

## 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 type="checkbox"/> Other User Functional or Technical Documentation (SYS)		
<b>Request raised by:</b> Eurosystem	Institution: ECB	<b>Date raised:</b> 12 November 2025
<b>Request title:</b> Full alignment with EPC OCT Inst 2025 scheme business cases		<b>Request ref. no:</b> TIPS-0075-URD
<b>Request type:</b>		
<b>1. Legal/business importance parameter:</b> High	<b>2. Market implementation efforts parameter – Stakeholder impact:</b> Medium	
<b>3. Operational impact:</b> Medium	<b>4. Financial impact parameter:</b> Medium	
<b>5. Functional/ Technical impact:</b> High	<b>6. Interoperability impact:</b> High	
<b>Requestor Category:</b> Central Bank	<b>Status:</b> Allocated to a Release	

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

In November 2023 the European Payments Council (EPC) launched the One-Leg Out Instant Credit Transfer (OCT Inst) scheme and published the corresponding Rulebook and Implementation Guidelines (IGs). The OCT Inst scheme covers the set of rules, practices and standards to achieve interoperability for the provision and operation of the euro leg of an international instant credit transfer agreed at inter-payment service provider level within SEPA.

The TIPS cross-currency services introduced in TIPS via [TIPS-0064-URD - Adaptation of TIPS for the settlement of cross-currency transactions \(based on OCT Inst scheme\)](#) and [TIPS-0065-URD - Enhanced Linked Transaction model for cross-currency in TIPS](#) are based on the EPC OCT Inst scheme.

As per an assessment of the EPC OCT Inst implementation guidelines (version of 2023), in view of implementing OCT Inst in TIPS, the following findings were identified, which were deemed to increase complexity of implementation of the scheme in TIPS:

- Separation of IGs and XSDs between OUTGOING (from Euro Leg to non-Euro Leg) and INCOMING (from non-Euro Leg to Euro Leg) flow directions;
- The currency EUR fixed at XSD level;
- Several mandatory business cases to be supported in TIPS, compared to the ones currently in place for SCT Inst.

Considering these, the cross-currency functionalities in TIPS (TIPS-0064-URD and TIPS-0065-URD) implemented the OCT Inst scheme with:

- A superset of XSDs covering both incoming and outgoing directions for each message used; such superset is used for both euro and non-euro transactions (e.g. also for transactions starting/ending in SEK and/or DKK);
- A check at application level (instead of at XSD level) for the Euro currency, allowing to offer multi-currency solutions for cross-currency; and
- In terms of business cases, TIPS only implemented a minimum set of core functions, namely the Instant Payment flow (i.e. pacs.008 and pacs.002 messages) and Investigation process (i.e. pacs.028 message).

This change request focuses on the EPC OCT Inst business cases not yet implemented in TIPS (last bullet point above). While being based on the EPC OCT Inst scheme, the TIPS cross-currency services do not offer the complete list of mandatory business cases outlined in the scheme. With this change request, the aim is to close that gap and align fully with all business cases of the EPC OCT Inst scheme in its 2025 version. This will make TIPS cross-currency solutions fully compliant with the EPC OCT Inst scheme.

### Description of requested change(s):

This change request shall enhance the cross-currency service offered in TIPS via TIPS change requests TIPS-0064-URD towards a full alignment with the 2025 version of the EPC OCT Inst scheme in terms of offered business cases.

## Change Request Form

Below is a list of EPC OCT Inst business cases that should be implemented in TIPS with this new change request:

OCT Inst – outgoing	OCT Inst – incoming
<ul style="list-style-type: none"> <li>❖ OCT INST RETURN and OCT INST RECALL</li> <li>❖ POSITIVE/NEGATIVE RESPONSE TO OCT INST RECALL</li> <li>❖ REQUEST FOR STATUS UPDATE ON A RECALL OF AN OCT INST</li> <li>❖ OCT INST INQUIRY</li> <li>❖ POSITIVE/NEGATIVE RESPONSE TO OCT INST INQUIRY</li> <li>❖ INTER-PSP OCT INST INQUIRY FEE PAYMENT</li> <li>❖ REQUEST FOR STATUS UPDATE ON AN OCT INST INQUIRY</li> </ul>	<ul style="list-style-type: none"> <li>❖ OCT INST RECALL</li> <li>❖ POSITIVE/NEGATIVE RESPONSE TO OCT INST RECALL</li> <li>❖ REQUEST FOR STATUS UPDATE ON A RECALL OF AN OCT INST</li> </ul>

The new business cases that are to be implemented in TIPS shall maintain the below requirements, in line with what has been done with previous TIPS cross-currency change requests:

- Superset of XSDs covering both incoming and outgoing directions for each message used also for the new business cases to be implemented, based on the XSDs defined in the context of the OCT Inst scheme. Such superset would be used for both euro and non-euro transactions<sup>1</sup> (e.g. for transactions starting/ending in SEK and/or DKK);
- The Euro currency shall continue to be checked at application level instead of at XSD level.

This change request shall also enable that the additional business cases introduced can be used for transactions settled with the functionality introduced with TIPS-0065-URD (Enhanced Linked Transaction settlement model) and in the future also by means of potential interlinking arrangements.

That is, the additional business cases shall not only be possible to be exploited for transactions settled under TIPS-0064-URD, but also for other orchestrated cross-currency transactions. For instance, for a cross-currency transaction settled via the ELKT model, the recall of such transaction should be initiated in line with the requirements of this new change request, which are not aiming at orchestrating these new business cases end-to-end but shall allow for the non-orchestrated processing as foreseen by the EPC OCT Inst scheme.

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### Submitted annexes / related documents:

- [EPC158-22 2025 OCT Inst Scheme Rulebook v1.0](#)
- [EPC251-22 OCT Inst Inter-PSP INCOMING IGs 2025 V1.0](#)
- [EPC294-22 OCT Inst Inter-PSP OUTGOING IGs 2025 V1.0](#)

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### Proposed wording for the Change request:

#### TIPS UDFS R2026.JUN

##### 1) § 1.1 Introduction to the TIPS Service

[...]

The participants are also provided with the functionalities to either recall settled Instant Payments transactions or initiate investigations on Instant Payments (including cross-currency payments for both business cases) submitted to TIPS whose status confirmation has not been received yet.

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<sup>1</sup>This requirement would continue to entail that the super-set of XSDs should also take into consideration some mandatory specificities that are coming from the Nordic Payment Council flavour of the messages (already supported in TIPS within the RIX-Inst and TIPS-DKK components).

## Change Request Form

### 2) § 1.4.1 Payment Transaction

This entity represents data related to TIPS Instant Payment transactions following the SCT<sup>Inst</sup> scheme, non-Euro denominated transactions, ~~or~~ Single Instructing Party (SIP) settlement model processing and ~~cross-currency transactions following the OCT<sup>Inst</sup> scheme.~~

**Table 1 – Payment Transaction data**

Attribute	Description
Reference	The Originator PSP's reference number of the SCT <sup>Inst</sup> Transaction message, non-Euro Transaction, SIP Transaction message or <del>OCT<sup>Inst</sup> cross-currency</del> Transaction message.
Acceptance Timestamp	Timestamp of the SCT <sup>Inst</sup> Transaction, non-Euro Transaction, SIP Transaction or <del>OCT<sup>Inst</sup> cross-currency</del> Transaction.
[...]	[...]
Status	<p>Status of the transaction for SCT<sup>Inst</sup> <del>and non-Euro schemes,</del> and <del>cross-currency settlement model</del> OCT<sup>Inst</sup> schemes.</p> <p>Exhaustive list of possible values:</p> <ul style="list-style-type: none"> <li>- Received</li> <li>- Validated</li> <li>- Reserved</li> <li>- Settled</li> <li>- Failed</li> <li>- Rejected</li> <li>- Expired</li> </ul> <p>For the SIP settlement model the exhaustive list of possible status values is the following:</p> <ul style="list-style-type: none"> <li>- Received</li> <li>- Validated</li> <li>- Settled</li> <li>- Failed</li> </ul> <p>Expired</p>

### 3) § 1.5.1 General concepts

[...]

~~Note that for the cross-currency settlement only Instant Payment transactions and Investigations are supported for the time being.~~

### 4) § 1.5.2 Settlement of Instant Payment transactions

[...]

## Change Request Form

Table 2 – TIPS Payment transaction types

Instruction Type	Description	Model/Flow
Instant Payment transaction	Forwarded from an Originator Participant, Ancillary System or Instructing Party acting on behalf of the Originator Participant or a Reachable Party to TIPS to instruct the settlement of cash on a TIPS Account or on a TIPS AS Technical Account. It is also forwarded by TIPS to the intended Beneficiary Participant, Ancillary System or Instructing Party acting on behalf of the Beneficiary Participant or a Reachable Party to request confirmation for the settlement.	SCT <sup>Inst</sup> , non-Euro settlement scheme, <del>cross-currency (one leg out) settlement</del> model <u>OCT<sup>Inst</sup></u>
[...]	[...]	[...]
Beneficiary Reply	Forwarded from a Beneficiary Participant, Ancillary System or Instructing Party acting on behalf of the Beneficiary Participant or a Reachable Party to TIPS as response to an Instant Payment transaction. It contains the Beneficiary Participant's positive or negative response. In the event of a positive response, it is also forwarded by TIPS back to both (i) the Originator Participant, Ancillary System or Instructing Party acting on behalf of the Originator Participant or a Reachable Party and (ii) an additional confirmation is sent to the Beneficiary Participant, Ancillary System or Instructing Party acting on behalf of the Beneficiary Participant or a Reachable Party as confirmation that settlement has been performed or ended in error. In the event of a negative response, it is forwarded by TIPS back to the Originator Participant, Ancillary System or Instructing Party acting on behalf of the Originator Participant or a Reachable Party.	SCT <sup>Inst</sup> , non-Euro settlement scheme, <del>cross-currency (one leg out) settlement</del> model <u>OCT<sup>Inst</sup></u>
Recall	Sent by an Originator Participant of a previously settled Instant Payment transaction to request that the given transaction is refunded and a refunded amount – equal or possibly lower than the original one – is credited back to the original account. It is submitted by the Originator Participant, Ancillary System or Instructing Party acting on behalf of the Originator Participant or a Reachable Party to TIPS and, after successful validation, it is forwarded by TIPS to the relevant Beneficiary Participant, Ancillary System or Instructing Party acting on behalf of the Beneficiary Participant or a Reachable Party. <u>In case of cross-currency payments, each Recall request covers the refund in one settlement leg (either in the source or destination leg) and not the whole end-to-end cross-currency transaction previously settled.</u>	SCT <sup>Inst</sup> , non-Euro settlement scheme, <u>OCT<sup>Inst</sup></u>

## Change Request Form

Instruction Type	Description	Model/Flow
Recall Response	Sent by a Beneficiary Participant, Ancillary System or Instructing Party acting on behalf of the Beneficiary Participant or a Reachable Party to TIPS as either a positive response to refund the cash, reversing the effect of the original Instant Payment transaction, or a negative response to a Recall instruction. In both cases, after successful validation, it is forwarded by TIPS to the Originator Participant, Ancillary System or Instructing Party acting on behalf of the Originator Participant or a Reachable Party as confirmation.	SCT <sup>Inst</sup> , non-Euro settlement scheme, <u>OCT<sup>Inst</sup></u>
Investigation	The investigation is sent by the Originator Participant, Ancillary System or Instructing Party acting on behalf of the Originator Participant or Reachable Party to TIPS in order to retrieve the last generated payment transaction status advice.	SCT <sup>Inst</sup> , non-Euro settlement scheme, SIP settlement model, cross-currency (one-leg-out) settlement model <u>OCT<sup>Inst</sup></u>
Request for Status Update on a Recall	The Request for Status Update on a Recall is sent by Recall Assigner to TIPS in order to retrieve the status of the Recall Response. It is also forwarded by TIPS to the intended Recall Assignee to request confirmation about the status of the Recall.	SCT <sup>Inst</sup> , non-Euro settlement scheme, <u>OCT<sup>Inst</sup></u>
<u>Return</u>	<u>The Return is sent by the Leg Exit PSP to TIPS in order to (re)-fund the Originator Participant, Ancillary System or Instructing Party acting on behalf of the Originator Participant or a Reachable Party, following an outgoing cross-currency transaction that has been settled in the source leg but for which an error occurred during settlement of the destination leg.</u>	<u>OCT<sup>Inst</sup></u>
<u>Inquiry</u>	<u>The Inquiry is sent by an Originator Participant, Ancillary System or Instructing Party acting on behalf of the Originator Participant or a Reachable Party to TIPS in order to request information or clarification to the Leg Exit PSP on the status of an outgoing cross-currency transaction sent out to the destination leg.</u>	<u>OCT<sup>Inst</sup></u>
<u>Inquiry Response</u>	<u>The Inquiry Response is sent by the Leg Exit PSP to TIPS in order to inform the Originator Participant, Ancillary System or Instructing Party acting on behalf of the Originator Participant or a Reachable Party on either a positive or negative final investigation outcome for the previously instructed Inquiry.</u>	<u>OCT<sup>Inst</sup></u>

## Change Request Form

Instruction Type	Description	Model/Flow
<u>Inquiry Fee Payment</u>	<u>The Inquiry Fee Payment is sent by the Leg Exit PSP to TIPS in order to request the payment of a fee to the Originator Participant, Ancillary System or Instructing Party acting on behalf of the Originator Participant or a Reachable Party following a positive response to the previously instructed Inquiry.</u>	<u>OCT<sup>Inst</sup></u>
<u>Request for Status Update on an Inquiry</u>	<u>The Request for Status Update on an Inquiry is sent by the Originator Participant, Ancillary System or Instructing Party acting on behalf of the Originator Participant or a Reachable Party to TIPS in order to remind the Leg Exit PSP to provide a response to previous Inquiry.</u>	<u>OCT<sup>Inst</sup></u>

### 5) § 1.5.2.3 Recall and Return settlement processes

[...]

Regarding recalls on mono-currency payments, N<sub>o</sub> further validations are performed by TIPS which simply forwards the request to the intended recipient. Conversely, for cross-currency transactions, prior to forwarding the request to the recipient, TIPS checks whether the Recall Assignee is able to receive recalls related to cross-currency payments.

[...]

As outlined in the OCT<sup>Inst</sup> rulebook, it may occur that an outgoing cross-currency transaction initiated and settled in the source leg may have not been settled in the destination leg due to several reasons such as a failure in sending out the transaction from the source to the destination leg or the inability of executing the transaction of either Leg Entry PSP or Beneficiary PSP in the destination leg. In such circumstances, the Leg Exit PSP can instruct a return in order to refund the Originator Participant, Ancillary System or Instructing Party with the cross-currency amount previously settled in the source leg.

*A new Return diagram will be included at a later stage*

In detail, the Leg Exit PSP (Instructing Agent) can send to TIPS a specific return message in order to request the return of funds previously settled. TIPS validates that the requestor is duly authorised to initiate the return process and the Return Debtor Agent, which is the Originator Participant of the original cross-currency payment, can be reached via TIPS. Moreover, further validations on the status of both involved accounts are performed by TIPS prior to proceeding with the settlement phase. Once the transaction is validated, TIPS determines a suitable payment transaction dataset and immediately attempts to settle the reversed cash flow using the specified amount. Once the return is settled, TIPS forwards the return request to the Return Beneficiary and a positive response of the successful return settlement to the Return requester in order to notify both participants of the transaction.

### 6) § 1.5.2.4 Investigation and Inquiry processes

[...]

In accordance with the OCT<sup>Inst</sup> Rulebook, the Originator Participant, Ancillary System, or Instructing Party acting on behalf of the Originator Participant or a Reachable Party (Inquiry Assigner) may request information or clarification from the Leg Exit PSP (Inquiry Assignee) regarding the status of an outgoing OCT<sup>Inst</sup> transaction that has been settled in the source leg but for which no confirmation has been received concerning its correct settlement in the destination leg. In this regard, it is worth noting that the confirmation of the successful settlement in the destination leg lies outside the TIPS scope and therefore shall not be

## Change Request Form

considered a missing reply as in the context of an investigation scenario. In line with the rulebook, the main difference between the Investigation and Inquiry processes is related to the target leg for which the request for information is triggered. In case the request refers to the settlement status of a cross-currency transaction in the source leg, then an Investigation process shall be triggered. Otherwise, in case the payment is related to the destination leg, then an Inquiry request shall be taken into account.

The investigation and inquiry functionalities will be described in the section [Error! Reference source not found. "Error! Reference source not found. and Inquiry"](#).

### 7) § 2.2.4 Instant Payment (~~cross-currency~~ OCT<sup>Inst</sup> scheme – regular settlement model)

This section focuses on the settlement of the euro leg of ~~cross-currency Instant Payment~~ OCT<sup>Inst</sup> transactions. Furthermore, the cross-currency model has been extended in order to allow cross-currency settlement of non-euro transactions (e.g., starting/ending in SEK/DKK and any potential future TIPS hosted currency).

### 8) § 2.2.4.2 Examples (~~cross-currency~~ OCT<sup>Inst</sup> scheme)

*Only the section name was amended.*

### 9) § 2.2.5 Instant Payment (~~cross-currency~~ OCT<sup>Inst</sup> scheme – LKT settlement model)

*Only the section name was amended.*

### 10) § 2.3 Recall and Return

*Only the section name was amended.*

### 11) § 2.3.1 Recall (mono-currency payments)

*Only the section name was amended.*

### 12) § 2.3.2 Recall (cross-currency payments)

*Only the section name was amended.*

This section focuses on the processing of Recall requests for cross-currency payments and provides the description of the full scenario and the related steps. It is worth mentioning that a recall procedure, in the context of cross-currency transactions, refers to the refund of one leg of a previously settled payment, depending on the parties involved and the direction of the original transaction. Therefore:

- If the previously settled transaction corresponds to an outgoing cross-currency payment, the Originator Participant, Ancillary System, or Instructing Party may initiate a Recall request. The request seeks to have the Leg Exit PSP refund the amount previously settled by crediting the Originator Participant and debiting the Leg Exit PSP.

- If the previously settled transaction pertains to an incoming cross-currency payment, a Recall request is initiated by the Leg Entry PSP to instruct the Beneficiary Participant, Ancillary System, or Instructing Party to reverse the payment by crediting the Leg Entry PSP and debiting the Beneficiary Participant.

As in the mono-currency scenario, a Recall request for a cross-currency payment is submitted by the Assigner which may be either the Originator Participant, Ancillary System or Instructing Party or, alternatively, the Leg Entry PSP of the original transaction to request the refund of the previously settled amount which may be equal to or less than the original one. The request is forwarded by the Assigner to TIPS and passed directly by TIPS to the Assignee which is the Leg Exit PSP or the Beneficiary Participant. The request could be either answered negatively or positively via a Recall Response message. If the Assignee rejects the recall, the negative response is immediately forwarded back to the Assigner of the Recall. If the Assignee sends a positive Recall Response, TIPS attempts to settle the returned amount.

The involved actors are:

- The Recall Assigner: the Originator Participant, Ancillary System or Instructing Party of a previously settled outgoing cross-currency instruction that sends the Recall request or the Leg Entry PSP in the context of a previously settled incoming cross-currency transaction;

## Change Request Form

- The Recall Assignee: the Leg Exit PSP receiving the Recall request referring to a previously settled outgoing cross-currency transaction or the Beneficiary Participant, Ancillary System or Instructing Party in case of an incoming cross-currency transaction.

The involved messages for OCT<sup>Inst</sup> scheme are:

- The [FIToFIPaymentCancellationRequest](#) message, used to request the cancellation of an original cross-currency transaction and the return of funds previously settled.
- The [PaymentReturn](#) message, used to respond positively to the cross-currency Recall request.
- The [ResolutionOfInvestigation](#) message, used to respond negatively to the cross-currency Recall request.
- The **Error! Reference source not found.** message sent by TIPS in the following cases within the OCT<sup>Inst</sup> scheme:
  - o To reject a Recall request or a Recall Response as they cannot be validated;
  - o To notify to the Assignee the successful settlement of the Recall request as a result of the positive Recall answer.
- The [ReturnAccount](#) message can be possibly sent to Creditor Account Owner and/or Debtor Account Owner – if TIPS Actors have configured the floor and ceiling notification and if the related configured thresholds are reached.
- Additionally, a [LiquidityCreditTransfer](#) message can be sent in push or pull, on optional basis, by TIPS to T2-CLM in case of floor/ceiling breaches and upon the definition of a rule-based LT configuration in CRDM.

If no response to a previously sent [FIToFIPaymentCancellationRequest](#) is received, the Recall Assigner can send a [FIToFIPaymentStatusRequest](#) message to TIPS to request a status update on a single Recall or on a set of Recall referred to the same Recall Assignee. The message, after successful validation, is forwarded by TIPS to the Recall Assignee for further processing. The answer to such message generated by the Recall Assignee is either a [PaymentReturn](#) (positive response) or a [ResolutionOfInvestigation](#) (negative response) for each Recall referenced in the [FIToFIPaymentStatusRequest](#) message.

The process described below is triggered under the assumption that the technical validation, check of mandatory fields and authentication of the user have already been successfully performed by ESMIG.

Besides it's important to keep in mind that when the Assigner or Assignee BIC contain a BIC8 instead of a BIC11, the message is accepted and the string is completed by appending "XXX" at the end of the BIC8 for further processing. All the steps are described considering BIC11 only.

## Change Request Form

**Table 3 – Recall steps**

Step	Involved messages	Involved actors	Description
1	<a href="#">FIToFIPaymentCancellationRequest</a> <a href="#">FIToFIPaymentStatusRequest</a>	Recall Assigner as sender TIPS as receiver	TIPS receives an incoming Recall request (or a Request for Status Update on a Recall) from the Recall Assigner, that is the: <ul style="list-style-type: none"> <li>- Originator PSP in the source leg (outgoing direction);</li> <li>- Entry Leg PSP in the destination leg (incoming direction).</li> </ul> Technical validation, check of mandatory fields and authentication checks have already been successfully executed by ESMIG.
2	-	TIPS	TIPS successfully executes the following checks: <ul style="list-style-type: none"> <li>- <b>Error! Reference source not found.</b></li> <li>- <b>Error! Reference source not found.</b></li> <li>- <b>Originator Account or CMB existence;</b></li> <li>- <b>Creditor authorised for cross-currency</b></li> <li>- <b>Beneficiary correctly configured.</b></li> </ul> See <b>Error! Reference source not found.- Error! Reference source not found.</b> for details.
2e	<b>Error! Reference source not found.</b>	TIPS as sender Recall Assigner as receiver	TIPS unsuccessfully executes one of the checks listed in <b>step 2</b> . At the first negative check the system stops and sends a message to the Recall Assigner – same DN of the Sender in <b>step 1</b> – containing the proper error code.
3		TIPS	The DN of the Recall Assignee is identified in the "Outbound DN-BIC Routing" mapping table from the field Assignee ( <a href="#">FIToFIPaymentCancellationRequest</a> ). The Recall Assignee is the: <ul style="list-style-type: none"> <li>- Leg-Exit PSP in the source leg (outgoing direction);</li> <li>- Beneficiary PSP in the destination leg (incoming direction).</li> </ul>
4	<a href="#">FIToFIPaymentCancellationRequest</a> <a href="#">FIToFIPaymentStatusRequest</a>	TIPS as sender Recall Assignee as receiver	TIPS forwards the received Recall request (or a Request for Status Update on a Recall) to the Recall Assignee DN.
5n	<a href="#">ResolutionOfInvestigation</a>	Recall Assignee as sender TIPS as receiver	The Recall Assignee sends a negative response and it is successfully delivered to TIPS. Technical validation, check of mandatory fields and authentication checks have already been successfully executed.

