TIPS	RtrAcct/MsgHdr/MsgId	Yes	
Timestamp of the Query	Timestamp assigned when retrieval of records has been performed	RtrAcct/MsgHdr/CreDtTm	Yes	
Original Query Message Identifier	Identification of the originating query message	RtrAcct/MsgHdr/OrgnlBizQry/MsgId	Yes	Field is always filled when the camt.004 is a query response.
TIPS Account Identifier	Account identifier retrieved from reference data repository	RtrAcct/RptOrErr/AcctRpt/AcctId/Othr/Id	Yes	
Business Error	Specifies the error occurred when processing the originating query message	RtrAcct/RptOrErr/AcctRpt/AcctOrErr/BizErr/Err/Prtry	Yes	
Business Error Description	Provides with additional error description	RtrAcct/RptOrErr/AcctRpt/AcctOrErr/BizErr/Desc	No	

[…]

Table 45 – CMB Floor and Ceiling notification

Field Name	Description	XML path	Mand.	TIPS Usage
Message Identifier	Identification of the message assigned by TIPS	RtrAcct/MsgHdr/MsgId	Yes	
Timestamp of the Notification	Timestamp assigned when notification has been triggered	RtrAcct/MsgHdr/CreDtTm	Yes	
Original Query Message Identifier	Identification of the originating query message	RtrAcct/MsgHdr/OrgnlBizQry/MsgId	Yes	Field is not required by the business case and will be filled with "NOTPROVIDED"
TIPS Account Identifier	Account identifier retrieved from reference data repository	RtrAcct/RptOrErr/AcctRpt/AcctId/Othr/Id	Yes	
Currency	Currency of the account linked to the related CMB	RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Ccy	Yes	

TIPS Participant Identifier	BIC code of the CMB user	RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/CurBilLmt/CtrPtyId/FinInstnId/BICFI	Yes	
TIPS CMB Identifier	Identification of the CMB	RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/Nm	Yes	Field is always filled
CMB Limit	Limit amount of the CMB for the counterparty	RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/CurBilLmt/LmtAmt	Yes	The field is filled by TIPS as it is mandatory, but the value will always be 0, independently of the real value, as not relevant for the business case.
CMB Headroom	Dynamic headroom of the CMB limit	RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/CurBilLmt/BilBal/Amt	Yes	
Credit Debit Indicator	Specifies if the current headroom for the CMB is below or above zero	~~Document~~/RtrAcct/RptOrErr/AcctRpt/AcctOrErr/acct/CurBilLmt/BilBal/CdtDbtInd	Yes	As negative limits are not foreseen, only the value "CRDT" is expected

1.24   *TIPS UDFS v1.0 - §3.3.2.2.2 RETURNACCOUNT, TABLE 43*

The list of values of the CMB blocking status has to be enriched.

[…]				
CMB Status	Specifies the status of the CMB	RtrAcct/RptOrErr/AcctRpt/AcctOrErr/Acct/CurBilLmt/BilBal/Tp/Cd	No	This field is filled only if the CMB is blocked. It must be filled with one of the following values: - "BLCK" (Blocked for credit and debit) - "CRDT" (Blocked for credit) - "DBIT" (Blocked for debit)

1.25   *TIPS UDFS v1.0 - §3.3.2.2.6 RESOLUTIONOFINVESTIGATION*

Clarification has to be added in the text of the ResolutionOfInvestigation message.

3.3.2.2.6 ResolutionOfInvestigation (camt.029.001.03)

The Resolution of Investigation message is sent by the Assignee party of a FIToFIPaymentCancellationRequest (Recall), triggered by an Assigner party for a formerly settled

Instant Payment transaction, as a negative response ~~to a recall request triggered by the Assigner party for a formerly settled Instant Payment transaction~~. The Recall's Assignee party becomes the Assigner party of the negative answer.

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

1.26   *TIPS UDFS v1.0 - §3.3.2.2.8 BANKTOCUSTOMERACCOUNTREPORT, TABLE 52*

Minor typo in table 52, in the description of field 'Sum of credits'

[…]

Sum of credits	Sum of the credits occurred on the Account for the pre-agreed account reporting period.	BkToCstmrAcctRpt/Rpt/TxsSummry/TtlCdtNtries/Sum	Yes	

[…]

~~1.26~~1.27 *TIPS UDFS v1.0 - §3.3.2.3.1 ACCOUNTREQUESTACKNOWLEDGEMENT, TABLE~~S~~ 56 ~~AND 57~~*

Mandatory attribute Request Type has to be added.

Table 56 – AccountRequestAcknowledgement (acmt.010.001.02)

Field Name	Description	XML path	Mand.	TIPS Usage
Request Type	Type of acknowledged request.	AcctReqAck/Refs/ReqTp	Yes	Only possible value is 'MNTN' = Maintenance
Message Identification	Identification of the message.	AcctReqAck/Refs/MsgId/Id	Yes	
Creation Date Time	Date of creation of the message.	AcctReqAck/Refs/MsgId/CreDtTm	Yes	
Process Identification	Identification of the process.	AcctReqAck/Refs/PrcId/Id	Yes	Not used in TIPS but required by ISO Standards. This field is filled with the same content of the Message Identifier.
Process Date Time	Date of creation of the message.	AcctReqAck/Refs/PrcId/CreDtTm	Yes	Not used in TIPS but required by ISO Standards. This field is filled with the same content of the Creation Date Time.

1.28   TIPS UDFS v1.0 - §3.3.2.3.2 *ACCOUNTREQUESTREJECTION, TABLE 57*

Mandatory attribute Request Type has to be added.

[…]

Table 57 – AccountRequestRejection (acmt.011.001.02)

Field Name	Description	XML path	Mand.	TIPS Usage
Request Type	Type of rejected request.	AcctReqRjctn/Refs/RjctdReqTp	Yes	Only possible value is 'MNTN' = Maintenance
Rejection Reason	Reason of the message rejection	AcctReqRjctn/Refs/RjctnRsn	Yes	Reports the detailed error information
Rejected Request Identifier	Identification of the rejected request message.	AcctReqRjctn/Refs/RjctdReqId/Id	Yes	
Rejected Request Date Time	Date of creation of the message.	AcctReqRjctn/Refs/RjctdReqId/CreDtTm	Yes	Not used in TIPS but required by ISO Standards. This field is filled with the same content of the Creation Date Time.

[…]

1.271.29 TIPS UDFS v1.0 - §3.3.2.3.3 *ACCOUNTEXCLUDEDMANDATEMAINTENANCEREQUEST, TABLE 58*

A clarification on the usage of Account Servicer Identification has to be added in the TIPS Usage column, within table 58. Minor typo has to be resolved in the TIPS Usage

[...]				
Account Servicer Identification	BIC of the TIPS Participating owning the TIPS Account.	AcctExcldMndtMntncReq/AcctSvcrId/FinInstnId/BICFI	Yes	This field must be filled with the BIC of the TIPS Account owner. It is used in combination with the requestor DNDistinguish Name to check user access rights. The Account Servicer Identification is enforced by TIPS only when the DN who sent the message is authorised at participant level.
[...]				

1.281.30 *TIPS UDFS v1.0 - §4.1 BUSINESS RULES AND §4.2.2 LIST OF NON-ISO ERROR CODES*

The description related to error code L003 shall be modified into the Error Description of the Business Rule 040003 – Currency Check. Additionally, the description related to error code L003 shall be modified to include the check on the RTGS existence in CRDM.

[…]

Liquidity Transfer business process	Currency Check	040003	Transferred Amount	The currency of the incoming flow should be the same as the currency of the TIPS Account to be credited/debited, otherwise the incoming Outbound or Inbound Liquidity Transfer will be rejected.	If the check is not respected: - error code L003	Currency of incoming flow differs from Account currency or RTGS System not configured

[…]

Error Code	Error description
[…]	
L002	Unknown Debtor or Debtor Account
L003	Currency of incoming flow differs from Account currency or RTGS System not configured
[…]	

1.291.31 *TIPS UDFS v1.0 - §4.1 BUSINESS RULES*

The check on Business Rule 040010 applies to both Inbound and Outbound LT directions.

[…]

Liquidity Transfer business process	RTGS Access Rights Check	040010	Sender DN Transferred Amount	The sender DN is an existing and active RTGS DN in TIPS. The RTGS currency corresponds to the currency of the ~~Inbound~~ Liquidity Transfer	If the check is not respected: - error code L010	Unknown RTGS System DN

[…]

1.301.32 *TIPS UDFS v1.0 - §4.1 BUSINESS RULES*

Amendment of the business check for business rules 040001 and 040002, in order to include the condition on the Opening Date.

[…]

Liquidity Transfer business process	Creditor and Creditor Account existence	040001	Creditor Creditor Account	The Creditor of an Inbound Liquidity Transfer should be an existing and active TIPS Actor. The TIPS Account to be credited of an Inbound Liquidity Transfer exists with opening date equal or less than the current RTGS Business day and closing date equal or greater than the	If the check is not respected: - error	Unknown Creditor or Creditor Account

				current RTGS Business day.	code L001	
Liquidity Transfer business process	Debtor and Debtor Account existence	040002	Debtor Debtor Account Sender DN	The Debtor of an Outbound Liquidity Transfer should be an existing and active TIPS Participant. The Debtor Account of an outbound Liquidity Transfer should be an existing TIPS Account with <u>opening date equal or less than the current RTGS Business day and</u> closing date equal or later than the current business day of the relevant RTGS system. The responsible Central Bank is able to initiate an Outbound Liquidity Transfer even if the closing date of the TIPS Account is exceeded (e.g. if the balance of a closed account is still greater than zero).	If the check is not respected: - error code L002	Unknown Debtor or Debtor Account

New business rule for reference data transaction duplicate check. New business check has to be defined in table 33. New non-ISO error code shall be inserted in the section 4.2.2.

4.1 Business rule

				-		
[...]						
<u>Reference data management</u>	<u>Duplicate check for local reference data transaction</u>	<u>050022</u>	<u>Message Identification</u> <u>Account servicer</u>	The ~~couple combination of <Message Identification, Account servicer>~~<u>Message Identification and Sender BIC</u> <u>should not exist in the list of reference data transactions of the last X days, where X is equal to the system parameter "</u>~~Retention Period~~<u>"</u>	<u>If the check is not respected:</u> <u>- error code R099</u>	

Table 33 – Block/unblock Participant steps

Step	Involved messages	Involved actors	Description
1	PartyModificationRequest	Central Bank as sender TIPS as receiver	TIPS receives an incoming request for the amendment of a Party (block/unblock Participant for debit/credit or both) from the National Central Bank. Technical validation, check of mandatory fields and authentication checks have already been successfully executed.
2		TIPS	TIPS successfully executes the checks: - **Error! Reference source not found.**~~Access Rights check~~; - <u>Duplicate check for local reference data transaction.</u> See **Error! Reference source not found.**~~4.1~~ **Error! Reference source not found.**~~Business Rules~~ for details.

Table 34 – Block/unblock Account/CMB steps

Step	Involved messages	Involved actors	Description
1	AccountExcludedMandateMaintenanceRequest	Central Bank or TIPS Participant/Instructing Party as sender TIPS as receiver	TIPS receives an incoming request for the amendment of an Account (block/unblock Account for debit/credit or both) from the National Central Bank or amendment of a CMB (block/unblock CMB for debit/credit or both) from the TIPS Participant (possibly through its Instructing Party) or National Central Bank. Technical validation, check of mandatory fields and authentication checks have already been successfully executed.
2		TIPS	TIPS successfully executes the following checks: - **Error! Reference source not found.**~~Access Rights check;~~ - Duplicate check for local reference data transaction. See **Error! Reference source not found.**~~4.1~~ **Error! Reference source not found.**~~Business Rules~~ for details.

Table 35 – Update of a CMB Limit steps

Step	Involved messages	Involved actors	Description
1	ModifyLimit	Central Bank or TIPS Participant/Instructing Party as sender TIPS as receiver	TIPS receives an incoming request for the amendment of a CMB Limit from the TIPS Participant (possibly through its Instructing Party) or National Central Bank. Technical validation, check of mandatory fields and authentication checks have already been successfully executed.

Step	Involved messages	Involved actors	Description
2		TIPS	TIPS successfully executes the checks: - **Error! Reference source not found.**Access Rights check; - Duplicate check for local reference data transaction. See **Error! Reference source not found.**4.1- **Error! Reference source not found.**Business Rules for details.

4.2.2 List of non-ISO Error codes

| […]	[…]
R021	User not allowed to change the Limit
R099	Duplicate instruction
[…]	

2   TIPS UHB

2.1   *TIPS UHB V1.0 - §2.3.3.1 MENU STRUCTURE*

Layout of the Welcome page has to be amended. Number of menu items has to be amended.

The GUI menu is structured into one hierarchical menu level. The ~~level~~ is presented as a menu bar containing the ~~five~~ menu items (TIPS Participant, TIPS Account, Credit Memorandum Balance, Liquidity Transfer, Payment Transaction, Task List, Audit Trail) which are always visible on top of each screen.

Depending on the user access rights, it is possible that not all menu entries are visible. The user can contact its system administrator to verify that all the necessary Privileges to access all screens have been granted. The Privileges are listed in each screen and business scenario description.

Screenshot
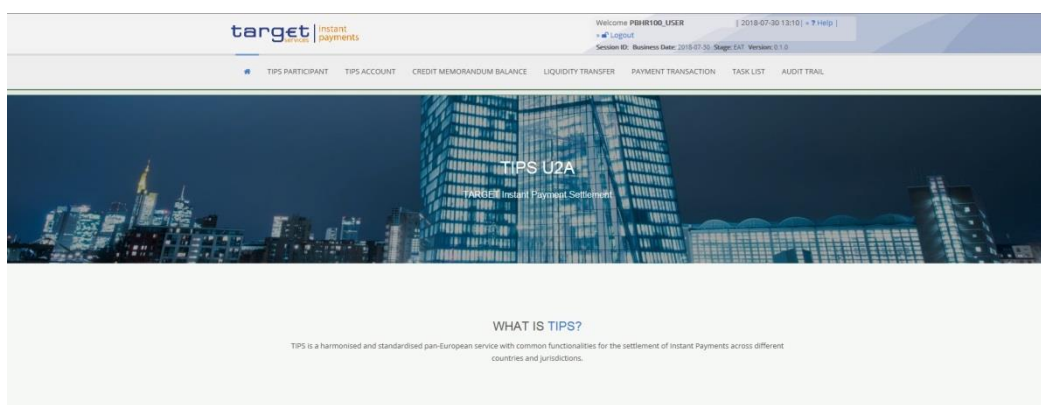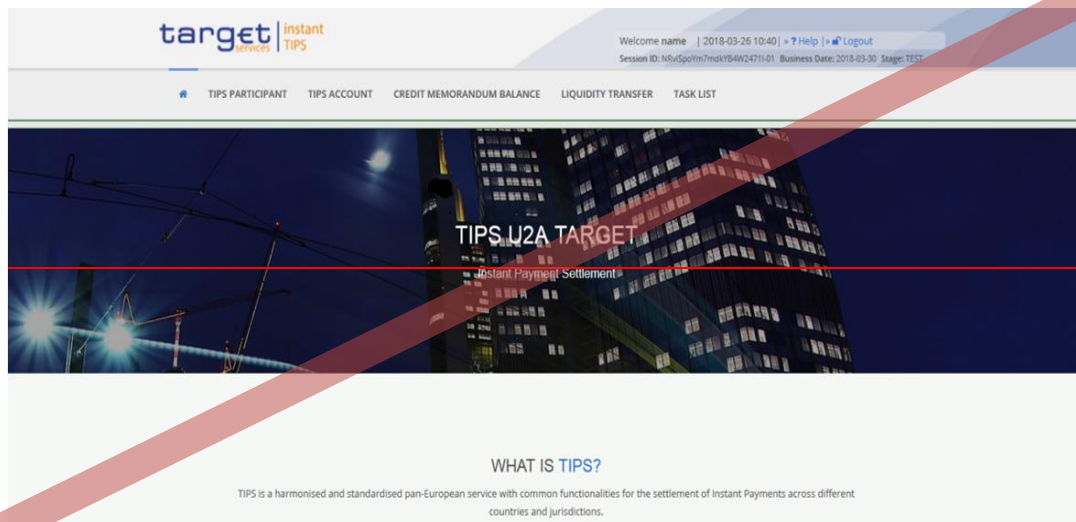
2.2 *TIPS UHB V1.0 - §2.3.3.2 SCREEN STRUCTURE*

The number of menu items has to be amended.

[…]

Table 53 – GUI header elements

Position	Element	Description
1	*TIPS logo* button	The element links to the welcome screen. While using the *new/edit* screens, the *TIPS logo* button is locked in order to ensure a safe and complete submission process.
2	Information panel	It displays the login name, the *logout* and *help* buttons as well as date and time of last data access.
3	Menu bar	It presents the ~~five~~ menu items and allows the user to navigate to the screens.
4	TIPS Actor logo	It displays the respective logo in accordance with the chosen TIPS Actor in line with the white-labelling approach.

2.3 *TIPS UHB V1.0 - §4.1.1.2, §4.1.2.2, §4.2.2.1, §4.2.3.1, §4.3.1.1, §4.5.1.1, §4.5.1.2*

Format of the timestamp in the TIPS GUI shall be aligned to the corresponding A2A messages. The reference to the milliseconds has to be removed.

4.1.1.2 Query account balance and status – Display screen

Query Account balance and status: Results	
TIPS Participant	Shows the BIC of the party which owns the Account
Account Number	Shows the ID of the Account
Currency	Shows the currency under which the Account is denominated
Account status	Shows whether the Account is blocked for credit, blocked for debit, blocked for credit and debit, unblocked
Timestamp of the reported balance	Shows the timestamp at which the data was retrieved. Displayed format is: YYYY-MM-DD hh:mm:ss~~:µs~~

4.1.2.2 Credit Memorandum Balance – Display screen

Query CMB Limit and status: Results	
[…]	
Timestamp of the reported values	Shows the timestamp at which the data was retrieved. Displayed format is: YYYY-MM-DD hh:mm:ss~~:µs~~

4.2.2.1 Account Blocking – Search/display Screen

Account Blocking	
[…]	
Timestamp of the reported balance	Shows the timestamp at which the data was retrieved. Displayed format is: YYYY-MM-DD hh:mm:ss:~~µs~~
[…]	

4.2.3.1 CMB Blocking – Search/display screen

CMB Blocking	
[…]	
Timestamp of the reported values	Shows the timestamp at which the data was retrieved. Displayed format is: YYYY-MM-DD hh:mm:ss:~~µs~~
[…]	

4.3.1.1 CMB Limit Modification – Search/display screen

CMB Limit Modification	
Object	**Description**
[…]	
Timestamp of the reported values	Shows the timestamp at which the data was retrieved. Displayed format is: YYYY-MM-DD hh:mm:ss:~~µs~~
[…]	

4.5.1.1 Task List – Search/List Screen

Task List: List	
[…]	
Timestamp of update	Shows the timestamp at which the Action was inserted by the first user. Displayed format is: YYYY-MM-DD hh:mm:ss:~~µs~~
[…]	

4.5.1.2 Task List – Details Screen

Selected Task	
Object	**Description**

[…]	
Timestamp of update	Shows the time at which the Action was triggered by the first user. Displayed format is: YYYY-MM-DD hh:mm:ss~~.µs~~
Details of Selected Task	
Block/Unblock Party	
[…]	

2.4 *TIPS UHB v1.0 - §4.1.1.2, §4.1.2.2*

Reference to submenu has to be removed. The buttons are immediately visible but disabled until a successful inquiry is executed.

4.1.1.2 Query account balance and status – Display screen

Context of Usage
The lower part of the screen displays detailed information on the balance and the status of the Account. The Change Status button is not enabled~~available since the screen was not reached through the Account Blocking submenu~~ until a successful inquiry is executed.

Screen Access
❚ TIPS Account >> *Search* screen >> Click on the *Search* button

4.1.2.2 Credit Memorandum Balance – Display screen

Context of Usage
This screen displays detailed information on the balance and the status of the CMB. Data can only be viewed by users of the Account Owner, the relevant Central Bank which created and maintains it and the relevant Instructing Party, if granted the necessary privileges to instruct using this CMB. This function is available in both U2A and A2A mode.

The Change Status and the Modify Limit buttons are not enabled~~available since the screen was not reached through the CMB Blocking submenu or the Limit Modification submenu~~ until a successful inquiry is executed.

2.5 *TIPS UHB v1.0 - §4.5.1.1 TASK LIST – SEARCH/LIST SCREEN*

Screenshot has to be ~~added~~ amended ~~to the~~ in section 4.5.1.1.

Screenshot

2.6   *TIPS UHB v1.0 - §4.6 Audit Trail*

New section related to the Audit trail search/list screen has to be added.

4.6 Audit Trail

4.6.1 Audit Trail functionality

4.6.1.1 Audit Trail – Search/list screen

Context of Usage This screen allows an authorized ~~user~~ requestor to search for revisions performed by a specific user on all the reference and transactional objects or on a selected type of reference or transactional object or to search for all the revisions performed by all the users under the data scope of the requestor on the selected reference or transactional objects. This function is available only in U2A mode.

Screen Access ❙ Audit trail >> Search/List screen >> Click on the search button >>

Privileges To use this screen, you need the following privileges:
❙ TIP_Query

Screenshot
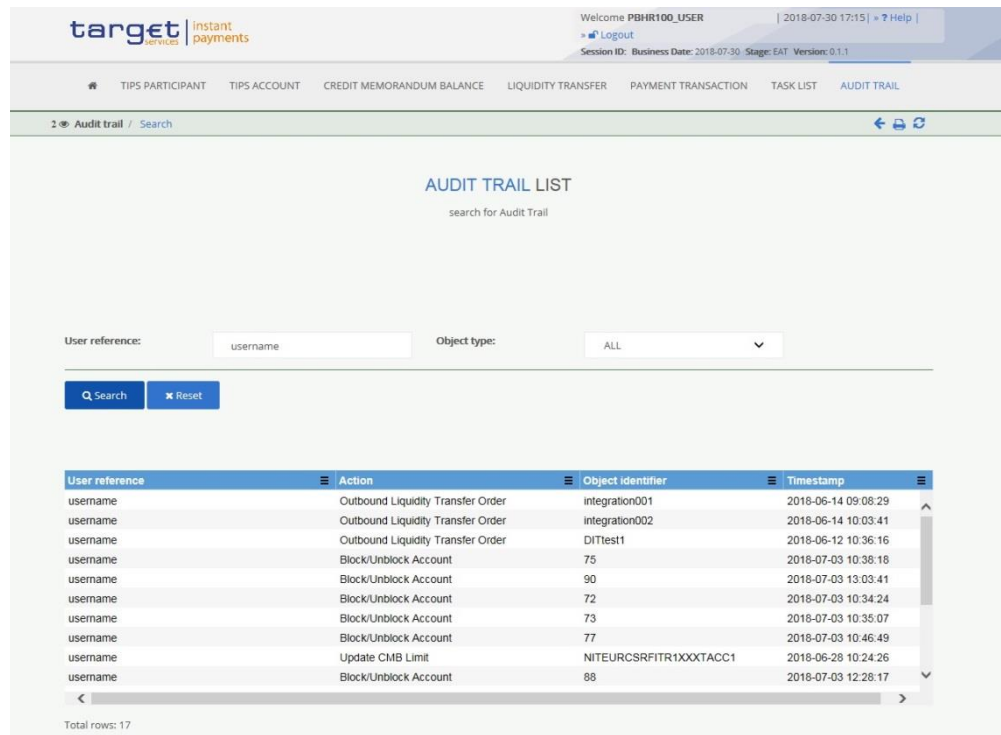
Field description

Audit Trail: Search criteria	
User reference	Type the user that performed the Action.
	Required format is: max. 35 characters (SWIFT-x)
	References for error messages: [▶]: DS14

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Object type	Select the type of object on which an action was performed from the possible values: ❙ All ❙ Party ❙ Account ❙ CMB ❙ Outbound LTO

Audit Trail: List	
User reference	User that entered the Action to be approved/revoked
Action	Action performed by the user on reference or transactional data. Possible values are: ❙ Block/Unblock Party ❙ Block/Unblock Account ❙ Block/Unblock CMB ❙ Update CMB Limit ❙ Outbound Liquidity Transfer Order
Object identifier	Business identifier of the object whose Status the user is checking. Possible values are: ❙ Party BIC in case of Block/Unblock Party ❙ Account number in case of Block/Unblock Account ❙ CMB number in case of Block/Unblock CMB ❙ CMB number in case of Update CMB Limit ❙ Transaction reference in case of Outbound Liquidity Transfer Order
Timestamp	Shows the timestamp at which the Action was performed by the user. Displayed format is: YYYY-MM-DD hh:mm:ss

Buttons

Search	This function enables the requestor to retrieve the list of actions entered by a specific user or by all the users under the requestor data scope.
Reset	This function enables the user to set all fields to default value and blanks out all optional fields.

3   CRDM^{TIPS} UDFS

3.1   *CRDM^{TIPS} UDFS v1.0 - §1.2.2.1.2 PRIVILEGE*

Amendment of Privilege tables to reflect the actually foreseen Privileges. "Party-Service Link Query" is a duplicate privilege, the correct one is "Party-Service Link List Query". "Service List Query" is not foreseen. "DN-BIC Routing Query" is added. The name for "BIC Query" is corrected into "TIPS Directory Query".

Table 1~~7~~ – Reference data queries

PRIVILEGE	USER FUNCTION	DATA SCOPE	DMT AVAILABILITY
[…]			
DN-BIC Routing Query	DN-BIC Routing Query	Links within own System Entity (for CBs) or linked to own Party (for Payment Banks)	No
[…]			
~~Party-Service Link Query~~	~~Party-Service Link Query~~	~~Links within own System Entity (for CBs) or linked to own Party (for Payment Banks)~~	~~No~~
[…]			
~~Service List Query~~	~~Service List Query~~	~~Any Service~~	~~No~~
[…]			
~~BIC Query~~ TIPS Directory Query	~~BIC Query~~ TIPS Directory Query	Any BIC reachable in TIPS	No

Correct wording of business rules and error codes to clarify and align to actual implementation.

[…]			
DPC3006	When performing a Technical Address Network Service Link create request, each Party can have no more than one link to a Network Service for TIPS notifications and reports.	Create Technical Address Network Service Link	Technical Address Network Service Link for TIPS already defined for ~~this~~ Party
[...]			
DPD3009	When performing a Technical Address Network Service Link restore request, each Party can have no more than one link to a Network Service for TIPS notifications and reports.	Delete Technical Address Network Service Link	Technical Address Network Service Link for TIPS already defined for ~~this~~ Party
[...]			

4 CRDM^{TIPS} UHB

4.1 *CRDM^{TIPS} UHB V1.0 - §1.2.2.1 MENU STRUCTURE*

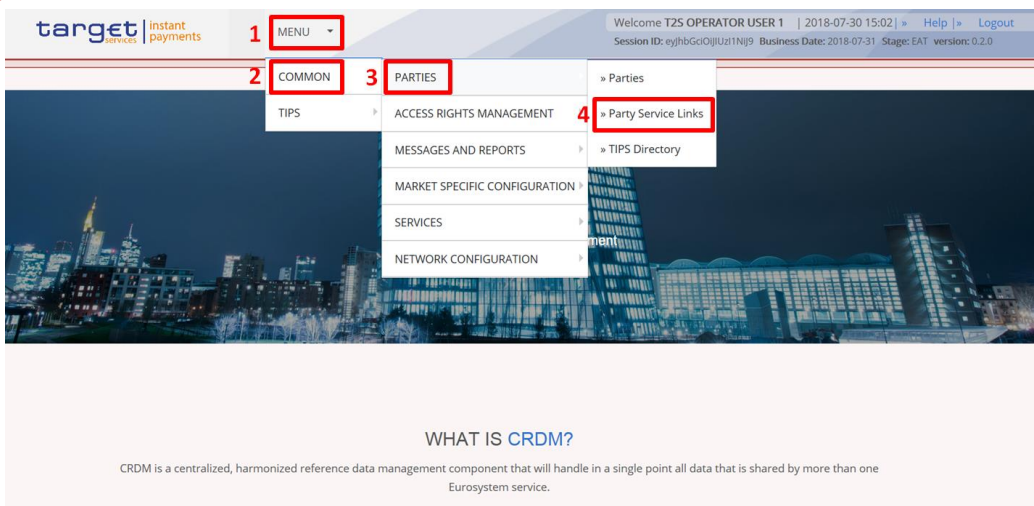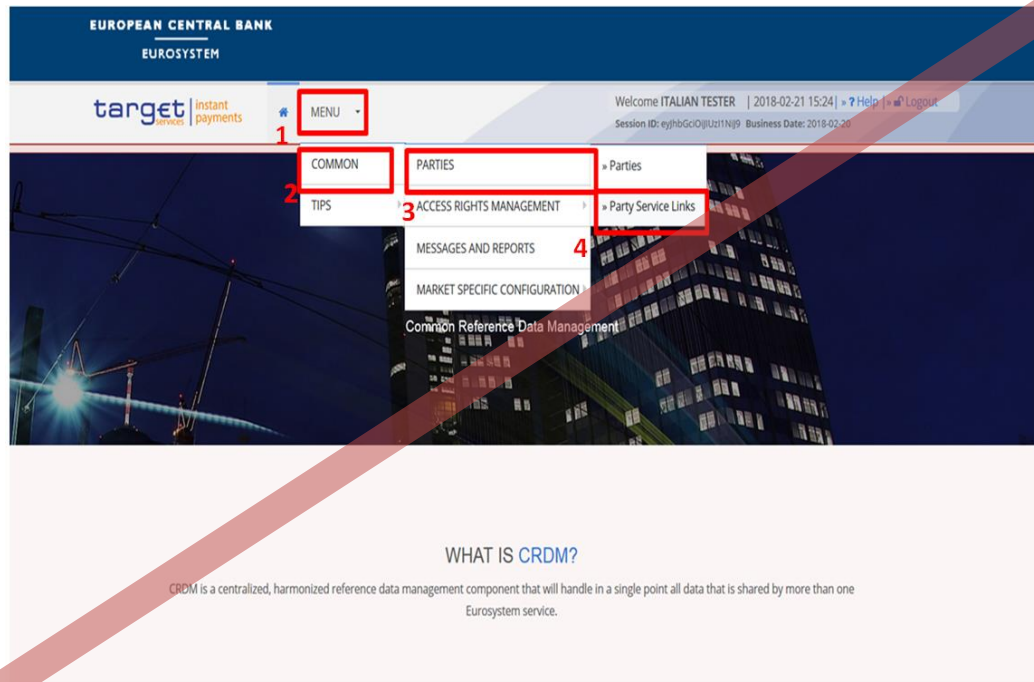Layout of the Welcome page has to be amended.

Illustration 1̶3̶: CRDM menu levels

4.2 *CRDM^{TIPS} UHB V1.0 - §1.2.2.4 FIELD TYPES AND PROPERTIES*

Description of wildcard characters included in general section.

[…]

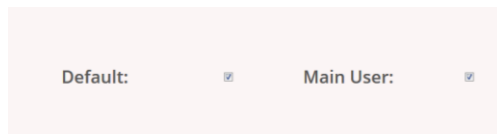|	**Check boxes**: Enable you to select more than one value at the same time. Click on the boxes corresponding to the options you would like to select. Selected check boxes contain a check mark.

Illustration 2~~11~~: Check boxes

Wildcards	A wildcard is a placeholder for characters and it represents any acceptable character or a set of them in a string. In CRDM you can use a wildcard in input fields or google-style fields in all the search screens to search for data widening the result to all the strings matching the pattern. The required number of characters is indicated in the field description. CRDM accepts two possible values:
	▌ '*' that is a placeholder for one or more characters of the input value;
	▌ '?' that is a placeholder for exactly one character of the input value.
	Examples
	CRDM*: The result list contains all data records beginning with 'CRDM'.
	*Account: The result list contains all data records ending with 'Account'.
	CRD?: The result list contains all data records that have any acceptable character at the end of 'CRD', e.g. 'CRDM', 'CRDX', etc.
	The combination of the wildcard '*' is not possible, e.g 'CRD?*' or 'CR**'
	The wildcards are always usable in the fields reported before with the following restrictions:
	▌ It is possible that to properly search with wildcards you have to insert at least two or four characters. In this case, the minimum number of characters to be entered is reported in the field remarks;
	▌ It is possible that a field does not allow wildcards; in this case, this is explicitly mentioned in the Remarks field.
Read-only Fields	In addition to enter and select fields, the CRDM GUI has also read-only fields, which are pre-filled and do not allow data changes.
[…]	

4.~~2~~4.3   *CRDM^{TIPS} UHB V1.0 - §1.2.2.5 COMMON BUTTONS AND ICONS*

Order of the basic buttons has to be amended. Screenshot and the description of the supplementary filters available in the list objects have to be added. Additional feature of the *Back* button described.

Position No.	**Element**	**Description**

1		*Back*	... always leads to the previous functional screen.
			The usage of the *back* icon does not lead to an update or a refresh of the query of the screen.
			Do not use the *back* button of your web-browser to return to the previous screen, to avoid data loss.
			The *back* icon is common to all CRDM screens except for the *welcome* and *search* screens.
			<u>When using the *back* button to go back to screens which include search parameters, the last values input during the same session are retained.</u>
2~~3~~		Export icon	... exports the data of the executed query from the current screen into a csv-file.
			If exporting a list, the related search criteria are exported as well whereas detailed data are only exported, if the respective list and the details screen are covered by the same query. Otherwise just the list entry will be exported.
			The export icon is common to all CRDM screens except for the welcome and the new screens.
			In addition to the exported data from the screen the following information is exported at the start of the file: name of the exported screen (including menu path), current date, name of the user who triggered the exporting, classification label 'RESTRICTED', <u>timestamp of the export,</u> defined search criteria (query parameters, if applicable), 'CHANGED DATA' when exporting an edit screen which contains amended data that has not been submitted yet.
3~~2~~		Print icon	... prints the data of the current screen.
			It is strongly recommended to use this button for generating a clearly arranged overview of data on the printout.
			The print icon is common to all CRDM screens except for the welcome screen.

4	Refresh icon	... reloads the screen.
		In new and edit modes the screen is locked, so it is not possible to refresh.
		The refresh function takes into account the search criteria that were chosen the last time the search button was clicked. Those search criteria will be displayed again.
		Changes that have not yet been saved are lost after using the refresh icon.
		The refresh icon is common to all CRDM screens except for the welcome screen.

[…]

Position No.	Element	Description
1	*Sort* icon	... sorts the list in ascending or descending order by clicking on the up or down arrow.
2	*Supplementary filter*	… allows in-memory filtering, depending on the type of fields, of the displayed list of items according to additional criteria as shown below.
		Data fields supplementary filter criteria:
		❙ Equals
		❙ Greater than
		❙ Less than
		❙ Not equal
		❙ In range
		Text fields supplementary filter criteria:
		❙ Equals
		❙ Not equal
		❙ Starts with
		❙ Ends with
		❙ Contains
		❙ Not contains
		Predefined supplementary filter criteria:
		It contains an adaptive list of values which is consistent with the related search criterion. E.g. for any Status field, the predefined supplementary filter contains the following values: 'All', 'Active', 'Deleted'.
		When a supplementary filter criterion is used, the list is automatically filtered in memory without submitting the query to the back-end. When applied, any supplementary filter can be removed by individually resetting the corresponding filter.
		If a supplementary filter is applied, a small icon near the column header is displayed, as shown in the following

Position No.	Element	Description
		image.

Status ▼
Active

Description of wildcard characters included in general section.

[...]

∎ **Check boxes**: Enable you to select more than one value at the same time. Click on the boxes corresponding to the options you would like to select. Selected check boxes contain a check mark.
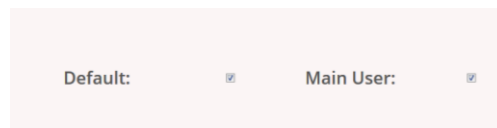
Default: ☑   Main User: ☑

Illustration 11: Check boxes

Wildcards

A wildcard is a placeholder for characters and it represents any acceptable character or a set of them in a string. In CRDM you can use a wildcard in input fields or google-style fields in all the search screens to search for data widening the result to all the strings matching the pattern. The required number of characters is indicated in the field description. CRDM accepts two possible values:

∎ '*' that is a placeholder for one or more characters of the input value;

∎ '?' that is a placeholder for exactly one character of the input value.

