TARGET-Services TIPS

Information on TIPS R2026.NOV Release

Deutsche Bundesbank

July 2026

Agenda

target services

	Information on release TIPS R2026.NOV
1	Timeline
2	Release content and impact
3	Information on testing

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1	**Timeline**
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Timeline Release R2026.NOV

Start of user testing in UTEST
25th September 2026[1]

End of user testing in UTEST
28th October 2026[1]

Deployment in Production
9th to 13th November 2026[1]

September 2026 | October 2026 | November 2026

[1] A comprehensive timeline with the delivery dates concerning the implementation of the release can be found in the document "TIPS R2026.NOV main milestones" on our website.

Agenda

	Information on release TIPS R2026.NOV
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2	**Release content and impact**
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List of change requests / changes included in the release

Three change requests relevant for EUR processing

- TIPS-0080-SYS Implementation of an R-only transactions BIC functionality
- TIPS-0097-SYS Alignment of TIPS Messages with ISO Maintenance Release (MR) 2025
- TIPS-0104-SYS Alignment of TIPS Messages with ISO Maintenance Release (MR) 2026

Two change request relevant for cross-currency processing

- TIPS-0075-URD Full alignment with OCT Inst Scheme 2025 business cases
- TIPS-0103-URD Enhancing TIPS for interlinking with other Fast Payment Systems

One change request to adjust specification documents

- TIPS-0105-SYS Editorial changes to TIPS SDDs R2026.JUN

[One change request relevant for SEK settlement only]

Further changes

- Removal of unstructured postal address data
- Resolution of various production problems (“PBIs”)
- An overview of the PBIs that are to be included in the release is provided in the current version of the document “TIPS production problems”

MyStandards and Readiness Portal

- The specific usage guidelines (UGs) for the ISO 20022-compliant messages used by TIPS in A2A mode are published in the online portal *MyStandards* (SWIFT), for which you have to register once.
- The *MyStandards Readiness Portal* offers participants the opportunity to check A2A messages and their compatibility against the usage guidelines of a TIPS release stored in MyStandards (including error indication).
  - Use of the SWIFT MyStandards Readiness Portal is available to all participants – regardless via which network service provider they are connecting to TIPS.
- The *MyStandards User Guide* describes the registration process for MyStandards, the functionality of MyStandards and the Readiness Portal, and provides practical hints relevant for message testing.

Schema files for the TIPS R2026.NOV release

- The **schema files (XSDs) are already available** in MyStandards.
  - Until the TIPS Release R2026.NOV, the status of the schema files (XSDs) will remain on “work in progress”. After the publication of the final UDFS (May 2026), changes are very unlikely but cannot be ruled out entirely.
  - With the deployment of the release in production, the UGs receive the status “Final”.

TIPS-0080-SYS Implementation of an R-only transactions BIC functionality

Status quo:

- 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 does not adequately support certain operational and regulatory requirements during transitional phases such as mergers or restructurings

After CR implementation:

- An additional status “**R-Transactions only**” will be added.
- The TIPS Directory and CRDM configurations will be enhanced to include a new intermediate “R-Transactions only” status for a BIC (i.e., a BIC unable to send or receive SCT Inst transactions, but able to accept recalls and investigation messages), specifically designed to handle exceptional cases such as mergers or restructurings.
- Goal: Reduce transaction rejection rates by enabling participants to verify a BIC's status before initiating transactions. Align with market practice of other SEPA schemes.

relevant for euro processing
- mandatory -

TIPS-0097-SYS and TIPS-0104-SYS Alignment of TIPS Messages with ISO Maintenance Release (MR) 2025 (TIPS-0097-SYS) and 2026 (TIPS-0104-SYS) (1/3)

Status quo:

- Messages used in TIPS are based on ISO 20022 Maintenance Release (MR) 2019 and were upgraded to ISO MR 2024 with TIPS R2026.JUN (except for the core payment messages governed by the SCT Inst scheme).

