

## Change Request form

General Information (Origin of Request)		
<input type="checkbox"/> User Requirements Document (URD) <input checked="" type="checkbox"/> User Detailed Functional Specification (UDFS) <input type="checkbox"/> User Handbook (UHB) <input checked="" type="checkbox"/> Other User Functional or Technical Documentation (SYS)		
<b>Request raised by:</b> Deutsche Bundesbank	<b>Institution:</b>	<b>Date raised:</b> 19 April 2023
<b>Request title:</b> TIPS business date in the camt.054 message		<b>Request ref. no:</b> TIPS-0062-SYS <sup>1</sup>
<b>Request type:</b>		
<b>1. Legal/business importance parameter:</b> Medium	<b>2. Market implementation efforts parameter – Stakeholder impact:</b> Low	
<b>3. Operational impact:</b> Low	<b>4. Financial impact parameter:</b> Low	
<b>5. Functional/ Technical impact:</b> Low	<b>6. Interoperability impact:</b> Medium	
<b>Requestor Category:</b> NCB	<b>Status:</b> Allocated to a release	

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

The BankToCustomerDebitCreditNotification (camt.054.001.06) message is used in TIPS to report the account owner about the successful settlement of either a debited or credited liquidity transfer. Upon subscription in CRDM, the debit/credit notification is often used by participants for automated reconciliation in their internal systems.

Since the TIPS go-live in November 2018, the message specification of camt.054 message reports the booking date and time in the field BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BookgDt/DtTm, i.e. the timestamp including the calendar date of the settlement of the liquidity transfer on the TIPS DCA.

The booking date and the business date in TIPS do not match after TIPS opens the new business date. This leads to errors in the internal reconciliation of banks as the liquidity transfers are treated as bookings for the current calendar date and not for the business date which is the next calendar date.

This problem can be solved by introducing the value date into the camt.054 as it is already done in camt.054 for CLM and RTGS (Field BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/ValDt). T2S does not have a deviating value date as the booking date in T2S is not the calendar date but the business date.

The RTGS business date which, as a consequence of both TIPS.0015.URD and TIPS.0032.URD, is reported in a dedicated property (*AdditionalInfo*) of each outbound message at Message Exchange Protocol for TIPS (MEPT) level, does not solve this reconciliation issue as internal bank applications often only get forwarded the camt.054 message and without the different transport protocol properties. Therefore, it is requested to introduce the value date into the camt.054 message body in order to be available for the application. Moreover, the TIPS camt.054 should align with the camt.054 from T2, since they are handled by the same internal bank applications.

### Description of requested changes:

In order to facilitate the LT reconciliation to the TIPS account owners who opted to receive the BankToCustomerDebitCreditNotification (camt.054.001.06), it is requested to add the BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/ValDt/Dt field in any credit/debit notification originated by TIPS.

TIPS application should be updated to report in the new field the TIPS business date in which the liquidity transfer settlement took place.

### Submitted annexes / related documents:

### Proposed wording for the Change request:

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### TIPS UDFS R2023.NOV

#### 1) § 3.3.2.2.14 BankToCustomerDebitCreditNotification (camt.054.001.06)

[...]

**Table 1 – BankToCustomerDebitCreditNotification (camt.054.001.06)**

Field Name	Description	XML path	Mand.	TIPS Usage
Message Identifier	Identification of the message	BkToCstmrDbtCdtNtfctn/GrpHdr/MsgId	Yes	
[...]	[...]	[...]	[...]	[...]
Booking Date	Date and time of Booking	BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BookgDt/DtTm	Yes	Timestamp of when the settlement occurred in TIPS
<u>Value Date</u>	<u>Business Date of the underlying payment</u>	<u>BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/ValDt/Dt</u>	<u>Yes</u>	<u>TIPS Business Date in which the liquidity transfer settlement took place.</u>
Bank Transaction Code Domain	Bank Transaction Code of the underlying transaction	BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/BkTxCd/Domn/Cd	Yes	Only Liquidity Transfers are reported. They belong to Payment Domain so this field will be <b>PMNT</b> .
[...]	[...]	[...]	[...]	[...]

#### 2) MyStandards Usage Guidelines for TIPS camt.054.001.06

Update of the MyStandards UGs for camt.054 V06 in order to add the value date field BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/ValDt/Dt and the related annotation for its usage.

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#### High-level description of Impact:

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#### Impacts on other projects and products:

No impact is foreseen on other TARGET services:

- T2: no impact
- ECMS: no impact
- T2S: no impact

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#### Outcome/Decisions:

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<sup>1</sup> XXXX = ECMS / TIPS / CONS, NNNN = 9999, DDDD = URD/UDFS/UHB

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L3 analysis - General Information	
Impact on TIPS	
<b>Business Interface</b>	
<b>X</b>	A2A Interface
	U2A Interface
<b>Settlement Engine</b>	
	Payment Transaction
<b>X</b>	Liquidity Transfer
	Recall
<b>Queries and Reports</b>	
	Queries
<b>X</b>	Reports
<b>Other functions</b>	
	Local Reference Data Management
	Statistics
	Complex Queries and Reports
	Mobile Proxy Look-up
<b>Common Components</b>	
	ESMIG
	CRDM
	Archiving
	Billing
	DMT
<b>Operational Tools</b>	
	SLA Reporting
	TMS
	Technical Monitoring

## Change Request form

	Change Management	
	Capacity Management	
<b>Infrastructure request</b>		
	Application components impacted	
	Application components not impacted	
<b>Operational activities</b>		
	Business activities impacted	
	Technical activities impacted	
<b>New functionalities</b>		
	Enhanced Information Database (EIDB)	
<b>Impact on documentation</b>		
Document	Chapter	Change
TIPS UDFS	3.3.2.2.14 BankToCustomerDebitCreditNotification (camt.054.001.06)	New XML tag added BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry /ValDt/Dt containing the TIPS Business Date.
TIPS UHB		
Training documentation		
MyStandards	Usage Guidelines for camt.054	New XML tag added BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry /ValDt/Dt containing the TIPS Business Date.  New annotation for the description of field usage.
Other documents		

## 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 allow a proper reconciliation on customer side, TIPS should be adapted in order to report the Value Date into the BankToCustomerDebitCreditNotification (camt.054.001.06), in addition to the booking date and time already reported. The Value Date must be included in the BankToCustomerDebitCreditNotification since the Business Date in TIPS do not always match with the booking date after TIPS opens the new Business Date: this change will facilitate the reconciliation process based on the BankToCustomerDebitCreditNotification.

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

- TIPS UDFS;
- Message schema and example for camt.054.001.06 on MyStandards.

Summary of application development impact:

TIPS application shall insert the business date, i.e. the business date in effect in the relevant RTGS at the time of the payment, in the "Value Date" field in each BankToCustomerDebitCreditNotification (camt.054.001.06) message.

Summary of infrastructure impact:

None.

Summary of operational impact:

None.

Summary of security impact:

See Change Request Analysis.