

Content of TIPS Release R2026.NOV

As per the ISO unfreeze strategy decided by the Market Infrastructure Board (MIB), TIPS-0097-SYS has been allocated to the scope of TIPS R2026.NOV.

Following the TIPS-WG meeting held on November 18th 2025, the TIPS-0080-SYS has been allocated to the scope of TIPS R2026.NOV.

Following the TIPS-WG Written Procedure, closed on March 17th 2026, the editorial change request TIPS-0105-SYS has been allocated to the scope of TIPS R2026.NOV.

Following the ad-hoc TIPS-WG meeting held on March 24th 2026, the TIPS-0077-SYS has been allocated to the scope of TIPS R2026.NOV.

Following the TIPS-WG Written Procedures, respectively closed on April 21th and April 28th 2026, the change requests TIPS-0104-SYS and TIPS-0075-URD have been allocated to the scope of TIPS R2026.NOV.

Following the MIB Written Procedure closed on June 8th, the change request TIPS-0103-URD has been allocated to the scope of TIPS R2026.NOV.

1 TIPS messages towards the upgrade to ISO MR2025 [TIPS-0097-SYS]

Following the unfreeze strategy of TARGET Services, the change request TIPS-0072-SYS will ensure the upgrade to ISO Maintenance Release (MR) 2020-2024 of the TIPS registered messages and will be deployed as part of TIPS R2026.JUN. As a subsequent step, the purpose of change request TIPS-0097-SYS is the implementation of the ISO Maintenance Release (MR) 2025, required within the overall plan for yearly updates of the ISO messages versions in use in TIPS.

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

TIPS-0080-SYS refines the TIPS Directory and CRDM configurations to incorporate an intermediate status for a Bank Identifier Code (BIC), addressing a specific need that arises in exceptional scenarios such as mergers. Introducing such an intermediate status in the TIPS Directory and CRDM configurations is expected to reduce the overall transaction rejection rate.

3 Visibility of AAU BICs of SEK community in the TIPS Directory [TIPS-0077-SYS]

TIPS-0077-SYS, dedicated solely to Swedish market and participants operating in SEK, adds a Yes/No choice whether the AAU should be visible in TIPS Directory (public) or not when creating an AAU, or when editing the setup of an existing AAU devoted for the Single Instructing Party model. The choice should only be enabled for the actor that has the privilege to create/edit an AAU. TIPS Directory will then only show the AAU BICs that are chosen to be visible.

4 Editorial changes to TIPS SDDs R2026.JUN [TIPS-0105-SYS]

TIPS-0105-SYS proposes to perform some editorial changes to the baseline version R2026.JUN of the TIPS Scope Defining Documents (SDDs) and CRDM Scope Defining Documents (SDDs).

5 Alignment of TIPS Messages with ISO Maintenance Release 2026 [TIPS-0104-SYS]

As part of the overall plan for yearly updates of the ISO messages versions in use in TIPS, the implementation of ISO Maintenance Release (MR) 2026 is required.

The upgrade to ISO MR 2026 will ensure an alignment of TIPS registered messages with the latest ISO versions of the base messages and usage guidelines.

6 Full alignment with EPC OCT Inst 2025 scheme business cases [TIPS-0075-URD]

The TIPS cross-currency services introduced in TIPS via [TIPS-0064-URD - Adaptation of TIPS for the settlement of cross-currency transactions \(based on OCT Inst scheme\)](#) and [TIPS-0065-URD - Enhanced Linked Transaction model for cross-currency in TIPS](#) are based on the European Payments Council (EPC) OCT Inst scheme.

This change request focuses on the EPC OCT Inst business cases not yet implemented in TIPS. With this change request, the aim is to close that gap and align fully with all business cases of the EPC OCT Inst scheme in its 2025 version.

7 Enhancing TIPS for interlinking with other Fast Payment Systems [TIPS-0103-URD]

As per the phased approach for TIPS cross-currency initiatives, as phase 1, TIPS implemented a One-Leg-Out solution as part of TIPS-0064-URD in TIPS Release R2025.JUN. As phase 2, a cross-currency solution for TIPS hosted currencies is implemented as part of TIPS-0065-URD in TIPS Release R2025.OCT. The phase 3B of the strategy focusses on interlinking TIPS with other systems and the scope of this change request is to describe the requirements to enable an interlinking with the Unified Payments Interface (UPI) instant payment system. The objective is to re-use the functionality introduced with Phase 1 and Phase 2 to the possible extent and implement additional changes as required for the proposed interlinking. It must be noted that the implementation of the change request is subject to a Governing Council decision on interlinking TIPS with UPI.