



EUROPEAN CENTRAL BANK

EUROSYSTEM

Testing in TIPS: E2E Volume Test in August 2025

21 October 2025

target | TIPS
services



E2E Volume Test – Context and Background

Background

Following the TIPS-CG request and the successful outcome of the E2E Volume Test in March 2025, a new testing window was provided in UTEST:

- **Testing period:** 18/08/2025 – 29/08/2025
- **Coordinated testing date:** 20/08/2025 and 27/08/2025 (following a request raised during day 1 (20/08) testing)
- **Participants:** 10 Payment Service Providers (PSPs); several PSPs withdrew on short notice due to internal reprioritisation decisions; 2 PSPs could not participate on 2nd test date

Objective

Enable PSPs to test **peak TPS** (Transactions per Second) of up to **350 TPS** in preparation for the **2nd milestone of IPR in October 2025**.

All transaction flows were configured to be routed via TIPS and not settled internally in another CSM.

E2E Volume Test – Execution, Challenges, and Outcomes

Test execution and challenges

- **Day 1 (20/08/2025):** Several PSPs faced issues with a service provider used to connect to TIPS in reaching/sustaining peak TPS
- **Day 2 (27/08/2025):** Originally planned for 21/08/2025, postponed to 27/08/2025 to address the issues. Despite rescheduling, the PSPs service provider's issues were unresolved: planned peak TPS could neither be sustained nor reached

Outcomes and Insights

- TIPS performed flawlessly during the test
- 4CB support during the testing was excellent
- Affected PSPs and the service provider agreed to:
 - Conduct internal testing first
 - Potentially reach out to the community for another coordinated test

E2E Volume Test – Learnings

Testing outcomes are strong signals, not guarantees – environment setup, capacity differences, etc., limit direct transfer of insights to production.

- **Know your transaction flow:** performing E2E tests helps with identifying *bottle-necks*
- **Regular E2E Volume Tests do add value:** even in cases where the integration with the PSPs' service provider worked well during the March 2025 volume tests, issues occurred during the test in August 2025
- **Design your test scripts to allow for parametrization:** tests with many participants rarely go as planned. Allow for test partners, TPS, and timings to be adjustable in your test scripts; try to avoid batch mode
- **Do smoke tests and be prepared:** ensure that integration (routing, mapping, and other configuration) with service providers works well

E2E Volume Test – How to find test partners

The Eurosystem stands ready to support and coordinate further E2E Volume Tests in the future should there be sufficient demand.

If you are interested to find test partners for bilateral testing:

- 1) Contact your National Service Desk / National Central Bank (NCB)
- 2) Your NCB will forward the test partner request to the TRSG Secretariat
- 3) The TRSG Secretariat will forward the test partner request to all TRSG members (NCBs)
- 4) Each respective TRSG member will forward the request to its local community.
- 5) If you intend to perform stress tests, please inform, in addition to your NCB, the ECB (TIPS-TRSG_Secretariat@ecb.europa.eu) at least one week in advance about your testing activities to ensure that the UTEST environment is sufficiently scaled-up

Thank you for your attention!

 **TIPS@ecb.europa.eu**

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