



EUROPEAN CENTRAL BANK

EUROSYSTEM

Yearly TIPS-CG Business Value Assignment

Prioritisation exercise:
Your role into this exercise

17 February 2026



Agenda

- 1** Recap on the TIPS-CG Yearly Business Value exercise
- 2** Basket of CRs for the yearly business value exercise of Feb 2026
- 3** Your role in the yearly Business Value exercise
- 4** Next steps
- 5** Annexes

Recap on the TIPS-CG Yearly Business Value exercise

➤ Background

- Every year in February, the TIPS Consultative group (TIPS-CG) assesses the pending change requests (and/or initiatives if any) in a comparative exercise, i.e. ranking the pending change requests by providing business values
- The outcome of the exercise is to:
 1. **Build a ranking** → to signal to the Eurosystem the highest value in terms of change requests and/or initiatives
 2. **Receive input to define the TIPS Roadmap** → the TIPS-WG will consider the ranking in preparing its recommendation to the MIB in terms of the Release scope/Roadmap

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Elements to consider for Yearly Business Value exercise

- The yearly business exercise of February 2026 includes:
 - I. Already considered change requests not allocated to any release*
 - II. New change requests not allocated to any release (already drafted or to be drafted)
 - III. Potential ideas for improvements in TIPS: any suggestions for enhancements and/or new features for TIPS
→ **TIPS-CG members' view**

*As long as the status of the CR is not "withdrawn"

TIPS Yearly Business Value exercise 2026

Basket of CR for the yearly BV exercise of Feb 2026 → CRs to be assessed!

Category	CR ID	CR description
Already considered Change Requests not allocated to any release; to be re-assessed	TIPS-0041-URD	Introduction of non-time critical (NTC) instant payments in TIPS → taking into account that this change request might be revised following the discussion with the Dutch Payment Association on the Operational Arrangement: <ul style="list-style-type: none"> • Do you believe that NTC process would support your institution to manage higher payment volumes more effectively? • Knowing that the estimated effort to implement NTC is low, does your institution plan to offer NTC payments to your customers?
	TIPS-0046-SYS	Resend TIPS Reports (updated version with possibility in the GUI to trigger a resend via A2A (instead of a download))
	TIPS-0069-SYS	Camt.050 leading and trailing blanks
	TIPS-0071-SYS	Quicker communication during non-standard support hours
	TIPS-0073-SYS	TIPS-0073-SYS - Removal of the Participation Type from TIPS Directory
	TIPS-0082-URD	CMB feature enhancements: automatic reset functionality, floor/ceiling notifications to RP, CMB use reporting and TIPS GUI screen on CMBs status
	TIPS-0093-URD	Intra-service Liquidity Transfers between TIPS-DCAs of the same account holder
Change Requests never considered and not allocated to any release	TIPS-0098-URD	Optional pagination of account statements
Change Requests to be drafted	TIPS-00XX-XXX	TIPS Broadcast messages in case of multiple BICs
	TIPS-00XX-XXX	Enabling TIPS Participants to easily access additional timestamp information
	TIPS-00XX-XXX	Introduction of the SEPA Request to Pay (S RTP) functionality in TIPS

Basket for the yearly 2026 exercise

CRs not part of the yearly Business Value exercise:

- On hold cross-service change request
- Mandatory change requests linked to updated scheme or message maintenance (i.e. unfreeze strategy)
- Features that are only relevant for the NCBs (e.g. statistical indicators)
- Onboarding related change requests
- Change requests related to interlinking, given their strategic importance
- Editorial change request

ID	Title of the change request
TIPS-0081-SYS	Alignment of the TIPS GUI screens to the TARGET Services Harmonised GUI Style v1.0
TIPS-0099-SYS	New SEPA countries and adherence to SCT Inst scheme - Inclusion of new country codes for statistical information
TIPS-0102-SYS	Adaptations due to Norwegian onboarding
TIPS-0104-SYS	ISO Maintenance Release 2026
TIPS-0105-XXX	Editorial CR in view of changes relating to structured / unstructured address and number
TIPS-00106-XXX	TIPS behaviour adjustments towards trailing zeros in AcceptanceDateTime field of pacs.002 and pacs.028 messages
TIPS-00XX-XXX	EPC (SCT-Inst 2027 alignment)
TIPS-00XX-XXX	NPC (NCT-Inst 2027 alignment)
TIPS-00XX-XXX	EPC (OLO-Inst 2027 alignment)
TIPS-00XX-XXX	NPC (NOLO-Inst 2026 alignment)
TIPS-00XX-XXX	NPC (NOLO-Inst 2027 alignment)
TIPS-00XX-XXX	Interlinking TIPS with other fast payment systems (e.g. Nexus, SIC)
TIPS-0095-XXX	Cross-currency: TIPS Directory alternative solution (Discussion to be started to determine if/what the alternative could be)
TIPS-00XX-XXX	Adaptations in view of Icelandic onboarding to TIPS with ISK currency

