

## Change Request form

| General Information (Origin of Request)  |   |                                       |
|--|---|---------------------------------------|
| <input type="checkbox"/> User Requirements Document (URD)<br><input checked="" type="checkbox"/> User Detailed Functional Specification (UDFS)<br><input type="checkbox"/> User Handbook (UHB)<br><input checked="" type="checkbox"/> Other User Functional or Technical Documentation (SYS) |   |                                       |
| <b>Request raised by:</b> TIPS-CG Member   | <b>Institution:</b><br>Commerzbank AG                                       | <b>Date raised:</b> 15/04/2025        |
| <b>Request title:</b> Introduction of balance codes FLOR and CEIL to the return account message camt.004 when used as account floor and ceiling notifications  |   | <b>Request ref. no:</b> TIPS-0092-SYS |
| <b>Request type:</b>   |   |                                       |
| <b>1. Legal/business importance parameter:</b> medium  | <b>2. Market implementation efforts parameter – Stakeholder impact:</b> low |                                       |
| <b>3. Operational impact:</b> medium   | <b>4. Financial impact parameter:</b> low                                   |                                       |
| <b>5. Functional/ Technical impact:</b> low  | <b>6. Interoperability impact:</b> medium                                   |                                       |
| <b>Requestor Category:</b> TIPS-CG   | <b>Status:</b> Registered   |                                       |

### Reason for change and expected benefits/business motivation:

The ReturnAccount message (camt.004) is sent by TIPS to the interested TIPS Actor in the following business cases:

- Account Balance and Status Query response,
- CMB Limit and Status Query response,
- Query response error,
- Account Floor and Ceiling notifications,
- CMB Floor and Ceiling notifications.

The message content differs depending on the business case.

For the above-mentioned business case “*Account Floor and Ceiling notifications*” TIPS checks the floor and ceiling defined for each TIPS Dedicated Cash Account involved. When the amount of their cash balances falls below the defined minimum amount of liquidity or exceeds the defined maximum amount of liquidity, TIPS generates information for the TIPS Actor. The pushed outbound camt.004 ReturnAccount message generated by TIPS is not only used by the interested TIPS Actor as mere notification that either the account ceiling threshold or account floor threshold is exceeded, but it could also be used to initiate automated liquidity transfers via the liquidity management application of the TIPS Participant.

As currently these messages, when used as “*Account Floor and Ceiling notifications*”, do not have a balance code FLOR or CEIL included, the liquidity management application of the TIPS Participant is missing the information whether to initiate a funding or defunding liquidity transfer. Therefore, automated liquidity transfers in the liquidity management application of the TIPS Participant, based on the provided camt.004, are for the time being not possible.

T2 and T2S already provide this information in their account floor and ceiling notifications and allow participants to make use of automated liquidity transfers when floor and ceiling thresholds are breached. This should also be possible with the TIPS camt.004 as in particular the use of instant payments is expected to increase significantly by the entry into force of the Instant Payment Regulation (IPR).

### Description of requested changes:

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A new field in the account floor and ceiling notification has to be enabled to provide information on the floor or ceiling notification trigger (FLOR/CEIL).

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### Submitted annexes / related documents:

[Slides\\_TIPS-CG\\_Meeting-2025-02-11-Introduction of balance codes FLOR and CEIL to return account message camt.004](#)

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### Proposed wording for the Change request:

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### High-level description of Impact:

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### Impacts on other projects and products:

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### Outcome/Decisions: