

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: NCB	Institution: Banque de France	Date raised: 29 July 2024
Request title: Implementation of an "R-only transactions" BIC functionality		Request ref. no: TIPS-0080-SYS
Request type:		
1. Legal/business importance parameter: Medium	2. Market implementation efforts parameter – Stakeholder impact: Medium	
3. Operational impact: Low	4. Financial impact parameter: Low	
5. Functional/ Technical impact: Medium	6. Interoperability impact: Medium	
Requestor Category: National Central Bank		Status: DA Approved

Reason for change and expected benefits/business motivation:

The proposed modification involves refining the TIPS Directory and CRDM configurations to incorporate an intermediate status for a Bank Identifier Code (BIC), addressing a specific need that arises in exceptional scenarios such as mergers. Currently, the system's configuration allows a BIC to only be categorized in two states:

- fully reachable, where it can receive instant payments transactions
or
- entirely deactivated

This binary setting may not adequately support certain operational and regulatory requirements during transitional phases such as mergers or restructurings. Some SCT Inst transactions require exception handling, because one of the parties involved does not or cannot process the transaction in the normal way. This exception handling involves the sending of messages called R-transactions.¹ When a BIC is assigned with the new proposed status "R-transaction only" (R-Only BIC), it is specifically configured to be unable to send or receive any new SCT Inst transaction, however, investigations and all other queries should continue to be processed regularly in TIPS, even in case an 'R-only' BIC is addressed.

Introducing such an intermediate status in the TIPS Directory and CRDM configurations is expected to reduce the overall transaction rejection rate. This reduction is anticipated because participants will have the ability to verify the status of a BIC prior to initiating a transaction. By knowing the transaction capabilities of a BIC in advance, financial institutions can avoid sending payments that are likely to be rejected, thereby streamlining operations, reducing unnecessary transaction volume, and enhancing overall system efficiency.

If an originator sends an IP to a BIC marked as "R-transaction only" nevertheless, the rejection generated by the system should contain a reason code, among those admitted by the EPC SCT Inst Implementation Guidelines, which potentially allows the reason for the rejection to be recognised, thus sparing the effort for each owner of an R-Only BIC to identify unwanted transactions and reject them by themselves with heterogeneous reason codes.

This change enhances compliance and operational efficiency during periods of transition. It also makes it easier for participants to comply with the SCT Inst scheme requirement to accept recalls for previously received payments for 13 months after settlement even in transitional scenarios as described above.

Description of requested changes:

Both the Authorised Account User (AAU) entity in CRDM and TIPS functionality should be changed in order to allow the possibility to express this intermediary status (i.e., a BIC unable to send or receive SCT Inst IP transaction, but accept recalls and investigation messages). The validity of the status is directly linked to the validity of the AAU object. Users with the relevant privilege (Update Authorised Account User) shall be able to modify the status of the BIC.

All the above-mentioned requested changes shall be implemented for all TIPS hosted currencies (current and upcoming/future ones).

This new status should thus be reflected in any TIPS Directory regardless of the specific currency. The same requirement shall also apply to the dedicated screen in CRDM (TIPS DIR search/list screen).

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TIPS transaction processing needs to be adapted in order to automatically identify and reject any transaction that does not comply with the designated status of a BIC. Specifically, TIPS should be changed in order to automatically reject any incoming pacs.008 Instant Payment transaction which contains an R-Only BIC as either Originator PSP or Beneficiary PSP.

Submitted annexes / related documents:

https://www.ecb.europa.eu/paym/target/target-professional-use-documents-links/tips/shared/pdf/tipsmeetdoc/ecb.tipsmeetdoc240611_TIPS-CG_CR_R_only_BICs.en.pdf?5a0dde33893071f18bb0985df78a0341

Proposed wording for the Change request:

TIPS UDFS R2024.NOV

1) § 1.3.2 Accounts structure and organisation

[...]

Figure 4 – Account structure and organisation

The figure will include R-only: Boolean as attribute in the Authorised Account User entity.

2) § 1.3.2.1 TIPS Accounts

TIPS Accounts are accounts that Participants use for the settlement of Instant Payments and Liquidity Transfers. They cannot have a negative balance.

Each Participant may own one or many TIPS Accounts and they may use them for their settlement activities or to give the possibility to settle to Reachable Parties or other Participants as well as authorising several BICs to use the account for settlement. In addition, each Participant may specify whether a given authorised BIC is configured as “R-transaction only” (R-Only BIC) in order to correctly process recalls and investigations without being able to send or receive any new instant payment transaction. The Participant that holds the TIPS Account, in any case, remains the owner and legal responsible for the TIPS Account itself.

Central Banks create TIPS Accounts for their Participants.

3) § 1.3.2.5 Reference data for accounts and CMBs in TIPS

Table 7 – Authorised Account User reference data

Attribute	Description
User BIC	BIC authorised for settling on the account or CMB.
<u>R-only</u>	<u>Boolean attribute specifying whether the BIC is marked as “R-transaction only”</u>

4) § 1.4 Dynamic data model

Figure 5 – Dynamic data model

The figure will include R-only: Boolean as attribute in the Authorised Account User entity.

¹ [EPC004-16 \(europeanpaymentscouncil.eu\)](https://www.europeanpaymentscouncil.eu)

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5) § 2.2.1. Instant Payment (SCT^{Inst} scheme)

Table 78 – Instant Payment transaction steps

Step	Involved messages	Involved actors	Description
1	FltoFICustomerCreditTransfer	Originator Participant, Ancillary System or Instructing Party as Sender TIPS as receiver	TIPS receives an Instant Payment transaction from the Originator Participant or Instructing Party acting on behalf of the Originator Participant, Ancillary System or a Reachable Party starting the conditional settlement phase of the transaction. Technical validation, check of mandatory fields and authentication checks have already been successfully executed. The timeout for the Instant Payment transaction has not expired. TIPS logs the instruction as “Received”.
2		TIPS	TIPS successfully executes the checks: <ul style="list-style-type: none"> - Access Rights check; - Timeout Check - Originator Side; - Maximum Amount not Exceeded; - Originator Account or CMB existence; - <u>Debtor authorised to send Instant Payments;</u> - Instructing Party authorised; - Beneficiary correctly configured; - Beneficiary Account or CMB existence; - <u>Creditor authorised to receive Instant Payments.</u> <p>See 4.1- Business Rules for details.</p>

6) § 2.2.2. Instant Payment (non-Euro currencies scheme)

Table 80 – Instant Payment transaction steps for non-Euro currencies

Step	Involved messages	Involved actors	Description
1	FltoFICustomerCreditTransfer	Originator Participant, Ancillary System or Instructing Party as Sender TIPS as receiver	TIPS receives an Instant Payment transaction in non-Euro currency from the Originator Participant, Ancillary System or Instructing Party acting on behalf of the Originator Participant or a Reachable Party starting the conditional settlement phase of the transaction. Technical validation, check of mandatory fields and authentication checks have already been successfully executed. The timeout for the Instant Payment transaction has not expired. TIPS logs the instruction as “Received”.
2		TIPS	TIPS successfully executes the checks: <ul style="list-style-type: none"> - Access Rights check; - Timeout Check - Originator Side; - Maximum Amount not Exceeded; - Originator Account or CMB existence; - <u>Debtor authorised to send Instant Payments;</u> - Instructing Party authorised; - Beneficiary correctly configured; - Beneficiary Account or CMB existence; - <u>Creditor authorised to receive Instant Payments.</u> <p>See 4.1- Business Rules for details</p>

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7) § 2.2.3. Instant Payment (SIP settlement model)

Table 82 – Instant Payment transaction steps for SIP settlement model

Step	Involved messages	Involved actors	Description
1	<p>FtoFICustomerCreditTransfer (instant payment in Euro currency)</p> <p>FIToFICustomerCreditTransfer (instant payment in a non-Euro currency)</p>	<p>Originator Participant, Ancillary System or Instructing Party as Sender</p> <p>TIPS as receiver</p>	<p>TIPS receives an Instant Payment transaction from the Originator Participant, Ancillary System or Instructing Party acting on behalf of the Originator Participant or a Reachable Party.</p> <p>Technical validation, check of mandatory fields and authentication checks have already been successfully executed. The timeout for the Instant Payment transaction has not expired.</p> <p>TIPS logs the instruction as "Received".</p> <p>TIPS verifies whether the DN of the Sender matches the DN of the beneficiary. The latter is identified in the "Outbound DN-BIC Routing" mapping table from the field Creditor Agent.</p> <p>If the check is successful, the Instant Payment will be settled following the SIP settlement model. If not, TIPS verifies whether the sender of the instant Payment is granted with the privilege 'Instruct Instant Payment'.</p> <p>If the check is successful the Instant Payment will be settled following the standard settlement model which is described in Table 78 and Table 80, respectively for euro and non-euro currencies, otherwise the Instant Payment will be rejected due to lack of sufficient authorisation.</p>
2		TIPS	<p>TIPS successfully executes the checks:</p> <ul style="list-style-type: none"> - Access Rights check; - Timeout Check - Originator Side; - Maximum Amount not Exceeded; - Originator Account or CMB existence; - <u>Debtor authorised to send Instant Payments;</u> - Instructing Party authorised; - Beneficiary correctly configured; - Beneficiary Account or CMB existence. - <u>Creditor authorised to receive Instant Payments.</u> <p>As part of the authorisation checks, TIPS verifies whether the sender of the Instant Payment is granted with the privilege "Instruct as SIP".</p> <p>If the check is successful, the Instant Payment will be settled following the SIP settlement model. If not, TIPS verifies whether the sender of the instant Payment is granted with the privilege 'Instruct Instant Payment'.</p> <p>If the check is successful the Instant Payment will be settled following the standard settlement model which is described in Table 78 and Table 80, respectively for euro and non-euro currencies, otherwise the Instant Payment will be rejected to lack of sufficient authorisation.</p> <p>See 4.1- Business Rules for details.</p>

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8) § 4.1 Business Rules

Business process	BR Name	Check ID	Input Fields and parameters	Business check	Error codes	Error Description
[...]	[...]	[...]	[...]	[...]	[...]	[...]
<u>Instant Payment transaction business process</u>	<u>Debtor authorised to send Instant Payments</u>	0000011	<u>Debtor Agent</u>	<u>For instant payment operations, the system verifies that in table "Authorised Account User" the Debtor Agent has the R-only Flag set to "False".</u>	<u>If the check is not respected: - error code DNOR</u>	<u>Debtor not authorised to send instant payments.</u>
<u>Instant Payment transaction business process</u>	<u>Creditor authorised to receive Instant Payments</u>	0000012	<u>Creditor Agent</u>	<u>For instant payment operations, the system verifies that in table "Authorised Account User" the Creditor Agent has the R-only Flag set to "False".</u>	<u>If the check is not respected: - error code CNOR</u>	<u>Creditor not authorised to receive instant payments.</u>
[...]	[...]	[...]	[...]	[...]	[...]	[...]

CRDM UDFS R2024.NOV

1) § 1.3.3.1 Data model of the component

The following diagram shows the conceptual data model for Cash Account Data Management.

The diagram will include R-only: Boolean as attribute in the Authorised Account User entity.

2) § 1.4.4.2 Structure

TABLE 121 – TIPS DIRECTORY STRUCTURE

O/M	FIELD No.	FIELD NAME	FORMAT	DESCRIPTION
[...]	[...]	[...]	[...]	[...]
<u>M</u>	<u>10</u>	<u>R-only</u>	<u>BOOLEAN</u>	<u>Flag that specifies whether the Authorised Account User BIC is marked as "R-transaction only" for the associated TIPS Account, TIPS AS Technical Account or CMB in TIPS</u>

3) § 4.5.3.36 Authorised Account User

- Record Type: "Authorised Account User"

The record is used to define Authorised Account Users for a Cash Account.

Flat file column	Excel Column	Column Name	Format	Description	Rules	Occurs per Record	Occurs per Group
[...]	[...]	[...]	[...]	[...]	[...]	[...]	[...]
<u>9</u>	<u>!</u>	<u>R-only</u>	<u>BOOLEAN</u>	<u>Flag that specifies whether the Authorised Account User BIC is marked as "R-transaction only" for</u>		<u>This field is mandatory if the Cash Account type is TIPS Account, TIPS AS</u>	<u>0..1</u>

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				<u>the Cash Account number in TIPS or not.</u>		<u>Technical Account or TIPS CMB.</u>	
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4) **§ 1.3.3.3 Description of the entities**

1. Cash Account

The following footnote has been amended:

⁴⁸ For each Authorised Account User related to T2 accounts a period of validity and a participation type must be specified. Available participation types are: Direct, Indirect, Multi Addressee (Branch of Direct Participant or Credit Institution), Addressable BIC (Correspondent or Branch of Direct Participant). For accounts in RTGS, exclusion rules may also be defined to prevent the related BIC(s) from being included in the RTGS directory. For Multi-Addressee and Addressable BIC participation, the BIC(s) may also be specified by using wildcard characters. Optionally, for Authorised Account User related to TIPS Accounts or TIPS CMB, a Maximum IP Amount can be defined as well as an R-only flag may be set to allow an AAU to process recalls and investigations without being able to send or receive any new instant payment transaction.

CRDM UHB – BOOK 1 R2024.NOV

1) **§ 2.3.1.9 TIPS Directory – Search/List Screen**

[...]

TIPS Directory - List	
[...]	[...]
<u>R-only</u>	<u>Shows whether the Authorised Account User BIC is marked as “R-transaction only” for the associated Cash Account.</u>

2) **§ 2.3.2.6 Authorised Account User – Search/list Screen**

[...]

Screenshot Illustration 53: Authorised Account User – search/list screen will include the R-only flag as search criteria.

Fields	Authorised Account User - Search Criteria	
Description	[...]	[...]
<u>R-only</u>	<u>Select whether to search only Authorised Account Users marked as “R-transaction only” for the associated Cash Account.</u>	

Authorised Account User - List	
[...]	[...]
<u>R-only</u>	<u>Shows whether the Authorised Account User is marked as “R-transaction only” for the associated Cash Account.</u>

3) § 2.3.2.7 Authorised Account User – New/Edit Screen

[...]

Screenshot Illustration 54: Authorised Account User – new/edit screen will include the R-only flag.

**Fields
Description**

Authorised Account User	
[...]	[...]
Cash Account Number	<p>Enter or select the unique number of the related Cash Account object.</p> <p>This field accepts only cash accounts of the following type:</p> <ul style="list-style-type: none"> TIPS Account TIPS Ancillary System Technical Account TIPS Credit Memorandum Balance Main Cash Account CLM Central Bank Account Central Bank ECB Account ECB Mirror Account CLM Dedicated Transit Account for T2S CLM Dedicated Transit Account for RTGS CLM Dedicated Transit Account for TIPS RTGS Dedicated Cash Account Ancillary System Guarantee Funds Account AS Technical Account RTGS Central Bank Account RTGS Dedicated Transit Account <p>Reference for error message []:</p> <ul style="list-style-type: none"> DCC2002 DCC2013 DCU2002 DCU2012 <p>This field is mandatory in create mode. The field is read-only in edit mode. Required format is: max 34x characters.</p>
[...]	[...]

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<p><u>R-only</u></p>	<p><u>Select whether to set the Authorised Account User to process recalls and investigations without being able to send or receive any new instant payment transaction.</u></p> <p><u>The behaviour of this field depends on the chosen Cash Account.</u></p> <p><u>It is enabled when (i) Cash Account is inserted and (ii) if it is a TIPS Account, TIPS AS Technical Account, or a TIPS CMB.</u></p> <p><u>The content is blanked when the cash account content changes.</u></p> <p><u>The field is disabled if the chosen Cash Account is different from TIPS Account, TIPS AS Technical Account, and TIPS CMB.</u></p> <p><u>Reference for error message []:</u></p> <ul style="list-style-type: none"> <u> DCC2013</u> <u> DCU2012</u>
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Buttons

<p>Submit</p>	<p>This function enables the user to create or edit an Authorised Account User according to the information filled in the fields.</p> <p>Reference for error message []:</p> <ul style="list-style-type: none"> DCC2001 DCC2002 DCC2003 DCC2004 DCC2005 DCC2006 DCC2007 DCC2008 DCC2009 DCC2010 DCC2011 <u>DCC2013</u> DCU2001 DCU2002 DCU2003 DCU2004

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	<ul style="list-style-type: none"> DCU2005 DCU2006 DCU2007 DCU2008 DCU2009 DCU2010 DCU2012
[...]	[...]

4) § 4.3.2.12 Authorised Account User – New/Edit Screen

Reference for error message	Field or Button	Error Text	Description
[...]	[...]	[...]	[...]
<u>DCC2013</u>	<ul style="list-style-type: none"> Cash Account number field R-only Submit button 	Invalid use of R-only	<u>R-only can only be set and is mandatory for TIPS Accounts, TIPS AS Technical Accounts and TIPS CMBs. Otherwise the field is not used.</u>
[...]	[...]	[...]	[...]
<u>DCU2012</u>	<ul style="list-style-type: none"> Cash Account number field R-only Submit button 	Invalid use of R-only	<u>R-only can only be set and is mandatory for TIPS Accounts, TIPS AS Technical Accounts and TIPS CMBs. Otherwise the field is not used.</u>

High-level description of Impact:

The change request aims at introducing in TIPS a new Boolean flag “R-only” to mark Authorised Account Users BICs with an intermediate status allowing them to process recalls and investigations without being able to send or receive any new instant payment transaction.

The requirements would impact also CRDM components for the sake of some basic configuration items.

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:

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

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	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	1.3.2.1 TIPS Accounts	Update of the description on TIPS accounts.
	1.3.2.5 Reference data for accounts and CMBs in TIPS	Update of Table 7 - Authorised Account User reference data to include the R-only attribute.
	1.4 Dynamic data model	Update of Figure 5 – Dynamic data model to include the R-only flag in the Authorised Account User entity.
	2.2.1. Instant Payment (SCTInst scheme)	Update of Table 78 - Instant Payment transaction steps to include two new business rules for handling the new R-only Boolean flag.
	2.2.2. Instant Payment (non-Euro currencies scheme)	Update of Table 80 - Instant Payment transaction steps for non-Euro currencies to include two new business rules for handling the new R-only Boolean flag.
	2.2.3 Instant Payment (SIP settlement model)	Update of Table 82 - Instant Payment transaction steps for SIP settlement model to include two new business rules for handling the new R-only Boolean flag.
TIPS UHB		
Training documentation	TIPS User Training material - Settlement of instant payments	Update of the “Settlement Process – Instant Payment transaction flow”

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		slides to include the two new Business Rules in the Conditional Phase.
Other documents	<p>CRDM UDFS</p> <p>CRDM UDFS – 1.3.3.1 Cash Account data management</p> <p>CRDM UDFS – 1.3.3.3 Description of the entities – 1. Cash Account</p> <p>CRDM UDFS – 1.4.4.2 Structure</p> <p>CRDM UDFS – 4.5.3.36 Authorised Account User</p> <p>CRDM UHB</p> <p>CRDM UHB – 2.3.1.9 TIPS Directory – Search/List Screen</p> <p>CRDM UHB – 2.3.2.6 Authorised Account User – Search/List Screen</p> <p>CRDM UHB – 2.3.2.7 Authorised Account User – New/Edit Screen</p> <p>CRDM UHB – 4.3.2.12 Authorised Account User – New/Edit Screen</p> <p>CoCo IDFS</p> <p>IDFS_BdI_CRDM-DIR_TIPS_Directory</p> <p>Screen Documentation CRDM TIPS Directory</p> <p>IDFS_BdI_CRDM_CSA_CRE-02</p> <p>IDFS_BdI_CRDM-CSA-UPD-02</p>	<p>Update of the diagram on the conceptual data model for Cash Account Management to include the R-only flag in the Authorised Account User entity.</p> <p>Update of the footnote 48</p> <p>Update of Table 121 – TIPS Directory Structure to include the Boolean attribute R-only.</p> <p>Update of the Record Type: Authorised Account User.</p> <p>Update of the TIPS Directory – List to include the R-only attribute.</p> <p>Update of Illustration 53: Authorised Account User – Search/List screen; Inclusion of the R-only flag as search criteria and as a listed attribute.</p> <p>Update of Illustration 54: Authorised Account User – New/Edit Screen; Update of the Authorised Account User fields description.</p> <p>Inclusion of business rules DCC2013 and DCU2012.</p> <p>Update of the TIPS Directory generation (for all the currencies) to include the R-only flag.</p> <p>Update of the TIPS Directory Search/List Screen to include the R-only flag.</p> <p>Update of the Inputs/Outputs flows of the Create Authorised Account User function and introduction of business rule B-CRDM-CSA-CRE-02-0013</p> <p>Update of the Inputs/Outputs flows of the Update Authorised Account User function and introduction of business rule B-CRDM-CSA-UPD-02-0012</p>

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	<p>Screen Documentation CRDM Authorised Account User</p> <p>IDFS_BdI_ALL-EXT_Data Extraction for TIPS</p>	<p>Update of Authorised Account User – Search/List Screen and New/Edit Screen</p> <p>Update of the principles for the extraction of TIPS data to include the R-only attribute in the Authorised Account User table.</p>
<p>Impacted GDPR message / screen fields</p>	<p>n/a</p>	<p>n/a</p>

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Overview of the impact of the request on TIPS (L2 view)

Summary of functional, development, infrastructure, operational and security impacts

Summary of functional impact:

The purpose of this CR is to introduce a new "R-transactions only" intermediary status for TIPS participants in order to mark a BIC as unable to send or receive any new instant payment transaction, but allowed to accept recall and investigation messages.

Regarding the Instant Payment transaction steps for the euro-currency, once TIPS receives the request of instructing an Instant Payment, TIPS performs in step 2 of the Instant Payment transaction flow two additional checks that are verifying whether the Originator and Beneficiary Participant are authorised respectively to send and receive euro instant payments. This led to the introduction of two new TIPS Business rules: "Debtor authorised to send Instant Payments" and "Creditor authorised to receive Instant Payments".

The verification of the R-only flag set to 'False' will be checked only in step 2 of the instant payment settlement flow, therefore any other amendment of the R-only flag value for both the Originator and Beneficiary Participant that will occur after step 2 will not affect that payment transaction.

As for the Investigation and Recall Request, no impact is foreseen as the only affected flow is the one related to the actual Instant Payment. The compliance with the SCT Inst scheme requirement to accept recalls for previously received payments for 13 months after settlement remains under the responsibility of participants.

Regarding the customer report camt.053 Statement of Account and queries (payment transaction status query, U2A via GUI and A2A via camt.005/006), the introduction of the new R-only Boolean flag will not affect the set of reported fields for IP-transactions.

CRDM

The new R-only flag also introduces changes on the Common Reference Data Management (CRDM) side, in particular on the CRDM UDFS and CRDM UHB.

In order to introduce the new intermediate status defining whether PSPs are able to process R-only transactions, the TIPS Directory shall be enriched to show which PSPs are marked as "R- only". The enrichment will exploit a new configuration at Authorised Account User level where each actor may decide, by means of a dedicated "R-only" boolean flag, whether any given BIC is marked as unable to send or receive any new instant payment transaction, but allowed to accept recall and investigation messages in TIPS. The default value for this new flag shall be 'false' for all the new and existing entries. Such a configuration has the advantage that each actor may decide on which account(s)/position(s) the possibility to not send or receive instant payments shall be enabled.

It is worth noting that the TIPS Directory amendment mentioned above shall be applicable to any TIPS hosted currencies (i.e. EUR, SEK and DKK).

In case an IP transaction is addressed to a PSP that is not allowed to process such transactions, TIPS will notify the Originator PSP, with the reason code CNOR. The same logic applies on the payment initiator side where, in case the Originator PSP is not allowed to send instant payments, TIPS will notify it with the reason code DNOR,

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Moreover, the Data Migration Tool (DMT) functionality related to the Authorised Account will be updated for the management of the new flag. As result, CRDM Screens related to the TIPS Directory and the AAU, the DMT and the linked CRDM Back End processes and data model should be updated including the implementation of New Business Rules regarding the R-only flag as well.

Summary of application development impact:

Here is the detailed list of the changes, grouped by component.

Message Router:

The following processing flows have to be amended by adding the validation check against the new *R-Only BIC* flag:

- Processing of incoming pacs.008 (IP)
- Processing of incoming pacs.008 (SIP)
- Processing of incoming pacs.008 (NTC)
- Processing of incoming pacs.008 (OLO)

CRDM Importer:

Processing of incoming CRDM reference data: The parsing of the VIPSBIC entity has to be amended to import the value of the new *R-Only BIC* flag, added in the CRDM view VIPSPBIC_BIC_ACCOUNT_LINK.

TIPS Reference Data:

Addition of the new *R-Only BIC* flag in data model of the VIPSPBIC_BIC_ACCOUNT_LINK entity

CRDM Back-end Component:

The following items have to be modified:

- Update of the Authorized Account User entity and of the related maintenance procedures to handle the new R-Only flag.
- Implementation of the following two new business rules for the creation and update of AAUs:
 - DCC2013: R-only can only be set and is mandatory for TIPS Accounts, TIPS AS Technical Accounts and TIPS CMBs. Otherwise the field is not used.
 - DCU2012: R-only can only be set and is mandatory for TIPS Accounts, TIPS AS Technical Accounts and TIPS CMBs. Otherwise the field is not used.
- Update of the TIPS Directory generation procedures for EUR, SEK and DKK currencies so to include the R-Only flag
- Update of the procedures for the extraction of TIPS data to include the R-Only attribute in the Authorised Account User table
- Update of the table IRP.TIRPTBDD_TIPS_BIC_DIR to add the new R-Only Boolean flag
- Update of the view VIRPTBDD_TIPS_BIC_DIR to add the new R-Only Boolean flag
- Update of the view VIPSBICD_BIC_DIR_DELTA to add the new R-Only Boolean flag

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- Update of the view VIPSBICT_BIC_DIR_TOTAL to add the new R-Only Boolean flag
- Update of the view VIPSDKKD_BIC_DIR_DELTA_DKK to add the new R-Only Boolean flag
- Update of the view VIPSDKKT_BIC_DIR_TOTAL_DKK to add the new R-Only Boolean flag
- Update of the view VIPSSEKD_BIC_DIR_DELTA_SEK to add the new R-Only Boolean flag
- Update of the view VIPSSEKT_BIC_DIR_TOTAL_SEK to add the new R-Only Boolean flag
- Update of the SIRPTBDD program used to extract the data into the TIRPTBDD table to set as FALSE the value of the new R-Only attribute in existing records

CRDM GUI Component:

The following GUI screens have to be modified to add the handling of the new R-Only attribute:

- Authorised Account User – Search/List screen
- Authorised Account User – New screen
- Authorised Account User – Edit Screen
- TIPS Directory – Search/List screen

Additionally, the “Export” function as well as the “Print” function have to be modified to take into consideration the new R-Only attribute.

CRDM A2A Component:

No impact.

DMT Component:

The R-Only Boolean attribute shall be included in the Authorized Account User Excel and flat file that Central Banks submit to CRDM for configuring AAUs

CRDM Data propagation to TIPS:

Update of the view VIPSPBIC_BIC_ACCOUNT_LINK to include the R-Only Boolean attribute

Summary of infrastructure impact:

No impact.

Summary of operational impact:

No impact.

Summary of security impact:

See Change Request Analysis.