## Change Request Form

Step	Involved messages	Involved actors	Description
<u>6n</u>		<u>TIPS</u>	<p>TIPS successfully executes the checks:</p> <ul style="list-style-type: none"> <li>- <a href="#">Error! Reference source not found.</a>;</li> <li>- <a href="#">Error! Reference source not found.</a>;</li> </ul> <p>See <a href="#">Error! Reference source not found.- Error! Reference source not found.</a> for details.</p>
<u>5e</u>	<a href="#">Error! Reference source not found.</a>	<u>TIPS as sender</u> <u>Recall Assignee as receiver</u>	<p>TIPS unsuccessfully executes the checks listed in <b>step 6n</b>.  At the first negative check the system stops and sends a message to the Recall Assignee - same DN of the Sender – containing the proper error code.</p> <p>See <a href="#">Error! Reference source not found.- Error! Reference source not found.</a> for details.</p>
<u>7n</u>		<u>TIPS</u>	<p>The DN of the Recall Assigner is identified in the "Outbound DN-BIC Routing" mapping table from the field Assignee (<a href="#">ResolutionOfInvestigation</a>).</p>
<u>8n</u>	<a href="#">ResolutionOfInvestigation</a>	<u>TIPS as sender</u> <u>Recall Assigner as receiver</u>	<p>TIPS forwards the negative response received to the Recall Assigner DN.</p>
<u>5p</u>	<a href="#">PaymentReturn</a>	<u>Recall Assignee as sender</u> <u>TIPS as receiver</u>	<p>The Recall Assignee sends a positive response and it is successfully delivered to TIPS.  Technical validation, check of mandatory fields and authentication checks have already been successfully executed.</p>
<u>6p</u>		<u>TIPS</u>	<p>TIPS successfully executes the checks:</p> <ul style="list-style-type: none"> <li>- <a href="#">Error! Reference source not found.</a>;</li> <li>- <a href="#">Error! Reference source not found.</a>;</li> <li>- <a href="#">Originator Account or CMB existence</a>;</li> <li>- <a href="#">Beneficiary Account or CMB existence</a>;</li> <li>- <a href="#">Creditor authorised for cross-currency</a></li> </ul> <p>See <a href="#">Error! Reference source not found.- Error! Reference source not found.</a> for details.</p>

## Change Request Form

Step	Involved messages	Involved actors	Description
6e	<a href="#">Error! Reference source not found.</a>	<p>TIPS as sender</p> <p>Recall Assignee as receiver</p>	<p>TIPS unsuccessfully executes the checks listed in <b>step 6p</b>. At the first negative check the system stops and sends a message to the Recall Assignee - same DN of the Sender – containing the proper error code.</p> <p>The status of the positive Recall Response is set to “Failed”. In this case the Recall Assignee can submit a new Recall Response in order to close the Recall business case. The message validation will restart from the <b>step 5p</b>.</p> <p>See <a href="#">Error! Reference source not found.- Error! Reference source not found.</a> for details.</p>
7p		TIPS	<p>TIPS successfully executes the check: - <a href="#">Error! Reference source not found.</a></p> <p>See <a href="#">Error! Reference source not found.- Error! Reference source not found.</a> for details.</p>
7e	<a href="#">Error! Reference source not found.</a>	<p>TIPS as sender</p> <p>Recall Assignee as receiver</p>	<p>TIPS unsuccessfully executes the check in <b>step 7p</b>. The system stops and sends a message to the Recall Assignee – same DN of the sender – containing the proper error code.</p> <p>The status of the positive Recall Response is set to “Failed”. In this case the Recall Assignee can submit a new positive Recall Response in order to close the Recall business case. The message validation will restart from the <b>step 5p</b>.</p> <p>See <a href="#">Error! Reference source not found.- Error! Reference source not found.</a> for details.</p>
8p		TIPS	<p>TIPS combines the information embedded in the PaymentReturn message to determine a payment transaction dataset to send to the Check and Execute Instruction process.</p> <p>The status of the positive Recall Response is set to “Validated”.</p>

## Change Request Form

<u>Step</u>	<u>Involved messages</u>	<u>Involved actors</u>	<u>Description</u>
9p		TIPS	<p><u>The Amount to be settled (AT-R054 - DS-07) is retrieved and saved as information related to the transaction dataset. From now on, this amount is referred to as "Settlement Amount".</u></p> <p><u>The Settlement date for the positive Recall Response (AT-R056 - DS-07) is retrieved and saved as information related to the transaction dataset. From now on, this date is referred to as "Settlement Date".</u></p> <p><u>The Recall Reference of the PSP initiating the Recall (AT-R053 - DS-07) is retrieved and saved as information related to the transaction dataset. From now on, this reference is referred to as "Transaction Identification"</u></p>
10p		TIPS	<p><u>Given the fact that the original Beneficiary Participant (field AT-C002 in DS-02) has to be interpreted as the new Originator Participant for the reversed cash flow, TIPS determines the account or CMB to be debited by first retrieving the direction of the previous settled payment from the PaymentReturn message as follows:</u></p> <ul style="list-style-type: none"> <li>- <u>if the Clearing System Code field is set to 'TGT', then the previous settled payment refers to an outgoing cross-currency payment. Therefore, in the reversed cash flow, the new Originator Participant is taken from the Instructing Agent field if it is a direct TIPS participant; otherwise, it is taken from the Instructing Reimbursement Agent field;</u></li> <li>- <u>if the Clearing System Code assumes any value other than the one mentioned above, then the previous settled payment refers to an incoming cross-currency payment. Therefore, in the reversed cash flow, the new Originator Participant is taken from the Creditor Agent field..</u></li> </ul> <p><u>Secondly:</u></p> <ul style="list-style-type: none"> <li>- <u>The system verifies that an account, of either type "TIPS Account" or "TIPS AS Technical Account", exists and is linked to the Beneficiary Participant (according to the payment direction) as authorised user and has a currency equal to the one defined in the Returned Amount.</u></li> <li>- <u>If no Account is linked to the Beneficiary Participant, the system looks for a CMB linked to the Beneficiary as user;</u></li> <li>- <u>The system selects the account linked to the CMB; the account related to the CMB must have a currency equal to the one defined in the Returned Amount.</u></li> </ul> <p><u>From now on, the account is referred to as "Originator Account" and the possible CMB as "Debiting CMB".</u></p>

## Change Request Form

<u>Step</u>	<u>Involved messages</u>	<u>Involved actors</u>	<u>Description</u>
11p		TIPS	<p>Given the fact that the original Originator Participant (field AT-D002 in DS-02, which is part of DS-07) has to be interpreted as the new Beneficiary Participant for the reversed cash flow, TIPS determines the account or CMB to be credited by first retrieving the direction of the previous settled payment from PaymentReturn message as follows:</p> <ul style="list-style-type: none"> <li>- if the Clearing System Code field is set to 'TGT', then the previous settled payment refers to an outgoing cross-currency payment. Therefore, the New Beneficiary Participant is taken from the Debtor Agent field;</li> <li>- if the Clearing System Code assumes any value other than the one mentioned above, then the previous settled payment refers to an incoming cross-currency payment. Therefore, in the reversed cash flow, the new Beneficiary Participant is taken from the Instructed Agent field if it is a direct TIPS participant; otherwise, it is taken from the Instructed Reimbursement Agent field..</li> </ul> <p>Secondly:</p> <ul style="list-style-type: none"> <li>- The system verifies that an account, of either type "TIPS Account" or "TIPS AS Technical Account", exists and is linked to the Originator Participant (according to the payment direction) as authorised user and has a currency equal to the one defined in the Returned Amount.</li> <li>- If no Account is linked to the Originator Participant, the system looks for a CMB linked to the Originator as user;</li> <li>- The system selects the account linked to the CMB; the account related to the CMB must have a currency equal to the one defined in the Returned Amount.</li> </ul> <p>From now on, the account is referred to as "Beneficiary Account" and the possible CMB as "Crediting CMB".</p>
12p		TIPS	<p>TIPS successfully executes the checks:</p> <ul style="list-style-type: none"> <li>- <a href="#">Originator Account/CMB not blocked</a>;</li> <li>- <a href="#">Beneficiary Account/CMB not blocked</a>;</li> <li>- <a href="#">Available amount not exceeded</a>.</li> </ul> <p>See <a href="#">Error! Reference source not found.- Error! Reference source not found.</a> for details.</p>

## Change Request Form

Step	Involved messages	Involved actors	Description
12e	<a href="#">Error! Reference source not found.</a>	<p><u>TIPS as sender</u></p> <p><u>Recall Assignee as receiver</u></p>	<p><u>TIPS unsuccessfully executes the checks listed in <b>step 12p</b>.</u>  <u>At the first negative check the system stops and sends a message to the Recall Assignee (the new Originator DN) containing the proper error code.</u></p> <p><u>The status of the positive Recall Response is set to "Failed".</u>  <u>In this case the Recall Assignee can submit a new positive Recall Response in order to close the Recall business case. The message validation will restart from the <b>step 5p</b>.</u></p> <p><u>See <a href="#">Error! Reference source not found.- Business Rules</a> for details.</u></p>
13p		<u>TIPS</u>	<p><u>TIPS settles the full amount of the payment transaction, debiting the Originator Account and adding the same positive amount to the Beneficiary Account.</u>  <u>If a Debiting/Crediting CMB is involved, the system decreases/increases its Headroom by the same amount.</u>  <u>TIPS sets the positive Recall Response status to "Settled".</u></p>
14p	<a href="#">PaymentReturn</a>	<p><u>TIPS as sender</u></p> <p><u>Recall Assigner as receiver</u></p>	<u>TIPS forwards the positive response received from the Recall Assignee to the Recall Assigner (the new Beneficiary DN).</u>
15p	<a href="#">Error! Reference source not found.</a>	<p><u>TIPS as sender</u></p> <p><u>Recall Assignee as receiver</u></p>	<u>TIPS generates a positive Payment status report and send it to the Recall Assignee (the new Originator DN).</u>
16p	<p><a href="#">ReturnAccount</a></p> <p><a href="#">LiquidityCreditTransfer</a> (only in case of automated LT and floor breach)</p>	<p><u>TIPS as sender</u></p> <p><u>Debited Account and/or CMB Owner</u></p> <p><u>T2-CLM as receiver (only in case of automated LT and floor breach)</u></p>	<p><u>TIPS checks the "Floor notification amount" configured for the involved Originator Account or Debiting CMB.</u>  <u>If the account balance or the CMB headroom after settlement is confirmed is lower than the "floor notification amount", TIPS sends a <a href="#">ReturnAccount</a> to the Account and/or CMB owners involved in the transaction.</u></p> <p><u>The message is sent to the default DN of the Account Owner and/or CMB Owner.</u>  <u>The message contains the Originator Account Number or the Debiting CMB Number.</u></p> <p><u>Should the TIPS DCA balance be lower than the "floor notification amount", TIPS shall check the rule-based LT configuration:</u></p> <ul style="list-style-type: none"> <li><u>If no rule exists, a <a href="#">ReturnAccount</a> is sent to the Account owner involved in the transaction;</u></li> </ul>

## Change Request Form

Step	Involved messages	Involved actors	Description
			<ul style="list-style-type: none"> <li>If automated LT only is selected, a Pull <a href="#">LiquidityCreditTransfer</a> is eligible to be sent to T2-CLM;</li> <li>If automated LT and notification are enabled, a Pull <a href="#">LiquidityCreditTransfer</a> is eligible to be sent to T2-CLM and the TIPS Account owner is notified with a <a href="#">ReturnAccount</a>.</li> </ul> <p>If the following condition is successfully met, TIPS generates a new pull rule-based LT towards T2-CLM:</p> <ul style="list-style-type: none"> <li>RTGS opening hours Check.</li> </ul> <p>The <a href="#">ReturnAccount</a> message is sent to the default DN of the Account Owner, whereas, if eligible, the <a href="#">LiquidityCreditTransfer</a> is sent to the DN of T2-CLM.</p>
17p	<a href="#">ReturnAccount</a> <a href="#">LiquidityCreditTransfer</a> (only in case of automated LT and ceiling breach)	<p>TIPS as sender</p> <p>Credited Account and/or CMB Owner</p> <p>T2-CLM as receiver (only in case of automated LT and ceiling breach)</p>	<p>TIPS checks the "Ceiling notification amount" configured for the involved Beneficiary Account or Crediting CMB.</p> <p>If the account balance or the CMB headroom after the confirmed settlement is greater than the "ceiling notification amount", TIPS sends a <a href="#">ReturnAccount</a> to the Account and/or CMB owners involved in the transaction.</p> <p>The message is sent to the default DN of the Account Owner and/or CMB Owner.          The message contains the Beneficiary Account Number or the crediting CMB Number.</p> <p>Should the TIPS DCA balance be greater than the "ceiling notification amount", TIPS shall check the rule-based LT configuration:</p> <ul style="list-style-type: none"> <li>If no rule exists, a <a href="#">ReturnAccount</a> is sent to the Account owner involved in the transaction;</li> <li>If automated LT only is selected, a Push <a href="#">LiquidityCreditTransfer</a> is eligible to be sent to T2-CLM;</li> <li>If automated LT and notification are enabled, a Push <a href="#">LiquidityCreditTransfer</a> is eligible to be sent to T2-CLM and the TIPS Account owner is notified with a <a href="#">ReturnAccount</a>.</li> </ul> <p>If the following condition is successfully met, TIPS generates a new push rule-based LT towards T2-CLM:</p> <ul style="list-style-type: none"> <li>RTGS opening hours Check.</li> </ul> <p>The <a href="#">ReturnAccount</a> message is sent to the default DN of the Account Owner, whereas, if eligible, the <a href="#">LiquidityCreditTransfer</a> is sent to the DN of T2-CLM.</p>

## Change Request Form

### 13) § 2.3.2.1 Examples

*Examples will be provided at a later stage.*

### 14) § 2.3.3 Return

This section focuses on the processing of Return requests that, as outlined in the OCT<sup>Inst</sup> scheme, are only related to outgoing cross-currency payments as well as provides the description of the full scenario and the related steps. A Return request is initiated by the Leg Exit PSP in order to refund an Originator Participant, Ancillary System or Instructing Party of a previously settled Instant Payment transaction. The request is forwarded by the Instructing Agent to TIPS that, in turn, performs validity checks on the credited and debits accounts and subsequently attempts to settle the returned amount without requesting for a confirmation by the beneficiary of the Return operation (i.e. the Originator Participant, Ancillary System or Instructing Party of a previously settled outgoing cross-currency payment).

From a TIPS viewpoint, a Return process is independent from the transaction it is attempting to return; the involved actors are responsible for the agreement about the refund that is sent and processed in TIPS.

The involved actors are:

- The Return requester: the Leg Exit PSP of a previously settled instruction that sends the Return request;
- The Return beneficiary: the Originator Participant, Ancillary System or Instructing Party of a previously outgoing cross-currency payment that receives the Return request.

The involved messages for OCT<sup>Inst</sup> scheme are:

- The [PaymentReturn](#) message, used to initiate a Return request by the Return requester (Instructing Agent field) and to inform the Return beneficiary (Debtor Agent field) that the request has been successfully settled in their favour.
- The [Error! Reference source not found.](#) message sent by TIPS in the following cases:
  - o To reject a Return request as it cannot be validated;
  - o To notify to the Return requester the successful settlement of the Return request.
- The [ReturnAccount](#) message can be possibly sent to Creditor Account Owner and/or Debtor Account Owner – if TIPS Actors have configured the floor and ceiling notification and if the related configured thresholds are reached.
- Additionally, a [LiquidityCreditTransfer](#) message can be sent in push or pull, on optional basis, by TIPS to T2-CLM in case of floor/ceiling breaches and upon the definition of a rule-based LT configuration in CRDM.

The process described below is triggered under the assumption that the technical validation, check of mandatory fields and authentication of the user have already been successfully performed by ESMIG.

Besides it's important to keep in mind that when the Instructing Agent or Debtor Agent BIC contain a BIC8 instead of a BIC11, the message is accepted and the string is completed by appending "XXX" at the end of the BIC8 for further processing. All the steps are described considering BIC11 only.

## Change Request Form

Table 4 – Return steps

Step	Involved messages	Involved actors	Description
1	<a href="#">PaymentReturn</a>	Return requester as sender  TIPS as receiver	TIPS receives an incoming Return request from the Leg Exit PSP that is defined by the Instructing Agent field in case it is a direct TIPS participant; otherwise, it is defined by the Instructing Reimbursement Agent field. Technical validation, check of mandatory fields and authentication checks have already been successfully executed by ESMIG.
2	-	TIPS	TIPS successfully executes the following checks: <ul style="list-style-type: none"> <li>- <a href="#">Error! Reference source not found.</a></li> <li>- <a href="#">Error! Reference source not found.</a></li> <li>- <a href="#">Originator Account or CMB existence.</a></li> <li>- <a href="#">Originator Account/CMB not blocked.</a></li> <li>- <a href="#">Available amount not exceeded.</a></li> <li>- <a href="#">Beneficiary correctly configured.</a></li> <li>- <a href="#">Beneficiary Account or CMB existence.</a></li> <li>- <a href="#">Beneficiary Account/CMB not blocked.</a></li> <li>- <a href="#">Duplicate check for Return request</a></li> </ul> <p>See <a href="#">Error! Reference source not found.- Error! Reference source not found.</a> for details.</p>
2e	<a href="#">Error! Reference source not found.</a>	TIPS as sender  Return requester as receiver	TIPS unsuccessfully executes one of the checks listed in <b>step 2</b> . At the first negative check the system stops and sends a message to the Return requester – same DN of the Sender in <b>step 1</b> – containing the proper error code.
3		TIPS	The DN of the Beneficiary of the Return request, that is the Originator Participant of a previous settled cross-currency transaction, is identified in the "Outbound DN-BIC Routing" mapping table from the field Debtor Agent (PaymentReturn).
4		TIPS	TIPS combines the information embedded in the PaymentReturn message to determine a payment transaction dataset to send to the Check and Execute Instruction process.  The status of the Return request is set to " <a href="#">Validated</a> ".

## Change Request Form

Step	Involved messages	Involved actors	Description
5p		TIPS	<p>The Amount to be settled (AT-R006 - DS-04) is retrieved and saved as information related to the transaction dataset. From now on, this amount is referred to as "Settlement Amount".</p> <p>The Settlement date for the Return request (AT-R005 - DS-04) is retrieved and saved as information related to the transaction dataset. From now on, this date is referred to as "Settlement Date".</p> <p>The Return Reference of the PSP initiating the Return (AT-R003 - DS-04) is retrieved and saved as information related to the transaction dataset. From now on, this reference is referred to as "Transaction Identification"</p>
6p		TIPS	<p>TIPS settles the full amount of the payment transaction, debiting the Originator Account and adding the same positive amount to the Beneficiary Account.</p> <p>If a Debiting/Crediting CMB is involved, the system decreases/increases its Headroom by the same amount.</p> <p>TIPS sets the Return request status to "Settled".</p>
7p	PaymentReturn	TIPS as sender Return beneficiary as receiver	TIPS forwards the Return request to the Return Beneficiary.
8p	<b>Error! Reference source not found.</b>	TIPS as sender Return requester as receiver	TIPS generates a positive Payment status report and send it to the Return requester.
9p	ReturnAccount  LiquidityCreditTransfer (only in case of automated LT and floor breach)	TIPS as sender Debited Account and/or CMB Owner  T2-CLM as receiver (only in case of automated LT and floor breach)	<p>TIPS checks the "Floor notification amount" configured for the involved Originator Account or Debiting CMB.</p> <p>If the account balance or the CMB headroom after settlement is confirmed is lower than the "floor notification amount", TIPS sends a ReturnAccount to the Account and/or CMB owners involved in the transaction.</p> <p>The message is sent to the default DN of the Account Owner and/or CMB Owner. The message contains the Originator Account Number or the Debiting CMB Number.</p> <p>Should the TIPS DCA balance be lower than the "floor notification amount", TIPS shall check the rule-based LT configuration:</p>

Change Request Form

Step	Involved messages	Involved actors	Description
			<ul style="list-style-type: none"> <li>If no rule exists, a <a href="#">ReturnAccount</a> is sent to the Account owner involved in the transaction;</li> <li>If automated LT only is selected, a Pull <a href="#">LiquidityCreditTransfer</a> is eligible to be sent to T2-CLM;</li> <li>If automated LT and notification are enabled, a Pull <a href="#">LiquidityCreditTransfer</a> is eligible to be sent to T2-CLM and the TIPS Account owner is notified with a <a href="#">ReturnAccount</a>.</li> </ul> <p>If the following condition is successfully met, TIPS generates a new pull rule-based LT towards T2-CLM:</p> <ul style="list-style-type: none"> <li>RTGS opening hours Check.</li> </ul> <p>The <a href="#">ReturnAccount</a> message is sent to the default DN of the Account Owner, whereas, if eligible, the <a href="#">LiquidityCreditTransfer</a> is sent to the DN of T2-CLM.</p>
10p	<p><a href="#">ReturnAccount</a></p> <p><a href="#">LiquidityCreditTransfer</a> (only in case of automated LT and ceiling breach)</p>	<p>TIPS as sender</p> <p>Credited Account and/or CMB Owner</p> <p>T2-CLM as receiver (only in case of automated LT and ceiling breach)</p>	<p>TIPS checks the "Ceiling notification amount" configured for the involved Beneficiary Account or Crediting CMB.</p> <p>If the account balance or the CMB headroom after the confirmed settlement is greater than the "ceiling notification amount", TIPS sends a <a href="#">ReturnAccount</a> to the Account and/or CMB owners involved in the transaction.</p> <p>The message is sent to the default DN of the Account Owner and/or CMB Owner. The message contains the Beneficiary Account Number or the crediting CMB Number.</p> <p>Should the TIPS DCA balance be greater than the "ceiling notification amount", TIPS shall check the rule-based LT configuration:</p> <ul style="list-style-type: none"> <li>If no rule exists, a <a href="#">ReturnAccount</a> is sent to the Account owner involved in the transaction;</li> <li>If automated LT only is selected, a Push <a href="#">LiquidityCreditTransfer</a> is eligible to be sent to T2-CLM;</li> <li>If automated LT and notification are enabled, a Push <a href="#">LiquidityCreditTransfer</a> is eligible to be sent to T2-CLM and the TIPS Account owner is notified with a <a href="#">ReturnAccount</a>.</li> </ul> <p>If the following condition is successfully met, TIPS generates a new push rule-based LT towards T2-CLM:</p> <ul style="list-style-type: none"> <li>RTGS opening hours Check.</li> </ul>

**Change Request Form**

<u>Step</u>	<u>Involved messages</u>	<u>Involved actors</u>	<u>Description</u>
			<p>The <a href="#">ReturnAccount</a> message is sent to the default DN of the Account Owner, whereas, if eligible, the <a href="#">LiquidityCreditTransfer</a> is sent to the DN of T2-CLM.</p>

## Change Request Form

### 15) § 2.3.3.1 Examples

*Examples will be provided at a later stage.*

### 16) § 2.4 Investigation and Inquiry

*Only the section name was amended.*

### 17) § 2.4.1 Investigation

*Only the section name was amended.*

### 18) § 2.4.2 Inquiry

This section focuses on the processing of Inquiry requests that, as outlined in the OCT<sup>Inst</sup> scheme, are only related to outgoing cross-currency payments as well as provides the description of the full scenario and the related steps, An Inquiry request is initiated by the Originator Participant, Ancillary System or Instructing Party (denoted as Inquiry Assigner) of a previously settled outgoing cross-currency transaction and forwarded to TIPS that, in turn, performs authorisation and validity checks on both the Inquiry Assigner and Inquiry Assignee (i.e. Leg Exit PSP). Once all checks have been successfully performed, TIPS forwards the received Inquiry request to the Inquiry Assignee that may reply with either a positive or negative response. In case of positive response to the Inquiry request, the Inquiry Assignee may charge an inquiry fee to the Originator Participant on behalf of the destination leg triggering a new cross-currency payment.

The involved actors are:

- The Inquiry Assigner: the Originator Participant, Ancillary System or Instructing Party of a previously settled instruction that sends the Inquiry request;
- The Inquiry Assignee: the Leg Exit PSP of a previously outgoing cross-currency payment that receives the Inquiry request.

The involved messages for OCT<sup>Inst</sup> scheme are:

- The [ClaimNonReceipt](#), used to initiate an Inquiry request by the Inquiry Assigner.
- The [Error! Reference source not found.](#) message sent by TIPS for Inquiry requests or responses involved in validation issues;
- The ResolutionOfInvestigation message sent by the Leg Exit PSP to TIPS to respond either negatively or positively to an Inquiry request;
- The [FIToFICustomerCreditTransfer](#) message, used to settle a cross-currency payment only in the case where an inquiry fee has been specified in the Inquiry response sent by the Leg Exit PSP.

The process described below is triggered under the assumption that the technical validation, check of mandatory fields and authentication of the user have already been successfully performed by ESMIG.

Besides it's important to keep in mind that when the Inquiry Assigner or Inquiry Assignee BICs contain a BIC8 instead of a BIC11, the message is accepted and the string is completed by appending "XXX" at the end of the BIC8 for further processing. All the steps are described considering BIC11 only.

## Change Request Form

Table 5 – Inquiry steps

Step	Involved messages	Involved actors	Description
1	<a href="#">ClaimNonReceipt</a> or <a href="#">FIToFIPaymentStatusRequest</a>	<u>Inquiry Assigner as sender</u>  <u>TIPS as receiver</u>	<u>TIPS receives an incoming Inquiry request (or a Request for Status Update on an Inquiry) from the Inquiry Assigner that is the Originator PSP in the source leg (outgoing direction); Technical validation, check of mandatory fields and authentication checks have already been successfully executed by ESMIG.</u>
2	-	<u>TIPS</u>	<u>TIPS successfully executes the following checks:</u> <u>- <a href="#">Error! Reference source not found.</a></u> <u>- <a href="#">Error! Reference source not found. for queries</a></u> <u>- <a href="#">Beneficiary correctly configured.</a></u>  <u>See <a href="#">Error! Reference source not found.- Error! Reference source not found.</a> for details.</u>
2e	<a href="#">Error! Reference source not found.</a>	<u>TIPS as sender</u>  <u>Inquiry Assigner as receiver</u>	<u>TIPS unsuccessfully executes one of the checks listed in <b>step 2</b>.</u> <u>At the first negative check the system stops and sends a message to the Inquiry Assigner – same DN of the Sender in <b>step 1</b> – containing the proper error code.</u>
3		<u>TIPS</u>	<u>The DN of the Inquiry Assignee is identified in the "Outbound DN-BIC Routing" mapping table from the field Assignee (<a href="#">ClaimNonReceipt</a>). <a href="#">The Inquiry Assignee is the Leg-Exit PSP in the source leg (outgoing direction);</a></u>
4	<a href="#">ClaimNonReceipt</a>  <a href="#">FIToFIPaymentStatusRequest</a>	<u>TIPS as sender</u>  <u>Inquiry Assignee as receiver</u>	<u>TIPS forwards the received Inquiry request (or a Request for Status Update on an Inquiry) to the Inquiry Assignee DN.</u>
5n	<a href="#">ResolutionOfInvestigation</a>	<u>Inquiry Assignee as sender</u>  <u>TIPS as receiver</u>	<u>The Inquiry Assignee sends a negative response and it is successfully delivered to TIPS. Technical validation, check of mandatory fields and authentication checks have already been successfully executed.</u>

## Change Request Form

Step	Involved messages	Involved actors	Description
<u>6n</u>		<u>TIPS</u>	<p>TIPS successfully executes the checks:</p> <ul style="list-style-type: none"> <li>- <a href="#">Error! Reference source not found.</a>;</li> <li>- <a href="#">Error! Reference source not found.</a>;</li> </ul> <p>See <a href="#">Error! Reference source not found.- Error! Reference source not found.</a> for details.</p>
<u>5e</u>	<a href="#">Error! Reference source not found.</a>	<u>TIPS as sender</u> <u>Inquiry Assignee as receiver</u>	<p>TIPS unsuccessfully executes the checks listed in <b>step 6n</b>.            At the first negative check the system stops and sends a message to the Inquiry Assignee - same DN of the Sender – containing the proper error code.</p> <p>See <a href="#">Error! Reference source not found.- Error! Reference source not found.</a> for details.</p>
<u>7n</u>		<u>TIPS</u>	<p>The DN of the Inquiry Assigner is identified in the "Outbound DN-BIC Routing" mapping table from the field Assignee (<a href="#">ResolutionOfInvestigation</a>).</p>
<u>8n</u>	<a href="#">ResolutionOfInvestigation</a>	<u>TIPS as sender</u> <u>Inquiry Assigner as receiver</u>	<p>TIPS forwards the negative response received to the Inquiry Assigner DN.</p>
<u>5p</u>	<a href="#">ResolutionOfInvestigation</a>	<u>Inquiry Assignee as sender</u> <u>TIPS as receiver</u>	<p>The Inquiry Assignee sends a positive response and it is successfully delivered to TIPS.            Technical validation, check of mandatory fields and authentication checks have already been successfully executed. Optionally, the Exit-Leg PSP may charge an inquiry fee (field AT-Q007 in DS-09) to the Originator PSP on behalf of the destination leg.</p>
<u>6p</u>		<u>TIPS</u>	<p>TIPS successfully executes the checks:</p> <ul style="list-style-type: none"> <li>- <a href="#">Error! Reference source not found.</a>;</li> <li>- <a href="#">Error! Reference source not found.</a>;</li> </ul> <p>See <a href="#">Error! Reference source not found.- Error! Reference source not found.</a> for details.</p>

## Change Request Form

Step	Involved messages	Involved actors	Description
6e	<a href="#">Error! Reference source not found.</a>	<u>TIPS as sender</u>  <u>Inquiry Assignee as receiver</u>	<p>TIPS unsuccessfully executes the checks listed in <b>step 6p</b>.  At the first negative check the system stops and sends a message to the Inquiry Assignee - same DN of the Sender – containing the proper error code.</p> <p>The status of the positive Inquiry Response is set to “Failed”.  In this case the Inquiry Assignee can submit a new Inquiry Response in order to close the Inquiry business case. The message validation will restart from the <b>step 5p</b>.</p> <p>See <a href="#">Error! Reference source not found.- Error! Reference source not found.</a> for details.</p>
7p	<a href="#">ResolutionOfInvestigation</a>	<u>TIPS as sender</u>  <u>Inquiry Assigner as receiver</u>	<p>TIPS forwards the positive response received from the Inquiry Assignee to the Inquiry Assigner.</p>
8p	<a href="#">FIToFICustomerCreditTransfer</a> (only in case of an Inquiry fee)	<u>Inquiry Assigner as sender</u>  <u>TIPS as receiver</u>	<p>In case an inquiry fee is specified in the positive response of <b>step 5p</b>, the Originator Participant (Inquiry Assigner) triggers the cross-currency Instant Payment flow as described in Table 83 – Instant Payment transaction steps for cross-currency (one-leg out) for crediting the Leg Exit PSP (Inquiry Assignee) of the amount required for processing the Inquiry request by sending a cross-currency Instant Payment transaction (FIToFICustomerCreditTransfer) as follows:</p> <ul style="list-style-type: none"> <li>- the Settlement Amount field set to the inquiry fee amount specified in <b>step 5p</b>;</li> <li>- the Category Purpose field set to “FCOL” for indicating an inquiry fee payment;</li> <li>- the Debtor Agent field set to the Originator Participant BIC to be debited;</li> <li>- the Creditor Agent field set to the Leg Exit PSP BIC to be credited.</li> <li>- the Instructed Agent field set to the same BIC of the Creditor Agent.</li> <li>- the Clearing System Code field set to the ‘TGT’ value.</li> </ul>

## Change Request Form

### 19) § 2.4.2.1 Examples

Examples will be provided at a later stage.

### 20) § 3.3.1 List of messages

[...]

**Table 48 – List of messages for cross-currency model**

ISO Message	Message Name	Scenario
<u>Error! Reference source not found.</u>		
<a href="#">pacs.002.001.10</a>	FIToFIPaymentStatusReport	Settlement of cross-currency Transactions
<a href="#">pacs.004.001.09</a>	<u>PaymentReturn</u>	<u>Settlement of Recall</u> <u>OCT<sup>Inst</sup> Return</u>
<a href="#">pacs.008.001.08</a>	FIToFICustomerCreditTransfer	Settlement of cross-currency Transactions
<a href="#">pacs.028.001.03</a>	FIToFIPaymentStatusRequest	Investigation on cross-currency Transactions <u>Investigation on cross-currency recall</u> <u>Investigation on inquiry</u>
<u>Error! Reference source not found.</u>		
<a href="#">camt.027.001.07</a>	<u>ClaimNonReceipt</u>	<u>Inquiry</u>
<a href="#">camt.029.001.09</a>	<u>ResolutionOfInvestigation</u>	<u>Recall</u> <u>Positive/Negative response to OCT<sup>Inst</sup> inquiry</u>
<a href="#">camt.056.001.08</a>	<u>FIToFIPaymentCancellationRequest</u>	<u>Recall</u>

### 21) § 3.3.2.1.10 FIToFICustomerCreditTransfer (pacs.008.001.08)

The FIToFICustomerCreditTransfer message allows instructing TIPS for a cross-currency transaction of a positive amount of money from the participant account on debtor side to the participant account on creditor side.

## Change Request Form

The message is also used to transport the instruction related to the payment of an inter-PSP fee for handling the OCT Inst inquiry in case of a positive response to an OCT Inst inquiry for the reason 'Claim of Non-Receipt'.

Before the forwarding of the pacs.008 to the Beneficiary CSM, TIPS performs the following list of changes:

- *removal of the Clearing System Code "TGT" from the field FIToFICstmrCdtTrf/GrpHdr/Stlmlnf/ClrSys/Cd;*
- *swap of the position of amounts in the message.* The Interbank Settlement Amount (FIToFICstmrCdtTrf/CdtTrfTxInf/IntrBkStlmlAmt) will be populated with the amount in the destination currency while the Instructed Amount (FIToFICstmrCdtTrf/CdtTrfTxInf/InstAmt) will be populated should contain the amount in the source currency. The field Total Interbank Settlement Amount (FIToFICstmrCdtTrf/GrpHdr/TtlIntrBkStlmlAmt) will be updated accordingly;
- *generation of a new Transaction ID for the beneficiary leg,* in order to avoid rejection for duplicate check in the scenario where both sub-transactions are settled within the same technical platform. The E2E reconciliation can still be performed using the End To End Identification or the UETR;
- *Insert a default (per currency) Entry-Leg PSP BIC in case not present in the message.* In case the Originator opted for the LKT settlement model but the pacs.008 outbound flow direction does not contain the Entry-Leg PSP BIC related to the destination currency, TIPS will fill it in the message using the default Entry-Leg PSP BIC value as direct destination CSM participant defined by the related Central Bank for the interested currency.

### References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

<https://www.swift.com/mystandards/TIPS/pacs.008.001.08>

**Table 6 – Cross-currency pacs.008.001.08**

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
n/a	Message Identification	Point to point reference, as assigned by the instructing party.	FIToFICstmrCdtTrf/GrpHdr/Msgld	Yes	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]	[...]

## Change Request Form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
n/a	Total Interbank Settlement Amount	Total amount of money moved between the instructing agent and the instructed agent.	FItoFICstmrCdtTrf/GrpHdr/TtlIntrBkSttlmAmt	Yes	Only schema validation is performed. For PSPs compliant with the EPC OCTInst schema, only 'EUR' is allowed as currency.
AT-T051 <u>AT-Q010</u>	Settlement Date	The Settlement Date Euro Leg of the OCT <sup>Inst</sup> .  <u>The Settlement Date of the OCT Inst Inquiry fee amount.</u>	FItoFICstmrCdtTrf/GrpHdr/intrBkSttlmDt	Yes	Only schema validation is performed.
n/a	Settlement Information	Specifies the details on how the settlement of the transaction between the instructing agent and the instructed agent is completed.	FItoFICstmrCdtTrf/GrpHdr/SttlmInf	Yes	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]	[...]
n/a	Clearing System +Code	Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.	FItoFICstmrCdtTrf/GrpHdr/SttlmInf/ClrSys/Cd	Yes	The Clearing System Code is used in TIPS to understand the payment direction (Outgoing vs Incoming) via the indication of the Clearing System which should settle the Debtor leg of the cross-currency transaction.  In case of Outgoing cross-currency transaction and <u>Inquiry fee payment</u> , the Code 'TGT' must be used.  In case of Incoming cross-currency transaction, the Code 'TGT' cannot be used.
n/a	Clearing System +Proprietary	Clearing system identification in a proprietary	FItoFICstmrCdtTrf/GrpHdr/SttlmInf/ClrSys/Prtry	Yes	Only schema validation is performed.
n/a	Payment Type Information	Set of elements used to further specify the type of transaction.	FItoFICstmrCdtTrf/GrpHdr/PmtTpInf	Yes	Only schema validation is performed.
AT-T001	Scheme Identification Code	The identification code of the Scheme.	FItoFICstmrCdtTrf/GrpHdr/PmtTpInf/SvcLvl/Cd	Yes	The last occurrence refers to the Euro Leg and hence only "EOLO" is allowed.
AT-T001	Local Instrument +Code	The identification code of the Scheme.	FItoFICstmrCdtTrf/GrpHdr/PmtTpInf/LclInstrm/Cd	Yes	Only "INST" is allowed.

## Change Request Form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
AT-T008 <u>AT-Q011</u>	Category Purpose	The category purpose of the OCT <sup>Inst</sup> .  <u>Category purpose of the OCT Inst Inquiry fee payment.</u>	FItoFICstmrCdtTrf/GrpHdr/PmtTpInf/CtgyPurp	No	Only schema validation is performed.
n/a	Category Purpose +Code	Category purpose, as published in an external category purpose code list.	FItoFICstmrCdtTrf/GrpHdr/PmtTpInf/CtgyPurp/Cd	Yes	Only schema validation is performed.  <u>Only "FCOL" is allowed in Inquiry fee payment scenario.</u>
n/a	Category Purpose +Proprietary	Category purpose, in a proprietary form.	FItoFICstmrCdtTrf/GrpHdr/PmtTpInf/CtgyPurp/Prtry	Yes	Only schema validation is performed.

## Change Request Form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
AT-X002	Instructed Agent	The Identification Code of the Leg Exit PSP.	FItoFICstmrCdtTrf/GrpHdr/InstdAgt	No	<p>For Outgoing cross-currency transactions:</p> <ul style="list-style-type: none"> <li>- This is the Identification Code of the Exit PSP (AT-X002);</li> <li>- AT-X002 must be provided here in case it is a direct CSM participant, if not AT-X002 is to be provided under Intermediary Agent 1 BICFI;</li> <li>- in case both Intermediary Agent 1 BICFI and Instructed Agent BICFI are not populated, the message is rejected by TIPS;</li> <li>- in case the Intermediary Agent 1 BICFI is populated and the Instructed Agent BICFI is not populated, the message is rejected by TIPS;</li> <li>- in case the Intermediary Agent 1 BICFI is not populated, the Instructed Agent BICFI must be linked with at least one Distinguished Name for outbound message routing.</li> </ul> <p><u>For Inquiry Fee Payment:</u> - Mandatory. To be populated with the same BICFI as the one provided in Creditor Agent.</p>
[...]	[...]	[...]	[...]	[...]	[...]
n/a	Instruction Identification	Unique identification, as assigned by an instructing party for an instructed party.	FItoFICstmrCdtTrf/CdtTrfTxInf/PmtId/InstrId	No	Only schema validation is performed.
AT-T014 <u>AT-Q002</u>	End To End Identification	<p>The Payer's reference of the OCT<sup>Inst</sup>.</p> <p><u>The OCT<sup>Inst</sup> Inquiry Reference of the initiating participant.</u></p>	FItoFICstmrCdtTrf/CdtTrfTxInf/PmtId/EndToEndId	Yes	<p>Only schema validation is performed.</p> <p>In the event that no reference was given, NOTPROVIDED must be used.</p>

## Change Request Form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
<b>AT-T054</b>	Transaction Identification	The Reference of the OCT <sup>Inst</sup> message	FItoFICstmrCdtTrf/CdtTrfTxInf/PmtId/TxId	Yes	With the Debtor Agent BIC, it is used by TIPS to uniquely identify the cross-currency transaction and to perform the duplicate check.
<b>AT-T016</b>	UETR	Unique End-to-End Transaction Reference (UETR).	FItoFICstmrCdtTrf/CdtTrfTxInf/PmtId/UETR	No	Only schema validation is performed.
<b>AT-T002</b> <b>AT-Q007</b>	Settlement Amount	The amount of the OCT <sup>Inst</sup> <u>Fee for handling the OCT<sup>Inst</sup> Inquiry.</u>	FItoFICstmrCdtTrf/CdtTrfTxInf/IntrBkSttlmAmt	Yes	Amount to be settled in the current cross-currency transaction leg. The currency of the Settlement Amount must be the same of the Accounts on Creditor and Debtor sides. Only schema validation is performed. For PSPs compliant with the EPC OCT <sup>Inst</sup> schema, only 'EUR' is allowed as currency.
<b>AT-T057</b>	Settlement Time Indication	Non-Euro Leg Time Stamp	FItoFICstmrCdtTrf/CdtTrfTxInf/SttlmTmIndctn	No	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]	[...]
<b>AT-T005</b>	Exchange Rate	Currency exchange rate applied on the Initial Amount.	FItoFICstmrCdtTrf/CdtTrfTxInf/XchgRate	No	Only schema validation is performed. Only to be used if the currency of the Initial Amount (AT-T004) is different from Euro.
<b>n/a</b>	Charge Bearer	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	FItoFICstmrCdtTrf/CdtTrfTxInf/ChrgBr	Yes	Only schema validation is performed. <u>Only "CRED", "DEBT" or "SHAR" is allowed for outgoing or incoming cross-currency transactions. Only "SLEV" is allowed for Inquiry fee payments.</u>
<b>n/a</b>	Charges Information	Provides information on the charges to be paid by the charge bearer(s) related to the payment	FItoFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf	No	Only schema validation is performed. <u>Only to be used when the charges are to be borne by the Payee ("CRED"), or by both the Payee and the Payer (SHAR).</u>

## Change Request Form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
<b>AT-T058</b>	Charges Information +Amount	The amount of the OCT <sup>Inst</sup> charges	FItoFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf/Amt	Yes	Only schema validation is performed. For PSPs compliant with the EPC OCT Inst schema, only 'EUR' is allowed as currency.
[...]	[...]	[...]	[...]	[...]	[...]
<b>n/a</b>	Ultimate Debtor + Identification ++ Private Identification	Unique and unambiguous identification of a person, eg, passport.	FItoFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/Id/PrvtId	Yes	Only schema validation is performed. Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
<b>AT-D002n/a</b>	Debtor	Party that owes an amount of money to the (ultimate) creditor.	FItoFICstmrCdtTrf/CdtTrfTxInf/Dbtr	Yes	Only schema validation is performed. <u>In case of Inquiry fee payment, only BIC code of the Euro Leg-Based Payer's PSP under 'Name' and 'Identification/Organisation Identification/AnyBIC' is allowed.</u>
<b>AT-P001</b>	Debtor +Name	Name of the Payer.	FItoFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Nm	Yes	Only schema validation is performed.
<b>AT-P005</b>	Debtor +Postal Address	The address of the Payer.	FItoFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr	Yes	Only schema validation is performed. <u>Mandatory for Outgoing and Incoming cross-currency transactions.</u> STRUCTURED: Usage is recommended. 'Town Name' and 'Country' are mandatory. [...]
<b>AT-P004</b>	Debtor +Identification	The Payer Identification Code.	FItoFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id	No	Only schema validation is performed.
<b>n/a</b>	Debtor + Identification ++ Organisation Identification	Unique and unambiguous way to identify an organisation	FItoFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id/OrgId	Yes	Only schema validation is performed. <u>For OCT Inst Payment:</u> Either 'AnyBIC', 'LEI' and/or one occurrence of 'Other' is allowed. <u>For Inquiry Payment:</u> <u>Only 'AnyBIC' is allowed.</u>

## Change Request Form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
n/a	Debtor + Identification ++ Private Identification	Unique and unambiguous identification of a person, eg, passport.	FItoFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id/PrvtId	Yes	Only schema validation is performed. Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
<b>AT-Q012</b> n/a	Debtor Account	Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction	FItoFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct	Yes	Only schema validation is performed.
<b>AT-D001</b>	Debtor Account +Identification	The unique identifier of the Account of the Payer.	FItoFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Id	Yes	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]	[...]
<b>AT-P003</b>	Proxy	Proxy/Alias of the Account of the Payer.	FItoFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Prxy	No	Only schema validation is performed.
n/a	Debtor Agent	Financial institution servicing an account for the debtor.	FItoFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt	Yes	Financial Institution Identification 'BICFI' is mandatory for the processing in TIPS: if not present, the message will be rejected by TIPS. <u>Only 'BICFI' is allowed for Inquiry fee payments.</u>
n/a	Debtor Agent +Financial Institution Identification	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme	FItoFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnlId	Yes	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]	[...]
n/a	Debtor Agent +Financial Institution Identification ++Other	Unique identification of an agent, as assigned by an institution, using an identification scheme.	FItoFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnlId/Othr	No	Only schema validation is performed. Not to be used in case AT-D002 is a BIC.

## Change Request Form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
n/a	Creditor Agent	Financial institution servicing an account for the creditor.	FItoFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt	Yes	Only schema validation is performed. It is strongly recommended to provide: - Either 'BICFI' only (preferred option); - Or the combination of any other identification with 'Name' and 'Postal Address'; - Or 'Name' and 'Postal Address'. <u>Only 'BICFI' is allowed for Inquiry fee payments.</u>
n/a	Creditor Agent +Financial Institution Identification	Unique and unambiguous identification of a financial institution, as assigned under an internationally recognised or proprietary identification scheme	FItoFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnl d	Yes	Only schema validation is performed.
AT-C002	Creditor Agent +Financial Institution Identification ++BIC	The Identification Code of the Payee's PSP/FI.	FItoFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnl d/BICFI	No	For Incoming cross-currency transactions <u>and inquiry fee payment</u> : - 'BICFI' is mandatory for the processing in TIPS: if not present, the message will be rejected by TIPS, and - The 'BICFI' must be linked with at least one Distinguished Name for outbound message routing.
n/a	Creditor Agent +Financial Institution Identification ++Clearing System Member Identification	Information used to identify a member within a clearing system.	FItoFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnl d/ClrSysMmbld	No	Only schema validation is performed. Not to be used in case AT-C002 is a BIC.
[...]	[...]	[...]	[...]	[...]	[...]
n/a	Creditor Agent +Financial Institution Identification ++Other	Unique identification of an agent, as assigned by an institution, using an identification scheme.	FItoFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnl d/Othr	No	Only schema validation is performed. Not to be used in case AT-C002 is a BIC.

## Change Request Form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
n/a	Creditor	Party to which an amount of money is due.	FItoFICstmrCdtTrf/CdtTrfTxInf/Cdtr	Yes	Only schema validation is performed. <u>In case of Inquiry fee payment, only BIC code of the Euro Leg Exit PSP under 'Name' and 'Identification/Organisation Identification/AnyBIC' is allowed.</u>
AT-E001	Creditor +Name	Name of the Payee.	FItoFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Nm	Yes	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]	[...]
AT-E005	Creditor +Identification	The Payer Identification Code.	FItoFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id	No	Only schema validation is performed.
n/a	Creditor + Identification ++ Organisation Identification	Unique and unambiguous way to identify an organisation	FItoFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id/OrgId	Yes	Only schema validation is performed. <u>For OCT Inst Payment:</u> Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. <u>For Inquiry Payment:</u> Only 'AnyBIC' is allowed.
n/a	Creditor + Identification ++ Private Identification	Unique and unambiguous identification of a person, eg. passport.	FItoFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id/PrvtId	Yes	Only schema validation is performed. Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed.
<u>AT-Q008</u> n/a	Creditor Account	Unambiguous identification of the account of the creditor to which a debit entry will be made as a result of the transaction	FItoFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct	Yes	Only schema validation is performed.
AT-C001	Creditor Account +Identification	The unique identifier of the Account of the Payee.	FItoFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Id	Yes	Only schema validation is performed.

## Change Request Form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
AT-C001	Creditor Account +Identification ++IBAN	The unique identifier of the Payment Account of the Payee.	FItoFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Id/IBAN	Yes	Only schema validation is performed. <u>Only IBAN is allowed.</u> <u>For outgoing transactions, It is strongly recommended to use the IBAN as identifier of the Account of the Payee to be credited for the OCT Inst Instruction.</u> <u>For Inquiry fee payments this is the IBAN provided under 'Resolution Related Information/Charges' in the positive response to a Claim Non Receipt (camt.027).</u> It is strongly recommended to use the IBAN as identifier of the Account of the Payer to be debited for the OCTInst Instruction.
n/a	Creditor Account +Identification ++Other	Unique identification of an account, as assigned by the account servicer, using an identification scheme	FItoFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Id/Othr	Yes	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]	[...]
AT-E003	Proxy	Proxy/Alias of the Account of the Payee.	FItoFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Prxy	No	Only schema validation is performed.
<u>AT-C002</u> n/a	Ultimate Creditor	Ultimate party to which an amount of money is due.	FItoFICstmrCdtTrf/CdtTrfTxInf/UltmtCdtr	No	Only schema validation is performed. <u>For Inquiry fee payments:</u> <u>The name of the non-Euro Leg Payee's FI.</u> <u>The address of the non-Euro Leg Payee's FI.</u> <u>It is strongly recommended to provide:</u> <u>- Either 'AnyBIC' only (preferred option);</u> <u>- Or the combination of any other identification with 'Name' and 'Postal Address';</u> <u>- Or 'Name' and 'Postal Address'.</u>

## Change Request Form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
AT-E007	Ultimate Creditor Name	The name of the Payee Reference Party	FItoFICstmrCdtTrf/CdtTrfTxlnf/UltmtCdtr/Nm	No	Only schema validation is performed. <u>For Inquiry fee payments: not to be used in case AT-C002 is a BIC.</u>
<del>AT-E009</del> AT-P008	Ultimate Creditor +Postal Address	The address of the Payer Reference Party.	FItoFICstmrCdtTrf/CdtTrfTxlnf/UltmtCdtr/PstlAdr	No	Only schema validation is performed. [...] <u>For Inquiry fee payments: mandatory when AT-C005 is provided.</u>
AT-E010	Ultimate Creditor Identification	The identification code of the Payee Reference Party	FItoFICstmrCdtTrf/CdtTrfTxlnf/UltmtCdtr/Id	No	Only schema validation is performed.
n/a	Ultimate Creditor + Identification ++ Organisation Identification	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.	FItoFICstmrCdtTrf/CdtTrfTxlnf/UltmtCdtr/Id/OrgId	Yes	Only schema validation is performed. <u>For OCT Inst Payment:</u> Either 'AnyBIC', 'LEI' or one occurrence of 'Other' is allowed. <u>For Inquiry Fee Payment:</u> <u>'LEI' must not be used if AT-C002 is a BIC.</u> <u>'Other' must not be used if AT-C002 is a BIC.</u>
n/a	Ultimate Creditor + Identification ++ Private Identification	Unique and unambiguous identification of a person, eg, passport.	FItoFICstmrCdtTrf/CdtTrfTxlnf/UltmtCdtr/Id/PrvtId	Yes	Only schema validation is performed. Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. <u>Not to be used in case of Inquiry fee payment.</u>
AT-T020	Instruction For Next Agent	The currency requested by the Payer for the funds in the non-Euro Leg	/FItoFICstmrCdtTrf/CdtTrfTxlnf/InstrForNxtAgt	No	Only schema validation is performed. For Outgoing cross-currency transactions only one occurrence is allowed.
[...]	[...]	[...]	[...]	[...]	[...]
n/a	Purpose + Code	Underlying reason for the payment transaction, as published in an external purpose code list.	FItoFICstmrCdtTrf/CdtTrfTxlnf/Purp/Cd	No	Only schema validation is performed.
AT-T053	Regulatory Reporting	Regulatory reporting.	FItoFICstmrCdtTrf/CdtTrfTxlnf/RgltryRptg	No	Only schema validation is performed.

## Change Request Form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
AT-T009	Remittance Information	The Remittance Information	FItoFICstmrCdtTrf/CdtTrfTxInf/RmtInf	No	Only schema validation is performed. <u>This field is mandatory in case of Inquiry fee payment.</u>
n/a	Remittance Information + Unstructured	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an account receivable system, in an unstructured form.	FItoFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Ustrd	No	Either Unstructured or Structured may be present. If both components are included, the message will be rejected during the schema validation process.
n/a	Remittance Information + Structured	Information supplied to enable the matching/reconciliation of an entry with the items that the payment is intended to settle, such as commercial invoices in an account receivable system, in a structured form.	FItoFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd	No	Either Unstructured or Structured may be present. If both components are included, the message will be rejected during the schema validation process. <u>This field is mandatory in case of Inquiry fee payment. The 'Structured' element below is used to transport AT-Q009 Reference of the Euro Leg Exit PSP for the OCT Inst Inquiry fee payment.</u>
n/a	<u>Remittance Information</u> + Structured ++ <u>Creditor Reference Information</u>	<u>Reference information provided by the creditor to allow the identification of the underlying</u>	FItoFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/CdtrRefInf	No	<u>For Outgoing and Incoming cross-currency transactions, when used both 'Type' and 'Reference' must be present. This field is mandatory in case of Inquiry fee payment.</u>
n/a	<u>Remittance Information</u> + Structured ++ <u>Creditor Reference Information</u> +++Type	<u>Entity that assigns the credit reference type.</u>	FItoFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/CdtrRefInf/Tp	No	<u>For Outgoing and Incoming cross-currency transactions this field is mandatory if 'Creditor Reference Information' is used.</u>
AT-Q009	<u>Remittance Information</u> + Structured ++ <u>Creditor Reference Information</u> +++Reference	<u>Unique reference, as assigned by the creditor, to unambiguously refer to the payment transaction.</u>	FItoFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/CdtrRefInf/Ref	No	<u>Mandatory if 'Creditor Reference Information' is used.</u>

## Change Request Form

## 22) § 3.3.2.1.11 FIToFIPaymentStatusRequest (pacs.028.001.03)

[...]

