DEUTSCHE BUNDESBANK EUROSYSTEM

TIPS-Broadcast
How to communicate a planned downtime for multiple BICs?

TIPS-CG 17 February 2026

TIPS Broadcast
Background

- The TIPS Broadcast has been introduced in June 2025.
- Participants can **announce a planned downtime** via the TIPS GUI.
- The screen includes a „Party BIC“ field, while the affected **AAU-BIC is provided within the recommended message to be entered in the free text field (→ Infoguide)**:

Please be informed that, due to [add reason], the [identifier of the respective participant] will be temporarily unavailable for the [sending/receiving/settlement] of instant payments in [EUR/SEK/DKK] currency. The planned downtime will take place on [Weekday], [Day/Month/Year] from [specific start time CET] to [specific end time CET].

But: **How to include the information which BICs are going to be temporarily unavailable, if multiple BICs / Reachable Parties are affected by the downtime?**
Note: This may be several hundreds of BICs, depending on the participant.

TIPS Broadcast
How to communicate a planned downtime for multiple BICs?

Practical problems:

- **Sending one broadcast message for every AAU-BIC**
  → not feasible if a high number of BICs is affected
- **Listing all the BICs in the free text field of one message**
  → still cumbersome to enter and the maximum field length might be exceeded

Another important aspect to be considered:

- From June 2026, participants can **receive the broadcasts via A2A message** (admi.004).
  The idea behind this functionality is to be able to automatically process the incoming messages (in order to not accept any payments for these BICs during the downtime, thus avoiding rejections)
  → **Any solution involving the free text field will be difficult to process automatically**

TIPS Broadcast
Possible solutions?

Use of BIC-8 in the broadcasts

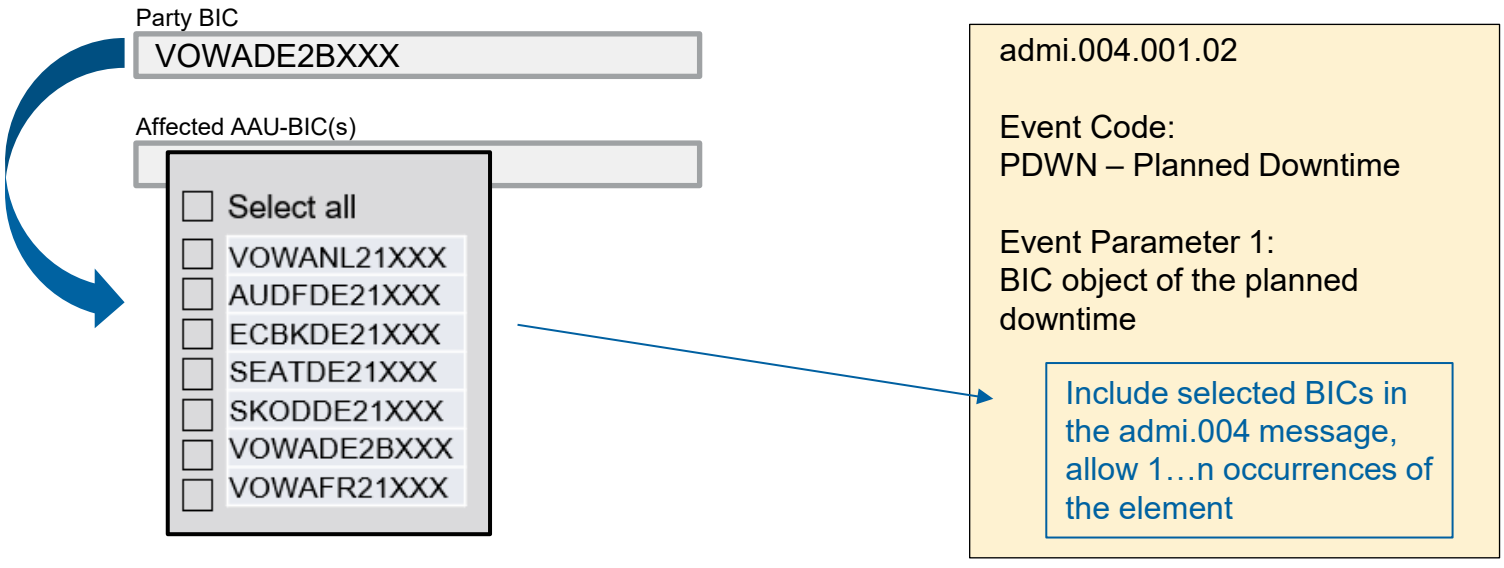
- Not suitable for all participants / does not cover all constellations
  → examples: branches in different countries; usage of old BICs after mergers; in some banking groups several institutions share the BIC-8 and are only distinguishable by the branch codes
- The receiving participants would need to be able to process BIC-8 information, while TIPS usually only uses BIC-11

Adapt the admi.004 message to allow an unlimited number of occurrences for the parameter that includes the affected AAU-BICs

- allows automated processing by the receiving participant
- downside: admi.004 message in TIPS would not be identical to the message used in T2
- open question remains: how to enter multiple BICs via the U2A screen?

TIPS Broadcast
Idea from the NSG

Introduce a drop-down menu in the broadcast screen?



→ Possible change request? Cost-benefit relation?

→ Would not be available in time for June: interim solution needed in any case

TIPS Broadcast
Example admi.004 (current solution) provided by 4CB

It is currently possible to send broadcasts for one BIC, **using BIC-11 or BIC-8 information**.

Example of message using BIC-11 in *Event Parameter* field:

```
<SysEvtNtfctn>
  <EvtInf>
    <EvtCd>IDWS</EvtCd>
    <EvtParam>NCBKITRRXXX</EvtParam>
    <EvtParam>PBBKITRR001</EvtParam>
    <EvtTm>2025-12-31T10:00:52Z</EvtTm>
  </EvtInf>
</SysEvtNtfctn>
```

Example of message using BIC-8 in *Event Parameter* field:

```
<SysEvtNtfctn>
  <EvtInf>
    <EvtCd>IDWS</EvtCd>
    <EvtParam>NCBKITRRXXX</EvtParam>
    <EvtParam>PBBKITRR</EvtParam>
    <EvtTm>2025-12-31T10:00:52Z</EvtTm>
  </EvtInf>
</SysEvtNtfctn>
```

TIPS Broadcast
Example admi.004 (current solution) provided by 4CB

It is also currently possible to send broadcasts for multiple BICs using the available fields of the message for a total of 84 involved BIC-11:

- **One BIC-11** in ***Event Parameter*** field
- **Multiple BIC-11 (up to 83)** in ***Event Description*** field (*Max1000Text*)

Example of message using one BIC-11 in *Event Parameter* and five BIC-11 in *Event Description* field:

```
<SysEvtNtfctn>
  <EvtInf>
    <EvtCd>IDWS</EvtCd>
    <EvtParam>NCBKITRRXXX</EvtParam>
    <EvtParam>PBBKITRR001</EvtParam>
    <EvtDesc>PBBKITRR002 PBBKITRR003 PBBKITRR004 PBBKITRR005 PBBKITRR006</EvtDesc>
    <EvtTm>2025-12-31T10:00:52Z</EvtTm>
  </EvtInf>
</SysEvtNtfctn>
```

Note: This example shows a message for an immediate downtime. With planned downtimes, we need to consider that more than 200 characters are already used by the message recommended in the Infoguide to be entered in the free text field (see slide no 2), that is going to be mapped to the event description field in the admi.004.

TIPS Broadcast
Example admi.004 (current solution) provided by 4CB

How is the GUI screen mapped to the outgoing admi.004 message in case of planned downtimes?

Parameters for event code **PDWN**:
- **Parameter 1**: BIC object of the Planned Downtime;
- **Parameter 2**: timestamp of the start of the planned downtime, expressed in UTC with format YYYY-MM-DDTHH:MM:SSZ;
- **Parameter 3**: timestamp of the end of the planned downtime, expressed in UTC with format YYYY-MM-DDTHH:MM:SSZ;
- **Parameter 4**: BIC of the broadcast sender.

TIPS Broadcast
Discussion points

Step 1) Interim solution

→ **How can PSPs with a high number of BICs enter these in the GUI to announce a planned downtime?**

→ **Would it be okay to use a combination of BIC-8 and BIC-11 in one message? Will the receiving participants be able to process this information?**

→ **Do we need to define the structure and content of the free text field more rigidly in order to enable automated processing on the receiving side?**

TIPS Broadcast
Discussion points

Step 2) Change request

→ **Even with an agreed structure, mistakes are still likely with manual handling: Other solution needed?**

→ **Drop-down solution in GUI solves both problems (multiple BICs can easily be selected + fixed structure in A2A message on receiving side), but do the benefits justify the costs?**

→ **How many CG members plan to sign up for the receipt of A2A broadcasts?**