# Change Request form

| General Information (Origin of Request) |
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| ☐ User Requirements Document (URD) |
| ☒ User Detailed Functional Specification (UDFS) |
| ☐ User Handbook (UHB) |
| ☒ Other User Functional or Technical Documentation (SYS) |

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| **Request raised by:** Eurosystem | **Institution:** Eurosystem | **Date raised:** 20 September 2024 |
| **Request title:** Alignment of TIPS Messages with ISO Maintenance Release (MR) 2020-2024 | | **Request ref. no:** TIPS-0072-SYS |
| **Request type:  Common** | | |
| **1. Legal/business importance parameter:** High | | **2. Market implementation efforts parameter – Stakeholder impact:** High |
| **3. Operational impact:** High | | **4. Financial impact parameter:** Medium |
| **5. Functional/ Technical impact:** High | | **6. Interoperability impact:** Medium |
| **Requestor Category:** Eurosystem | | **Status:** DA started |

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

The implementation of the ISO Maintenance Release (MR) 2020-2024 is required within the overall plan for yearly updates of the ISO messages versions in use in TIPS.

Following the unfreeze strategy of TARGET Services, the upgrade to ISO MR 2020-2024 will ensure an alignment of TIPS registered messages to the latest ISO versions of the base messages and usage guidelines.

All impacted ISO registered messages will be migrated, irrespective of the type of change that applies, for instance:

- changes due to ISO change requests
- upgrade of schema version resulting from the migration of the base message to a higher version.

For all base (ISO) messages already migrated to a higher version due to ISO MR 2020-2024, a version upgrade of TIPS customized messages will apply in order to align the TIPS message version to that of the correspondent ISO message.

This change request does not cover:

- The following TIPS messages, both for euro and non-euro communities; being them, respectively, under EPC and NPC scope and, thus, linked to the ISO MR 2019, the dedicated two years' maintenance cycle applies:
  - ➢ pacs.008, pacs.002, camt.056, pacs.004, camt.029, pacs.028

- The following TIPS messages, as no changes to the current version were identified on account of ISO MR 2020-2024:
  - ➢ reda.016.

To ensure ISO 20022 compatibility with ISO MR 2024, it is necessary to migrate the TIPS messages to the newly ISO registered message versions. The impacted messages are:

- acmt.010, will be migrated from acmt.010.001.02 to acmt.010.001.04
- acmt.011, will be migrated from acmt.011.001.02 to acmt.011.001.04
- acmt.015, will be migrated from acmt.015.001.02 to acmt.015.001.04
- camt.003, will be migrated from DRAFT1camt.003.001.06 to camt.003.001.08
- camt.004, will be migrated from DRAFT1camt.004.001.07 to camt.004.001.10
- camt.005, will be migrated from DRAFT2camt.005.001.07 to camt.005.001.11

- camt.006, will be migrated from DRAFT2camt.006.001.07 to camt.006.001.11
- camt.011, will be migrated from camt.011.001.07 to camt.011.001.08
- camt.025, will be migrated from camt.025.001.05 to camt.025.001.07[1]
- camt.025 RTGS-TIPS, will be migrated from DRAFT2camt.025.001.04 to camt.025.001.07[2]
- camt.050, will be migrated from camt.050.001.05 to camt.050.001.07
- camt.052, will be migrated from camt.052.001.06 to camt.052.001.12
- camt.053 GL, will be migrated from camt.053.001.08 to camt.053.001.12
- camt.053 Statement of Account will be migrated from camt.053.001.06 to camt.053.001.12
- camt.054, will be migrated from camt.054.001.06 to camt.054.001.12
- reda.022, will be migrated from reda.022.001.01 to reda.022.001.02

Sample XML messages on MyStandards and UDFS documentation will also be updated, if applicable.

Common Components (CoCo) messages used by TIPS customers are out of the scope of this CR, since they are managed via the change requests T2S-0809-SYS and T2-132-SYS:
- acmt.007, acmt.010, acmt.011, acmt.015, acmt.019, camt.009, camt.010, camt.011, camt.012, camt.025, head.001, reda.014, reda.015, reda.017, reda.022, reda.041 and reda.043

As a consequence of the migration to the ISO MR 2024 of the messages used in the T2-CLM – TIPS interface described in the T2-132-SYS, this change request contains the consequent impact to the TIPS-RTGS interface: in particular, following messages are impacted:
- camt.003;
- camt.004;
- camt.025;
- camt.050;
- camt.053 GL;
- head.001 (applicable for CLM only).

These changes will be applied to all the RTGS systems interacting with TIPS, internal (T2-CLM) and external (RIX) ones.

In addition to ISO Maintenance Release and the migration to ISO registered version, this change request also aims at adapting some messages in order to be fully in line with ISO20022 base messages.

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**Description of requested change:**

**1.   ISO Maintenance Release changes and the migration to ISO registered version**

The alignment of TIPS messages to ISO Maintenance Releases 2020-2024 and the migration of TIPS messages to the official ISO registered versions lead to several high-level changes on the messages, which are listed below. However, not every high-level change on the ISO base message requires a change in the TIPS customized message. Therefore, a tracking table with detailed description of the updates will be annexed to this CR, as a result of the Detailed Assessment.

The full list of changes that were part of the ISO MRs 2020-2024 ("ISO CRs") can be found here: http://www.iso20022.org/catalogue_of_change_requests.page

In addition, SWIFT MT Standards Releases (SRs) 2020-2024 may also have an impact on ISO messages. The full list of changes that were part of the SWIFT MT SRs 2020-2024 ("CRs" without ISO equivalent) can be found in MyStandards: https://www2.swift.com/mystandards/#/changerequest (access restricted to MyStandards registered users).

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[1] camt.025 will be updated to v07 only in order to align with the re-assessments of the detailed assessments of T2-0132 and T2S-809 change requests [as mentioned in T2-0132: "[...] camt.025 (for RTGS, CLM and CoCo specifications) will be migrated to camt.025.001.07 (V07) despite the availability of a MR2024 V08 of the ISO 20022 base message. This will ensure an alignment of message version between TARGET Services."]

[2] Same as previous footnote

The ISO Maintenance Release leads in some cases to the change of TargetNamespace without any other changes of the message. This change leads in turn to a xsd schema change.

## 2. Further changes towards some TIPS messages

Besides the incorporation of ISO Maintenance Release and the migration to ISO registered version, the 4CB detected the need to perform some further changes to TIPS messages camt.019 (used in the TIPS-RTGS interface) and camt.006, which are not in line with ISO 20022 base messages.

A.  As for camt.019, the issue, which has been experienced also in T2S via PBI 228952, derives from a wrong SWIFT customisations. The T2S UGs for camt.019 was used as basis for the creation of the TIPS ones in order to avoid misalignments between TARGET Services, so the same issue is present also in the TIPS UGs. As a result:

- For camt.019 the xsd path of the field "System Date" should be updated:

From: *RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysDt*

To: *RtrBizDayInf/RptOrErr/BizRpt/BizDayOrErr/BizDayInf/SysDt/Dt*.

B.  For camt.006, during the implementation of TIPS-0052-SYS and, thus, during the migration of TIPS messages to MyStandards, an already existing gap has been identified and needs to be addressed by means of this Change Request.

Concerning only TIPS existing camt.006 xsd, there is a discrepancy with MyStandards official and supported version of the same message, which leads, in turn, to the failure in the migration to MyStandards. The issue is present since the go-live of TIPS-0039-URD in R4.0 and is due to the missing usage of dedicated SWIFT tools that ensure the exact compliance of a message customisation with MyStandards ISO version of the message. With the aim of being fully compliant with ISO20022 standard and allowing MyStandards upload of TIPS camt.006 specifications, the following field should be introduced in TIPS camt.006 xsd: *RtrTx/RptOrErr/BizRpt/TxRpt/PmtId/TxId*. This new field contains the payment transaction reference and will exactly replicate the content of the other payment transaction reference camt.006 field *RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/TxId*, in which TIPS reports the pacs.008 Transaction Identification or the pacs.004 Return Identification. It has no additional business meaning for the customer since it only duplicates an already present information. As already happened (e.g. camt.054 BankToCustomerDebitCreditNotification), some additional xml fields are kept in order to comply with the ISO20022 standard, simply duplicating information.

Thus, the expected impact on customers is minimum and consists of an update of the camt.006 schema file to be used for message schema validation: customers' applications can continue to consider the payment transaction reference contained in the camt.006 field *RtrTx/RptOrErr/BizRpt/TxRpt/TxOrErr/Tx/Pmt/TxId*. During the detailed assessment, possible changes on the GUI required to ensure the alignment of U2A and A2A, as well as contingency tools impacts, will be analysed.

In order to allow a smooth functioning of the TARGET Services, the activation time of this CR should be synchronised with T2 and T2S.

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**Submitted annexes / related documents:**

A file named TIPS_0072_SYS_attachment includes all changes to the TIPS messages and will be produced as a result of the Detailed Assessment.

Such annex only reports changes relevant for TIPS messages, i.e. all changes not applied to TIPS messages are not included, as they represent new functionalities for which dedicated CRs are needed.

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**Proposed wording for the Change request:**

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**Change Request form**

**High level description of Impact:**

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**Impacts on other projects and products:**

**Outcome/Decisions:**