N	Page	Subsection	Original Text	Comment	Status	Feedback to CG
1	4	1.1 TIPS Overview	Generall comments on the UHB document	Due to our current state of knowledge, it is not possible to provide detailed technical commentary, so we would like to limit ourselves to the comprehensibility of the user handbook.This is written understandably for us, however, we are missing e. g. in the description of the screens plausible illustrations for the display of the lists, or which information is shown exactly in the list. It would certainly be helpful and beneficial if a kind of trial version or environment were available, to compare the contents with the GUI where possible. The screens contained in this document do not seem sufficiently informative to us.	Not applicable	No specific feedback to be provided to the CG.
2	10	2.3 Overview of the Graphical User Interface		It will be helpful to indicate the time when the GUI is aviable	Clarification	No specific feedback to be provided to the CG.
3	6	1.2.1 Eurosystem Single Market Infrastructure Gateway	line 7: The ESMIG A2A interface…..and converting the NSP internal protocol	We agree but contradicts with Connectvity Guide 2.3.1. : see our comments at feedback from Connectivity Guide.	Clarification	No specific feedback to be provided to the CG.
4	16	3.1 TIPS Actors	Whole chapter 3 empty: please add	Please synchronise this paragraph with content UDFS par 1.3 , incl our comments re. T&C and roles & responsibilities.	Not applicable	No specific feedback to be provided to the CG.
5	18	4.1.1 Query Account balance and Status	2nd/3rd line: TIPS does not foresee…. Only one account per search can be retrieved	It is presented as if only one account and one CMB at the time can be looked at. A combined view whereby it is possible to display multiple accounts have to be possible. An overview over possible multiple direct TIPS accounts is really necessary for larger Financial Institutions with a multi country presence and account structure.	Clarification	No specific feedback to be provided to the CG.
6	20	4.1.2 Query CMB limit and Status	same as 4.1.1.	same as 4.1.1.	Clarification	Not applicable.
7	9	2.1 UHB Methodology	Chapter 2 Page 9: There is only one handbook addressing all TIPS actors: TIPS Participants, Reachable Parties, Central Banks, the TIPS Operator	Are Instructing Parties also TIPS actors?? If so please add.	Accepted	Not applicable.
8	4	1.1 TIPS Overview		Does TIPS provide an overview of reachable parties via e.g. a reach table?	Not applicable	Not applicable.
9			1. Introduction to TIPS: "It is intended as a general description which includes all the main features of TIPS, including those that are out of scope for this document, which is dedicated to the use of the Graphical User Interface."	including those that are out of scope for this document - shouldn't be "excluding…"?	Clarification	Not applicable.
10	4	1.1.1 TIPS settlement service model	Therefore, participants to TIPS have to take into consideration their liquidity needs for the hours during which TARGET2 will be closed.	I think it would be helpful to make reference to the source defining the operating hours of TARGET2.	Clarification	Not applicable.

11	4	1.1.1 TIPS settlement service model	The term "instruction" refers not only to instant payments or liquidity transfers, but also to local reference data updates and any other type of request that leads to the update of reference or dynamic data in TIPS.	Such understanding of the term "instruction" applies only to this particular case or generally to the whole document? If the latter, maybe it should be added to the glossary included in UHB (or in UDFS - in such a case the reference to UDFS glossary should be made in this document)?	Clarification	Not applicable.
12	5	1.1.2 TIPS Access	TIPS Actors can access TIPS, via different Network service providers	Network service provider being a term defined in the glossary, shouldn't be written with capital letters?	Accepted	Not applicable.
13	5	1.1.2 TIPS Access	U2A communication, which is available for a subset of TIPS functionalities whose description is the scope of this document, is based on a Graphical User Interface and enables physical users of directly connected TIPS Actors to access and make use of said subset of functions.	What does "directly connected TIPS Actors" mean in reality? Is it a restriction to particular type of TIPS Actors (e.g. Participants, but not Reachable Parties)?	Clarification	Not applicable.
14	5	1.1.2 TIPS Access	TIPS users will be assigned one or more roles in the CRDM	Shouldn't it be "TIPS users will be assigned to one or more roles in the CRDM" (a typo)?	Clarification	Not applicable.
15	6	1.2.2 Common Reference Data Management	Common reference data changes: carried out by authorised users in the CRDM interface	This type of changes can be carried out by authorised users of TIPS Actors or only by TIPS Operators? Could you please include some examples of common reference data changes executing by TIPS Actors' users?	Clarification	Not applicable.
16	6	1.2.2 Common Reference Data Management	Immediate reference data changes: some time-critical reference data changes need to be implemented in TIPS immediately, without waiting the following daily propagation from the CRDM service.	It would be helpful to include some examples of activities representing immediate reference data changes.	Clarification	Not applicable.
17	6	1.2.2 Common Reference Data Management	The following diagram describes the interaction between the CRDM service and TIPS.	I think the brief description of the diagram would be helpful in its understanding. By the way, will the diagrams and tables included in the UHB be numbered and named?	Accepted	Not applicable.
18	6	1.2.2 Common Reference Data Management	The following table lists all the reference data management operations that will be available in the CRDM for TIPS, along with the corresponding responsible TIPS Actors and the expected U2A and A2A availability of each function.	Could you please extend scope of this table by indicating the type of the change (common reference data changes, which are propagated on a daily basis/immediate reference data changes executed ad hoc)? In the column "Responsible Actor(s)" appears all the Actors except Instructing Party - does it mean IP has no permittion to use GUI?	Clarification	Not applicable.
19	8	1.2.3 TARGET2 and other RTGS systems	TIPS can retain the liquidity when the RTGS system is closed, provided that it collects the balances of all its accounts into a "snapshot" and communicates to the RTGS system at the end of the business day.	And if not? Is it posible that TIPS fails to collect the balances of its accounts and send them to TARGET2? In which cases and what would happen then? Could you include such clarification in the UHB?	Clarification	Not applicable.

20	8	1.2.3 TARGET2 and other RTGS systems	All Liquidity Transfers, whatever the type, are performed by moving the liquidity through an RTGS Transit Account. TIPS has one and only one Transit Account defined for each currency, owned by the relevant Central Bank. The Transit Account for the euro is owned and maintained by the ECB.	Does it mean that inbound and outbound Liquidity Transfers of all TIPS accounts carried by all national CBs always go throught the same one Transit Account maintained by ECB?	Clarification	Not applicable.
21			2. Overview of the User Handbook: "There is only one handbook addressing all TIPS actors: TIPS Participants, Reachable Parties, Central Banks, the TIPS Operator."	Instructing Parties are missing here - does it mean that this kind of TIPS Actor is not permitted to use GUI? Could you please include such clarification in the document?	Clarification	Not applicable.
22	9	2.1 UHB Methodology	The reader can find four different elements:...	The points following indicated frase are written in a strange font, a little difficult to read.	Accepted	Not applicable.
23	10	2.3 Overview of the Graphical User Interface	The table below the frase "The complete list of functions available via the TIPS GUI is as follows:"	As all the functions listed in the table are available in the 24/7/365 mode I think it is unnecessary to include in the table a saparate column indicating such an information. Maybe it will be enought to modify the sentence e.g. "The complete list of functions available via the TIPS GUI on the 24/7/365 basis is as follows:". Instead it would be helpful to include in the table other information, e.g. the TIPS actor eligible to use a particular function.	Accepted	Not applicable.
24	11	2.3.4 Screen structure	[about Menu bar] "presents the five main menu items and allows you to navigate to the screens."	In the previous chapter was said that a menu bar contains the three first-level menu items (Queries, Blocking, Limit update), not the five?	Accepted	Not applicable.
25	11	2.3.4 Screen structure	Information pannel: displays your login name, the logout and help buttons as well as date and time of last data access.	Will it be presented information on the environment of the GUI: test&training or live ones?	Clarification	Not applicable.
26	11	2.3.4 Screen structure	Enter screen: Similar to the details screens, you can only access the enter screens through other screens	So what is the difference between "Details screen" and "Enter screen"? Could you please extend the description of the "Enter screen"?	Clarification	Not applicable.
27	12	2.3.5 Field types and properties	Make sure to comply with the format requirements, which are part of each field/screen description.	From the chapter 2.3.6 Validation results that in case of filling up the field with the data in wrong format there will be some information provided to GUI user in order to correct a mistake before submitting the changes. I think such clarification would be useful here.	Clarification	Not applicable.
28	12	2.3.5 Field types and properties	Select boxes:...	I think the following rule indicated in case of radio buttons "You can select only one value at the same time." applies to this kind of field as well?	Clarification	Not applicable.
29	12	2.3.5 Field types and properties	The table presentet in the "Field Properties" section.	Are there included all the characters permitted? There is no marks like the following in the table: \ _ = | What will happen if the character which is not allowed is introduced? Could you please give clarification on this issue?	clarification	Not applicable.

