

Change Request form

General Information (Origin of Request)		
<input type="checkbox"/> User Requirements Document (URD) <input checked="" type="checkbox"/> User Detailed Functional Specification (UDFS) <input type="checkbox"/> User Handbook (UHB) <input checked="" type="checkbox"/> Other User Functional or Technical Documentation (SYS)		
Request raised by: Eurosystem	Institution: Eurosystem	Date raised: 28 March 2025
Request title: Alignment of TIPS Messages with ISO Maintenance Release (MR) 2025		Request ref. no: TIPS-0097-SYS
Request type: Common		
1. Legal/business importance parameter: High	2. Market implementation efforts parameter – Stakeholder impact: High	
3. Operational impact: High	4. Financial impact parameter: Medium	
5. Functional/ Technical impact: High	6. Interoperability impact: Medium	
Requestor Category: Eurosystem	Status: DA started	

Reason for change and expected benefits/business motivation:

Following the unfreeze strategy of TARGET Services, the change request TIPS-0072-SYS will ensure the upgrade to ISO 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 this change request 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.

All impacted ISO registered messages will be migrated, irrespective of the type of change that applies, for instance:

- changes due to ISO change requests
- upgrade of schema version resulting from the migration of the base message to a higher version

For all base (ISO) messages already migrated to a higher version due to ISO MR 2025, a version upgrade of TIPS customized messages will apply in order to align the TIPS message version to that of the correspondent ISO message.

This change request does not cover:

- The following TIPS messages for euro, non-euro and cross-currency, as they are under the EPC and NPC scopes for instant payments and, thus linked to the ISO MR 2019 which means that a two years' maintenance cycle applies:
 - pacs.008, pacs.002, camt.056, pacs.004, camt.029, pacs.028
- The following TIPS messages as no change to the current version was identified as part of ISO MR 2025:
 - acmt.010, acmt.011, acmt.015, camt.003, camt.004, camt.005, camt.006, camt.011, camt.019, camt.050, reda.016, reda.022.

To ensure ISO 20022 compatibility with ISO MR 2025, it is necessary to migrate the TIPS messages to the newly ISO registered message versions. The impacted messages, compared to the latest ISO MR 2024 update stemming from TIPS-0072-SYS, are:

- camt.025, will be migrated from camt.025.001.07 to camt.025.001.09
- camt.025 RTGS-TIPS, will be migrated from camt.025.001.07 to camt.025.001.09
- camt.052, will be migrated from camt.052.001.12 to camt.052.001.13
- camt.053 GL, will be migrated from camt.053.001.12 to camt.053.001.13
- camt.053 Statement of Account will be migrated from camt.053.001.12 to camt.053.001.13
- camt.054, will be migrated from camt.054.001.12 to camt.054.001.13

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Sample XML messages on MyStandards and UDFS documentation will also be updated, if applicable.

Common Components (CoCo) messages used by TIPS customers are out of the scope of this change request since they are managed via the change request [T2-147-SYS "Upgrade of T2 messages to ISO MR 2025"](#):

➤ camt.025.

As a consequence of the migration to the ISO MR 2025 of the messages used in the T2-CLM – TIPS interface described in the [T2-147-SYS](#), this change request contains the consequent impact to the TIPS-RTGS interface. In particular, following messages are impacted:

- camt.025;
- camt.053 GL;
- head.001 (applicable for CLM only).

These changes will be applied to all the RTGS systems interacting with TIPS, internal (T2-CLM) and external (RIX) ones.

In addition to ISO Maintenance Release and the migration to ISO registered version, this change request also aims at adapting some messages in order to be fully in line with ISO20022 base messages.

Description of requested change:

ISO Maintenance Release changes and the migration to ISO registered version

The alignment of TIPS messages to ISO Maintenance Releases 2025 and the migration of TIPS messages to the official ISO registered versions lead to several high-level changes on the messages, which are listed below. However, not every high-level change on the ISO base message requires a change in the TIPS customized message. Therefore, a tracking table with detailed description of the updates will be annexed to this change request, as a result of the Detailed Assessment.

The full list of changes that were part of the ISO MRs 2025 ("ISO CRs") can be found here: http://www.iso20022.org/catalogue_of_change_requests.page

In addition, SWIFT MT Standards Releases (SRs) 2025 may also have an impact on ISO messages. The full list of changes that were part of the SWIFT MT SRs 2025 ("CRs" without ISO equivalent) can be found in MyStandards: <https://www2.swift.com/mystandards/#/changerequest> (access restricted to MyStandards registered users).

The ISO Maintenance Release leads in some cases to the change of TargetNamespace without any other changes of the message. This change leads in turn to a xsd schema change.

Submitted annexes / related documents:

A file named TIPS_0097_SYS_attachment includes all changes to the TIPS messages and will be produced as a result of the Detailed Assessment.

Such annex only reports changes relevant for TIPS messages, i.e. all changes not applied to TIPS messages are not included, as they represent new functionalities for which dedicated CRs are needed.

Proposed wording for the Change request:

High level description of Impact:

Impacts on other projects and products:

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Outcome/Decisions: