

AD-HOC TIPS CONSULTATIVE GROUP

24 April 2026, 10:30 – 12:30 CET

hold via MS Teams

OUTCOME

1 Introductory remarks and approval of the agenda

The Chair will welcome the participants to the meeting and invite TIPS-CG members to approve the draft agenda.

TIPS-CG members are invited to approve the agenda.

Outcome:

The Chairperson opened the ad-hoc online meeting and welcomed the participants. The agenda was subsequently approved without any changes.

2 Outcome of the last meetings

The TIPS-CG members are invited to approve the outcome of the previous TIPS-CG meetings.

TIPS-CG members to approve outcomes of February meeting and of ad-hoc March meeting.

Background document:

- A. Outcome of the 23th TIPS-CG meeting held on 17 February 2026
- B. Outcome of the ad-hoc TIPS-CG March meeting held on 13 March 2026

Outcome:

The TIPS-CG Secretary confirmed that the outcomes of previous meetings had been shared with the CG members through a written procedure. Following feedback received for the February meeting, an updated version incorporating these inputs was circulated to CG members.

As no objections were raised during the meeting, the draft outcomes were formally endorsed. They will be published on the ECB website under the [TIPS Consultative Group documentation section](#).

3 Yearly Business Value Assignment: Outcome and preliminary TIPS releases scopes

The TIPS-CG members will be presented with the outcome of the yearly business value assignment exercise, with the potential allocation of some of the assessed CRs and finally with an overview of the preliminary TIPS release scopes for 2027.

The members of the TIPS-CG will be invited to discuss the outcome of the yearly business value exercise and take note of the preliminary TIPS release scopes.

Discussion documentation:

- A. [ECB] Yearly Business Value Assignment - Prioritisation exercise - Outcome & preliminary TIPS release scopes [sent on 15.04.2026]

Outcome:

The members were presented with the results of the yearly Business Value exercise, along with a preliminary allocation for the assessed change requests. Additionally, the preliminary scope for the June and November 2027 TIPS releases was shared, also taking into account change requests of mandatory and strategic importance.

Regarding the change request [TIPS-0041-URD - Introduction of non-time critical payments in TIPS](#) and the ongoing work of the dedicated EPC Work Block, the representative from ABN Amro reported that progress is being made on operational aspects; initial documents had been drafted and were scheduled to be presented to the EPC Payment Scheme Management Board (PSMB) in the next week. The work on the legal aspects will commence afterwards in collaboration with the EPC Legal Support Group. However, it was noted that the initially mentioned June timeline will not be met, with a potential new timeline set for late Q3 2026.

In response to a question regarding connectivity for interlinking TIPS with other fast payment systems, it was clarified that the current connectivity for TIPS participants will remain unchanged for current TIPS participants. However, adjustments will be required for external platforms, such as UPI.

In conclusion on this topic, the Chairperson emphasised the critical role of the Consultative Group, noting that the five highest-ranked change requests have been incorporated into the preliminary scopes for the 2027 TIPS releases. He also noted the increasing interest in interlinking, with further details to be provided at the June meeting.

4 Change and Release Management

The TIPS-CG members will be presented with topics related to change and release management.

The members of the TIPS-CG will be invited to share their experience of TIPS R2026.JUN user testing & its deployment and provide their views on the various options for TIPS broadcast messages in case of multiple BICs, in preparation for drafting the upcoming change request.

Discussion documentation:

- A. [4CB oral update & TIPS-CG members return of experience] TIPS R2026.JUN Deployment Strategy for TIPS-0072 - Alignment of TIPS Messages with ISO MR 2020-2024: deployment in user testing (UTEST) environment and upcoming deployment in PROD environment
- B. [ECB – oral update] TIPS R2026.JUN: TIPS-0028-URD Rule-based liquidity transfer orders between MCA and TIPS DCA – Possible new related functionality for future TIPS release
- C. [ECB – oral update] TIPS R2026.NOV release scope
- D. [ECB] TIPS Broadcast messages in case of multiple BICs – Short- and long-term solutions [sent on 15.04.2026]

Outcome:

TIPS R2026.JUN Deployment Strategy for TIPS-0072 - Alignment of TIPS Messages with ISO MR 2020-2024: deployment in user testing (UTEST) environment and upcoming deployment in PROD environment:

Following the deployment of the first unfreeze related change request, [TIPS-0072-SYS - Alignment of TIPS Messages with ISO MR 2020-2024](#), 4CB provided a debrief to confirm that, from a technical perspective, the deployments on TIPS proceeded smoothly and as expected. One adjustment will be made in the production (PROD) environment for a specific step; however, this adjustment will remain entirely transparent to TIPS participants. TIPS-CG members were invited to share any feedback or return of experience regarding this deployment of testing in the UTEST environment. No comments were provided, which was interpreted as a positive indication in view of the deployment in PROD.

The main milestones for the PROD deployment, previously presented during the March meeting ([TIPS-CG ad-Hoc meeting - 2026-03-13 - TIPS R2026.JUN Deployment Strategy for TIPS-0072 - Alignment of TIPS Messages with ISO MR 2020-2024](#)) were recalled. TIPS rolling update will commence on 8 June at 9h00 for all change requests included in the scope of the release, with the exception of the one related to the unfreeze strategy ([TIPS-0072-SYS - Alignment of TIPS Messages with ISO MR 2020-2024](#)) whose deployment will start only on Friday 12 June. Detailed information regarding the deployment slots for the June release, as well as the specific timings for notifications that will be published on the ECB website and/or sent to those who have subscribed to them, will be shared with the PSPs by their Central Banks after the PROD release deployment is confirmed at the end of May.

