Content of TIPS Release R2027.JUN

Following the TIPS-WG meeting held on May 21st 2026, the TIPS-0093-URD has been allocated to the scope of the TIPS release R2027.JUN.

Following the Ad-hoc TIPS-WG meeting held on September 9th 2026, the TIPS-0099-SYS has been allocated to the scope of the TIPS release R2027.JUN.

Following the Ad-Hoc TIPS-WG meeting held on September 25th 2026, the TIPS-0118-SYS has been allocated to the scope of the TIPS release R2027.JUN.

Following the Ad-Hoc TIPS-WG meeting held on September 25th 2026, the TIPS-0122-SYS has been allocated to the scope of the TIPS release R2027.JUN

Following the outcome of the MIB Written Procedure on October 2nd 2026, the TIPS-0114-URD has been allocated to the scope of the TIPS release R2027.JUN.

Following the outcome of the TIPS-WG Written Procedure on November 13th 2026, the TIPS-0119-URD has been allocated to the scope of the TIPS release R2027.JUN.

1 Intra-service Liquidity Transfers between TIPS-DCAs of the same account holder [TIPS-0093-URD]

TIPS is the only TARGET Service that does not allow intra-service liquidity transfers between two DCAs belonging to the same account holder, and with instant payments volumes increasing, liquidity management in TIPS becomes more important. It is thus not optimal that participants are unable to transfer liquidity between their own TIPS DCAs at all times, despite the system operating 24/7.
This change request aims to close this gap by integrating TIPS into the overall intra-service liquidity concept of the TARGET-Services, aligning it with the approach already implemented in T2S.

2 New SEPA countries and adherence to SCT Inst scheme - Inclusion of new country codes for statistical information [TIPS-0099-SYS]

With the current and future expansion of the Single Euro Payment Area (SEPA) geographical scope, new countries and thus new Payment Service Providers (PSPs) are becoming compliant with the SEPA Instant Credit Transfer (SCT Inst) scheme. Consequently, the European Payments Council (EPC) statistical requirements for the reporting on SCT Inst transactions have to be updated to include these new country codes. These amendments towards the EPC statistical requirements lead the TIPS platform to also adapt accordingly, so that the required SCT Inst statistics including the new country codes can be provided.

3 Exposure of internal error codes in the TIPS GUI [TIPS-0118-SYS]

TIPS makes use of a limited set of ISO error codes defined at the level of the supported Rulebook for the business and technical validation of the messages. Moreover, it was requested to reduce to the maximum extent possible the proprietary error codes which led in many cases to the reuse of the same error code for a number of business and technical validation. However, internally, for each error code TIPS associates a four-digits unique internal error code. Currently, for the sake of facilitating the root-cause analysis, this error code is exposed into the TIPS GUI only for the TIPS Operator.
The current change request proposed to make this feature available to any TIPS Actor to simplify the first stages of the analysis.

4 Editorial changes to TIPS SDDs R2026.NOV [TIPS-0122-SYS]

This change request proposes to perform some editorial changes to the baseline version R2026.NOV of the TIPS Scope Defining Documents (SDDs) and CRDM Scope Defining Documents (SDDs) in light of the forthcoming publication of SDD for R2027.JUN. These stem from market review feedback, general and transversal updates in the TIPS UDFS, the 4CB internal testing campaign and the EAC testing campaign.

5 TIPS Interlinking Landing Zone - Connectivity with other Interconnected Instant Payment Systems [TIPS-0114-URD]

The primary driver for the change is to overcome the technical, legal and pricing obstacles a candidate Instant Payment System Operator (IPSO) for interlinking, located in a different jurisdiction may face to connect to TIPS via standard Network Service Providers (NSPs) connectivity as per the existing Concession Contract. The Market Infrastructure Board (MIB) endorsed an option called “Bilateral Link with Banca d’Italia (BdI managed solution)” — a secure VPN connection over the public Internet where BdI is acting as technical facilitator to reach TIPS — for further development.

6 Enabling multiple DN-BIC routing rule for multiple currency usage [TIPS-0119-SYS]

With the current set-up, in line with the TIPS User Requirements Document (URD), TIPS Participants may use the same BIC as Authorised Account User (AAU) of accounts denominated in different currencies. However, the DN-BIC routing must remain unique over the entire TIPS system regardless of the currency. This feature assumes that all currencies are processed by the same systems, or different systems being addressable via the same technical end-point. This particular design restricts participants' choice limiting them to use the same provider / instructing party for different currencies processed by TIPS.