

Change Request Form

General Information (Origin of Request)		
<input checked="" type="checkbox"/> User Requirements Document (URD) <input checked="" 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: DE NSG	Institution: Bundesbank	Date raised: 29/01/2026
Request title: Optional pagination of account statements		Request ref. no: TIPS-0098-URD
Request type:		
1. Legal/business importance parameter: Medium	2. Market implementation efforts parameter – Stakeholder impact: Medium	
3. Operational impact: Medium	4. Financial impact parameter: Low	
5. Functional/ Technical impact: Medium	6. Interoperability impact: High	
Requestor Category: Market	Status: Preliminary Assessment Complete	

Reason for change(s) and expected benefits/business motivation:

With the current configuration, account statement reports can reach a size of up to 1GB, in accordance with the maximum message size to be transferred in store-and-forward mode (see ESMIG UDFS, section 1.4.4). This maximum size refers to compressed files with the compression rate increasing as the file size increases. For example, a camt.053 of 24 MB would have a compression rate of about 15:1, corresponding to a decompressed file of 360 MB.

Participants have raised concerns that with increasing instant payments volumes over the coming years, possibly including Non-Time Critical payments settled in TIPS, the account statements might become quite large and potentially difficult to handle by the Payment Service Providers' internal systems when they are processing the decompressed files (e.g. for reconciliation or archiving).

In T2, when a maximum size of 32 MB is reached, account statements are split into multiple files (pagination). Introducing a similar functionality in TIPS would mitigate the risk for TIPS participants facing difficulties with file sizes of up to 1 GB.

However, not all participants would need this functionality. In order to avoid unnecessary implementation efforts for those participants whose systems can handle large files, it is requested to introduce the pagination as an optional functionality, e.g. to be selected in the CRDM report configuration screen.

The system-wide threshold for the maximum report size to be configured in CRDM for TIPS Statement of Accounts needs to be discussed with the TIPS governance groups, it could be 32 MB¹ as in T2 or higher, considering the higher transaction volumes.

Each part of a paginated report needs to maintain the structure of the original camt.053 and contain all the elements in order to be processed by the participants' systems². Furthermore, participants need to be able to verify that they have received all the parts of a statement. Therefore, each part shall include a page number and a last page indicator.

Description of requested change(s):

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Introduce a functionality in TIPS that allows the participants to enable the optional pagination of Statement of Account (SoA) (i.e. camt.053) when the file size exceeds a maximum threshold configurable at system level.

This optional feature to activate/deactivate pagination should be available in CRDM at the level of report configuration.

When the optional pagination is enabled for a given report subscription and the uncompressed SoA report exceeds the threshold, the SoA report will be split by the application either at statement level or transaction level, regardless of the number of account statements reported.

When (i) the optional pagination is enabled for a given report subscription and the uncompressed SoA report does not exceed the threshold, or (ii) the optional pagination is disabled, the SoA report shall be sent without pagination.

Each part resulting from the pagination process should retain the structure of the original camt.053 report and should additionally include (i) a pagination indicator and (ii) a last page flag, allowing the receiving participant to verify that all parts have been received.

Submitted annexes / related documents:



Example 1 - camt.053
with pagination(stater



Example 2 - camt.053
with pagination (trans

Proposed wording for the Change request:

High-level description of Impact:

Impacts on other projects and products:

Outcome/Decisions:

¹ The threshold will be compared with the uncompressed size of the report. After each report part is produced, it will be compressed and sent over the network layer. This will imply that each individual report chunk delivered to the recipient could be smaller than the configured threshold.

² An example of how paginated report structure could look like is provided within the annex section.