Change Request form

Request raised by: Market Infrastructure Board (MIB)	Date raised: 23/03/2018	
Request title: Payment Transaction Status query in U2A mode only	Name of Central Bank: European Central Bank	Request ref. no: TIPS 0003 URD

Categorisation of changes	
1. Functional/technical importance parameter: Medium	**4. Legal importance parameter:** Low
2. Operational importance parameter: Medium	**5. Financial importance parameter:** Low
3. Stakeholder importance parameter: Medium	
Status: N/A: editorial CR	

Description of requested change:

During the drafting phase of the TIPS User Detailed Functional Specifications, in the context of the TIPS-CG, the proposal to decommission the Payment Transaction Status query for both U2A and A2A has been raised and discussed. The written procedure initiated by the ECB prior to the TIPS-CG meeting in December 2017 and the following discussion during the TIPS-CG went in the direction of removing both functionalities from the functional specifications due to the partial overlapping with the existing Investigation functionality mandated by the EPC and the additional complexity stemming from the reuse of pacs.028 (i.e. used also to trigger an investigation).

However, due to the feedback provided by several Central Banks, the topic was discussed again in the TIPS-CG meeting on the 2nd of March 2018. As agreed in this forum, the TIPS-CG members recommended to keep the Payment Transaction Status query in U2A mode as already required by the TIPS URD, whereas the corresponding functionality in A2A mode can be decommissioned from the TIPS User Requirements Document until there is sufficient guidance from the EPC.

Due to this decision, the Payment Transaction Status query shall be reintroduced in the TIPS functional documentation by means of an editorial Change Request to align the TIPS URD, the TIPS UDFS and the TIPS UHB.

In particular, the following changes shall be introduced:

- The Payment Transaction Status query in A2A is decommissioned from the URD;
- The Payment Transaction Status query in U2A is added to the UDFS and the UHB.

For what concerns the Payment Transaction Status query in A2A mode, it will be treated in a separate work stream, since the EPC needs to be approached for the submission of a Change Request aimed at implementing a standardized solution.

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Reason for change and expected benefits/business motivation:

The proposed change would allow the TIPS Actors connected in U2A mode to get the status of a payment transaction via a dedicated screen.

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Submitted annexes / related documents:

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Proposed wording update to the documentation to address the requested change:

TIPS URD, UDFS and UHB shall be updated in order to reflect the proposed changes as described below.

TIPS URD:

TIPS URD v1.0, section §7.2 Queries - General requirements, user requirement TIPS.UR.07.010

ID	**TIPS.UR.07.010**
Name	Availability for queries in application-to-application mode
Requirement	TIPS shall process the following queries 24/7/365: • Account Balance and Status Query (see TIPS.UR.07.060); • CMB Limit and Status Query (see TIPS.UR.07.070); • ~~Payment Transaction Status Query (see TIPS.UR.07.080).~~

TIPS URD v1.0, section §8.2.1 U2A interface - General requirements, table 14

ID	**TIPS.UR.08.030**
Name	User-to-application communication
Requirement	TIPS shall provide to TIPS actors a user-to-application interface with the functionality and availability as given in Table 14.

TIPS provides TIPS actors with a Graphical User Interface offering basic functionalities to access information and controls (e.g. U2A queries, reference data maintenance).

Table 1: Interface – Overview (non-exhaustive list)

Type	Description	Section	U2A	A2A
Report	Statement of Account Turnover	6.4	N/A	24/7/365
Report	Statement of Accounts	6.4	N/A	24/7/365
Notification	Floor/ceiling notification	6.6	N/A	24/7/365
Query	Account Balance and Status Query	7.3	24/7/365	24/7/365
Query	CMB Limit and Status Query	7.3	24/7/365	24/7/365
Query	Payment Transaction Status Query	7.3	24/7/365	~~24/7/365~~N/A

Type	Description	Section	U2A	A2A
Reference Data	Report subscription	6.3	Limited time**Error! Bookmark not defined.**	N/A
Reference Data	Floor/ceiling subscription	6.5	Limited time**Error! Bookmark not defined.**	N/A
Reference Data	List of Participants subscription	9.2	Limited time**Error! Bookmark not defined.**	N/A
Reference Data	Management of accounts/CMBs	5.4.2	Limited time**Error! Bookmark not defined.**	Limited time**Error! Bookmark not defined.**
Reference Data	Management of Participants and their reference data	5.2	Limited time**Error! Bookmark not defined.**	Limited time**Error! Bookmark not defined.**
Reference Data	Blocking/unblocking functionalities	5.4.3	24/7/365	24/7/365
Reference Data	Increase/decrease of a CMB limit	5.4.4	24/7/365	24/7/365
Reference Data	Routing table change	5.4.5	Limited time**Error! Bookmark not defined.**	N/A
Reference Data	System settings change	5.4.6	Limited time**Error! Bookmark not defined.**	N/A
Message	Liquidity transfer order	4.2	RTGS opening hours**Error! Bookmark not defined.**	RTGS opening hours**Error! Bookmark not defined.**
Message	SCT Inst scheme messages	3	N/A	24/7/365
Other	General Ledger	9.3	N/A	24/7/365

TIPS URD v1.0, section §8.2.2 U2A Queries

~~TIPS queries available in A2A mode are also available in U2A mode.~~

ID	**TIPS.UR.08.040**
Name	Query functions available in user-to-application mode at any point in time
Requirement	TIPS shall provide the following queries in U2A mode: • CMB Limits query and Status Query; • Account Balance and Status Query; • Payment Transaction Status Query.

The detailed requirements related to those queries are documented in chapter 7.

ID	**TIPS.UR.07.080**
Name	Payment Transaction Status Query
Requirement	TIPS shall provide a *Payment Transaction Status Query* to TIPS actors, which returns the current status of one payment transaction.

The query should support the following selection criteria:
- the Originator Participant or Reachable Party BIC (field AT-06 in DS-02);
- the message reference (field AT-43 in DS-02).

The query should return at least the following information for one payment transaction:
- ~~the Participant who submitted the payment transaction;~~
- the originator BIC of the payment transaction;
- the beneficiary BIC of the payment transaction;
- the payment transaction reference;
- the payment transaction status (i.e. settled or rejected with rejection reason);
- the amount of the payment transaction;
- the settlement timestamp (if available).

TIPS allows actors to query payment transactions which are still available in memory. The data retention specified in TIPS.UR.03.930 applies to payment transaction queries as well and is initially set to five calendar days. In case the payment transaction reference given is not unique only the most recent set of data should be returned.

TIPS UDFS:

TIPS UDFS v1.0, section §1.2.5.Graphical user interface, table 1

[…]

These functions are available on a 24/7/365 basis.

Table 2 – TIPS U2A functions

Function	Actor
Block/Unblock Participant	CB, TIPS Operator[Error! Bookmark not defined.]
Block/Unblock TIPS Account	CB, TIPS Operator[Error! Bookmark not defined.]
Block/Unblock Credit Memorandum Balance	TIPS Participant, Instructing Party[4], CB, TIPS Operator
Adjust Credit Memorandum Balance Limit	TIPS Participant, Instructing Party[5], CB, TIPS Operator
Query Account Balances and Status	TIPS Participant, Instructing Party, CB, TIPS Operator
Query CMB Limit and Status	TIPS Participant, Instructing Party, CB, TIPS Operator

Function	Actor
Query Payment Transaction Status	TIPS Participant, Instructing Party, CB, TIPS Operator
Initiate Outbound Liquidity Transfer	TIPS Participant, Instructing Party[6], CB, TIPS Operator

TIPS UDFS v1.0, section §1.5.1 TIPS Features – general concepts

Queries are available ~~in both U2A and A2A mode,~~ on a 24/7/365 basis, and allow users to access data in real time. TIPS provides ~~two~~three types of queries:

- Account balance and status query;

- CMB limit and status query~~.~~:

- Payment transaction status query.