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Your role in the yearly Business Value exercise

- A dedicated feedback form template has been created – it contains the instructions for the cells that need to be filled in
- For the Business Value, a drop-down menu is provided

BUSINESS VALUE EXERCISE - FEEDBACK FORM											
<p style="text-align: center;">Instructions to provide your feedback</p> <p>Please provide:</p> <ol style="list-style-type: none"> 1. Your institution name 2. Your assigned business value to each change request (note you can only choose one of the values in the drop-down menu) 3. If you have any comments on a specific change request, use the column provided following the recommended format (note that comments left in any other cell will not be considered). When providing comments in column E, due to formulas aiming at automating the processing, please do not use bullet points or lists 											
	<table border="1"> <thead> <tr> <th>High</th> <th>Medium</th> <th>Low</th> <th>Not required</th> <th>Negative</th> </tr> </thead> <tbody> <tr> <td>100</td> <td>50</td> <td>10</td> <td>0</td> <td>-25</td> </tr> </tbody> </table>	High	Medium	Low	Not required	Negative	100	50	10	0	-25
High	Medium	Low	Not required	Negative							
100	50	10	0	-25							
Change Request	Details										
TIPS-0041-URD	<p style="text-align: center;">Introduction of non-time critical instant payments in TIPS</p> <p>1/ Do you believe that NTC process would support your institution to manage higher payment volumes more effectively?</p> <p>2/ Knowing that the estimated effort to implement NTC is low, does your institution plan to offer NTC payments to your customers?</p> <p style="text-align: center;">Please provide your feedback by using the "comment" column</p>										
	<p style="text-align: center;">PLEASE INDICATE THE NAME OF YOUR INSTITUTION</p> <table border="1"> <thead> <tr> <th>Business Value Assigned</th> <th>Comment (if any)</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;"> <div style="border: 1px solid gray; padding: 2px;"> <input type="text" value=""/> </div> </td> <td></td> </tr> </tbody> </table>	Business Value Assigned	Comment (if any)	<div style="border: 1px solid gray; padding: 2px;"> <input type="text" value=""/> </div>							
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<div style="border: 1px solid gray; padding: 2px;"> <input type="text" value=""/> </div>											

Click on the cell to see the drop-down menu

Please add here any comment you may have on the CR and provide inputs to the question(s) if any

Please insert the name of your institution

Your role in the yearly Business Value exercise

Possible Business Value

High	Medium	Low	Not required	Negative
100	50	10	0	-25

Business Value Definition:

- **High (100):** Change would significantly enhance and support existing business services or boost relevant new offerings that benefit the whole market
- **Medium (50):** Change would enhance existing business services or boost new offerings that benefit some participants
- **Low (10):** Change has limited value for the market resulting in a low business need
- **Not Required (0):** The change does not affect our institution/customers or is not required by either of them. In general, we acknowledge that it might be useful for others and we do not see a negative impact if the change is implemented in TIPS
- **Negative (-25):** Our institution is against the CR, for instance because it has a negative impact on TIPS or may not be suitable for the TIPS Service. This CR should possibly be withdrawn from our point of view → **If this value is selected, a written justification will be required to support the decision**

Your role in the yearly Business Value exercise

- Each non-central bank TIPS-CG member is individually invited to provide its yearly business value on each change request via the dedicated written procedure
- The views of the national banking communities (i.e. NSG) are gathered via the Central Banks in the TIPS-CG
- A TIPS-CG Written Procedure (WP) will be launched very soon– three weeks will be granted. It is expected that **all** TIPS-CG members provide a feedback

(in order to avoid skewing the results as if no feedback is received, a default value will be used)

Your role in the yearly Business Value exercise – National Central Banks

DO's

- **Submit ONLY a single average value calculated from your community**
(NCBs to do the round up and to decide on the BV to be given) → the ECB needs to get one value for each community
- **Qualitative feedback on each change request: NCB to consolidate majority opinions into a single comment for clarity** → we know that different participants might have different opinions on a change request, we do not need to have an extensive view on each participant view but just an overview/summary (with “majority said)

DON'T

- **No changes are to be made on the Feedback Form file** → please work on the version provided and fill it in (please do not introduce changes; only one feedback form per NCB)
- **Do not share individual results and/or individual comments of each of the participants in your community** (see the DO's)
- **When providing qualitative comments in column E, due to formulas aiming at automating the processing, please do not use bullet points or lists**

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Next steps

1

TIPS-CG February meeting → 17/02/2024

2

TIPS-CG written procedure on the yearly BV exercise to be launched shortly after TIPS-CG February meeting → 3 weeks duration

3

Ad-hoc TIPS-WG meeting → 24/03/2026

4

Ad-hoc TIPS-CG meeting → 24/04/2026 (10h30-12h30): TIPS preliminary release scope/ Roadmap for upcoming years!

Thank you for your attention!

 **TIPS@ecb.europa.eu**

www.ecb.europa.eu/paym

 **ECB: market infrastructure and payments**

Ranking of CRs and initiatives based on previous exercise and their status (1/2)

Rank	CR ID	Change Request Title	Av. BV	Today's status of the CR
1	TIPS-0094-URD	TIPS Broadcast - A2A implementation	45.8	TIPS Release R2026.JUN
2	TIPS-0075-URD	Full alignment with EPC OCT Inst 2025 scheme business cases	44.2	TIPS Release R2026.NOV (TBC) <ul style="list-style-type: none"> DA started (expected mid-February)
2	TIPS-0071-SYS	Quicker communication during non-standard support hours	44.2	Outside TIPS release: date to be defined once DA will be available <ul style="list-style-type: none"> DA started
4	TIPS-0080-SYS	Implementation of an "R-only transactions" BIC functionality	37.9	TIPS Release R2026.NOV
4	TIPS-0046-SYS	Resend TIPS Reports (camt.053) → Resend functionality for all report types that can be initiated via the TIPS GUI at any given moment of the day → draft updated CR shared via WP, dedicated agenda item for today's meeting	37.9	Put on hold: <ul style="list-style-type: none"> Workaround exists and low materiality of the issue in 2024 → did you face some problems with receiving TIPS reports in 2025?
6	TIPS-0092-SYS	Introduction of the balance codes FLOR and CEIL to the return account message camt.004 when used as account floor and ceiling notifications	36.1	TIPS Release R2026.JUN <ul style="list-style-type: none"> → Synergies with TIPS-0028-URD

Ranking of CRs and initiatives based on previous exercise and their status (2/2)

Rank	CR ID	Change Request Title	Av. BV	Today's status of the CR
7	TIPS-0093-URD	Intra-service Liquidity Transfers between TIPS-DCAs of the same account holder	31.2	Not allocated to release • DA approved
8	TIPS-0090-URD	Enhancements of TIPS cross-currency functionalities	23.8	TIPS Release R2026.JUN → Related to cross-currency strategy
9	TIPS-0082-URD	CMB feature enhancements: automatic reset functionality, floor/ceiling notifications to RP, CMB use reporting and TIPS GUI screen on CMBs status	23.4	TIPS Release R2027.JUN → For NOK onboarding to TIPS; it is worth noting that the enhanced features will be available to all currencies – so far, interest raised by 2 other communities → CR under drafting
10	TIPS-0041-URD	Introduction of non-time critical instant payments in TIPS	22.0	Put on hold: • DA possible re-assessment following the definition of Operational Arrangement with NL Payment Association
11	TIPS-0081-SYS	Alignment of the TIPS GUI screens to the TARGET Services Harmonised GUI Style v1.0	17.6	Put on hold: • In line with the decision taken with other TARGET Services
12	TIPS-0069-SYS	camt.050 leading and trailing blanks	16.2	Put on hold: • Low materiality of the issue and low ranking
13	TIPS-00XX-XXX	Introduction of the SEPA Request to Pay (SRTP) functionality in TIPS	15.8	Put on hold
14	TIPS-0016-SYS	Distinction of CERT and PROD environment in PDF from CRDM	11.8	Withdrawn

Basket for the yearly 2026 Business Value exercise

ID	Title of the change request with ECB website link (if available)
TIPS-0041-URD	Introduction of non-time critical instant payments in TIPS

Aim: TIPS currently offers a single instant payment settlement solution associated with a very short execution time. Conversely, for all the payments whose immediacy is not strictly speaking necessary, a new solution could be introduced in addition to the existing one. For example, this extension of the TIPS scope could be useful for the settlement of salaries and pensions.

