

Change Request form

| General Information (Origin of Request) | | |
|--|--|--|
| <input checked="" type="checkbox"/> User Requirements Document (URD) | | |
| <input checked="" type="checkbox"/> User Detailed Functional Specification (UDFS) | | |
| <input type="checkbox"/> User Handbook (UHB) | | |
| <input checked="" type="checkbox"/> Other User Functional or Technical Documentation (SYS) | | |
| Request raised by: Eurosystem | Institution: | Date raised: 06 December 2024 |
| Request title: Alignment of TIPS to the 2025 Version of the EPC SCT Inst specifications | | Request ref. no: TIPS-0087-SYS ¹ |
| Request type: | | |
| 1. Legal/business importance parameter: High | 2. Market implementation efforts parameter – Stakeholder impact: Medium | |
| 3. Operational impact: High | 4. Financial impact parameter: Medium | |
| 5. Functional/ Technical impact: High | 6. Interoperability impact: Low | |
| Requestor Category: TIPS Working Group | Status: DA started | |

Reason for change and expected benefits/business motivation:

The proposed change aims at aligning TIPS specifications to (i) [the EPC004-16 / 2025 Version 1.0 of the EPC SCTInst Scheme Rulebook](#) and (ii) [the EPC122-16 / 2025 Version 1.0 of the EPC SCTInst Inter-PSP Implementation Guidelines \(IG\)](#).

Description of requested change:

TIPS specifications currently take the EPC SCTInst documentation version 1.2 (2023) as reference baseline, as consequence of the TIPS.0052.SYS "[Alignment of TIPS to the 2023 SCT Inst and MyStandards migration](#)".

Due to the continuous evolution of the EPC scheme rulebooks, a detailed analysis has been performed by 4CB to highlight potential gaps between the current TIPS specifications and the reference EPC documentation version 2025.

The two reference documents taken into account for the gap analysis are:

- EPC004-16 / 2025 Version 1.0 SCT Inst Scheme Rulebook;
- EPC122-16 / 2025 Version 1.0 SCT Inst Inter-PSP Implementation Guidelines

The following gaps have been identified:

- Updates stemming from the SCT Inst Scheme Rulebook:
 - o New entry-into-force time of the SCT Inst scheme rulebooks at 03:30 CET on 5 October 2025 (not on the third full weekend of November 2025 as in the past);
 - o New execution sub-timelines within the prescribed maximum execution timeline of 10 seconds (Art 5a (4) (c), amended SEPA Regulation): the current 10-20-25 seconds timeline will be changed into a 5-7-9 seconds sub-timeline;
 - o Only one Recall allowed for a given SCT Inst Transaction during the periods mentioned in the SCT Inst Rulebook. The Originator PSP is not allowed to send another SCT Inst Recall for the same initial SCT Inst Transaction²;

¹ XXXX = ECMS /TIPS / CONS, NNNN = 9999, DDDD = URD/UDFS/UHB

² This change in the Rulebook (as the one related to the maximum number of Business days for the Beneficiary to answer to a Recall Request – implicit in the sentence “during the periods mentioned in the SCT Inst Rulebook”) will not trigger a change in TIPS as it is considered that these requirements have to be respected on the side of the PSPs side for SCT Inst compliance. The detailed assessment will describe this aspect in detail.

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- There is no longer a maximum amount stipulated at scheme level³.
- Main updates stemming from the Inter-PSP Implementation Guidelines:
 - The attribute AT-T056 'Timestamp of the SCT Inst Transaction' to be unambiguous and to include milliseconds. A dedicate pattern introduced for all timestamps not being part of the Original Transaction Reference block of R-messages;
 - Introduction of the possibility for payment end-users to provide an address of the payer and/or of the payee in a hybrid format alongside the already existing possibilities of submitting an address either in a fully structured format or in an unstructured format⁴;
 - In the Original Message Name field of R-messages, the ISO variant number and version number to become optional (e.g. "pacs.008" is allowed instead of "pacs.008.001.08");

In addition to the above, stemming indirectly from the Implementation Guidelines and in order to remove any remaining gaps on message tags, for R-messages, the yellow message elements under 'Original Transaction Reference' to be populated (then structured in the XSD) with the same value as the message elements of the original instruction, as for the clarification of the dedicated SEPA Usage. Eventual existing gaps in the TIPS message specifications (e.g. the ones mentioned in the PBI000000234349 and in the PBI000000234532) to be covered, if any.

The above updates have an impact on the current processing flows in TIPS, in order to correctly manage the updated schema messages (changes to the XSDs could lead to changes in the processing flow, adding for example additional validations or business rules to be checked.).

Submitted annexes / related documents:

Proposed wording for the Change request:

High-level description of Impact:

Impacts on other projects and products:

Outcome/Decisions:

³ It will not imply changes at level of TIPS core engine, only for the TIPS Directory.

⁴ Address of the payer and/or of the payee can be in a hybrid format besides the existing possibilities of either a structured or an unstructured format. As of 22 November 2026 (and as of 03h30 CET for the SCT Inst and OCT Inst schemes), unstructured format is no longer allowed. The management of this rule in TIPS will be clarified during the CR Detailed Assessment.