TIPS R2026.JUN: TIPS-0028-URD Rule-based liquidity transfer orders between MCA and TIPS DCA – Possible new related functionality for future TIPS release:

The change request [TIPS-0028-URD Rule-based liquidity transfer orders between MCA and TIPS DCA](#), scheduled for June 2026, will enable automatic liquidity transfers. However, concerns were raised regarding potential liquidity risk. To mitigate such risk, an enhancement to the upcoming functionality will be proposed to further secure the process by introducing a “red button,” which would allow the instant deactivation of automated transfers when CLM is open. This requirement will be included in a separated change request. A heads-up on this proposal was shared during the meeting, as the draft change request will be circulated via written procedure, where feedback on its ad-hoc business value will also be sought (**Action Point (AP-130)**). Furthermore, a configurable threshold could be introduced to automatically deactivate rule-based liquidity transfers once predefined limits are reached. Members’ views on this possible future requirement will be sought as part of the upcoming written procedure (**Action Point (AP-131)**). As part of the update, it was also recalled that T2’s existing functionality offers an option to address the concerns by blocking funds on the MCA by setting up reservation for Central Bank Operations (CBOs).

TIPS R2026.NOV release scope:

A brief oral update was provided to outline the current status of the TIPS R2026.NOV release scope. The detailed assessment for [TIPS-0075-URD - Full alignment with EPC OCT Inst 2025 scheme business cases](#) and [TIPS-0104-SYS - Alignment of TIPS Messages with ISO Maintenance Release \(MR\) 2026](#) had been shared with CG members for review. Subsequently, the change request TIPS-0104-SYS was officially allocated to the release scope, while the allocation of TIPS-0075-URD was expected soon, pending the conclusion of the written procedure.

As a result, the only remaining open point pertained to a technical adaptation to allow TIPS interlinking with other fast payment platforms; such adaptation, namely change request [TIPS-0103-URD - Enhancing TIPS for interlinking with other Fast Payment Systems](#), does not impact the TIPS users. The Detailed Assessment for this item was expected to be delivered shortly.

Lastly, the Chairperson concluded that further details and status update on the interlinking dossier will be provided at the June meeting.

TIPS Broadcast messages in case of multiple BICs – Short- and long-term solutions:

A discussion was held to explore short- and long-term solutions for managing TIPS broadcast messages in scenarios where multiple BICs are affected by a downtime (whether planned or unexpected).

In the short term and for an interim period, i.e., without the implementation of a change request and until a long-term solution is being implemented, three options were considered. For cases where a high number of BICs are impacted for the same participant, a clear preference emerged for Option 3, which allows the use of BIC-8 as a wildcard to include all related BIC-11s in broadcast messages. This approach aligns with existing practices and is deemed manageable for participants managing large numbers of BICs. This guidance will be incorporated into the Info Guide which is published on the ECB website (**Action Point (AP-132)**). As a side note, it was mentioned that, as of today, PSPs are not obliged to provide notifications about downtimes, as this is currently only a strong recommendation outlined in the rulebook. However, it was noted that the use of broadcast messaging functionality is beneficial.

For the long-term, a change request is proposed to enhance the automated processing of broadcast messages at reception and simplify their creation when multiple BICs are affected. Specifically:

- For the creation of broadcasts: The change request will include a requirement referencing the need for a drop-down menu, as outlined in the presentation slides.
- For the sending of broadcasts by the system: various options were presented and discussed. Feedback will be sought from TIPS CG members to ensure that the selected requirement to be included in the change request aligns with the needs of the recipients; a dedicated written procedure will be initiated (**Action Point (AP-133)**).

5 Outcome of the TIPS-CG 2025 Satisfaction survey

The participants will receive an overview of the results of the TIPS-CG 2025 Satisfaction survey (end-of-year survey).

Discussion documentation:

- [ECB] Outcome of the TIPS-CG 2025 Satisfaction survey [sent on 15.04.2026]

Outcome:

The members were presented with the results of the TIPS-CG 2025 survey and were thanked for their valuable contributions. The Chairperson encouraged members who still wish to share feedback on the functioning of the Group to liaise with the TIPS-CG Secretariat.

Key takeaways emphasised the importance of the timely distribution of background documents, acknowledging progress made while recognizing that certain areas still require improvement. Regarding the duration of the written procedure and the proposal to extend related timelines, it was deemed problematic due to the TIPS governance structure and the need to advance dossiers efficiently; while the Consultative Group is a fundamental entity, dossiers must pass through multiple groups, therefore making a blanket extension of time impractical. The discussion was concluded by pointing out the overall improvement of the TIPS-CG management in 2025, compared to the previous year. The Chairperson then expressed once more his gratefulness to all the members who participated in the survey and invited all members to contribute to the next year survey.

6 Any Other Business

The participants will receive details on the upcoming TIPS-CG June meeting.

Upcoming meeting:

- 10 June 2026 TIPS-CG meeting – hybrid hosted by Riksbank in Sweden

Outcome:

Elements for the on-site participation to the upcoming hybrid TIPS-CG meeting scheduled for Wednesday, 10 June 2026 were recalled. Participants planning to attend in person were kindly requested to complete the registration form shared via written procedure by 30 April 2026.