

## Change Request form

| General Information (Origin of Request)                                                                                                                                                                                                                                           |                                                                                |                                       |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------|---------------------------------------|
| <input type="checkbox"/> User Requirements Document (URD)<br><input type="checkbox"/> User Detailed Functional Specification (UDFS)<br><input type="checkbox"/> User Handbook (UHB)<br><input checked="" type="checkbox"/> Other User Functional or Technical Documentation (SYS) |                                                                                |                                       |
| <b>Request raised by:</b><br>Sveriges Riksbank<br>Danmarks Nationalbank                                                                                                                                                                                                           | <b>Institution:</b>                                                            | <b>Date raised:</b> 02 January 2025   |
| <b>Request title:</b> Mandatory updates to the TIPS non-euro message specifications due to the NPC NCT Inst scheme 2025 updates                                                                                                                                                   |                                                                                | <b>Request ref. no:</b> TIPS-0089-SYS |
| <b>Request type:</b>                                                                                                                                                                                                                                                              |                                                                                |                                       |
| <b>1. Legal/business importance parameter:</b> High                                                                                                                                                                                                                               | <b>2. Market implementation efforts parameter – Stakeholder impact:</b> Medium |                                       |
| <b>3. Operational impact:</b> Medium                                                                                                                                                                                                                                              | <b>4. Financial impact parameter:</b> Low                                      |                                       |
| <b>5. Functional/ Technical impact:</b> Medium                                                                                                                                                                                                                                    | <b>6. Interoperability impact:</b> Low                                         |                                       |
| <b>Requestor Category:</b> TIPS Working Group                                                                                                                                                                                                                                     |                                                                                | <b>Status:</b> DA started             |

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

The Nordic Payments Council (NPC) will perform their bi-yearly update of the [NCT Inst scheme](#) Rulebook and Implementation Guidelines at 03:30 CET on 5 October 2025.

The proposed change aims at updating the TIPS message specifications for non-Euro currencies in order to comply with the [updated 2025 NCT Inst scheme Rulebook and Implementation Guidelines documents published by the NPC](#).

### Description of requested changes:

The TIPS message specifications currently in place for non-Euro currencies have been designed in compliance with the requirements stemming from the change requests [TIPS-0030-URD](#), [TIPS-0031-URD](#) and [TIPS-0055-SYS](#).

Due to the release of the new version of the NPC Instant Credit Transfer specifications for 2025, a detailed gap analysis has been performed by the Sveriges Riksbank and Danmarks Nationalbank to highlight the compulsory changes to be applied to the TIPS non-Euro message specifications, in order to comply with the updated 2025 NCT Inst scheme Implementation Guidelines.

### Changes to the use of proxy

In the Nordic payment market, it is common practice to use an 'Alias' or 'Proxy' to identify the accounts of Originators and Beneficiaries. The NPC will now change the current use of proxy to be harmonised with the EPC's SEPA Schemes. NPC is aligning with the EPC to introduce the "Proxy" element as yellow in all payment messages. Consequently, *Type* and *Name* will no longer be used for providing AT-11 and AT-25 Alias/Proxy and therefore the *Proxy* element will remain the only option.

Subsequently, the following changes has been identified to the following messages:

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### Changes for pacs.008.001.08

In the elements *Debtor Account* and *Creditor Account*, the pacs.008.001.08 needs the choice message component *Type* to be removed along with its underlying elements *Proprietary*. Additionally, *Name* needs to be removed. See table 1.

**Table 1 Element removal pacs.008.001.08**

| Pacs.008.001.08                                           | Element removal |
|-----------------------------------------------------------|-----------------|
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Tp       | Yes             |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Tp/Prtry | Yes             |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Nm       | Yes             |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Tp       | Yes             |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Tp/Prtry | Yes             |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Nm       | Yes             |

In the elements *Debtor Account* and *Creditor Account*, the pacs.008.001.08, the underlying element *Proxy* needs to be added. Under *Proxy* the choice message component *Type* must be added with underlying elements *Code* & *Proprietary*. Additionally, the element *Identification* needs to be added as mandatory under *Proxy*. See table 2.

**Table 2 Element addition pacs.008.001.08**

| Pacs.008.001.08                                             | Multiplicity | Additional information              |
|-------------------------------------------------------------|--------------|-------------------------------------|
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Prxy       | 0..1         |                                     |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Prxy/Tp    | 0..1         | Choice element                      |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Prxy/Tp/Cd | 1..1         | Type: ExternalProxyAccountType1Code |

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|                                                                |      |                                     |
|----------------------------------------------------------------|------|-------------------------------------|
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Prxy/Tp/Prtry | 1..1 | Type: String 1-35 characters        |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAcct/Prxy/Id       | 1..1 | Type: String 1-320 characters       |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Prxy          | 0..1 |                                     |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Prxy/Tp       | 0..1 | Choice element                      |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Prxy/Tp/Cd    | 1..1 | Type: ExternalProxyAccountType1Code |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Prxy/Tp/Prtry | 1..1 | Type: String 1-35 characters        |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAcct/Prxy/Id       | 1..1 | Type: String 1-320 characters       |

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### Changes for pacs.004.001.09

Under *Original Transaction Reference* – In the element *Debtor Account* and *Creditor Account*, the pacs.004.001.09 needs the choice message component *Type* to be removed along with its underlying element *Proprietary*. Additionally, *Name* needs to be removed. See table 3.

**Table 3 Element removal pacs.004.001.09**

| Pacs.004.001.09                                     | Element removal |
|-----------------------------------------------------|-----------------|
| /Document/PmtRtr/TxInf/OrgnlTxRef/DbtrAcct/Tp       | Yes             |
| /Document/PmtRtr/TxInf/OrgnlTxRef/DbtrAcct/Tp/Prtry | Yes             |
| /Document/PmtRtr/TxInf/OrgnlTxRef/DbtrAcct/Nm       | Yes             |
| /Document/PmtRtr/TxInf/OrgnlTxRef/CdtrAcct/Tp       | Yes             |
| /Document/PmtRtr/TxInf/OrgnlTxRef/CdtrAcct/Tp/Prtry | Yes             |
| /Document/PmtRtr/TxInf/OrgnlTxRef/CdtrAcct/Nm       | Yes             |

Under the element *Original Transaction Reference* – In the element *Debtor Account* and *Creditor Account*, the pacs.004.001.09 must include the element *Proxy*. Under *Proxy* the choice message component *Type* must be added with underlying elements *Code* & *Proprietary*. Additionally, *Identification* needs to be added as mandatory under *Proxy*. See table 4.

**Table 4 Element addition pacs.004.001.09**

| Pacs.004.001.09                                       | Multiplicity | Additional information              |
|-------------------------------------------------------|--------------|-------------------------------------|
| /Document/PmtRtr/TxInf/OrgnlTxRef/DbtrAcct/Prxy       | 0..1         |                                     |
| /Document/PmtRtr/TxInf/OrgnlTxRef/DbtrAcct/Prxy/Tp    | 0..1         | Choice element                      |
| /Document/PmtRtr/TxInf/OrgnlTxRef/DbtrAcct/Prxy/Tp/Cd | 1..1         | Type: ExternalProxyAccountType1Code |

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|                                                          |      |                                     |
|----------------------------------------------------------|------|-------------------------------------|
| /Document/PmtRtr/TxInf/OrgnlTxRef/DbtrAcct/Prxy/Tp/Prtry | 1..1 | Type: String 1-35 characters        |
| /Document/PmtRtr/TxInf/OrgnlTxRef/DbtrAcct/Prxy/Id       | 1..1 | Type: String 1-320 characters       |
| /Document/PmtRtr/TxInf/OrgnlTxRef/CdtrAcct/Prxy          | 0..1 |                                     |
| /Document/PmtRtr/TxInf/OrgnlTxRef/CdtrAcct/Prxy/Tp       | 0..1 | Choice element                      |
| /Document/PmtRtr/TxInf/OrgnlTxRef/CdtrAcct/Prxy/Tp/Cd    | 1..1 | Type: ExternalProxyAccountType1Code |
| /Document/PmtRtr/TxInf/OrgnlTxRef/CdtrAcct/Prxy/Tp/Prtry | 1..1 | Type: String 1-35 characters        |
| /Document/PmtRtr/TxInf/OrgnlTxRef/CdtrAcct/Prxy/Id       | 1..1 | Type: String 1-320 characters       |

### Changes for pacs.028.001.03

Under *Original Transaction Reference* - In *Debtor Account* and *Creditor Account*, the pacs.028.001.03 needs the choice message component *Type* to be removed along with its underlying element *Proprietary*. Additionally, *Name* needs to be removed. See table 5.

**Table 5 Element removal pacs.028.001.03**

| pacs.028.001.03                                              | Element removal |
|--------------------------------------------------------------|-----------------|
| /Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/DbtrAcct/Tp       | Yes             |
| /Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/DbtrAcct/Tp/Prtry | Yes             |
| /Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/DbtrAcct/Nm       | Yes             |

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|                                                              |     |
|--------------------------------------------------------------|-----|
| /Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/CdtrAcct/Tp       | Yes |
| /Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/CdtrAcct/Tp/Prtry | Yes |
| /Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/CdtrAcct/Nm       | Yes |

Under *Original Transaction Reference* - In *Debtor Account* and *Creditor Account*, the pacs.028.001.03 must include the element *Proxy*. Under *Proxy* the choice message component *Type* must be added with underlying elements *Code* & *Proprietary*. Additionally, *Identification* needs to be added as mandatory under *Proxy*. See table 6.

**Table 6 Element addition pacs.028.001.03**

| <b>pacs.028.001.03</b>                                            | <b>Multiplicity</b> | <b>Additional information</b>       |
|-------------------------------------------------------------------|---------------------|-------------------------------------|
| /Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/DbtrAcct/Prxy          | 0..1                |                                     |
| /Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/DbtrAcct/Prxy/Tp       | 0..1                | Choice element                      |
| /Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/DbtrAcct/Prxy/Tp/Cd    | 1..1                | Type: ExternalProxyAccountType1Code |
| /Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/DbtrAcct/Prxy/Tp/Prtry | 1..1                | Type: String 1-35 characters        |
| /Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/DbtrAcct/Prxy/Id       | 1..1                | Type: String 1-320 characters       |
| /Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/CdtrAcct/Prxy          | 0..1                |                                     |
| /Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/CdtrAcct/Prxy/Tp       | 0..1                | Choice element                      |
| /Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/CdtrAcct/Prxy/Tp/Cd    | 1..1                | Type: ExternalProxyAccountType1Code |

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|-------------------------------------------------------------------|------|-------------------------------|
| /Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/CdtrAcct/Prxy/Tp/Prtry | 1..1 | Type: String 1-35 characters  |
| /Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/CdtrAcct/Prxy/Id       | 1..1 | Type: String 1-320 characters |

### Changes for camt.056.001.08

Under *Original Transaction Reference - In Debtor Account and Creditor Account*, the camt.056.001.08 needs the choice message component *Type* to be removed along with its underlying element *Proprietary*. Additionally, *Name* needs to be removed. See table 7.

**Table 7 Element removal camt.056.001.08**

| camt.056.001.08                                                      | Element removal |
|----------------------------------------------------------------------|-----------------|
| /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/DbtrAcct/Tp       | Yes             |
| /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/DbtrAcct/Tp/Prtry | Yes             |
| /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/DbtrAcct/Nm       | Yes             |
| /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/CdtrAcct/Tp       | Yes             |
| /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/CdtrAcct/Tp/Prtry | Yes             |
| /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/CdtrAcct/Nm       | Yes             |

Under *Original Transaction Reference - In Debtor Account and Creditor Account*, the camt.056.001.08 must include the element *Proxy*. Under *Proxy* the choice message component *Type* must be added with underlying elements *Code & Proprietary*. Additionally, *Identification* needs to be added as mandatory under *Proxy*. See table 8.

**Table 8 Element addition camt.056.001.08**

| camt.056.001.08                                                  | Multiplicity | Additional information |
|------------------------------------------------------------------|--------------|------------------------|
| /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/DbtrAcct/Prxy | 0..1         |                        |

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|                                                                           |      |                                     |
|---------------------------------------------------------------------------|------|-------------------------------------|
| /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/DbtrAcct/Prxy/Tp       | 0..1 | Choice element                      |
| /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/DbtrAcct/Prxy/Tp/Cd    | 1..1 | Type: ExternalProxyAccountType1Code |
| /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/DbtrAcct/Prxy/Tp/Prtry | 1..1 | Type: String 1-35 characters        |
| /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/DbtrAcct/Prxy/Id       | 1..1 | Type: String 1-320 characters       |
| /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/CdtrAcct/Prxy          | 0..1 |                                     |
| /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/CdtrAcct/Prxy/Tp       | 0..1 | Choice element                      |
| /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/CdtrAcct/Prxy/Tp/Cd    | 1..1 | Type: ExternalProxyAccountType1Code |
| /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/CdtrAcct/Prxy/Tp/Prtry | 1..1 | Type: String 1-35 characters        |
| /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/CdtrAcct/Prxy/Id       | 1..1 | Type: String 1-320 characters       |

### Changes for camt.029.001.09

Under *Original Transaction Reference* - In *Debtor Account* and *Creditor Account*, the camt.029.001.09 needs the choice message component *Type* to be removed along with its underlying element *Proprietary*. Additionally, *Name* needs to be removed. See table 9.

**Table 9 Element removal camt.029.001.09**

| camt.029.001.09                                                           | Element removal |
|---------------------------------------------------------------------------|-----------------|
| /Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/DbtrAcct/Tp       | Yes             |
| /Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/DbtrAcct/Tp/Prtry | Yes             |



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|                                                                           |     |
|---------------------------------------------------------------------------|-----|
| /Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/DbtrAcct/Nm       | Yes |
| /Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/CdtrAcct/Tp       | Yes |
| /Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/CdtrAcct/Tp/Prtry | Yes |
| /Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/CdtrAcct/Nm       | Yes |

Under *Original Transaction Reference* - In *Debtor Account* and *Creditor Account*, the camt.029.001.09 must include the element *Proxy*. Under *Proxy* the choice message component *Type* must be added with underlying elements *Code* & *Proprietary*. Additionally, *Identification* needs to be added as mandatory under *Proxy*. See table 10.

**Table 10 Element addition camt.029.001.09**

| camt.029.001.09                                                                | Multiplicity | Additional information              |
|--------------------------------------------------------------------------------|--------------|-------------------------------------|
| /Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/DbtrAcct/Prxy          | 0..1         |                                     |
| /Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/DbtrAcct/Prxy/Tp       | 0..1         | Choice element                      |
| /Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/DbtrAcct/Prxy/Tp/Cd    | 1..1         | Type: ExternalProxyAccountType1Code |
| /Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/DbtrAcct/Prxy/Tp/Prtry | 1..1         | Type: String 1-35 characters        |
| /Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/DbtrAcct/Prxy/Id       | 1..1         | Type: String 1-320 characters       |
| /Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/CdtrAcct/Prxy          | 0..1         |                                     |
| /Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/CdtrAcct/Prxy/Tp       | 0..1         | Choice element                      |

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|---------------------------------------------------------------------------------|------|-------------------------------------|
| /Document/RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/CdtrAcct/Prxy/Tp/Cd    | 1..1 | Type: ExternalProxyAccountType1Code |
| /Document/RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/CdtrAcct/Prxy/Tp/Prtry | 1..1 | Type: String 1-35 characters        |
| /Document/RsltnOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/CdtrAcct/Prxy/ld       | 1..1 | Type: String 1-320 characters       |

### Extension of Character Length for Name

Today the NCT Inst scheme has a limitation of 70 characters for different *Name* elements, due to historical reasons such as limitations in legacy systems. The NPC will now expand the number of characters for *Name* from 70 to 140, aligning with ISO20022 and resulting in in harmonisation with the CBPR+ as Market Practice. The elements are also made mandatory. See table 11 and 12.

**Table 11 Type and multiplicity changes pacs.008.001.08**

| <b>Pacs.008.001.08</b>                              | <b>Multiplicity</b> | <b>Additional information</b>                                                                                       |
|-----------------------------------------------------|---------------------|---------------------------------------------------------------------------------------------------------------------|
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UlmtDbtr/Nm | 1..1                | Max140Text (based on string) <ul style="list-style-type: none"> <li>minLength: 1</li> <li>maxLength: 140</li> </ul> |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Nm     | 1..1                | Max140Text (based on string) <ul style="list-style-type: none"> <li>minLength: 1</li> <li>maxLength: 140</li> </ul> |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UlmtCdtr/Nm | 1..1                | Max140Text (based on string) <ul style="list-style-type: none"> <li>minLength: 1</li> <li>maxLength: 140</li> </ul> |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Nm     | 1..1                | Max140Text (based on string) <ul style="list-style-type: none"> <li>minLength: 1</li> <li>maxLength: 140</li> </ul> |

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Table 12 Type changes pacs.002.001.10

| Pacs.002.001.10                                                | Multiplicity | Additional information                                                                                              |
|----------------------------------------------------------------|--------------|---------------------------------------------------------------------------------------------------------------------|
| /Document/FIToFIPmtStsRpt/OrgnlGrpInfAndSts/StsRsnInf/Orgtr/Nm | 0..1         | Max140Text (based on string) <ul style="list-style-type: none"> <li>minLength: 1</li> <li>maxLength: 140</li> </ul> |
| /Document/FIToFIPmtStsRpt/TxInfAndSts/StsRsnInf/Orgtr/Nm       | 0..1         | Max140Text (based on string) <ul style="list-style-type: none"> <li>minLength: 1</li> <li>maxLength: 140</li> </ul> |

### Other changes

The element *Local Instrument* should be aligned with SCT Inst and made mandatory for pacs.008.001.08 and supporting messages, see table 13. For pacs.002.001.10 the elements */Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxRef/PmtTplnf* & */Document/FIToFIPmtStsRpt/TxInfAndSts/StsId* should also be aligned with SCT Inst and made mandatory. See below table.

Table 13 Updating elements from optional to mandatory

| Message         |                                                                             | New multiplicity |
|-----------------|-----------------------------------------------------------------------------|------------------|
| pacs.008.00.08  | /Document/FIToFICstmrCdtTrf/GrpHdr/PmtTplnf/LclInstrm                       | 1..1             |
| pacs.002.001.10 | /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxRef/PmtTplnf                   | 1..1             |
| pacs.002.001.10 | /Document/FIToFIPmtStsRpt/TxInfAndSts/OrgnlTxRef/PmtTplnf/LclInstrm         | 1..1             |
| pacs.002.001.10 | /Document/FIToFIPmtStsRpt/TxInfAndSts/StsId                                 | 1..1             |
| pacs.004.001.09 | /Document/PmtRtr/TxInf/OrgnlTxRef/PmtTplnf/LclInstrm                        | 1..1             |
| pacs.028.001.03 | /Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/PmtTplnf/LclInstrm               | 1..1             |
| camt.029.001.09 | /Document/RsltnOfInvstgtn/CxlDtIs/TxInfAndSts/OrgnlTxRef/PmtTplnf/LclInstrm | 1..1             |

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|                 |                                                                       |      |
|-----------------|-----------------------------------------------------------------------|------|
| camt.056.001.08 | /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/PmtTpInf/LclInstrm | 1..1 |
|-----------------|-----------------------------------------------------------------------|------|

### Additions for cross border transactions within the NPC Schemes

NPC Schemes are a copy of the SEPA Schemes, the latter being schemes for only EUR in the “SEPA area” where all transactions are equivalent (cross border and domestic) regulated by SEPA regulation.

The NPC has Schemes for the Nordic countries but there is no “Nordic area” like SEPA so all transactions between Denmark, Norway and Sweden are in fact cross border even though based on the NPC Schemes as market driven initiative.

Transactions, including cross border/cross currency, are regulated by law in Norway (FAL §4-19), in Denmark (LBK nr 1719 27/11/2020) and in Sweden (Lag 210:751 om betaljänster) – about what information a transaction needs to include and to be provided to the Beneficiary. The NPC payment schemes need to fulfil these requirements.

### Changes for pacs.008.001.08

In the element *Credit Transfer Transaction Information*, in the pacs.008.001.08, the underlying elements *Instructed Amount*, *Exchange Rate*, *Charges Information*, *Previous Instructing Agent 1 and 2*, *Intermediary Agent 1 and 2* needs to be added. See table 14.

**Table 14 Element addition pacs.008.001.08**

| pacs.008.001.08                                      | Multiplicity | Additional information                                                                                                                                              |
|------------------------------------------------------|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAmt     | 0..1         | Type:<br>to define a dedicated datatype where the list of currencies is restricted with respect to the one present in the type:<br>non_Euro_ActiveCurrencyAndAmount |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAmt/Ccy |              |                                                                                                                                                                     |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/XchgRate     | 0..1         |                                                                                                                                                                     |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf     | 0..n         |                                                                                                                                                                     |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf/Amt | 1..1         | Type:<br>to define a dedicated datatype where the list of                                                                                                           |

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|                                                                        |      |                                                                                                         |
|------------------------------------------------------------------------|------|---------------------------------------------------------------------------------------------------------|
|                                                                        |      | currencies is restricted with respect to the one present in the type: non_Euro_ActiveCurrencyAnd Amount |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf/Amt/Ccy               |      |                                                                                                         |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf/Agt                   | 1..1 |                                                                                                         |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf/Agt/FinInstnId        | 1..1 |                                                                                                         |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf/Agt/FinInstnId/BICFI  | 0..1 |                                                                                                         |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgsInf/Agt/FinInstnId/LEI    | 0..1 |                                                                                                         |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt1                  | 0..1 |                                                                                                         |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt1/FinInstnId       | 1..1 |                                                                                                         |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt1/FinInstnId/BICFI | 1..1 |                                                                                                         |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt2                  | 0..1 |                                                                                                         |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt2/FinInstnId       | 1..1 |                                                                                                         |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt2/FinInstnId/BICFI | 1..1 |                                                                                                         |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt1                     | 0..1 |                                                                                                         |

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|                                                                     |      |  |
|---------------------------------------------------------------------|------|--|
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt1/FinInstnId       | 1..1 |  |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt1/FinInstnId/BICFI | 1..1 |  |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt2                  | 0..1 |  |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt2/FinInstnId       | 1..1 |  |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt2/FinInstnId/BICFI | 1..1 |  |

### Changes for camt.056.001.08

Table 15 Element addition camt.056.001.08

| Camt.056.001.08                                                 | Multiplicity | Additional information                                                                                                                                         |
|-----------------------------------------------------------------|--------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/Amt          | 0..1         | Choice element                                                                                                                                                 |
| /Document/FIToFIPmtCxlReq/Undrlyg/TxInf/OrgnlTxRef/Amt/InstdAmt | 1..1         | Type: to define a dedicated datatype where the list of currencies is restricted with respect to the one present in the type: non_Euro_ActiveCurrencyAnd Amount |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/InstdAmt/Ccy            |              |                                                                                                                                                                |

### Changes for camt.029.001.09

Table 16 Element addition camt.029.001.09

| Camt.029.001.09 | Multiplicity | Additional information |
|-----------------|--------------|------------------------|
|                 |              |                        |

## Change Request form

|                                                                          |      |                                                                                                                                                                     |
|--------------------------------------------------------------------------|------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| /Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/Amt              | 0..1 | Choice element                                                                                                                                                      |
| /Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/Amt/InstdAmt     | 1..1 | Type:<br>to define a dedicated datatype where the list of currencies is restricted with respect to the one present in the type:<br>non_Euro_ActiveCurrencyAndAmount |
| /Document/RsltOfInvstgtn/CxIDtls/TxInfAndSts/OrgnlTxRef/Amt/InstdAmt/Ccy |      |                                                                                                                                                                     |

### Changes for pacs.004.001.09

Table 17 Element addition pacs.004.001.09

| <b>Pacs.004.001.09</b>                             | <b>Multiplicity</b> | <b>Additional information</b>                                                                                                                                       |
|----------------------------------------------------|---------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| /Document/PmtRtr/TxInf/XchgRate                    | 0..1                |                                                                                                                                                                     |
| /Document/PmtRtr/TxInf/OrgnlTxRef/Amt              | 0..1                | Choice element                                                                                                                                                      |
| /Document/PmtRtr/TxInf/OrgnlTxRef/Amt/InstdAmt     | 1..1                | Type:<br>to define a dedicated datatype where the list of currencies is restricted with respect to the one present in the type:<br>non_Euro_ActiveCurrencyAndAmount |
| /Document/PmtRtr/TxInf/OrgnlTxRef/Amt/InstdAmt/Ccy |                     |                                                                                                                                                                     |

### Changes for pacs.028.001.03

## Change Request form

**Table 18 Element addition pacs.028.001.03**

| Pacs.028.001.03                                             | Multiplicity | Additional information                                                                                                                                              |
|-------------------------------------------------------------|--------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| /Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/Amt              | 0..1         | Choice element                                                                                                                                                      |
| /Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/Amt/InstdAmt     | 1..1         | Type:<br>to define a dedicated datatype where the list of currencies is restricted with respect to the one present in the type:<br>non_Euro_ActiveCurrencyAndAmount |
| /Document/FIToFIPmtStsReq/TxInf/OrgnlTxRef/Amt/InstdAmt/Ccy |              |                                                                                                                                                                     |

### Introduction of Hybrid Address of the Payment End-User

Due to the introduction of hybrid address, the NPC Inst Scheme will adjust accordingly. This change only impacts the usage of postal addresses, as a result the annotations for the element *postal address* for pacs.008.001.08 needs to be updated according to the NPC Usage rules, see below, for the elements in table 19.

NPC\_PostalAddress:

STRUCTURED ADDRESS: Usage is recommended. 'Town Name' and 'Country' are mandatory. 'Address Line' is not allowed. It is recommended to provide as many structured elements as possible.

HYBRID ADDRESS: 'Town Name' and 'Country' are mandatory. At least one occurrence of 'Address Line' is mandatory.

UNSTRUCTURED ADDRESS: (As of 22 November 2026 at 03:30 CET only the use of structured and hybrid address will be allowed - based on available information at the moment of publication). At least one occurrence of 'Address Line' is mandatory. 'Postal Address' sub-elements other than 'Address Line' and 'Country' are forbidden. The use of 'Country' is mandatory when either the Debtor Agent or Creditor Agent is a non-EEA SEPA PSP.

**Table 19 Annotation changes pacs.008.001.08**

| pacs.008.001.08                                          | Annotation change |
|----------------------------------------------------------|-------------------|
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UlmtDbtr/PstlAdr | NPC_PostalAddress |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr     | NPC_PostalAddress |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr     | NPC_PostalAddress |



## Change Request form

|                                                           |                   |
|-----------------------------------------------------------|-------------------|
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/UltmtCdtr/PstlAdr | NPC_PostalAddress |
|-----------------------------------------------------------|-------------------|

An annotation for the sub-element *address line* is then not needed, and are to be removed:

**Table 20 Annotation removal pacs.008.001.08**

| pacs.008.001.08                                              | Annotation removal |
|--------------------------------------------------------------|--------------------|
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr/AdrLine | TIPS Notes         |
| /Document/FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr/AdrLine | TIPS Notes         |

### Changes to the target maximum execution time

To align with the updated SEPA Instant Credit Transfer (SCT Inst) Scheme, the NCT Inst will implement the Instant Payment Regulation driven change, by reducing the maximum execution timeline from 20 seconds to 10 seconds. This requires the following adjustments to be made:

IPR sets a Maximum execution timeline of 10 seconds after the time of receipt

Sub-Timelines within the 10 Seconds:

- Target execution timeline: 5 seconds (today 10 sec)
- Time-out deadline: at the 7th second (today 20 sec)
- Timeline after the time-out deadline by when a confirmation message must arrive at the Originator PSP: at the 9th second, there remains 1 second left as buffer/margin for exceptional situations. (today 25 sec)

In order to handle the new time out rules the Investigation offset (non-euro currency) needs to be changed from -10.000 milliseconds to -5.000 milliseconds.

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**Submitted annexes / related documents:**

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**Proposed wording for the Change request:**

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**High-level description of Impact:**

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**Impacts on other projects and products:**

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**Outcome/Decisions:**

**Change Request form**