Table xxx – Cross-Currency Request for Status Update on a Recall

<u>EPC Ref.</u>	<u>Reference Name</u>	<u>EPC/ISO Description</u>	<u>XML path</u>	<u>Mand.</u>	<u>TIPS Usage</u>
<u>n/a</u>	<u>Message Identification</u>	<u>Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message.</u>	<u>FIToFIPmtStsReq/GrpHdr/MsgId</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Creation Date Time</u>	<u>Date and time at which the message was created.</u>	<u>FIToFIPmtStsReq/GrpHdr/CreDtTm</u>	<u>Yes</u>	<u>Timestamps must be unambiguous and include milliseconds. The representation of milliseconds must follow the W3C recommendation. Only UTC time format or local time with UTC offset format can be used.</u>
<u>n/a</u>	<u>Instructing Agent</u>	<u>Agent that instructs the next party in the chain to carry out the (set of) instruction(s).</u>	<u>FIToFIPmtStsReq/GrpHdr/InstgAgt</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Instructed Agent</u>	<u>Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).</u>	<u>FIToFIPmtStsReq/GrpHdr/InstdAgt</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Original Message Identification</u>	<u>Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.</u>	<u>FIToFIPmtStsReq/OrgnlGrpInf/OrgnlMsgId</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Original Message Name Identification</u>	<u>original message name identifier to which the message refers.</u>	<u>FIToFIPmtStsReq/OrgnlGrpInf/OrgnlMsgNmId</u>	<u>Yes</u>	<u>Must begin with 'camt.056'. The addition of a variant number and version number is optional.</u>
<u>n/a</u>	<u>Status Request Identification</u>	<u>Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the status request.</u>	<u>FIToFIPmtStsReq/TxInf/stsReqId</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>

## Change Request Form

EPC Ref.	Reference Name	EPC/ISO Description	XML_path	Mand.	TIPS Usage
<u>n/a</u>	<u>Original Instruction Identification</u>	<u>Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlInstrId</u>	No	<u>Only schema validation is performed.</u>
<b>AT-T014</b>	<u>Original End To End Identification</u>	<u>Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlEndToEndId</u>	Yes	<u>Only schema validation is performed.</u>
<b>AT-T054</b>	<u>Original Transaction Identification</u>	<u>Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxId</u>	Yes	<u>Identification of the Payment Transaction to be investigated.</u>
<b>AT-T016</b>	<u>Original UETR</u>	<u>Universally unique identifier to provide the original end-to-end reference of a payment transaction.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlUETR</u>	No	<u>Only schema validation is performed.</u>
<b>AT-T056</b>	<u>Acceptance Timestamp</u>	<u>Timestamp of the OCT<sup>Inst</sup> Transaction</u>	<u>FItoFIPmtStsReq/TxInf/a ccptncDtTm</u>	Yes	<u>Acceptance timestamp of the Payment Transaction to be investigated.</u>
<u>n/a</u>	<u>Original Transaction Reference</u>	<u>Same values as the message elements of the original instruction.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef</u>	Yes	<u>Only schema validation is performed.</u>
<b>AT-T002</b>	<u>Settlement Amount</u>	<u>Amount of the OCT<sup>Inst</sup></u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/IntrBkSttlmnt</u>	No	<u>Only schema validation is performed.</u>
<b>AT-T003</b>	<u>Amount</u>	<u>Amount of the OCT<sup>Inst</sup> before deduction of charges</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/Amt/InstdAmt</u>	No	<u>Only schema validation is performed.</u>
<b>AT-T051</b>	<u>Settlement Date</u>	<u>The Settlement Date of the OCT<sup>Inst</sup> Transaction.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/IntrBkSttlmDt</u>	No	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Settlement information</u>	<u>Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/SttlmInf</u>	No	<u>Only schema validation is performed.</u>

## Change Request Form

<u>EPC Ref.</u>	<u>Reference Name</u>	<u>EPC/ISO Description</u>	<u>XML path</u>	<u>Mand.</u>	<u>TIPS Usage</u>
<u>n/a</u>	<u>Clearing System</u> <u>+Code</u>	<u>Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/SttlmInf/ClrS ys/Cd</u>	<u>Yes</u>	<u>The Clearing System Code is used in TIPS to understand the payment direction (Outgoing vs Incoming) via the indication of the Clearing System which should settle the Debtor leg of the cross-currency transaction.</u> <u>In case of Outgoing cross-currency investigation, the Code 'TGT' must be used.</u> <u>In case of Incoming cross-currency investigation, the Code 'TGT' cannot be used.</u>
<u>AT-T001</u> <u>AT-T008</u>	<u>Payment Type Information</u>	<u>Set of elements used to further specify the type of transaction.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/PmtTpInf</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>AT-T009</u>	<u>Remittance Information</u>	<u>The Remittance information.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/RmtInf</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-P006</u> <u>AT-P007</u> <u>AT-P008</u>	<u>Ultimate Debtor</u>	<u>Ultimate party that owes an amount of money to the (ultimate) creditor.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/UltmtDbtr</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-P001</u> <u>AT-P004</u> <u>AT-P005</u>	<u>Debtor</u>	<u>Party that owes an amount of money to the (ultimate) creditor.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/Dbtr</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-D001</u> <u>AT-D003</u> <u>AT-D004</u> <u>AT-P003</u>	<u>Debtor Account</u>	<u>Unambiguous identification of the account of the debtor</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/DbtrAcct</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-D002</u>	<u>Debtor Agent</u>	<u>The BIC code of the Originator PSP</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/DbtrAgt/FinlnstnlD/BICFI</u>	<u>Yes</u>	<u>This field is used in combination with the requestor Distinguished Name to check user access rights.</u>

## Change Request Form

<u>EPC Ref.</u>	<u>Reference Name</u>	<u>EPC/ISO Description</u>	<u>XML path</u>	<u>Mand.</u>	<u>TIPS Usage</u>
<u>AT-C002</u> <u>AT-C005</u> <u>AT-C006</u>	<u>Creditor Agent</u>	<u>The BIC code of the Beneficiary PSP.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/CdtrAgt/FinInstnId/BICFI</u>	<u>No</u>	<u>This field is used to forward the request. If not present, the message will be rejected. Multiple instances of Transaction Information must report the same Creditor Agent BIC. Otherwise, the message will be rejected by TIPS</u>
<u>AT-E001</u> <u>AT-E004</u> <u>AT-E005</u>	<u>Creditor</u>	<u>Party to which an amount of money is due.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/Cdtr</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-C001</u> <u>AT-C003</u> <u>AT-C004</u> <u>AT-E003</u>	<u>Creditor Account</u>	<u>The identification of the account of the Beneficiary.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/CdtrAcct</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-E007</u> <u>AT-E009</u> <u>AT-E010</u>	<u>Ultimate Creditor</u>	<u>Ultimate party to which an amount of money is due.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/UltmtCdtr</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-T007</u>	<u>Purpose</u>	<u>Underlying reason for the payment transaction.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/Purp</u>	<u>No</u>	<u>Only schema validation is performed.</u>

Table xxx – Cross-Currency Request for Status Update on an OCT<sup>Inst</sup> Inquiry

<u>EPC Ref.</u>	<u>Reference Name</u>	<u>EPC/ISO Description</u>	<u>XML path</u>	<u>Mand.</u>	<u>TIPS Usage</u>
<u>n/a</u>	<u>Message Identification</u>	<u>Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message.</u>	<u>FItoFIPmtStsReq/GrpHdr/MsgId</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>

## Change Request Form

<u>EPC Ref.</u>	<u>Reference Name</u>	<u>EPC/ISO Description</u>	<u>XML_path</u>	<u>Mand.</u>	<u>TIPS Usage</u>
<u>n/a</u>	<u>Creation Date Time</u>	<u>Date and time at which the message was created.</u>	<u>FItoFIPmtStsReq/GrpHdr/CreDtTm</u>	<u>Yes</u>	<u>Timestamps must be unambiguous and include milliseconds. The representation of milliseconds must follow the W3C recommendation. Only UTC time format or local time with UTC offset format can be used.</u>
<u>n/a</u>	<u>Instructing Agent</u>	<u>Agent that instructs the next party in the chain to carry out the (set of) instruction(s).</u>	<u>FItoFIPmtStsReq/GrpHdr/InstgAgt</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Instructed Agent</u>	<u>Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s).</u>	<u>FItoFIPmtStsReq/GrpHdr/InstdAgt</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Original Message Identification</u>	<u>Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.</u>	<u>FItoFIPmtStsReq/OrgnlGrpInf/OrgnlMsgld</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Original Message Name Identification</u>	<u>original message name identifier to which the message refers.</u>	<u>FItoFIPmtStsReq/OrgnlGrpInf/OrgnlMsgNmld</u>	<u>Yes</u>	<u>Must begin with 'camt.027'. The addition of a variant number and version number is optional.</u>
<u>n/a</u>	<u>Status Request Identification</u>	<u>Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the status request.</u>	<u>FItoFIPmtStsReq/TxInf/stsReqId</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Original Instruction Identification</u>	<u>Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlInstrld</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-T014</u>	<u>Original End To End Identification</u>	<u>Unique identification, as assigned by the original initiating party, to unambiguously identify the original transaction.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlEndToEndId</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>AT-T054</u>	<u>Original Transaction Identification</u>	<u>Unique identification, as assigned by the original first instructing agent, to unambiguously identify the transaction.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxld</u>	<u>Yes</u>	<u>Identification of the Payment Transaction to be investigated.</u>

## Change Request Form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
<b>AT-T016</b>	<u>Original UETR</u>	<u>Universally unique identifier to provide the original end-to-end reference of a payment transaction.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnUETR</u>	No	<u>Only schema validation is performed.</u>
<b>AT-T056</b>	<u>Acceptance Timestamp</u>	<u>Timestamp of the OCT<sup>Inst</sup> Transaction</u>	<u>FItoFIPmtStsReq/TxInf/ccptncDTm</u>	Yes	<u>Acceptance timestamp of the Payment Transaction to be investigated.</u>
<b>n/a</b>	<u>Original Transaction Reference</u>	<u>Same values as the message elements of the original instruction.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnTxRef</u>	Yes	<u>Only schema validation is performed.</u>
<b>AT-T002</b>	<u>Settlement Amount</u>	<u>Amount of the OCT<sup>Inst</sup></u>	<u>FItoFIPmtStsReq/TxInf/OrgnTxRef/IntrBkSttlmAmt</u>	No	<u>Only schema validation is performed.</u>
<b>AT-T003</b>	<u>Amount</u>	<u>Amount of the OCT<sup>Inst</sup> before deduction of charges</u>	<u>FItoFIPmtStsReq/TxInf/OrgnTxRef/Amt/InstdAmt</u>	No	<u>Only schema validation is performed.</u>
<b>AT-T051</b>	<u>Settlement Date</u>	<u>The Settlement Date of the OCT<sup>Inst</sup> Transaction.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnTxRef/IntrBkSttlmDt</u>	No	<u>Only schema validation is performed.</u>
<b>n/a</b>	<u>Settlement information</u>	<u>Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnTxRef/SttlmInf</u>	No	<u>Only schema validation is performed.</u>
<b>AT-T001</b> <b>AT-T008</b>	<u>Payment Type Information</u>	<u>Set of elements used to further specify the type of transaction.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnTxRef/PmtTpInf</u>	Yes	<u>Only schema validation is performed.</u>
<b>AT-T009</b>	<u>Remittance Information</u>	<u>The Remittance information.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnTxRef/RmtInf</u>	No	<u>Only schema validation is performed.</u>
<b>AT-P006</b> <b>AT-P007</b> <b>AT-P008</b>	<u>Ultimate Debtor</u>	<u>Ultimate party that owes an amount of money to the (ultimate) creditor.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnTxRef/UltmtDbtr</u>	No	<u>Only schema validation is performed.</u>
<b>AT-P001</b> <b>AT-P004</b> <b>AT-P005</b>	<u>Debtor</u>	<u>Party that owes an amount of money to the (ultimate) creditor.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnTxRef/Dbtr</u>	No	<u>Only schema validation is performed.</u>
<b>AT-D001</b> <b>AT-D003</b> <b>AT-D004</b> <b>AT-P003</b>	<u>Debtor Account</u>	<u>Unambiguous identification of the account of the debtor</u>	<u>FItoFIPmtStsReq/TxInf/OrgnTxRef/DbtrAcct</u>	No	<u>Only schema validation is performed.</u>

## Change Request Form

<u>EPC Ref.</u>	<u>Reference Name</u>	<u>EPC/ISO Description</u>	<u>XML path</u>	<u>Mand.</u>	<u>TIPS Usage</u>
<u>AT-D002</u>	<u>Debtor Agent</u>	<u>The BIC code of the Originator PSP</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/DbtrAgt/FinInstnld/BICFI</u>	<u>Yes</u>	<u>This field is used in combination with the requestor Distinguished Name to check user access rights.</u>
<u>AT-C002</u> <u>AT-C005</u> <u>AT-C006</u>	<u>Creditor Agent</u>	<u>The BIC code of the Beneficiary PSP.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/CdtrAgt/FinInstnld/BICFI</u>	<u>No</u>	<u>This field is used to forward the request. If not present, the message will be rejected. Multiple instances of Transaction Information must report the same Creditor Agent BIC. Otherwise, the message will be rejected by TIPS</u>
<u>AT-E001</u> <u>AT-E004</u> <u>AT-E005</u>	<u>Creditor</u>	<u>Party to which an amount of money is due.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/Cdtr</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-C001</u> <u>AT-C003</u> <u>AT-C004</u> <u>AT-E003</u>	<u>Creditor Account</u>	<u>The identification of the account of the Beneficiary.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/CdtrAcct</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-E007</u> <u>AT-E009</u> <u>AT-E010</u>	<u>Ultimate Creditor</u>	<u>Ultimate party to which an amount of money is due.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/UltmtCdtr</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-T007</u>	<u>Purpose</u>	<u>Underlying reason for the payment transaction.</u>	<u>FItoFIPmtStsReq/TxInf/OrgnlTxRef/Purp</u>	<u>No</u>	<u>Only schema validation is performed.</u>

## 23) § x.x.x.x.x PaymentReturn (pacs.004.001.09) (new section)

The PaymentReturn message is sent by the Assignee Participant as a confirmation for a Cross-currency Recall instructed by the Assigner Participant.

Additionally, the PaymentReturn message can be sent in reply to a Request for Status Update on a Recall.

After processing the request, TIPS forwards the PaymentReturn message to the Assigner Participant who formerly instructed the Recall and sends a PaymentStatusReport message to the Assignee Participant.

## Change Request Form

In addition to this, pacs.004 is also used in One Leg Out Instant Credit Transfer Return scenario in outgoing flows. In case the second leg of the cross-currency transaction is not settled correctly, the Exit-Leg PSP returns the transferred funds to the Originator of the original transaction via pacs.004.

Message specification is compliant to EPC DS-07 Response to a Recall of an OCT<sup>Inst</sup> Dataset and EPC DS-04 Return of an OCT<sup>Inst</sup> Dataset as described in the One Leg Out Instant Credit Transfer scheme Rulebook.

### References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

<https://www.swift.com/mystandards/TIPS/pacs.004.001.09>

**Table xxx – Description of the fields for DS-07 Dataset vs pacs.004.001.09**

<u>EPC Ref.</u>	<u>Reference Name</u>	<u>EPC/ISO Description</u>	<u>XML path</u>	<u>Mand.</u>	<u>TIPS Usage</u>
<u>n/a</u>	<u>Message Identification</u>	<u>The Identification of the message.</u>	<u>PmtRtr/GrpHdr/MsgId</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Creation Date Time</u>	<u>Date and time at which the message was created.</u>	<u>PmtRtr/GrpHdr/CreDTm</u>	<u>Yes</u>	<u>Timestamps must be unambiguous and include milliseconds. The representation of milliseconds must follow the W3C recommendation. Only UTC time format or local time with UTC offset format can be used.</u>
<u>n/a</u>	<u>Number Of Transactions</u>	<u>Number of individual transactions contained in the message.</u>	<u>PmtRtr/GrpHdr/NbOfTxs</u>	<u>Yes</u>	<u>TIPS supports only one transaction per message. If this field is not "1", message will be rejected.</u>
<u>n/a</u>	<u>Total Returned Interbank Settlement Amount</u>	<u>Total amount of money moved.</u>	<u>PmtRtr/GrpHdr/TtRtrdlntrBkSttlmAmt</u>	<u>Yes</u>	<u>For PSP compliant with EPC OCT Inst Schema only EUR is allowed.</u>
<u>AT-R056</u>	<u>Interbank Settlement Date</u>	<u>The Settlement Date for the positive response to the Recall</u>	<u>PmtRtr/GrpHdr/IntrBkSttlmDt</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Settlement Method</u>	<u>Method used to settle the Instant Payment Transaction.</u>	<u>PmtRtr/GrpHdr/SttlmInf/SttlmMtd</u>	<u>Yes</u>	<u>Possible values are checked within schema validation.</u>

## Change Request Form

<u>EPC Ref.</u>	<u>Reference Name</u>	<u>EPC/ISO Description</u>	<u>XML path</u>	<u>Mand.</u>	<u>TIPS Usage</u>
<u>n/a</u>	<u>Settlement Account</u>	<u>A specific purpose account used to post debit and credit entries as a result of the transaction.</u>	<u>PmtRtr/GrpHdr/SttlmInf/SttlmAcct</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Clearing System</u>	<u>Specification of a pre-agreed offering between clearing agents or the channel through which the Instant Payment transaction is processed.</u>	<u>PmtRtr/GrpHdr/SttlmInf/ClrSys</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Group Header +Settlement Information ++Clearing System +++Code</u>	<u>Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.</u>	<u>PmtRtr/GrpHdr/SttlmInf/ClrSys/Cd</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Group Header +Settlement Information ++Clearing System +++Proprietary</u>	<u>Clearing system identification in a proprietary form.</u>	<u>PmtRtr/GrpHdr/SttlmInf/ClrSys/Prtry</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>AT-X002</u>	<u>Instructing Reimbursement Agent</u>	<u>The Identification Code of the Euro Leg Exit PSP.</u>	<u>PmtRtr/GrpHdr/SttlmInf/InstgRmbrsmntAgt</u>	<u>No</u>	<p><u>For Outgoing cross-currency transactions:</u></p> <p><u>- this is the Identification Code of the Exit PSP; it must be provided in case it is not a direct CSM participant;</u></p> <p><u>- this Identification Code must be provided in "Instructing Agent" tag in case Exit PSP is a direct CSM participant.</u></p>
<u>AT-X001</u>	<u>Instructed Reimbursement Agent</u>	<u>The Identification Code of the Euro Leg Entry PSP.</u>	<u>PmtRtr/GrpHdr/SttlmInf/InstdRmbrsmntAgt</u>	<u>No</u>	<p><u>For Incoming cross-currency transactions:</u></p> <p><u>- this is the Identification Code of the Entry PSP; it must be provided in case it is not a direct CSM participant;</u></p> <p><u>- this Identification Code must be provided in "Instructed Agent" tag in case Entry PSP is a direct CSM participant.</u></p>
<u>AT-X002</u>	<u>Instructing Agent</u>	<u>The Identification Code of the Euro Leg Exit PSP.</u>	<u>PmtRtr/GrpHdr/InstgAgt</u>	<u>No</u>	<u>Only schema validation is performed.</u>

## Change Request Form

<u>EPC Ref.</u>	<u>Reference Name</u>	<u>EPC/ISO Description</u>	<u>XML path</u>	<u>Mand.</u>	<u>TIPS Usage</u>
<b>AT-X001</b>	<u>Instructed Agent</u>	<u>The Identification Code of the Euro Leg Entry PSP.</u>	<u>PmtRtr/GrpHdr/InstdAgt</u>	No	Only schema validation is performed.
<b>n/a</b>	<u>Original Group Information</u>	<u>Information concerning the original group of transactions, to which the message refers.</u>	<u>PmtRtr/OrgnlGrplnf</u>	No	Sub-elements of 'Original Group Information' must be present in either 'Original Group Information' or in 'Transaction Information'. If any of these sub-elements is included in both components, the message will be rejected.
<b>n/a</b>	<u>Original Group Information</u> + <u>Original Message Identification</u>	<u>Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.</u>	<u>PmtRtr/OrgnlGrplnf/OrgnlMsgld</u>	Yes	This information must be present in either 'Original Group Information' or in 'Transaction Information'. If it is included in both components, message will be rejected.
<b>n/a</b>	<u>Original Group Information</u> + <u>Original Message Name Identification</u>	<u>Specifies the original message name identifier to which the message refers.</u> <u>Must begin with pacs.008.</u> <u>The addition of a variant number and version number is optional.</u>	<u>PmtRtr/OrgnlGrplnf/OrgnlMsgNmld</u>	Yes	This information must be present in either 'Original Group Information' or in 'Transaction Information'. If it is included in both components, message will be rejected.
<b>n/a</b>	<u>Transaction Information</u>	<u>Information concerning the original transactions to which the return message refers.</u>	<u>PmtRtr/TxInf</u>	Yes	TIPS supports only <u>one transaction per message.</u> If more than one <u>Transaction Information</u> block is included, message will be rejected.
<b>n/a</b>	<u>Return Identification</u>	<u>Unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the returned transaction.</u>	<u>PmtRtr/TxInf/Rtrld</u>	Yes	TIPS uses this field for the <u>duplicate check.</u>

## Change Request Form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
<u>n/a</u>	<u>Transaction Information</u> + <u>Original Group Information</u>	<u>Information concerning the original group of transactions, to which the message refers.</u>	<u>PmtRtr/TxInf/OrgnlGrplnf</u>	<u>No</u>	<u>Sub-elements of 'Original Group Information' must be present in either 'Original Group Information' or in 'Transaction Information'.</u> <u>If any of these sub-elements is included in both components, message will be rejected.</u>
<u>n/a</u>	<u>Transaction Information</u> + <u>Original Group Information</u> ++ <u>Original Message Identification</u>	<u>Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.</u>	<u>PmtRtr/TxInf/OrgnlGrplnf/OrgnlMsgld</u>	<u>Yes</u>	<u>This information must be present in either 'Original Group Information' or in 'Transaction Information'.</u> <u>If it is included in both components, message will be rejected.</u>
<u>n/a</u>	<u>Transaction Information</u> + <u>Original Group Information</u> ++ <u>Original Message Name Identification</u>	<u>Specifies the original message name identifier to which the message refers.</u> <u>Must begin with pacs.008. The addition of a variant number and version number is optional.</u>	<u>PmtRtr/TxInf/OrgnlGrplnf/OrgnlMsgNmld</u>	<u>Yes</u>	<u>This information must be present in either 'Original Group Information' or in 'Transaction Information'.</u> <u>If it is included in both components, message will be rejected.</u>
<u>n/a</u>	<u>Original Instruction Identification</u>	<u>Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.</u>	<u>PmtRtr/TxInf/OrgnlInstrld</u>	<u>No</u>	<u>It is mandatory if provided in the original transaction.</u> <u>Only schema validation is performed.</u>
<b><u>AT-T014</u></b>	<u>Original End To End Identification</u>	<u>The Originator's reference of the OCT<sup>Inst</sup> Instruction.</u>	<u>PmtRtr/TxInf/OrgnlEndToEndld</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<b><u>AT-T054</u></b>	<u>Original Transaction Identification</u>	<u>The Payer PSP's reference of the OCT<sup>Inst</sup> Transaction message.</u>	<u>PmtRtr/TxInf/OrgnlTxld</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<b><u>AT-T016</u></b>	<u>Original UETR</u>	<u>Unique End-to-End Transaction Reference (UETR).</u>	<u>PmtRtr/TxInf/OrgnlUETR</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<b><u>AT-T002</u></b>	<u>Original Interbank Settlement Amount</u>	<u>The amount of the OCT<sup>Inst</sup> in euro.</u>	<u>PmtRtr/TxInf/OrgnlIntrBkSttlmAmt</u>	<u>Yes</u>	<u>For PSP compliant with EPC OCT Inst Schema only EUR is allowed.</u>

## Change Request Form

<u>EPC Ref.</u>	<u>Reference Name</u>	<u>EPC/ISO Description</u>	<u>XML path</u>	<u>Mand.</u>	<u>TIPS Usage</u>
<b><u>AT-R054</u></b>	<u>Returned Interbank Settlement Amount</u>	<u>The returned amount of the positive response to the OCT<sup>INST</sup> Recall in euro</u>	<u>PmtRtr/TxInf/RtrdIntrBkSttlmAmt</u>	<u>Yes</u>	<u>Amount to be settled in TIPS. The amount must be equal to the 'Original Interbank Settlement Amount' less - if present -the 'Amount' under 'Charges Information'. For PSP compliant with EPC OCT Inst Schema only EUR is allowed</u>
<b><u>n/a</u></b>	<u>Returned Instructed Amount</u>	<u>Amount of money to be moved between the debtor and the creditor, before deduction of charges, in the returned transaction.</u>	<u>PmtRtr/TxInf/RtrdInstdAmt</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<b><u>n/a</u></b>	<u>Exchange Rate</u>	<u>Factor used to convert an amount from one currency into EURO during OCT<sup>INST</sup> Recall for Outgoing flows.</u>	<u>PmtRtr/TxInf/XchgRate</u>	<u>No</u>	<u>Only to be used if the currency of the Returned Amount is different from Euro.</u>
<b><u>AT-T006</u></b>	<u>Charge Bearer</u>	<u>Specifies which party/parties will bear the charges associated with the processing of the payment transaction.</u>	<u>PmtRtr/TxInf/ChrgBr</u>	<u>No</u>	<u>Possible values are checked within schema validation.</u>
<b><u>AT-R055</u></b>	<u>Charges Information + Amount</u>	<u>The fee for the positive response to a Recall in euro (optional)</u>	<u>PmtRtr/TxInf/ChrgsInf/amt</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<b><u>AT-C002</u></b>	<u>Charges Information + Agent ++ Financial Institution Identification</u>	<u>The BIC code of the Beneficiary PSP.</u>	<u>PmtRtr/TxInf/ChrgsInf/Agent/FinInstnId</u>	<u>No</u>	<u>For Incoming cross-currency transactions:</u> <u>- Only 'BICFI' is allowed</u>  <u>For Outgoing cross-currency transactions it is strongly recommended to provide:</u> <u>- Either 'BICFI' only (preferred option);</u> <u>- Or the combination of any other identification with 'Name' and 'Postal Address';</u> <u>- Or 'Name' and 'Postal Address'.</u>

## Change Request Form

<u>EPC Ref.</u>	<u>Reference Name</u>	<u>EPC/ISO Description</u>	<u>XML path</u>	<u>Mand.</u>	<u>TIPS Usage</u>
<b><u>AT-X002</u></b>	<u>Transaction Information</u> + <u>Instructing Agent</u>	<u>The Identification Code of the Euro Leg Exit PSP.</u>	<u>PmtRtr/TxInf/InstgAgt</u>	<u>No</u>	<p><u>For Outgoing cross-currency transactions:</u></p> <p>- <u>this is the Identification Code of the Exit PSP, it must be provided in case it is a direct CSM participant;</u></p> <p>- <u>this Identification Code must be provided in "Instructing Reimbursement Agent" tag in case Exit PSP is not a direct CSM participant.</u></p>
<b><u>AT-X001</u></b>	<u>Transaction Information</u> + <u>Instructed Agent</u>	<u>The Identification Code of the Euro Leg Entry PSP.</u>	<u>PmtRtr/TxInf/InstdAgt</u>	<u>No</u>	<p><u>For Incoming cross-currency transactions:</u></p> <p>- <u>this is the Identification Code of the Entry PSP, it must be provided in case it is not a direct CSM participant;</u></p> <p>- <u>this Identification Code must be provided in "Instructed Reimbursement Agent" tag in case Entry PSP is a direct CSM participant.</u></p>
<b><u>n/a</u></b>	<u>Return Chain</u>	<u>Provides all parties</u>	<u>PmtRtr/TxInf/RtrChain</u>	<u>No</u>	<u>Only if received by the Exit PSP and then it has to be transported unchanged .</u>

## Change Request Form

<u>EPC Ref.</u>	<u>Reference Name</u>	<u>EPC/ISO Description</u>	<u>XML path</u>	<u>Mand.</u>	<u>TIPS Usage</u>
<b>AT-R002</b>	<u>Return Reason Information</u> + <u>Originator</u>	<u>The Identification of the type of party initiating the "R" message</u>	<u>PmtRtr/TxInf/RtrRsnInf/Orgtr</u>	Yes	<p><u>For Incoming cross-currency transactions:</u></p> <p>- <u>Limited to 'AnyBIC' for an Agent or 'Name' for a non-financial institution.</u></p> <p><u>For Outgoing cross-currency transactions:</u></p> <p>- <u>Limited to 'AnyBIC' for the Euro Leg Exit PSP</u></p> <p>- <u>For the non-Euro Leg Payee's FI it is strongly recommended to provide:</u></p> <p>- <u>Either 'AnyBIC' only (preferred option);</u></p> <p>- <u>Or the combination of any other identification with 'Name' and 'Postal Address';</u></p> <p>- <u>Or 'Name' and 'Postal Address'.</u></p> <p>- <u>Limited to 'Name' for the non-Euro Leg Payee.</u></p>
<b>n/a</b>	<u>Return Reason Information</u> + <u>Reason</u>	<u>The reason code for non-acceptance of the OCT<sup>Inst</sup> Transaction.</u>	<u>PmtRtr/TxInf/RtrRsnInf/Rsn/Cd</u>	Yes	<u>Only schema validation is performed.</u>
<b>n/a</b>	<u>Return Reason Information</u> + <u>Reason</u>  ++ <u>Code</u>	<u>Reason Code</u>	<u>PmtRtr/TxInf/RtrRsnInf/Rsn/Cd</u>	Yes	<u>Only 'FOCR' is allowed.</u>
<b>AT-R053</b>	<u>Return Reason Information</u> + <u>Additional Information</u>	<u>The specific reference of the PSP initiating the Recall</u>	<u>PmtRtr/TxInf/RtrRsnInf/addtlInf</u>	No	<u>Mandatory for Recall Scenario.</u>
<b>AT-T003 AT-T004</b>	<u>Amount</u>	<u>Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party</u>	<u>PmtRtr/TxInf/OrgnlTxRef/Amt/InstdAmt</u>	No	<u>Only schema validation is performed</u>

## Change Request Form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
<b>AT-T051</b>	<u>Interbank Settlement Date</u>	The Settlement Date of the SCT <sup>Inst</sup> Transaction.	<u>PmtRtr/TxInf/OrgnlTxRef/IntrBkSttlmDt</u>	No	Only schema validation is performed.
<b>n/a</b>	<u>Settlement Information</u>	Specifies the details on how the settlement of the original transaction between the instructing agent and the instructed agent was completed.	<u>PmtRtr/TxInf/OrgnlTxRef/SttlmInf</u>	No	Only schema validation is performed.
<b>AT-T001</b>	<u>Scheme Identification Code</u>	The identification code of the SCT <sup>Inst</sup> Scheme	<u>PmtRtr/TxInf/OrgnlTxRef/PmtTpInf/SvcLvl/Cd</u> <u>PmtRtr/TxInf/OrgnlTxRef/PmtTpInf/LclInstrm/Cd</u>	No	Only schema validation is performed.
<b>AT-T008</b>	<u>Category Purpose</u>	The category purpose of the SCT <sup>Inst</sup> Instruction.	<u>PmtRtr/TxInf/OrgnlTxRef/PmtTpInf/CtgyPurp</u>	No	Only schema validation is performed.
<b>AT-T009</b>	<u>Remittance Information</u>	The Remittance information.	<u>PmtRtr/TxInf/OrgnlTxRef/RmtInf</u>	No	Only schema validation is performed.
<b>AT-P006</b>	<u>Ultimate Debtor</u> + Name	The name of the Originator Reference Party.	<u>PmtRtr/TxInf/OrgnlTxRef/UlmtDbtr/Pty/Nm</u>	No	Only schema validation is performed.
<b>AT-P008</b>	<u>Ultimate Debtor</u> + Postal Address	The Postal Address of the Originator Reference Party.	<u>PmtRtr/TxInf/OrgnlTxRef/UlmtDbtr/Pty/PstlAdr</u>	No	Only schema validation is performed.
<b>AT-P007</b>	<u>Ultimate Debtor</u> + Identification	The identification code of the Originator Reference Party.	<u>PmtRtr/TxInf/OrgnlTxRef/UlmtDbtr/Pty/Id</u>	No	Only schema validation is performed.
<b>AT-P001</b>	<u>Debtor</u> + Name	The name of the Originator.	<u>PmtRtr/TxInf/OrgnlTxRef/Dbtr/Pty/Nm</u>	Yes	Only schema validation is performed.
<b>AT-P005</b>	<u>Debtor</u> + Postal Address	The address of the Originator.	<u>PmtRtr/TxInf/OrgnlTxRef/Dbtr/Pty/PstlAdr</u>	No	Only schema validation is performed.
<b>AT-P004</b>	<u>Debtor</u> + Identification	The Originator identification code.	<u>PmtRtr/TxInf/OrgnlTxRef/Dbtr/Pty/Id</u>	No	Only schema validation is performed.
<b>AT-D001</b>	<u>Debtor Account</u> + Identification	The Identification of the account of the Originator.	<u>PmtRtr/TxInf/OrgnlTxRef/DbtrAcct/Id</u>	Yes	Only schema validation is performed.
<b>AT-D003</b>	<u>Debtor Account</u> + Type	The type of the account of the Originator	<u>PmtRtr/TxInf/OrgnlTxRef/DbtrAcct/Tp</u>	No	Only schema validation is performed.
<b>AT-D004</b>	<u>Debtor Account</u> + Currency	The currency of the account of the Originator.	<u>PmtRtr/TxInf/OrgnlTxRef/DbtrAcct/Ccy</u>	No	Only schema validation is performed.

## Change Request Form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
<b>AT-P003</b>	<u>Debtor Account</u> + <u>Proxy</u>	<u>Specifies an alternate assumed name for the identification of the account.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/DbtrAcct/Prxy</u>	No	<u>Only schema validation is performed.</u>
<b>AT-D002</b>	<u>Debtor Agent</u> + <u>BIC</u>	<u>The BIC code of the Originator PSP.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/DbtrAgt/FinInstnld/BICFI</u>	Yes	<u>This field is used in TIPS for recall response processing for outgoing flows.</u>
<b>AT-D005</b>	<u>Debtor Agent</u> + <u>Name</u>	<u>The name of the Originator PSP.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/DbtrAgt/FinInstnld/Nm</u>	No	<u>Only schema validation is performed.</u>
<b>AT-D006</b>	<u>Debtor Agent</u> + <u>Postal Address</u>	<u>The Postal Address of the Originator PSP</u>	<u>PmtRtr/TxInf/OrgnlTxRef/DbtrAgt/FinInstnld/PstlAdr</u>	No	<u>Only schema validation is performed.</u>
<b>AT-C002</b>	<u>Creditor Agent</u> + <u>BIC</u>	<u>The BIC code of the Beneficiary PSP.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/CdtrAgt/FinInstnld/BICFI</u>	Yes	<u>This field is used in TIPS for recall response processing for incoming flows.</u>
<b>AT-C005</b>	<u>Creditor Agent</u> + <u>Name</u>	<u>The name of the Beneficiary PSP.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/CdtrAgt/FinInstnld/Nm</u>	No	<u>Only schema validation is performed.</u>
<b>AT-C006</b>	<u>Creditor Agent</u> + <u>Postal Address</u>	<u>The postal address of the Beneficiary PSP.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/CdtrAgt/FinInstnld/PstlAdr</u>	No	<u>Only schema validation is performed.</u>
<b>AT-E001</b>	<u>Creditor</u> + <u>Name</u>	<u>The name of the Beneficiary.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/Cdtr/Pty/Nm</u>	Yes	<u>Only schema validation is performed.</u>
<b>AT-E004</b>	<u>Creditor</u> + <u>Postal Address</u>	<u>The address of the Beneficiary.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/Cdtr/Pty/PstlAdr</u>	No	<u>Only schema validation is performed.</u>
<b>AT-E005</b>	<u>Creditor</u> + <u>Identification</u>	<u>The Beneficiary identification code.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/Cdtr/Pty/Id</u>	No	<u>Only schema validation is performed.</u>
<b>AT-C001</b>	<u>Creditor Account</u> + <u>Identification</u>	<u>The identifier of the account of the Beneficiary.</u>	<u>/PmtRtr/TxInf/OrgnlTxRef/CdtrAcct/Id</u>	Yes	<u>Only schema validation is performed.</u>
<b>AT-C003</b>	<u>Creditor Account</u> + <u>Type</u>	<u>The type of the account of the Beneficiary.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/CdtrAcct/Tp</u>	No	<u>Only schema validation is performed.</u>
<b>AT-C004</b>	<u>Creditor Account</u> + <u>Currency</u>	<u>The currency of the Account of the Beneficiary.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/CdtrAcct/Ccy</u>	No	<u>Only schema validation is performed.</u>
<b>AT-E003</b>	<u>Creditor Account</u> + <u>Proxy</u>	<u>Specifies an alternate assumed name for the identification of the account.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/CdtrAcct/Prxy</u>	No	<u>Only schema validation is performed.</u>

## Change Request Form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
<b>AT-E007</b>	<u>Ultimate Creditor</u> + Name	<u>Name of the Beneficiary Reference Party.</u>	<u>PmtRtr/TxInf/OrgnTxRef/UltmtCdtr/Pty/Nm</u>	No	<u>Only schema validation is performed.</u>
<b>AT-E009</b>	<u>Ultimate Creditor</u> + Postal Address	<u>Postal Address of the Beneficiary Reference Party</u>	<u>PmtRtr/TxInf/OrgnTxRef/UltmtCdtr/Pty/PstlAdr</u>	No	<u>Only schema validation is performed.</u>
<b>AT-E010</b>	<u>Ultimate Creditor</u> + Identification	<u>Identification code of the Beneficiary Reference Party.</u>	<u>PmtRtr/TxInf/OrgnTxRef/UltmtCdtr/Pty/Id</u>	No	<u>Only schema validation is performed.</u>
<b>AT-T007</b>	<u>Purpose</u>	<u>Underlying reason for the payment transaction.</u>	<u>PmtRtr/TxInf/OrgnTxRef/Purp</u>	No	<u>Only schema validation is performed.</u>

Table- xxx - Description of the fields for DS-04 Dataset vs pacs.004.001.09

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
<b>n/a</b>	<u>Message Identification</u>	<u>The Identification of the message.</u>	<u>PmtRtr/GrpHdr/MsgId</u>	Yes	<u>Only schema validation is performed.</u>
<b>n/a</b>	<u>Creation Date Time</u>	<u>Date and time at which the message was created.</u>	<u>PmtRtr/GrpHdr/CreDTm</u>	Yes	<u>Timestamps must be unambiguous and include milliseconds. The representation of milliseconds must follow the W3C recommendation. Only UTC time format or local time with UTC offset format can be used.</u>
<b>n/a</b>	<u>Number Of Transactions</u>	<u>Number of individual transactions contained in the message.</u>	<u>PmtRtr/GrpHdr/NbOfTxs</u>	Yes	<u>TIPS supports only one transaction per message. If this field is not "1", message will be rejected.</u>
<b>n/a</b>	<u>Total Returned Interbank Settlement Amount</u>	<u>Total amount of money moved.</u>	<u>PmtRtr/GrpHdr/TtlRtrdlntrBkSttlmAmt</u>	Yes	<u>For PSP compliant with EPC OCT Inst Schema only EUR is allowed.</u>
<b>AT-R056</b>	<u>Interbank Settlement Date</u>	<u>The Settlement Date for the positive response to the Recall</u>	<u>PmtRtr/GrpHdr/IntrBkSttlmDt</u>	Yes	<u>Only schema validation is performed.</u>
<b>n/a</b>	<u>Settlement Method</u>	<u>Method used to settle the Instant Payment Transaction.</u>	<u>PmtRtr/GrpHdr/SttlmInf/SttlmMtd</u>	Yes	<u>Possible values are checked within schema validation.</u>

## Change Request Form

<u>EPC Ref.</u>	<u>Reference Name</u>	<u>EPC/ISO Description</u>	<u>XML path</u>	<u>Mand.</u>	<u>TIPS Usage</u>
<u>n/a</u>	<u>Settlement Account</u>	<u>A specific purpose account used to post debit and credit entries as a result of the transaction.</u>	<u>PmtRtr/GrpHdr/SttlmInf/SttlmAcct</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Clearing System</u>	<u>Specification of a pre-agreed offering between clearing agents or the channel through which the Instant Payment transaction is processed.</u>	<u>PmtRtr/GrpHdr/SttlmInf/ClrSys</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Group Header +Settlement Information ++Clearing System +++Code</u>	<u>Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.</u>	<u>PmtRtr/GrpHdr/SttlmInf/ClrSys/Cd</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Group Header +Settlement Information ++Clearing System +++Proprietary</u>	<u>Clearing system identification in a proprietary form.</u>	<u>PmtRtr/GrpHdr/SttlmInf/ClrSys/Prtry</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<b><u>AT-X002</u></b>	<u>Instructing Reimbursement Agent</u>	<u>The Identification Code of the Euro Leg Exit PSP.</u>	<u>PmtRtr/GrpHdr/SttlmInf/InstgRmbrsmntAgt</u>	<u>No</u>	<u>This is the Identification Code of the Exit PSP:  - it must be provided in case it is not a direct CSM participant;  - this Identification Code must be provided in "Instructing Agent" tag in case Exit PSP is a direct CSM participant.</u>
<b><u>AT-X002</u></b>	<u>Instructing Agent</u>	<u>The Identification Code of the Euro Leg Exit PSP.</u>	<u>PmtRtr/GrpHdr/InstgAgt</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<b><u>AT-X001</u></b>	<u>Instructed Agent</u>	<u>The Identification Code of the Euro Leg Entry PSP.</u>	<u>PmtRtr/GrpHdr/InstdAgt</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Original Group Information</u>	<u>Information concerning the original group of transactions, to which the message refers.</u>	<u>PmtRtr/OrgnlGrpInf</u>	<u>No</u>	<u>Sub-elements of 'Original Group Information' must be present in either 'Original Group Information' or in 'Transaction Information'.  If any of these sub-elements is included in both components, the message will be rejected.</u>

## Change Request Form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
<u>n/a</u>	<u>Original Group Information</u> + <u>Original Message Identification</u>	<u>Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.</u>	<u>PmtRtr/OrgnlGrpInf/OrgnlMsgld</u>	<u>Yes</u>	<u>This information must be present in either 'Original Group Information' or in 'Transaction Information'. If it is included in both components, message will be rejected.</u>
<u>n/a</u>	<u>Original Group Information</u> + <u>Original Message Name Identification</u>	<u>Specifies the original message name identifier to which the message refers. Must begin with pacs.008. The addition of a variant number and version number is optional.</u>	<u>PmtRtr/OrgnlGrpInf/OrgnlMsgNmld</u>	<u>Yes</u>	<u>This information must be present in either 'Original Group Information' or in 'Transaction Information'. If it is included in both components, message will be rejected.</u>
<u>n/a</u>	<u>Transaction Information</u>	<u>Information concerning the original transactions to which the return message refers.</u>	<u>PmtRtr/TxInf</u>	<u>Yes</u>	<u>TIPS supports only one transaction per message. If more than one Transaction Information block is included, message will be rejected.</u>
<b>AT-R003</b>	<u>Return Identification</u>	<u>Unique identification, as assigned by an instructing party, to unambiguously identify the returned transaction.</u>	<u>PmtRtr/TxInf/Rtrld</u>	<u>Yes</u>	<u>TIPS uses this field for the duplicate check.</u>
<u>n/a</u>	<u>Transaction Information</u> + <u>Original Group Information</u>	<u>Information concerning the original group of transactions, to which the message refers.</u>	<u>PmtRtr/TxInf/OrgnlGrplnf</u>	<u>No</u>	<u>Sub-elements of 'Original Group Information' must be present in either 'Original Group Information' or in 'Transaction Information'. If any of these sub-elements is included in both components, message will be rejected.</u>
<u>n/a</u>	<u>Transaction Information</u> + <u>Original Group Information</u> ++ <u>Original Message Identification</u>	<u>Point to point reference, as assigned by the original instructing party, to unambiguously identify the original message.</u>	<u>PmtRtr/TxInf/OrgnlGrplnf/OrgnlMsgld</u>	<u>Yes</u>	<u>This information must be present in either 'Original Group Information' or in 'Transaction Information'. If it is included in both components, message will be rejected.</u>

## Change Request Form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
<u>n/a</u>	<u>Transaction Information</u> <u>+ Original Group Information</u> <u>++ Original Message Name</u> <u>___ Identification</u>	Specifies the original <u>message name identifier</u> to which the message refers.  Must begin with <b>pac</b> s.008. The addition of a variant number and version number is optional.	<u>PmtRtr/TxInf/OrgnlGrplnf/OrgnlMsgNmId</u>	<u>Yes</u>	<u>This information must be present in either 'Original Group Information' or in 'Transaction Information'.</u> <u>If it is included in both components, message will be rejected.</u>
<u>n/a</u>	<u>Original Instruction Identification</u>	<u>Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.</u>	<u>PmtRtr/TxInf/OrgnlInstrId</u>	<u>No</u>	<u>It is mandatory if provided in the original transaction.</u> <u>Only schema validation is performed.</u>
<b><u>AT-T014</u></b>	<u>Original End To End Identification</u>	<u>The Originator's reference of the OCT<sup>Inst</sup> Instruction.</u>	<u>PmtRtr/TxInf/OrgnlEndToEndId</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<b><u>AT-T054</u></b>	<u>Original Transaction Identification</u>	<u>The Payer PSP's reference of the OCT<sup>Inst</sup> Transaction message.</u>	<u>PmtRtr/TxInf/OrgnlTxId</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<b><u>AT-T016</u></b>	<u>Original UETR</u>	<u>Unique End-to-End Transaction Reference (UETR).</u>	<u>PmtRtr/TxInf/OrgnlUETR</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<b><u>AT-T002</u></b>	<u>Original Interbank Settlement Amount</u>	<u>The amount of the OCT<sup>Inst</sup> in euro.</u>	<u>PmtRtr/TxInf/OrgnlIntrBkSttlmAmt</u>	<u>Yes</u>	<u>For PSP compliant with EPC OCT Inst Schema only EUR is allowed.</u>
<b><u>AT-R006</u></b>	<u>Returned Interbank Settlement Amount</u>	<u>The returned amount of the positive response to the OCT<sup>INST</sup> Recall in euro</u>	<u>PmtRtr/TxInf/RtrdIntrBkSttlmAmt</u>	<u>Yes</u>	<u>Amount to be settled in TIPS. The amount must be equal to the 'Original Interbank Settlement Amount' less - if present -the 'Amount' under 'Charges Information'.</u> <u>For PSP compliant with EPC OCT Inst Schema only EUR is allowed</u>
<u>n/a</u>	<u>Returned Instructed Amount</u>	<u>Amount of money to be moved between the debtor and the creditor, before deduction of charges, in the returned transaction.</u>	<u>PmtRtr/TxInf/RtrdInstAmt</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Exchange Rate</u>	<u>Factor used to convert an amount from one currency into EURO during OCT<sup>INST</sup> Recall for Outgoing flows.</u>	<u>PmtRtr/TxInf/XchgRate</u>	<u>No</u>	<u>Only to be used if the currency of the Returned Amount is different from Euro.</u>

## Change Request Form

<u>EPC Ref.</u>	<u>Reference Name</u>	<u>EPC/ISO Description</u>	<u>XML path</u>	<u>Mand.</u>	<u>TIPS Usage</u>
<b><u>AT-T006</u></b>	<u>Charge Bearer</u>	<u>Specifies which party/parties will bear the charges associated with the processing of the payment transaction.</u>	<u>PmtRtr/TxInf/ChrgBr</u>	<u>No</u>	<u>Possible values are checked within schema validation.</u>
<b><u>AT-R055</u></b>	<u>Charges Information</u> <u>+ Amount</u>	<u>The fee for the positive response to a Recall in euro (optional)</u>	<u>PmtRtr/TxInf/ChrgsInf/amt</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<b><u>AT-C002</u></b>	<u>Charges Information</u> <u>+ Agent</u> <u>++ Financial Institution Identification</u>	<u>The BIC code of the Beneficiary PSP.</u>	<u>PmtRtr/TxInf/ChrgsInf/Agent/FinInstnId</u>	<u>Yes</u>	<u>It is strongly recommended to provide:</u>  <u>- Either 'BICFI' only (preferred option);</u>  <u>- Or the combination of any other identification with 'Name' and 'Postal Address';</u>  <u>- Or 'Name' and 'Postal Address'.</u>
<b><u>n/a</u></b>	<u>Return Chain</u>	<u>Provides all parties</u>	<u>PmtRtr/TxInf/RtrChain</u>	<u>No</u>	<u>Only if received by the Exit PSP and then it has to be transported unchanged.</u>
<b><u>AT-R002</u></b>	<u>Return Reason Information</u> <u>+ Originator</u>	<u>The Identification of the type of party initiating the "R" message</u>	<u>PmtRtr/TxInf/RtrRsnInf/Orqtr</u>	<u>Yes</u>	<u>For Outgoing cross-currency transactions:</u>  <u>- Limited to 'AnyBIC' for the Euro Leg Exit PSP</u>  <u>- For the non-Euro Leg Payee's FI it is strongly recommended to provide:</u>  <u>- Either 'AnyBIC' only (preferred option);</u>  <u>- Or the combination of any other identification with 'Name' and 'Postal Address';</u>  <u>- Or 'Name' and 'Postal Address'.</u>  <u>- Limited to 'Name' for the non-Euro Leg Payee.</u>

## Change Request Form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
<b>AT-R004</b>	<u>Return Reason Information</u> + Reason	The reason code for non-acceptance of the OCT <sup>Inst</sup> Transaction.	<u>PmtRtr/TxInf/RtrRsnInf/Rsn/Cd</u>	Yes	Only schema validation is performed.
<b>n/a</b>	<u>Return Reason Information</u> + Reason ++Code	Reason Code	<u>PmtRtr/TxInf/RtrRsnInf/Rsn/Cd</u>	Yes	Only the following values are allowed: - 'AC01' - 'AC04' - 'AC06' - 'AG01' - 'AG02' - 'AM05' - 'BE04' - 'BE07' - 'DS28' - 'MD07' - 'MS02' - 'MS03' - 'RC01' - 'RR04'
<b>AT-T003</b> <b>AT-T004</b>	<u>Amount</u>	Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party	<u>PmtRtr/TxInf/OrgnlTxRef/Amt/InstdAmt</u>	No	Only schema validation is performed
<b>AT-T051</b>	<u>Interbank Settlement Date</u>	The Settlement Date of the OCT <sup>Inst</sup> Transaction.	<u>PmtRtr/TxInf/OrgnlTxRef/IntrBkSttlmDt</u>	No	Only schema validation is performed.
<b>n/a</b>	<u>Settlement Information</u>	Specifies the details on how the settlement of the original transaction between the instructing agent and the instructed agent was completed.	<u>PmtRtr/TxInf/OrgnlTxRef/SttlmInf</u>	No	Only schema validation is performed.
<b>n/a</b>	<u>Settlement Information</u> + Clearing System ++ Code	Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.	<u>PmtRtr/TxInf/OrgnlTxRef/SttlmInf/ClrSys/Cd</u>	Yes	The Clearing System Code is used in TIPS to understand the payment cancellation request direction (Outgoing vs Incoming) via the indication of the Clearing System.  In case of Outgoing payment return, the Code 'TGT' must be used.  In case of Incoming payment return, the Code 'TGT' cannot be used.

## Change Request Form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
<u>n/a</u>	<u>Payment Type Information</u>	<u>Set of elements used to further specify the type of transaction.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/PmtTpInf</u>	No	<u>Only schema validation is performed.</u>
<u>AT-T001</u>	<u>Scheme Identification Code</u>	<u>The identification code of the OCT<sup>Inst</sup> Scheme</u>	<u>PmtRtr/TxInf/OrgnlTxRef/PmtTpInf/SvcLvl/Cd</u> <u>PmtRtr/TxInf/OrgnlTxRef/PmtTpInf/LclInstrm/Cd</u>	No	<u>Only schema validation is performed.</u>
<u>AT-T008</u>	<u>Category Purpose</u>	<u>The category purpose of the OCT<sup>Inst</sup> Instruction.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/PmtTpInf/CtgyPurp</u>	No	<u>Only schema validation is performed.</u>
<u>AT-T009</u>	<u>Remittance Information</u>	<u>The Remittance information.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/RmtInf</u>	No	<u>Only schema validation is performed.</u>
<u>AT-P006</u>	<u>Ultimate Debtor + Name</u>	<u>The name of the Originator Reference Party.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/UltmtDbtr/Pty/Nm</u>	No	<u>Only schema validation is performed.</u>
<u>AT-P008</u>	<u>Ultimate Debtor + Postal Address</u>	<u>The Postal Address of the Originator Reference Party.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/UltmtDbtr/Pty/PstlAdr</u>	No	<u>Only schema validation is performed.</u>
<u>AT-P007</u>	<u>Ultimate Debtor + Identification</u>	<u>The identification code of the Originator Reference Party.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/UltmtDbtr/Pty/Id</u>	No	<u>Only schema validation is performed.</u>
<u>AT-P001</u>	<u>Debtor + Name</u>	<u>The name of the Originator.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/Dbtr/Pty/Nm</u>	Yes	<u>Only schema validation is performed.</u>
<u>AT-P005</u>	<u>Debtor + Postal Address</u>	<u>The address of the Originator.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/Dbtr/Pty/PstlAdr</u>	No	<u>Only schema validation is performed.</u>
<u>AT-P004</u>	<u>Debtor + Identification</u>	<u>The Originator identification code.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/Dbtr/Pty/Id</u>	No	<u>Only schema validation is performed.</u>
<u>AT-D001</u>	<u>Debtor Account + Identification</u>	<u>The Identification of the account of the Originator.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/DbtrAcct/Id</u>	Yes	<u>Only schema validation is performed.</u>
<u>AT-D003</u>	<u>Debtor Account + Type</u>	<u>The type of the account of the Originator</u>	<u>PmtRtr/TxInf/OrgnlTxRef/DbtrAcct/Tp</u>	No	<u>Only schema validation is performed.</u>
<u>AT-D004</u>	<u>Debtor Account + Currency</u>	<u>The currency of the account of the Originator.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/DbtrAcct/Ccy</u>	No	<u>Only schema validation is performed.</u>
<u>AT-P003</u>	<u>Debtor Account + Proxy</u>	<u>Specifies an alternate assumed name for the identification of the account.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/DbtrAcct/Prxy</u>	No	<u>Only schema validation is performed.</u>
<u>AT-D002</u>	<u>Debtor Agent + BIC</u>	<u>The BIC code of the Originator PSP.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/DbtrAgt/FinInstnId/BIC FI</u>	Yes	<u>This field is used in TIPS for recall response processing for outgoing flows.</u>

## Change Request Form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
<b>AT-D005</b>	<u>Debtor Agent</u> + Name	The name of the <u>Originator PSP.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/DbtrAgt/FinInstnld/Nm</u>	No	<u>Only schema validation is performed.</u>
<b>AT-D006</b>	<u>Debtor Agent</u> + Postal Address	The Postal Address of the <u>Originator PSP</u>	<u>PmtRtr/TxInf/OrgnlTxRef/DbtrAgt/FinInstnld/PstlAdr</u>	No	<u>Only schema validation is performed.</u>
<b>AT-C002</b>	<u>Creditor Agent</u> + BIC	The BIC code of the <u>Beneficiary PSP.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/CdtrAgt/FinInstnld/BICFI</u>	Yes	<u>This field is used in TIPS for recall response processing for incoming flows.</u>
<b>AT-C005</b>	<u>Creditor Agent</u> + Name	The name of the <u>Beneficiary PSP.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/CdtrAgt/FinInstnld/Nm</u>	No	<u>Only schema validation is performed.</u>
<b>AT-C006</b>	<u>Creditor Agent</u> + Postal Address	The postal address of the <u>Beneficiary PSP.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/CdtrAgt/FinInstnld/PstlAdr</u>	No	<u>Only schema validation is performed.</u>
<b>AT-E001</b>	<u>Creditor</u> + Name	The name of the <u>Beneficiary.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/Cdtr/Pty/Nm</u>	Yes	<u>Only schema validation is performed.</u>
<b>AT-E004</b>	<u>Creditor</u> + Postal Address	The address of the <u>Beneficiary.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/Cdtr/Pty/PstlAdr</u>	No	<u>Only schema validation is performed.</u>
<b>AT-E005</b>	<u>Creditor</u> + Identification	The <u>Beneficiary identification code.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/Cdtr/Pty/Id</u>	No	<u>Only schema validation is performed.</u>
<b>AT-C001</b>	<u>Creditor Account</u> + Identification	The identifier of the <u>account of the Beneficiary.</u>	<u>/PmtRtr/TxInf/OrgnlTxRef/CdtrAcct/Id</u>	Yes	<u>Only schema validation is performed.</u>
<b>AT-C003</b>	<u>Creditor Account</u> + Type	The type of the account of the <u>Beneficiary.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/CdtrAcct/Tp</u>	No	<u>Only schema validation is performed.</u>
<b>AT-C004</b>	<u>Creditor Account</u> + Currency	The currency of the <u>Account of the Beneficiary.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/CdtrAcct/Ccy</u>	No	<u>Only schema validation is performed.</u>
<b>AT-E003</b>	<u>Creditor Account</u> + Proxy	Specifies an alternate <u>assumed name for the identification of the account.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/CdtrAcct/Prxy</u>	No	<u>Only schema validation is performed.</u>
<b>AT-E007</b>	<u>Ultimate Creditor</u> + Name	<u>Name of the Beneficiary Reference Party.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/UltmtCdtr/Pty/Nm</u>	No	<u>Only schema validation is performed.</u>
<b>AT-E009</b>	<u>Ultimate Creditor</u> + Postal Address	<u>Postal Address of the Beneficiary Reference Party</u>	<u>PmtRtr/TxInf/OrgnlTxRef/UltmtCdtr/Pty/PstlAdr</u>	No	<u>Only schema validation is performed.</u>
<b>AT-E010</b>	<u>Ultimate Creditor</u> + Identification	<u>Identification code of the Beneficiary Reference Party.</u>	<u>PmtRtr/TxInf/OrgnlTxRef/UltmtCdtr/Pty/Id</u>	No	<u>Only schema validation is performed.</u>

## Change Request Form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
<b>AT-T007</b>	Purpose	Underlying reason for the payment transaction.	PmtRtr/TxInf/OrgnlTxRef/Purp	No	Only schema validation is performed.

## 24) § x.x.x.x ClaimNonReceipt (camt.027.001.07) (new section)

The Claim Non Receipt message is sent by a case creator/case assigner to a case assignee. This message is used to initiate an investigation for missing funds at the creditor (missing credit entry to its account) or at an agent along the processing chain.

**References/links**

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

<https://www.swift.com/mystandards/TIPS/camt.027.001.07>

Table 7 – Cross-currency camt.027.001.07

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
<b>n/a</b>	Assignment +Identification	Uniquely identifies the case assignment	/CImNonRct/Assgnmt/Id	Yes	Only schema validation is performed.
<b>n/a</b>	Assigner	Party who assigns the case	/CImNonRct/Assgnmt/Assignr/Agt/FinInstnId/BICFI  /CImNonRct/Assgnmt/Assignr/Pty/Id/OrgId/AnyBIC	Yes	Limited to 'BICFI' to identify a PSP and 'AnyBIC' to identify a CSM
<b>n/a</b>	Assignee	Party to which the case is assigned	/CImNonRct/Assgnmt/Assignee/Pty/Id/OrgId/AnyBIC  /CImNonRct/Assgnmt/Assignee/Agt/FinInstnId/BICFI	Yes	Limited to 'BICFI' to identify a PSP and 'AnyBIC' to identify a CSM
<b>n/a</b>	Assignment + Creation Date Time	Date and time at which the assignment was created	/CImNonRct/Assgnmt/CreationDateTm	Yes	Timestamps must be unambiguous and include milliseconds. The representation of milliseconds must follow the W3C recommendation.  Only UTC time format or local time with UTC.

## Change Request Form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
					<u>offset format can be used.</u>
<b>AT-Q002</b>	<u>Case</u> <u>+Identification</u>	<u>Uniquely identifies the case.</u>	<u>/CimNonRct/Case/Id</u>	Yes	<u>Only schema validation is performed.</u>
<b>n/a</b>	<u>Creator</u>	<u>Party that created the investigation case</u>	<u>/CimNonRct/Case/Cretr/Agt/FinInstnId/BICFI</u>	Yes	<u>Limited to 'BICFI' to identify the Euro Leg-Based Payer's PSP of the original OCT Inst.</u>
<b>n/a</b>	<u>Original Message Identification</u>	<u>Message Identification of the originating message</u>	<u>/CimNonRct/Undrlyg/IntrBk/OrgnGrpInf/OrgnMsgId</u>	Yes	<u>Only schema validation is performed.</u>
<b>n/a</b>	<u>Original Message Name Identification</u>	<u>Message identifier of the originating message</u>	<u>/CimNonRct/Undrlyg/IntrBk/OrgnGrpInf/OrgnMsgNmId</u>	Yes	<u>Must begin with pacs.008. The addition of a variant number and version number is optional.</u>
<b>n/a</b>	<u>Original Instruction Identification</u>	<u>Unique identification, as assigned by the original instructing party for the original instructed party</u>	<u>/CimNonRct/Undrlyg/IntrBk/OrgnInstId</u>	No	<u>Only schema validation is performed.</u>
<b>AT-T014</b>	<u>Original End To End Identification</u>	<u>The Originator's reference of the OCT<sup>Inst</sup> Transaction</u>	<u>/CimNonRct/Undrlyg/IntrBk/OrgnEndToEndId</u>	Yes	<u>Only schema validation is performed.</u>
<b>AT-T054</b>	<u>Original Transaction Identification</u>	<u>The Originator PSP's reference number of the OCT<sup>Inst</sup> Transaction message</u>	<u>/CimNonRct/Undrlyg/IntrBk/OrgnTxId</u>	Yes	<u>Only schema validation is performed.</u>
<b>AT-T016</b>	<u>Original UETR</u>	<u>Universally unique identifier to provide the original end-to-end reference of a payment transaction</u>	<u>/CimNonRct/Undrlyg/IntrBk/OrgnUETR</u>	No	<u>Only schema validation is performed.</u>
<b>AT-T002</b>	<u>Original Interbank Settlement Amount</u>	<u>The amount of the SCT<sup>Inst</sup> in euro.</u>	<u>/CimNonRct/Undrlyg/IntrBk/OrgnIntrBkSttlmAmt</u>	Yes	<u>For PSP compliant with EPC OCT Inst Schema only EUR is allowed.</u>
<b>AT-T051</b>	<u>Original Interbank Settlement Date</u>	<u>The Settlement Date of the SCT<sup>Inst</sup> Transaction.</u>	<u>/CimNonRct/Undrlyg/IntrBk/OrgnIntrBkSttlmDt</u>	Yes	<u>Only schema validation is performed.</u>
<b>n/a</b>	<u>Original Transaction Reference</u>	<u>Set of key elements used to identify the original transaction that is being referred to.</u>	<u>/CimNonRct/Undrlyg/IntrBk/OrgnTxRef</u>	Yes	<u>Only schema validation is performed.</u>
<b>AT-T003</b> <b>AT-T004</b>	<u>Amount</u>	<u>Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the</u>	<u>/CimNonRct/Undrlyg/IntrBk/OrgnTxRef/Amt</u>	No	<u>Only schema validation is performed.</u>

## Change Request Form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
		<u>initiating party.</u>			
<u>n/a</u>	<u>Settlement Information</u>	Details on how the <u>settlement of the original transaction(s) between the instructing agent and the instructed agent was completed</u>	<u>/CimNonRct/Undrlyg/IntrBk/OrqnlTxRef/SttlmInf</u>	No	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Payment Type Information</u>	Set of elements used to further specify the type of transaction	<u>/CimNonRct/Undrlyg/IntrBk/OrqnlTxRef/PmtTplnf</u>	No	<u>Only schema validation is performed.</u>
<u>AT-T001</u>	<u>Scheme Identification Code</u>	The identification code of the SCT <sup>Inst</sup> Scheme	<u>/CimNonRct/Undrlyg/IntrBk/OrqnlTxRef/PmtTplnf/SvcLvl/Cd</u> <u>/CimNonRct/Undrlyg/IntrBk/OrqnlTxRef/PmtTplnf/Lcllnstrm/Cd</u>	No	Possible values are checked within <u>schema validation.</u>
<u>AT-T008</u>	<u>Category Purpose</u>	The category purpose of the OCT <sup>Inst</sup> Instruction	<u>/CimNonRct/Undrlyg/IntrBk/OrqnlTxRef/PmtTplnf/CtgypPurp</u>	No	<u>Only schema validation is performed.</u>
<u>AT-T009</u>	<u>Remittance Information</u>	Information supplied to enable the matching of an entry with the items that the transfer is intended to settle	<u>/CimNonRct/Undrlyg/IntrBk/OrqnlTxRef/RmtInf</u>	No	<u>Only schema validation is performed.</u>
<u>AT-P006</u>	<u>Ultimate Debtor</u> <u>+ Name</u>	The name of the Payer Reference Party	<u>/CimNonRct/Undrlyg/IntrBk/OrqnlTxRef/UltmtDbtr/Pty/Nm</u>	No	<u>Only schema validation is performed.</u>
<u>AT-P007</u>	<u>Ultimate Debtor</u> <u>+ Identification</u>	The identification code of the Payer Reference Party	<u>/CimNonRct/Undrlyg/IntrBk/OrqnlTxRef/UltmtDbtr/Pty/Id</u>	No	<u>Only schema validation is performed.</u>
<u>AT-P008</u>	<u>Ultimate Debtor</u> <u>+ Postal Address</u>	The address of the Payer Reference Party	<u>/CimNonRct/Undrlyg/IntrBk/OrqnlTxRef/UltmtDbtr/Pty/PstlAdr</u>	No	<u>Only schema validation is performed.</u>
<u>AT-P001</u>	<u>Debtor</u> <u>+ Name</u>	<u>The name of the Payer.</u>	<u>/CimNonRct/Undrlyg/IntrBk/OrqnlTxRef/Dbtr/Pty/Nm</u>	Yes	<u>Only schema validation is performed.</u>
<u>AT-P005</u>	<u>Debtor</u> <u>+ Postal Address</u>	The address of the Payer.	<u>/CimNonRct/Undrlyg/IntrBk/OrqnlTxRef/Dbtr/Pty/PstlAdr</u>	No	<u>Only schema validation is performed.</u>
<u>AT-P004</u>	<u>Debtor</u> <u>+ Identification</u>	The Payer identification code.	<u>/CimNonRct/Undrlyg/IntrBk/OrqnlTxRef/Dbtr/Pty/Id</u>	No	<u>Only schema validation is performed.</u>
<u>AT-D001</u>	<u>Debtor Account</u> <u>+ Identification</u>	The unique identifier of the Payment Account of the Payer	<u>/CimNonRct/Undrlyg/IntrBk/OrqnlTxRef/DbtrAcct/Id</u>	Yes	<u>Only schema validation is performed.</u>
<u>AT-D003</u>	<u>Debtor Account</u> <u>+ Type</u>	The type of the Payment Account of the Payer	<u>/CimNonRct/Undrlyg/IntrBk/OrqnlTxRef/DbtrAcct/Tp</u>	No	<u>Only schema validation is performed.</u>

## Change Request Form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
<b>AT-D004</b>	<u>Debtor Account</u> + <u>Currency</u>	<u>The currency of the Payment Account of the Payer</u>	<u>/CimNonRct/Undrlyg/IntrBk/OrqnlTxRef/DbtrAcct/Ccy</u>	No	Only schema validation is performed.
<b>AT-P003</b>	<u>Debtor Account</u> + <u>Proxy</u>	<u>The Proxy/Alias of the Payment Account of the Payer</u>	<u>/CimNonRct/Undrlyg/IntrBk/OrqnlTxRef/DbtrAcct/Prxy</u>	No	Only schema validation is performed.
<b>AT-D002</b>	<u>Debtor Agent</u>	<u>Financial institution servicing an account for the debtor.</u>	<u>/CimNonRct/Undrlyg/IntrBk/OrqnlTxRef/DbtrAgt</u>	No	Only schema validation is performed.
<b>AT-C002</b> <b>AT-C005</b> <b>AT-C006</b>	<u>Creditor Agent</u>	<u>Financial institution servicing an account for the creditor.</u>	<u>/CimNonRct/Undrlyg/IntrBk/OrqnlTxRef/CdtrAgt</u>	No	Only schema validation is performed.
<b>AT-E001</b>	<u>Creditor</u> + <u>Name</u>	<u>The name of the Payee.</u>	<u>/CimNonRct/Undrlyg/IntrBk/OrqnlTxRef/Cdtr/Pty/Nm</u>	Yes	Only schema validation is performed.
<b>AT-E004</b>	<u>Creditor</u> + <u>Postal Address</u>	<u>The address of the Payee</u>	<u>/CimNonRct/Undrlyg/IntrBk/OrqnlTxRef/Cdtr/Pty/PstlAdr</u>	No	Only schema validation is performed.
<b>AT-E005</b>	<u>Creditor</u> + <u>Identification</u>	<u>The Payee identification code</u>	<u>/CimNonRct/Undrlyg/IntrBk/OrqnlTxRef/Cdtr/Pty/Id</u>	No	Only schema validation is performed.
<b>AT-C001</b>	<u>Creditor Account</u> + <u>Identification</u>	<u>The unique identifier of the Payment Account of the Payee</u>	<u>/CimNonRct/Undrlyg/IntrBk/OrqnlTxRef/CdtrAcct/Id</u>	Yes	Only schema validation is performed.
<b>AT-C003</b>	<u>Creditor Account</u> + <u>Type</u>	<u>The type of the Payment Account of the Payee</u>	<u>/CimNonRct/Undrlyg/IntrBk/OrqnlTxRef/CdtrAcct/Tp</u>	No	Only schema validation is performed.
<b>AT-C004</b>	<u>Creditor Account</u> + <u>Currency</u>	<u>The currency of the Payment Account of the Payee</u>	<u>/CimNonRct/Undrlyg/IntrBk/OrqnlTxRef/CdtrAcct/Ccy</u>	No	Only schema validation is performed.
<b>AT-E003</b>	<u>Creditor Account</u> + <u>Proxy</u>	<u>The Proxy/Alias of the Payment Account of the Payee</u>	<u>/CimNonRct/Undrlyg/IntrBk/OrqnlTxRef/CdtrAcct/Prxy</u>	No	Only schema validation is performed.
<b>AT-E007</b>	<u>Ultimate Creditor</u> + <u>Name</u>	<u>Name of the Payee Reference Party.</u>	<u>/CimNonRct/Undrlyg/IntrBk/OrqnlTxRef/UltmtCdtr/Pty/Nm</u>	No	Only schema validation is performed.
<b>AT-E009</b>	<u>Ultimate Creditor</u> + <u>Postal Address</u>	<u>The address of the Payee Reference Party.</u>	<u>/CimNonRct/Undrlyg/IntrBk/OrqnlTxRef/UltmtCdtr/Pty/PstlAdr</u>	No	Only schema validation is performed.
<b>AT-E010</b>	<u>Ultimate Creditor</u> + <u>Identification</u>	<u>Identification code of the Payee Reference Party.</u>	<u>/CimNonRct/Undrlyg/IntrBk/OrqnlTxRef/UltmtCdtr/Pty/Id</u>	No	Only schema validation is performed.
<b>AT-T007</b>	<u>Purpose</u>	<u>Underlying reason for the payment transaction.</u>	<u>/CimNonRct/Undrlyg/IntrBk/OrqnlTxRef/Purp</u>	No	Only schema validation is performed.
<b>AT-Q003</b>	<u>Instruction For Assignee</u>	<u>Further information related to the processing of the investigation that may need to be acted upon by the assignee</u>	<u>/CimNonRct/InstrForAssgne</u>	No	Only schema validation is performed.

## Change Request Form

EPC Ref.	Reference Name	EPC/ISO Description	XML path	Mand.	TIPS Usage
<u>n/a</u>	<u>Instruction For Assignee</u>  <u>+ Code</u>	<u>Coded information related to the processing of the investigation instruction, provided by the assigner, and intended for the assignee</u>	<u>/CImNonRct/InstrForAssignee/Cd</u>	<u>Yes</u>	<u>Only "INQR" is allowed</u>
<u>n/a</u>	<u>Instruction For Assignee</u>  <u>+ Instruction Information</u>	<u>Further information complementing the coded instruction or instruction to the assignee</u>	<u>/CImNonRct/InstrForAssignee/InstrInf</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>

### 25) § x.x.x.x.x ResolutionOfInvestigation (camt.029.001.09) (new section)

The Resolution of Investigation message is used for a cross-currency transaction and it is sent by the Assignee party of a FIToFIPaymentCancellationRequest (Recall), triggered by an Assigner party for a formerly settled Instant Payment transaction, as a negative response. The Recall's Assignee party becomes the Assigner party of the negative response.

Additionally, the ResolutionOfInvestigation message can be sent in reply to a Request for Status Update on a Recall.

This message covers the scenario of (i) Negative Response to OCT Inst Recall and (ii) Positive/Negative Response to OCT Inst Inquiry:

- The Assignee party can transmit a negative response to a:
  - o Recall message (FI-to-FI Payment Cancellation Request, camt.056.001.08);
  - o Request for Status Update on a previously issued OCT Inst Recall request (FI-to-FI Payment Status Request, pacs.028.001.03);
- The Assignee party can transmit a negative response to a:
  - o OCT Inst Inquiry message (Claim Non-Receipt, camt.027.001.07);
  - o Request for Status Update on an OCT Inst Inquiry message (FI-to-FI Payment Status Request, pacs.028.001.03).

Message specification is compliant to EPC DS-06 and ECP DS-09 re Inter-PSP Payment Dataset respectively, as described in the SEPA One-Leg Out Instant Credit Transfer (OCT Inst) scheme Rulebook.

TIPS receives this message by the Assignee party, checks the related access rights and the reachability of the Assigner party.

No further processing but message schema validation is performed as the message is directly forwarded to the party which formerly triggered the Recall process.

### **References/links**

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

## Change Request Form

<https://www.swift.com/mystandards/TIPS/camt.029.001.09>

Table xxx – Negative Response to OCT Inst Recall (camt.029.001.09)

EPC Ref.	Reference Name	EPC Description	XML path	Mand.	TIPS Usage
<u>n/a</u>	<u>Assignment</u> <u>+ Identification</u>	<u>Uniquely identifies the case assignment.</u>	<u>RsltnOfInvstgtn/Assgnmt/Id</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Assigner</u>	<u>Party who sends the Resolution of Investigation message.</u>	<u>RsltnOfInvstgtn/Assgnmt/Assgnr/Agt/FinInstnlD/BICFI</u>	<u>Yes</u>	<u>This field must be filled with the BIC of the party sending the Resolution of Investigation message and is used in combination with the requestor Distinguished Name to check user access rights.</u>
<u>n/a</u>	<u>Assignee</u>	<u>Party to which the case is assigned</u>	<u>RsltnOfInvstgtn/Assgnmt/Assgnee/Agt/FinInstnlD/BICFI</u>	<u>Yes</u>	<u>This field must be filled with the BIC of the party to which the Resolution of Investigation message is forwarded.</u>
<u>n/a</u>	<u>Assignment</u> <u>+ Creation Date Time</u>	<u>Date and time at which the assignment was created.</u>	<u>RsltnOfInvstgtn/Assgnmt/CreDtTm</u>	<u>Yes</u>	<u>Timestamps must be unambiguous and include milliseconds. The representation of milliseconds must follow the W3C recommendation.</u>  <u>Only UTC time format or local time with UTC offset format can be used.</u>
<u>n/a</u>	<u>Status</u> <u>+ Confirmation</u>	<u>Specifies the status of the investigation, in a coded form.</u>	<u>RsltnOfInvstgtn/Sts/Conf</u>	<u>Yes</u>	<u>Only "RJCR" is allowed.</u>
<u>n/a</u>	<u>Cancellation Status Identification</u>	<u>Unique and unambiguous identifier of a cancellation request status, as assigned by the assigner.</u>	<u>RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsId</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Original Message Identification</u>	<u>Message Identification of the originating message</u>	<u>RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlGrplnf/OrgnlMsgld</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Original Message Name Identification</u>	<u>Message identifier of the originating message</u>	<u>RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlGrplnf/OrgnlMsgNmld</u>	<u>Yes</u>	<u>Must begin with <b>pacs.008</b>. The addition of a variant number and version number is optional.</u>

## Change Request Form

EPC Ref.	Reference Name	EPC Description	XML path	Mand.	TIPS Usage
<u>n/a</u>	<u>Original Instruction Identification</u>	<u>Unique identification, as assigned by the original instructing party for the original instructed party</u>	<u>RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlInstrld</u>	No	<u>Only schema validation is performed.</u>
<b>AT-T014</b>	<u>Original End To End Identification</u>	<u>The Originator's reference of the OCT<sup>Inst</sup> Transaction</u>	<u>RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlEndToEndId</u>	Yes	<u>Only schema validation is performed.</u>
<b>AT-T054</b>	<u>Original Transaction Identification</u>	<u>The Originator PSP's reference number of the SCT<sup>Inst</sup> Transaction message</u>	<u>RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxld</u>	Yes	<u>Only schema validation is performed.</u>
<b>AT-T016</b>	<u>Original UETR</u>	<u>Universally unique identifier to provide the original end-to-end reference of a payment transaction</u>	<u>RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlUETR</u>	No	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Transaction Cancellation Status</u>	<u>Specifies the status of the transaction cancellation request.</u>	<u>RsltnOfInvstgtn/CxIDtls/TxInfAndSts/TxCxlSts</u>	Yes	<u>Only "RJCR" is allowed.</u>
<u>n/a</u>	<u>Cancellation Status Reason Information</u>	<u>Set of elements used to provide detailed information on the cancellation status reason.</u>	<u>RsltnOfInvstgtn/CxIDtls/TxInfAndSts/CxlStsRsnInf</u>	Yes	<u>Only schema validation is performed.</u>
<b>AT-X002</b> <b>AT-C002</b> <b>AT-E001</b>	<u>Cancellation Status Reason Information</u> <u>+ Originator</u>	<u>The Name of the Beneficiary or the BIC code of the Beneficiary PSP</u>	<u>RsltnOfInvstgtn/CxIDtls/TxInfAndSts/CxlStsRsnInf/Orgtr</u>	Yes	<u>In case of incoming negative response to an OCT Inst Recall: Limited to 'AnyBIC' for an Agent or 'Name' for a non-financial institution.</u> <u>In case of outgoing negative response to an OCT Inst Recall: Limited to 'AnyBIC' for the Euro Leg Exit PSP. For the non-Euro Leg Payee's FI it is strongly recommended to provide:</u> <u>- Either 'AnyBIC' only (preferred option);</u> <u>- Or the combination of any other identification with 'Name' and 'Postal Address';</u> <u>- Or 'Name' and 'Postal Address'.</u> <u>Limited to Name for the non-Euro Leg Payee.</u>
<b>AT-R057</b>	<u>Cancellation Status Reason Information</u> <u>+ Reason</u>	<u>The Reason Code for non-acceptance of the Recall.</u>	<u>RsltnOfInvstgtn/CxIDtls/TxInfAndSts/CxlStsRsnInf/Rsn</u>	Yes	<u>Only schema validation is performed.</u>

## Change Request Form

EPC Ref.	Reference Name	EPC Description	XML path	Mand.	TIPS Usage
<u>n/a</u>	<u>Cancellation Status Reason Information</u>  + Reason  ++ Code	<u>Reason for the cancellation status, in a coded form.</u>	<u>RsltnOfInvstgtn/CxlDtIs/TxInfAndSts/CxlStsRsnInf/Rsn/Cd</u>	Yes	<u>Only schema validation is performed.</u>
<u>AT-R053</u>  <u>AT-R057</u>	<u>Cancellation Status Reason Information</u>  + Additional Information	<u>Further details on the cancellation status reason.</u>	<u>RsltnOfInvstgtn/CxlDtIs/TxInfAndSts/CxlStsRsnInf/AddtlInf</u>	Yes	<u>Must begin with "ATR053/. When reason code is "LEGL" under 4.19, two further occurrences are allowed to precise the reason and must start with "ATR057/". When reason code was "FRAD" in the camt.056, then up to ten further optional occurrences are allowed, all starting with "FRAD/" followed by all information available to file a legal claim to recover the funds in case of reason code 'Fraudulent originated OCT Inst'</u>
<u>n/a</u>	<u>Original Transaction Reference</u>	<u>Set of key elements used to identify the original transaction that is being referred to.</u>	<u>RsltnOfInvstgtn/CxlDtIs/TxInfAndSts/OrqnlTxRef</u>	Yes	<u>Only schema validation is performed.</u>
<u>AT-T002</u>	<u>Interbank Settlement Amount</u>	<u>The amount of the SCT<sup>Inst</sup> in euro.</u>	<u>RsltnOfInvstgtn/CxlDtIs/TxInfAndSts/OrqnlTxRef/IntrBkSttlmAmt</u>	No	<u>Only schema validation is performed.</u>
<u>AT-T003</u>  <u>AT-T004</u>	<u>Amount</u>	<u>Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.</u>	<u>RsltnOfInvstgtn/CxlDtIs/TxInfAndSts/Amt</u>	No	<u>Only schema validation is performed.</u>
<u>AT-T051</u>	<u>Interbank Settlement Date</u>	<u>The Settlement Date of the OCT<sup>Inst</sup> Transaction.</u>	<u>RsltnOfInvstgtn/CxlDtIs/TxInfAndSts/OrqnlTxRef/IntrBkSttlmDt</u>	No	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Settlement Information</u>	<u>Details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed</u>	<u>RsltnOfInvstgtn/CxlDtIs/TxInfAndSts/OrqnlTxRef/SttlmInf</u>	No	<u>Only schema validation is performed.</u>

## Change Request Form

EPC Ref.	Reference Name	EPC Description	XML path	Mand.	TIPS Usage
n/a	<u>Settlement Information</u> + Clearing System ++ Code	<u>Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.</u>	<u>RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/SttlmInf/ClrSys/Cd</u>	Yes	<u>The Clearing System Code is used in TIPS to understand the payment cancellation request direction (Outgoing vs Incoming) via the indication of the Clearing System.</u>  <u>In case of Outgoing payment cancellation request, the Code 'TGT' must be used.</u>  <u>In case of Incoming payment cancellation request, the Code 'TGT' cannot be used.</u>
<u>AT-T001</u> <u>AT-T008</u>	<u>Payment Type Information</u>	<u>Set of elements used to further specify the type of transaction</u>	<u>RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/PmtTpInf</u>	No	<u>Only schema validation is performed.</u>
<u>AT-T009</u>	<u>Remittance Information</u>	<u>Information supplied to enable the matching of an entry with the items that the transfer is intended to settle</u>	<u>RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/RmtInf</u>	No	<u>Only schema validation is performed.</u>
<u>AT-P006</u> <u>AT-P007</u> <u>AT-P008</u>	<u>Ultimate Debtor</u>	<u>Ultimate party that owes an amount of money to the (ultimate) creditor.</u>	<u>RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/UlmtDbtr</u>	No	<u>Only schema validation is performed.</u>
<u>AT-P001</u> <u>AT-P004</u> <u>AT-P005</u>	<u>Debtor</u>	<u>Party that owes an amount of money to the (ultimate) creditor</u>	<u>RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/Dbtr</u>	No	<u>Only schema validation is performed.</u>
<u>AT-D001</u> <u>AT-D003</u> <u>AT-D004</u> <u>AT-P003</u>	<u>Debtor Account</u>	<u>Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction</u>	<u>RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/DbtrAcct</u>	Yes	<u>Only schema validation is performed.</u>
<u>AT-D002</u> <u>AR-D005</u> <u>AT-D006</u>	<u>Debtor Agent</u>	<u>Financial institution servicing an account for the debtor.</u>	<u>RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/DbtrAgt</u>	No	<u>Only schema validation is performed.</u>
<u>AT-C002</u> <u>AT-C005</u> <u>AT-C006</u>	<u>Creditor Agent</u>	<u>Financial institution servicing an account for the creditor.</u>	<u>RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/CdtrAgt</u>	No	<u>Only schema validation is performed.</u>

## Change Request Form

EPC Ref.	Reference Name	EPC Description	XML path	Mand.	TIPS Usage
<u>AT-E001</u> <u>AT-E004</u> <u>AT-E005</u>	Creditor	Party to which an amount of money is due	RsltnOfInvstgtn/CxlDtIs/TxInfAndSts/OrgnlTxRef/Cdtr	No	Only schema validation is performed.
<u>AT-C001</u> <u>AT-C003</u> <u>AT-C004</u> <u>AT-E003</u>	Creditor Account	Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction	RsltnOfInvstgtn/CxlDtIs/TxInfAndSts/OrgnlTxRef/CdtrAcct/	Yes	Only schema validation is performed.
<u>AT-E007</u> <u>AT-E009</u> <u>AT-E010</u>	Ultimate Creditor	Ultimate party to which an amount of money is due	RsltnOfInvstgtn/CxlDtIs/TxInfAndSts/OrgnlTxRef/UlmtCdtr	No	Only schema validation is performed.
<u>AT-T007</u>	Purpose	Underlying reason for the payment transaction.	RsltnOfInvstgtn/CxlDtIs/TxInfAndSts/OrgnlTxRef/Purp	No	Only schema validation is performed.

