Content of TIPS Release R2026.JUN

Following the TIPS-WG December 2024 meeting, TIPS-0028-URD has been allocated to the scope of TIPS R2026.JUN.
Following the TIPS-WG June 2025 meeting, TIPS-0072-SYS has been allocated to R2026.JUN.
Following the TIPS-WG September 2025 meeting, TIPS-0090-URD, TIPS-0092-SYS, TIPS0094-URD AND TIPS-0100-SYS have been officially allocated to R2026.JUN.
On October 9th 2025, TIPS-0086-SYS has been officially allocated to the R2026.JUN.

1 Rule-based liquidity transfer orders between MCA and TIPS DCA [TIPS-0028-URD]

By setting up rule-based liquidity transfers, liquidity could be pulled from a CLM MCA to a TIPS account automatically when a defined floor amount is breached, in order to reach a target amount on the TIPS account. If there is not enough liquidity in CLM, the liquidity transfer would partially settle, but not be queued. This would especially be useful during the night when liquidity is not actively monitored by participants while payments can continue to reduce the funds on the TIPS account

[T2 and T2S related change requests will be deployed as part of November 2025 release]

2 Alignment of TIPS Messages with ISO Maintenance Release 2020 – 2024 [TIPS-0072-SYS]

The implementation of the ISO Maintenance Release (MR) 2020-2024 is required within the overall plan for yearly updates of the ISO messages versions in use in TIPS. Following the unfreeze strategy of TARGET Services, the upgrade to ISO MR 2020-2024 will ensure an alignment of TIPS registered messages to the latest ISO versions of the base messages and usage guidelines. This change request does not cover the following TIPS messages, both for euro and non-euro communities as they are respectively under EPC and NPC scope and, thus, linked to the ISO MR 2019: pacs.008, pacs.002, camt.056, pacs.004, camt.029, pacs.028

3 Introduction of the balance codes FLOR and CEIL to the return account message camt.004 when used as account floor and ceiling notifications [TIPS-0092-SYS]

The ReturnAccount message (camt.004) is sent by TIPS to the interested TIPS Actor in the following business cases: - Account Balance and Status Query response, - CMB Limit and Status Query response, - Query response error, - Account Floor and Ceiling notifications, - CMB Floor and Ceiling notifications. The message content differs depending on the business case. For the above-mentioned business case "Account Floor and Ceiling

notifications" TIPS checks the floor and ceiling defined for each TIPS Dedicated Cash Account involved. When the amount of their cash balances falls below the defined minimum amount of liquidity or exceeds the defined maximum amount of liquidity, TIPS generates information for the TIPS Actor. The pushed outbound camt.004 ReturnAccount message generated by TIPS is not only used by the interested TIPS Actor as mere notification that either the account ceiling threshold or account floor threshold is exceeded, but it could also be used to initiate automated liquidity transfers via the liquidity management application of the TIPS Participant. As currently these messages, when used as "Account Floor and Ceiling notifications", do not have a balance code FLOR or CEIL included, the liquidity management application of the TIPS Participant is missing the information whether to initiate a funding or defunding liquidity transfer. Therefore, automated liquidity transfers in the liquidity management application of the TIPS Participant, based on the provided camt.004, are for the time being not possible. A new field in the account floor and ceiling notification has to be enabled to provide information on the floor or ceiling notification trigger (FLOR/ CEIL).

4 Enhancements of TIPS cross-currency functionalities [TIPS-0090-URD]

This change request reflects further needed enhancements stemming from the TIPS-0065-URD Enhanced Linked Transaction (ELKT) settlement model for cross-currency in TIPS. The present change request includes the functionalities deemed as out-of-scope for TIPS-0065-URD. The changes firstly entail that cross-currency transactions (independently from the settlement model used, Regular Cross-currency settlement or LKT Cross-currency settlement model) shall be included in the SLA report. Secondly, all cross-currency payments shall be included in the Enhanced Information Database (EIDB)1, giving the NCBs the possibility of differentiating cross-currency payments from mono-currency payments. Lastly, the camt.053 Statement of Account (SoA) report should be adapted in order to allow customers to distinguish between monocurrency payments and the leg of cross-currency transactions credited or debited in the reported accounts.

5 TIPS Broadcasts - A2A implementation [TIPS-0094-URD]

The purpose of this CR is to complement the broadcast function already provided with the TIPS-0014-URD by enabling the receiving of broadcast messages by TIPS actors over the application-to-application (A2A) channel by means of a dedicated XML ISO 20022 message. The broadcast message should be a structured message based on the System Event Notification (admi.004). The aim would be to have the structure as close as possible to the admi.004 message already in use by T2. A2A broadcast messages shall be sent by TIPS to all parties which subscribed for its reception in CRDM. This change request shall also introduce the 4-eyes principle in the Broadcast - New screen. The objective is to strengthen operational security and ensure proper usage of TIPS Broadcasts, with the added benefit of reducing the risks of misuse or spamming (see existing guidance outlined in the TARGET Guideline and InfoGuide).

6 Editorial changes to TIPS SDDs R2025.OCT [TIPS-0100-SYS]

This change request proposes to perform some editorial changes to the baseline version R2025.OCT of the TIPS Scope Defining Documents (SDDs) and to the baseline version R2025.NOV of the BILL Scope Defining Documents (SDDs) in light of the forthcoming publication of SDD for R2026.JUN. The changes stem (i) from two TIPS_SDD CN_PBR related to PBIs having SDDs impact which were assigned for deployment on R2025.OCT (or R2025.NOV for Common Component PBIs) after the related SDDs delivery, (ii) from

feedback coming from TIPS Governance resulting in editorial update of the SDDs, (iii) from internal review/testing campaign and (iv) from editorial PBI for alignment with updates from T2 change request T2-0129 being relevant for TIPS users.

7   Enhanced filtering in TIPS Enhanced Information Database [TIPS-0086-SYS]

The current functionality of the Enhanced Information Database (EIDB) restricts the data scope of transactions based on the BIC's country code, using an automatic filtering process. A recent Written Procedure, initiated at the TIPS-WG level, highlighted the need to expand data visibility in the EIDB. This enhancement aims to provide Central Banks with a complete view of TIPS-DCAs' and ASTAs' aggregated data within the perimeter of TIPS based on their respective currency. The enhanced functionality of EIDB will modify the visibility criterion by restricting the data scope on the basis of the currency instead of the country. Each central bank will have the ability to filter and access data according to the specific analysis they wish to conduct. For non-euro central banks, this enhancement will enable access to data on parties using their respective currency. With regards to cross-currency transactions, the visibility will be restricted on the leg part relevant to each NCB's currency.