With the only exception of the Payment transaction status query, which is available in U2A only, the remaining queries can be triggered both in U2A and A2A mode.

TIPS UDFS v1.0, section §1.5.5.1 Queries

TIPS provides the query functionality to TIPS actors to satisfy their information needs on demand. It is possible to obtain information on the status of Payment transactions, Accounts or CMBs by submitting the corresponding query requests to TIPS.

In order to manage in a timely manner the liquidity over the accounts and CMBs in the user data scope, the following queries are available in A2A and U2A mode:

- Account balance and status query;

- CMB limit and status query.

In order to check the status of a previously submitted or received Instant Payment transactions or Recall Answers the following query is available in U2A mode only:

- Payment transaction status query.

TIPS UDFS v1.0, section §2.7 Queries

The section covers the scenarios in which a Participant or Instructing Party queries the system in order to obtain information belonging to the balance and the status of an account or to the limit and the status of a CMB. This process is characterized by ~~two~~three different ~~kinds~~types of query:

- Account balance and status query;

- CMB limit and status query~~.~~:

- Payment transaction status query.

TIPS UDFS v1.0, section §2.7 Queries and table 28

[…]

Table 3 – Query permissions

Actor	Account Balance and Status Query	CMB Limit and Status Query	Payment transaction status query
Central Bank	Accounts under the CB's responsibility	CMBs under the CB's responsibility	Payment transactions which involve either as originator BIC or as beneficiary BIC one of the TIPS Actors belonging to the data scope of the given Central Bank.
Participant	Accounts for which the Participant is owner	CMB for which the Participant is owner	Payment transactions which involve the Participant or one of its authorised Reachable Parties either as originator BIC or as beneficiary BIC
Reachable party	No	No	No
Instructing Party on behalf of a Participant	Accounts for which the Participant's BIC is owner	CMBs for which their Participant's BIC is owner	Payment transactions which involve either as originator BIC or as beneficiary BIC the Participant the Instructing Party is acting on behalf for.
Instructing Party on behalf of a Reachable Party	Accounts for which the Reachable Party's BIC is set as authorised user	CMBs for which their Reachable Party's BIC is set as authorised user	Payment transactions which involve either as originator BIC or as beneficiary BIC the Reachable Party the Instructing Party is acting on behalf for.
RTGS System	Accounts denominated in their currency	CMBs denominated in their currency	Not applicable

[…]

The CMB limit and status query allows the authorised actor to get the detailed information for one CMB, specifying as input parameter the TIPS CMB identifier.

Returned data are:

- TIPS Participant identifier;
- TIPS account identifier for the account linked to the CMB;

- TIPS CMB identifier;

- CMB limit;

- CMB headroom;

- Currency of the account to which the CMB is linked;

- CMB status;

- Timestamp of the query.

The Payment transaction status query allows the authorised actor to get the detailed information for one payment transaction, specifying as input parameter (i) the Originator Participant or Reachable Party BIC and (ii) the payment transaction reference.

The following data shall be displayed on the screen:

- Originator BIC of the payment transaction;

- Beneficiary BIC of the payment transaction;

- Payment transaction reference;

- Payment transaction status;

- Amount of the payment transaction;

- Settlement timestamp (if available).

All the described scenarios are triggered under the assumption that the technical validation, check of mandatory fields and authentication of the user have already been successfully performed by ESMIG.

TIPS UDFS v1.0, section §2.7.1 Examples.

This sub-section presents different examples of the possible different scenarios related to the queries on Account/CMB. Scenarios and examples are not exhaustive.

The first one provides the example of a non-empty answer to an Account balance and status query.

The second one describes a non-empty answer to a CMB limit and status query.

The last one provides an example of a TIPS rejection for the TIPS Account/CMB not found. For a detailed description of the Payment transaction and status query U2A screen, the reader may refer to the User Handbook (see TARGET Instant Payment Settlement User Handbook).

The figure below summarises, for each reference data object mentioned in the following examples, the related configuration.
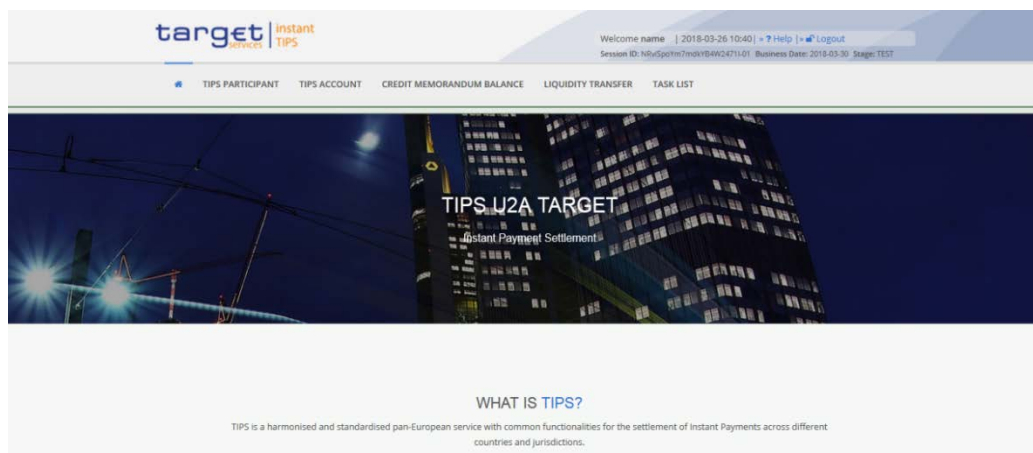

TIPS UHB:

TIPS UHB v1.0, section §2.3.3.1 Menu Structure

2.3.3.1   Menu Structure

The GUI menu is structured into one hierarchical menu level. The level is presented as a menu bar containing the ~~five~~six menu items (TIPS Participant, TIPS Account, Credit Memorandum Balance, Liquidity Transfer, Task List, Instant Payment) which are always visible on top of each screen.

TIPS UHB v1.0, section §2.3.3.1 Menu Structure, screenshot has to be amended accordingly.

Screenshot

TIPS UHB v1.0, section §2.3.3.1 Menu Structure, table 3

Table 4 – GUI header elements

Position	Element	Description
1	*TIPS logo* button	The element links to the welcome screen. While using the *new/edit* screens, the *TIPS logo* button is locked in order to ensure a safe and complete submission process.
2	Information panel	It displays the login name, the *logout* and *help* buttons as well as date and time of last data access.
3	Menu bar	It presents the ~~five~~six menu items and allows the user to navigate to the screens.
4	TIPS Actor logo	It displays the respective logo in accordance with the chosen TIPS Actor in line with the white-labelling approach.

TIPS UHB v1.0, section §4.1 Queries, new sections have to be added to describe the search/display and the detail screens.

4.1.3 Query Instant payment transaction status

The Payment transaction status query allows the authorised actor to get the detailed information for one payment transaction. TIPS allows actors to query payment transactions which are still available in the production system, i.e. before they are purged, after a data retention period set to five calendar days.
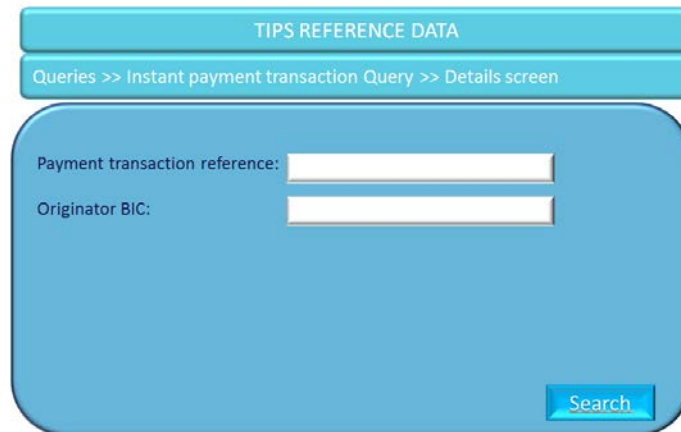
4.1.3.1 Query Instant payment transaction – Search screen