Table xxx – Positive/Negative Response to OCT Inst Inquiry (camt.029.001.09)

EPC Ref.	Reference Name	EPC Description	XML path	Mand.	TIPS Usage
<u>n/a</u>	<u>Assignment</u> <u>+ Identification</u>	Uniquely identifies the case assignment.	RsltnOfInvstgtn/Assgmt/Id	Yes	Only schema validation is performed.
<u>n/a</u>	<u>Assigner</u>	Party who sends the Resolution of Investigation message.	RsltnOfInvstgtn/Assgmt/Assgnr/Agt/FinInstnlId/BICFI	Yes	This field must be filled with the BIC of the party sending the Resolution of Investigation message and is used in combination with the requestor Distinguished Name to check user access rights.
<u>n/a</u>	<u>Assignee</u>	Party to which the case is assigned	RsltnOfInvstgtn/Assgmt/Assgnee/Agt/FinInstnlId/BICFI	Yes	This field must be filled with the BIC of the party to which the Resolution of Investigation message is forwarded.

## Change Request Form

EPC Ref.	Reference Name	EPC Description	XML path	Mand.	TIPS Usage
<u>n/a</u>	<u>Assignment</u> + <u>Creation Date Time</u>	Date and time at which the assignment was created.	<u>RsltnOfInvstgtn/Assgmt/CreDtTm</u>	Yes	<u>Timestamps must be unambiguous and include milliseconds. The representation of milliseconds must follow the W3C recommendation. Only UTC time format or local time with UTC offset format can be used.</u>
<b>AT-Q002</b>	<u>Resolved Case</u> + <u>Identification</u>	Uniquely identifies the case	<u>RsltnOfInvstgtn/RslvdCase/Id</u>	Yes	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Resolved Case</u> + <u>Creator</u>	Party that created the investigation case	<u>RsltnOfInvstgtn/RslvdCase/Cretr</u>	Yes	<u>This field must be filled with the BIC of the Euro Leg-Based Payer's PSP of the original OCT Inst.</u>
<u>n/a</u>	<u>Status</u> + <u>Confirmation</u>	Specifies the status of the investigation, in a coded form.	<u>RsltnOfInvstgtn/Sts/Conf</u>	Yes	<u>Possible values are checked within schema validation.</u>
<b>AT-Q009</b>	<u>Modification Status</u> <u>Identification</u>	Unique and unambiguous identifier of a modification request status, as assigned by the assigner.	<u>RsltnOfInvstgtn/ModDtls/ModStsId</u>	Yes	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Original Message</u> <u>Identification</u>	Message Identification of the originating message	<u>RsltnOfInvstgtn/ModDtls/OrgnlGrpInf/OrgnlMsgId</u>	Yes	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Original Message</u> <u>Name Identification</u>	Message identifier of the originating message	<u>RsltnOfInvstgtn/ModDtls/ModStsId</u>	Yes	<u>Must begin with pacs.008. The addition of a variant number and version number is optional.</u>
<u>n/a</u>	<u>Original Instruction</u> <u>Identification</u>	Unique identification, as assigned by the original instructing party for the original instructed party	<u>RsltnOfInvstgtn/ModDtls/OrgnlInstrId</u>	No	<u>Only allowed in case of Positive Response to Claim Non-Receipt</u>
<b>AT-T014</b>	<u>Original End To End</u> <u>Identification</u>	The Originator's reference of the OCT <sup>Inst</sup> Transaction	<u>RsltnOfInvstgtn/ModDtls/OrgnlEndToEndId</u>	No	<u>This field is only allowed and mandatory in case of Positive Response to Claim Non-Receipt.</u>
<b>AT-T054</b>	<u>Original Transaction</u> <u>Identification</u>	The Originator PSP's reference number of the OCT <sup>Inst</sup> Transaction message	<u>RsltnOfInvstgtn/ModDtls/OrgnlTXId</u>	Yes	<u>This information must be taken from the camt.027 and is used for allowing the Euro Leg-Based Payer's PSP to recognise the transaction.</u>

## Change Request Form

EPC Ref.	Reference Name	EPC Description	XML path	Mand.	TIPS Usage
<b>AT-T016</b>	<u>Original UETR</u>	<u>Universally unique identifier to provide the original end-to-end reference of a payment transaction</u>	<u>RsltnOfInvstgtn/ModDtl s/OrgnlUETR</u>	No	<u>Only schema validation is performed.</u>
<b>n/a</b>	<u>Original Transaction Reference</u>	<u>Set of key elements used to identify the original transaction that is being referred to.</u>	<u>RsltnOfInvstgtn/ModDtl s/OrgnlTxRef</u>	Yes	<u>Only 'Debtor Agent' and 'Creditor Agent' must be used in case of Negative Response to Claim Non-Receipt</u>
<b>AT-T002</b>	<u>Interbank Settlement Amount</u>	<u>The amount of the OCT<sup>Inst</sup> in euro.</u>	<u>RsltnOfInvstgtn/ModDtl s/OrgnlTxRef/IntrBkSttl mAmt</u>	No	<u>Only schema validation is performed.</u>
<b>AT-T003</b> <b>AT-T004</b>	<u>Amount</u>	<u>Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.</u>	<u>RsltnOfInvstgtn/ModDtl s/OrgnlTxRef/Amt</u>	No	<u>Only schema validation is performed.</u>
<b>AT-T051</b>	<u>Interbank Settlement Date</u>	<u>The Settlement Date of the OCT<sup>Inst</sup> Transaction.</u>	<u>RsltnOfInvstgtn/ModDtl s/OrgnlTxRef/IntrBkSttl mDt</u>	No	<u>Only schema validation is performed.</u>
<b>n/a</b>	<u>Settlement Information</u>	<u>Specifies the details on how the settlement of the original transaction(s) between the instructing agent and the instructed agent was completed.</u>	<u>RsltnOfInvstgtn/ModDtl s/OrgnlTxRef/SttlmInf</u>	No	<u>Only schema validation is performed.</u>
<b>AT-T001</b> <b>AT-T008</b>	<u>Payment Type Information</u>	<u>Set of elements used to further specify the type of transaction.</u>	<u>RsltnOfInvstgtn/ModDtl s/OrgnlTxRef/PmtPlnfnf</u>	No	<u>Only schema validation is performed.</u>
<b>AT-T009</b>	<u>Remittance Information</u>	<u>Information supplied to enable the matching of an entry with the items that the transfer is intended to settle</u>	<u>RsltnOfInvstgtn/ModDtl s/OrgnlTxRef/Rmtlnfnf</u>	No	<u>Only schema validation is performed.</u>
<b>AT-P006</b> <b>AT-P007</b> <b>AT-P008</b>	<u>Ultimate Debtor</u>	<u>Ultimate party that owes an amount of money to the (ultimate) creditor.</u>	<u>RsltnOfInvstgtn/ModDtl s/OrgnlTxRef/UltmtDbtr</u>	No	<u>Only schema validation is performed.</u>
<b>AT-P001</b> <b>AT-P004</b> <b>AT-P005</b>	<u>Debtor</u>	<u>Party that owes an amount of money to the (ultimate) creditor.</u>	<u>RsltnOfInvstgtn/ModDtl s/OrgnlTxRef/Dbtr</u>	No	<u>Only schema validation is performed.</u>

## Change Request Form

EPC Ref.	Reference Name	EPC Description	XML path	Mand.	TIPS Usage
<u>AT-D001</u> <u>AT-D003</u> <u>AT-D004</u> <u>AT-P003</u>	<u>Debtor Account</u>	<u>Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction.</u>	<u>RsltnOfInvstgtn/ModDtl s/OrgnlTxRef/DbtrAcct</u>	No	<u>Only schema validation is performed.</u>
<u>AT-D002</u>	<u>Debtor Agent</u>	<u>Financial institution servicing an account for the debtor.</u>	<u>RsltnOfInvstgtn/ModDtl s/OrgnlTxRef/DbtrAgt</u>	No	<u>Only schema validation is performed.</u>
<u>AT-C002</u> <u>AT-C005</u> <u>AT-C006</u>	<u>Creditor Agent</u>	<u>The BIC code of the Beneficiary PSP.</u>	<u>RsltnOfInvstgtn/ModDtl s/OrgnlTxRef/CdtrAgt</u>	No	<u>Only schema validation is performed.</u>
<u>AT-E001</u> <u>AT-E004</u> <u>AT-E005</u>	<u>Creditor</u>	<u>Party to which an amount of money is due.</u>	<u>RsltnOfInvstgtn/ModDtl s/OrgnlTxRef/Cdtr</u>	No	<u>Only schema validation is performed.</u>
<u>AT-C001</u> <u>AT-C003</u> <u>AT-C004</u> <u>AT-E003</u>	<u>Creditor Account</u>	<u>Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction.</u>	<u>RsltnOfInvstgtn/ModDtl s/OrgnlTxRef/CdtrAcct</u>	No	<u>Only schema validation is performed.</u>
<u>AT-E007</u> <u>AT-E009</u> <u>AT-E010</u>	<u>Ultimate Creditor</u>	<u>Ultimate party to which an amount of money is due.</u>	<u>RsltnOfInvstgtn/ModDtl s/OrgnlTxRef/UltmtCdtr</u>	No	<u>Only schema validation is performed.</u>
<u>AT-T007</u>	<u>Purpose</u>	<u>Underlying reason for the payment transaction.</u>	<u>RsltnOfInvstgtn/ModDtl s/OrgnlTxRef/Purp</u>	No	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Claim Non Receipt Details</u> <u>+ Accepted</u> <u>++ Date Processed</u>	<u>Specifies the date the original payment instruction was processed.</u>	<u>RsltnOfInvstgtn/ClmNo nRctDtls/Accptd/DtPrctd</u>	Yes	<u>Only allowed and mandatory in case of Positive Response to Claim Non-Receipt.</u>

## Change Request Form

EPC Ref.	Reference Name	EPC Description	XML path	Mand.	TIPS Usage
<u>n/a</u>	<u>Claim Non Receipt Details</u> +Rejected ++Code	<u>Reason for the rejection, in a coded form.</u>	<u>RsltOfInvstgtn/ClmNo nRctDtls/Rjctd/Cd</u>	No	<u>Only allowed in case of Negative Response to Claim Non-Receipt.</u>  <u>Only following values are allowed:</u>  - ARDT: Already returned transaction;  - ARJT: Already rejected original SCT;  - NOOR: Original Credit Transfer never received;  - RR04: Regulatory reason.
<u>n/a</u>	<u>Claim Non Receipt Details</u> +Rejected ++Proprietary	<u>Reason for the rejection, in a proprietary form.</u>	<u>RsltOfInvstgtn/ClmNo nRctDtls/Rjctd/Prtry</u>	No	<u>Only allowed in case of Negative Response to Claim Non-Receipt.</u>  <u>Only 'TSES' is allowed.</u>
<u>n/a</u>	<u>Resolution Related Information</u>	<u>Reference to fix the case under investigation as part of the resolution.</u>	<u>RsltOfInvstgtn/RsltRl tdInf</u>	No	<u>Only allowed and mandatory in case of Positive Response to Claim Non-Receipt.</u>
<u>AT-T052</u>	<u>Resolution Related Information</u> + Interbank Settlement Date	<u>The Settlement Date of the non-Euro Leg of the OCT Inst.</u>	<u>RsltOfInvstgtn/RsltRl tdInf/IntrBkSttlmDt</u>	Yes	<u>Only schema validation is performed.</u>
<u>AT-Q007</u>	<u>Charges</u> + Amount	<u>Fee for handling the OCT Inst inquiry.</u>	<u>RsltOfInvstgtn/RsltRl tdInf/Chrgs/Amt</u>	Yes	<u>For PSP compliant with EPC OCT Inst Schema only EUR is allowed.</u>
<u>AT-X002</u>	<u>Agent</u>	<u>Identification code of the Euro Leg Exit PSP</u>	<u>RsltOfInvstgtn/RsltRl tdInf/Chrgs/Agt/FinInstn Id/BICFI</u>	Yes	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Identification</u>	<u>Unique identification of an agent, as assigned by an institution, using an identification scheme.</u>	<u>RsltOfInvstgtn/RsltRl tdInf/Chrgs/Agt/FinInstn Id/Othr/Id</u>	Yes	<u>Only IBAN is allowed.</u>

## 26) § x.x.x.x.x FIToFIPaymentCancellationRequest (camt.056.001.08) (new section)

The FIToFIPaymentCancellationRequest message is used for cross-currency settlement models and it allows instructing TIPS to trigger a recall process for a formerly settled One Leg Out Instant Payment transaction.

## Change Request Form

Message specification is compliant to EPC DS-05 Inter-PSP Payment Dataset as described in the SEPA OCT Instant Credit Transfer scheme Rulebook.

TIPS receives this message by the Assigner party, checks the related access rights and the reachability of the Assignee party.

No further processing but message schema validation is performed as the message is directly forwarded to the party to which the case is assigned.

### References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

<https://www.swift.com/mystandards/TIPS/camt.056.001.08>

**Table xxx – FIToFIPaymentCancellationRequest (camt.056.001.08)**

EPC Ref.	Reference Name	EPC Description	XML path	Mand	TIPS Usage
n/a	Assignment Identification	Uniquely identifies the case assignment.	FIToFIPmtCxlReq/Assgmt/Id	Yes	Only schema validation is performed.
n/a	Assigner	Party who assigns the case.	FIToFIPmtCxlReq/Assgmt/Assgnr/Agt/FinInstnId/BICFI	Yes	This field must be filled with the BIC of the originating party and is used in combination with the requestor Distinguished Name to check user access rights.
n/a	Assignee	Party to which the case is assigned	FIToFIPmtCxlReq/Assgmt/Assgnee/Agt/FinInstnId/BICFI	Yes	This field must be filled with the BIC of the party to which the Cancellation Request is forwarded.
n/a	Creation Date Time	Date and time at which the assignment was created.	FIToFIPmtCxlReq/Assgmt/CreDtTm	Yes	Only schema validation is performed.
n/a	Control Data	Provides details on the number of transactions and the control sum of the message	FIToFIPmtCxlReq/CtrlData	No	Only schema validation is performed.
n/a	Number Of Transactions	Number of individual transactions contained in the message.	FIToFIPmtCxlReq/CtrlData/NbOfTx	Yes	Only a single transaction can be included. Fixed value for the Message Element is 1.
n/a	Underlying	Identifies the payment instruction to be cancelled.	FIToFIPmtCxlReq/Undrlyg	Yes	Only a single underlying element is allowed in TIPS.

## Change Request Form

EPC Ref.	Reference Name	EPC Description	XML path	Mand	TIPS Usage
<u>n/a</u>	<u>Transaction Information</u>	<u>Set of elements used to provide information on the original transactions to which the cancellation request message refers.</u>	<u>FIToFIPmtCxlReq/Undrlyg/TxInf</u>	<u>Yes</u>	<u>Only a single Transaction Information element is allowed in TIPS.</u>
<b><u>AT-R053</u></b>	<u>Cancellation Identification</u>	<u>The specific reference of the PSP initiating the Recall.</u>	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/CxlId</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Original Message Identification</u>	<u>Point to point reference assigned by the original instructing party to unambiguously identify the original transaction.</u>	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlGrpnl/OrgnlMsgId</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Original Message Name Identification</u>	<u>Specifies the original message name identifier to which the message refers.</u>	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlGrpnl/OrgnlMsgNmId</u>	<u>Yes</u>	<u>Must begin with <b>pacs.008</b>. The addition of a variant number and version number is optional.</u>
<u>n/a</u>	<u>Original Instruction Identification</u>	<u>Unique identification, as assigned by the original instructing party for the original instructed party, to unambiguously identify the original instruction.</u>	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlInstrId</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<b><u>AT-T014</u></b>	<u>Original End To End Identification</u>	<u>The Originator's reference of the OCT<sup>Inst</sup> Transaction.</u>	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlEndToEndId</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<b><u>AT-T054</u></b>	<u>Original Transaction Identification</u>	<u>The Originator PSP's reference of the OCT<sup>Inst</sup> Transaction message.</u>	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxId</u>	<u>Yes</u>	<u>Reference of the Instant Payment Transaction for which the Recall is requested.</u>
<b><u>AT-T016</u></b>	<u>Original UETR</u>	<u>Universally unique identifier to provide the original end-to-end reference of a payment transaction</u>	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlUETR</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<b><u>AT-T002</u></b>	<u>Original Interbank Settlement Amount</u>	<u>The amount of the OCT<sup>Inst</sup> in euro.</u>	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlIntrBkSttlmAmt</u>	<u>Yes</u>	<u>Amount of the Instant Payment Transaction for which the Recall is requested.</u>
<b><u>AT-T051</u></b>	<u>Original Interbank Settlement Date</u>	<u>The Settlement Date of the OCT<sup>Inst</sup> Transaction.</u>	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlIntrBkSttlmDt</u>	<u>Yes</u>	<u>Settlement Date of the Cross-Currency Transaction for which the Recall is requested.</u>
<u>n/a</u>	<u>Cancellation Reason Information</u>	<u>Set of elements used to provide detailed information on the cancellation reason.</u>	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf</u>	<u>Yes</u>	<u>Only one occurrence is allowed.</u>

## Change Request Form

<u>EPC Ref.</u>	<u>Reference Name</u>	<u>EPC Description</u>	<u>XML path</u>	<u>Mand</u> :	<u>TIPS Usage</u>
<b>AT-R002</b>	<u>Cancellation Reason Information</u> + <u>Originator</u>	<u>Identification of the type of party initiating the R-message.</u>	<u>FItoFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/Orgtr</u>	Yes	For incoming: <u>Limited to 'AnyBIC' for the Euro-Leg Entry PSP.</u> For the non-Euro Leg Payer's FI it is strongly recommended to provide: - <u>Either 'AnyBIC' only (preferred option);</u> - <u>Or the combination of any other identification with 'Name' and 'Postal Address';</u> - <u>Or 'Name' and 'Postal Address'.</u> <u>Limited to 'Name' for a non-financial institution.</u>  For outgoing: <u>Limited to 'AnyBIC' for the Euro Leg-Based Payer's PSP. Limited to 'Name' for a non-financial institution.</u>
<b>AT-R051</b>	<u>Cancellation Reason Information</u> + <u>Reason</u>	<u>The Recall reason code.</u>	<u>FItoFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/Rsn</u>	Yes	<u>Only schema validation is performed.</u>
<b>n/a</b>	<u>Cancellation Reason Information</u> + <u>Reason</u> ++ <u>Code</u>	<u>Reason for the cancellation request, in a coded form.</u>	<u>FItoFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/Rsn/Cd</u>	Yes	<u>Only 'AC03', 'AGNT', 'AM09', 'CUST', 'DUPL', 'FRAD', 'TECH' are allowed</u>
<b>AT-R052</b>	<u>Cancellation Reason Information</u> + <u>Additional Information</u>	<u>Additional information to AT-R051 The Recall reason code.</u>	<u>FItoFIPmtCxlReq/Undrlyg/TxInf/CxlRsnInf/AddtlInf</u>	No	<u>For incoming and outgoing Cross Currency transactions, only allowed when "FRAD" is used as a Recall reason code.</u>
<b>n/a</b>	<u>Original Transaction Reference</u>	<u>An exact copy of all attributes of the initially sent DS-02 which is to be cancelled.</u>	<u>FItoFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef</u>	Yes	<u>Only schema validation is performed.</u>
<b>AT-T003</b>	<u>Amount</u>	<u>Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.</u>	<u>FItoFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/Amt</u>	No	<u>Only schema validation is performed.</u>

## Change Request Form

EPC Ref.	Reference Name	EPC Description	XML path	Mand	TIPS Usage
<u>n/a</u>	<u>Settlement Information</u>	<u>Specifies the details on the settlement.</u>	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/Stlmlnf</u>	No	<u>Only schema validation is performed.</u>
<u>n/a</u>	<u>Settlement Information</u> <u>+ Clearing System</u> <u>++ Code</u>	<u>Infrastructure through which the payment instruction is processed, as published in an external clearing system identification code list.</u>	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/Stlmlnf/ClrSys/Cd</u>	Yes	<u>The Clearing System Code is used in TIPS to understand the payment cancellation request direction (Outgoing vs Incoming) via the indication of the Clearing System.</u> <u>In case of Outgoing payment cancellation request, the Code 'TGT' must be used.</u> <u>In case of Incoming payment cancellation request, the Code 'TGT' cannot be used.</u>
<u>AT-T001/AT-T008</u>	<u>Payment Type Information</u>	<u>Set of elements used to further specify the type of transaction.</u>	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/PmtTplnf/SvcLv/Cd</u>	No	<u>Only schema validation is performed.</u>
<u>AT-T009</u>	<u>Remittance Information</u>	<u>The Remittance information.</u>	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/PmtTplnf</u>	No	<u>Only schema validation is performed.</u>
<u>AT-P006/AT-P007</u>	<u>Ultimate Debtor</u>	<u>Ultimate party that owes an amount of money to the (ultimate) creditor.</u>	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/UlmtDbtr</u>	No	<u>Only schema validation is performed.</u>
<u>AT-P001/AT-P004/AT-P005</u>	<u>Debtor</u>	<u>Party that owes an amount of money to the (ultimate) creditor</u>	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/Dbtr</u>	No	<u>Only schema validation is performed.</u>
<u>AT-D001/AT-D003/AT-D004/AT-P003</u>	<u>Debtor Account</u>	<u>Unambiguous identification of the account of the debtor to which a debit entry will be made as a result of the transaction</u>	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/DbtrAccct</u>	Yes	<u>Only schema validation is performed.</u>
<u>AT-D002/AT-D005/AT-D006</u>	<u>Debtor Agent</u>	<u>Financial institution servicing an account for the debtor.</u>	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/DbtrAgnt</u>	No	<u>Only schema validation is performed.</u>
<u>AT-C002/AT-C005/AT-C006</u>	<u>Creditor Agent</u>	<u>Financial institution servicing an account for the creditor.</u>	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/CdtrAgnt</u>	No	<u>Only schema validation is performed.</u>

## Change Request Form

EPC Ref.	Reference Name	EPC Description	XML path	Mand	TIPS Usage
<u>AT-E001/AT</u> = <u>E004/AT</u> - <u>E005</u>	<u>Creditor</u>	<u>Party to which an amount of money is due</u>	<u>FItoFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/Cdtr</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-C001/AT</u> = <u>C003/AT</u> = <u>C004/AT</u> - <u>E003</u>	<u>Creditor Account</u>	<u>Unambiguous identification of the account of the creditor to which a credit entry will be posted as a result of the payment transaction</u>	<u>FItoFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/CdtrA cct</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>AT-E007/AT</u> = <u>E009/AT</u> - <u>E010</u>	<u>Ultimate Creditor</u>	<u>Ultimate party to which an amount of money is due</u>	<u>FItoFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/Ultm Cdtr</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>AT-T007</u>	<u>Purpose</u>	<u>Underlying reason for the payment transaction.</u>	<u>FItoFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/Purp</u>	<u>No</u>	<u>Only schema validation is performed.</u>

## 27) § 4.1 Business Rules

Business process	BR Name	Check ID	Input Fields and parameters	Business check	Error codes	Error Description
[...]	[...]	[...]	[...]	[...]	[...]	[...]
Instant Payment transaction business process Recall business process <u>Return business process</u>	Originator Account or CMB existence	000003	Debtor Agent Settlement amount Business Date	The system verifies that in table "Authorised Account User" the Debtor Agent exists and it is linked to one and only one Account, having type either "TIPS Account" or "TIPS AS Technical Account", that in table "Cash Accounts" has the currency equal to the one defined in the Settlement amount and is open for the current Business Date.  If no account exists, the system verifies that in table "Authorised Account User" the Debtor Agent exists and it is linked to one and only one CMB linked to an Account that has the currency equal to the one defined in the Settlement amount and open for the current Business Date.	If the check is not respected: - error code <b>DNOR</b>	Originator Account or CMB not found – not existing or not yet open or already closed
[...]	[...]	[...]	[...]	[...]	[...]	[...]
Instant Payment transaction business process Recall business process <u>Return business process</u>	Beneficiary Account or CMB existence	000005	Creditor Agent Settlement amount Business Date	The system verifies that in table "Authorised Account User" the Creditor Agent exists and it is linked to one and only one Account, having type either "TIPS Account" or "TIPS AS Technical Account", that in table "Cash Accounts" has the currency equal to the one defined in the Settlement amount and is open for the current Business Date.  If no Account exists, the system verifies that in table "Authorised Account User" the Creditor Agent exists and it is linked to one and only one CMB linked to an Account that has the currency equal to the one defined in the Settlement amount and open for the current Business Date.	If the check is not respected: - error code <b>CNOR</b>	Beneficiary Account or CMB not found – not existing or not yet open or already closed

## Change Request Form

Business process	BR Name	Check ID	Input Fields and parameters	Business check	Error codes	Error Description
[...]	[...]	[...]	[...]	[...]	[...]	[...]
<p>Instant Payment transaction business process</p> <p>Recall business process</p> <p><a href="#">Return business process</a></p>	Originator Account/CMB not blocked	000006	Debtor Agent Settlement amount Business Date	<p>The system selects the Originator account/CMB from the Debtor Agent as follows:</p> <ul style="list-style-type: none"> <li>- in the table "Authorised Account User" the system looks up the row related to the Debtor Agent linked to only one account whose type is either "TIPS Account" or "TIPS AS Technical Account" that in table "Cash Accounts" has the currency equal to the one defined in the Settlement amount and is open for the current Business Date</li> <li>- If no Account is returned, queries that in table "Cash Accounts" the row related to the Debtor Agent linked in table "Authorised Account User" to one and only one "TIPS CMB", for the currency equal to the one defined in the Settlement amount and open for the current Business Date.</li> </ul> <p>If an Originator account is involved, the system checks that the Blocking Status of the account is not "Blocked for credit and debit" or "Blocked for debit".</p> <p>If an Originator CMB is involved, the system checks that the Blocking Status of the CMB and the related account are not "Blocked for credit and debit" or "Blocked for debit".</p> <p>If the previous checks are passed, the system checks that the TIPS Participant or Ancillary System related to the Debtor Agent and to the account (directly involved or involved through a CMB) has Blocking Status different from "Blocked for credit and debit" or "Blocked for debit".</p>	If the check is not respected: - return error code <b>TBL1</b>	The owner of the debtor account or the debtor account/CMB is blocked
<p>Instant Payment transaction business process</p> <p>Recall business process</p> <p><a href="#">Return business process</a></p>	Beneficiary Account/CMB not blocked	000007	Creditor Agent Settlement amount Business Date	<p>The system selects the Beneficiary account/CMB from the Creditor Agent as follows:</p> <ul style="list-style-type: none"> <li>- in the table "Authorised Account User" the system looks up the row related to the Creditor Agent linked to only one account whose, type is either "TIPS Account" or "TIPS AS Technical Account" that in table "Cash Accounts" has the currency equal to the one defined in the Settlement amount and it is open for the current Business Date</li> <li>- if the previous step fails, the system selects the row related to the Creditor Agent linked in table "Authorised Account User" to one and only one "TIPS CMB"; this CMB must have the currency equal to the one defined in the Settlement amount and must be open for the current Business Date.</li> </ul> <p>If a Beneficiary account is involved, the system checks that the Blocking Status of the account is not "Blocked for credit and debit" or "Blocked for credit".</p> <p>If a Beneficiary CMB is involved, the system checks that the Blocking Status of the CMB and the related account are not "Blocked for credit and debit" or "Blocked for credit".</p> <p>If the previous checks are passed, the system checks that the TIPS Participant or Ancillary System related to the Creditor Agent and to the Beneficiary account (directly involved or involved through a CMB) has Blocking Status different from "Blocked for credit and debit" or "Blocked for credit".</p>	If the check is not respected: - return error code <b>TBL2</b>	The owner of the creditor account or the creditor account/CMB is blocked

## Change Request Form

Business process	BR Name	Check ID	Input Fields and parameters	Business check	Error codes	Error Description
Instant Payment transaction business process Recall business process <u>Return business process</u>	Available amount not exceeded	000008	Debtor Agent Settlement amount Business Date	The system selects the Originator account/CMB from the Debtor Agent as follows: - in the table "Authorised Account User" the system looks up the row related to the Debtor Agent linked to only one account whose type is either "TIPS Account" or "TIPS AS Technical Account" hat; in table "Cash Accounts" has the currency equal to the one defined in the Settlement amount and it is open for the current Business Date - if the previous step fails, the system selects the row related to the Debtor Agent linked in table "Authorised Account User" to one and only one "TIPS CMB"; this CMB must have the currency equal to the one defined in the Settlement amount and must be open for the current Business Date. Then the system retrieves the available balance of the Originator account (directly involved or linked to the Debiting CMB) and/or the Debiting CMB Headroom. The system checks that the Settlement amount is lower than or equal to the Originator account available balance. If a Debiting CMB is involved, the system checks that (i) the Settlement amount is lower than or equal to its limit headroom is lower and that (ii) the Settlement amount is lower than or equal to the Originator account available balance.	If the check is not respected: - return error code <b>AM23</b>	
Instant Payment transaction business process Recall business process <u>Return business process</u>	Beneficiary correctly configured	010006	Creditor Agent	The system checks that a unique item related to the Creditor Agent exists in the entity "Outbound DN-BIC".	If no row is or multiple rows are returned: - return error code <b>MS01</b>	Beneficiary DN not found
[...]	[...]	[...]	[...]	[...]	[...]	[...]
Instant Payment transaction business process Recall business process <u>Return business process</u>	Creditor authorised for cross-currency	0000011	Creditor Agent	In case of an incoming cross-currency transaction, the system verifies that the Creditor Agent has the Cross-currency Flag set to "True". In case of an outgoing cross-currency transaction, the system verifies that the Leg Exit PSP has the Cross-currency Flag set to "True". <u>In case of a cross-currency recall request, the system verifies that the Recall Assignee has the Cross-currency Flag set to "True".</u> <u>In case of a positive response to a cross-currency recall request, the system verifies that the Instructed Agent (Recall Assigner) has the Cross-currency Flag set to "True".</u>	If the check is not respected: - error code CNOR	Creditor not authorised to receive cross-currency transactions.
[...]	[...]	[...]	[...]	[...]	[...]	[...]
<u>Return business process</u>	<u>Duplicate check for Return request</u>	020003	<u>Return Identification Instructing Agent or Instructing Reimbursement Agent</u>	<u>The couple Return Identification and Instructing Agent or Instructing Reimbursement Agent (to be interpreted as new Originator BIC) must not exist as a couple Transaction ID/Originator BIC in the list of transactions of the last X days with status "Settled", where X is equal to the system parameter "Retention Period"Error! Bookmark not defined.</u>	If the check is not respected: - error code <b>AM05</b>	

## Change Request Form

### 28) § 4.6 List of referenced documents

	Title	Source
[...]	[...]	[...]
[6]	<u>One-Leg Out Instant Credit Transfer (OCT<sup>Inst</sup>) Scheme Rulebook, Version 1.0, 2025</u>	<u>EPC</u>
[7]	<u>One-Leg Out Instant Credit Transfer Scheme Inter-PSP INCOMING Implementation Guidelines, Version 1.0, 2025</u>	<u>EPC</u>
[8]	<u>One-Leg Out Instant Credit Transfer Scheme Inter-PSP OUTGOING Implementation Guidelines, Version 1.0, 2025</u>	<u>EPC</u>

## MEPT Implementation guide

### 29) New section – §4.7 Message Types for TIPS 9.0 (R2026.NOV)

The following message types are added as part of release 9.0 of TIPS:

ISO Message Type (MsgType)	Sender	Receiver	Technical service	NOTE
<u>pac.004.001.09.XCY</u>	<u>Actor</u>	<u>Platform</u>	<u>Instant Messaging</u>	
<u>pac.004.001.09.XCY</u>	<u>Platform</u>	<u>Actor</u>	<u>Instant Messaging</u>	
<u>camt.027.001.07.XCY</u>	<u>Actor</u>	<u>Platform</u>	<u>Instant Messaging</u>	
<u>camt.027.001.07.XCY</u>	<u>Platform</u>	<u>Actor</u>	<u>Instant Messaging</u>	
<u>camt.029.001.09.XCY</u>	<u>Actor</u>	<u>Platform</u>	<u>Instant Messaging</u>	
<u>camt.029.001.09.XCY</u>	<u>Platform</u>	<u>Actor</u>	<u>Instant Messaging</u>	
<u>camt.056.001.08.XCY</u>	<u>Actor</u>	<u>Platform</u>	<u>Instant Messaging</u>	
<u>camt.056.001.08.XCY</u>	<u>Platform</u>	<u>Actor</u>	<u>Instant Messaging</u>	

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#### High-level description of Impact:

The change request aims at introducing the EPC OCT Inst business cases not implemented with the TIPS change request TIPS-0064-URD in order to achieve the full compliance with the EPC OCT Inst scheme.

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#### Impacts on other projects and products:

No impact is foreseen on other TARGET Services:

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

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#### Outcome/Decisions:

**Change Request Form**

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

## Change Request Form

	Technical Monitoring	
	Change Management	
	Capacity Management	
<b>Infrastructure request</b>		
	Application components impacted	
	Application components not impacted	
<b>Operational activities</b>		
	Business activities impacted	
	Technical activities impacted	
<b>New functionalities</b>		
	Enhanced Information Database (EIDB)	
<b>Impact on documentation</b>		
Document	Chapter	Change
TIPS UDFS	1.1 Introduction to the TIPS Service	Update of the description on the cross-currency business cases supported.
	1.4.1 Payment Transaction	Update of Table 8 - Payment Transaction data with references to the OCT <sup>Inst</sup> scheme.
	1.5.1 General concepts	Update of the description on cross-currency functionalities.
	1.5.2 Settlement of Instant Payment transactions	Update of Table 14 - TIPS Payment transaction types to include all OCT <sup>Inst</sup> business scenarios.
	1.5.2.3 Recall and Return settlement processes	Update of the description on TIPS recall and inclusion of return business process.
	1.5.2.4 Investigation and Inquiry processes	Update of the description on TIPS investigation and inclusion of inquiry business process.

## Change Request Form

	<p>2.2.4 Instant Payment (OCT<sup>Inst</sup> scheme - regular settlement model)</p> <p>2.2.4.2 Examples (OCT<sup>Inst</sup> scheme)</p> <p>2.2.5 Instant Payment (OCT<sup>Inst</sup> scheme - LKT settlement model)</p> <p>2.3 Recall and Return</p> <p>2.3.1 Recall (mono-currency payments)</p> <p>2.3.2 Recall (cross-currency payments)</p> <p>2.3.2.1 Examples</p> <p>2.3.3 Return</p> <p>2.3.3.1 Examples</p> <p>2.4 Investigation and Inquiry</p> <p>2.4.1 Investigation</p> <p>2.4.2 Inquiry</p> <p>2.4.2.1 Examples</p> <p>3. Catalogue of messages</p> <p>4.1 Business Rules</p> <p>4.6 List of referenced documents</p>	<p>Update of the description on regular settlement model with references to the OCT<sup>Inst</sup> scheme.</p> <p>Update of section names.</p> <p>Introduction of a new section on cross-currency recalls based on the OCT<sup>Inst</sup> scheme with the inclusion of the related steps, examples on such scenarios will be provided at a later stage.</p> <p>Introduction of a new section on Return business scenario based on the OCT<sup>Inst</sup> scheme with the inclusion of the related steps, examples on such scenarios will be provided at a later stage.</p> <p>Update of section names.</p> <p>Introduction of a new section on Inquiry business scenario based on the OCT<sup>Inst</sup> scheme with the inclusion of the related steps, examples on such scenarios will be provided at a later stage.</p> <p>TIPS Usage changes as per proposed wording.</p> <p>Update and introduction of new business rules</p> <p>Inclusion of OCT<sup>Inst</sup> reference documents</p>
TIPS UHB	n/a	n/a
Training documentation	Training documentation related to the new cross-currency business scenarios	Cross-currency business scenarios to be added.
MyStandard	<p>Usage Guidelines for:</p> <ul style="list-style-type: none"> <li>• pacs.004 XCY (new)</li> <li>• camt.027 XCY (new)</li> <li>• camt.029 XCY (new)</li> <li>• camt.056 XCY (new)</li> </ul>	New UGs to be created for the cross-currency scheme related to the Super Set XSD.

**Change Request Form**

	<ul style="list-style-type: none"> <li>• pacs.008 XCY</li> <li>• pacs.028 XCY</li> </ul>	UGs to be updated with annotations in order to specify the behaviour for cross-currency transactions new scenarios.
Other documents	MEPT Implementation Guide	New section §4.7: Message Types for TIPS 9.0 (R2026.NOV)
Impacted GDPR message / screen fields	n/a	n/a

## Change Request Form

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

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

Summary of functional impact:

Assumptions

1. **Usage Rules.** All applicable EOLO Usage Rules contained in the OCT Inst IGs will be reported in the TIPS MyStandards UGs and in the tables contained in Chapter 3 of the TIPS UDFS. Anyway, at application level only a subset of these rules will be implemented in TIPS as additional technical validations, which cause a rejection of the message with error code "MS01" in case of the failure of the check: these are the rules strictly needed for the processing of cross-currency scenarios. For all the others (highlighted with the sentence "Only schema validation is performed" in the Chapter 3 of the TIPS UDFS) any compliance check is delegated at PSP level (e.g. the inquiry timeline foreseen in the OCT<sup>Inst</sup> scheme).
2. **Reports and queries.** Regarding the customer report camt.053 Statement of Accounts and queries (payment transaction status query, U2A via GUI and A2A via camt.005/006), the cross-currency inquiry fee payment transactions will be managed as regular cross-currency transactions.
3. **Billing.** Considering the absence of new service items in the CR text and in the TARGET Services Pricing Policy for TIPS dedicated to the cross-currency business scenarios in order to distinguish them respect to the domestic ones, the assumption made is that the current TIPS Pricing Policy for Settled and Unsettled Instant Payment transactions applies to Inquiry Fee payments as well. The same logic applies to cross-currency recalls for which the already existing service items related to Settled and Unsettled Positive Recall answers will be taken into account. Therefore, it is expected that each cross-currency transaction and recall occurring in one leg will be treated as a regular domestic instant payment or recall from Billing point of view and a cumulative overview of all the transactions and recalls related to a service item will be reported in the invoice, with no distinction depending on the typology (e.g. domestic, cross-currency, etc.).
4. **Check at application level (instead of at XSD level) for the Euro currency.** As outlined in the CR text, in order to allow the specification of the TIPS supported currencies for both the incoming and outgoing cross-currency business scenarios, this requirement will be implemented through a consistency check between the currency present in the message and that of the account held by the relevant actors according to the involved cross-currency business scenario.
5. **Statistical indicator for cross-currency transactions.** In absence of specific requirements, no statistical indicators will be implemented for the cross-currency business scenarios foreseen with this CR. Like statistical indicators, also the Enhanced Information Database (EIDB) shall not be fed with aggregated data stemming, in particular, from cross-currency recalls. In the context of statistical indicators and EIDB data, it is worth highlighting that Inquiry Fee payments will be considered as regular cross-currency transactions.

## Change Request Form

The purpose of this CR is to fully align TIPS with the EPC OCT Inst 2025 scheme for the management of cross-currency business scenarios in the inter-PSP space. This would, in principle, be based on the 'EPC158-22/2025 One-Leg Out Instant Credit Transfer (OCT Inst) Scheme Rulebook', 'EPC294-22/2025 OCT Inst Inter-PSP Outgoing Implementation Guidelines Version 1.0' and 'EPC251-22/2025 OCT Inst Inter-PSP Incoming Implementation Guidelines'.

As reported in the Change Request, the missing OCT<sup>Inst</sup> business scenarios in TIPS relate to the following case:

### **OCT INST RETURN**

Under the OCT<sup>Inst</sup> scheme, this business scenario applies exclusively to previously settled outgoing cross-currency transactions for which the Leg Exit PSP intends to immediately refund the Originator PSP, without seeking for its confirmation, due to various failures encountered during the settlement process in the destination leg.

More specifically, the Leg Exit PSP, identified through the Instructing Agent/Instructing Reimbursement Agent field, submits a Return request (pacs.004) to TIPS. TIPS then verifies that the accounts of both the Originator PSP and the Leg Exit PSP exist and are not blocked. Unlike the standard R-transaction scenarios supported by TIPS (e.g., recall) and given that no confirmation is required from the Originator PSP for the reverse payment, both checks on the Originator and Beneficiary sides are performed at step 2.

Furthermore, in order to ensure that Return requests are submitted solely for outgoing cross-currency transactions, TIPS verifies that the Clearing System Code of the original transaction is equal to "TGT".

Finally, to inform both parties involved in the Return process of the successful settlement, TIPS forwards the Return request to the Return Beneficiary (i.e. Originator PSP of the previously settled outgoing cross-currency transaction) and sends a positive settlement status report (pacs.002) to the Leg Exit PSP.

### **OCT INST RECALL**

In accordance with the OCT<sup>Inst</sup> scheme, Recall requests may be initiated for both incoming and outgoing cross-currency payments. Consistent with the logic introduced with TIPS-0064-URD for cross-currency transactions, a cross-currency Recall request may be executed for payments settled within one leg.

Consequently, end-to-end cross-currency payments settled through the Linked Transaction (ELKT) settlement model may be recalled end-to-end through the submission of two independent cross-currency Recall requests, namely:

- one Recall in the source leg, crediting back the Originator PSP and debiting the Leg Exit PSP;
- one Recall in the destination leg, crediting back the Leg Entry PSP and debiting the Beneficiary PSP.

With respect to TIPS validation checks, the existing business rule "Creditor Authorised for Cross-currency" has been enhanced to cover the following scenarios within the Recall workflow:

- Upon receipt of a cross-currency Recall request (or a Request for Status Update on a Recall) from the Recall Assigner, TIPS verifies that the Recall Assignee has the cross-currency flag set to "True", thus confirming its capability to receive cross-currency Recalls. This check mirrors the validation performed for cross-currency payment processing.
- Upon receipt of a positive response to a Recall request, TIPS performs a reverse validation. Specifically, TIPS verifies that the Recall Assigner (i.e., the Recall requester) has the cross-currency

## Change Request Form

flag set to "True", thereby confirming its eligibility to be credited following a previously submitted cross-currency Recall.

Furthermore, in order to correctly determine the direction of the previously settled cross-currency payment, TIPS applies the following logic:

- If the Clearing System Code is set to "TGT", the previously settled transaction is identified as an outgoing cross-currency payment. Consequently, for the reversed cash flow, the new Originator Participant is extracted from the Instructing Agent/Instructing Reimbursement Agent field.
- If the Clearing System Code takes any value other than the one indicated above, the previously settled transaction is identified as an incoming cross-currency payment. Accordingly, for the reversed cash flow, the new Originator Participant is derived from the Creditor Agent field.

### OCT INST INQUIRY

Similarly to the OCT<sup>Inst</sup> Return process, the OCT<sup>Inst</sup> Inquiry (or a Request for Status Update on an Inquiry) is envisaged exclusively for outgoing cross-currency transactions that have been settled in the source currency but for which no status update or information has been received from the destination leg. In such circumstances, the Originator PSP may submit an Inquiry to TIPS in order to request that the Leg Exit PSP provide clarification regarding whether the outgoing cross-currency payment has been correctly sent out to the destination leg.

This business scenario is distinct from a cross-currency Investigation, primarily due to the differing objectives of the two processes. The Inquiry procedure focuses on obtaining information about the status of the outgoing cross-currency transaction in the destination leg whereas the Investigation process concerns the status of the cross-currency payment in the source leg. In line with the timeline specified in the OCT<sup>Inst</sup> scheme for the submission of an Inquiry, it is worth mentioning that TIPS is able to verify the existence of the original outgoing Payment Transaction, on which the Inquiry has been triggered, only within the retention period configured in TIPS. Once this period has expired, responsibility shifts to the PSP to ensure compliance with the deadline established by the OCT<sup>Inst</sup> scheme.

In the event of a positive response to an OCT<sup>Inst</sup> Inquiry, the Leg Exit PSP may determine an inquiry fee to be levied on the Originator PSP, thereby resulting in the initiation of a new cross-currency payment between the Originator PSP and the Leg Exit PSP. More precisely, according to the OCT<sup>Inst</sup> scheme, the fee amount may be determined or agreed upon between the Leg Exit PSP and the actors involved in the destination leg for the processing costs of the inquiry request and which shall be debited to the Originator PSP. Moreover, it is worth mentioning that the OCT<sup>Inst</sup> scheme foresees the usage of the Debtor and Creditor Agent in the inquiry fee payment message (pacs.008) for respectively distinguishing the Originator PSP and Leg Exit PSP. In this regard, in order to keep aligned this business scenario with a regular outgoing cross-currency transaction and keep functional and development costs moderate, TIPS will identify the debtor (Originator PSP) and creditor (Leg Exit PSP) agents for this new outgoing cross-currency transaction on the basis of the Debtor Agent and Instructed Agent fields through the introduction of a new TIPS usage where the Instructed Agent BIC shall be equal to the Creditor Agent BIC.

## Change Request Form

Therefore, taking into consideration all the aforementioned scenarios, an adaptation of TIPS Scope Defining Documents and MyStandards Usage Guidelines is required to cover:

- 1) OCT INST Recall Scenario: camt.056 usage guidelines are introduced in order to implement the recall scenario for OLO transactions. The introduced xsd represents a superset xsd capable of covering specific requirements related to both Incoming and Outgoing Transactions.
- 2) Positive Response to OCT INST Recall and OCT INST Return: pacs.004 usage guideline is introduced in order to implement the positive response to recall scenario and OCT INST return scenario. The introduced xsd represents a superset xsd which includes all necessary fields for both scenarios. The xsd covers both flows (i.e., Incoming and Outgoing) for positive recall response. The OCT INST Return is foreseen only for outgoing scenario.
- 3) Negative Response to OCT INST Recall and Positive/Negative Response to OCT INST Inquiry: camt.029 usage guideline is introduced in order to implement both Negative Response to OCT INST Recall scenario and Positive/Negative Response to OCT INST Inquiry. The introduced xsd represents a superset xsd which includes all necessary fields for both scenarios. The xsd covers both flows (i.e., Incoming and Outgoing) for negative recall response. The Positive/Negative Response to OCT INST Inquiry is foreseen only for outgoing scenario.
- 4) OCT INST Inquiry: camt.027 usage guidelines are introduced in order to implement the new OCT INST Inquiry Scenario. This xsd is used and significant only in Outgoing Scenario.
- 5) Inter-PSP OCT INST Inquiry Fee Payment: pacs.008 usage guideline, already defined for cross-currency scenarios, is enhanced in order to implement also the scenario Inter-PSP OCT INST Inquiry Fee Payment scenario (only Outgoing flows).
- 6) Request for status update on a Recall of an OCT INST and Request for status update on an OCT INST Inquiry: pacs.028, already defined for Request for status update on an OCT INST cross-currency payment, is enhanced in order to implement also Request for status update on a Recall of an OCT INST and Request for status update on an OCT INST Inquiry. The former is envisaged for both Incoming and Outgoing flows while the latter is envisaged only in outgoing scenario.

For all messages, the agents involved in the chain, in particular the BIC of the Entry and Exit PSPs, are positioned in the messages in different xml tags depending on the direction of the scenario (i.e., Incoming or Outgoing flow). This requires the implementation of rules for the identification of agents and the need to clearly mark a cross-currency flow as Outgoing or Incoming in the message payload.

As already introduced within TIPS-0064-URD, we relied on a solution used in many scenarios for interlinking of Payment System which use a specific combination of values of tags for different messages in order to identify agents involved, scenarios and direction of flows. With this approach, TIPS will be able to distinguish between the Outgoing and the Incoming cross-currency transactions, applying the correct Usage Rules depending on the direction.

### MEPT Implementation Guidelines:

New cross-currency messages pacs.004, camt.027, camt.029 and camt.056 (MR2019 and suffix .XCY) added in the list.

## Change Request Form

### Summary of application development impact:

The main impacts of this CR are on the Message Router component that is the module that handles the input/output interactions with external actors and that orchestrates all the business flows inside TIPS.

The Settlement Core module will not be impacted. All the settlement actions resulting from the new business flows will be handled through the already existing procedures available inside the Settlement Core.

Here is a summary of all the required changes.

### **ESMIG and Message Router**

For each of the new XML message the related XSD schema file shall be acquired and imported into the XSD library. Then dedicated parsers and validators shall be implemented:

- camt.027.001.07.XCY
- camt.029.001.09.XCY
- camt.056.001.08.XCY
- pacs.004.001.09.XCY

The business flows reported below shall be added (or updated).

#### *Incoming business flows:*

- Processing of incoming OCT Inst **recall request** (camt.056.XCY)
- Processing of incoming OCT Inst **recall negative response** (camt.029.XCY)
- Processing of incoming OCT Inst **recall positive response** (pacs.004.XCY)
- Processing of incoming OCT Inst **recall investigation request** (pacs.028.XCY)
- Processing of incoming OCT Inst **return request** (pacs.004.XCY)
- Processing of incoming OCT Inst **inquiry investigation request** (pacs.028.XCY)
- Processing of incoming OCT Inst **inquiry investigation request** (pacs.028.XCY)
- Processing of incoming OCT Inst **inquiry request** (camt.027.XCY)
- Processing of incoming OCT Inst **inquiry response** (camt.029.XCY)
- Processing of incoming OCT Inst **inquiry fee request** (pacs.008.XCY)
- Processing of incoming OCT Inst **inquiry fee response** (pacs.002.XCY)

#### *Outgoing business flows:*

- Validating and forwarding OCT Inst **return** message (pacs.004.XCY)
- Processing of outgoing OCT Inst **return result** message (pacs.002.XCY)
- Processing of outgoing OCT Inst **recall result** message (pacs.002.XCY)
- Validating and forwarding OCT Inst **recall investigation** message (pacs.028.XCY)
- Validating and forwarding OCT Inst **recall** message (camt.056.XCY)
- Processing of outgoing OCT Inst **recall payment request** message (pacs.004.XCY)
- Validating and forwarding OCT Inst **inquiry** message (camt.027.XCY)
- Validating and forwarding OCT Inst **inquiry response** message (camt.029.XCY)
- Validating and forwarding OCT Inst **inquiry fee** message (pacs.008.XCY)
- Validating and forwarding OCT Inst **inquiry fee** response message (pacs.002.XCY)

## Change Request Form

For each of the above business flows TIPS shall perform parsing, validations and the processing tasks as prescribed by the functional specifications.

Additionally, for each request that entails a settlement operation the *Message Router* module shall store the request into the operational database and shall forward it to the *Settlement Core* module that in turn shall process the request and send the result back to the *Message Router* module.

### Database structure and feeding processes

The structure of the databases tables (Aerospike, Oracle and Cockroach) used to store payments shall be enhanced, adding a new field needed to mark a given payment as an *inquiry fee* request, so to distinguish it from regular payments: both are based on the same pacs.008 message.

The feeding processes that fill the two informative databases (on *Oracle* and on *CockroachDB*) with payment data shall be updated for handling the changed structure of the tables.

### Testing Tool and Contingency Message Application

The Testing Tool shall be enhanced by adding new screens dedicated to the creation and editing of message payloads for the new/updated messages:

- New create/edit screen for camt.027.XCY message payload.
- New create/edit screen for camt.029.XCY message payload.
- New create/edit screen for camt.056.XCY message payload.
- New create/edit screen for pacs.004.XCY message payload.
- Updated create/edit screen for pacs.028.XCY message payload.

The **TIPS counterparty simulator** will not be adapted, as this has not been explicitly requested.

#### Summary of infrastructure impact:

None.

#### Summary of operational impact:

None

#### Summary of security impact:

See Change Request Analysis.