

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: non-EUR central banks	Institution: Sveriges Riksbank, Danmarks Nationalbank	Date raised: 09 August 2024
Request title: TIPS non-euro XSD: needed updates towards NCT Inst 2023 scheme & IGs version		Request ref. no: TIPS-0083-SYS
Request type:		
1. Legal/business importance parameter: High	2. Market implementation efforts parameter – Stakeholder impact: Low	
3. Operational impact: Low	4. Financial impact parameter: Low	
5. Functional/ Technical impact: Low	6. Interoperability impact: High	
Requestor Category: TIPS-WG members		Status: Allocated to a Release

Reason for change and expected benefits/business motivation:

The EUR instant payments are regulated by the European Payments Council (EPC) SEPA Instant Credit Transfer (SCT Inst) rulebook and Implementation Guidelines (IGs).

The non-EUR instant payments for the Nordic communities (DKK, SEK and NOK) are regulated by the Nordic Payments Council (NPC) Instant Credit Transfer (NCT Inst) Scheme Rulebook and IGs. The NPC Instant Credit Transfer Scheme 2023 entered into effect on November 19, 2023.

There are differences between the EPC SEPA Credit Transfer Rulebook and the NPC Credit Transfer Rulebook.

In the preparations for the Danish market to join TIPS for Danish kroner, the Danish community have made an extensive walkthrough of the NCT Inst IG and compared it to the non-euro xsd currently supported in TIPS. Several differences have been found that are restricting the participants to fully comply to the NCT Inst rulebook.

This document describes the needed changes to correct these differences. Furthermore, the NPC will update its rulebook for 2025. It needs to be noted that the changes needed for TIPS non-euro to be compliant for the NCT Inst 2025 (i.e. the updated version of the scheme to be published soon by the NPC) rulebook will be described in another CR and will not be covered in this document.

Description of requested changes:

Correction of differences between NCT Inst and TIPS non-euro XSDs

Changes needed to camt.029.001.09

Missing ISO-codes for element Code

Element RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/Rsn/Cd should according to the NPC specifications¹ allow for the following ISO-codes:

- CUST
- LEGL
- ARDT
- AC04

¹ NPC INSTANT CREDIT TRANSFER INTER-PSP IG 2023 version 1.3

Change Request form

- AM04
- NOAS
- NOOR

The current TIPS non-euro XSD allows for:

- AGNT
- CUST
- LEGL

This means that AGNT should be removed from the TIPS non-euro XSD and the following codes should at the same time be added:

- ARDT
- AC04
- AM04
- NOAS
- NOOR

Missing occurrences for element *Additional Information*

The element `RsltnOfInvstgtn/CxIDtls/TxInfAndSts/CxIStsRsnInf/AddtInf` is optional and it is possible to repeat the element for up to 11 times. The element should be mandatory and it should be allowed to repeat the element for up to 13 occurrences.

Element	Current multiplicity	New multiplicity
<code>RsltnOfInvstgtn/CxIDtls/TxInfAndSts/CxIStsRsnInf/AddtInf</code>	0..11	1..13

Table 1

Changes needed to pacs.008.001.08

The current pacs.008 for TIPS non-euro XSD has two elements with unlimited multiplicity. However, the supported messages such as camt.029, camt.056 and pacs.004 only allow for one occurrence. This creates issues with the rulebook since it should be possible to provide an exact copy of all the attributes in the original payment. The preferred way to solve this, is to change the multiplicity for the pacs.008 to be according to Table 2.

The IGs state that these fields can have an unlimited number of occurrences. However, this is not the preferred technical solution nor is it a requirement from the market participants. The Riksbank and Nationalbanken suggest to use the fix number "1" instead of an unlimited number.

Pacs.008.001.08	Current multiplicity	New multiplicity
<code>/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocAmt/DscntApldAmt</code>	0..n	0..1
<code>/Document/FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocAmt/TaxAmt</code>	0..n	0..1

Table 2

Change Request form

Changes needed to pacs.028.001.03

According to the IGs, the current non-euro version of the pacs.028 is missing the element Purpose and a sub-element. The following element needs to be allowed in the pacs.028 according to Table 3.

Element path	Current multiplicity	New multiplicity
FIToFIPmtStsReq/TxInf/OrgnITxRef/Purp	0..0	0..1
FIToFIPmtStsReq/TxInf/OrgnITxRef/Purp/Cd	n/a	1..1

Table 3

Submitted annexes / related documents:

NCT INST Rulebook and IG 1.3: [NPC Instant Credit Transfer Scheme Rulebook \(nordicpaymentscouncil.org\)](https://nordicpaymentscouncil.org)

Proposed wording for the Change request:

TIPS UDFS R2024.NOV

1) § 3.3.2.2.17 ResolutionOfInvestigation (camt.029.001.09)

[...]

Table 1 – camt.029.001.09

Field Name	Description	XML path	Mand.	TIPS Usage
Assignment + Identification	Uniquely identifies the case assignment.	RsltOfInvstgtn/Assgnmt/Id	Yes	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]
Cancellation Status Reason Information + Reason	The Reason Code for non-acceptance of the Recall.	RsltOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/Rsn	Yes	Only schema validation is performed.

Change Request form

Field Name	Description	XML path	Mand.	TIPS Usage
Cancellation Status Reason Information + Reason ++ Code	Reason for the cancellation status, in a coded form.	RsltOfInvstgtn/CxIDtls/TxInfAndSts/CxIStsRsnInf/Rsn/Cd	Yes	Only schema validation is performed. <u>Allowed values:</u> - AC04 : Account closed; - AM04 : Insufficient funds on the account; - ARDT : Already returned transaction; - CUST : Beneficiary's Refusal; - LEGL : Legal reasons; - NOAS : No response from Beneficiary; - NOOR : Original Credit Transfer never received.
Cancellation Status Reason Information + Reason ++ Proprietary	Reason for the status, in a proprietary form.	RsltOfInvstgtn/CxIDtls/TxInfAndSts/CxIStsRsnInf/Rsn/Prtry	Yes	Only schema validation is performed.
Cancellation Status Reason Information + Additional Information	Further details on the cancellation status reason.	RsltOfInvstgtn/CxIDtls/TxInfAndSts/CxIStsRsnInf/AddtlInf	Ne <u>Yes</u>	Only schema validation is performed.
Original Transaction Reference	Set of key elements used to identify the original transaction that is being referred to.	RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnITxRef	Yes	Only schema validation is performed.
[...]	[...]	[...]	[...]	[...]

2) § 3.3.2.1.8 FIToFIPaymentStatusRequest (pacs.028.001.03)

[...]

Table 2 – 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.
[...]	[...]	[...]	[...]	[...]

Change Request form

Field Name	Description	XML path	Mand.	TIPS Usage
Originator BIC	The BIC code of the Originator Bank	FIToFIPmtStsReq/TxInf/OrgnlTxRef/DbtrAgt/Finl nstnId/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 3 – 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.
[...]	[...]	[...]	[...]	[...]
Ultimate Creditor + Identification	Identification code of the Beneficiary Reference Party.	FIToFIPmtStsReq/TxInf/OrgnlTxRef/UltmtCdtr/Pty/Id	No	Only schema validation is performed.
<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>

MyStandards

1) **MyStandards Usage Guidelines for TIPS non-Euro camt.029.001.09**

Update of the MyStandards UGs for non-Euro camt.029 V09:

- Removal of the data type customization on field RsltnOfInvstgtn/CxIDtls/TxInfAndSts/CxlStsRsnInf/Rsn/Cd - currently allowing only AGNT, CUST and LEGL values - in order to allow the usage of the entire external code list and to manage - at application level - the insertion of the new allowed set of values: AC04, AM04, ARDT, CUST, LEGL, NOAS, NOOR.
- Change of the multiplicity of field RsltnOfInvstgtn/CxIDtls/TxInfAndSts/CxlStsRsnInf/AddtlInf from [0..11] to [1..13].

Update of the MyStandards camt.029.001.09.xml sample message in order to reflect compulsoriness change on field RsltnOfInvstgtn/CxIDtls/TxInfAndSts/CxlStsRsnInf/AddtlInf.

2) **MyStandards Usage Guidelines for TIPS non-Euro pacs.008.001.08**

Update of the MyStandards UGs for non-Euro pacs.008 V08:

- Change of the multiplicity of field FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocAmt/DscntApldAmt from [0..*] to [0..1].
- Change of the multiplicity of field FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocAmt/TaxAmt from [0..*] to [0..1].

3) **MyStandards Usage Guidelines for TIPS non-Euro pacs.028.001.03**

Update of the MyStandards UGs for non-Euro pacs.028 V03:

- Inclusion/unpruning of field FIToFIPmtStsReq/TxInf/OrgnlTxRef/Purp together with related sub-tag FIToFIPmtStsReq/TxInf/OrgnlTxRef/Purp/Cd.

Change Request form

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:

Change Request form

L3 analysis - General Information	
Impact on TIPS	
Business Interface	
X	A2A Interface
	U2A Interface
Settlement Engine	
X	Payment Transaction
	Liquidity Transfer
	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

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	3.3.2.2.17 ResolutionOfInvestigation (camt.029.001.09)	TIPS Usage alignment on RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/Rsn/Cd field in order to comply with NPC specifications. Allowed values will now be: AC04, AM04, ARDT, CUST, LEGL, NOAS, NOOR. Compulsoriness of RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/AddtlInf field amended.
	3.3.2.1.8 FIToFIPaymentStatusRequest (pacs.028.001.03)	New XML tag added, in both use cases, in order to provide the underlying reason for the payment transaction: FIToFIPmtStsReq/TxInf/OrgnlTxRef/Purp.
TIPS UHB		
Training documentation		
MyStandards	Usage Guidelines for non-Euro camt.029	Removal of the data type customization on field RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/Rsn/Cd. Annotation added to detail the allowed values. Multiplicity of RsltnOfInvstgtn/CxlDtls/TxInfAndSt

Change Request form

		<p>s/CxlStsRsnInf/AddtlInf field modified from [0..11] to [1..13].</p> <p>RsltnOfInvstgtn/CxlDtls/TxInfAndSts/CxlStsRsnInf/AddtlInf tag added in XML sample message in order to reflect compulsoriness change on this field.</p>
	Usage Guidelines for non-Euro pacs.008	<p>Multiplicity of FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocAmt/DscntApldAmt field modified from [0..*] to [0..1].</p> <p>Multiplicity of FIToFICstmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/RfrdDocAmt/TaxAmt field modified from [0..*] to [0..1].</p>
	Usage Guidelines for non-Euro pacs.028	<p>New XML tag (and sub-tag) added in order to provide the underlying reason for the payment transaction: FIToFIPmtStsReq/TxInf/OrgnlTxRef/Purp.(sub-tag: FIToFIPmtStsReq/TxInf/OrgnlTxRef/Purp/Cd).</p>
Other documents		
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

Summary of functional impact:

In order to enable non-Euro participants to better comply with NPC Instant Credit Transfer Scheme inter-PSP Implementation Guidelines, the gaps explicitly described in the CR text need to be covered in three non-Euro TIPS messages: non-Euro ResolutionOfInvestigation (camt.029), non-Euro FIToFICustomerCreditTransfer (pacs.008) and non-Euro FIToFIPaymentStatusRequest (pacs.028).

In non-Euro camt.029, customers can now adequately specify the Reason Code for non-acceptance of the Request for Recall sent by the Originator, using only the set of codes admitted by NPC. In line with the ISO rules, this has been implemented allowing the entire external code list designed in the ISO base message and restricting the allowed values by implementing a new additional technical validation at application level. Moreover, the possibility of specifying further details on the cancellation status reason in the relevant field will now become mandatory and its maximum cardinality has been increased by two.

In non-Euro pacs.008 a limit has been set on the maximum number of occurrences for two fields: Discount Applied Amount and Tax Amount. Both of them can now be specified once, at most.

For what concerns pacs.028, there's now the possibility for customers to provide information concerning the nature of the payment, in the relevant field which was previously missing.

All those 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.

An update of the TIPS functional documentation is required in the following areas:

- TIPS UDFS;
- Message schema and sample for non-Euro camt.029.001.09 on MyStandards;
- Message schema for non-Euro pacs.008.001.08 on MyStandards;
- Message schema for non-Euro pacs.028.001.03 on MyStandards.

As regards planning aspects, the timeline of the relevant TIPS release will apply. The current assumption is R2025.OCT.

Summary of application development impact:

- The TIPS Message Router shall be updated in order process the new schema files and to remove the old ones (XML parsers have to be re-created and the schema repository has to be updated)
- The TIPS Testing tool shall be updated in order process the new schema files
- The TIPS Counterparty Simulator shall be updated in order to handle the generated messages (pacs.008 and camt.029) according to the new schemas.

Summary of infrastructure impact:

No impact.

Summary of operational impact:

No impact.

Summary of security impact:

See Change Request Analysis.