

TIPS R2025.OCT: Analysis concerning potential sources of message rejections during the shortened rolling upgrade of the message routers

1. Deployment timeline for TIPS Release R2025.OCT: brief rolling upgrade of the message routers - Overview

The deployment of TIPS Release R2025.OCT to the Production environment is scheduled to begin on **Wednesday** morning, **1 October 2025**.

However, to align with the European Payments Council (EPC) requirements for the October 2025 release, the deployment of the TIPS Message Routers -specifically for changes related to the SCT Inst 2025 Scheme Rulebook- will commence on **Sunday, 5 October 2025, at 01:30 CEST**.

This rolling upgrade will be brief, with deployment expected to be fully completed by **03:30 CEST** on the same morning.

During the timeframe between **01:30 and 03:30 CEST on 5 October 2025**, TIPS actors may encounter minor rejections related to the handling of the following elements on the TIPS users' side:

1. **Timestamp Handling**
2. **Missing Tags** in camt.056 or pacs.004 messages

1.1 Timestamp handling

If a customer sends a pacs.008 message with a trailing zero in the **Acceptance DateTime** field (i.e., 2025-04-04T22:29:02.**100Z**, 2025-04-04T22:29:02.**10Z**, or 2025-04-04T22:29:02.**0Z**), the following behaviour can be observed:

- **If the Instant Payment is processed by an updated node:** TIPS will reject the message¹
- **If the Instant Payment is processed by a node running the previous software version:** TIPS will accept the message.

¹ For a **non-euro** pacs.008 no rejection will occur since the validation is only in place for SCT Inst flow as per the change request [TIPS-0087-SYS - Alignment of TIPS to the 2025 Version of the EPC SCT Inst specifications](#) requirements.

1.2 Missing Tags in camt.056 or pacs.004 messages

If a customer sends a camt.056 or pacs.004 message without including the following mandatory tags:

For camt.056

- "FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/Dbtr/Pty/Nm"
or
- "FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/Cdtr/Pty/Nm"

For pacs.004

- "PmtRtr/TxInf/OrgnlTxRef/Dbtr/Pty/Nm"
or
- "PmtRtr/TxInf/OrgnlTxRef/Cdtr/Pty/Nm"

Then the following behavior can be observed:

- **If the recall or positive recall answer is processed by an updated node:** TIPS will reject the R-message, as the mandatory tag is required in accordance with the pacs.008 format
- **If the recall or positive recall answer is processed by a node running the previous software version:** TIPS will accept the R-message