

Change Request form

General Information (Origin of Request)		
<input checked="" 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: European Central Bank	Institution:	Date raised: 27 March 2025
Request title: TIPS Broadcasts - A2A implementation		Request ref. no: TIPS-0094-URD
Request type:		
1. Legal/business importance parameter: medium	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: Central Bank	Status: DA completed	

Reason for change and expected benefits/business motivation:

With TIPS-0014-URD “TIPS Broadcasts – U2A implementation”, the functionality of creating and receiving broadcasts will be introduced for the user-to-application (U2A) channel as part of TIPS R2025.JUN.

TIPS actors indeed need prompt notice in case of insolvency or unavailability of a party. In fact, following the new version of the EPC SCT Inst scheme ([EPC004-16 2025 SCT Instant Rulebook v1.0](#)), the 24 hours a day rule has been revised with the following text: “*Barring any planned maintenance or planned downtime for such services whereby such periods of non-availability are both foreseeable and short, and the Payment Service Users have been informed in advance of those periods of nonavailability*”, which means that planned downtime can now be envisaged as long as the PSP has informed about its unavailability.

While TIPS-0014-URD “TIPS Broadcasts – U2A implementation” introduced this functionality in TIPS for the U2A channel, the present change request will allow the TIPS actors to receive broadcast messages also towards the application-to-application (A2A) channel, if the TIPS actor has subscribed for A2A broadcast messages. This will give the TIPS actors the possibility to stop sending or to resume sending instant payments automatically based upon the information received.

Furthermore, to prevent misuse of the broadcast functionality, the 4-eyes principle will be introduced in the *Broadcast – New* screen.

Description of requested changes:

The purpose of this CR is to complement the broadcast function already provided with the TIPS-0014-URD by enabling the receiving of broadcast messages by TIPS actors over the application-to-application (A2A) channel by means of a dedicated XML ISO 20022 message. The broadcast message should be a structured message based on the System Event Notification (admi.004). The aim would be to have the structure as close as possible to the admi.004 message already in use by T2.

A2A broadcast messages shall be sent by TIPS to all parties which subscribed for its reception in CRDM.

This change request shall also introduce the 4-eyes principle in the *Broadcast – New* screen. The objective is to strengthen operational security and ensure proper usage of TIPS Broadcasts, with the added benefit of reducing the risks of misuse or spamming (see existing guidance outlined in the TARGET Guideline and InfoGuide).

Submitted annexes / related documents:

[TIPS-0014-URD - TIPS Broadcasts - U2A implementation](#)

Proposed wording for the Change request:

TIPS UHB R2025.OCT

Change Request form

1) § 4.7.1.1. Broadcast – New screen

Context of Usage This screen contains a number of fields regarding broadcasts. The user can enter new data. Afterwards the user can proceed further by clicking on the buttons below and send manual broadcasts to all TIPS Actors or to those using the same currency.

The screen allows the user to enter a message and to broadcast it to all TIPS Actors or to those using a specific currency.

The user can use this screen either in 2-eyes or in 4-eyes mode. This function is available in both U2A and A2A mode.

Screen Access | Broadcast box >> Click on the *Broadcast* button >> *Search/List* Screen >> Click on the *New* button

[...]

TIPS UDFS R2025.OCT

2) § 1.3.1.5 Reference data for parties in TIPS

The following diagram shows the conceptual data model for party reference data in TIPS. All related entities, attributes and relationships between different entities are described in detail in the rest of this section.

[...]

Table 1 – Party reference data

Attribute	Description
Party BIC	11-character Business Identifier Code (BIC11) to uniquely identify the party in TIPS.
Party Type	Type of party. The exhaustive list of party types is as follows: <ul style="list-style-type: none"> • TIPS Operator • Central Bank • Participant • Ancillary System • Reachable Party
Country	Country code of the Central Bank the party belongs to.
Party Technical Address	Distinguished Names defined for the receipt of messages relevant for the Party as account owner, such as reports, <u>broadcasts</u> and floor/ceiling notifications.
Blocking Status	Blocking status for the Party, only relevant for TIPS Participants. Exhaustive list of possible values: <ul style="list-style-type: none"> - Blocked for credit; - Blocked for debit; - Blocked for credit and debit; - Unblocked.

Change Request form

3) § 2.1 Message Routing

In A2A mode, TIPS Actors and TIPS can exchange messages and files by means of two types of transfer services:

[...]

Table 2 – Network services

Data Exchange	Inbound transfer services	Outbound transfer services
Instant Payment transactions	Instant messaging	Instant messaging
[...]	[...]	[...]
Notifications	n/a	Instant messaging
<u>Broadcasts</u>	<u>n/a</u>	<u>Instant messaging</u>
Reports (push)	n/a	File-based, store-and-forward
Raw data and General Ledger	n/a	File transfer to T2-CLM
General Ledger message	n/a	Instant messaging to any external RTGS System

[...]

- Outbound messages: TIPS shall ensure that there is a many-to-one relation between Beneficiary Participant or Reachable Party and receiver distinguished names, meaning that any given Beneficiary Participant BIC may be linked to one and only one Distinguished Name for the receipt of instant payment messages. The couple (DN, BIC) is stored in the "Outbound DN-BIC Routing" table. In addition, it is possible to configure separate Distinguished Names per TIPS Participant as "Party Technical Addresses"; one for the receipt of broadcasts and notifications relevant for account owners, such as floor/ceiling notifications, and one or more for the receipt of reports. The types of messages to be routed to each Party Technical Address can be configured through a Routing configuration.

[...]

Based on the transaction types and on the role assumed by the Actors, the following table specifies the type of outbound routing used for the different data exchange scenarios.

Change Request form

Table 3 – Outbound routing

Data Exchange	Outbound DN-BIC	Party Technical Address + Routing	Sender DN
Instant Payment transactions answer (Originator role)	x	x	✓
[...]	[...]	[...]	[...]
Notifications	x	✓	x
<u>Broadcasts</u>	<u>x</u>	<u>✓</u>	<u>x</u>
Reports	x	✓	x

Entering in detail on the single message:

[...]

- “Party Technical Address” is used in combination with the “Routing Configuration” for the specific message to select the correct DN for a TIPS actor in case of:
 - Notifications, for the Owner of the Account/CMB, i.e.
 - Floor/Ceiling notification on Account/CMB;
 - Credit/Debit notification on Account.
 - Broadcasts.
 - Reports sent to the subscribing TIPS actors.

[...]

4) § 3.3.1 List of messages

In the following table, messages are grouped by ISO 20022 business domain.

Table 4 – List of messages for SCT^{Inst} scheme

ISO Message	Message Name	Scenario
Payments Clearing and Settlement		
pacs.002.001.10	FIToFIPaymentStatusReport	Settlement of Instant Payments Settlement of Recall Investigation
[...]	[...]	[...]
Reference Data (reda)		
reda.016.001.01	PartyStatusAdvice	Reference data maintenance

Change Request form

ISO Message	Message Name	Scenario
reda.022.001.01	PartyModificationRequest	Reference data maintenance
<u>Administration (admi)</u>		
admi.004.001.02	<u>SystemEventNotification</u>	<u>Broadcast</u>

Table 103 – List of messages for non-Euro schemes

ISO Message	Message Name	Scenario
<u>Payments Clearing and Settlement</u>		
pacs.002.001.10	FIToFIPaymentStatusReport	Settlement of Instant Payments Settlement of Recall Investigation
[...]	[...]	[...]
<u>Reference Data (reda)</u>		
reda.016.001.01	PartyStatusAdvice	Reference data maintenance
reda.022.001.01	PartyModificationRequest	Reference data maintenance
<u>Administration (admi)</u>		
admi.004.001.02	<u>SystemEventNotification</u>	<u>Broadcast</u>

[...]

5) § 3.3.2.5 Administration (admi)

§ 3.3.2.5.1 SystemEventNotification (admi.004.001.02)

The SystemEventNotification message is used to provide broadcast information regarding immediate/planned downtime or in case of suspension, e.g. due to insolvency. Free text broadcasts are also allowed.

References/links

The schema and the related documentation in XSD/EXCEL/PDF format as well as the message examples are provided within the MyStandards repository under the following link:

<https://www.swift.com/mystandards/TIPS/admi.004.001.02>

Change Request form

Table xxx – SystemEventNotification (admi.004.001.02)

Field Name	Description	XML path	Mand.	TIPS Usage
<u>Event Code</u>	<u>The broadcast type</u>	<u>SysEvtNtfctn/EvtInf/EvtCd</u>	<u>Yes</u>	<u>Broadcast Type:</u> - IDWS : Immediate Downtime Start; - IDWE : Immediate Downtime End; - PDWN : Planned Downtime; - INSL : Insolvency; - FREE : Free Text.
<u>Event Parameters</u>	<u>Parameters reported for each type of broadcast</u>	<u>SysEvtNtfctn/EvtInf/EvtParam</u>	<u>No</u>	Parameters for event code IDWS : - Parameter 1 : BIC object of the Immediate Downtime; - Parameter 2 : BIC of the broadcast sender. Parameters for event code IDWE : - Parameter 1 : BIC object of the Immediate Downtime; - Parameter 2 : BIC of the broadcast sender. Parameters for event code PDWN : - Parameter 1 : BIC object of the Planned Downtime; - Parameter 2 : timestamp of the start of the planned downtime, expressed in UTC with format YYYY-MM-DDTHH:MM:SSZ; - Parameter 3 : timestamp of the end of the planned downtime, expressed in UTC with format YYYY-MM-DDTHH:MM:SSZ; - Parameter 4 : BIC of the broadcast sender. Parameters for event code INSL : - Parameter 1 : BIC object of the Insolvency; - Parameter 2 : BIC of the broadcast sender. Parameters for event code FREE : - Parameter 1 : BIC of the broadcast sender.
<u>Event Description</u>	<u>Additional free text included in the broadcast</u>	<u>SysEvtNtfctn/EvtInf/EvtDesc</u>	<u>No</u>	Always reported for event code FREE .

Change Request form

Field Name	Description	XML path	Mand.	TIPS Usage
<u>Event Time</u>	<u>Timestamp of the broadcast generation</u>	<u>SysEvtNtfctn/EvtInf/EvtTm</u>	<u>Yes</u>	<u>Date and time related to the production of the broadcast, expressed in UTC.</u>

CRDM UDFS R2025.JUN

1) § 1.2.3.2 Message subscription parameter types

The table below describes the exhaustive list of parameter types that CSDs and Central Banks can use for configuring their message subscription rule sets.

Table 1 - Message subscription Parameter Types

Change Request form

PARAMETER TYPE	APPLICABLE SERVICE/COMPONENT	DESCRIPTION
Message Type	TIPS, T2S, T2 (CLM/RTGS), CRDM	<p>It specifies the type of message, depending on the service. Possible values depend on the specific service for which messages are being subscribed and are listed below.</p> <p>For TIPS:</p> <ul style="list-style-type: none"> SystemEventNotification (admi.004) BankToCustomerDebitCreditNotification (camt.054) BillingReport (camt.077) <p>For CLM:</p> <ul style="list-style-type: none"> SystemEventNotification (admi.004) ReturnBusinessDayInformation (camt.019) BankToCustomerDebitCreditNotification (camt.054) PaymentStatusReport (pacs.002) <p>For RTGS:</p> <ul style="list-style-type: none"> SystemEventNotification (admi.004) ReturnBusinessDayInformation (camt.019) ResolutionOfInvestigation (camt.029) BankToCustomerDebitCreditNotification (camt.054) PaymentStatusReport (pacs.002) BillingReport (camt.077) <p>[...]</p>
Instruction Type	T2S	<p>It specifies the type of instruction included in the message. Refer to section "Instruction Types" in the T2S UDFS for the exhaustive list of instruction types.</p>
[...]	[...]	[...]

ESMIG UDFS R2025.JUN

1) § 1.2.3.4 Common rules for message and file transfer services

This section describes the rules of the transfer services envisaged in ESMIG for A2A messages and files exchange. The configuration of the routing is described in details in the UDFS of the CRDM (see CRDM User Detailed Functional Specifications).

[...]

Change Request form

Table 5 - ESMIG business data exchanges and network services features

BUSINESS DATA EXCHANGES	SERVICE / COMPONENT	INBOUND COMMUNICATION	OUTBOUND COMMUNICATION
Settlement-related messages	TIPS	Instant messaging	Instant messaging
General Ledger	ECONS II	n/a	Message-based, real-time File-based, store-and-forward
<u>Broadcast</u>	<u>TIPS</u>	<u>n/a</u>	<u>Instant messaging</u>

[...]

As to the outbound communication, Table 2 shows that ESMIG sends:

- All settlement related messages for TIPS (i.e., Instant Payment transactions, positive Recall answers and Liquidity Transfers), non-settlement related message and LRDM updates for TIPS using a message-based network service. In all cases the transfer service is instant messaging;
- All outgoing settlement-related messages (i.e., status advices, notifications, etc.) for CLM/RTGS/ECONS II and responses related to reference data updates for CRDM using either a message-based or a file-based network service. In both cases, the transfer service is store-and-forward;
- All queries, investigations broadcasts and notifications for TIPS using an instant messaging network service;

[...]

MyStandards

1) MyStandards Usage Guidelines for TIPS admi.004.001.02

Creation of dedicated Usage Guidelines in TIPS MyStandards for admi.004.001.02 with a dedicated example in the Sample Message section.

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
-

Change Request form

Outcome/Decisions:

Change Request form

L3 analysis - General Information	
Impact on TIPS	
Business Interface	
X	A2A Interface
X	U2A Interface
Settlement Engine	
	Payment Transaction
	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
X	CRDM
	Archiving
	Billing
	DMT
Operational Tools	
	SLA Reporting
	TMS
	Technical Monitoring

Change Request form

	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	1.3.1.5 Reference data for parties in TIPS	Reference to broadcast added.
	2.1 Message Routing	References to broadcast added.
	3.3.1 List of messages	Addition of admi.004.001.02 to the three, already existing, lists of messages.
	3.3.2.5 Administration (admi)	New admi section
	3.3.2.5.1 SystemEventNotification (admi.004.001.02)	Entirely new section containing the full message specification details and the MyStandards link for the admi.004.001.02
TIPS UHB	4.7.1.1. Broadcast – New screen	Reference to 4-eyes and A2A mode added
Training documentation	FN.020_Access to TIPS_v1.8_0	Update of available functionalities
	FN.070_Queries, reports, notifications and statistics_v1.8_0	Update to describe broadcast functionality
Other documents		
CRDM UDFS	1.2.3.2 Message subscription parameter types	Addition of admi.004 as message which can be subscribed for the TIPS Service.
ESMIG UDFS	1.2.3.4 Common rules for message and file transfer services	Amendments to include the new broadcast transmission
MyStandards	Usage Guidelines for admi.004	Creation of a dedicated Usage Guideline for the admi.004, together with its xml sample.
Impacted GDPR message / screen fields	n/a	n/a

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

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

Summary of functional impact:

The purpose of this CR is to enhance the TIPS broadcast functionality, already partially introduced with TIPS-0014-URD for what concerns CRDM privileges and TIPS U2A screens, with a new A2A broadcast functionality. This entails the creation of a new customized A2A schema for ISO20022 admi.004 XML message and an update of the existing CRDM Message Subscription Rule functionality in order to allow TIPS actors to properly subscribe and receive the admi.004 broadcast messages.

The admi.004 will be received by all its subscribers, upon an U2A-generated broadcast message sent by the Service Operator, Central Banks or CB participants. Being it similar, the new A2A functionality will be exploited by using the same mechanism used in camt.054 notifications i.e. through a TANSL linking the PTA with a *.NOTIF Network Service. It follows that any already working TIPS Notification configuration, will be suitable for the sending of TIPS Broadcasts as well, provided that the new admi.004 Message Subscription Rule is created.

This change request will also introduce the management of 4-eyes mode in the TIPS U2A Broadcast New screen.

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;
- TIPS UHB
- ESMIG UDFS;
- CRDM UDFS;
- New message schema admi.004 and related message example;
- TIPS Training Material

Summary of application development impact:

Impacts on "TIPS Core"

- *XSD Schema Repository and JAXB Parser*
The new admi.004 XSD schema has to be added and the related parser/serializer modules have to be implemented.
- *CRDM Importer*
The *CRDM Importer* and the related *TIPS Reference Data* model shall be amended to take into consideration the new FL_BROADCAST_NOTIF filed added to the VIPSPART entity
- *TIPS UI*
 - Add the *4-eye mode* to the "New Broadcast" screen
 - Add the *Message Router* notification flow to the Broadcast creation procedure
- *TIPS Message Router*
Add a new processing flow for incoming admi.004 messages from the TIPS UI. Upon receiving the trigger from the TIPS UI the Message Router has to retrieve the list of subscribers for the received broadcast message and send the admi.004 to them, according to their routing information.

Change Request form

Impacts on Common Components

- *CRDM Backend*
 - CRDM *Create Message Subscription Rule* and *Update Message Subscription Rule* functions shall be amended in order to allow the insertion of admi.004 rules inside a TIPS Rule Set.
 - The VIPSPART view has to be amended by adding a new FL_BROADCAST_NOTIF field, to be filled looking at the message subscriptions of the involved Party. When a given Party has a TIPS subscription to the admi.004 message, the value of that field shall be set to 'T'.
- *CRDM UI*

The *New/Update Message Subscription Rule Set* Screens shall be amended to allow specifying the admi.004 Message Type when handling *Message Subscription Rules* linked to the TIPS service.

Summary of infrastructure impact:

No impact

Summary of operational impact:

No impact

Summary of security impact:

See Change Request Analysis.