# Change Request form

<table>
<tr><td colspan="3"><b>General Information (Origin of Request)</b></td></tr>
<tr><td colspan="3">☒ User Requirements Document (URD)</td></tr>
<tr><td colspan="3">☒ User Detailed Functional Specification (UDFS)</td></tr>
<tr><td colspan="3">☐ User Handbook (UHB)</td></tr>
<tr><td colspan="3">☒ Other User Functional or Technical Documentation (SYS)</td></tr>
</table>

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|---|---|---|
| **Request raised by: Eurosystem** | **Institution:** | **Date raised:** 06 December 2024 |
| **Request title:** Alignment of TIPS cross-currency model to changes introduced by 2025 version of EPC OCT Inst specifications | | **Request ref. no:** TIPS-0088-SYS[1] |
| **Request type:** | | |
| **1. Legal/business importance parameter:** High | **2. Market implementation efforts parameter – Stakeholder impact:** Medium | |
| **3. Operational impact:** High | **4. Financial impact parameter:** Medium | |
| **5. Functional/ Technical impact:** High | **6. Interoperability impact:** Low | |
| **Requestor Category:** TIPS-Working Group | **Status:** Registered | |

**Reason for change and expected benefits/business motivation:**

The TIPS cross-currency settlement service is offered to TIPS participants by means of change requests TIPS.0064.URD "Adaptation of TIPS for the settlement of cross-currency transactions (based on OCT Inst scheme)" and TIPS.0065.URD "Enhanced Linked Transaction (LKT) settlement model for cross-currency in TIPS".

The proposed change aims at aligning TIPS cross-currency specifications (as deployed with the two above-mentioned CRs) to the 2025 Version EPC OCT Inst Scheme Rulebook and Implementation Guidelines (IG), both for Incoming and Outgoing flow directions.

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**Description of requested change:**

TIPS cross-currency specifications for the settlement of cross-currency transactions and investigation business cases currently take the OCT Inst documentation version 1.0 (2023) as reference, as consequence of the TIPS.0064.URD "Adaptation of TIPS for the settlement of cross-currency transactions (based on OCT Inst scheme)" and TIPS.0065.URD "Enhanced Linked Transaction (LKT) settlement model for cross-currency in TIPS".

Due to the continuous evolution of the EPC scheme rulebooks, a detailed analysis has been performed by 4CB to highlight potential gaps between the current TIPS specifications and the reference EPC OCT Inst documentation version 2025.

The two reference documents taken into account for the gap analysis are:

- EPC158-22 / 2025 One-Leg Out Instant Credit Transfer (OCT Inst) Scheme Rulebook;
- EPC294-22 / 2025 OCT Inst Inter-PSP OUTGOING IGs v1.0;
- EPC251-22 / 2025 OCT Inst Inter-PSP INCOMING IGs v1.0.

The following gaps have been identified:

- Updates stemming from the OCT Inst Scheme Rulebook:
  - New entry-into-force time of the OCT Inst scheme rulebooks at 03:30 CET on 5 October 2025 (not in the third full weekend of November 2025 as in the past);
  - Only one OCT Inst Recall can be sent for a given OCT Inst Transaction. The Euro Leg Entry PSP and the Euro Leg-Based Payer's PSP (depending on the flow direction) are not allowed to send another OCT Inst Recall on the same initial OCT Inst Transaction[2].
- Main updates stemming from the OCT Inst Implementation Guidelines (INCOMING and OUTGOING):
  - The timestamps of the OCT Inst Transaction are to be unambiguous and include milliseconds. A dedicate pattern is introduced for all timestamps not being part of the Original Transaction Reference block of R-messages;

**Change Request form**

- o Introduction of the possibility for payment end-users to provide an address of the payer and/or of the payee in a hybrid format alongside the already existing possibilities of submitting an address either in a fully structured format or in an unstructured format[3];
- o In the Original Message Name field of R-messages, the ISO variant number and version number to become optional (e.g. "pacs.008" is allowed instead of "pacs.008.001.08");
- o For R-messages, the yellow message elements under 'Original Transaction Reference' to be populated (then structured in the xsd) with the same value as the message elements of the original instruction, as for the clarification of the dedicated SEPA Usage. Eventual existing gaps in the TIPS message specifications for pacs.028 and pacs.002 to be covered, if any;
- o Change on the allowed characters in the character set for cross-border transactions[4];
- o Change on the multiplicity of the Payment Type Information / Service Level field[5].

The new execution sub-timelines foreseen by the amended SEPA Regulation will not be applied to the OCT Inst scheme, in line with the OCT Inst Rulebook v2025.~~since it is not part of the SEPA schemes~~. The current 10-20-25 seconds timeline for cross-currency transactions will continue to be valid.

The above updates have an impact on the current processing flows in TIPS, in order to correctly manage the updated schema messages (changes to the XSDs could lead to changes in the processing flow, adding for example additional validations or business rules to be checked).

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**Submitted annexes / related documents:**

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**Proposed wording for the Change request:**

# TIPS UDFS R2025.JUN

1) **§ 3.3.2.1.9 FIToFIPaymentStatusReport (pacs.002.001.10)**
   [...]

<div align="center">Table 114 – Cross-currency pacs.002.001.10</div>

| EPC Ref. | Reference Name | EPC/ISO Description | XML path | Mand. | TIPS Usage |
|---|---|---|---|---|---|
| **n/a** | Message Identification | The Identification of the message. | FIToFIPmtStsRpt/GrpHdr/MsgId | Yes | Only schema validation is performed. |

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[1] XXXX = ECMS /TIPS / CONS, NNNN = 9999, DDDD = URD/UDFS/UHB

[2] This change in the Rulebook will not trigger a change in TIPS as it is considered that these requirements have to be respected on the side of the PSPs for OCT Inst compliance. The CR DA will describe this aspect in detail.

[3] Address of the payer and/or of the payee can be in a hybrid format besides the existing possibilities of either a structured or an unstructured format. As of 22 November 2026 (and as of 03h30 CET for the SCT Inst and OCT Inst schemes), unstructured format is no longer allowed. The management of this rule in TIPS will be clarified during the CR Detailed Assessment.
[4] Inclusion of the additional special character "_" in the IGs.
[5] Maximum number of instances set to three instead of one in the pacs.008.

# Change Request form

| EPC Ref. | Reference Name | EPC/ISO Description | XML path | Mand. | TIPS Usage |
|---|---|---|---|---|---|
| n/a | Creation Date Time | Date and time at which the message was created. | FIToFIPmtStsRpt/GrpHdr/CreDtTm | Yes | Timestamps must be unambiguous and include milliseconds. The representation of milliseconds must follow the W3C recommendation.Only UTC time format or local time with UTC offset format can be used. ~~Only schema validation is performed.~~ |
| [...] | | | | | |
| n/a | Original Message Name Identification | Message identifier of the originating message. EOLO usage rule: <u>Must begin with 'pacs.008'.</u> <u>The addition of a variant number and version number is optional.</u> ~~Only pacs.008.001.08 is allowed.~~ | FIToFIPmtStsRpt/OrgnlGrpInfAndSts/OrgnlMsgNmId | Yes | Business cases 1, 2, 3, 6, 7: **pacs.008.001.08** Business cases 4, 8: **pacs.002.001.10** Business case 5: **pacs.028.001.03** EOLO usage rule applicable only to business cases 2, 3 |
| [...] | | | | | |
| <u>n/a</u> | <u>Debtor Agent</u> <u>+Financial Institution Identification</u> <u>++Clearing System Member Identification</u> | <u>Information used to identify a member within a clearing system.</u> | <u>FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxRef/DbtrAgt/FinInstnId/ClrSysMmbId</u> | <u>No</u> | <u>Only schema validation is performed.</u> <u>Not to be used in case AT-D002 is a BIC.</u> |
| <u>n/a</u> | <u>Debtor Agent</u> <u>+Financial Institution Identification</u> <u>++LEI</u> | <u>Legal entity identifier of the financial institution.</u> | <u>FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxRef/DbtrAgt/FinInstnId/LEI</u> | <u>No</u> | <u>Only schema validation is performed.</u> <u>Not to be used in case AT-D002 is a BIC.</u> |
| **AT-D005** | Debtor Agent + Financial Insitution Identification ++ Name | Name by which an agent is known and which is usually used to identify that agent | FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxRef/DbtrAgt/FinInstnId/Nm | No | Only schema validation is performed. <u>Not to be used in case AT-D002 is a BIC.</u> |

# Change Request form



| EPC Ref. | Reference Name | EPC/ISO Description | XML path | Mand. | TIPS Usage |
|---|---|---|---|---|---|
| AT-D006 | Debtor Agent <br> + Financial Insitution Identification <br> ++ Postal Address | Information that locates and identifies a specific address, as defined by postal services | FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxRef/DbtrAgt/FinInstnId/PstlAdr | No | Only schema validation is performed. <br><br> Mandatory when AT-D005 is provided. <br><br> STRUCTURED: 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. <br><br> HYBRID: 'Town Name' and 'Country' are mandatory. At least one occurrence of 'Address line' is mandatory. <br><br> UNSTRUCTURED: (As of 22 November 2026 at 03:30 CET only the use of structured and hybrid addresses will be allowed - based on available information at the moment of publication): At least one occurrence of 'Address line' is mandatory. 'Postal Address' subelements other than 'Address Line' and 'Country' are forbidden. |
| n/a | Debtor Agent <br> +Financial Institution Identification <br> ++Other | Unique identification of an agent, as assigned by an institution, using an identification scheme. | FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxRef/DbtrAgt/FinInstnId/Othr | No | Only schema validation is performed. <br><br> Not to be used in case AT-D002 is a BIC. |

# Change Request form

**2)  § 3.3.2.1.10 FIToFICustomerCreditTransfer (pacs.008.001.08)**

[…]

**Table 1 – Cross-currency pacs.008.001.08**

| EPC Ref. | Reference Name | EPC/ISO Description | XML path | Mand. | TIPS Usage |
|---|---|---|---|---|---|
| n/a | Message Identification | Point to point reference, as assigned by the instructing party. | FIToFICstmrCdtTrf/GrpHdr/MsgId | Yes | Only schema validation is performed. |
| n/a | Creation Date Time | Date and time at which the message was created. | FIToFICstmrCdtTrf/GrpHdr/CreDtTm | Yes | Timestamps must be unambiguous and include milliseconds. The representation of milliseconds must follow the W3C recommendation.Only UTC time format or local time with UTC offset format can be used. ~~Only schema validation is performed.~~ |
| […] | | | | | |
| AT-T001 | Scheme Identification Code | The identification code of the Scheme. | FIToFICstmrCdtTrf/GrpHdr/PmtTpInf/SvcLvl/Cd | Yes | The last occurrence refers to the Euro Leg and hence only "EOLO" is allowed. ~~Only "EOLO" is allowed.~~ |
| […] | | | | | |
| n/a | Settlement Time Indication +Debit Date Time | Debit Date Time | FIToFICstmrCdtTrf/CdtTrfTxInf/SttlmTmIndctn/DbtDtTm | No | This is the 'Date Time' format as received from the non-Euro Leg. ~~Only schema validation is performed.~~ |
| AT-T056 | Acceptance Timestamp | Timestamp of the OCT[Inst] Transaction | FIToFICstmrCdtTrf/CdtTrfTxInf/AccptncDtTm | Yes | The Acceptance Timestamp is used as a starting point in time for the Instant Payment transaction processing at Originator PSP level. ~~The Acceptance Timestamp shall be expressed in UTC. The~~ Timestamps must be unambiguous and at least include milliseconds. The representation of milliseconds must follow the W3C recommendation.Only UTC time format or local time with UTC offset format can be used. |

| EPC Ref. | Reference Name | EPC/ISO Description | XML path | Mand. | TIPS Usage |
|---|---|---|---|---|---|
| [...] | | | | | |
| **AT-T058** | Charges Information<br><br>+Amount | The amount of the OCT^Inst charges | FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf/Amt | Yes | Only schema validation is performed.<br><br>For PSPs compliant with the EPC OCT Inst schema, only 'EUR' is allowed as currency. |
| [...] | | | | | |
| **n/a** | Charges Information<br><br>+Agent<br><br>++Financial Institution Identification<br><br>+++Postal Address | Information that locates and identifies a specific address, as defined by postal services | FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf/Agt/FinInstnId/PstlAdr | No | Only schema validation is performed.<br><br>Mandatory when 'Name' is provided. STRUCTURED: 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: 'Town Name' and 'Country' are mandatory. At least one occurrence of 'Address line' is mandatory.UNSTRUCTURED: (As of 22 November 2026 at 03:30 CET only the use of structured and hybrid addresses will be allowed - based on available information at the moment of publication): At least one occurrence of 'Address line' is mandatory. 'Postal Address' subelements other than 'Address Line' and 'Country' are forbidden.<br><br>~~If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are 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.~~ |

# Change Request form

| EPC Ref. | Reference Name | EPC/ISO Description | XML path | Mand. | TIPS Usage |
|---|---|---|---|---|---|
| n/a | Charges Information<br><br>+Agent<br><br>++Financial Institution Identification<br><br>+++Other | Unique identification of an agent, as assigned by an institution, using an identification scheme | FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf/Agt/FinInstnId/Othr | No | Only schema validation is performed.<br><br>Not to be used in case AT-T059 is a BIC. |
| **AT-X001**<br><br>**AT-X003** | Previous Instructing Agent 1 | Agent immediately prior to the instructing agent | FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt1 | No | For Incoming cross-currency transactions:<br><br>- this is the Identification Code of the Entry PSP, in case it is an indirect participant of the CSM (AT- X001).<br><br>- Only 'BICFI' is allowed;<br><br>- the Previous Instructing Agent 1 BICFI must be linked with at least one Distinguished Name for outbound message routing.<br><br>Otherwise:<br><br>~~Either 'BICFI', 'LEI' or 'Other/Identification' must be used for AT-X003.~~<br><br>For AT-X003 'The Identification Code of the Intermediary FI(s) of the non-Euro Leg Payer's FI', it is strongly recommended to provide: - Either 'BICFI' only (preferred option); - Or the combination of any other identification with 'Name' and 'Postal Address'; - Or 'Name' and 'Postal Address'. |
| **[…]** | | | | | |

## Change Request form

| EPC Ref. | Reference Name | EPC/ISO Description | XML path | Mand. | TIPS Usage |
|---|---|---|---|---|---|
| n/a | Previous Instructing Agent 1<br><br>+Financial Institution Identification<br><br>+Postal Address | Information that locates and identifies a specific address, as defined by postal services. | FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt1/FinInstnId/PstlAdr | No | Only schema validation is performed.<br><br>Mandatory when AT-X004 is provided. <u>STRUCTURED: 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: 'Town Name' and 'Country' are mandatory. At least one occurrence of 'Address line' is mandatory.UNSTRUCTURED: (As of 22 November 2026 at 03:30 CET only the use of structured and hybrid addresses will be allowed - based on available information at the moment of publication): At least one occurrence of 'Address line' is mandatory. 'Postal Address' subelements other than 'Address Line' and 'Country' are forbidden.</u><br><br>~~If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are 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.~~ |
| [...] | | | | | |

# Change Request form

| EPC Ref. | Reference Name | EPC/ISO Description | XML path | Mand. | TIPS Usage |
|---|---|---|---|---|---|
| **AT-X002** | Intermediary Agent 1 | Agent between the debtor's agent and the creditor's agent | FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt1 | No | For Outgoing cross-currency transactions:<br><br>- this is the Identification Code of the Exit PSP, in case it is an indirect participant of the CSM (AT-X002). If not, ATX002 is to be provided under 'Group Header/Instructed Agent'.<br><br>- Only 'BICFI' is allowed;<br><br>- the Instructed Agent 'BICFI' must be linked with at least one Distinguished Name for outbound message routing. |
| **AT-P006** | Ultimate Debtor<br><br>+Name | Name of the Payer Reference Party | FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/Nm | No | Only schema validation is performed. |

| EPC Ref. | Reference Name | EPC/ISO Description | XML path | Mand. | TIPS Usage |
|---|---|---|---|---|---|
| **AT-P008** | Ultimate Debtor<br><br>+Postal Address | The address of the Payer Reference Party. | FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/PstlAdr | No | Only schema validation is performed.<br><br>STRUCTURED: 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: 'Town Name' and 'Country' are mandatory. At least one occurrence of 'Address line' is mandatory.UNSTRUCTURED: (As of 22 November 2026 at 03:30 CET only the use of structured and hybrid addresses will be allowed - based on available information at the moment of publication): At least one occurrence of 'Address line' is mandatory. 'Postal Address' subelements other than 'Address Line' and 'Country' are forbidden.<br><br>~~If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are 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.~~ |
| **AT-P007** | Ultimate Debtor<br><br>+Identification | Identification code of the Payer Reference Party. | FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/Id | No | Only schema validation is performed. |
| **n/a** | Ultimate Debtor<br><br>+ Identification<br><br>++ Organisation Identification | Unique and unambiguous way to identify an organisation. | FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/Id/OrgId | Yes | Only schema validation is performed.<br><br>Either 'AnyBIC', 'LEI' and/or one occurrence of 'Other' is allowed. |

# Change Request form

| EPC Ref. | Reference Name | EPC/ISO Description | XML path | Mand. | TIPS Usage |
|---|---|---|---|---|---|
| n/a | Ultimate Debtor<br>+ Identification<br>++ Private Identification | Unique and unambiguous identification of a person, eg, passport. | FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtDbtr/Id/PrvtId | Yes | Only schema validation is performed.<br>Either 'Date and Place of Birth' or one occurrence of 'Other' is allowed. |
| n/a | Debtor | Party that owes an amount of money to the (ultimate) creditor. | FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr | Yes | Only schema validation is performed. |
| AT-P001 | Debtor<br>+Name | Name of the Payer. | FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Nm | Yes | Only schema validation is performed. |
| AT-P005 | Debtor<br>+Postal Address | The address of the Payer. | FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr | Yes | Only schema validation is performed. "STRUCTURED: Usage is recommended. 'Town Name' and 'Country' are mandatory. 'Address Line' is notallowed. It is recommended to provide as many structured elements as possible.HYBRID: 'Town Name' and 'Country' are mandatory. At least one occurrence of 'Address line' is mandatory.UNSTRUCTURED: (As of 22 November 2026 at 03:30 CET only the use of structured and hybrid addresseswill be allowed - based on available information at the moment of publication): At least one occurrence of 'Address line' is mandatory. 'Postal Address' subelements other than 'Address Line' and 'Country' are forbidden. If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are 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. |

**Change Request form**

| EPC Ref. | Reference Name | EPC/ISO Description | XML path | Mand. | TIPS Usage |
|---|---|---|---|---|---|
| **AT-P004** | Debtor<br><br>+Identification | The Payer Identification Code. | FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id | No | Only schema validation is performed. |
| **n/a** | Debtor<br><br>+ Identification<br><br>++ Organisation Identification | Unique and unambiguous way to identify an organisation | FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id/OrgId | Yes | Only schema validation is performed.<br><br>Either 'AnyBIC', 'LEI' <u>and/</u>or one occurrence of 'Other' is allowed. |
| **[…]** | | | | | |
| **n/a** | Debtor Agent<br><br>+Financial Institution Identification<br><br>++Clearing System Member Identification | Information used to identify a member within a clearing system. | FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/ClrSysMmbId | No | Only schema validation is performed.<br><br><u>Not to be used in case AT-D002 is a BIC.</u> |
| **n/a** | Debtor Agent<br><br>+Financial Institution Identification<br><br>++LEI | Legal entity identifier of the financial institution. | FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/LEI | No | Only schema validation is performed.<br><br><u>Not to be used in case AT-D002 is a BIC.</u> |
| **AT-D005** | Debtor Agent<br><br>+Financial Institution Identification<br><br>++Name | Name by which an agent is known and which is usually used to identify that agent. | FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/Nm | No | Only schema validation is performed.<br><br><u>Not to be used in case AT-D002 is a BIC.</u> |

## Change Request form

| EPC Ref. | Reference Name | EPC/ISO Description | XML path | Mand. | TIPS Usage |
|---|---|---|---|---|---|
| **AT-D006** | Debtor Agent<br><br>+Financial Institution Identification<br><br>++Postal Address | Information that locates and identifies a specific address, as defined by postal services. | FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/PstlAdr | No | Only schema validation is performed.<br><br>Mandatory when AT-D005 is provided.<br><br>"STRUCTURED: Usage is recommended. 'Town Name' and 'Country' are mandatory. 'Address Line' is notallowed. It is recommended to provide as many structured elements as possible.HYBRID: 'Town Name' and 'Country' are mandatory. At least one occurrence of 'Address line' is mandatory.UNSTRUCTURED: (As of 22 November 2026 at 03:30 CET only the use of structured and hybrid addresseswill be allowed - based on available information at the moment of publication): At least one occurrence of 'Address line' is mandatory. 'Postal Address' subelements other than 'Address Line' and 'Country' are forbidden.<br><br>~~If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are 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.~~ |
| **n/a** | Debtor Agent<br><br>+Financial Institution Identification<br><br>++Other | Unique identification of an agent, as assigned by an institution, using an identification scheme. | FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt/FinInstnId/Othr | No | Only schema validation is performed.<br><br>Not to be used in case AT-D002 is a BIC. |
| **[…]** | | | | | |

# Change Request form



| EPC Ref. | Reference Name | EPC/ISO Description | XML path | Mand. | TIPS Usage |
|---|---|---|---|---|---|
| AT-C006 | Creditor Agent<br>+Financial Institution Identification<br>++Postal Address | Information that locates and identifies a specific address, as defined by postal services. | FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/PstlAdr | No | Only schema validation is performed.<br><br>Mandatory when AT-C005 is provided.<br><br>STRUCTURED: 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: 'Town Name' and 'Country' are mandatory. At least one occurrence of 'Address line' is mandatory.UNSTRUCTURED: (As of 22 November 2026 at 03:30 CET only the use of structured and hybrid addresses will be allowed - based on available information at the moment of publication): At least one occurrence of 'Address line' is mandatory. 'Postal Address' subelements other than 'Address Line' and 'Country' are forbidden.<br><br>~~If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are 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.~~ |
| n/a | Creditor Agent<br>+Financial Institution Identification<br>++Other | Unique identification of an agent, as assigned by an institution, using an identification scheme. | FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt/FinInstnId/Othr | No | Only schema validation is performed.<br><br>Not to be used in case AT-C002 is a BIC. |
| n/a | Creditor | Party to which an amount of money is due. | FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr | Yes | Only schema validation is performed. |
| AT-E001 | Creditor<br>+Name | Name of the Payee. | FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Nm | Yes | Only schema validation is performed. |

# Change Request form

| EPC Ref. | Reference Name | EPC/ISO Description | XML path | Mand. | TIPS Usage |
|---|---|---|---|---|---|
| **AT-E004** | Creditor<br><br>+Postal Address | The address of the Payer. | FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr | ~~Yes~~No | Only schema validation is performed.<br><br><u>STRUCTURED: 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: 'Town Name' and 'Country' are mandatory. At least one occurrence of 'Address line' is mandatory.UNSTRUCTURED: (As of 22 November 2026 at 03:30 CET only the use of structured and hybrid addresses will be allowed - based on available information at the moment of publication): At least one occurrence of 'Address line' is mandatory. 'Postal Address' subelements other than 'Address Line' and 'Country' are forbidden.</u><br><br>~~If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are 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.~~ |
| [...] | | | | | |

## Change Request form

| EPC Ref. | Reference Name | EPC/ISO Description | XML path | Mand. | TIPS Usage |
|---|---|---|---|---|---|
| **AT-P008** | Ultimate Creditor +Postal Address | The address of the Payer Reference Party. | FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtCdtr/PstlAdr | No | Only schema validation is performed. <u>STRUCTURED: 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: 'Town Name' and 'Country' are mandatory. At least one occurrence of 'Address line' is mandatory.UNSTRUCTURED: (As of 22 November 2026 at 03:30 CET only the use of structured and hybrid addresses will be allowed - based on available information at the moment of publication): At least one occurrence of 'Address line' is mandatory. 'Postal Address' subelements other than 'Address Line' and 'Country' are forbidden.</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. If 'Address Line' is not used, then at least 'Town Name' and 'Country' must be used.~~ |
| **[…]** | | | | | |

3) **§ FIToFIPaymentStatusRequest (pacs.028.001.03)**

[…]

**Table 116 – Cross-currency pacs.028.001.03**

| EPC Ref. | Reference Name | EPC/ISO Description | XML path | Mand. | TIPS Usage |
|---|---|---|---|---|---|
| **n/a** | Message Identification | Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to | FIToFIPmtStsReq/GrpHdr/MsgId | Yes | Only schema validation is performed. |

# Change Request form

| EPC Ref. | Reference Name | EPC/ISO Description | XML path | Mand. | TIPS Usage |
|---|---|---|---|---|---|
| | | unambiguously identify the message. | | | |
| n/a | Creation Date Time | Date and time at which the message was created. | FIToFIPmtStsReq/GrpHdr/CreDtTm | Yes | Timestamps must be unambiguous and include milliseconds. The representation of milliseconds must follow the W3C recommendation.Only UTC time format or local time with UTC offset format can be used. Only schema validation is performed. |
| […] | | | | | |
| n/a | Original Message Name Identification | Original message name identifier to which the message refers. | FIToFIPmtStsReq/OrgnlGrpInf/OrgnlMsgNmId | Yes | Must begin with 'pacs.008'. The addition of a variant number and version number is optional. Possible allowed value: "pacs.008.001.08". |
| […] | | | | | |
| n/a | Debtor Agent | Financial institution servicing an account for the debtor. | FIToFIPmtStsReq/TxInf/OrgnlTxRef/DbtrAgt | Yes | Only schema validation is performed. For incoming OCTInst transactions AT-D002, AT-D005, AT-D006 can be used: - The Identification Code of the non-Euro Leg Payer's FI. - The name of the non-Euro Leg Payer's FI. - The address of the non-Euro Leg Payer's FI. For outgoing OCTInst transactions AT-D002 can be used: - The Identification Code of the Euro Leg-Based Payer's PSP. It is strongly recommended to provide: Either 'BICFI' only (preferred option); |

**Change Request form**

| EPC Ref. | Reference Name | EPC/ISO Description | XML path | Mand. | TIPS Usage |
|---|---|---|---|---|---|
| | | | | | ~~Or the combination of any other identification with 'Name' and 'Postal Address'.~~ |
| **[…]** | | | | | |
| **AT-D006** | Debtor Agent<br><br>+Financial Institution Identification<br><br>++Postal Address | Information that locates and identifies a specific address, as defined by postal services. | FIToFIPmtStsReq/TxInf/OrgnlTxRef/DbtrAgt/FinInstnId/PstlAdr | No | Only schema validation is performed.<br><br>Mandatory when AT-D005 is provided.<br><br><u>STRUCTURED: 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: 'Town Name' and 'Country' are mandatory. At least one occurrence of 'Address line' is mandatory.UNSTRUCTURED: (As of 22 November 2026 at 03:30 CET only the use of structured and hybrid addresses will be allowed - based on available information at the moment of publication): At least one occurrence of 'Address line' is mandatory. 'Postal Address' subelements other than 'Address Line' and 'Country' are forbidden.</u><br><br>~~If 'Address Line' is used, then 'Postal Address' sub-elements other than 'Country' are 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.~~ |

## Change Request form

| EPC Ref. | Reference Name | EPC/ISO Description | XML path | Mand. | TIPS Usage |
|----------|----------------|--------------------|----------|-------|------------|
| **n/a** | Debtor Agent<br><br>+Financial Institution Identification<br><br>++Other | Unique identification of an agent, as assigned by an institution, using an identification scheme. | FIToFIPmtStsReq/TxInf/ OrgnlTxRef/DbtrAgt/FinI nstnId/Othr | No | Only schema validation is performed.<br><br>Not to be used in case AT-D002 is a BIC. |

_____

**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 Catalogue of messages | TIPS Usage changes as per proposed wording. |
| TIPS UHB | | |
| Training documentation | | |
| MyStandards | Usage Guidelines for:<br>• pacs.002 XCY<br>• pacs.008 OCT XCY<br>• pacs.028 OCT XCY | Changes detailed in functional impact + annotations aligned to TIPS Usage. |
| Other documents | | |
| Impacted GDPR message / screen fields | n/a | n/a |

**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 align TIPS to 'EPC158-22/2025 One-Leg Out Instant Credit Transfer (OCT Inst) Scheme Rulebook', 'EPC294-22/2025 OCT Inst Inter-PSP Outgoing Implementation Guidelines Version 1.0' and 'EPC251-22/2025 OCT Inst Inter-PSP Incoming Implementation Guidelines', issued in November 2024 and entering into force at 03:30 CET on 5 October 2025, an adaptation of TIPS Scope Defining Documents and MyStandards Usage Guidelines is required to cover:

1) the full list of changes in the OCT Inst Inter PSP Implementation Guidelines impacting pacs.002, pacs.008 and pacs.028. Those updates include:

   a) a change to Creation Timestamp (in all three messages) and Acceptance Timestamp (in pacs.008) datatype which must be unambiguous and at least include milliseconds;

   b) some purely editorial changes on Debtor and Ultimate Debtor (in pacs.008) identifications usage rules;

   c) a new way for identifying the Original Message Name Identification for each message containing this tag. The former extended name with variant number and version number becomes optional (e.g. pacs.008.001.08) and the minimum allowed value becomes the message category and type (e.g. pacs.008);

   d) the possibility to distinguish and use one between structured, unstructured and hybrid postal addresses. Regarding this change, the MyStandards annotations and the TIPS UDFS have been changed editorially in order to reflect the update of the OLO Usage Rule: due to the *Assumption #1* described in the Detailed Assessment of the TIPS.0064.URD already valid until the cross-currency Phase 3 and reported below

   *"**Usage Rules**. All applicable EOLO Usage Rules contained in the OCT Inst IGs will be reported in the TIPS MyStandards UGs and in the tables contained in the chapter 3 of the TIPS UDFS. Anyway, at application level only a subset of these rules will be implemented in TIPS as additional technical validations, which cause a rejection of the message with error code "MS01" in case of the failure of the check: these are the rule strictly needed for the processing of the cross-currency transactions. For all the others (highlighted with the sentence "Only schema validation is performed" in the chapter 3 of the TIPS UDFS) any compliance check is delegated at PSP level."*

   the check on the compliance of the addresses with the OLO Usage Rule will be reported as "*Only schema validation is performed*" and thus not implemented. It will be up to the PSPs to respect the compliance with the OLO scheme.

   e) For the character '_' added among possible characters in Implementation Guidelines, no need to perform a change in the TIPS UDFS, considering that this character was already present.

   f) Multiplicity of tag Payment Type Information/Service Level is increased to three in all messages.

2) a number of residual gaps identified by the analysis of the new versions of the EPC documentation. They can be summarized in:

   a) gaps in 'Original Transaction Reference' tag in all the messages different from pacs.008. In fact, as per EPC usage rules: "the yellow message elements under 'Original Transaction Reference' must be populated with the same value as the message elements of the original instruction" meaning that, for each and every yellow field below this tag, the UG customization should follow the pacs.008 one allowing customers to satisfy EPC requirements.

   b) gaps in minimum and maximum occurrence of 'Postal Address' for Creditor and Debtor tag in pacs.008

## Change Request form

Regarding change of Rulebook about the number and frequency of the Recall allowed for a given OCT Inst Transaction, considering the recall functionality is not part of the cross-currency business cases currently supported in TIPS, it has no impact. It will be taken into consideration in an eventual future TIPS CR for the complete compliance with the EPC OCT Inst scheme.

Regarding the current 10-20-25 seconds timeline for cross-currency transactions, it will continue to be valid due to the differentiation of the timestamps for TIPS domestic models described in the CR TIPS.0087.SYS. No need of additional changes in this CR.

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:

a) TIPS UDFS;
b) Message schema for XCY pacs.002, pacs.008 and pacs.028and related message example, if needed;

Summary of application development impact:

**Impacts on "TIPS Core"**

- *XSD* schema and *JAXB* parsers update for XCY pacs.002, pacs.008, pacs.028.

- *Message Router*: Update processing of XCY pacs.008 messages for the updated "Payment Type Information / Service Level field" usage.

- *Message Router*: Update processing of XCY pacs.002 messages for the updated "Payment Type Information / Service Level field" usage.

- *Message Router* - Update processing of XCY pacs.028 for the updated "Payment Type Information / Service Level field" usage.

- *TIPS Responder* (aka *TIPS Counterparty Simulator*) - Update the sending of simulated XCY pacs.002 messages as a response to pacs.008 messages.

- *Testing tool and Contingency Message Application* – Modify template repository for XCY pacs.002, pacs.008, pacs.028 XCY.

**Impacts on "CoCos"**

No impact.

Summary of infrastructure impact:

No impact.

Summary of operational impact:

No impact.

Summary of security impact:

See Change Request Analysis.