30	13	2.3.6 Validation	This message is also shown as mouse-over text when you move the mouse curser over the circle symbol next to the respective input field.	Is it a typo in the word "curser"?	Accepted	No specific feedback to be provided to the CG.
31	13	2.3.6 Validation	If you are working in 4-eyes mode, the success message also provides you with the 4-eyes principle ID.	What does "the 4-eyes principle ID" indicate - the ID of the user authorising or the ID of the change request?	Clarification	Information to be provided in the next CG meeting.
32	13	2.3.6 Validation	For the final execution a second user is needed to confirm the action.	Will it be possible to group the users in order to define the ones allowed to trigger the changes and the ones allowed to authorise them?	Clarification	No specific feedback to be provided to the CG.
33	13	2.3.6 Validation	The description of "Second User" in the 4-Eyes Mode section.	In the description of Second User appears "[} 520]" twice - is it a mistake?	Accepted	No specific feedback to be provided to the CG.
34	13	2.3.6 Validation	The description of "4-Eyes Mode"	Will there be an e-mail notification about change requests awaiting confirmation in 4-Eyes Mode?	Clarification	Not applicable.
35	15	2.3.9 Security and administration service	In order to guarantee…	The points following indicated frase are written in a strange font, a little difficult to read. I think the point no 1 is unfinished ("Each action requires system or human validation as described in the validation")? Apart from that some words are written in bigger font size ("order" in this frase, "Refer" in chapter 2.3.7 Communication Network and services).	Accepted	Not applicable.
36	16	3.1 TIPS Actors		There is no Instructing Party listed among TIPS Actors.	Accepted	Not applicable.
37	17	4.1 Queries	4 Screen Reference Guide	I think before the desctiption of Context of Usage, Screen Access, Privileges, Screenshot and Field description there would be helpful some introductory sentence indicating what are the following terms.	Clarification	Not applicable.
38	17	4.1 Queries	4 Screen Reference Guide: "The following illustration explains the structure of a field description."	I suppose the diagram will be provided at a later stage?	Clarification	Not applicable.
39	17	4.1 Queries	they are not queued and processed immediately	Shouldn't be "they are not queued but processed immediately"?	Accepted	Not applicable.
40	17	4.1 Queries	Table 1 – Queries data access according to data scope	I think a brief description of the table would be helpful. Additionally, there is no CMSs, Reachable Parties, Instructing Parties nor RTGS systems in the table.	Clarification	Not applicable.
41	18	4.1.1.1 Query account balance and status – Search screen	This screen contains the ID of the Account as the only available Search field. By inputting the relevant data, you can search the detailed information on the balance and the status of the Account.	Is it required to introduce the whole Account number or it will be possible to choose it from a predefined list? I think the second option (with the use of drop-down list or radiobuttons) would be more convenient.	Clarification	Not applicable.
42	18	4.1.1.1 Query account balance and status – Search screen	In case the user is not entitled to view the data on the searched transaction an error code is returned.	Since the paragraph is about account balance and status, I suppose this rule concerning transaction search is placed here by mistake?	Accepted	Not applicable.
43	19	4.1.1.2 Query account balance and status – Details screen	In case the user is not entitled to view the data on the searched transaction an error code is returned.	Since the paragraph is about account balance and status, I suppose this rule concerning transaction search is placed here by mistake?	Accepted	Not applicable.

44	19	4.1.1.2 Query account balance and status – Details screen	Screenshot	Are there all the information presented on the screenshot? Will there be a difference in the information set presented in the screen depending on the type of TIPS Actor?	Clarification	Not applicable.
45	19	4.1.1.2 Query account balance and status – Details screen	Shows the BIC of the party which sent the transaction	I suppose there is a mistake, since the chapter is about account balance and status, not transaction detailes.	Accepted	Not applicable.
46	20	4.1.2.1 Query CMB limit and status – Search screen	This screen contains the id of the CMB as the only available Search field. By inputting the relevant data, you can search the detailed information on the limit utilization and the status of the CMB.	Is it required to introduce the whole CMB id or it will be possible to choose it from a predefined list? I think the second option (with the use of drop-down list or radiobuttons) would be more convenient.	Clarification	No specific feedback to be provided to the CG.
47	20	4.1.2.1 Query CMB limit and status – Search screen	CMB data can only be viewed by users belonging to the Account Owner, the relevant Central Bank which created and maintains it and the relevant Instructing Party, if granted the necessary privileges to instruct using this Account.	And what about Reachable Party using the particular CMB?	Clarification	No specific feedback to be provided to the CG.
48	20	4.1.2.1 Query CMB limit and status – Search screen	In case the user is not entitled to view the data on the searched transaction an error code is returned.	Since the paragraph is about CMB balance and status, I suppose this rule concerning transaction search is placed here by mistake?	Accepted	No specific feedback to be provided to the CG.
49	21	4.1.2.2 Query CMB limit and status – Details screen	This screen displays detailed information on the balance and the status of the CMB data can only be viewed by users belonging to the Account Owner, the relevant Central Bank which created and maintains it and the relevant Instructing Party, if granted the necessary privileges to instruct using this CMB.	I think the indicated extract consists of two sentences - a full stop is missing and the beginning of the second sentence. Will Reachable Paries be able to access this screen as well?	Accepted	No specific feedback to be provided to the CG.
50	21	4.1.2.2 Query CMB limit and status – Details screen	In case the user is not entitled to view the data on the searched transaction an error code is returned.	Since the paragraph is about CMB balance and status, I suppose this rule concerning transaction search is placed here by mistake?	Accepted	No specific feedback to be provided to the CG.
51	21	4.1.2.2 Query CMB limit and status – Details screen	Screenshot	Are there all the information presented on the screenshot - the Reachable Party BIC is missing? Will there be a difference in the information set presented in the screen depending on the type of TIPS Actor?	Clarification	
52	21	4.1.2.2 Query CMB limit and status – Details screen	Shows the maximum amount of liquidity reserved that can be used for IP insisting on this CMB	Is the word "insisting" appropriate here?	Accepted	No specific feedback to be provided to the CG.
53	21	4.1.2.2 Query CMB limit and status – Details screen	In case the user is not entitled to view the data on the searched transaction an error code is returned.	This sentence occurs twice in this chapter - I think the second appearance is unnecessary.	Accepted	No specific feedback to be provided to the CG.
54	22	4.1.3 Query Instant payment transaction	TIPS allows actors to query payment transactions which are still available in the production system, i.e. before they are purged, after a data retention period set to five calendar days.	What happens in case of submitting query of payment transaction older than 5 calendar days? How is it posible to check the status of such a transaction?	Clarification	No specific feedback to be provided to the CG.

