



EUROPEAN CENTRAL BANK

EUROSYSTEM

# TIPS releases: possible change towards optional and main releases

---

Proposal to adjust  
TIPS Release  
Management

17 February 2026



target | TIPS  
services

# Proposal to adjust TIPS Release Management

## Current Approach for TIPS Releases:

- **Major Releases in November:** Includes mandatory changes with user impact
- **Minor Releases in June:** Dedicated to optional changes with potential user impact, if the changes are deemed relevant by the participants (this release has been consistently used since TIPS went live at the end of 2018)

**Proposed changes: the aim is to align TIPS release management with the practices of other TARGET Services, ensuring consistency and harmonisation across all Services.**

Specifically, this involves moving the TIPS major release from November to June to synchronise it with the major release schedules of other TARGET Services.

In addition to this alignment, **the proposal introduces greater flexibility in the implementation of changes with user impact. Rather than limiting such changes to November releases, they could be scheduled for either June or November releases.** This would be determined on a case-by-case basis, with input and guidance from TIPS governance groups.

# Proposal to adjust TIPS Release Management

## Key benefits:

- 1. Harmonisation Across TARGET Services:** Synchronise TIPS releases with the broader TARGET Services schedule, this simplifies the process across the services (e.g. TARGET Guideline updates) and will potentially limit costs for the different actors
- 2. Enhanced Flexibility and Adaptation to Market Dynamics:** Allow implementation of changes with user impact across both June and November releases, based on case-by-case analysis and input from TIPS governance groups

# TIPS releases: possible change towards optional and main releases

## Concrete implications:

- Split change requests with user impact over June and November releases → this would materialise as follows:
    - **November releases:**
      - Focus on EPC/mandatory-related change requests (e.g. rulebook upgrades, ISO unfreeze strategy), and
      - Other change requests with or without user impact, decisions made on a case-by-case basis
    - **June releases:**
      - Includes changes with or without user impact, assessed case-by-case
- As a result, **potential** for two TIPS user releases annually: in case of mandatory changes (e.g., rulebook updates or message upgrades) in November release, as it is the case today in T2 and in T2S

**Thank you for your attention!**

 **TIPS@ecb.europa.eu**

[www.ecb.europa.eu/paym](http://www.ecb.europa.eu/paym)

 **ECB: market infrastructure and payments**