EUROPEAN CENTRAL BANK

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Update on TIPS Operations

20/10/2026

TIPS-CG Meeting

Agenda

1 **TIPS EoD notification message**

2 TIPS Operations – other topics

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TIPS EoD notification message

Background

- **16 June 2026:** T2 experienced an incident during the EoD processing. As a consequence, TIPS change of its day was delayed and took place **after some PSPs had already removed their balances** from TIPS DCAs to TIPS ASTA accounts.

- Feedback received from TIPS Participants highlighting their difficulties to determine i) **whether or not** TIPS changed the business day and ii) what the **EoD balance** on their TIPS account was.

- **Investigation on:**
  - Raising a **change request** to introduce a new message carrying i) and ii); **or**
  - Using **existing messages** to address these requirements

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TIPS EoD notification message

Outcome of the investigations

- **Message Identification:**
  - **Camt.052 message was identified** as a suitable option:
    - generated within seconds after the TIPS business day change, **confirming** that the **business day change has successfully occurred**
    - contains the **TIPS account opening and closing balance**
    - provides data about the **sum of the credits and debits** that settled on the TIPS account during the previous business day.
- **Further Investigation:**
  - Analysis was conducted to determine **the timing of Camt.052 receipt by participants**, specifically whether it is delivered shortly after the TIPS business day change
  - **Findings from NCBs:**
    - Several NCBs provided data on the receipt timing of the Camt.052 message
    - Confirmation that the large majority of messages are received between of **18:00:30 to 18:03:00**

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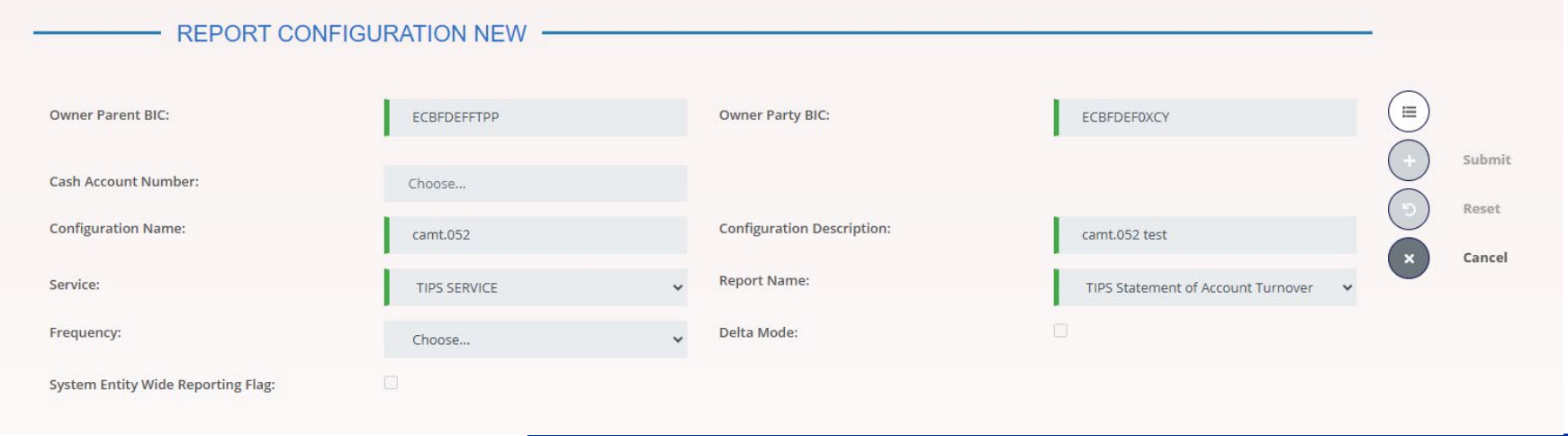
TIPS EoD notification message

Configuration of the report

- **Camt.052** can be **subscribed to in the CRDM** as a new **report** where it is important to select**:**
  - **Service:** TIPS SERVICE
  - **Report Name:** TIPS Statement of Account Turnover



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Conclusion and Way forward

- **No need to raise change request** to introduce a new message type.
- TIPS participants should be encouraged to **subscribe to camt.052**.

- **Observation:** Many NCBs and PSPs are not yet using camt.052 messages.
- **Action:** Raise awareness about the existence and benefits of camt.052 messages to foster adoption.

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TIPS Operations

Other topics

- **TIPS Recovery exercise:**
  - To take place on **18 January 2027**
  - **Optional participation** - handful of TIPS Participant's per community will participate to the test
  - **NCBs will communicate** the details and the script of the test via their respective NSGs

- **TIPS Participant's Incident Communication:**
  - Discussions for making it **mandatory for ASTA holders to publish a TIPS broadcast** message in case of an ongoing incident
  - **Incident duration threshold** still to be defined
  - To step **into force** with the next revision of the TARGET Guideline **in June 2027**

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