



EUROPEAN CENTRAL BANK

EUROSYSTEM

Yearly TIPS-CG Business Value Assignment

Outcome & preliminary TIPS
releases scopes

24 April 2026

target | TIPS
services



Agenda

- 1** TIPS-CG Yearly Business Value exercise
- 2** Outcome & allocation for the assessed change requests
- 3** TIPS 2027 & 2028 releases overview
- 4** Annex

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** → the ranking will enable the Eurosystem to see where the active participants in TIPS see 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

➤ Business value assignment exercise from February 2026

- 35 out of 37* TIPS-CG members provided feedback

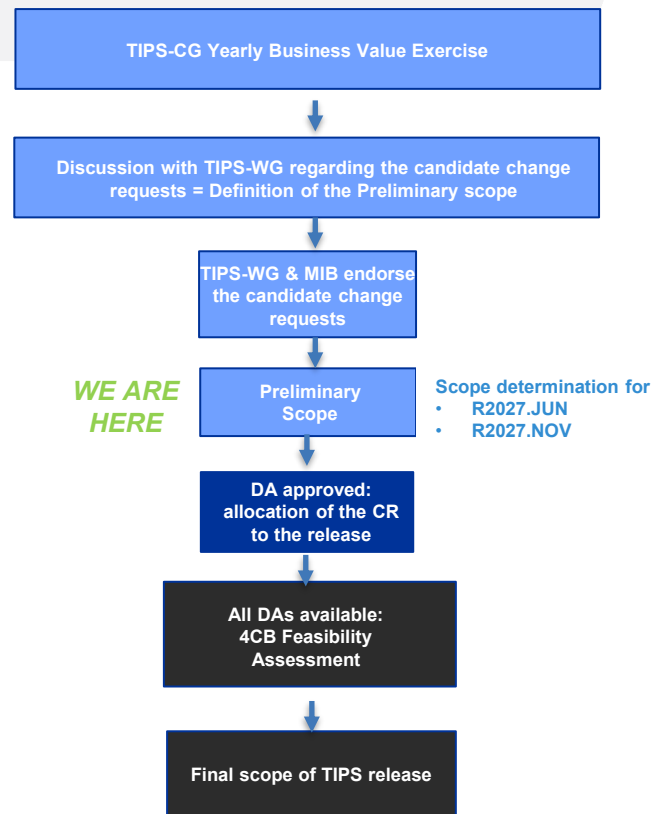
TIPS-CG Yearly Business Value exercise

- The yearly business exercise of February 2026 included:
 - 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. Requirements suggestions raised during the TIPS-CG February 2026 meeting

TIPS-CG Yearly Business Value exercise: next steps

Based on the analysis of the business value assignment, a **group of change requests (= candidate change requests)** has been identified to define the preliminary scope of June / Nov 2027 TIPS releases.

Once the detailed assessment of each candidate change request is available, a feasibility assessment is performed by 4CB to confirm or not the allocation of each candidate.



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Outcome & allocation for the assessed change requests

Rank	Change Request	Details	Av. BV	Next step / Tentative allocation
1	TIPS-0046-SYS	Resend TIPS Reports (updated version with possibility in the GUI to trigger a resend via A2A)	50.1	<p>TIPS Release R2027.JUN</p> <p>Market feedback: In case of issue with the sending/reception of the account statements which create operational challenges, but not only: the functionality could be useful for ad-hoc investigations that require resubmission of reports. Highly useful that download can be done directly from the TIPS GUI.</p>
2	TIPS-0071-SYS	Quicker communication during non-standard support hours	49	<p>Outside TIPS release: date to be defined once detailed assessment will be available</p> <p>Market feedback: crucial improvement for operational resilience/efficient communications are key in case of an incident</p>
3	TIPS-00XX-XXX	Enabling TIPS Participants to easily access additional timestamp information	35.4	<p>TIPS Release R2027.JUN (to be confirmed)</p> <p>Market feedback: additional timestamps could support more efficient investigations. Useful but no urgent need</p>
4	TIPS-0093-URD	Intra-service Liquidity Transfers between TIPS-DCAs of the same account holder	32.8	<p>TIPS Release R2027.JUN</p> <p>Market feedback: intra-service liquidity movements between DCAs are already possible in other Target Services. This functionality would provide high value for the PSPs that have multiple DCAs or might have in the future; major benefits for 24/7 liquidity management</p>

Outcome & allocation for the assessed change requests

Rank	Change Request	Details	Av. BV	Next step / Tentative allocation
5	TIPS-00XX-XXX	TIPS Broadcast messages in case of multiple BICs	29.7	<p>TIPS Release R2027.JUN (to be confirmed)</p> <p>Market feedback for short term and long term solutions – see dedicated presentation</p>
6	TIPS-0041-URD	Introduction of non-time critical instant payments in TIPS	27.3	<p>TIPS R2027.NOV, depending on EPC way forward/timeline</p> <p>Market feedback: split views between those who do not see the need for it and those who see as essential for the future of payments (increased processing flexibility, reduced peak-time congestion, enhances operational scalability of bulk payments).</p> <p>As a side note, few members highlighted the necessity to include the topic of 'Reachability' in the consideration</p>
7	TIPS-0098-URD	Optional pagination of account statements	26.2	<p>To be put it on hold</p> <p>Market feedback: For the time being, participants are able to receive account statements, without any problem. But, with the possible increase of volume, it could become useful (functionality to remain optional) → could be relevant for 2028 release</p>
8	TIPS-0082-SYS	CMB feature enhancements (in view of NOK onboarding to TIPS, iteration II)	25.3	<p>TIPS Release R2027.JUN (to be confirmed)</p> <p>→ NOK onboarding to TIPS, and few other PSPs from EUR area being interested; NOCB to confirm testing planning</p>

Outcome & allocation for the assessed change requests

Rank	Change Request	Details	Av. BV	Next step / Tentative allocation
9	TIPS-00XX-XXX	Introduction of the SEPA Request to Pay (SRTP) functionality in TIPS	20.1	To be put on hold
10	TIPS-0073-SYS	Removal of the Participation Type from TIPS Directory	10.5	To be put on hold → If there are changes towards the TIPS Directory, it could be reconsidered whether this change could/should be done too
11	TIPS-0069-SYS	Camt.050 leading and trailing blanks	9.7	To be included in an unfreeze related change request Market feedback: general lack of significant challenges or issues among participants → Requirement to be included in an unfreeze related change request

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CRs not part of the yearly Business Value exercise

Due to their mandatory or strategic importance, certain change requests were not included in the yearly business value exercise

However, they still need to be considered for inclusion in the preliminary scope of the upcoming TIPS releases. Specifically, these change requests relate to*:

- Features that are only relevant for the NCBs (e.g. statistical indicators)
- Mandatory change requests linked to updated scheme (EPC or NPC ones) or message maintenance (i.e. unfreeze strategy)
- Non-EUR currencies onboarding
- Interlinking / cross-currency
- Cross-service change requests
- Editorial change requests

TIPS 2027 & 2028 releases overview

Candidate change requests - Overview per TIPS release:
MUST, requirements outlined in a change request

TIPS Release R2027.JUN

TIPS-0099-SYS - New SEPA countries and adherence to SCT Inst scheme - Inclusion of new country codes for statistical information
→ DA approved

[ranked 1] TIPS-0046-SYS - Resend TIPS Reports → DA under drafting

[ranked 4] TIPS-0093-URD - Intra-service Liquidity Transfers between TIPS-DCAs of the same account holder → DA approved ★

TIPS 2027 & 2028 releases overview

Candidate change requests - Overview per TIPS release:
UNCERTAIN due to missing requirements / need for MIB approval

TIPS Release R2027.JUN

TIPS-0101-SYS - TIPS adaptation due to Norwegian onboarding requirements – iteration I (Interactions between NOCB RTGS & MIRS and TIPS, plus CRDM adaptation and configuration) → DA under drafting (will be presented to MIB)

[ranked 8] TIPS-0082-SYS - CMB feature enhancements (in view of NOK onboarding to TIPS, iteration II) → DA to be requested (following MIB decision for TIPS-0101-SYS and confirmation from NOCB regarding testing planning for this CR)

[ranked 3] TIPS-00XX-XXX - Enabling TIPS Participants to easily access additional timestamp information → change request to be drafted

[ranked 5] TIPS Broadcast messages in case of multiple BICs → change request to be drafted

TIPS-0XXX-URD - Interlinking TIPS with other fast payment systems – UPI/Dispute management and reconciliation reports → change request to be drafted

TIPS-0XXX-URD - Interlinking TIPS with other fast payment systems – UPI/Potential further enhancements → change request to be drafted

TIPS 2027 & 2028 releases overview

Candidate change requests - Overview per TIPS release: **MUST, regulatory/mandatory change requests**

TIPS Release R2027.NOV

TIPS-00XX-XXX - EPC (SCT-Inst 2027 alignment) → updated rulebook final version to be published in November 2026

TIPS-00XX-XXX - EPC (OCT-Inst 2027 alignment) → updated rulebook final version to be published in November 2026

TIPS-00XX-XXX - Alignment of TIPS Messages with ISO Maintenance Release (MR) 2027 (unfreeze strategy of TARGET Services)

TIPS-00XX-XXX - NPC (NCT-Inst 2027 alignment) → updated rulebook final version to be published in November 2026

TIPS-00XX-XXX - NPC (NOLO-Inst 2027 alignment) → final updated version (only) early 2027

TIPS 2027 & 2028 releases overview

Candidate change requests - Overview per TIPS release:

UNCERTAIN

TIPS Release R2027.NOV

[ranked 6] TIPS-0041-URD - Introduction of non-time critical instant payments in TIPS → depending on EPC way forward/timeline

TIPS-0102-SYS - Adaptations due to Norwegian onboarding – iteration III → DA to be requested (following MIB decision for TIPS-0101-SYS and confirmation from NOCB regarding testing planning for this CR)

TIPS-00XX-XXX - Adaptations in view of Icelandic onboarding to TIPS with ISK currency

TIPS-0XXX-URD - Interlinking TIPS with other fast payment systems – NEXUS/Functional requirements following CR-0103-URD→ pending GovC decision in H2 2026

TIPS-0XXX-URD - Interlinking TIPS with other fast payment systems – NEXUS/Nexus potential further enhancements following the on-going review process of the draft Nexus Scheme Rulebook v3.0 (final version to be validated by NGP board on next 11 May):→ pending GovC decision in H2 2026

TIPS-0095-XXX - Cross-currency: TIPS Directory alternative solution → pending requirements from Technical WS

TIPS-00XX-XXX - Access to TIPS transactional data for Central Banks → pending requirements from TAG

Change request to be deployed outside of a TIPS release

Outside of a release:

Outside of a TIPS release

[ranked 2] TIPS-0071-SYS Quicker communication during non-standard support hours → DA under drafting ; deployment date to be defined once detailed assessment will be available

TIPS 2027 & 2028 releases overview

TIPS Q4 2026 or 2027 – Connectivity for interlinking

- **TIPS-00XX-XXX Interlinking TIPS with other fast payment systems – Connectivity solution** → following MIB decision regarding the connectivity option for interlinking TIPS with other fast payments systems, it is currently being discussed how the connectivity change request could be deployed towards the overall planning for interlinking with UPI

TIPS 2028 releases – what is already in the pipeline?

- **Outcome yearly BV exercise 2026:**
 - TIPS-0098-URD Optional pagination of account statements
 - (if not change towards the TIPS Directory in 2027 or no capacity to do so in 2027) TIPS-0073-SYS Removal of the Participation Type from TIPS Directory
- **Cross-service change request:**
 - TIPS change request related to T2 CR-0167-SYS “Recovery Solution Based on Replay Logic” → in line with T2 deployment; tentative deployment date 2028
 - Unfreeze related change request for November 2028: to include requirement from TIPS-0069-SYS Camt.050 leading and trailing blanks
- **Initiative TIPS beyond the euro: Establish links with other IP platforms:**
 - Bilateral link/other corridor: pending GovC decision to validate Feasibility Assessment (e.g. SIC-IP link) and/or decision to start new FA

Thank you for your attention!

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 **ECB: market infrastructure and payments**

TIPS Yearly Business Value exercise 2026

Basket of CR for the yearly BV exercise of Feb 2026 → CRs 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 (SRTP) functionality in TIPS