



EUROPEAN CENTRAL BANK

EUROSYSTEM

E2E Volume Test 2026

TIPS-CG meeting

10 June 2026



E2E Volume Test - Background

- In 2025, the Eurosystem offered two coordinated E2E Volume Tests in the TIPS UTEST environment
- The coordinated tests allowed PSPs to **test peak TPS** (Transactions per second) in view of preparing for the 2nd milestone of IPR (Instant Payment Regulation) and to **identify bottlenecks** in their setup, covering internal systems (AML etc.) as well as connected service providers (Network Service Providers (NSPs) or other 3rd parties)
- Due to the **valuable insights** generated during these tests and **market demand**, the Eurosystem is organising another coordinated test in 2026

E2E Volume Test - Overview

- The TIPS UTEST (Certification / User Testing environment) is scaled to handle up to **200 TPS** (Transactions per second) under normal circumstances
- During the coordinated E2E Volume Test, the UTEST environment will be scaled up to **support higher TPS**
- The E2E Volume Test will be performed during **two days** in September 2026 from **09:00 - 14:00**. It is proposed to host the test in the week of 07-11/09 (alternative 14-18/09)
- The test will cover different scenarios with increasing peak loads and durations:
 - Sending only
 - Receiving only
 - Sending and Receiving in parallel

E2E Volume Test - Goals and Responsibilities

- The Eurosystem offers the coordinated tests as a *playground* for PSPs to send/receive high transaction volumes
- The Eurosystem will host a **Teams call during the test days** to allow for coordination and **TIPS technical experts** will be available to support for TIPS UTEST related inquiries
- ESMIG NSPs (SWIFT and Nexi) will be informed by the Eurosystem
- Test partners will be allocated in line with matching TPS limits and based on the individual connection to TIPS
- Coordination and preparation with **internal/external stakeholders** on the side of the **PSPs' falls within each institutions' responsibility!**

E2E Volume Test - Preparations 1/2

- Ensure that you **know your transaction flow** (involved internal applications, known bottlenecks, etc.) and **coordinate internally** to allow for system availability (avoid maintenance)
- If you employ a CSM to reach TIPS, ensure that you can select "**TIPS only**"
- Design your test-scripts for **parametrization**: tests with many participants rarely go as planned. Allow for test partners, TPS, and timings **to be adjusted** in your test scripts on an **ad-hoc basis**; try to avoid batch mode
- **Do smoke tests and be prepared**: ensure that integration (routing, mapping, and other configuration) with service providers works well and that they can provide support on short notice during the test days

E2E Volume Test - Preparations 2/2

- Express interest - if not done already - by sending an email to **TIPS-TRSG_Secretariat@ecb.europa.eu**, cc'ing your National Central Bank
- By, at the latest, **15/07/2026**, provide to the **TIPS-TRSG Secretariat** via email with:
 - BIC (Please avoid non-PROD BICs)
 - DN (Distinguished Names) as present in your CRDM configuration
 - Your **peak TPS (sending / receiving)**
 - Information about the CSM used to connect to TIPS (if any)
 - A list of **20-40 IBANs** to be used (fewer IBANs can lead to account locks with high TPS)

**Thank you for your
attention!**



Annex (not specific to volume test 2026)

1. Regular testing: how to find test partners

If you are interested to find test partners for bilateral testing:

- 1) Contact your National Service Desk / National Central Bank (NCB)
- 2) Your NCB will forward the test partner request to the TRSG Secretariat
- 3) The TRSG Secretariat will forward the test partner request to all TRSG members (NCBs)
- 4) Each respective TRSG member will forward the request to its local community.

2. Stress testing

If you intend to **perform stress tests**, please inform, in addition to your NCB, the ECB (TIPS-TRSG_Secretariat@ecb.europa.eu) at least two weeks in advance about your testing activities to ensure that the UTEST environment is sufficiently scaled-up and to avoid conflicting testing activities.