Institution name			OP Financial Group			*[Please provide the name of your institution]*

Deliverable Name	TARGET Instant Payments Settlement User Requirements	**How to use this document:**
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1	OP Financial Group	44	5.1 OVERVIEW	Figure 7	Use case 1: Single Participant	Senseless use case - own transfer
2	OP Financial Group	56	5.4 REFERENCE DATA	TIPS.UR.05.260	Participant blocking action	So all the banks must separately ensure, by cross-checking between participants and their reachable BICs, that they do not send any payments to those reachable BICs whose participants are blocked?
3	OP Financial Group	62	6.2 GENERAL REQUIREMENTS	TIPS.UR.06.030	Report addressee and data scope	Reachable BICs really do not get any reports?
4	OP Financial Group	71	8.2 U2A INTERFACE	General	General Comment	Routing Talble has to be available in A2A mode. A2A mode is the only usable option in practice. Without A2A mode, no payments from banks' end-customer channels can be routed to TIPS.
5	OP Financial Group	76	8.3 A2A MESSAGES	TIPS.UR.08.140	Beneficiary Participant Reply message	What is the exact message?
6	OP Financial Group	76	8.3 A2A MESSAGES	TIPS.UR.08.150	Beneficiary Participant Status message	The mere ISO decision process takes its time. Hence unrealistic to assume full implementation throughout banks by November 2018.
7	OP Financial Group	78	8.3 A2A MESSAGES	TIPS.UR.08.200	Recall Answer Rejection message	The mere ISO decision process takes its time. Hence unrealistic to assume full implementation throughout banks by November 2018.
8	OP Financial Group	83	9.2 LIST OF PARTICIPANTS	TIPS.UR.09.100	List of Participants in TIPS	A2A mode is mandatory. See our comment on section 8.2.