

TARGET-Services TIPS

Information on TIPS R2026.NOV Release

Deutsche Bundesbank

September 2026

This document has been updated following the delayed implementation of SWIFT Standards Release 2026. (For more information, see [ECB News Item](#))

Details on the deployment strategy have been added.

Changes are highlighted.

Information on release TIPS R2026.NOV

- 1 Timeline
- 2 Release content and impact
- 3 Information on testing

Information on release TIPS R2026.NOV

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Timeline

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Information on testing

Timeline Release R2026.NOV

Start of user testing
in UTEST
9th October 2026¹

End of user testing in
UTEST
11th November 2026¹

Deployment in Production
23rd to 28th November 2026¹



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](#).

Information on release TIPS R2026.NOV

1 Timeline

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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 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 the eXML namespace

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)

ISO 2022 Msg ID	Version TIPS R2026.JUN	CR-97	CR-104	Version TIPS R2026.NOV	Common Compo- nents	CLM	TIPS
		Version MR 2025	Version MR 2026				
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

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 -

Deployment of the release in PROD

- During the deployment of the release TIPS accepts inbound messages both with old and new message version.
- Outbound messages are sent using the old version.
- **The new message version will be activated following the change of business day on 27th November**
 - End of day reports for business day 27th November will be sent in the old format
 - After the change of business day the outbound messages will be switched to the new version (between 18:20 and 18:35).
 - After this activation, only the new message version will be used for inbound and outbound traffic.
→ Messages using the old version will be rejected.

Activity description	Start Timing	End Timing (estimated)	
Start of deployment of TIPS Release R2026.NOV to Production	23/11/2026 at 9:00	27/11/2026	• During this phase <u>inbound messages</u> are accepted with both old and new formats • Outbound messages are sent with old format
T2 EOD procedures	T2: 27/11/2026 at 18:00	T2: 27/11/2026 at 18:05	
RTGS-TIPS parameter is activated	27/11/2026 at 18:20 (after EOD reports)	27/11/2026 at 18:35	TIPS actors and RTGS systems start to accept the new message schemas for both inbound and outbound messages

- **First sending of the new TIPS-Directory format on 30. November**

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Selected information from the test calendar

- Testing of the release content in UTEST **begins on 9th October 2026 and ends on 11th of November.**
- Further details can be found in the latest version of the TIPS user testing calendar:
[User testing | Deutsche Bundesbank](#)

Timeline for UTEST deployment

General description of the deployment strategy: see slide 16

Activity description	Start Timing	End Timing (estimated)	
Start of deployment of TIPS Release R2026.NOV to Production	05/10/2026 at 9:00	08/10/2026	• During this phase <u>inbound messages</u> are accepted with both old and new formats • Outbound messages are sent with old format
T2 EOD procedures	T2: 08/10/2026 at 14:00	T2: 08/10/2026 at 14:45	
RTGS-TIPS parameter is activated	09/10/2026 at 11:00	09/10/2026 at 11:15	TIPS actors and RTGS systems start to accept the new message schemas for both inbound and outbound messages

- First sending of the TIPS Directory format on 12th October.
- Further information about the UTEST deployment can be found here: [TIPS deployment approach for UTEST deployment of R2026.NOV](#)

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.

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

[Your responsible customer support service](#)

targetservices-test@bundesbank.de

[TARGET Instant Payment Settlement \(TIPS\) | Deutsche Bundesbank](#)