Examples

CRDM*: The result list contains all data records beginning with 'CRDM'.

*Account: The result list contains all data records ending with 'Account'.

CRD?: The result list contains all data records that have any acceptable character at the end of 'CRD', e.g. 'CRDM', 'CRDX', etc.

The combination of the wildcard '*' is not possible, e.g 'CRD?*' or 'CR**'

The wildcards are always usable in the fields reported before with the following restrictions:

Read-only Fields	~~In addition to enter and select fields, the CRDM GUI has also read-only fields, which are pre-filled and do not allow data changes.~~

~~[…]~~

4.4 CRDM^{TIPS} UHB v1.0 - §2.2.1.2 DATA CHANGE – DETAILS SCREEN

> Typo in the description of Copy function. The reference to status Rejected has to be removed.

[...]	[...]
Copy	This function enables you to copy fields to create a new data change with the same attributes. Next screen: ❚ *Respective new/edit* screen (filled with the values formerly entered by the first user.) This function is only available if the processing status of the data change is set to 'Revoked' ~~or 'Rejected'~~.
[...]	[...]

~~4.5 CRDM^{TIPS} UHB v1.0 - §2.3.1 PARTIES~~

> ~~Sections related to Distinguished Name-BIC Routing screens shall be swapped from 'Access Rights' to 'Network Configuration' section.~~

~~*2.3.6.1 Distinguished Name-BIC Routing – Search/list Screen*~~

~~[…]~~

~~*2.3.6.2 Distinguished Name-BIC Routing – New/Edit Screen*~~

~~[…]~~

Field "Authorised BIC" is not relevant for TIPS Limits and therefore not displayed in the screen. It will be removed from the description. The wording of the description for fields not relevant for TIPS will be slightly amended in order to be clearer.

Field Description	**Limit – Search Criteria**	
	[…]	[…]
	~~Authorised BIC~~	~~Enter the BIC authorised on the Cash account for whom the limit is inserted~~ ~~Required format is: max. 11 characters (SWIFT-x)~~

~~4.7~~4.6 *CRDM^{TIPS} UHB v1.0 - §2.3.2.~~2~~1 LIMIT~~S~~ – ~~NEW/EDIT~~SEARCH/LIST SCREEN*

Minor typo has to be resolved in the screen access section.

▌ TIPS >> Cash >> Limits >> Limit – search/list screen >> Click on the new or edit button

Currency	Shows the currency of the TIPS Credit Memorandum Balance account linked to the limit.

Buttons

[…]	[…]
CMB Details	This function enables the user to enter the CMB related to the selected limit ~~NOT RELEVANT FOR TIPS~~<u>This field is not relevant for TIPS and therefore disabled.</u>
Limit Utilisation	This function enables the user to display the "Limit utilisation" screen. ~~NOT RELEVANT FOR TIPS~~<u>This field is not relevant for TIPS and therefore disabled.</u>
New	This function enables you to create a new limit. Next screen: **▌** *Limit – new* screen [▶]

4.~~8~~4.7   *CRDM^TIPS UHB V1.0 - §2.3.2.2 LIMITS – NEW/EDIT SCREEN*

The wording of the description for fields not relevant for TIPS will be slightly amended in order to be clearer.

Field Description

Limit	
Cash Account number	Enter the unique number identifying the TIPS Credit Memorandum Balance the limit is related to. This field is a mandatory enter field in the new screen. Required format is: max. 34 characters (SWIFT-x) References for error message [▸]: ▌ DRC9001 ▌ DRC9052
Authorised BIC	Shows the BIC authorised on the cash account for whom the limit is inserted. This field is visible and editable only if the field Limit Type is different from "TIPS CMB". Required format is: max. 11 characters (SWIFT-x) ~~NOT RELEVANT FOR TIPS~~This field is not relevant for TIPS and therefore disabled.
[…]	[…]

4.~~9~~4.8 *CRDM^TIPS UHB v1.0 - §2.3.2.3 CASH ACCOUNTS – SEARCH/LIST SCREEN*

Correction of label for search field "BIC" to actual displayed label "Party BIC".

Field Description

Cash Accounts – Search Criteria	
[…]	[…]
Party BIC	Enter the BIC of the party. Required format is: min. 2 characters, max. 11 characters (SWIFT-x)

4.~~10~~4.9 *CRDM^TIPS UHB v1.0 - §2.3.2.5 CASH ACCOUNT – NEW/EDIT SCREEN*

The field Type has to be renamed into Restrictions.

Restrictions	
~~Type~~Restrictions	[..]

~~4.11~~4.10 *CRDM^TIPS UHB v1.0 - §2.3.2.7 AUTHORISED ACCOUNT USER – NEW/EDIT SCREEN*

Minor typo has to be resolved in the screen access section.

▌ TIPS >> Cash >> Authorised Account User<u>s</u> >> Authorised Account User – search/list screen >> Click on the new or edit button

~~4.12~~4.11 *CRDM^TIPS UHB v1.0 - §2.3.3 ACCESS RIGHTS*

Removal of entire sections 2.3.3.16 and 2.3.3.17 which are moved to section 2.3.6.

~~4.13~~4.12 *CRDM^TIPS UHB v1.0 - §2.3.1 PARTIES*

TIPS BIC directory screen shall be swapped from section Network Configuration to Parties. The screen access has to be amended accordingly. Further enhancement on the wording of "Context of Usage" and "Buttons" sections has been added. Revision button has to be removed since the functionality does not apply. Typo in the header of the field description has to be fixed. Screenshot added for the TIPS Directory Search/list screen

2.3.1.8 TIPS Directory – Search/List Screen

Context of Usage
This screen contains a number of search fields. By inputting the relevant data, you can search for TIPS directory objects. The search results will be displayed in a list, which is sorted by the values of the 'User BIC' column in ascending order (default setting).

<u>In addition, by clicking on the relevant buttons on the top of the screen, it is possible to download the last and the previous version of the TIPS Directory in Full or Update mode.</u>

Screen Access ▌ Common >> ~~Network Configuration~~<u>Parties</u> >> TIPS Directory

[…]
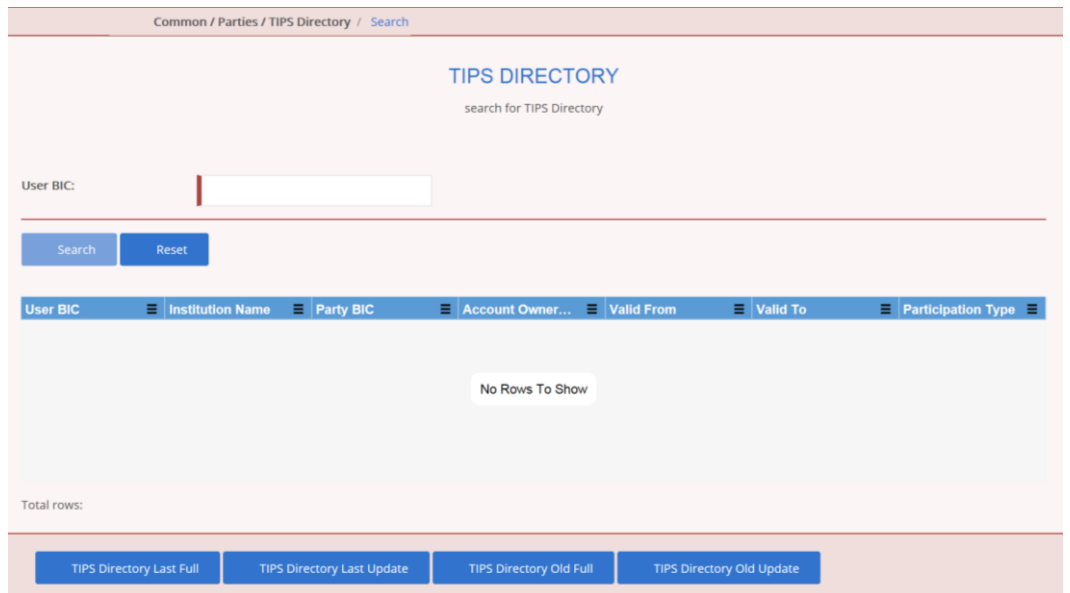
Illustration xx: TIPS Directory – Search/List Screen

Buttons

Search	This function enables you to start a search according to the criteria entered. The results are displayed in a list on the same screen.
Reset	This function enables you to set default search criteria and blanks out all optional criteria.
~~Revisions~~	~~This function enables you to display the revisions of the selected TIPS directory.~~
TIPS Directory Last Full	This function enables you to download the Full version of the last TIPS directory.
TIPS Directory Last Update	This function enables you to download the Delta version of the last TIPS directory.
TIPS Directory Old Full	This function enables you to download the Full version of the previous TIPS directory.
TIPS Directory Old Update	This function enables you to download the Delta version of the previous TIPS directory.

TIPS~~CRDM~~ BIC Directory – List	
User BIC	Shows the BIC configured as Authorised Account User in TIPS. This BIC identifies one and only one TIPS Account or CMB in TIPS and it is the BIC that shall be used to address Instant Payments in TIPS.
[...]	[...]

4.14~~4.13~~ *CRDM*^{*TIPS*} *UHB v1.0 - §2.3.3.16 DISTINGUISHED NAME-BIC ROUTING – SEARCH/LIST SCREEN*

Inclusion of query privilege to access the screen.

~~4.14.1.1~~4.13.1.1 **Distinguished Name-BIC Routing – Search/list Screen**

Context of Usage
This screen contains a number of fields regarding the relationship between a Distinguished Name and a BIC for which it is authorised to operate. By inputting the relevant data you can search for DN-BIC relations. The search results will be displayed in a list. After selecting an entry, you can proceed further by clicking on the buttons below.

Screen Access
❙ TIPS >> Common >> Network Configuration>> DN-BIC Routing

Privileges
To use this screen you need the following privilege [▶]:

❙ DN-BIC Routing Query

❙ Delete DN-BIC Routing

4.15~~4.14~~ *CRDM*^{*TIPS*} *UHB v1.0 - §2.3.6.1 TIPS DIRECTORY – SEARCH/LIST SCREEN*

Removal of entire section 2.3.6.1 which is moved to new section 2.3.1.8.

4.16~~4.15~~ *CRDM*^{*TIPS*} *UHB v1.0 - §2.3.1.6 PARTY SERVICE LINK – SEARCH/LIST SCREEN*

Typos related to the next screen for *Reset* and *Search* buttons.

Buttons

[…]	[…]
Search	This function enables you to start a search according to the criteria entered. The results are displayed on the same screen. Next screens: ❚ *~~Limit~~Party Service Link – search/list* screen [▶]
Reset	This function enables you to set default search criteria and blanks out all optional criteria. Next screen: ❚ *~~Limit~~Party Service Link – search/list* screen [▶]
[…]	[…]

~~4.17~~4.16 *CRDM^{TIPS} UHB V1.0 - §2.3.4.5 REPORT CONFIGURATION – SEARCH/LIST SCREEN*

Inclusion of additional search fields anticipated from the full CRDM version. These fields are not relevant for TIPS. Inclusion of the additional "TIPS Directory Update" report type.

[…]

Screenshot
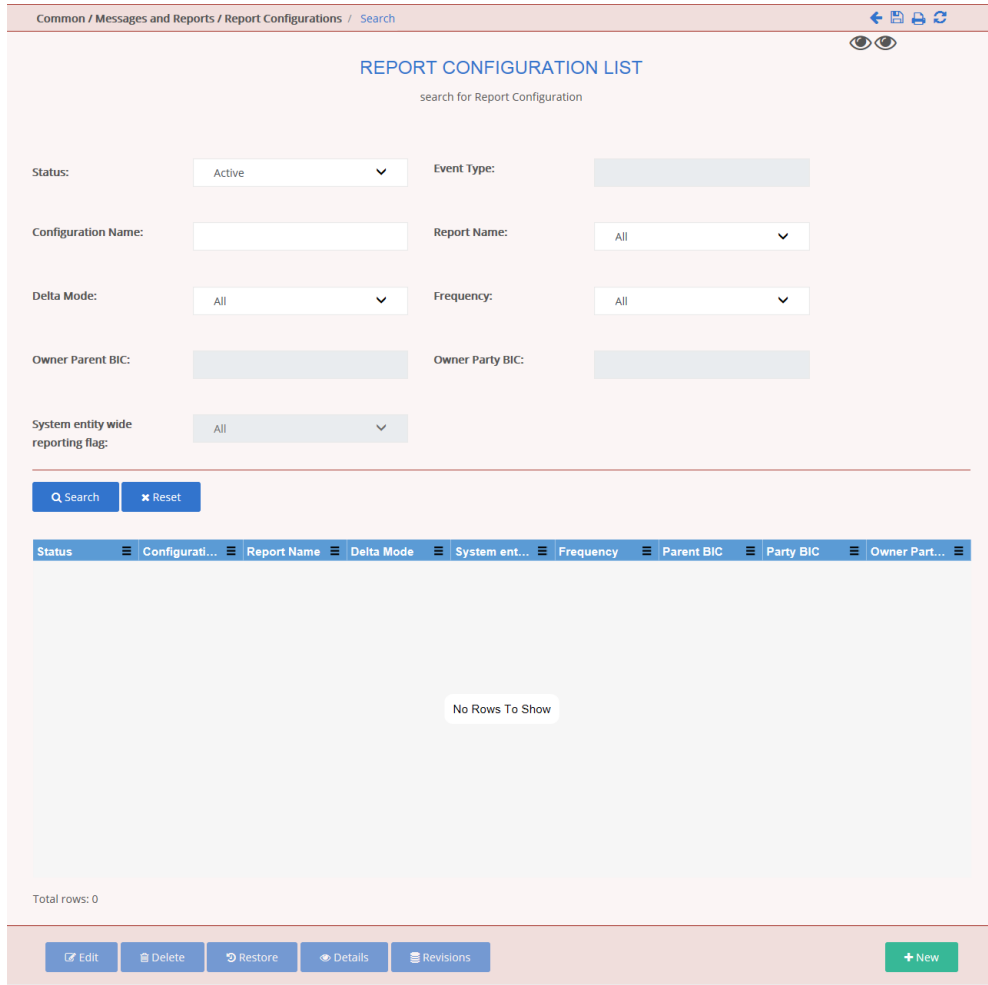
Illustration 61: Report configuration – search/list screen

Field Description

Report configuration – Search criteria	
Status	Select the status of the Report from the possible values: **▌** All (default value) **▌** Active **▌** Deleted
<u>Event Type</u>	<u>Enter the code of the event type that triggers the report.</u> <u>This field is not relevant for TIPS and therefore disabled.</u>
Configuration Name	Enter the name of the report configuration. Required format is: max. 35 characters (SWIFT-x) Reference for error message [ ]: **▌** DRDV008
Report Name	Select the name of the report type from the possible values:

Report configuration – Search criteria	
	❙ All (default value)
	❙ TIPS Statement of Account Turnover
	❙ TIPS Statement of Accounts
	❙ TIPS Directory
	❙ <u>TIPS Directory Update</u>
Delta mode	Select whether the recipient receives the relevant report in delta mode or in full mode from the possible values:
	❙ All (default value)
	❙ Yes
	❙ No
Frequency	Select the frequency (expressed in hours) with which the report is generated.
	Possible values are:
	❙ All (default value)
	❙ 3
	❙ 6
	❙ 12
<u>Owner Parent BIC</u>	<u>Select the BIC of the party which owns the report configuration from the drop-down menu.</u>
	<u>This field is not relevant for TIPS and therefore disabled.</u>
<u>Owner Party BIC</u>	<u>Select the BIC of the party which owns the report configuration from the drop-down menu.</u>
	<u>This field is not relevant for TIPS and therefore disabled.</u>
<u>System Entity Wide reporting flag</u>	<u>Select whether the report should include information about the entire system entity.</u>
	<u>This field is not relevant for TIPS and therefore disabled.</u>

4.18<u>4.17</u> *CRDM^{TIPS} UHB v1.0 - §2.3.4.6 REPORT CONFIGURATION – DETAILS SCREEN*

Button "Display generated Reports" shall be removed from the screen as dynamic data cannot be accessed by CRDM. Additionally, the screenshot at page 200 shall be replaced with the updated layout and the wording of the description for fields not relevant for TIPS will be slightly amended in order to be clearer.

[…]

Field Description	[...]	[...]
	Currency Code	Shows the currency code associated to the report configuration and to the event
		~~NOT RELEVANT FOR TIPS~~<u>This field is not relevant for TIPS and therefore disabled.</u>

Buttons	[...]	[...]
	~~Display Generated Report~~	~~This function enables you to display the available reports related to the selected report configuration.~~
		~~This function is enabled only if one of the elements of the Report configurations party links is selected.~~

~~4.19~~<u>4.18</u> *CRDM^{TIPS} UHB v1.0 - §2.3.4.7 REPORT CONFIGURATION – NEW/EDIT SCREEN*

The wording of the description for fields not relevant for TIPS will be slightly amended in order to be clearer.

Field Description	**Report configuration**	
	Owner Parent BIC	~~NOT RELEVANT FOR TIPS~~<u>This field is not relevant for TIPS and therefore disabled.</u>
	Owner Party BIC	~~NOT RELEVANT FOR TIPS~~<u>This field is not relevant for TIPS and therefore disabled.</u>
	[…]	[…]
	System Entity Wide Reporting Flag	Shows whether the report should include information about the entire system entity.
		Reference for error message [ ]:
		❙ DRCV030
		This field is select field in the new screen.
		~~NOT RELEVANT FOR TIPS~~<u>This field is not relevant for TIPS and therefore disabled.</u>
	[…]	[…]

4.19 CRDM^{TIPS} UHB v1.0 - §2.3.6 NETWORK CONFIGURATION

Sections related to Distinguished Name-BIC Routing screens shall be swapped from 'Access Rights' to 'Network Configuration' section.

2.3.6.1 Distinguished Name-BIC Routing – Search/list Screen

[...]

2.3.6.2 Distinguished Name-BIC Routing – New/Edit Screen

[...]

4.20 CRDM^{TIPS} UHB v1.0 - §2.3.7.1 REVISIONS/AUDIT TRAIL – LIST SCREEN, 2.3.7.2 REVISIONS/AUDIT TRAIL – DETAILS SCREEN

Wrong timestamp format in Date and Time fields in revision Audit Trail List and Details screens.

2.3.7.1 Revisions/Audit Trail – List Screen

Revisions – List	
[...]	[...]
Revision/Audit Trail Entry	
[...]	[...]
Date and Time	Shows the date and time at which the user changed the data. Displayed format is: YYYY-MM-DD hh:mm:ss:µsµsµsµsµs

2.3.7.2 Revisions/Audit Trail – Details Screen

| Revisions – List	
[...]	[...]
Date and Time	Shows the date and time at which 'User 1' changed the data. Displayed format is: YYYY-MM-DD hh:mm:ss:µsµsµsµsµs
[...]	[...]
Date and Time	Shows the date and time at which 'User 2' confirmed the change of data. Displayed format is: YYYY-MM-DD hh:mm:ss:µsµsµsµsµs

Revisions – List	
[…]	[…]

4.21 CRDM^{TIPS} UHB v1.0 - §4.1.4 TIPS DIRECTORY

CRDM^{TIPS} UHB v1.0 - §4.1.4 TIPS D_{IRECTORY} is rendered as:

4.21 *CRDM^{TIPS} UHB v1.0 - §4.1.4 TIPS DIRECTORY*

TIPS Directory sitemap has to be added. Chapter numbers for subsequent sections to be aligned accordingly.
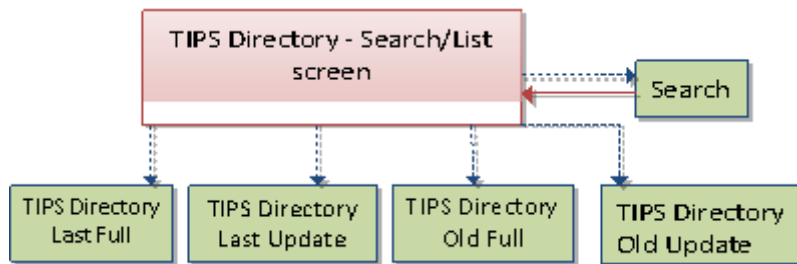
4.22 *CRDM^{TIPS} UHB v1.0 - §4.2.2.41 TIPS DIRECTORY – SEARCH/LIST SCREEN*

Privilege code for TIPS Directory query has to be amended.

Privilege	Privilege Code	Screen Criteria
TIPS Directory Query	~~NCQ_T2SBICQuery~~SDQ_TIPSDirectoryQuery	n/a

4.23 *CRDM^{TIPS} UHB v1.0 - §4.3.2.40 REFERENCES FOR ERROR MESSAGES – TECHNICAL ADDRESSES NETWORK SERVICES LINK – NEW/EDIT SCREEN*

Correct wording of business rules to align error texts to actual implementation.

[…]			
DPC3006	❙ Submit Row button	Technical Address Network Service Link for TIPS already defined for ~~this~~ Party	When performing a Technical Address Network Service Link create request, each Party can have no more than one link to a Network Service for TIPS notifications and reports.
[…]			
DPD3009	❙ Restore Row button	Technical Address Network Service Link for	When performing a Technical Address Network Service Link restore request, each Party can have no more than one link to a Network Service for TIPS

		TIPS already defined for ~~this~~ Party	<u>notifications and reports</u>.
[…]			

5   ESMIG^{TIPS} UDFS

5.1   *ESMIG^{TIPS} UDFS v1.0 - § 1.4.1 ESMIG DATA EXCHANGE INFORMATION*

Reference to compression end-to-end for reports has to be added.

1.4.1 Compression

In the TIPS context the compression is only used ~~neither for instant messaging nor~~ for file-based transfer.

_____

High level description of Impact:

_____

Outcome/Decisions: