Change Request form

General Information (Origin of Request)		
☐ User Requirements Document (URD) ☒ User Detailed Functional Specification (UDFS) ☐ User Handbook (UHB) ☒ Other User Functional or Technical Documentation (SYS)		
Request raised by: Eurosystem	**Institution:** Eurosystem	**Date raised:** 17 December 2025
Request title: Alignment of TIPS Messages with ISO Maintenance Release (MR) 2026		**Request ref. no:** TIPS-0104-SYS
Request type: Common		
1. Legal/business importance parameter: High	**2. Market implementation efforts parameter – Stakeholder impact:** High	
3. Operational impact: High	**4. Financial impact parameter:** Medium	
5. Functional/ Technical impact: High	**6. Interoperability impact:** Medium	
Requestor Category: Eurosystem	**Status:** Allocated to a Release	

Reason for change and expected benefits/business motivation:

As part of the overall plan for yearly updates of the ISO messages versions in use in TIPS, the implementation of ISO Maintenance Release 2026 is required.

Currently, TIPS messages are based on ISO Maintenance Release 2019 and will be upgraded to ISO Maintenance Release 2024 in TIPS R2026.JUN. Following the unfreeze strategy of the TARGET Services, the further upgrade to ISO MR 2026[1] will ensure an alignment of TIPS registered messages with the latest ISO versions of the base messages and usage guidelines.

All impacted ISO registered messages will be migrated, irrespective of the type of change that applies, for instance:

- changes due to ISO change requests;
- upgrade of schema version resulting from the migration of the base message to a higher version.

For all base (ISO) messages that have been migrated to a higher version due to the ISO maintenance release 2026, there will be a version upgrade of TIPS customized messages in order to align the TIPS message versions with the ISO message versions.

This change request does <u>not</u> cover:

- the following TIPS messages for euro, non-euro and cross-currency, as they are under the EPC and NPC scopes for instant payments and, thus linked to the ISO MR 2019 which means that a two years' maintenance cycle applies: pacs.008, pacs.002, camt.056, pacs.004, camt.029, pacs.028.
- the following TIPS messages as no change to the current version was identified as part of ISO MR 2026: acmt.010, acmt.011, admi004, camt.003, camt.004, camt.005, camt.006, camt.011, camt.019, camt.025, camt.025 RTGS-TIPS, camt.050, reda.016, reda.022.

To ensure the ISO 20022 compatibility with ISO 20022 MR 2026 it is necessary to migrate the TIPS messages to the newly ISO registered message versions. The impacted messages are:

- acmt.015 will be migrated from acmt.015.001.04 to acmt.015.001.05
- camt.052, will be migrated from camt.052.001.13 to camt.052.001.14
- camt.053, will be migrated from camt.053.001.13 to camt.053.001.14

[1] Changes from ISO MR 2024 to ISO MR 2025 are already covered in TIPS-0097-SYS.

Change Request form

- camt.053 GL, will be migrated from camt.053.001.13 to camt.053.001.14
- camt.054, will be migrated from camt.054.001.13 to camt.054.001.14

Sample XML messages on MyStandards and UDFS documentation will also be updated, if applicable.

Common Components (CoCo) messages used by TIPS customers are out of the scope of this CR, since they are managed via the change request T2S-0859-SYS:

- acmt.015
- reda.014
- reda.015.

As a consequence of the migration to the ISO MR 2026 of the messages used in the T2-CLM – TIPS interface described in the T2-0170-SYS, this change request contains the consequent impact to the TIPS-RTGS interface. In particular, following messages are impacted:

- camt.053 GL

These changes will be applied to all the RTGS systems interacting with TIPS, internal (T2-CLM) and external (RIX) ones.

All TIPS messages impacted by this change will be listed in the annex.

Description of requested change:

The alignment of the TIPS messages with ISO Maintenance Releases 2026 and the migration of the TIPS messages to the official ISO registered versions leads to several changes on the messages. These high level-changes are listed below. However, not every high-level change on the ISO base message will finally require a change in the TIPS customized message.

The full list of changes which were part of the ISO MR 2026 ("ISO CRs") can be found here: http://www.iso20022.org/catalogue_of_change_requests.page

In addition, MT SR 2026 may also have an impact on ISO messages. The full list of changes which were part of the MT SR 2026 ("CRs") can be found in MyStandards (access restricted to MyStandards registered users): https://www2.swift.com/mystandards/#/changerequest

The ISO Maintenance Release leads in some cases to the change of TargetNamespace without any other changes of the message. This change leads in turn to a xsd schema change.

Submitted annexes / related documents:

Usage guideline compare files will be provided for the impacted messages with the detailed assessment of the change request.

TIPS_UG_Compariso
n_CR_0104_SYS.xlsx

Proposed wording for the Change request:

High-level description of Impact:

Impacts on other projects and products:

Change Request form

No impact is foreseen on other TARGET Services:

- T2: no impact (orchestration with the T2-170-SYS deployment shall be required)
- ECMS: no impact
- T2S: no impact

Outcome/Decisions:

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

Change Request form

	SLA Reporting
	TMS
	Technical Monitoring
	Change Management
	Capacity Management
Infrastructure request	
	Application components impacted
	Application components not impacted
Operational activities	
	Business activities impacted
	Technical activities impacted
New functionalities	
	Enhanced Information Database (EIDB)

Impact on documentation		
Document	**Chapter**	**Change**
TIPS UDFS	3 Catalogue of messages	Changes outlined in the tracking xls to be implemented in UDFS.
ESMIG UDFS	n/a	n/a
TIPS UHB	n/a	n/a
Training documentation	FN.030_Reference data management, FN.050_Liquidity management FN.070_Queries, reports, notifications and statistics	Messages versions updated.
MyStandards	Usage Guidelines for: • acmt.015 • camt.052 • camt.053 • camt.053 GL • camt.054	Changes outlined in the comparison xls to be implemented in MyStandards.
Other documents	MEPT Implementation Guide	Messages versions updated.
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: Following the implementation of TIPS-0097-SYS (ISO Maintenance Release 2025), the implementation of the ISO Maintenance Release (MR) 2026 is required within the overall plan for yearly updates of the ISO messages versions in use in TIPS. The upgrade to ISO MR 2026 will ensure an alignment of TIPS registered messages to the latest ISO versions of the base messages and usage guidelines. The full list of impacted messages is therefore the following[2]: • acmt.015 • camt.052 • camt.053 • camt.053 GL • camt.054 The following message part of the TIPS-RTGS interface will be aligned to the ISO MR2026: • camt.053 GL These changes will be applied to all the RTGS systems interacting with TIPS, internal (T2-CLM) and external ones. In order to allow the correct management of the liquidity and the overall interaction with T2-CLM, the TIPS RTGS interface updates shall be released in internal and external environments accordingly with the T2 CR T2-170-SYS deployment plan. An update of the TIPS functional documentation is required in the following areas, to keep track of the editorial changes and the amendment to the message specifications from this Change Request: - TIPS UDFS; - Message schema and example on MyStandards for acmt.015, camt.052, camt.053, camt.053 GL, camt.054; - TIPS Training material. Summary of application development impact: *List of Changes* ***ESMIG*** The XSD schema Repository has to be updated by adding the updated schemas for the following messages: acmt.015,camt.052,camt.053,camt.053 GL,camt.054. The corresponding JAXB XML parsers/serializers shall be re-generated and updated as well. ***Message Router*** The following business flows shall be updated to handle the added/modified XML messages: • Message Router – Processing of incoming acmt.015 requests • Message Router – Generation and sending of camt.052 to external parties

[2] Excluding messages under EPC/NPC/Cross-Currency scopes and CoCo messages used in TIPS but migrated via dedicated T2/T2S Change Requests, the messages not impacted by this migration are: acmt.010, acmt.011, admi.004, camt.003, camt.004, camt.005, camt.006, camt.011, camt.019, camt.025, camt.025 RTGS-TIPS, camt.050, reda.016, reda.022.

- Message Router – Generation and sending of camt.053 to external parties
- Message Router – Generation and sending of camt.054 to external parties
- Message Router – Generation and sending of camt.053 GL to RTGS (T2 and RIX)

A new version of the RTGS interface shall be defined as well (v4) that allows Message Router to send RTGS systems the new camt.053 GL. The new interface will be activated via CRDM configuration when needed. Additionally, to guarantee a smoother transition to the new version of the camt.05* messages, TIPS will also bind the version of the emitted messages to the version of the RTGS interface, at currency level. This means that the transition to the new messages, for a given currency, will take place only when the corresponding RTGS interface will be activated. In this way, the upgrade of the TIPS modules may be decoupled from the upgrade of the RTGS systems and participants.

CLM Adapter

The CLM Adapter schema repository shall be updated by adding the new schemas for the camt.053GL message.

The CLM Adapter camt.053 GL transformer shall be updated to handle the new schema.

TIPS GUI

The GUI schema repository shall be updated by adding the new schema for the acmt.015 message.

New mapping rules and related Java Bean shall be created for the new schemas so to translate back and forth between the XML messages (exchanged with the Message Router) and their internal representation needed by the UI.

To guarantee backward compatibility with old and new Message Router nodes, the changes will be done in a way to guarantee that the updated UI will be able to communicate with both an old Message Router and a new one.

Testing tool and Contingency Message Application

The Testing Tool schema/template repository shall be updated by adding the updated schema and template for the acmt.015 message. Additionally, the create/edit dialogs used to handle acmt.015 messages shall be aligned to the new version of the schema.

Additional Services

No Impact.

EIDB

No Impact

TIPS Counterparty Simulator

No Impact.

CoCo

No Impact.

Change Request form

Summary of infrastructure impact:

No Impact.

Summary of operational impact:

No Impact.

Summary of security impact:

See Change Request Analysis.