This change request aims at introducing a “non-time critical” (NTC) functionality for TIPS. The new service may be used indirectly for settling bulk payments, provided that bulk payments are “unpacked” by the Originator PSPs, prior to any submission to TIPS (so that TIPS would only receive single payments). This new NTC service extends the lifecycle of the transactions up to 6 hours.

Taking into account that this change request might be revised following the discussion with the Dutch Payment Association on the Operational Arrangement:

- Do you believe that NTC process would support your institution to manage higher payment volumes more effectively?
- Knowing that the estimated effort to implement NTC is low, does your institution plan to offer NTC payments to your customers?

Basket for the yearly 2026 Business Value exercise

ID	Title of the change request with ECB website link (if available)
TIPS-0046-SYS	<p>Resend TIPS Reports (updated version with possibility in the GUI to trigger a resend via A2A)</p> <p><u>Aim:</u> The purpose of the updated change is to introduce a Resend functionality in the TIPS GUI, applicable to the below reports :</p> <ul style="list-style-type: none"> • camt.053 reports (both full and delta mode) • camt.052 reports (full mode only) <p>Reports that are resent should be transmitted over the application-to-application (A2A) channel configured for the receipt of reports.</p>
TIPS-0069-SYS	<p>camt.050 leading and trailing blanks</p> <p><u>Aim:</u> The purpose of this Change Request is to resolve the remaining gap at TIPS level by updating the format of the A2A camt.050 TIPS message specifications to prevent at schema level the insertion of leading and/or trailing blanks in cash account numbers. This should allow proper and smooth liquidity management across TARGET Services, inhibiting any A2A rejection due to invalid characters in the cash account number fields.</p> <ul style="list-style-type: none"> • Did you face any challenge with leading and trailing spaces? How often? How did you solve the issue so far?

Basket for the yearly 2026 Business Value exercise

ID	Title of the change request with ECB website link (if available)
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TIPS-0071-SYS [Quicker communication during non-standard support hours](#)

Aim: TIPS Monitoring is guaranteed by internal 4CB tools to verify the overall service and the good functioning of the single components and by the NSP E2E check which is however not reducing the detection time but rather complements monitoring tools. Consequently, the communication time after the detection time of TIPS incidents impacting TIPS settlement engine is as follows:

- within 10 minutes during the standard support hours (from 07:00 to 18:154 CET)
- up to 70 minutes outside of non-standard support hours

There is therefore still a different response time between standard and non-standard support hours.

TIPS-0073-SYS [Removal of the Participation Type from TIPS Directory](#)

Aim: One of the main arguments for this removal is that this piece of information is not relevant for the settlement purposes: the essential information for TIPS actors is whether a BIC is reachable in TIPS or not, whereas the type of participation is not used in a business perspective.

The requested change aims at removing the “Participation type” column from the TIPS Directory produced and delivered to the subscribers on a daily basis by CRDM.

The change shall be applied (i) to both Full and Delta versions of the TIPS Directory and (ii) regardless of the currency denomination (e.g. SEK, DKK).

In a consistent manner, the ‘Participation Type’ field shall also be removed from the corresponding TIPS Directory search/list screen provided in U2A.

Basket for the yearly 2026 Business Value exercise

ID	Title of the change request with ECB website link (if available)
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TIPS-0082-URD CMB feature enhancements: automatic reset functionality, report of CMB usage and TIPS GUI screen on CMBs status

Aim: TIPS account holders (i.e. TIPS direct participants) can define Credit Memorandum Balances (CMBs) linked to their accounts in TIPS in order to define payment capacity limits for their Reachable Parties (i.e. for indirect participants). Each TIPS direct participant may have any number of linked CMBs, each CMB representing a credit line for a Reachable Party in TIPS.

In order to promote the use of CMBs and in view of the Norwegian community onboarding to TIPS, four enhancements are requested:

1. For the CMB limit headroom, to introduce an optional automatic reset functionality, with reset triggered on a business day level (i.e. from the business date change communicated by the RTGS system in each given currency)
2. For reporting purposes, to introduce “reports of CMB usage” that can be sent to any indirect and direct participants, upon a dedicated new report subscription
3. For efficient management of liquidity and CMBs, the TIPS GUI shall allow to provide for each TIPS account a consolidated view of the status of all individual CMBs linked to an account by providing their individual blocking/unblocking status, limit, headroom, utilisation
4. Regarding the MEPT properties used for real-time reconciliation and resulting after the successful settlement of a transaction in TIPS:
 - In case of account holder (e.g. TIPS DCA owner), TIPS shall report the balance into the corresponding MEPT property
 - In case of CMB user, TIPS shall add information about headroom and utilisation in the MEPT properties

All the above-mentioned requested changes shall be implemented in a currency-neutral way, i.e. for all TIPS hosted currencies (current and upcoming/future ones).

Basket for the yearly 2026 Business Value exercise

ID	Title of the change request with ECB website link (if available)
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TIPS-0093-URD [Intra-service Liquidity Transfers between TIPS-DCAs of the same account holder](#)

Aim: Enable intra-service liquidity transfers (in A2A and U2A mode) between TIPS DCAs belonging to the same account holder.

TIPS-0098-URD **Optional pagination of account statements**

Aim: Introduce a functionality in TIPS that allows the participants to enable the optional pagination of Statement of Account (SoA) (i.e. camt.053) when the file size exceeds a maximum threshold configurable at system level.

This optional feature to activate/deactivate pagination should be available in CRDM at the level of report configuration.

Basket for the yearly 2026 Business Value exercise

ID	Title of the change request – CRs to be drafted
TIPS-00XX-XXX	<p>TIPS Broadcast messages in case of multiple BICs (presented at TIPS-CG meeting – please refer to the dedicated deck of slides [5.B])</p> <p>Aim: The CR intends to enable a way of capturing multiple BICs in the broadcast screen and mapping this information to the outgoing A2A broadcast message (admi.004) in a structured way.</p> <p>Challenge with Multiple BICs: For participants with a large number of BICs, sending individual broadcast messages for each AAU-BIC or listing all BICs in the free text field is not that convenient, specifically due to manual effort related to it. Additionally, for recipients, this approach may complicate the automated processing of broadcast messages. The aim of this CR would be to simplify selection of multiple BICs, ensuring a fixed structure in A2A messages.</p> <ul style="list-style-type: none"> • Do you actively use the TIPS broadcast or plan to do so? <ul style="list-style-type: none"> ○ If yes, approximately how many BICs does your institution manage? • Do you plan to use the A2A receipt of broadcasts? <ul style="list-style-type: none"> ○ If yes, by when? Would you be able to handle a wildcard logic within the admi-message (i.e. either BIC-8 oder BIC-8+XXX representing all corresponding BIC-11?) • <i>While the above points focus on understanding the functionality for the long-term solution, we would like to take this opportunity -aligned with discussions held during the TIPS-CG meeting- to address an aspect of the short-term solution for TIPS broadcast messages in case of multiple BICs, i.e., prior to the implementation of the above-described change request.</i> <ul style="list-style-type: none"> ○ <i>At present, the most practical approach for a short-term solution to handle broadcast messages with multiple BICs is either by assigning one BIC per message or by including multiple BICs in the free text field, ensuring that the information is presented in a structured and standardized format. Do you have any recommendations on how this should be implemented to facilitate automated processing of broadcast messages effectively?</i>

Basket for the yearly 2026 Business Value exercise

ID	Title of the change request – CRs to be drafted
<p><i>TIPS-00XX-XXX</i></p>	<p>Enabling TIPS Participants to easily access additional timestamp information (presented at TIPS-CG meeting – please refer to the dedicated deck of slides [5.C])</p> <p>Aim: When investigating rejected or expired payments to determine whether the error originated from the Beneficiary, the Originator, or a combination of both, additional timestamp-related information is required. Although the relevant timestamp information is available in the system, it can currently only be accessed by selecting each transaction individually, marking it, and clicking on “Details”. As a result, every transaction must be opened manually to retrieve the necessary data.</p> <p>The aim is to provide TIPS participants with the following information in a way that minimises additional manual effort:</p> <ul style="list-style-type: none"> • Payment Transaction Reception Timestamp • Payment Transaction Forwarding Timestamp • Confirmation Reception Timestamp
<p><i>TIPS-00XX-XXX</i></p>	<p>Introduction of the SEPA Request to Pay (SRTP) functionality in TIPS</p> <p>Aim: The RTP is a messaging functionality. It is not a payment means or a payment instrument, but a way to request a payment initiation. The scheme can be considered as a complement to the payment flow because it supports the end-to-end process and lies between an underlying commercial transaction and the payment itself. An RTP as such can be seen as an enabler for digital payments.</p> <p><u>The SEPA Request-To-Pay (SRTP) Scheme Rulebook V4.0</u></p>