

# TARGET Instant Payment Settlement

TIPS Message Gap Analysis  
and TIPS Message Implementation

TIPS Contact Group #8

# Summary

1. Outcome of the written procedures
2. Proposed way forward

# Outcome of written procedures

## TIPS Message Gap Analysis:

- TIPS Contact Group participants have provided their feedback on the TIPS Message Gap Analysis document presented during TIPS CG #7.
- Comments and questions raised one additional gap to be corrected in Xml Schema Definition camt.056 implementation.

## TIPS Message Implementation:

- In substance, market agrees on the shared answers.
- Comments and questions helped in reaching an higher level of understanding for the topics.
- One specific point (Blank spaces inside references) to be added to the EPC Clarification category 3.

# Proposed way forward

Category 1 and 3 : to draft a note to the EPC on identified gaps and request for clarification.

- 4CB to draft a note to be shared with the EPC for two purposes:
  - Notify about the gaps on their published XML Schema Definition files.
  - Ask for clarification on category 3 findings as described in the shared document (additional point for blank spaces in references).

Category 2 TIPS: to issue a Change Request to close the identified gaps.

- 4CB to present a Change Request on TIPS including all the required refinements as described in the shared analysis document.
- As the CR would potentially impact both the TIPS application and the TIPS Actors applications, the proposal would be to implement the CR after the go-live (e.g. release 2.0).