

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: 20 September 2024
Request title: Alignment of TIPS Messages with ISO Maintenance Release (MR) 2020-2024		Request ref. no: TIPS-0072-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:

The implementation of the ISO Maintenance Release (MR) 2020-2024 is required within the overall plan for yearly updates of the ISO messages versions in use in TIPS.

Following the unfreeze strategy of TARGET Services, the upgrade to ISO MR 2020-2024 will ensure an alignment of TIPS registered messages to 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 already migrated to a higher version due to ISO MR 2020-2024, a version upgrade of TIPS customized messages will apply in order to align the TIPS message version to that of the correspondent ISO message.

This change request does not cover:

- The following TIPS messages, both for euro and non-euro communities; being them, respectively, under EPC and NPC scope and, thus, linked to the ISO MR 2019, the dedicated two years' maintenance cycle applies:
 - pacs.008, pacs.002, camt.056, pacs.004, camt.029, pacs.028
- The following TIPS messages, as no changes to the current version were identified on account of ISO MR 2020-2024:
 - reda.016.

To ensure ISO 20022 compatibility with ISO MR 2024, it is necessary to migrate the TIPS messages to the newly ISO registered message versions. The impacted messages are:

- acmt.010, will be migrated from acmt.010.001.02 to acmt.010.001.04
- acmt.011, will be migrated from acmt.011.001.02 to acmt.011.001.04
- acmt.015, will be migrated from acmt.015.001.02 to acmt.015.001.04
- camt.003, will be migrated from DRAFT1camt.003.001.06 to camt.003.001.08
- camt.004, will be migrated from DRAFT1camt.004.001.07 to camt.004.001.10
- camt.005, will be migrated from DRAFT2camt.005.001.07 to camt.005.001.11

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- camt.006, will be migrated from DRAFT2camt.006.001.07 to camt.006.001.11
- camt.011, will be migrated from camt.011.001.07 to camt.011.001.08
- camt.025, will be migrated from camt.025.001.05 to camt.025.001.07¹
- camt.025 RTGS-TIPS, will be migrated from DRAFT2camt.025.001.04 to camt.025.001.07²
- camt.050, will be migrated from camt.050.001.05 to camt.050.001.07
- camt.052, will be migrated from camt.052.001.06 to camt.052.001.12
- camt.053 GL, will be migrated from camt.053.001.08 to camt.053.001.12
- camt.053 Statement of Account will be migrated from camt.053.001.06 to camt.053.001.12
- camt.054, will be migrated from camt.054.001.06 to camt.054.001.12
- reda.022, will be migrated from reda.022.001.01 to reda.022.001.02

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 requests [T2S-0809-SYS](#) and [T2-132-SYS](#):

- acmt.007, acmt.010, acmt.011, acmt.015, acmt.019, camt.009, camt.010, camt.011, camt.012, camt.025, head.001, reda.014, reda.015, reda.017, reda.022, reda.041 and reda.043

As a consequence of the migration to the ISO MR 2024 of the messages used in the T2-CLM – TIPS interface described in the T2-132-SYS, this change request contains the consequent impact to the TIPS-RTGS interface: in particular, following messages are impacted:

- camt.003;
- camt.004;
- camt.025;
- camt.050;
- camt.053 GL;
- head.001 (applicable for CLM only).

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

In addition to ISO Maintenance Release and the migration to ISO registered version, this change request also aims at adapting some messages in order to be fully in line with ISO20022 base messages.

Description of requested change:

1. ISO Maintenance Release changes and the migration to ISO registered version

The alignment of TIPS messages to ISO Maintenance Releases 2020-2024 and the migration of TIPS messages to the official ISO registered versions lead to several high-level changes on the messages, which are listed below. However, not every high-level change on the ISO base message requires a change in the TIPS customized message. Therefore, a tracking table with detailed description of the updates will be annexed to this CR, as a result of the Detailed Assessment.

The full list of changes that were part of the ISO MRs 2020-2024 ("ISO CRs") can be found here:

http://www.iso20022.org/catalogue_of_change_requests.page

In addition, SWIFT MT Standards Releases (SRs) 2020-2024 may also have an impact on ISO messages. The full list of changes that were part of the SWIFT MT SRs 2020-2024 ("CRs" without ISO equivalent) can be found in MyStandards: <https://www2.swift.com/mystandards/#/changerequest> (access restricted to MyStandards registered users).

¹ camt.025 will be updated to v07 only in order to align with the re-assessments of the detailed assessments of T2-0132 and T2S-809 change requests [as mentioned in T2-0132: "[...] camt.025 (for RTGS, CLM and CoCo specifications) will be migrated to camt.025.001.07 (V07) despite the availability of a MR2024 V08 of the ISO 20022 base message. This will ensure an alignment of message version between TARGET Services."]

² Same as previous footnote

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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.

2. Further changes towards some TIPS messages

Besides the incorporation of ISO Maintenance Release and the migration to ISO registered version, the 4CB detected the need to perform some further changes to TIPS messages camt.019 (used in the TIPS-RTGS interface) and camt.006, which are not in line with ISO 20022 base messages.

- A. As for camt.019, the issue, which has been experienced also in T2S via PBI 228952, derives from a wrong SWIFT customisations. The T2S UGs for camt.019 was used as basis for the creation of the TIPS ones in order to avoid misalignments between TARGET Services, so the same issue is present also in the TIPS UGs. As a result:

- For camt.019 the xsd path of the field "System Date" should be updated:

From: *RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysDt*

To: *RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysDt/Dt*.

- B. For camt.006, during the implementation of TIPS-0052-SYS and, thus, during the migration of TIPS messages to MyStandards, an already existing gap has been identified and needs to be addressed by means of this Change Request.

Concerning only TIPS existing camt.006 xsd, there is a discrepancy with MyStandards official and supported version of the same message, which leads, in turn, to the failure in the migration to MyStandards. The issue is present since the go-live of TIPS-0039-URD in R4.0 and is due to the missing usage of dedicated SWIFT tools that ensure the exact compliance of a message customisation with MyStandards ISO version of the message. With the aim of being fully compliant with ISO20022 standard and allowing MyStandards upload of TIPS camt.006 specifications, the following field should be introduced in TIPS camt.006 xsd: *RtrTx/RptOrErr/BizRpt/TxRpt/PmtId/TxId*. This new field contains the payment transaction reference and will exactly replicate the content of the other payment transaction reference camt.006 field *RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/TxId*, in which TIPS reports the pacs.008 Transaction Identification or the pacs.004 Return Identification. It has no additional business meaning for the customer since it only duplicates an already present information. As already happened (e.g. camt.054 BankToCustomerDebitCreditNotification), some additional xml fields are kept in order to comply with the ISO20022 standard, simply duplicating information. Thus, the expected impact on customers is minimum and consists of an update of the camt.006 schema file to be used for message schema validation: customers' applications can continue to consider the payment transaction reference contained in the camt.006 field *RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/TxId*. During the detailed assessment, possible changes on the GUI required to ensure the alignment of U2A and A2A, as well as contingency tools impacts, will be analysed.

In order to allow a smooth functioning of the TARGET Services, the activation time of this CR should be synchronised with T2 and T2S.

Submitted annexes / related documents:

A file named TIPS_0072_SYS_attachment includes all changes to the TIPS messages and will be produced as a result of the Detailed Assessment.

Such annex only reports changes relevant for TIPS messages, i.e. all changes not applied to TIPS messages are not included, as they represent new functionalities for which dedicated CRs are needed.



TIPS_0072_SYS_attachment.xlsx

Proposed wording for the Change request:**TIPS UDFS**

The UDFS will be updated in line with the necessary changes due to the Standards Release 2020 to 2024.
The annex lists all changes on the TIPS messages, including UDFS updates.

MyStandards

MyStandards Usage Guidelines and samples will be updated in line with the necessary changes due to the Standards Release 2020 to 2024.

The annex lists all changes on the TIPS messages, including MyStandards updates.

TIPS User Training material

The training material will be updated in line with the necessary changes due to the Standards Release 2020 to 2024.
The annex lists all changes on the TIPS messages, the new versions of the messages will be reflected in training slides.

ESMIG UDFS R2024.NOV**1) § 1.5.3.2.1 Technical message validation for SCTInst scheme**

[...]

Table 1 - Cross-field validations for SCT^{Inst} scheme

ISO CODE	Field/Group	Check to be performed	X-PATH	ERROR Code	Output message
[...]	[...]	[...]	[...]	[...]	[...]
camt.050.001.05Z	Creditor Account Type	This field must not be included in the request. The message will be rejected in that case.	LqdtuCdtTrf/LqdtuCdtTrf/CdtrAcct/Tp	L099	camt.025.001.05Z
camt.050.001.05Z	Debtor Account Type	This field must not be included in the request. The message will be rejected in that case.	LqdtuCdtTrf/LqdtuCdtTrf/DbtrAcct/Tp	L099	camt.025.001.05Z
camt.050.001.05Z	Settlement Date	This must be included in outgoing Credit Transfer. It must be filled with the stored RTGS business date.	LqdtuCdtTrf/LqdtuCdtTrf/SttlmDt	L099	camt.025.001.05Z

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2) § 1.5.3.2.2 Technical message validation for non-Euro currencies scheme

[...]

ISO CODE	Field/Group	Check to be performed	X-PATH	ERROR Code	Output message
[...]	[...]	[...]	[...]	[...]	[...]
camt.050.001.05Z	Creditor Account Type	This field must not be included in the request. The message will be rejected in that case.	LqdyCdtTrf/LqdyCdtTrf/CdtrAcct/Tp	L099	camt.025.001.05Z
camt.050.001.05Z	Debtor Account Type	This field must not be included in the request. The message will be rejected in that case.	LqdyCdtTrf/LqdyCdtTrf/DbtrAcct/Tp	L099	camt.025.001.05Z
camt.050.001.05Z	Settlement Date	This must be included in outgoing Credit Transfer. It must be filled with the stored RTGS business date.	LqdyCdtTrf/LqdyCdtTrf/SttlmDt	L099	camt.025.001.05Z

3) § 1.5.4.2.2 Outbound Messages for TIPS

Table 2 - Outbound messages generated by ESMIG for TIPS

ISO MESSAGE / MESSAGE USAGE	ISO CODE
[...]	[...]
Receipt / "cross field validation rejection"	camt.025.001.04Z

High level description of Impact:

Impacts on other projects and products:

No impact is foreseen on other TARGET Services:

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

Outcome/Decisions:

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L3 analysis - General Information	
Impact on TIPS	
Business Interface	
X	A2A Interface
X	U2A Interface
Settlement Engine	
	Payment Transaction
X	Liquidity Transfer
	Recall
Queries and Reports	
X	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	
	SLA Reporting
	TMS

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	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	1.5.3.2.1. Technical message validation for SCTInst scheme 1.5.3.2.2 Technical message validation for non-Euro currencies scheme 1.5.4.2.2 Outbound Messages for TIPS	Messages versions updated.
TIPS UHB		
Training documentation	FN.030_Reference data management FN.040_Settlement of instant payments FN.050_Liquidity management FN.070_Queries, reports, notifications and statistics	Messages versions updated.
MyStandards	Usage Guidelines for: - acmt.010, - acmt.011 - acmt.015 - camt.003 - camt.004 - camt.005 - camt.006 - camt.011	Changes outlined in the tracking xls to be implemented in MyStandards. camt.006 UGs to be created from the scratch.

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	• camt.019 • camt.025 • camt.025 RTGS-TIPS • camt.050 • camt.052 • camt.053 • camt.053 GL • camt.054 • reda.022	
Other documents	MEPT Implementation Guide	
Impacted GDPR message / screen fields	n/a	n/a

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

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

Summary of functional impact:

The implementation of the ISO Maintenance Release (MR) 2020-2024 is required within the overall plan for yearly updates of the ISO messages versions in use in TIPS. The upgrade to ISO MR 2020-2024 will ensure an alignment of TIPS registered messages to the latest ISO versions of the base messages and usage guidelines. Moreover, as per point 2 of the description of requested change, two gaps stemming from two separate issues will be covered and aligned with this CR for camt.006 and camt.019.

The full list of impacted messages is therefore the following³:

- acmt.010,
- acmt.011
- acmt.015
- camt.003
- camt.004
- camt.005
- camt.006 (including introduction in MyStandards)
- camt.011
- camt.019
- camt.025
- camt.025 RTGS-TIPS
- camt.050
- camt.052
- camt.053
- camt.053 GL
- camt.054
- reda.022

The following messages part of the TIPS-RTGS interface will be aligned to the ISO MR2024 as well:

- camt.003;
- camt.004;
- camt.025;
- camt.050;
- camt.053 GL.

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

In order to allow the correct management of the liquidity and the overall interaction with T2-CLM, at least the TIPS RTGS interface updates should be released in internal and external environments accordantly with the T2 CR T2-132-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;
- ESMIG UDFS;
- Message schema and example on MyStandards for acmt.010, acmt.011, acmt.015, camt.003, camt.004, camt.005, camt.006, camt.011, camt.019, camt.025, camt.025 RTGS-TIPS, camt.050, camt.052, camt.053, camt.053 GL, camt.054, reda.022 on MyStandards;
- TIPS Training material.

³ Excluding messages under EPC/NPC/Cross-Currency/NTC scopes and CoCo messages used in TIPS but migrated via dedicated T2/T2S Change Requests, the only message not impacted by this migration is the reda.016.

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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.010, acmt.011, acmt.015, camt.003, camt.004, camt.005, camt.011, camt.025, camt.050, camt.052, camt.053, camt.054, reda.022, camt.006, camt.019, head.001.

The corresponding JAXB XML Parsers/Serializers have to be re-generated and updated as well.

Old XSD schemas have to be removed along with their parsers.

Message Router

The following business flows have to be updated to handle the added/modified XML elements:

- *Message Router – Generation and sending of camt.053 to external parties*
- *Message Router – Parsing and syntax check for camt.019 from RTGS for EUR/SEK/DKK*
- *Message Router – Parsing and syntax check for acmt.015*
- *Message Router – Generation and sending camt.054 to external parties*
- *Message Router – Generation and sending camt.006 to external parties*

Additionally, a new version of the RTGS interface has to be defined so to allow Message Router to talk with the RTGS through the new set of messages.

CLM Adapter

The CLM Adapter schema repository has to be updated by adding the updated schemas for the following messages: camt.003, camt.004, camt.025, camt.050, camt.053, camt.019, head.001

The CLM Adapter parsers/serializers have to be updated to handle the new schemas.

Specifically for camt.019, the inbound flow has to be updated to handle the new structure of the message.

Old XSD schemas have to be removed from the repository.

TIPS GUI

The GUI schema repository has to be updated by adding the updated schemas for the following messages: acmt.010, acmt.011, acmt.015, camt.003, camt.004, camt.005, camt.006, camt.011, camt.025, camt.050, reda.022, camt.019.

New Moxy mapping rules and related Java Bean have to 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.

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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 has to be updated by adding the updated schemas and templates for the following messages: acmt.010, acmt.011, acmt.015, camt.003, camt.004, camt.005, camt.011, camt.025, camt.050, camt.052, camt.053, camt.054, reda.022, camt.006, camt.019.

Additional Services

No Impact.

EIDB

No Impact.

TIPS Counterparty Simulator

No Impact.

CoCo

No Impact.

Summary of infrastructure impact:

No Impact.

Summary of operational impact:

No Impact.

Summary of security impact:

See Change Request Analysis.