EUROPEAN CENTRAL BANK

EUROSYSTEM

TIPS User Testing

TIPS-CG meeting



20 October 2026

1 **R2026.NOV Timeline and Scope**

2 Insights from the 2026 E2E Volume Test

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Timeline and scope R2026.NOV

- R2026.NOV User Testing started **9 October**
- User Testing planned to finish by **11 November**

CR	Description
TIPS-0075-URD	Full compliance with OCT-Inst scheme
TIPS-0077-SYS	Visibility of AAU BICs of SEK community in the TIPS Directory
TIPS-0080-SYS	Implementation of an R-only transactions BIC functionality
TIPS-0097-SYS	TIPS messages towards the upgrade to ISO MR2025
TIPS-0105-SYS	Editorial changes to TIPS SDDs R2026.JUN
TIPS-0103-URD	Enhancing TIPS for interlinking with other Fast Payment Systems
TIPS-0104-SYS	TIPS messages towards the upgrade to ISO MR2026

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1 R2026.NOV Timeline and Scope

2 **Insights from the 2026 E2E Volume Test**

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TIPS 2026 E2E Volume Test

- Following the successful 2025 E2E Volume Tests and in line with the request of several TIPS-CG members, a third coordinated testing exercise has been organized in the TIPS UTEST environment
- During the period 07/09 - 11/09, the TIPS UTEST environment was scaled up to accommodate higher activity; 4CB had informed the ESMIG NSPs about increased load during this week
- The Eurosystem offered this week as **"playground"** for PSPs to test their test systems' capacity
- In addition, for Tuesday, 08/09, and Thursday, 10/09, **21 entities, representing up to 900 TPS** (Transactions per second) had expressed interest in participating in coordinated testing; 20 (19) PSPs participated
- During these two testing days, 4CB experts provided live troubleshooting and analysis for TIPS related questions and the ECB performed a coordination role for a smooth testing experience
- Test cases covered sending, receiving, and parallel sending and receiving under different load scenarios (50-100% peak TPS) and various durations (5 - 60 minutes)

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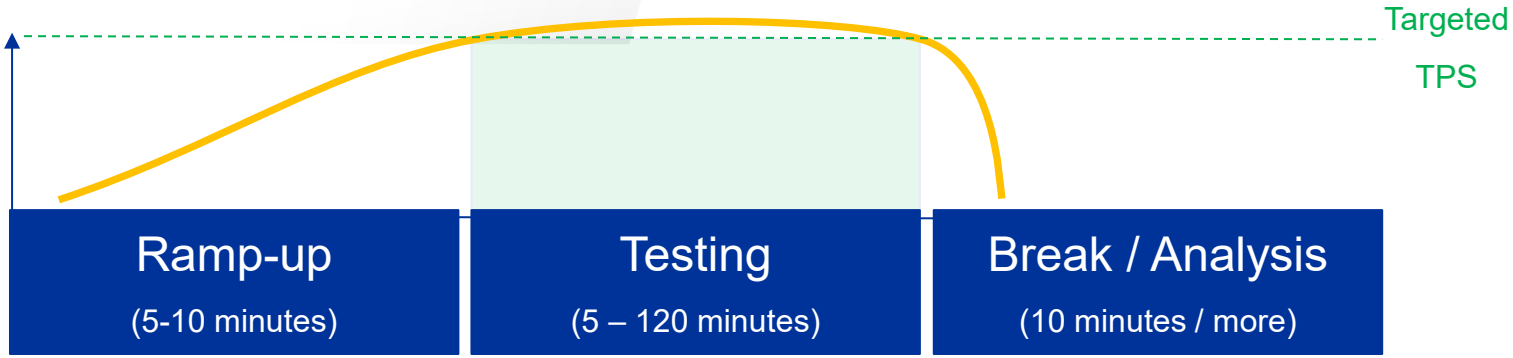
Conceptual Test Process and Playbook



1) **Role Allocation**
   Each PSP will initially act as either a sender or receiver. Test partners will be pre-allocated.
2) **Ramp-up Phase**
   Gradually increase TPS to the target level in coordination with test partners (5-10 minutes).
3) **Testing Phase**
   Maintain the targeted TPS for fixed duration.
4) **Analysis**
   Review test results to identify bottlenecks, failures, or areas for improvement.
5) **Next Test**
   Adjust parameters/role and progress to the next test scenario.

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Main findings and insights: end-to-end capacity is determined by the weakest component

- ***what looks like one big pipe...*** is in reality a **chain of many smaller pipes**, with the smallest one defining the **overall bandwidth**.
- Several PSPs faced internal or external constraints that prevented them from reaching or sustaining their planned peak capacity
- Third-party applications (AML, fraud detection, etc.) must scale in parallel, not just the core platform; Full E2E testing also includes auxiliary systems!
- Systems connected for testing in UTEST are not always designed for high load tests



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Other recurring issues

- Internal PSP systems check PROD TIPS Directory - non-PROD BICs lead to issues; it is essential that PSPs are aware of such interdependencies in their setup, so that test partners can be informed in advance

- Several PSPs expressed interest to join last-minute - trade-off between **high participation** and **long-term planning**

- System availability: despite smoke-tests, some participants were encountering difficulties with their test systems

- Some PSPs **mistakenly** expect the Eurosystem to coordinate with PSPs' service providers. PSPs must involve and **coordinate with CSMs and instructing parties directly** in line with the communication sent to the TIPS-CG and during the kick-off calls

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Testing in TIPS UTEST

How to find test partners:

1) Contact your National Service Desk / National Central Bank (NCB)
2) Your NCB will forward the test partner request to the TRSG Secretariat
3) The TRSG Secretariat will forward the test partner request to all TRSG members (NCBs)
4) Each respective TRSG member will forward the request to its local community.

Load testing

If you intend to **perform stress tests**, please inform, in addition to your NCB, the ECB (TIPS-TRSG_Secretariat@ecb.europa.eu) at least two weeks in advance about your testing activities to ensure that the UTEST environment is sufficiently scaled-up and to avoid conflicting testing activities.

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Thank you for your attention!



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