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:** 28 March 2025
Request title: Alignment of TIPS Messages with ISO Maintenance Release (MR) 2025		**Request ref. no:** TIPS-0097-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:** DA completed	

Reason for change and expected benefits/business motivation:

Following the unfreeze strategy of TARGET Services, the change request TIPS-0072-SYS will ensure the upgrade to ISO MR 2020-2024 of the TIPS registered messages and will be deployed as part of TIPS R2026.JUN. As a subsequent step, the purpose of this change request is the implementation of the ISO Maintenance Release (MR) 2025, required within the overall plan for yearly updates of the ISO messages versions in use in TIPS.

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 2025, 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 for euro, non-euro and cross-currency, as they are under the EPC and NPC scopes for instant payments and, thus linked to the ISO MR 2019 which means that a two years' maintenance cycle applies:
  - pacs.008, pacs.002, camt.056, pacs.004, camt.029, pacs.028

- The following TIPS messages as no change to the current version was identified as part of ISO MR 2025:
  - acmt.010, acmt.011, acmt.015, camt.003, camt.004, camt.005, camt.006, camt.011, camt.019, camt.050, reda.016, reda.022.

To ensure ISO 20022 compatibility with ISO MR 2025, it is necessary to migrate the TIPS messages to the newly ISO registered message versions. The impacted messages, compared to the latest ISO MR 2024 update stemming from TIPS-0072-SYS, are:
- camt.025, will be migrated from camt.025.001.07 to camt.025.001.09
- camt.025 RTGS-TIPS, will be migrated from camt.025.001.07 to camt.025.001.09
- camt.052, will be migrated from camt.052.001.12 to camt.052.001.13
- camt.053 GL, will be migrated from camt.053.001.12 to camt.053.001.13
- camt.053 Statement of Account will be migrated from camt.053.001.12 to camt.053.001.13
- camt.054, will be migrated from camt.054.001.12 to camt.054.001.13

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 change request since they are managed via the change request T2-147-SYS "Upgrade of T2 messages to ISO MR 2025":

> ➢ camt.025.

As a consequence of the migration to the ISO MR 2025 of the messages used in the T2-CLM – TIPS interface described in the T2-147-SYS, this change request contains the consequent impact to the TIPS-RTGS interface. In particular, following messages are impacted:

- camt.025;
- 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.

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Description of requested change:

ISO Maintenance Release changes and the migration to ISO registered version

The alignment of TIPS messages to ISO Maintenance Releases 2025 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 change request, as a result of the Detailed Assessment.

The full list of changes that were part of the ISO MRs 2025 ("ISO CRs") can be found here:
http://www.iso20022.org/catalogue_of_change_requests.page

In addition, SWIFT MT Standards Releases (SRs) 2025 may also have an impact on ISO messages. The full list of changes that were part of the SWIFT MT SRs 2025 ("CRs" without ISO equivalent) can be found in MyStandards:
https://www2.swift.com/mystandards/#/changerequest (access restricted to MyStandards registered users).

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.

Change Request form

Submitted annexes / related documents:

A file named TIPS_0097_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_0097_SYS-attac
hment.xlsx

Proposed wording for the Change request:

Please note that, while the wording <u>underlined once</u> is only proposed for change request TIPS.0097.SYS, the proposed wording <u>underlined twice</u> is already foreseen by the change request TIPS.0072.SYS and is reported here, when applicable, just for the sake of completeness.

TIPS UDFS

The UDFS will be updated in line with the necessary changes due to the Standards Release 2025.

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 2025.

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 2025.

The annex lists all changes on the TIPS messages, the new versions of the messages will be reflected in training slides.

ESMIG UDFS R2025.JUN

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.050.001.0<u>7</u>	Creditor Account Type	This field must not be included in the request. The message will be rejected in that case.	LqdtyCdtTrf/LqdtyCdtTrf/CdtrAcct/Tp	L099	camt.025.001.0<u>79</u>
camt.050.001.0<u>7</u>	Debtor Account Type	This field must not be included in the request. The message will be rejected in that case.	LqdtyCdtTrf/LqdtyCdtTrf/DbtrAcct/Tp	L099	camt.025.001.0<u>79</u>

ISO Code	Field/Group	Check to be performed	X-Path	ERROR Code	Output message
camt.050.001.0~~7~~	Settlement Date	This must be included in outgoing Credit Transfer. It must be filled with the stored RTGS business date.	LqdtyCdtTrf/LqdtyCdtTrf/SttlmDt	L099	camt.025.001.0~~7~~9

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.050.001.0~~7~~	Creditor Account Type	This field must not be included in the request. The message will be rejected in that case.	LqdtyCdtTrf/LqdtyCdtTrf/CdtrAcct/Tp	L099	camt.025.001.0~~7~~9
camt.050.001.0~~7~~	Debtor Account Type	This field must not be included in the request. The message will be rejected in that case.	LqdtyCdtTrf/LqdtyCdtTrf/DbtrAcct/Tp	L099	camt.025.001.0~~7~~9
camt.050.001.0~~7~~	Settlement Date	This must be included in outgoing Credit Transfer. It must be filled with the stored RTGS business date.	LqdtyCdtTrf/LqdtyCdtTrf/SttlmDt	L099	camt.025.001.0~~7~~9

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.025.001.0~~7~~9

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

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Outcome/Decisions:

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

Change Request form

	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.050_Liquidity management FN.070_Queries, reports, notifications and statistics	Messages versions updated.
MyStandards	Usage Guidelines for: • camt.025 • camt.025 RTGS-TIPS • camt.052 • camt.053 • camt.053 GL • camt.054	Changes outlined in the tracking xls to be implemented in MyStandards.
Other documents	MEPT Implementation Guide	
Impacted GDPR message / screen fields		

Change Request form

Overview of the impact of the request on TIPS (L2 view)
Summary of functional, development, infrastructure, operational and security impacts

<u>Summary of functional impact</u>:

Following the implementation of TIPS-0072-SYS (ISO Maintenance Release 2020-2024), the implementation of the ISO Maintenance Release (MR) 2025 is required within the overall plan for yearly updates of the ISO messages versions in use in TIPS. The upgrade to ISO MR 2025 will ensure an alignment of TIPS registered messages to the latest ISO versions of the base messages and usage guidelines.

The full list of impacted messages is therefore the following[1]:
- camt.025
- camt.025 RTGS-TIPS
- camt.052
- camt.053
- camt.053 GL
- camt.054

The following messages part of the TIPS-RTGS interface will be aligned to the ISO MR2025 as well:
- camt.025;
- 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 accordingly with the T2 CR T2-147-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 camt.025, camt.025 RTGS-TIPS, camt.052, camt.053, camt.053 GL, camt.054;
- TIPS Training material.

<u>Summary of application development impact</u>:

<u>List of Changes</u>

<u>*ESMIG*</u>

The XSD schema Repository has to be updated by adding the updated schemas for the following messages: camt.025, camt.025 RTGS-TIPS, camt.052, camt.053, camt.053 GL, camt.054

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

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[1] Excluding messages under EPC/NPC/Cross-Currency scopes and CoCo messages used in TIPS but migrated via dedicated T2/T2S Change Requests, the messages not impacted by this migration are: acmt.010, acmt.011, acmt.015, camt.003, camt.004, camt.005, camt.006, camt.011, camt.019, camt.050, reda.016, reda.022.

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 messages:

- *Message Router – Generation and sending of camt.052 to external parties*
- *Message Router – Generation and sending of camt.053 to external parties*
- *Message Router – Generation and sending of camt.054 to external parties*
- *Message Router – Parsing and syntax check for camt.025 from RTGS*
- *Message Router – Generation and sending of camt.025 to RTGS*

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 new schemas for the following messages: camt.025 RTGS-TIPS, camt.053 GL.

The CLM Adapter parsers/serializers have to be updated to handle the new schemas.
Specifically for camt.025, the inbound flow has to be updated to cope with new hierarchy 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 new schemas for the following messages: camt.025.

New 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.

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: camt.025, camt.025 RTGS-TIPS.

Additional Services

No Impact.

EIDB

No Impact

TIPS Counterparty Simulator

No Impact.

CoCo

No Impact.

Note1: Given that message schemas will be modified, it will be determined at a later stage which deployment option to adopt for releasing the Message Router service for this CR in Production

Summary of infrastructure impact:

None

Summary of operational impact:

None

Summary of security impact:

See Change Request Analysis.