Objectives:

- In line with the Eurosystem's ISO strategy for TARGET Services, this (further) upgrade to ISO MR 2025 and 2026 is intended to ensure that the TIPS messages comply with the latest versions of their base messages and usage guidelines.
- TIPS R2026.NOV thus closes the "gap" of the past ISO 20022 "message freeze" and lays the basis for future annual updates of ISO messages.
- In TIPS, the updates to ISO MR version 2025 and 2026 are documented with separate CRs, but due to their simultaneous implementation, market participants can make the adjustments from both CRs together.

relevant for euro processing
- mandatory -

TIPS-0097-SYS and TIPS-0104-SYS Alignment of TIPS Messages with ISO Maintenance Release (MR) 2025 (TIPS-0097-SYS) and 2026 (TIPS-0104-SYS) (2/3)

Affected Messages:

- TIPS messages will be upgraded to the latest version, i.e. ISO MR 2026
  - Messages affected in detail can be taken from the CRs: Some messages are only affected by the 2025 or 2026 upgrade, others are affected by both (see also overview on the next slide)
  - The following TIPS messages are NOT in scope of the change request and will keep the version defined in the SEPA rulebooks: pacs.008, pacs.002, camt.056, pacs.004, camt.029, pacs.028
  - All changes per message can be tracked in SWIFT MyStandards

After CR implementation:

- The changes to the TIPS message include
  - Upgrading the schemas (XSD) to the higher/current ISO 20022 base message version
  - Implementation of changes in the XML structure from ISO change requests (e.g. ISO 20022 CR-1416 with effect on camt.025); otherwise only change the version number in th eXML namespaace

relevant for euro processing
- mandatory -

TIPS-0097-SYS and TIPS-0104-SYS Alignment of TIPS Messages with ISO Maintenance Release (MR) 2025 (TIPS-0097-SYS) and 2026 (TIPS-0104-SYS) (3/3)

		CR-97	CR-104				
ISO 20022 Msg ID	Version TIPS R2026.JUN	Version MR 2025	Version MR 2026	Version TIPS R2026.NOV	Common Compo-nents	CLM	TIPS
camt.025	**07**	09		**09**	x	x	x
camt.052	**12/13**	13	14	**14**			x
camt.053	**12**	13	14	**14**		x	x
camt.054	**12/13**	13	14	**14**		x	x
acmt.015	**04**		05	**05**	x		x

Removal of unstructured postal address

1. REMINDER: Unstructured address format no longer possible as of 15 November 2026

The PSMB reminds all EPC payment scheme participants that as of 15 November 2026, only the use of the structured address and of the hybrid address will be allowed for Inter-PSP EPC payment messages where applicable, and for payment service users when they send electronic Customer-to-PSP files based on ISO 20022 standard-based XML payment messages in accordance with at least the relevant EPC Customer-to-PSP Implementation Guidelines of the EPC payment schemes concerned.

The use of an unstructured address format will no longer be allowed as from 15 November 2026 and will hence lead to rejects.

All EPC payment scheme participants are *urgently* requested to inform about and assist where needed their customers in this change-over from the unstructured address format to at least the hybrid address format.

The version 2.1 of the EPC guidance document - Provision of Addresses under the EPC Payment Schemes (EPC153-22) provides detailed guidance about the provision of the address of the payer and of the payee, in a structured, hybrid, or unstructured format under all five 2025 EPC payment scheme rulebooks.

Source: Second 2026 Bulletin of the EPC Payment Scheme Management Board

This change was part of the CR TIPS-0087-SYS (Alignment of TIPS to the 2025 Version of the EPC SCT Inst specification), but with a future activation date, in alignment with EPC specifications.

The change of effective date from 22th to 15th November 2026 communicated by the EPC has been included in the CR TIPS-105-SYS (Editorial changes to the TIPS SDDs).

The additional validation performed by TIPS will be implemented shortly after R2026.NOV, on 30th November. As of this date, TIPS will reject pacs.008, pacs.002 and pacs.028 messages containing other than structured or hybrid address data with a pacs.002 MS01 error code. Participants are expected to stop supporting unstructured address format as of 15 November 2026, 3:30 CET.

relevant for euro processing
- mandatory -

TIPS-0075- URD Full alignment with EPC OCT Inst 2025 scheme business cases (1/2)

Status quo:

- TIPS cross-currency services (introduced by TIPS-0064-URD and TIPS-0065-URD and updated with TIPS-0088-SYS) are based on the EPC OCT Inst scheme (2025 version). However, the current implementation supports only a limited set of core functions: Instant Payment flow (pacs.008, pacs.002) and Investigation process (pacs.028).
- The remaining OCT Inst business cases are not yet fully implemented, creating a compliance gap with the EPC scheme's requirements.

After CR implementation:

- Full alignment with EPC OCT Inst scheme (2025 version) by implementing additional mandatory business cases (e.g., OCT Inst Recall, Inquiry, Fee Payment).

relevant for cross-currency processing
\- optional -

TIPS-0075- URD Full alignment with EPC OCT Inst 2025 scheme business cases (2/2)

List of EPC OCT Inst business cases to be implemented in TIPS:

OCT Inst – outgoing	OCT Inst – incoming
• OCT Inst Return and OCT Inst Recall • Positive/negative response to an OCT Inst Recall • Request for status update on a Recall of an OCT Inst • OCT Inst Inquiry • Positive/negative response to an OCT Inst Inquiry • Inter-PSP OCT Inst Inquiry fee payment • Request for status update on an OCT Inst Inquiry	• OCT Inst Recall • Positive/negative response to an OCT Inst Recall • Request for status update on a recall of an OCT Inst

TIPS-0103-URD Enhancing TIPS for interlinking with other Fast Payment Systems (1/2)

Status quo:

- The TIPS cross-currency services roadmap encompasses three steps:
  (1) One-Leg-Out (OLO) solution (TIPS-0064-URD, R2025.JUN).
  (2) Cross-currency solution for TIPS-hosted currencies (TIPS-0065-URD, R2025.OCT).
  (3) Interlinking TIPS with other systems, specifically enabling integration with the Unified Payments Interface (UPI) instant payment system of India.
- Current functionality supports OLO and cross-currency transactions within TIPS-hosted currencies (step 1 and 2), but not yet interlinking with other fast payment systems.
- Implementation is contingent on a ECB Governing Council decision regarding TIPS-UPI interlinking.

relevant for cross-currency processing
\- optional -

TIPS-0103-URD Enhancing TIPS for interlinking with other Fast Payment Systems (2/2)

After CR Implementation:

- Enabling cross-border instant payments between TIPS and UPI in both directions.
- Reuse functionality from Phase 1 and Phase 2 while implementing new non-financial flows (e.g., acmt.023/acmt.024 for validation) and adapting financial flows (e.g., pacs.008/pacs.002).
- Introduce configurable investigation offsets and time-out handling to align with UPI's operational requirements.
- Ensure interoperability via adapter/converter solutions for message format translation between ISO 20022 and UPI proprietary formats.
- As the service participation is optional for TIPS participants, it will be possible to capture in CRDM whether a BIC is authorised to send and/or accept cross-currency instant payments via a specific cross-currency pair and corridor.

relevant for cross-currency processing
- optional -

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Selected information from the test calendar

- Testing of the release content in UTEST begins on **25th September 2026** and ends on **28th of October**.
- Further details can be found in the latest version of the TIPS user testing calendar: User testing | Deutsche Bundesbank

Regression testing and re-testing of PBIs

- It is highly recommended to perform regression tests based on the mandatory test cases and to also test individual important production processes.
- A dedicated reporting as to whether regression tests have been performed is not foreseen.
- Regarding customer-opened PBIs (problem tickets) that are fixed with the release:
  - ➢ The Bundesbank‘s National Service Desk (NSD) will contact the relevant customers regarding retests and request them to report their test results in time.

Contact details

If you have any questions, please do not hesitate to contact:

Your responsible customer support service

targetservices-test@bundesbank.de

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