Change Request form

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<tr><td colspan="3" align="center">General Information (Origin of Request)</td></tr>
<tr><td colspan="3">☐ User Requirements Document (URD)</td></tr>
<tr><td colspan="3">☒ User Detailed Functional Specification (UDFS)</td></tr>
<tr><td colspan="3">☐ User Handbook (UHB)</td></tr>
<tr><td colspan="3">☒ Other User Functional or Technical Documentation (SYS)</td></tr>
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Request raised by: Eurosystem	**Institution:** Eurosystem	**Date raised:** 17 December 2025
Request title: Alignment of TIPS Messages with ISO Maintenance Release (MR) 2026		**Request ref. no:** TIPS-0104-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:

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

Currently, TIPS messages are based on ISO Maintenance Release 2019 and will be upgraded to ISO Maintenance Release 2024 in TIPS R2026.JUN. Following the unfreeze strategy of the TARGET Services, the further upgrade to ISO MR 2026[1] will ensure an alignment of TIPS registered messages with the latest ISO versions of the base messages and usage guidelines.

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 that have been migrated to a higher version due to the ISO maintenance release 2026, there will be a version upgrade of TIPS customized messages in order to align the TIPS message versions with the ISO message versions.

This change request does <u>not</u> 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 2026: acmt.010, acmt.011, camt.003, camt.004, camt.005, camt.006, camt.011, camt.019, camt.025, camt.025 RTGS-TIPS, camt.050, reda.016, reda.022.

To ensure the ISO 20022 compatibility with ISO 20022 MR 2026 it is necessary to migrate the TIPS messages to the newly ISO registered message versions. The impacted messages are:

- acmt.015 will be migrated from acmt.015.001.04 to acmt.015.001.05
- camt.052, will be migrated from camt.052.001.13 to camt.052.001.14
- camt.053, will be migrated from camt.053.001.13 to camt.053.001.14

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[1] Changes from ISO MR 2024 to ISO MR 2025 are already covered in TIPS-0097-SYS.

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- camt.053 GL, will be migrated from camt.053.001.13 to camt.053.001.14
- camt.054, will be migrated from camt.054.001.13 to camt.054.001.14

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 CR, since they are managed via the change request T2S-0859-SYS:

- acmt.015
- reda.014
- reda.015.

As a consequence of the migration to the ISO MR 2026 of the messages used in the T2-CLM – TIPS interface described in the T2-0170-SYS, this change request contains the consequent impact to the TIPS-RTGS interface. In particular, following messages are impacted:

- camt.053 GL.

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

All TIPS messages impacted by this change will be listed in the annex.

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Description of requested change:

The alignment of the TIPS messages with ISO Maintenance Releases 2026 and the migration of the TIPS messages to the official ISO registered versions leads to several changes on the messages. These high level-changes are listed below. However, not every high-level change on the ISO base message will finally require a change in the TIPS customized message.

The full list of changes which were part of the ISO MR 2026 ("ISO CRs") can be found here: http://www.iso20022.org/catalogue_of_change_requests.page

In addition, MT SR 2026 may also have an impact on ISO messages. The full list of changes which were part of the MT SR 2026 ("CRs") can be found in MyStandards (access restricted to MyStandards registered users): https://www2.swift.com/mystandards/#/changerequest

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.

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Submitted annexes / related documents:

Usage guideline compare files will be provided for the impacted messages with the detailed re-assessment of the change request.

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Proposed wording for the Change request:

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High-level description of Impact:

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Impacts on other projects and products:

No impact is foreseen on other TARGET Services:
- T2: no impact
- ECMS: no impact
- T2S: no impact

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Outcome/Decisions: