

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: Registered	

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 non-availability*”, 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:

High-level description of Impact:

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Impacts on other projects and products:

Outcome/Decisions: