

Change Request form

General Information (Origin of Request)		
<input type="checkbox"/> User Requirements Document (URD) <input 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: Sveriges Riksbank Danmarks Nationalbank	Institution:	Date raised: 02 January 2025
Request title: Mandatory updates to the TIPS non-euro message specifications due to the NPC NCT Inst scheme 2025 updates		Request ref. no: TIPS-0089-SYS
Request type:		
1. Legal/business importance parameter: High	2. Market implementation efforts parameter – Stakeholder impact: Medium	
3. Operational impact: Medium	4. Financial impact parameter: Low	
5. Functional/ Technical impact: Medium	6. Interoperability impact: Low	
Requestor Category: TIPS Working Group		Status: Allocated to a release

Reason for change and expected benefits/business motivation:

The Nordic Payments Council (NPC) will perform their bi-yearly update of the [NCT Inst scheme](#) Rulebook and Implementation Guidelines at 03:30 CET on 5 October 2025.

The proposed change aims at updating the TIPS message specifications for non-Euro currencies in order to comply with the [updated 2025 NCT Inst scheme Rulebook and Implementation Guidelines documents published by the NPC](#).

Description of requested changes:

The TIPS message specifications currently in place for non-Euro currencies have been designed in compliance with the requirements stemming from the change requests [TIPS-0030-URD](#), [TIPS-0031-URD](#) and [TIPS-0055-SYS](#).

Due to the release of the new version of the NPC Instant Credit Transfer specifications for 2025, a detailed gap analysis has been performed by the Sveriges Riksbank and Danmarks Nationalbank to highlight the compulsory changes to be applied to the TIPS non-Euro message specifications, in order to comply with the updated 2025 NCT Inst scheme Implementation Guidelines.

Changes to the use of proxy

In the Nordic payment market, it is common practice to use an 'Alias' or 'Proxy' to identify the accounts of Originators and Beneficiaries. The NPC will now change the current use of proxy to be harmonised with the EPC's SEPA Schemes. NPC is aligning with the EPC to introduce the "Proxy" element as yellow in all payment messages. Consequently, *Type* and *Name* will no longer be used for providing AT-11 and AT-25 Alias/Proxy and therefore the *Proxy* element will remain the only option.

Subsequently, the following changes has been identified to the following messages:

Changes for pacs.008.001.08

In the elements *Debtor Account* and *Creditor Account*, the pacs.008.001.08 needs the choice message component *Type* to be removed along with its underlying elements *Proprietary*. Additionally, *Name* needs to be removed. See table 1.

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Table 1 Element removal pacs.008.001.08

Pacs.008.001.08	Element removal
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Tp	Yes
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Tp/Prtry	Yes
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Nm	Yes
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Tp	Yes
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Tp/Prtry	Yes
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Nm	Yes

In the elements *Debtor Account* and *Creditor Account*, the pacs.008.001.08, the underlying element *Proxy* needs to be added. Under *Proxy* the choice message component *Type* must be added with underlying elements *Code* & *Proprietary*. Additionally, the element *Identification* needs to be added as mandatory under *Proxy*. See table 2.

Table 2 Element addition pacs.008.001.08

Pacs.008.001.08	Multiplicity	Additional information
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Prxy	0..1	
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Prxy/Tp	0..1	Choice element
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Prxy/Tp/Cd	1..1	Type: ExternalProxyAccountType1Code
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Prxy/Tp/Prtry	1..1	Type: String 1-35 characters
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Prxy/Id	1..1	Type: String 1-320 characters

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/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Prxy	0..1	
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Prxy/Tp	0..1	Choice element
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Prxy/Tp/Cd	1..1	Type: ExternalProxyAccountType1Code
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Prxy/Tp/Prtry	1..1	Type: String 1-35 characters
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Prxy/Id	1..1	Type: String 1-320 characters

Changes for pacs.004.001.09

Under *Original Transaction Reference* – In the element *Debtor Account* and *Creditor Account*, the pacs.004.001.09 needs the choice message component *Type* to be removed along with its underlying element *Proprietary*. Additionally, *Name* needs to be removed. See table 3.

Table 3 Element removal pacs.004.001.09

Pacs.004.001.09	Element removal
/Document/PmtRtr/TxInf/OrgnlTxRef/DbtrAcct/Tp	Yes
/Document/PmtRtr/TxInf/OrgnlTxRef/DbtrAcct/Tp/Prtry	Yes
/Document/PmtRtr/TxInf/OrgnlTxRef/DbtrAcct/Nm	Yes
/Document/PmtRtr/TxInf/OrgnlTxRef/CdtrAcct/Tp	Yes
/Document/PmtRtr/TxInf/OrgnlTxRef/CdtrAcct/Tp/Prtry	Yes
/Document/PmtRtr/TxInf/OrgnlTxRef/CdtrAcct/Nm	Yes

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Under the element *Original Transaction Reference* – In the element *Debtor Account* and *Creditor Account*, the pacs.004.001.09 must include the element *Proxy*. Under *Proxy* the choice message component *Type* must be added with underlying elements *Code* & *Proprietary*. Additionally, *Identification* needs to be added as mandatory under *Proxy*. See table 4.

Table 4 Element addition pacs.004.001.09

Pacs.004.001.09	Multiplicity	Additional information
/Document/PmtRtr/TxInf/OrgnlTxRef/DbtrAcct/Prxy	0..1	
/Document/PmtRtr/TxInf/OrgnlTxRef/DbtrAcct/Prxy/Tp	0..1	Choice element
/Document/PmtRtr/TxInf/OrgnlTxRef/DbtrAcct/Prxy/Tp/Cd	1..1	Type: ExternalProxyAccountType1Code
/Document/PmtRtr/TxInf/OrgnlTxRef/DbtrAcct/Prxy/Tp/Prtry	1..1	Type: String 1-35 characters
/Document/PmtRtr/TxInf/OrgnlTxRef/DbtrAcct/Prxy/Id	1..1	Type: String 1-320 characters
/Document/PmtRtr/TxInf/OrgnlTxRef/CdtrAcct/Prxy	0..1	
/Document/PmtRtr/TxInf/OrgnlTxRef/CdtrAcct/Prxy/Tp	0..1	Choice element
/Document/PmtRtr/TxInf/OrgnlTxRef/CdtrAcct/Prxy/Tp/Cd	1..1	Type: ExternalProxyAccountType1Code
/Document/PmtRtr/TxInf/OrgnlTxRef/CdtrAcct/Prxy/Tp/Prtry	1..1	Type: String 1-35 characters
/Document/PmtRtr/TxInf/OrgnlTxRef/CdtrAcct/Prxy/Id	1..1	Type: String 1-320 characters

Changes for pacs.028.001.03

Under *Original Transaction Reference* - In *Debtor Account* and *Creditor Account*, the pacs.028.001.03 needs the choice message component *Type* to be removed along with its underlying element *Proprietary*. Additionally, *Name* needs to be removed. See table 5.

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Table 5 Element removal pacs.028.001.03

pacs.028.001.03	Element removal
/Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/DbtrAcct/Tp	Yes
/Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/DbtrAcct/Tp/Prtry	Yes
/Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/DbtrAcct/Nm	Yes
/Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/CdtrAcct/Tp	Yes
/Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/CdtrAcct/Tp/Prtry	Yes
/Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/CdtrAcct/Nm	Yes

Under *Original Transaction Reference* - In *Debtor Account* and *Creditor Account*, the pacs.028.001.03 must include the element *Proxy*. Under *Proxy* the choice message component *Type* must be added with underlying elements *Code* & *Proprietary*. Additionally, *Identification* needs to be added as mandatory under *Proxy*. See table 6.

Table 6 Element addition pacs.028.001.03

pacs.028.001.03	Multiplicity	Additional information
/Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/DbtrAcct/Prxy	0..1	
/Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/DbtrAcct/Prxy/Tp	0..1	Choice element
/Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/DbtrAcct/Prxy/Tp/Cd	1..1	Type: ExternalProxyAccountType1Code
/Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/DbtrAcct/Prxy/Tp/Prtry	1..1	Type: String 1-35 characters
/Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/DbtrAcct/Prxy/Id	1..1	Type: String 1-320 characters

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/Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/CdtrAcct/Prxy	0..1	
/Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/CdtrAcct/Prxy/Tp	0..1	Choice element
/Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/CdtrAcct/Prxy/Tp/Cd	1..1	Type: ExternalProxyAccountType1Code
/Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/CdtrAcct/Prxy/Tp/Prtry	1..1	Type: String 1-35 characters
/Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/CdtrAcct/Prxy/Id	1..1	Type: String 1-320 characters

Changes for camt.056.001.08

Under *Original Transaction Reference - In Debtor Account and Creditor Account*, the camt.056.001.08 needs the choice message component *Type* to be removed along with its underlying element *Proprietary*. Additionally, *Name* needs to be removed. See table 7.

Table 7 Element removal camt.056.001.08

camt.056.001.08	Element removal
/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/DbtrAcct/Tp	Yes
/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/DbtrAcct/Tp/Prtry	Yes
/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/DbtrAcct/Nm	Yes
/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/CdtrAcct/Tp	Yes
/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/CdtrAcct/Tp/Prtry	Yes
/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/CdtrAcct/Nm	Yes

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Under *Original Transaction Reference - In Debtor Account and Creditor Account*, the camt.056.001.08 must include the element *Proxy*. Under *Proxy* the choice message component *Type* must be added with underlying elements *Code & Proprietary*. Additionally, *Identification* needs to be added as mandatory under *Proxy*. See table 8.

Table 8 Element addition camt.056.001.08

camt.056.001.08	Multiplicity	Additional information
/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/DbtrAcct/Prxy	0..1	
/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/DbtrAcct/Prxy/Tp	0..1	Choice element
/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/DbtrAcct/Prxy/Tp/Cd	1..1	Type: ExternalProxyAccountType1Code
/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/DbtrAcct/Prxy/Tp/Prtry	1..1	Type: String 1-35 characters
/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/DbtrAcct/Prxy/ld	1..1	Type: String 1-320 characters
/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/CdtrAcct/Prxy	0..1	
/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/CdtrAcct/Prxy/Tp	0..1	Choice element
/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/CdtrAcct/Prxy/Tp/Cd	1..1	Type: ExternalProxyAccountType1Code
/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/CdtrAcct/Prxy/Tp/Prtry	1..1	Type: String 1-35 characters
/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/CdtrAcct/Prxy/ld	1..1	Type: String 1-320 characters

Changes for camt.029.001.09

Under *Original Transaction Reference - In Debtor Account and Creditor Account*, the camt.029.001.09 needs the choice message component *Type* to be removed along with its underlying element *Proprietary*. Additionally, *Name* needs to be removed. See table 9.

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Table 9 Element removal camt.029.001.09

camt.029.001.09	Element removal
/Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/DbtrAcct/Tp	Yes
/Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/DbtrAcct/Tp/Prtry	Yes
/Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/DbtrAcct/Nm	Yes
/Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/CdtrAcct/Tp	Yes
/Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/CdtrAcct/Tp/Prtry	Yes
/Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/CdtrAcct/Nm	Yes

Under *Original Transaction Reference* - In *Debtor Account* and *Creditor Account*, the camt.029.001.09 must include the element *Proxy*. Under *Proxy* the choice message component *Type* must be added with underlying elements *Code & Proprietary*. Additionally, *Identification* needs to be added as mandatory under *Proxy*. See table 10.

Table 10 Element addition camt.029.001.09

camt.029.001.09	Multiplicity	Additional information
/Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/DbtrAcct/Prxy	0..1	
/Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/DbtrAcct/Prxy/Tp	0..1	Choice element
/Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/DbtrAcct/Prxy/Tp/Cd	1..1	Type: ExternalProxyAccountType1Code
/Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/DbtrAcct/Prxy/Tp/Prtry	1..1	Type: String 1-35 characters

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/Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/DbtrAcct/Prxy/Id	1..1	Type: String 1-320 characters
/Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/CdtrAcct/Prxy	0..1	
/Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/CdtrAcct/Prxy/Tp	0..1	Choice element
/Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/CdtrAcct/Prxy/Tp/Cd	1..1	Type: ExternalProxyAccountType1Code
/Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/CdtrAcct/Prxy/Tp/Prtry	1..1	Type: String 1-35 characters
/Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/CdtrAcct/Prxy/Id	1..1	Type: String 1-320 characters

Extension of Character Length for Name

Today the NCT Inst scheme has a limitation of 70 characters for different *Name* elements, due to historical reasons such as limitations in legacy systems. The NPC will now expand the number of characters for *Name* from 70 to 140, aligning with ISO20022 and resulting in harmonisation with the CBPR+ as Market Practice. The elements are also made mandatory. See tables 11 and 12.

Table 11 Type and multiplicity changes pacs.008.001.08

Pacs.008.001.08	Multiplicity	Additional information
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UlmtDbtr/Nm	1..1	Max140Text (based on string) <ul style="list-style-type: none"> minLength: 1 maxLength: 140
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Nm	1..1	Max140Text (based on string) <ul style="list-style-type: none"> minLength: 1 maxLength: 140
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UlmtCdtr/Nm	1..1	Max140Text (based on string) <ul style="list-style-type: none"> minLength: 1 maxLength: 140

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/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Nm	1..1	Max140Text (based on string) <ul style="list-style-type: none"> minLength: 1 maxLength: 140

Table 12 Type changes pacs.002.001.10

Pacs.002.001.10	Multiplicity	Additional information
/Document/FIToFIPmtStsRpt/OrgnlGrpInfAndSts/StsRsnInf/Orgtr/Nm	0..1	Max140Text (based on string) <ul style="list-style-type: none"> minLength: 1 maxLength: 140
/Document/FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Orgtr/Nm	0..1	Max140Text (based on string) <ul style="list-style-type: none"> minLength: 1 maxLength: 140

Other changes

The element *Local Instrument* should be aligned with SCT Inst and made mandatory for pacs.008.001.08 and supporting messages, see table 13. For pacs.002.001.10 the elements */Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxRef/PmtTplnf* & */Document/FIToFIPmtStsRpt/TxInfAndSts/Stsid* should also be aligned with SCT Inst and made mandatory. See table 13.

Table 13 Updating elements from optional to mandatory

Message		New multiplicity
pacs.008.00.08	/Document/FIToFICstmrCdtTrf/GrpHdr/PmtTplnf	1..1
pacs.008.00.08	/Document/FIToFICstmrCdtTrf/GrpHdr/PmtTplnf/LclInstrm	1..1
pacs.002.001.10	/Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxRef/PmtTplnf	1..1

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pac.002.001.10	/Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxRef/PmtTpInf/LclInstrm	1..1
pac.002.001.10	/Document/FIToFIPmtStsRpt/TxInfAndSts/Stslid	1..1
pac.004.001.09	/Document/PmtRtr/TxInf/OrgnlTxRef/PmtTpInf/LclInstrm	1..1
pac.028.001.03	/Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/PmtTpInf/LclInstrm	1..1
camt.029.001.09	/Document/RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnlTxRef/PmtTpInf/LclInstrm	1..1
camt.056.001.08	/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/PmtTpInf/LclInstrm	1..1

Additions for cross border transactions within the NPC Schemes

NPC Schemes are a copy of the SEPA Schemes, the latter being schemes for only EUR in the “SEPA area” where all transactions are equivalent (cross border and domestic) regulated by SEPA regulation.

The NPC has Schemes for the Nordic countries but there is no “Nordic area” like SEPA so all transactions between Denmark, Norway and Sweden are in fact cross border even though based on the NPC Schemes as market driven initiative.

Transactions, including cross border/cross currency, are regulated by law in Norway (FAL §4-19), in Denmark (LBK n. 1719 27/11/2020) and in Sweden (Lag 210:751 om betaltjänster) – about what information a transaction needs to include and to be provided to the Beneficiary. The NPC payment schemes need to fulfil these requirements.

Changes for pac.008.001.08

In the element *Credit Transfer Transaction Information*, in the pac.008.001.08, the underlying elements *Instructed Amount*, *Exchange Rate*, *Charges Information*, *Previous Instructing Agent 1 and 2*, *Intermediary Agent 1 and 2* needs to be added. See table 14.

Table 14 Element addition pac.008.001.08

pac.008.001.08	Multiplicity	Additional information
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAmt	0..1	Type: to define a dedicated datatype where the list of currencies is restricted with respect to the one present in the type: non_Euro_ActiveCurrencyAndAmount
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAmt/Ccy		

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/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/XchgRate	0..1	
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf	0..n	
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf/Amt	1..1	Type: to define a dedicated datatype where the list of currencies is restricted with respect to the one present in the type: non_Euro_ActiveCu rrencyAndAmount
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf/Amt/Ccy		
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf/Agt	1..1	
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf/Agt/FinInstnId	1..1	
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf/Agt/FinInstnId/BICFI	0..1	
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf/Agt/FinInstnId/LEI	0..1	
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt1	0..1	
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt1/FinInstnId	1..1	
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt1/FinInstnId/BICFI	1..1	
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt2	0..1	
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt2/FinInstnId	1..1	

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/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt2/FinInstnId/BICFI	1..1	
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt1	0..1	
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt1/FinInstnId	1..1	
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt1/FinInstnId/BICFI	1..1	
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt2	0..1	
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt2/FinInstnId	1..1	
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt2/FinInstnId/BICFI	1..1	

Changes for camt.056.001.08

Table 15 Element addition camt.056.001.08

Camt.056.001.08	Multiplicity	Additional information
/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/Amt	0..1	Choice element
/Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/Amt/InstdAmt	1..1	Type: to define a dedicated datatype where the list of currencies is restricted with respect to the one present in the type: non_Euro_ActiveCurrencyAndAmount
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAmt/Ccy		

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Changes for camt.029.001.09

Table 16 Element addition camt.029.001.09

Camt.029.001.09	Multiplicity	Additional information
/Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/Amt	0..1	Choice element
/Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/Amt/InstdAmt	1..1	Type: to define a dedicated datatype where the list of currencies is restricted with respect to the one present in the type: non_Euro_ActiveCurrencyAndAmount
/Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/Amt/InstdAmt/Ccy		

Changes for pacs.004.001.09

Table 17 Element addition pacs.004.001.09

Pacs.004.001.09	Multiplicity	Additional information
/Document/PmtRtr/TxInf/XchgRate	0..1	
/Document/PmtRtr/TxInf/OrgnlTxRef/Amt	0..1	Choice element
/Document/PmtRtr/TxInf/OrgnlTxRef/Amt/InstdAmt	1..1	Type: to define a dedicated datatype where the list of currencies is restricted with respect to the one present in the type: non_Euro_ActiveCurrencyAndAmount
/Document/PmtRtr/TxInf/OrgnlTxRef/Amt/InstdAmt/Ccy		

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Changes for pacs.028.001.03

Table 18 Element addition pacs.028.001.03

Pacs.028.001.03	Multiplicity	Additional information
/Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/Amt	0..1	Choice element
/Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/Amt/InstdAmt	1..1	Type: to define a dedicated datatype where the list of currencies is restricted with respect to the one present in the type: non_Euro_ActiveCurrencyAndAmount
/Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/Amt/InstdAmt/Ccy		

Introduction of Hybrid Address of the Payment End-User

Due to the introduction of hybrid address, the NPC Inst Scheme will adjust accordingly. This change only impacts the usage of postal addresses, as a result the annotations for the element *postal address* for pacs.008.001.08 needs to be updated according to the NPC Usage rules, see below, for the elements in table 19.

NPC_PostalAddress:

STRUCTURED ADDRESS: Usage is recommended. 'Town Name' and 'Country' are mandatory. 'Address Line' is not allowed. It is recommended to provide as many structured elements as possible.

HYBRID ADDRESS: 'Town Name' and 'Country' are mandatory. At least one occurrence of 'Address Line' is mandatory.

UNSTRUCTURED ADDRESS: (As of 22 November 2026 at 03:30 CET only the use of structured and hybrid address will be allowed - based on available information at the moment of publication). At least one occurrence of 'Address Line' is mandatory. 'Postal Address' sub-elements other than 'Address Line' and 'Country' are forbidden. The use of 'Country' is mandatory when either the Debtor Agent or Creditor Agent is a non-EEA SEPA PSP.

Table 19 Annotation changes pacs.008.001.08

pacs.008.001.08	Annotation change
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/PstlAdr	NPC_PostalAddress
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr	NPC_PostalAddress

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/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr	NPC_PostalAddress
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtCdtr/PstlAdr	NPC_PostalAddress

An annotation for the sub-element *address line* is then not needed, and must be removed.

Table 20 Annotation removal pacs.008.001.08

pacs.008.001.08	Annotation removal
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/AdrLine	TIPS Notes
/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/AdrLine	TIPS Notes

Changes to the target maximum execution time

To align with the updated SEPA Instant Credit Transfer (SCT Inst) Scheme, the NCT Inst will implement the Instant Payment Regulation driven change, by reducing the maximum execution timeline from 20 seconds to 10 seconds. This requires the following adjustments to be made:

IPR sets a Maximum execution timeline of 10 seconds after the time of receipt.

Sub-Timelines within the 10 Seconds:

- Target execution timeline: 5 seconds (today 10 sec)
- Time-out deadline: at the 7th second (today 20 sec)
- Timeline after the time-out deadline by when a confirmation message must arrive at the Originator PSP: at the 9th second, there remains 1 second left as buffer/margin for exceptional situations. (today 25 sec)

In order to handle the new time out rules the Investigation offset (non-euro currency) needs to be changed to - 5.000 milliseconds.

Submitted annexes / related documents:

Proposed wording for the Change request:

Please note that, while the wording underlined once is only proposed for change request TIPS.0089.SYS, the proposed wording underlined twice is already foreseen by the change request TIPS.0083.SYS and is reported here, when applicable, just for the sake of completeness.

Change Request form

TIPS UDFS R2025.JUN

1) § 3.3.2.1.5 FIToFIPaymentStatusReport (pacs.002.001.10)

[...]

Table 4 – pacs.002.001.10

Field Name	Description	XML path	Mand.	TIPS Usage
Message Identification	The Identification of the message.	FIToFIPmtStsRpt/GrpHdr/MsgId	Yes	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]
Transaction Information And Status	Information concerning the original transactions, to which the status report message refers.	FIToFIPmtStsRpt/TxInfAndSts	No	Only one occurrence is allowed
Status Identification	The specific reference of the party initiating the Reject	FIToFIPmtStsRpt/TxInfAndSts/StsId	<u>Yes</u> No	For positive confirmation it is the Beneficiary Bank's reference of the SCT ^{Inst} Transaction. For negative confirmation it is the specific reference of the party initiating the Reject.
Original Instruction Identification	Unique identification, as assigned by the original Instructing Party for the original instructed party.	FIToFIPmtStsRpt/TxInfAndSts/OrgnlInstrId	No	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]
Original Transaction Reference	Set of key elements used to identify the original transaction that is being referred to.	FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxRef	Yes	Only schema validation is performed.
Scheme Identification Code	The identification code of the Scheme	FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxRef/PmtTplnf/SvcLvl/Cd FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxRef/PmtTplnf/LclInstrm/Cd	No <u>Yes</u>	Only schema validation is performed.
Category Purpose	The category purpose of the Instruction	FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxRef/PmtTplnf/CtyPurp	No	Only schema validation is performed.
Originator BIC	The BIC code of the Originator Bank	FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxRef/DbtrAgt/FinInstnId/BICFI	Yes	

Change Request form

2) § 3.3.2.1.6 FIToFICustomerCreditTransfer (pacs.008.001.08)

[...]

Table 5 – pacs.008.001.08

Field Name	Description	XML path	Mand.	TIPS Usage
Message Identification	Point to point reference, as assigned by the instructing party.	FIToFICstmrCdtTrf/GrpHdr/MsgId	Yes	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]
Payment Type Information	Set of elements used to further specify the type of transaction.	FIToFICstmrCdtTrf/GrpHdr/PmtTpInf	<u>Yes</u>	Only schema validation is performed.
Scheme Identification Code	The identification code of the Scheme	FIToFICstmrCdtTrf/GrpHdr/PmtTpInf/SvcLvl FIToFICstmrCdtTrf/GrpHdr/PmtTpInf/LclInstrm	No <u>Yes</u>	Possible values are checked within schema validation.
[...]	[...]	[...]	[...]	[...]
Acceptance Timestamp	Timestamp of the Transaction	FIToFICstmrCdtTrf/CdtTrfTxInf/AcceptncDtTm	Yes	The Acceptance Timestamp is used as a starting point in time for the Instant Payment transaction processing at Originator Bank level. The Acceptance Timestamp shall be expressed in UTC.
<u>Instructed Amount</u>	<u>Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.</u>	FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAmt	No	<u>Only schema validation is performed.</u>
<u>Exchange Rate</u>	<u>Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency.</u>	FIToFICstmrCdtTrf/CdtTrfTxInf/XchgRate	No	<u>Only schema validation is performed.</u>
Charge Bearer	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgBr	Yes	Only schema validation is performed.

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Field Name	Description	XML path	Mand.	TIPS Usage
<u>Charges Information</u>	<u>Set of elements providing information on the charges to be paid by the charge bearer(s) related to the payment transaction.</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>Charges Information + Amount</u>	<u>Transaction charges to be paid by the charge bearer.</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf/Amt</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>Charges Information + Agent</u>	<u>Agent that takes the transaction charges or to which the transaction charges are due.</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf/Agt</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
<u>Previous Instructing Agent 1</u>	<u>Agent immediately prior to the instructing agent.</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt1</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>Previous Instructing Agent 2</u>	<u>Agent immediately prior to the instructing agent.</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt2</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>Intermediary Agent 1</u>	<u>Agent between the debtor's agent and the creditor's agent.</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt1</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>Intermediary Agent 2</u>	<u>Agent between the debtor's agent and the creditor's agent.</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt2</u>	<u>No</u>	<u>Only schema validation is performed.</u>
<u>Originator Reference Party Name</u>	<u>The name of the Originator Reference Party</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/Nm</u>	<u>YesNo</u>	<u>Only schema validation is performed.</u>

Change Request form

Field Name	Description	XML path	Mand.	TIPS Usage
Ultimate Debtor + Postal Address	Ultimate Debtor Postal Address	FItoFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/PstlAd r	No	<p><u>STRUCTURED ADDRESS: Usage is recommended. 'Town Name' and 'Country' are mandatory. 'Address Line' is not allowed. It is recommended to provide as many structured elements as possible.</u></p> <p><u>HYBRID ADDRESS: 'Town Name' and 'Country' are mandatory. At least one occurrence of 'Address Line' is mandatory.</u></p> <p><u>UNSTRUCTURED ADDRESS: (As of 22 November 2026 at 03:30 CET only the use of structured and hybrid address will be allowed - based on available information at the moment of publication). At least one occurrence of 'Address Line' is mandatory. 'Postal Address' sub-elements other than 'Address Line' and 'Country' are forbidden. The use of 'Country' is mandatory when either the Debtor Agent or Creditor Agent is a non-EEA SEPA PSP. If a Postal Address sub-element other than 'Address Line' and 'Country' is used, then 'Address Line' is forbidden. A combination of Address Line and Country is allowed. If 'Address Line' is not used, then at least Town Name and Country must be used.</u></p>
Originator Reference Party Identification Code	The identification code of the Originator Reference Party	FItoFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/Id	No	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]
Originator Name	The name of the Originator	FItoFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Nm	Yes	Only schema validation is performed.

Change Request form

Field Name	Description	XML path	Mand.	TIPS Usage
Originator Address	The address of the Originator	FItoFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr	No	<p><u>STRUCTURED ADDRESS: Usage is recommended. 'Town Name' and 'Country' are mandatory. 'Address Line' is not allowed. It is recommended to provide as many structured elements as possible.</u></p> <p><u>HYBRID ADDRESS: 'Town Name' and 'Country' are mandatory. At least one occurrence of 'Address Line' is mandatory.</u></p> <p><u>UNSTRUCTURED ADDRESS: (As of 22 November 2026 at 03:30 CET only the use of structured and hybrid address will be allowed - based on available information at the moment of publication). At least one occurrence of 'Address Line' is mandatory. 'Postal Address' sub-elements other than 'Address Line' and 'Country' are forbidden. The use of 'Country' is mandatory when either the Debtor Agent or Creditor Agent is a non-EEA SEPA PSP. If a Postal Address sub-element other than 'Address Line' and 'Country' is used, then 'Address Line' is forbidden. A combination of Address Line and Country is allowed. If 'Address Line' is not used, then at least Town Name and Country must be used.</u></p>
Debtor + Postal Address ++ Address Type	Identifies the nature of the postal address	FItoFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/AdrTp	No	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]

Change Request form

Field Name	Description	XML path	Mand.	TIPS Usage
Debtor + Postal Address ++ Country Code	Nation with its own government.	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/Ctry	No	Only schema validation is performed.
Debtor + Postal Address ++ Address Line	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/Adr Line	No	<u>Only schema validation is performed.</u> If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed.
Originator Identification Code	The Originator identification code	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id	No	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]
Originator Account Identification	Identification of the Originator Account	FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Id	Yes	Only schema validation is performed.
Originator Account + Type	Originator Account type used for Alias/Proxy	FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Tp	No	Only schema validation is performed.
Originator Account + Currency	Identification of the currency in which the account is held.	FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Ccy	No	Only schema validation is performed.
Originator Account + Proxy	<u>Specifies an alternate assumed name for the identification of the account.</u>	FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Prxy	No	<u>Only schema validation is performed.</u>
Originator Account + Name	The Alias or Proxy of the account of the Originator.	FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Nm	No	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]
Creditor	Party to which an amount of money is due.	FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr	Yes	Only schema validation is performed.
Creditor Name	The name of the Beneficiary	FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Nm	<u>Yes</u> No	Only schema validation is performed.

Change Request form

Field Name	Description	XML path	Mand.	TIPS Usage
Creditor Address	The address of the Beneficiary	FItoFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr	No	<p><u>STRUCTURED ADDRESS: Usage is recommended. 'Town Name' and 'Country' are mandatory. 'Address Line' is not allowed. It is recommended to provide as many structured elements as possible.</u></p> <p><u>HYBRID ADDRESS: 'Town Name' and 'Country' are mandatory. At least one occurrence of 'Address Line' is mandatory.</u></p> <p><u>UNSTRUCTURED ADDRESS: (As of 22 November 2026 at 03:30 CET only the use of structured and hybrid address will be allowed - based on available information at the moment of publication). At least one occurrence of 'Address Line' is mandatory. 'Postal Address' sub-elements other than 'Address Line' and 'Country' are forbidden. The use of 'Country' is mandatory when either the Debtor Agent or Creditor Agent is a non-EEA SEPA PSP. If a Postal Address sub-element other than 'Address Line' and 'Country' is used, then 'Address Line' is forbidden. A combination of Address Line and Country is allowed. If 'Address Line' is not used, then at least Town Name and Country must be used.</u></p>
Creditor + Postal Address ++ Address Type	Identifies the nature of the postal address	FItoFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/AdrTp	No	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]

Change Request form

Field Name	Description	XML path	Mand.	TIPS Usage
Creditor + Postal Address ++ Country Code	Nation with its own government.	FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/Ctry	No	Only schema validation is performed.
Creditor + Postal Address ++ Address Line	Information that locates and identifies a specific address, as defined by postal services, presented in free format text.	FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/Adr Line	No	<u>Only schema validation is performed.</u> If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are forbidden. A combination of 'Address Line' and 'Country' is allowed.
Creditor Identification	The Beneficiary identification code	FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id	No	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]
Creditor Account Identification	Identification of the Creditor Account	FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Id/	Yes	Only schema validation is performed.
Creditor Account + Type	Creditor Account type used for Alias/Proxy	FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Tp	No	Only schema validation is performed.
Creditor Account + Currency	Identification of the currency in which the account is held.	FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Ccy	No	Only schema validation is performed.
Creditor Account + Proxy	<u>Specifies an alternate assumed name for the identification of the account.</u>	<u>FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Prxy</u>	<u>No</u>	<u>Only schema validation is performed.</u>
Creditor Account + Name	The Alias or Proxy of the account of the Creditor.	FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Nm	No	Only schema validation is performed.
Ultimate Creditor	Ultimate party to which an amount of money is due.	FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtCdtr	No	Only schema validation is performed.
Ultimate Creditor Name	The name of the Beneficiary Reference Party	FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtCdtr/Nm	<u>Yes</u> No	Only schema validation is performed.

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Field Name	Description	XML path	Mand.	TIPS Usage
Ultimate Creditor + Postal Address	Ultimate Creditor Postal Address	FItoFICstmrCdtTrf/CdtTrfTxInf/UltmtCdtr/PstlAd r	No	<p><u>STRUCTURED ADDRESS: Usage is recommended. 'Town Name' and 'Country' are mandatory. 'Address Line' is not allowed. It is recommended to provide as many structured elements as possible.</u></p> <p><u>HYBRID ADDRESS: 'Town Name' and 'Country' are mandatory. At least one occurrence of 'Address Line' is mandatory.</u></p> <p><u>UNSTRUCTURED ADDRESS: (As of 22 November 2026 at 03:30 CET only the use of structured and hybrid address will be allowed - based on available information at the moment of publication). At least one occurrence of 'Address Line' is mandatory. 'Postal Address' sub-elements other than 'Address Line' and 'Country' are forbidden. The use of 'Country' is mandatory when either the Debtor Agent or Creditor Agent is a non-EEA SEPA PSP. If a Postal Address sub-element other than 'Address Line' and 'Country' is used, then 'Address Line' is forbidden. A combination of Address Line and Country is allowed. If 'Address Line' is not used, then at least Town Name and Country must be used.</u></p>
Ultimate Creditor Identification	The identification code of the Beneficiary Reference Party	FItoFICstmrCdtTrf/CdtTrfTxInf/UltmtCdtr/Id	No	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]

Change Request form

3) § 3.3.2.1.7 PaymentReturn (pacs.004.001.09)

[...]

Table 6 – pacs.004.001.09

Field Name	Description	XML path	Mand.	TIPS Usage
Message Identification	The Identification of the message.	PmtRtr/GrpHdr/MsgId	Yes	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]
Returned Instructed Amount	Amount of money to be moved between the debtor and the creditor, before deduction of charges, in the returned transaction.	PmtRtr/TxInf/RtrInstdAmt	No	Only schema validation is performed.
<u>Exchange Rate</u>	<u>Factor used to convert an amount from one currency into another. This reflects the price at which one currency was bought with another currency.</u>	<u>PmtRtr/TxInf/XchgRate</u>	<u>No</u>	<u>Only schema validation is performed.</u>
Charge Bearer	Specifies which party/parties will bear the charges associated with the processing of the payment transaction.	PmtRtr/TxInf/ChrgBr	No	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]
Return Reason Information + Additional Information	The specific reference of the bank initiating the Recall	PmtRtr/TxInf/RtrRsnInf/AddtlInf	Yes	Only schema validation is performed.
<u>Amount</u> + <u>Instructed Amount</u>	<u>Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.</u>	<u>PmtRtr/TxInf/OrgnITxRef/Amt/InstdAmt</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
Interbank Settlement Date	The Settlement Date of the Transaction.	PmtRtr/TxInf/OrgnITxRef/IntrBkSttlmDt	No	Only schema validation is performed.
Settlement Information	Specifies the details on how the settlement of the original transaction between the instructing agent and the instructed agent was completed.	PmtRtr/TxInf/OrgnITxRef/SttlmInf	No	Only schema validation is performed.

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Field Name	Description	XML path	Mand.	TIPS Usage
Scheme Identification Code	The identification code of the Scheme	PmtRtr/TxInf/OrgnITxRef/PmtTpInf/SvcLvl/Cd PmtRtr/TxInf/OrgnITxRef/PmtTpInf/LclInstrm/Cd	No <u>Yes</u>	Only schema validation is performed.
Category Purpose	The category purpose of the Instruction.	PmtRtr/TxInf/OrgnITxRef/PmtTpInf/CtgyPurp	No	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]
Debtor Account Identification	Identification of the Debtor Account	PmtRtr/TxInf/OrgnITxRef/DbtrAcct/Id	Yes	Only schema validation is performed.
Debtor Account + Type	Debtor Account type used for Alias/Proxy	PmtRtr/TxInf/OrgnITxRef/DbtrAcct/Tp	No	Only schema validation is performed.
Debtor Account + Currency	Identification of the currency in which the account is held.	PmtRtr/TxInf/OrgnITxRef/DbtrAcct/Ccy	No	Only schema validation is performed.
Debtor Account + Proxy	<u>Specifies an alternate assumed name for the identification of the account.</u>	<u>PmtRtr/TxInf/OrgnITxRef/DbtrAcct/Prxy</u>	<u>No</u>	<u>Only schema validation is performed.</u>
Debtor Account + Name	The Alias or Proxy of the account of the Debtor.	PmtRtr/TxInf/OrgnITxRef/DbtrAcct/Nm	No	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]
Creditor Account Identification	Identification of the Creditor Account	PmtRtr/TxInf/OrgnITxRef/CdtrAcct/Id	Yes	Only schema validation is performed.
Creditor Account + Type	Creditor Account type used for Alias/Proxy	PmtRtr/TxInf/OrgnITxRef/CdtrAcct/Tp	No	Only schema validation is performed.
Creditor Account + Currency	Identification of the currency in which the account is held.	PmtRtr/TxInf/OrgnITxRef/CdtrAcct/Ccy	No	Only schema validation is performed.
Creditor Account + Proxy	<u>Specifies an alternate assumed name for the identification of the account.</u>	<u>PmtRtr/TxInf/OrgnITxRef/CdtrAcct/Prxy</u>	<u>No</u>	<u>Only schema validation is performed.</u>
Creditor Account + Name	The Alias or Proxy of the account of the Creditor.	PmtRtr/TxInf/OrgnITxRef/CdtrAcct/Nm	No	Only schema validation is performed.
Ultimate Creditor + Name	Name of the Beneficiary Reference Party.	PmtRtr/TxInf/OrgnITxRef/UltmtCdtr/Pty/Nm	No	Only schema validation is performed.
Ultimate Creditor + Identification	Identification code of the Beneficiary Reference Party.	PmtRtr/TxInf/OrgnITxRef/UltmtCdtr/Pty/Id	No	Only schema validation is performed.
Purpose	Underlying reason for the payment transaction.	PmtRtr/TxInf/OrgnITxRef/Purp	No	Only schema validation is performed.

Change Request form

4) § 3.3.2.1.8 FIToFIPaymentStatusRequest (pacs.028.001.03)

[...]

Table 7 – Status investigation Message pacs.028.001.03

Field Name	Description	XML path	Mand.	TIPS Usage
Message Identification	Point to point reference, as assigned by the instructing party.	FIToFIPmtStsReq/GrpHdr/MsgId	Yes	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]
Category Purpose	The category purpose of the Instruction	FIToFIPmtStsReq/TxInf/OrgnlTxRef/PmtTpInf/CtgyPurp	No	Only schema validation is performed.
Scheme Identification Code	The identification code of the Scheme	FIToFIPmtStsReq/TxInf/OrgnlTxRef/PmtTpInf/SvcLvl/Cd FIToFIPmtStsReq/TxInf/OrgnlTxRef/PmtTpInf/LclInstrm/Cd	<u>No</u> Yes	Only schema validation is performed.
Originator BIC	The BIC code of the Originator Bank	FIToFIPmtStsReq/TxInf/OrgnlTxRef/DbtrAgt/FinlnstnId/BICFI	Yes	This field is used in combination with the requestor Distinguish Name to check user access rights.
<u>Purpose</u>	<u>Underlying reason for the payment transaction.</u>	<u>FIToFIPmtStsReq/TxInf/OrgnlTxRef/Purp</u>	<u>No</u>	<u>Only schema validation is performed.</u>

Table 8 – Request for Status Update on a Recall pacs.028.001.03

Field Name	Description	XML path	Mand.	TIPS Usage
Message Identification	Point to point reference, as assigned by the instructing party.	FIToFIPmtStsReq/GrpHdr/MsgId	Yes	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]
Settlement Amount	Amount.	FIToFIPmtStsReq/TxInf/OrgnlTxRef/IntrBkSttlmAmt	No	If not present, the message will be rejected by TIPS.
<u>Amount</u> <u>+ Instructed Amount</u>	<u>Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.</u>	<u>FIToFIPmtStsReq/TxInf/OrgnlTxRef/Amt/InstdAmt</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>

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Field Name	Description	XML path	Mand.	TIPS Usage
Settlement Date	The Settlement Date of the Transaction.	FIToFIPmtStsReq/TxInf/OrgnlTxRef/IntrBkSttlmDt	No	Only schema validation is performed.
Settlement Information	Specifies the details on the settlement.	FIToFIPmtStsReq/TxInf/OrgnlTxRef/SttlmInf	No	Only schema validation is performed.
Scheme Identification Code	The identification code of the Scheme	FIToFIPmtStsReq/TxInf/OrgnlTxRef/PmtTpInf/SvcLv/Cd FIToFIPmtStsReq/TxInf/OrgnlTxRef/PmtTpInf/LclInstrm/Cd	No Yes	Only schema validation is performed.
Category Purpose	The category purpose of the Instruction	FIToFIPmtStsReq/TxInf/OrgnlTxRef/PmtTpInf/CtgyPurp	No	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]
Debtor Account Identification	Identification of the Originator Account	FIToFIPmtStsReq/TxInf/OrgnlTxRef/DbtrAcct/Id	Yes	Only schema validation is performed.
<u>Debtor Account + Proxy</u>	<u>Specifies an alternate assumed name for the identification of the account.</u>	<u>FIToFIPmtStsReq/TxInf/OrgnlTxRef/DbtrAcct/Proxy</u>	No	<u>Only schema validation is performed.</u>
<u>Debtor Account + Type</u>	<u>Debtor Account type used for Alias/Proxy</u>	<u>FIToFIPmtStsReq/TxInf/OrgnlTxRef/DbtrAcct/Tp</u>	No	<u>Only schema validation is performed.</u>
<u>Debtor Account + Name</u>	<u>The Alias or Proxy of the account of the Debtor.</u>	<u>FIToFIPmtStsReq/TxInf/OrgnlTxRef/DbtrAcct/Nm</u>	No	<u>Only schema validation is performed.</u>
Debtor Agent	The BIC code of the Originator Bank	FIToFIPmtStsReq/TxInf/OrgnlTxRef/DbtrAgt/FinlnstnId/BICFI	Yes	This field is used in combination with the requestor Distinguish Name to check user access rights.
[...]	[...]	[...]	[...]	[...]
Creditor Account Identification	Identification of the Beneficiary Account	FIToFIPmtStsReq/TxInf/OrgnlTxRef/CdtrAcct/Id	Yes	Only schema validation is performed.
<u>Creditor Account + Proxy</u>	<u>Specifies an alternate assumed name for the identification of the account.</u>	<u>FIToFIPmtStsReq/TxInf/OrgnlTxRef/CdtrAcct/Proxy</u>	No	<u>Only schema validation is performed.</u>
<u>Creditor Account + Type</u>	<u>Creditor Account type used for Alias/Proxy</u>	<u>FIToFIPmtStsReq/TxInf/OrgnlTxRef/CdtrAcct/Tp</u>	No	<u>Only schema validation is performed.</u>
<u>Creditor Account + Name</u>	<u>The Alias or Proxy of the account of the Creditor.</u>	<u>FIToFIPmtStsReq/TxInf/OrgnlTxRef/CdtrAcct/Nm</u>	No	<u>Only schema validation is performed.</u>

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Field Name	Description	XML path	Mand.	TIPS Usage
Ultimate Creditor + Name	Name of the Beneficiary Reference Party.	FIToFIPmtStsReq/TxInf/OrgnTxRef/UltmtCdtr/Pty/Nm	No	Only schema validation is performed.
Ultimate Creditor + Identification	Identification code of the Beneficiary Reference Party.	FIToFIPmtStsReq/TxInf/OrgnTxRef/UltmtCdtr/Pty/Id	No	Only schema validation is performed.
<u>Purpose</u>	<u>Underlying reason for the payment transaction.</u>	<u>FIToFIPmtStsReq/TxInf/OrgnTxRef/Purp</u>	<u>No</u>	<u>Only schema validation is performed.</u>

5) § 3.3.2.2.16 FIToFIPaymentCancellationRequest (camt.056.001.08)

[...]

Table 9 – camt.056.001.08

Field Name	Description	XML path	Mand.	TIPS Usage
Assignment Identification	Uniquely identifies the case assignment.	FIToFIPmtCxlReq/Assgnmt/Id	Yes	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]
Original Transaction Reference	Attributes of the initially transaction which is to be cancelled.	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnTxRef	Yes	Only schema validation is performed.
<u>Amount</u> + Instructed Amount	<u>Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.</u>	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnTxRef/Amt/InstdAmt</u>	<u>Yes</u>	<u>Only schema validation is performed.</u>
Settlement Information	Specifies the details on the settlement.	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnTxRef/SttlmInf	No	Only schema validation is performed.
Scheme Identification Code	The identification code of the Scheme	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnTxRef/PmtTpInf/SvcLvl/Cd FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnTxRef/PmtTpInf/LclInstrm/Cd	No <u>Yes</u>	Only schema validation is performed.
Category Purpose	The category purpose of the Instruction	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnTxRef/PmtTpInf/CtgyPurp	No	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]
Debtor Account Identification	Identification of the Debtor Account	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnTxRef/DbtrAcct/Id	Yes	Only schema validation is performed.
<u>Debtor Account</u> + Proxy	<u>Specifies an alternate assumed name for the identification of the account.</u>	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnTxRef/DbtrAcct/Prxy</u>	<u>No</u>	<u>Only schema validation is performed.</u>

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Field Name	Description	XML path	Mand.	TIPS Usage
Debtor Account + Type	Debtor Account type used for Alias/Proxy	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/DbtrAcct/Tp	No	Only schema validation is performed.
Debtor Account + Name	The Alias or Proxy of the account of the Debtor.	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/DbtrAcct/Nm	No	Only schema validation is performed.
Debtor Agent	The identification of the Originator Bank.	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/DbtrAgt	No	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]
Creditor Account Identification	Identification of the Creditor Account	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/CdtrAcct/Id	Yes	Only schema validation is performed.
<u>Creditor Account</u> + Proxy	<u>Specifies an alternate assumed name for the identification of the account.</u>	<u>FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/CdtrAcct/Prxy</u>	No	<u>Only schema validation is performed.</u>
Creditor Account + Type	Creditor Account type used for Alias/Proxy	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/CdtrAcct/Tp	No	Only schema validation is performed.
Creditor Account + Name	The Alias or Proxy of the account of the Creditor.	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/CdtrAcct/Nm	No	Only schema validation is performed.
Ultimate Creditor + Name	Name of the Beneficiary Reference Party.	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/UlmtCdtr/Pty/Nm	No	Only schema validation is performed.
Ultimate Creditor + Identification	Identification code of the Beneficiary Reference Party.	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/UlmtCdtr/Pty/Id	No	Only schema validation is performed.
Purpose	Underlying reason for the payment transaction.	FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/Purp	No	Only schema validation is performed.

6) § 3.3.2.2.17 ResolutionOfInvestigation (camt.029.001.09)

[...]

Table 10 – camt.029.001.09

Field Name	Description	XML path	Mand.	TIPS Usage
Assignment + Identification	Uniquely identifies the case assignment.	RsItOfInvstgtn/Assgnmt/Id	Yes	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]
Interbank Settlement Amount	The amount of the transaction.	RsItOfInvstgtn/CxlDtIs/TxInfAndSts/OrgnlTxRef/IntrBkSttlmAmt	No	If not present, the message will be rejected by TIPS.

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Field Name	Description	XML path	Mand.	TIPS Usage
<u>Amount</u> + Instructed Amount	<u>Amount of money to be moved between the debtor and creditor, before deduction of charges, expressed in the currency as ordered by the initiating party.</u>	<u>RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/Amt/InstdAmt</u>	Yes	<u>Only schema validation is performed.</u>
Interbank Settlement Date	The Settlement Date of the Transaction.	RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/lntnrBkSttlmDt	No	Only schema validation is performed.
Scheme Identification Code	The identification code of the Scheme	RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/PmtTplnf/SvcLv/Cd RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/PmtTplnf/LclInstrm/Cd	No Yes	Possible values are checked within schema validation.
Category Purpose	The category purpose of the Instruction	RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/PmtTplnf/CtgyPurp	No	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]
Debtor Account Identification	Identification of the Debtor Account	RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/DbtrAcct/Id	Yes	Only schema validation is performed.
<u>Debtor Account</u> + Proxy	<u>Specifies an alternate assumed name for the identification of the account.</u>	<u>RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/DbtrAcct/Prxy</u>	No	<u>Only schema validation is performed.</u>
Debtor Account + Type	Debtor Account type used for Alias/Proxy	RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/DbtrAcct/Tp	No	Only schema validation is performed.
Debtor Account + Name	The Alias or Proxy of the account of the Debtor.	RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/DbtrAcct/Nm	No	Only schema validation is performed.
Debtor Agent	The Identification of the Originator Bank.	RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/DbtrAgt	No	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]
Creditor Account Identification	Identification of the Creditor Account	RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/CdtrAcct/Id	Yes	Only schema validation is performed.
<u>Creditor Account</u> + Proxy	<u>Specifies an alternate assumed name for the identification of the account.</u>	<u>RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/CdtrAcct/Prxy</u>	No	<u>Only schema validation is performed.</u>
Creditor Account + Type	Creditor Account type used for Alias/Proxy	RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/CdtrAcct/Tp	No	Only schema validation is performed.
Creditor Account + Name	The Alias or Proxy of the account of the Creditor.	RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/CdtrAcct/Nm	No	Only schema validation is performed.
Ultimate Creditor + Name	Name of the Beneficiary Reference Party.	RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/UlmtCdtr/Pty/Nm	No	Only schema validation is performed.

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Field Name	Description	XML path	Mand.	TIPS Usage
Ultimate Creditor + Identification	Identification code of the Beneficiary Reference Party.	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnITxRef/UltmtCdtr/Pty/Id	No	Only schema validation is performed.
Purpose	Underlying reason for the payment transaction.	RsltnOfInvstgtn/CxlDtls/TxInfAndSts/OrgnITxRef/Purp	No	Only schema validation is performed.

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
	U2A Interface
Settlement Engine	
X	Payment Transaction
	Liquidity Transfer
X	Recall
Queries and Reports	
X	Queries
	Reports
Other functions	
	Local Reference Data Management
	Statistics
	Complex Queries and Reports
	Mobile Proxy Look-up
Common Components	
	ESMIG
	CRDM
	Archiving
	Billing
	DMT
Operational Tools	
	SLA Reporting
	TMS
	Technical Monitoring

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	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	3.3.2.1.5 FIToFIPaymentStatusReport (pacs.002.001.10)	Application of all the changes explicitly described in the Change Request.
	3.3.2.1.6 FIToFICustomerCreditTransfer (pacs.008.001.08)	Application of all the changes explicitly described in the Change Request.
	3.3.2.1.7 PaymentReturn (pacs.004.001.09)	Application of all the changes explicitly described in the Change Request.
	3.3.2.1.8 FIToFIPaymentStatusRequest (pacs.028.001.03)	Application of all the changes explicitly described in the Change Request.
	3.3.2.2.16 FIToFIPaymentCancellationRequest (camt.056.001.08)	Application of all the changes explicitly described in the Change Request.
	3.3.2.2.17 ResolutionOfInvestigation (camt.029.001.09)	Application of all the changes explicitly described in the Change Request.
TIPS UHB		
Training documentation		
MyStandards	Usage Guidelines for non-Euro pacs.002	Application of all the changes explicitly described in the Change Request.
	Usage Guidelines for non-Euro pacs.008	Application of all the changes explicitly described in the Change Request.
	Usage Guidelines for non-Euro pacs.004	Application of all the changes explicitly described in the Change Request.

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	Usage Guidelines for non-Euro pacs.028	Application of all the changes explicitly described in the Change Request.
	Usage Guidelines for non-Euro camt.056	Application of all the changes explicitly described in the Change Request.
	Usage Guidelines for non-Euro camt.029	Application of all the changes explicitly described in the Change Request.
Other documents		
Impacted GDPR message / screen fields	n/a	n/a

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

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

Summary of functional impact:

In order to align TIPS to 'NPC010-01 2025 NCT Instant Rulebook version 1.0' and to 'NPC012-01 NCT Inst Inter-PSP Implementation Guidelines (IG) 2025 v1.0' issued respectively in November 2024 and in December 2024 and entering into force at 03:30 CET on 5 October 2025, an adaptation of TIPS Scope Defining Documents and MyStandards Usage Guidelines for non-euro currencies is required to cover the gaps explicitly requested by the Sveriges Riksbank and Danmarks Nationalbank and described in this Change Request text on the following messages used by the non-Euro communities: camt.029, camt.056, pacs.002, pacs.004, pacs.008, pacs.028.

Most of the new/amended fields are optional in TIPS and only subject to schema/application validations i.e. TIPS is not using them for internal processing and will not check the values contained inside those tags apart from applying schema/application validations against the proper XSD; however, a few changes require instead a little clarification.

In non-Euro pacs.008 customers now have the possibility to distinguish and use one between structured, unstructured and hybrid postal addresses for Ultimate Debtor, Debtor, Ultimate Creditor and Creditor until 22 November 2026 at 03:30 CET. Afterwards only the use of structured and hybrid addresses will be allowed by TIPS.

In non-Euro pacs.002, and for all the business cases, the two tags FIToFIPmtStsRpt/TxInfAndSts/StsId and FIToFIPmtStsRpt/TxInfAndSts/OrgnITxRef/PmtTplnf/LclInstrm/Cd become now mandatory meaning that those fields must be present in all the pacs.002 messages both exchanged between PSPs and sent by TIPS (e.g. in case of errors).

Regarding the changes described in the section "Additions for cross border transactions within the NPC Schemes", all the additional field will be introduced in the TIPS specifications for non-Euro currencies. This additional fields will not be used in the processing, meaning that a IP transaction managed in TIPS via the non-Euro model will be always managed by TIPS as a single currency transaction between the actors identified by the Debtor Agent and Creditor Agent BICs. Exchange rate, Instructed amount, Charges Information, Previous Instructing Agent 1 and 2, Intermediary Agent 1 and 2 fields will be ignored in the TIPS processing. In case the Debtor Agent account or the Creditor Agent account will be defined in TIPS/CRDM in a currency different from the one referred in the filed Interbank Settlement Amount, the transaction will be rejected, as happens today for the TIPS models which are not cross-currency. This design choice has been done due to the fact that cross-currency transactions are going to be managed in TIPS, starting from the R2025.JUN, via the TIPS cross-currency model foreseen by TIPS.0064.URD and TIPS.0065.URD. The way in which the TIPS cross-currency model should evolve by virtue of (i) these changes in the NPC Inst scheme and (ii) the future OLO scheme for NPC (probably published in November 2027) should still to be discussed and agreed by the TIPS Cross-Currency Workstream.

TIPS message specifications for non-Euro currencies for camt.029, camt.056, pacs.002, pacs.004, pacs.008, pacs.028 should be updated in order to include the abovementioned changes. When applicable (i.e. camt.029, pacs.008, pacs.028) changes stemming from TIPS-0089-SYS have been applied on top of the one already foreseen for TIPS-0083-SYS.

New execution sub-timelines within the prescribed maximum execution timeline of 10 seconds (Art 5a (4) (c), amended SEPA Regulation) will be implemented on NCT Inst side, exploiting synergies with TIPS-0087-SYS. TIPS functional impacts on SCTInst system parameters (valid for NCT Inst as well) have already been taken into account in that Change Request (TIPS-0089-SYS has therefore no impact) and can be summarized as follows:

1. *SCTInst Timestamp Timeout* has been amended from 20 to 7 seconds;
2. *Beneficiary Side Offset* parameter is reduced from 1 second to 0 second taking into consideration the new strict sub-timelines;
3. *Sweeping Timeout* parameter has been amended from 5 to 2 seconds;

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4. *Investigation offset (non-Euro currency)* parameter has been updated to -5 seconds for SEK and reference to DKK currency has been added (2 seconds).

An update of the TIPS functional documentation is required in the following areas, to keep track of the editorial changes and the amendment to the message specifications from this Change Request:

- TIPS UDFS;
- Message schema camt.029, camt.056, pacs.002, pacs.004, pacs.008, pacs.028 for non-Euro community and related message example, when needed.

Summary of application development impact:

Impacts on “TIPS Core”

- *XSD schema and JAXB parsers* update for camt.029, camt.056, pacs.002, pacs.004, pacs.008, pacs.028.
- *Message Router*: Update processing of pacs.008 messages for expiration check to take into account the new rules for timeout management and for other updated validation rules.
- *Message Router*: Update processing of pacs.002 messages for expiration check to take into account the new rules for timeout management and for other updated validation rules.
- *Message Router* - Update processing of pacs.004 for updated validation rules.
- *Message Router* - Update processing of pacs.028 for updated validation rules.
- *Message Router* - Update processing of camt.029 for updated validation rules.
- *Message Router* - Update processing of camt.056 for updated validation rules.
- *Message Router* - Message Sweeper – Revise the verification logic for NPC payment expiration.
- *TIPS Responder (aka TIPS Counterparty Simulator)* - UPD - Sending simulated responses pacs.008/pacs.004/camt.029 messages as a response to camt.056 messages.

Testing tool and Contingency Message Application – Modify template repository for camt.029, camt.056, pacs.002, pacs.004, pacs.008, pacs.028.

Summary of infrastructure impact:

No impact.

Summary of operational impact:

No impact.

Summary of security impact:

See Change Request Analysis.