TIPS real-time reconciliation

TIPS CG – 17 February 2026

Summary

1	**Introduction**
2	**Enhancing the Message Exchange Processing for TIPS (MEPT)**
3	**Examples**

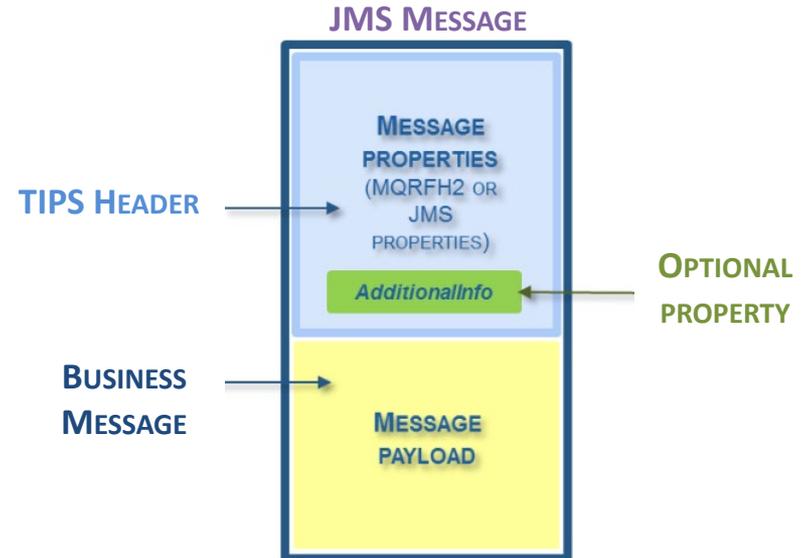| 1	**Introduction**
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target services | TIPS | Introduction

- The change request **TIPS-0032** brought significant enhancements in the area of reconciliation process and had introduced a real-time new reconciliation model based on properties at **transport protocol level**.

- Currently, the reconciliation of the transactions relies on reports, i.e. **Statement of Accounts** (camt.053), generated daily (in full mode) or during the business date with a predefined frequency (in delta mode).

- The new proposed model, initially developed to respond to a business requirement from the Swedish community, is not limited to the SEK processing. Therefore, any TIPS actor may decide to take advantage of this additional feature.

Introduction

- The new TIPS feature aims at supporting real-time reconciliation by providing the following additional information, after **each successfully settled transaction**:

  - **Sequence posting**, indicating the number of postings since the last business date change;

  - **Final balance of the account**, after successful settlement of the underlying transaction.

- This information is conveyed to TIPS Actors by enhancing the **Message Exchange Processing for TIPS (MEPT)** protocol, which is used in the communication between TIPS and the Network Service Providers.

- More in detail, TIPS uses an additional optional property at transport level for each Payment Transaction (i.e., Instant Payment or Recall Response) and Liquidity Transfer having a final status equal to "Settled".

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target services | TIPS | Enhancing the Message Exchange Processing for TIPS (MEPT)

- The additional information has been included in the **message header** without affecting the payload of the message.

- In this way TIPS will provide the information to TIPS actors without any breach of the SEPA Inst scheme connected with the manipulation of the content of the ISO business message.

- The message header contains a subset of information and it is composed by JMS properties that can be either mandatory or optional.

- An optional property, named «*Additional Info*» is used for the additional information to be conveyed to the TIPS Actors. Such property will be transported by the NSPs from TIPS towards the TIPS actors.

JMS MESSAGE

TIPS HEADER

MESSAGE PROPERTIES (MQRFH2 OR JMS PROPERTIES)

AdditionalInfo

OPTIONAL PROPERTY

BUSINESS MESSAGE

MESSAGE PAYLOAD

target services | TIPS | Enhancing the Message Exchange Processing for TIPS (MEPT)

- The optional property «**AdditionalInfo**» contains multiple key/value pairs, encoded in JSON.

- As a result, applications that need to read this property must not look for an exact match but rather use a JSON parser, which will also make sure they are forward compatible with future TIPS releases.

Additional Info

Already available as of TIPS R3.1

'seq'=INTEGER $\longrightarrow$ The unique sequence number TIPS assigns to each operation.
'bd'=YYYY-MM-DD $\longrightarrow$ The RTGS business day when the settlement took place.

'dbal'=DECIMAL $\longrightarrow$ The last debtor account's balance.
'dpos'=INTEGER $\longrightarrow$ The number of postings on the debtor account since last business date change
'cbal'=DECIMAL $\longrightarrow$ The last creditor account's balance.
'cpos'=INTEGER $\longrightarrow$ The number of postings on the creditor account since last business date change

Implemented as of TIPS R4.1

Enhancing the Message Exchange Processing for TIPS (MEPT)

- The **additional information** is provided with the following business cases:

  - **Settled instant payment:** pacs.002 as positive confirmation

  - **Settled positive Recall Response:** pacs.002 and pacs.004

  - **Settled Incoming Liquidity Transfer:** camt.054 (credit) notification message

  - **Settled Outgoing Liquidity Transfer:** camt.025 and camt.054 (debit) notification message

  - **Settled intra-service Liquidity Transfer:** camt.025 and camt.054 (debit and credit) notification messages

  - **Investigation**: re-generated pacs.002 as positive confirmation

  - **Query:** ReturnTransaction message

- Available for both (i) standard and (ii) SIP settlement models for the account(s) under the scope of the message receiving entity.

# Enhancing the Message Exchange Processing for TIPS (MEPT)
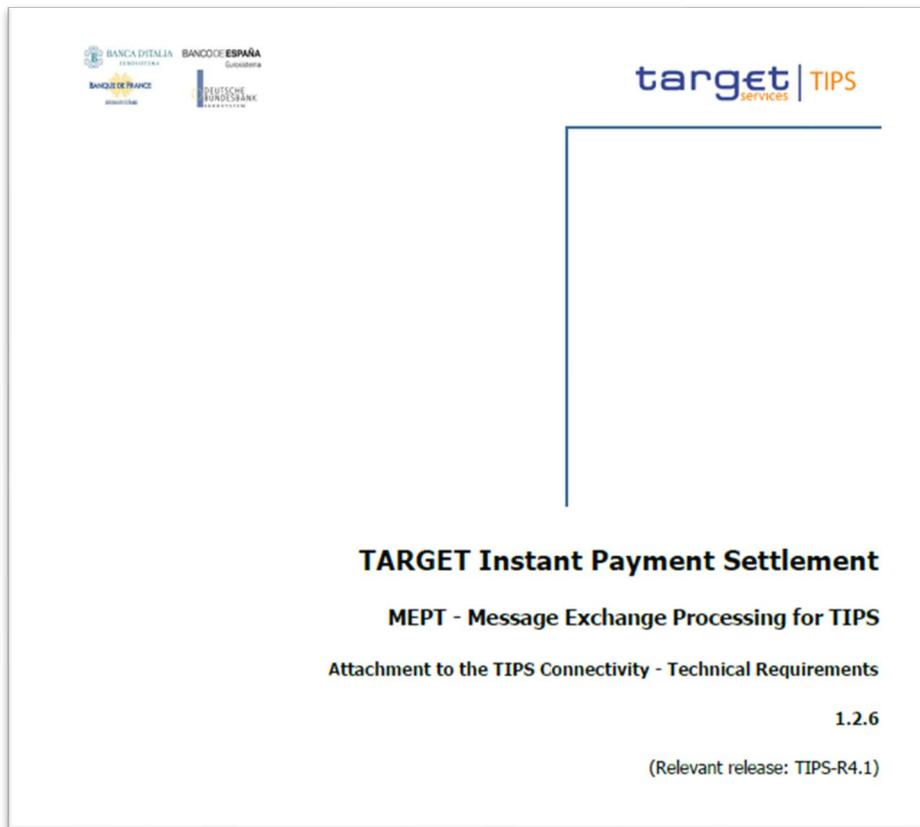
TARGET Instant Payment Settlement

MEPT - Message Exchange Processing for TIPS

Attachment to the TIPS Connectivity - Technical Requirements

1.2.6

(Relevant release: TIPS-R4.1)

AdditionalInfo	Additional information provided by the platform to the actor. It contains multiple key/value pairs, encoded in JSON. The key/value pairs TIPS currently includes are: "seq":n, - where n is the unique sequence number TIPS assigns to each operation, "bd":"YYYY-MM-DD" - where YYYY-MM-DD is the RTGS business day when the settlement took place, "dbal":d where d (decimal) is the last debtor account's balance, "dpos":n where n (integer number) is the number of postings on the debtor account since last business date change, "cbal":d where d (decimal) is the last creditor account's balance, "cpos":n where n (integer number) is the number of postings on the creditor account since last business date change. Other pairs can be added by TIPS at any moment. Optional. Max length: 300	SendRequest	Yes	Yes

target | TIPS **Summary**

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Examples (1/3)

The examples are based on the reference data configuration introduced below:

- PSP1 is authorized to settle on a TIPS DCA (TACC1), whose starting balance is 20 EUR;

- PSP2 is authorized to settle on a TIPS DCA (TACC2), whose starting balance is 37 EUR.
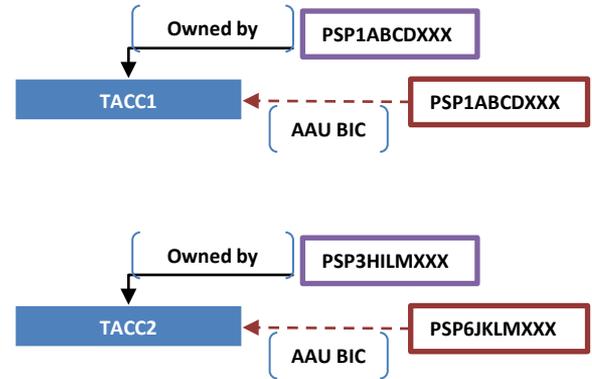
Each examples highlights (i) how the account balances change and (ii) the information provided to TIPS Actors using the optional network envelope property «**AdditionalInfo**».

- Example #1: T_1 Successful settlement of an Instant Payment - Originator: PSP1, Beneficiary: PSP2

- Example #2: T_2 Successful settlement of an Instant Payment - Originator: PSP2, Beneficiary: PSP1

(*) Assumption: the transactions above are settled during the same T2 business day

Examples (2/3)

Example #1:

T_1 Successful settlement of an Instant Payment - **Originator:** PSP1, **Beneficiary:** PSP2

Mess Type	Trans ID	Originator	Beneficiary	Amount
Pacs.008	TRID00000001	**PSP1ABCDXXX**	**PSP6JKLMXXX**	**5 EUR**

Mess Type	Trans ID	Originator	Status
Pacs.002	TRID00000001	**PSP1ABCDXXX**	ACCP

Message sent to **PSP1ABCDXXX**

Mess Type	Trans ID	Originator	Status	*dbal*	*dpos*	*bd*
Pacs.002	TRID00000001	**PSP1ABCDXXX**	ACCP	**15**	**1**	**2026-01-27**

TACC1 account balance	
BEFORE SETTLEMENT	**20**
AFTER SETTLEMENT	**15**

PSP1ABCDXXX

Message sent to **PSP6JKLMXXX**

Mess Type	Trans ID	Originator	Status	*cbal*	*cpos*	*bd*
Pacs.002	TRID00000001	**PSP1ABCDXXX**	ACCP	**42**	**1**	**2026-01-27**

TACC2 account balance	
BEFORE SETTLEMENT	**37**
AFTER SETTLEMENT	**42**

PSP6JKLMXXX

target | services | TIPS   Examples (3/3)

Example #2:

T$_2$ Successful settlement of an Instant Payment - **Originator:** PSP2, **Beneficiary:** PSP1

Mess Type	Trans ID	Originator	Beneficiary	Amount
Pacs.008	TRID00000002	PSP6JKLMXXX	PSP1ABCDXXX	11 EUR

Mess Type	Trans ID	Originator	Status
Pacs.002	TRID00000002	PSP6JKLMXXX	ACCP

Message sent to **PSP1ABCDXXX**

Mess Type	Trans ID	Originator	Status	dbal	dpos	bd
Pacs.002	TRID00000002	PSP6JKLMXXX	ACCP	31	2	2026-01-27

TACC2 account balance		← ---- PSP6JKLMXXX
BEFORE SETTLEMENT	42	
AFTER SETTLEMENT	31	

Message sent to **PSP6JKLMXXX**

Mess Type	Trans ID	Originator	Status	cbal	cpos	bd
Pacs.002	TRID00000002	PSP6JKLMXXX	ACCP	26	2	2026-01-27

TACC1 account balance		← ---- PSP1ABCDXXX
BEFORE SETTLEMENT	15	
AFTER SETTLEMENT	26	

Thank you for the attention!