

Change Request form

General Information (Origin of Request)		
<input type="checkbox"/> User Requirements Document (URD)		
<input type="checkbox"/> User Detailed Functional Specification (UDFS)		
<input type="checkbox"/> User Handbook (UHB)		
<input checked="" type="checkbox"/> Other User Functional or Technical Documentation (SYS)		
Request raised by: TIPS-Working Group	Institute:	Date raised: 06/02/2024
Request title: Removal of the Participation Type from TIPS Directory		Request ref. no: TIPS-0073-SYS
Request type: technical change		
1. Legal/business importance parameter: Low	2. Market implementation efforts parameter – Stakeholder impact: Low	
3. Operational impact: Low	4. Financial impact parameter: Low	
5. Functional/ Technical impact: Low	6. Interoperability impact: Low	
Requestor Category: Central Bank		Status: DA Approved

Reason for change and expected benefits/business motivation:

Following some investigations on the configuration of the TIPS Reachable Party and ensuing implications for the TIPS Directory, the TIPS-Working Group members agreed¹ on removing the TIPS participation type column (TYPE PART) from the TIPS Directory.

One of the main arguments for this removal is that this piece of information is not relevant for the settlement purposes and that TIPS actors may receive, in some cases, an incorrect information due to different approaches in setting-up the Reachable Parties (RP) in TIPS. The essential information for TIPS actors is whether a BIC is reachable in TIPS or not, whereas the type of participation is not used from a business perspective.

Description of requested change:

The requested change aims at removing the “Participation type” column from the TIPS Directory produced and delivered to the subscribers on a daily basis by CRDM.

Fields of the TIPS Directory today:

- User BIC
- Institution Name
- Party BIC
- Account Owner BIC
- Type of Change
- Valid From
- Valid To
- Participation Type

¹ During TIPS-WG November 2023 meeting

Change Request form

- Maximum IP Amount

Fields of the TIPS Directory after the implementation of this change request:

- User BIC
- Institution Name
- Party BIC
- Account Owner BIC
- Type of Change
- Valid From
- Valid To
- Maximum IP Amount

As agreed with the TIPS-Working Group members, the implementation of this change request should take place together with a future change to the TIPS Directory (for instance with the implementation of TIPS-0041-URD “Introduction of NTC payments in TIPS”).

The change shall be applied (i) to both Full and Delta versions of the TIPS Directory and (ii) regardless of the currency denomination (e.g. SEK, DKK).

In a consistent manner, the ‘Participation Type’ field shall also be removed from the corresponding *TIPS Directory search/list* screen provided in U2A.

Submitted annexes / related documents:

Proposed wording for the Change request:

CRDM UDFS R2024.JUN

1) § 1.4.4.2 Structure

[...]

TABLE 1 – TIPS DIRECTORY STRUCTURE

O/M	FIELD No.	FIELD NAME	FORMAT	DESCRIPTION
[...]	[...]	[...]	[...]	[...]
M	8	Participation Type	CHAR(2)	Exhaustive list of possible values for Party BIC: 01—TIPS Participant 02—Reachable Party
[...]	[...]	[...]	[...]	[...]

2) § 1.4.4.5 XML Envelope

To adhere to ISO20022 compliance, TIPS Directory content is embedded into a XML Envelope.

Change Request form

The following is the XML schema used to embed the file into a message:

```
<?xml version="1.0" ?>
<xs:schema xmlns="urn:TIPS:TIPSDirectory" xmlns:xs="http://www.w3.org/2001/XMLSchema"
targetNamespace="urn:TIPS:TIPSDirectory"
elementFormDefault="qualified">
<xs:simpleType name="RestrictedFileType">
<xs:restriction base="xs:string">
<xs:pattern value="{1746,1746}\n+"/>
</xs:restriction>
</xs:simpleType>
<xs:element name="File" type="File"/>
<xs:complexType name="File">
<xs:simpleContent>
<xs:extension base="RestrictedFileType">
<xs:attribute name="fileId" type="xs:string" default="" />
</xs:extension>
</xs:simpleContent>
</xs:complexType>
</xs:schema>
```

CRDM UHB – BOOK 1 R2024.JUN

1) § 2.3.1.9 TIPS Directory – Search/List Screen

[...]

Screenshot Illustration 46: TIPS Directory – Search/List screen will not include the Participation Type field in the List screen.

[...]

TIPS Directory - List	
[...]	[...]
Participation Type	Shows the type of participation of the User BIC.
[...]	[...]

High level description of Impact:

The change request aims at removing the Participation Type attribute in the TIPS Directory due to its non-relevance from a business perspective.

The requirements would impact CRDM components for TIPS Directory generation and visualisation purposes.

Change Request form

Impacts on other projects and products:

No impact is foreseen on other TARGET Services:

- T2: no impact
- ECMS: no impact
- T2S: no impact

Outcome/Decisions:

Change Request form

L3 analysis - General Information	
Impact on TIPS	
Business Interface	
X	A2A Interface
X	U2A Interface
Settlement Engine	
	Payment Transaction
	Liquidity Transfer
	Recall
Queries and Reports	
	Queries
	Reports
Other functions	
	Local Reference Data Management
	Statistics
	Complex Queries and Reports
	Mobile Proxy Look-up
Common Components	
	ESMIG
X	CRDM
	Archiving
	Billing
	DMT
Operational Tools	
	SLA Reporting
	TMS

Change Request form

	Technical Monitoring	
	Change Management	
	Capacity Management	
Infrastructure request		
	Application components impacted	
	Application components not impacted	
Operational activities		
	Business activities impacted	
	Technical activities impacted	
New functionalities		
	Enhanced Information Database (EIDB)	
Impact on documentation		
Document	Chapter	Change
TIPS UDFS	n/a	n/a
TIPS UHB	n/a	n/a
Training documentation	n/a	n/a
Other documents	<p>CRDM UDFS</p> <p>CRDM UDFS – 1.4.4.2 Structure</p> <p>CRDM UDFS – 1.4.4.5 XML Envelope</p> <p>CRDM UHB</p> <p>CRDM UHB – 2.3.1.9 TIPS Directory – Search/List Screen</p> <p>CoCo IDFS</p> <p>IDFS_BdI_CRDM-DIR_TIPS_Directory</p>	<p>Update of the TIPS Directory structure due to the removal of the Participation Type attribute.</p> <p>Update of the XML schema used to embed the TIPS Directory</p> <p>Update of the Illustration 46 as well as the TIPS Directory List Screen due to the removal of the Participation Type attribute.</p> <p>Update of the TIPS Directory generation due to the removal of the Participation Type attribute.</p>

Change Request form

	<p>Screen Documentation CRDM TIPS Directory</p> <p>TIPS Directory examples (full/delta)</p>	<p>Update of the TIPS Directory Search/List Screen due to the removal of the Participation Type attribute.</p> <p>Update of the examples due to the removal of the Participation Type attribute.</p>
<p>Impacted GDPR message / screen fields</p>	n/a	n/a

Overview of the impact of the request on TIPS (L2 view)

Change Request form

Summary of functional, development, infrastructure, operational and security impacts

Summary of functional impact:

The purpose of this CR is to remove the Participation Type field from the TIPS Directory due to its non-relevance from a business perspective in TIPS. The change would affect the TIPS Directory produced for any currency supported in TIPS.

CRDM

As mentioned in the TIPS UDFS, in order to support the routing of instant payments in TIPS, the needed routing information is provided in a structured TIPS Directory. It includes the list of all BICs of TIPS Participants and Reachable Parties that are addressable within TIPS. However, it has been noted that in the TIPS Directory only the User BIC field, corresponding to the BIC configured as Authorised Account User, is used to address Instant Payments and identify Parties as reachable in TIPS, whereas the Participation Type field is not used from a business perspective.

In this regard, the removal of the type of participation from the TIPS Directory introduces changes on the Common Reference Data Management (CRDM) side, in particular on the CRDM UDFS, UHB and IDFS.

As for the CRDM UDFS, the requirement will result in the removal of the Participation Type field from the TIPS Directory structure, for all currencies supported by TIPS. As a consequence of the removal of this field, the length of the XML row of each TIPS Directory record will be reduced to 174 characters instead of the previous 176.

Concerning the CRDM User Handbook – Book 1, the 'Participation Type' column will no longer be present in the TIPS Directory List Screen.

Summary of application development impact:**TIPS**

No impact.

Common Components

The following impacts have been detected for CRDM CoCo:

- CRDM BE
 - ❖ *the change (removing the TIPS participation type column (TYPE PART) from the TIPS Directory) shall be applied (i) to both Full and Delta versions of the TIPS Directory and (ii) regardless of the currency denomination → views with FULL and DELTA data per currencies (EUR, DKK, SEK) plus software for data extraction and population of general table [TIRPTBDD]*
- CRDM GUI
 - ❖ *TIPS Directory – Search/List screen + related EXPORT function + related PRINT function*

Change Request form

- CRDM A2A
 - ❖ *As a consequence of the removal of this field (Participation Type field), the length of the XML row of each TIPS Directory record will be reduced to 174 characters instead of the previous 176 → replacement of related XSD schema file into CRDM A2A database*

Summary of infrastructure impact:

No impact.

Summary of operational impact:

No impact.

Summary of security impact:

See Change Request Analysis.