55	22	4.1.3.1 Query Instant payment transaction – Search screen	TIPS shall allow the Originator Participant, the Instructing Party acting on behalf of the Originator Participant, the Beneficiary Participant and the Instructing Party acting on behalf of the Beneficiary Participant to query the status of a payment transaction	Is the Reachable Party not permitted to inquire about transaction status?	Clarification	No specific feedback to be provided to the CG.
56	22	4.1.3.1 Query Instant payment transaction – Search screen	payment transaction, which is identified by the combination of the BIC of the Originator Participant or Reachable Party and the Originator Participant or Instruction Party reference.	This extract is not clear for me. As displayed in the screenshot a payment transaction is identified by Payment Transaction Reference (transaction id). If the second field should be filled up with BIC of: - Originator Participant or - Reachable Party and the Originator Participant (BTW this data should be introduced without any spaces nor separator marks?) or - Instruction Party this field on the screenshot shouldn't be indicated as "Originator Participant BIC". Additionally, does it mean the Beneficiary Participant/Reachable Party or Instructing Party acting on behalf Beneficiary Participant/Reachable Party is not permitted to inquire about the transaction received?	Accepted	No specific feedback to be provided to the CG.
57	23	4.1.3.2 Query Instant payment transaction – Details screen	TIPS Participant Identifier: Shows the BIC of the party which sent the transaction	So, in case the transaction was sent to TIPS by Instructing Party - this field shows the BIC of IP, not Participant, as indicated in the field name? Maybe the field name should be changed respectively?	Accepted	No specific feedback to be provided to the CG.
58	23	4.1.3.2 Query Instant payment transaction – Details screen	"Originator Participant: Shows the BIC of the party which owns the involved account on debiting side Beneficiary Participant: Shows the BIC of the beneficiary of the transaction"	Are the "Originator Participant" and "Beneficiary Participant" always the TIPS account holders or in these fields will be displayed the values from the pacs.008 indicating Reachable Parties? I think the unification of these definitions would be useful.	Clarification	No specific feedback to be provided to the CG.
59	25	5.1.1 Query Account Balance and Status	"This business scenario describes how to view the Account balance details allowing you to monitor and manage your balances, for instruction investigations, through queries. In order to monitor the cash balances, you can query balances for a given Actor and then switch to the detailed view for a breakdown by restriction type or postings for a list of relevant instructions. To perform these queries and use these screens you must consult a party with existing TIPS accounts."	The following parts of the indicated extract are not enough clear for me: "for instruction investigations", "for a breakdown by restriction type", "To perform these queries and use these screens you must consult a party with existing TIPS accounts."	Accepted	No specific feedback to be provided to the CG.

60	26	5.1.3 Query Instant Payment transaction	"This business scenario describes how to view the Account balance details allowing you to monitor and manage your balances, for instruction investigations, through queries. In order to monitor the cash balances, you can query balances for a given Actor and then switch to the detailed view for a breakdown by restriction type or postings for a list of relevant instructions. To perform these queries and use these screens you must consult a party with existing TIPS accounts."	This extract is about TIPS Account balance, not Instant Payment transaction query.	Accepted	No specific feedback to be provided to the CG.
61	26	5.1.3 Query Instant Payment transaction	Enter the TIPS Account transaction reference as Search criteria	According to chapter "4.1.3.1 Query Instant payment transaction – Search screen" two fields should be filled out while inquiring about transaction status: "Payment transaction reference" and "Originator Participant BIC". Apart from that I think there is a comma missing?	Accepted	It will be included in version 0.3
62	6	1.2.2 Common Reference Data Management	The following diagram describes the interaction between the CRDM service and TIPS.	Please explain P-S CRDM. What means P-S?	Clarification	No specific feedback to be provided to the CG.
63	22	4.1.3.1 Query Instant payment transaction – Search screen	Query Instant payment transaction – Search screen	Does it make sense to display also the amount for better differentiation?	Clarification	No specific feedback to be provided to the CG.
64	18	4.1.1.1 Query account balance and status – Search screen	Query account balance and status – Search screen	Please explain the setting of the TIPS Account identifier. Could you please provide more information/details concerning what the TIPS account will look like? Is the structure of the TIPS account compareable to the structure of a T2S account?	Clarification	No specific feedback to be provided to the CG.
65	6	1.2.2 Common Reference Data Management		Please explain the announcement of data vice versa from the local reference data management to the CRDM. Is the input of local reference data also synchronized to the CRDM?	Clarification	No specific feedback to be provided to the CG.
66	19	4.1.1.2 Query account balance and status – Details screen	Screenshot and table: Account > Shows the ID of the Account	For clarity: to use the same wording of the object "Account ID": in 4.1.1.1 was mentioned Account Identifier and in the screenshot just Account.	Accepted	No specific feedback to be provided to the CG.
67	19	4.1.1.2 Query account balance and status – Details screen	Table: Account status > Shows whether the Account is open or closed for business	To use the terms that will be used in the system i.e. Shows whether the Account is open (Active) or closed (XXX) for business	Accepted	No specific feedback to be provided to the CG.
68	25	5.1 Monitoring of Accounts, CMBs and Payments	The whole chapter	In general: contains mostly the same information as the previous chapter. Could they be combined?	Clarification	To be discussed with the Contact Group
69	4	1.1 TIPS Overview	It is intended as a general description …	This chapter is intended as a general decription …	Accepted	No specific feedback to be provided to the CG.
70	4	1.1 TIPS Overview	TIPS offers immediate settlement in central bank money, which makes the use of collateral no longer necessary.	"use of collateral no longer necessary" should be deleted or modified and explained. Like this it gives a wrong impression.	Accepted	No specific feedback to be provided to the CG.
71	4	1.1.1 TIPS settlement service model	As such, TIPS can be considered an additional service to TARGET2	As such, TIPS can be considered as an additional service to TARGET2	Accepted	No specific feedback to be provided to the CG.

72	4	1.1.1 TIPS settlement service model	Since it operates 24/7/365, TIPS does not have to reinject the liquidity to TARGET2 at the end of the operating day of the latter, but both the inbound and outbound Liquidity transfers can take place only during TARGET2 operating hours	Since TIPS operates 24/7/365, it does not have to reinject the liquidity to TARGET2 at the end of TARGET2 operating day, but both the inbound and outbound liquidity transfers can take place only during TARGET2 operating hours	Accepted	No specific feedback to be provided to the CG.
73	4	1.1 TIPS Overview	Ordering of the chapters 1 and 2	Chapters 1 and 2 should be the other way around: first the overview of UHB and then intorduction to TIPS	Clarification	No specific feedback to be provided to the CG.
74	9	2.1 UHB Methodology	TIPS UHB to ease orientation and help the reader to find your desired information quickly.	TIPS UHB to ease orientation and help the reader to find their desired information quickly.	Accepted	No specific feedback to be provided to the CG.
75	13	2.3.6 Validation	It is carried out after clicking on a button.	Which button?	Clarification	No specific feedback to be provided to the CG.
76	17	4.1 Queries	… U2A functions that must be available on a 24x7x365 basis.	… U2A functions that must be available on a 24/7/365 basis.	Accepted	No specific feedback to be provided to the CG.
77	17	4.1 Queries	The following illustration explains the structure of a field description.	Illustration missing	Accepted	No specific feedback to be provided to the CG.
78	17	4.1 Queries	… i.e. 24/7/365 and they are not queued and processed immediately, using the most recent data available in the system.	… i.e. 24/7/365 and they are not queued but processed immediately, using the most recent data available in the system.	Accepted	No specific feedback to be provided to the CG.
79	17	4.1 Queries	Access for Instructing parties is even further restricted to those accounts which they are permitted to instruct or on transactions they submitted.	Access for Instructing parties is even further restricted to those accounts which they are permitted to instruct or on transactions they have submitted.	Accepted	No specific feedback to be provided to the CG.
80	17	4.1 Queries	Table 1	Table does not give any added value and could be removed	Clarification	No specific feedback to be provided to the CG.
81	20	4.1.2.1 Query CMB limit and status – Search screen	CMB data can only be viewed by users belonging to the Account Owner, the relevant Central Bank...	CMB data can only be viewed by users of the Account Owner, the relevant Central Bank…	Accepted	No specific feedback to be provided to the CG.
82	24	4.2.2 Account Blocking	This screen displays detailed information on the balance and the status of the CMB data can only be viewed by users belonging to the Account Owner, the relevant Central Bank which created and maintains it and the relevant Instructing Party, if granted the necessary privileges to instruct using this CMB.	This screen displays detailed information on the balance and the status of the CMB. Data can only be…	Accepted	No specific feedback to be provided to the CG.
83	23	4.1.3.2 Query Instant payment transaction – Details screen	Screenshot	To include the currency in the listing as it is on other screens	Clarification	No specific feedback to be provided to the CG.
84	10	2.3 Overview of the Graphical User Interface	Throughout the chapter the	To replace "you" with the passive or "user"	Not applicable	Information to be provided in the next CG meeting.
85	13	2.3.6 Validation	In TIPS all submission processes undergo various validations, which take place in the front-end and/or in the back-end.	To clarify what does front and back end mean in this context	Clarification	No specific feedback to be provided to the CG.

86	4	1.1.1 TIPS settlement service model	two settlement stages: the first notifies the beneficiary participant after having reserved the funds on the Originator account by creating a cash posting (since no partial settlement is allowed, the full amount is reserved) and the second settles the reserved amount after TIPS has received the confirmation the payment has been authorised by the beneficiary.	To include a figure to clarify this sentence	Not applicable	No specific feedback to be provided to the CG.
87	8	1.2.3 TARGET2 and other RTGS systems	… but the owner of the TARGET2 Account does not need to be the owner of the TIPS Account.	This idea could be clarified more for example as a footnote.	Clarification	No specific feedback to be provided to the CG.
88	4	1.1 TIPS Overview	TIPS Participants have a settlement interface to send payment instructions and receive payment confirmations based on ISO 20022 standards and respecting the SEPA Instant Credit Transfer scheme.	The word "respecting" should be substituted with "compliant with".	Accepted	No specific feedback to be provided to the CG.
89	10	2.3 Overview of the Graphical User Interface	The complete list of functions available via the TIPS GUI is as follows:	Could you confirm that the reference data functionalities reported in the TIPS.UR.08.030 and missing in the table will be available in the CRDM?	Clarification	No specific feedback to be provided to the CG.
90	11	2.3.4 Screen structure	It is organised by five main elements which help you to interact properly with the GUI as shown in the illustration below	Please define the five main elements.	Not applicable	No specific feedback to be provided to the CG.
91	12	2.3.5 Field types and properties	In TIPS you can find different types of select boxes, standard select box and auto-complete select box.	Please replace the "," with a ":". The sentence should be: "In TIPS you can find different types of select boxes: standard select box and auto-complete select box."	Accepted	No specific feedback to be provided to the CG.
92	13	2.3.6 Validation	After the first user has entered, changed or deleted the data, a second user (with the required privilege) has to approve or revoke this action via the data changes screen [} 520] either using the 4-eyes mode ID or the search functionality.	Please define the "data changes screen [} 520]"	Accepted	No specific feedback to be provided to the CG.
93	13	2.3.6 Validation	By clicking in the alert icon you are directed to the data changes - search/list screen [} 520] where you can first search and then approve/revoke the pending changes.	Please define the "search/list screen [} 520]"	Accepted	No specific feedback to be provided to the CG.
94	17	4.1 Queries	The Queries component generates A2A queries as XML messages and in compliance with the ISO 20022 standard, where applicable.	Please remove "where applicable". TIPS.UR.08.080 and TIPS.UR.08.090 state that TIPS shall use the 2009 version of the ISO 20022 XML message standard for inbound and outbound messages required by the SCT Inst scheme."	Clarification	No specific feedback to be provided to the CG.
95	18	4.1.1 Query Account balance and Status	Screen Access - Ι Reference Data >> Queries >> Account balance and status	The level "Reference Data" doen't exist in the GUI menu structure defined in section 2.3.3. The screen access should become "Queries >> Account balance". Please correct it in all the "Screen Access" data in section 4.1	Accepted	No specific feedback to be provided to the CG.

96	19	4.1.1.2 Query account balance and status – Details screen	Screenshot	TIP.UR.07.060 states that the query should return the information about the current balance, which is the sum of unreserved and reserved balances. The sum of unreserved and reserved balance should be added.	Accepted	No specific feedback to be provided to the CG.
97	20	4.1.2.1 Query CMB limit and status – Search screen	Field description -> Account status -> Shows whether the Account is open or closed for business	TIPS.UR.05.100 defines the Account status between unblocked, blocked for debiting, blocked for crediting or both and not only open or closed for business	Accepted	No specific feedback to be provided to the CG.
98	21	4.1.2.2 Query CMB limit and status – Details screen	Field description -> Account status -> Shows whether the CMB is open or closed for business	TIPS.UR.05.170 defines the CMB status between unblocked, blocked for decreases, blocked for increases or both" and not only open or closed for business	Accepted	No specific feedback to be provided to the CG.
99	4	1.1 TIPS Overview	TIPS offers immediate settlement in central bank money, which makes the use of collateral no longer necessary	Could you clarify the concept of this sentence? In particular the concept of the "collateral"?	Clarification	Information to be provided in the next CG meeting.
100	5	1.1.2 TIPS Access	(i.e. no Store and Forward service is foreseen)	We understood that Store and Forward service is foreseen for report received by the participants	Clarification	No specific feedback to be provided to the CG.
101	5	1.1.2 TIPS Access	TIPS users will be assigned	Will it be possible to assign to a user also single privileges?	Clarification	No specific feedback to be provided to the CG.
102	6	1.2 Interactions with other services		We didn't find any reference to the Billing Module	Not applicable	No specific feedback to be provided to the CG.
103	8	1.2.3 TARGET2 and other RTGS systems	In order to transfer liquidity to and from TIPS each TIPS Account in euro must be related to a cash account opened in TARGET2	Could you clarify that the link is managed in T2?	Accepted	No specific feedback to be provided to the CG.
104	10	2.3 Overview of the Graphical User Interface		Liquidity Transfers are missing in the complete list of functions available via the TIPS GUI.	Not applicable	No specific feedback to be provided to the CG.
105	18	4.1.1 Query Account balance and Status		Is it possible to query the system without entering the relevant data to have the list of accounts and then to choose an account from the list?	Clarification	No specific feedback to be provided to the CG.
106	18	4.1.1 Query Account balance and Status		Is it possible to query the system also by entering the BIC intead of the ID of the Account if there will be a biunivocal correspondence between the BIC of the participant and the ID of the Account?	Clarification	No specific feedback to be provided to the CG.
107	26	5.1.3 Query Instant Payment transaction		The context of Usage refers to the Query Account Balance	Accepted	No specific feedback to be provided to the CG.
108	4	1.1.1 TIPS settlement service model	TIPS rejects any payment that is not settled within the configured timeout period from its reception	Which is the "timeout period" the Handbook refers to?	Not applicable	No specific feedback to be provided to the CG.
109	22	4.1.3.1 Query Instant payment transaction – Search screen	Context of usage	It would be useful to have other search criteria, like time interval or amount. Furthermore, why both the transaction reference and originator BIC have to be inserted? If there is not a unique TRN for each transaction, than it would be hard (especially for central banks) to search for transactions	Clarification	No specific feedback to be provided to the CG.
110	5	1.1.2 TIPS Access	A2A communication relies "whenever possible" on ISO20022	The wording "whenever possible" is misleading. We suggest to add a footnote with the exceptions (meaning the usage of flat flies in limited cases)	Accepted	No specific feedback to be provided to the CG.

111	13	2.3.6 Validation	4-Eyes Mode	A list of actions/screens subject to the 4-eyes shall be added; in alternative this shall be explicited in all applicable cases reported in Section 4	Not applicable	No specific feedback to be provided to the CG.
112	22	4.1.3 Query Instant payment transaction	Search criteria	It's not clear if Payment Transaction reference supports the usage of wildcards; moreover a Time range criteria would be useful	Not applicable	No specific feedback to be provided to the CG.
113	4	1.1.1 TIPS settlement service model	§1 : "Since TIPS account balances are taken into account on the minimum reserve calculation "	Could you please further detail which balances are taken into account (available or available+ reserved, and the marginal lending also) ?	Clarification	No specific feedback to be provided to the CG.
114	4	1.1.1 TIPS settlement service model	§2 : "the second settles the reserved amount after TIPS has received the confirmation the payment has been authorised by the beneficiary"	Suggestion : to replace "authorised" by "accepted"	Accepted	No specific feedback to be provided to the CG.
115	5	1.1.2 TIPS Access	§2 : "In case the message cannot be delivered, no retry mechanism is available".	Could you please clarify which process is foreseen for the undelivered message : deleted ? Any record saved in the system database ? (Additionnally in par. 4, please suppress "an" in the sentence: "The ESMIG carries out an authentication checks ")	Clarification	No specific feedback to be provided to the CG.
116	6	1.2.2 Common Reference Data Management	§4: "As the CRDM service is available 5 days a week , 22 hours a day "	Which business calendar will TIPS follow? Could you specify also the maintenance schedule?	Clarification	No specific feedback to be provided to the CG.
117	6	1.2.2 Common Reference Data Management	Table on page 7	If the BIC entity refers to the BIC directory, why won't it be available in A2A mode?	Clarification	No specific feedback to be provided to the CG.
118	8	1.2.3 TARGET2 and other RTGS systems	§3 : (TIPS does not provide a functionality to pull liquidity from the relevant RTGS System).	Note : this point could be revised according to current discussions about implementing this function for TIPS golive. Generaly speaking, it should be clear in the UHB what is possible from TIPS interface or from T2 interface : From T2 push and pull, from TIPS ?	Not applicable	No specific feedback to be provided to the CG.
119	9	2.1 UHB Methodology	§1 : ... and help the reader to find your desired information quickly	Suggestion : ... and help the reader to find desired information quickly	Accepted	No specific feedback to be provided to the CG.
120	11	2.3.4 Screen structure	Welcome screen	Do you plan to introduce pop-up windows in order to display broadcast message?	Clarification	No specific feedback to be provided to the CG.
121	17	4.1 Queries	The queries are available during the operating hours of the TIPS service, i.e. 24/7/365 and they are not queued and processed immediately	Please suppress "not queued and"	Accepted	It will be included in version 0.3
122	18	4.1.1.1 Query account balance and status – Search screen	Field description table	Will this field implement an auto-complete function?	Clarification	No specific feedback to be provided to the CG.
123	19	4.1.1.2 Query account balance and status – Details screen	Context of usage	Please delete the word "data" after "Account".	Accepted	No specific feedback to be provided to the CG.
124	19	4.1.1.2 Query account balance and status – Details screen	Screenshot	In the scenario 5.1.1, you mention that the participants can switch to a detailed view for a breakdown by restriction type or postings. Why this feature is not mentioned in this chapter ?	Accepted	It will be included in version 0.3
125	20	4.1.2.1 Query CMB limit and status – Search screen	Screenshot	Do you foresee to implement a "select box" field or the auto-complete function ?	Clarification	No specific feedback to be provided to the CG.
126	22	4.1.3.1 Query Instant payment transaction – Search screen	Context of usage	Please replace "Originator Participant or Instruction Party reference" by "the payment transaction reference". Please also clarify the error code that will be returned.	Accepted	No specific feedback to be provided to the CG.

127	22	4.1.3.1 Query Instant payment transaction – Search screen	Field description	Do you foresee to implement the auto-complete function ?	Clarification	
128	23	4.1.3.2 Query Instant payment transaction – Details screen	Table on page 23 - transaction status	If an IP is not yet settled, will TIPS display the intermediary status of the transactions ?	Clarification	It will be included in version 0.3
129	23	4.1.3.2 Query Instant payment transaction – Details screen	Table on page 23 - settlement timestamp	Do you confirm that this field will be null if the transaction is not settled ?	Clarification	It will be included in version 0.3
130	23	4.1.3.2 Query Instant payment transaction – Details screen	Table on page 23 - Payment transaction amount	Could you add the currency in the result screen ?	Clarification	No specific feedback to be provided to the CG.
131	25	5.1.1 Query Account Balance and Status	Context of usage: "by restriction type or postings for a list of relevant instructions"	Could you clarify if you are referring to the breakdown of the reserved amount by transactions ?	Clarification	No specific feedback to be provided to the CG.
132	26	5.1.3 Query Instant Payment transaction	Context of usage	Please note that it is a copy / Paste error (copy of the §5.1.1)	Accepted	No specific feedback to be provided to the CG.
133	5	1.1.2 TIPS Access	All the exchanges are executed through a real-time transfer services	All the exchanges are executed through a real-time transfer services <- must be service not services	Accepted	No specific feedback to be provided to the CG.
134	5	1.1.2 TIPS Access	TIPS Actors can access TIPS, via different Network service providers	> Network Service Providers (all capitals)	Accepted	No specific feedback to be provided to the CG.
135	5	1.1.2 TIPS Access	U2A communication, which is available for a subset of TIPS functionalities whose description is the scope of this document, is based on a Graphical User Interface and enables physical users of directly connected TIPS Actors to access and make use of said subset of functions	Is there a way to grant access to users of not directly connected TIPS Actors, i.e. reachable Parties?	Not applicable	No specific feedback to be provided to the CG.
136	5	1.1.2 TIPS Access	The ESMIG carries out an authentication checks (to identify the DN)	Typo: Must be "authentication check" // Remove brackets	Accepted	No specific feedback to be provided to the CG.
137	5	1.1.2 TIPS Access	This allows the DN linked to the Role to trigger user functions in TIPS by exercising the Privileges contained within the Role.	Why are roles linked to DNs? Is it not sufficient to link users to DNs and then users to roles? There is no 1:1 relation between DNs and roles	Clarification	No specific feedback to be provided to the CG.
138	9	2.1 UHB Methodology	The reader can find four different elements: ❙ the header, which shows the chapter and sub-chapter title ❙ the margin column on the left side of each page, which is used for subheadings and information signs ❙ the text column, which contains the main information, tables and screenshots ❙ the footer, which shows the name and the release of the document as well as the page number	Was it made on purpose to use such an unreadable font style?	Not applicable	No specific feedback to be provided to the CG.
139	9	2.2 UHB Structure	Since the actual creation of the reference data objects is performed on the CRDM, all the necessary steps to be taken in order to create the data are detailed in the CRDM UHB.	When will the CRDM UHB be available? This is essential for the Central Banks	Clarification	No specific feedback to be provided to the CG.
140	10	2.3 Overview of the Graphical User Interface	Contact your system administrator to verify that you have the necessary roles to access all screens relevant to you	In the first chapter "roles" is wirtten with capital "R".	Accepted	No specific feedback to be provided to the CG.

141	11	2.3.4 Screen structure	Table	Nummeration is missing	Accepted	No specific feedback to be provided to the CG.
142	12	2.3.5 Field types and properties	Table	Nummeration is missing	Accepted	No specific feedback to be provided to the CG.
143	14	2.3.7 Communication Network and services	General Remark	1. Please make a reference to the document (i.e. Hyperlink)	Accepted	No specific feedback to be provided to the CG.
144	15	2.3.9 Security and administration service	Font Style	The font style of the three bullets is not readable	Accepted	No specific feedback to be provided to the CG.
145	17	4.1 Queries	The Queries component generates A2A queries as XML messages and in compliance with the ISO 20022 standard, where applicable.	We assume the Queries component does not generate A2A queries but responses to queries	Clarification	No specific feedback to be provided to the CG.
146	17	4.1 Queries	If party does not have access to the underlying data the query returns an error code	Better: If "a" party ...	Accepted	No specific feedback to be provided to the CG.
147	17	4.1 Queries	Table 1 – Queries data access according to data scope	Figure is marked as table, why	Accepted	No specific feedback to be provided to the CG.
148	18	4.1.1.1 Query account balance and status – Search screen	Table + Figure	Nummeration is missing for both	Clarification	No specific feedback to be provided to the CG.
149	19	4.1.1.2 Query account balance and status – Details screen	Table + Figure	Nummeration is missing for both	Clarification	No specific feedback to be provided to the CG.
150	20	4.1.2.1 Query CMB limit and status – Search screen	This screen contains the id of the CMB as the only available Search field	Typo: This screen contains the "ID" of the CMB as the only available "s"earch field.	Accepted	No specific feedback to be provided to the CG.
151	20	4.1.2.1 Query CMB limit and status – Search screen	Table + Figure	Nummeration is missing for both	Clarification	No specific feedback to be provided to the CG.
152	20	4.1.2.1 Query CMB limit and status – Search screen	Table	Header is wrong says: Query Account balance and status: Search criteria // Should be Query CMB Limit and status	Clarification	No specific feedback to be provided to the CG.
153	21	4.1.2.2 Query CMB limit and status – Details screen	This screen displays detailed information on the balance and the status of the CMB data can only be viewed by users belonging to the Account Owner, the relevant Central Bank which created and maintains it and the relevant Instructing Party, if granted the necessary privileges to instruct using this CMB.	Seems that there is a period/full stop missing. This screen displays detailed information on the balance and the status of the CMB. The Data can only be viewed by users belonging to the Account Owner, the relevant Central Bank which created and maintains it and the relevant Instructing Party, if granted the necessary privileges to instruct using this CMB.	Accepted	No specific feedback to be provided to the CG.
154	21	4.1.2.2 Query CMB limit and status – Details screen	Table + Figure	Nummeration is missing for both	Clarification	No specific feedback to be provided to the CG.
155	21	4.1.2.2 Query CMB limit and status – Details screen	Table	Header is wrong says: Query Account balance and status: Search criteria // Should be Query CMB Limit and status	Clarification	No specific feedback to be provided to the CG.
156	22	4.1.3.1 Query Instant payment transaction – Search screen	Roles To use this screen, yc	Font style for the part after the colon is not readable	Accepted	No specific feedback to be provided to the CG.
157	22	4.1.3.1 Query Instant payment transaction – Search screen	Table + Figure	Nummeration is missing for both	Clarification	No specific feedback to be provided to the CG.
158	23	4.1.3.2 Query Instant payment transaction – Details screen	Roles To use this screen, yc	Font style for the part after the colon is not readable	Accepted	Information to be provided in the next CG meeting.
159	23	4.1.3.2 Query Instant payment transaction – Details screen	Table + Figure	Nummeration is missing for both	Clarification	No specific feedback to be provided to the CG.
160	23	4.1.3.2 Query Instant payment transaction – Details screen	Table: Reason Code: Typo "Unsettled" without capital (Describes the reason of the Unsettled status.)	Describes the reason of the "u"nsettled status: Same for "Settled" in the sentence after.	Accepted	No specific feedback to be provided to the CG.
161	6	1.2.2 Common Reference Data Management	table of reference data management line "role"	CB should also able to create roles.	Clarification	No specific feedback to be provided to the CG.

162	11	2.3.4 Screen structure	Table with Header Elements line "menue bar":presents the five main menu items and allows you to navigate to the screens.	In chapter 2.3.3 it is mentioned that there are only 3 menue bars (queries, Blocking, Limit Update) instead of 5. Nummeration of figure is missing.	Not applicable	No specific feedback to be provided to the CG.
163	13	2.3.6 Validation	4-Eyes Mode : An alert icon is shown on the active TIPS screen for those users with appropriate privileges to approve a pending action via the data changes screen.	Where can I find the data changes screen? I couldn`t find this screen in the UHB structure.	Not applicable	No specific feedback to be provided to the CG.
164	11	2.3.3 Menu structure	The first level is presented as a menu bar containing the three first-level menu items (Queries, Blocking, Limit update) which are always visible on top of each screen.	There needs to be a screen to enter outbound liquidity transfers via U2A mode - under which menu item this will be found? Additionally, is any query screen forseen to monitor outbound liquidity transfers?	Not applicable	No specific feedback to be provided to the CG.
165	11	2.3.4 Screen structure	The search/list screen allows you to query the TIPS database using a predefined set of search criteria. After executing a search, a list of data records matching your search criteria is displayed in a table.	In chapter 4.1.1, 4.1.2 and 4.1.3.1 it is mentioned that you can just search for one account, CMB or payment transaction. In which case you get a list screen?	Not applicable	No specific feedback to be provided to the CG.
166	18	4.1.1 Query Account balance and Status	This screen contains the ID of the Account as the only available Search field.	As this is the only search criteria, the ID of an account should definitely contain the participant BIC as well as the country code of the responsible CB in a structured manner. A harmonised approach to identifying accounts (like in T2S) should be used.	Clarification	No specific feedback to be provided to the CG.
167	20	4.1.2 Query CMB limit and Status	This screen contains the id of the CMB as the only available Search field.	As this is the only search criteria, the ID of a CMB should definitely contain the participant BIC as well as the country code of the responsible CB.	Not applicable	No specific feedback to be provided to the CG.
168	23	4.1.3.2 Query Instant payment transaction – Details screen	Query Instant payment transaction: Result	If an instant payment transaction was retransfered after a succesfull recall process, can you see any information in the detailed screen about this?	Clarification	No specific feedback to be provided to the CG.
169	22	4.1.3 Query Instant payment transaction	The Payment transaction status query allows the authorised actor to get the detailed information for one payment transaction.	For payment transactions we need more optional search criteria e.g. amount, status, Timestamp, beneficiary, error code, transaction typ etc.. The result should be listed in a list screen.	Clarification	No specific feedback to be provided to the CG.
170	25	5.1.1 Query Account Balance and Status	In order to monitor the cash balances, you can query balances for a given Actor and then switch to the detailed view for a breakdown by restriction type or postings for a list of relevant instructions.	This sentence suggests there is a "detailed view" which e.g. contains postings on the account. This detailed view also needs to be included in the screen descriptions.	Accepted	No specific feedback to be provided to the CG.
171	26	5.1.3 Query Instant Payment transaction	Context of Usage	The text seems to refer to the account query - please correct.	Accepted	No specific feedback to be provided to the CG.
172	26	5.1.3 Query Instant Payment transaction	2. Enter the TIPS Account transaction reference as Search criteria	The term "TIPS Account" suggest you can search for instructions by account ID. In chapter 4.1.3 it says that the originator BIC is needed. Please clarify.	Accepted	No specific feedback to be provided to the CG.
173	17	4.1 Queries	RTGS Systems have full access to all data for their currency; in particular, TARGET2 has access to all data for euro.	This sentence could lead to the impression that all query data (including transaction query) might be available in TARGET2.	Clarification	No specific feedback to be provided to the CG.

174	17	4.1 Queries	While Central banks have access to all accounts in their books (and subsequently to all transactions on these accounts) Participants can only access their own accounts.	We assume that the term "all transactions" also includes liquidity transfers.	Clarification	No specific feedback to be provided to the CG.
175	4	1.1 TIPS Overview	Single Euro Payment Area (SEPA)	Typo: Single Euro Payments Area	Accepted	No specific feedback to be provided to the CG.
176	4	1.1 TIPS Overview	TIPS offers immediate settlement in central bank money, which makes the use of collateral no longer necessary.	Clarification issue: We propose to delete the second part of the sentence as from our point of view a reference to collateral here might be misleading. In case the sentence should be kept as it is, we appreciate a clarification what exactly is meant with "no longer necessary".	Accepted	No specific feedback to be provided to the CG.
177	5	1.1.2 TIPS Access	The capability to trigger a specific TIPS user function is granted by means of the related Privilege. All Privileges that are relevant for TIPS are defined and stored within the CRDM, which also offers the possibility to group different Privileges into sets known as Roles. Each of these Roles will define a standard, specific business role for TIPS Actors to use to interact with TIPS. TIPS users will be assigned one or more roles in the CRDM depending on their requirements, and these roles will define their access rights configuration.	From what we understood so far, it is envisaged to grant only role to participants and not single privileges. 1) Is this understanding correct? 2) In case our understanding is correct, maybe it is possible to make that more clear in the quoted paragraph.	Clarification	No specific feedback to be provided to the CG.
178	6	1.2.2 Common Reference Data Management	all the data that is shared by more than one Eurosystem service (such as TIPS, TARGET2 and T2S).	Although we agree in principle with the information provided here, we propose to delete the bracket for the following reasons: 1) The mandatory CR for T2S using CRDM is not yet drafted/discussed/ approved 2) In the rest of the document TARGET2 refers to our current TARGET2 plattform. In the consolidation we will have CLM and RTGS services.	Accepted	No specific feedback to be provided to the CG.

179	6	1.2.2 Common Reference Data Management	Common reference data changes: carried out by authorised users in the CRDM interface and then propagated to TIPS on a daily basis. This also include the initial setup of all reference data required by TIPS (e.g. creation of a new Participant or of a new Account). .... As the CRDM service is available 5 days a week, 22 hours a day, the possibility to setup and maintain reference data for TIPS is only available during that time window. The data is propagated to TIPS asynchronously, on a daily basis, shortly before the business day change of TARGET2.	In the presentation for the last TIPS CG meeting five o'clock was mentioned for such cut-off. However, according to our understanding the URD for CRDM does not foresee a dedicated cut-off for TIPS data so far. -> Please let us know if our understanding is correct and how this will be tackled. Moreover, it is stated that the data propagation will take place already shortly before the business day change of TARGET2. We see there an issue with regard to the consolidation. From our point of view this means that there are data updates possible in CRDM which are valid as of the next business day for CLM, T2S (taking into account the bracket mentioned in our previous comment) and RTGS which are not adequately reflected in TIPS. How do you ensure that we will not have a risk of inconsistent data?	Clarification	No specific feedback to be provided to the CG.
180	6	1.2.2 Common Reference Data Management	Please refer to the last table of this section	According to the description this functionality is available in CRDM for TIPS. As according to our understanding eg CMB is not part of the Shared Service URD, please let us know how this will be handled. Moreover, from our CB point of view reachable parties are no actors on their own. According to the TIPS URD "Reachable Parties do not maintain TIPS accounts; however they have contractual agreements with a Participant to use the Participant's TIPS account for the settlement of instant payments." So from our point of view we will only have a legal relationship with the participant and all actions taken are considered as actions conducted by the participant. Therefore, it should be lclarified that the UHB refers to the technique only (see also our comments on the UDFS).	Clarification	Information to be provided in the next CG meeting.
181	10	2.3 Overview of the Graphical User Interface	Table: Query Payment transaction and status query	We as CB are responsible for liquidity monitoring. Therefore, we require a possibility to monitor LTs within TIPS (see also our comments on the UDFS)	Clarification	No specific feedback to be provided to the CG.
182	11	2.3.4 Screen structure	While using the new/edit screens, the TIPS logo button is locked in order to ensure a safe and complete submission process. … Details screen ǀ Enter screen	Is there a difference between new/edit screens and "enter screen" as different terms are used?	Clarification	No specific feedback to be provided to the CG.
183	12	2.3.5 Field types and properties	Space (blank)	In section 3.2.3. Supported Character Set of the UDFS it seems that the "blank" is not explicitly mentioned. Why?	Clarification	No specific feedback to be provided to the CG.

184	13	2.3.6 Validation	An alert icon is shown on the active TIPS screen for those users with appropriate privileges to approve a pending action via the data changes screen.	Having in mind our comment above, please clarify why you refer to single privileges here? Moreover, a reference to data changes screens is made here. However, it seems that section 2.3 does not include a reference to this term. Maybe this can be clarified in a next version of the UHB.	Clarification	No specific feedback to be provided to the CG.
185	17	4.1 Queries	Quote refers to section 4, but it was not possible to select section 4: Privileges The privileges segment lists all necessary privileges to access the screens and to use its functions. First, the privileges to access a screen are mentioned, followed by the privileges that are necessary to use all functions on the screen.	Question for clarification: In line with our comments above, may we kindly as you to clarify why you refer to privileges and not to roles.	Accepted	It will be included in version 0.3
186	17	4.1 Queries	Quote refers to section 4, but it was not possible to select section 4: All screenshots are based on the maximum of access rights,	Question for clarification: So all screenshots will show the data scope/functionality of the OT. Correct?	Clarification	No specific feedback to be provided to the CG.
187	17	4.1 Queries	The TIPS Operator has access to all the Accounts, CMBs and transactions data in TIPS. RTGS Systems have full access to all data for their currency; in particular, TARGET2 has access to all data for euro.	Question for clarification: Does this mean that we will have a dedicated TARGET2 role which includes the data scope of all NCBs having accounts in euro and the ECB transit account?	Clarification	No specific feedback to be provided to the CG.
188	19	4.1.1.2 Query account balance and status – Details screen	Timestamp of the reported balance Shows the timestamp at which the data was retrieved	We assume that all time references refer to CET. Will there be some information available on the summer/time winter time?	Clarification	No specific feedback to be provided to the CG.
189	22	4.1.3 Query Instant payment transaction		We see the need to also query outbound LTs in TIPS (especially in case they are rejected, this information exists only within TIPS).	Clarification	No specific feedback to be provided to the CG.
190	10	2.3 Overview of the Graphical User Interface	The complete list of functions available via the TIPS GUI is as follows: (table)	Liquidity transfers are missing from the list and the entire UHB. As per UDFS 2.5. liquidity transfers will be available in U2A/GUI and those must be for effective liquidity management. Please clarify or add Liquidity Transfers to the UHB.	Not applicable	No specific feedback to be provided to the CG.
191	5	1.1.2 TIPS Access	TIPS users will be assigned one or more roles in the CRDM	One user more than one role?? Which role will prevail?	Clarification	No specific feedback to be provided to the CG.
192	6	1.2.2 Common Reference Data Management	Immediate rereference data changes: …	I suggest putting a comment that this changes will be overwritten in the next propagation of the CDRM data unless they are also updated in the CDRM.	Clarification	No specific feedback to be provided to the CG.
193	6	1.2.2 Common Reference Data Management	The following table lists all the reference data management …	Include a reference to the UDFS in order to know the types of actors.	Not applicable	No specific feedback to be provided to the CG.
194	22	4.1.3.1 Query Instant payment transaction – Search screen	BIC of the Originator Participant or Reachable Party and the Originator Participant or Instruction Party reference.	The sentence is confusing	Accepted	No specific feedback to be provided to the CG.
195	23	4.1.3.2 Query Instant payment transaction – Details screen	Query Instant payment transaction: Result	I suggest including the currency	Clarification	No specific feedback to be provided to the CG.

196	26	5.1.3 Query Instant Payment transaction	Context of Usage	The description seems to be wrong, seems to be the same than the one used in "5.1.1 Query Account Balance and Status"	Accepted	No specific feedback to be provided to the CG.
197	22	4.1.3.1 Query Instant payment transaction – Search screen	In general	I suggest to also be able to do quereys by amount-currency and / or date.	Clarification	No specific feedback to be provided to the CG.
198	4	1.1 TIPS Overview	TIPS service, which is developed by the Eurosystem as a pan-european Instant Payment solution.	TIPS service, which is developed by the Eurosystem as a pan-european Instant Payment settelement solution in central bank money.	Accepted	No specific feedback to be provided to the CG.
199	4	1.1 TIPS Overview	TIPS offers immediate settlement in central bank money, which makes the use of collateral no longer necessary.	Remove "which makes the use of collateral no longer necessary." as it can be misleading, Participants still need to provide collateral on the T2 account to provision the TIPS account.	Accepted	No specific feedback to be provided to the CG.
200	4	1.1 TIPS Overview	This function reduces to a minimum the systemic risk related to the daily exchange of millions of payments throughout Europe, which is one of the main scopes of the Eurosystem.	Remove the sentence as it is out of scope. Besides, it's about transactions which are currently inexistent.	Accepted	No specific feedback to be provided to the CG.
201	4	1.1 TIPS Overview		Provide a list of Actors in TIPS and their potential access to the GUI	Not applicable	No specific feedback to be provided to the CG.
202	9	2.1 UHB Methodology	There is only one handbook addressing all TIPS actors: TIPS Participants, Reachable Parties, Central Banks, the TIPS Operator.	Instructing Parties are not listed: are they allowed to use the GUI?	Clarification	No specific feedback to be provided to the CG.
203	11	2.3.3 Menu structure	screenshot	shows "Actor blocking" vs. Table page 10 shows Participant blocking. Please clarify in UHB and in UDFS which categories of Actors can be blocked and by whom.	Accepted	No specific feedback to be provided to the CG.
204	11	2.3.4 Screen structure	position 4	Is the TIPS Actor the one the logged user belongs to?	Clarification	No specific feedback to be provided to the CG.
205	11	2.3.4 Screen structure	ticker line	what information will be included?	Clarification	No specific feedback to be provided to the CG.
206	12	2.3.5 Field types and properties	Input fields	Will it be possible to search with incomplete input in one/several fields? (i.e. replace a string of characters with a special character)	Clarification	No specific feedback to be provided to the CG.
207	13	2.3.6 Validation	Back-end validation, Result	replace "customer" with "user" (may lead to confusion as "customer data" is used in 2.3.9)	Accepted	No specific feedback to be provided to the CG.
208	13	2.3.6 Validation	4-Eyes Mode	Is there a maximum time for the 2nd user to approve/ revoke the action initiated by the 1st user?	Clarification	No specific feedback to be provided to the CG.
209	17	4.1 Queries	All screenshots are based on the maximum of access rights, so deviations are possible if you do not own all privileges which are necessary to use the screen in its full extent.	What is the distinction between privilege and access right?	Clarification	No specific feedback to be provided to the CG.
210	17	4.1 Queries	Participants can only access their own accounts.	Including the related CMBs?	Clarification	No specific feedback to be provided to the CG.
211	19	4.1.1.2 Query account balance and status – Details screen	General question for all the results to a query	Will the results be printing-friendly and content computer-readable ? E.g. pdf rather than print-screen	Clarification	No specific feedback to be provided to the CG.
212	19	4.1.1.2 Query account balance and status – Details screen	Account status	Mismatch with UDFS 2.7.1. Queries on Account/CMB: (1) UHB returns in the result the Sum of Reserved account balance, (2) the account status values are blocked for credit; - blocked for debit; - blocked for credit and debit.; - unblocked	Accepted	No specific feedback to be provided to the CG.

213	21	4.1.2.2 Query CMB limit and status – Details screen		same remark as for 4.1.1.2	Accepted	No specific feedback to be provided to the CG.
214	23	4.1.3.2 Query Instant payment transaction – Details screen		Missing; report timestamp	Clarification	No specific feedback to be provided to the CG.
215	26	5.1.3 Query Instant Payment transaction	Context of Usage: In order to monitor the cash balances, you can query balances for a given Actor and then switch to the detailed view for a breakdown by restriction type or postings for a list of relevant instructions.	Update the text as the query is on the transaction, not on the balance. Update the text of the Instructions as well.	Accepted	No specific feedback to be provided to the CG.
216	6	1.2.2 Common Reference Data Management	table page 7	From the table on page 7 one can deduce that a reachable party can create, update, delete a user which in turn can create, update, delete report subscription or create, update, delete a role for a user. Is this correct, i.e. the only functionality the reachable party can have is related to report subscription. Also why is there no reference to instructing parties on this table?	Accepted	It will be included in version 0.3
217	9	2.1 UHB Methodology	There is only one handbook addressing all TIPS actors: TIPS Participants, Reachable Parties, Central Banks, the TIPS Operator. Updated versions of the UHB will be provided on a regular basis	The comment has more to do with the previous section where the TIPS Actors are defined. The question is regarding TIPS actors, why is the instructing party not recognized in this definition? Finally the table in the UHB is not aligned with the table in the UDFS (Table 1 - TIPS U2A functions, pg 15 UDFS v0.2). We consider that this latter table should also be in the UHB.	Clarification	No specific feedback to be provided to the CG.