Context of Usage	This screen contains two search fields that must be inserted together to retrieve the relevant information. TIPS shall allow the Originator Participant, the Instructing Party acting on behalf of the Originator Participant, the Beneficiary Participant and the Instructing Party acting on behalf of the Beneficiary Participant to query the status of a payment transaction, which is identified by the combination of the BIC of the Originator Participant or Reachable Party and the payment transaction reference. This function is available in U2A mode only. In case the user is not entitled to view the data on the searched transaction an error code is returned.
Screen Access	❙ Instant Payment >> *Search/display* Screen
Roles	To use this screen, the following Privileges are needed: ❙ TIP_Query ❙ TIP_QueryReachable

Screenshot

Field description	**Query Instant Payment transaction: Search criteria**	
	Object	**Required Format**
	Payment transaction reference	pacs.008 (or pacs.004) transaction Id
	Originator BIC	Field where to enter the BIC of the owner of

	the TIPS Account to be debited. Format is BIC11. References for error messages: [▶]: ▌R002

4.1.3.2 Query Instant payment transaction – Display screen

Context of Usage This screen displays detailed information on the status of the relevant payment transaction, showing whether the transaction was settled successfully. This function is available in U2A mode only. In case the user is not entitled to view the data on the searched transaction an error code is returned.
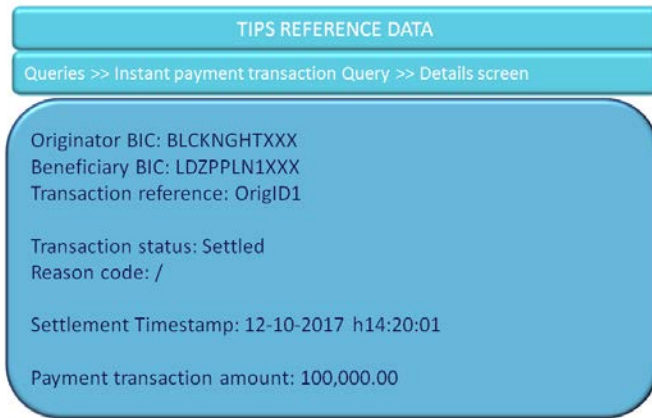
Screen Access ▌Instant Payment >> *Search/display* screen >> Click on the *Search* button

Roles To use this screen, the following Privileges are needed:

▌TIP_Query

▌TIP_QueryReachable

Screenshot

Query Instant payment transaction: Result	
Originator BIC	Shows the BIC code of the Originator Bank of the given transaction
Beneficiary BIC	Shows the BIC code of the Beneficiary Bank of the given transaction
Transaction reference	Shows the reference of the transaction

Transaction status	Shows whether the instruction was settled or not settled
Reason code	Describes the reason of the unsettled status. Not filled in case the Transaction status is settled
Settlement timestamp	Shows the time at which the transaction was settled. Displayed format is: YYYY-MM-DD hh:mm:ss:µs The field is not filled in case the transaction is not settled.
Payment transaction amount	Shows the amount of the transaction

TIPS UHB v1.0, section §5.1 Monitoring of Accounts, CMBs and Payments, new section

5.1.3 Query Payment Transaction Status

Context of Usage
This business scenario describes how to view the status of an Instant Payment transaction.

Privileges
To carry out this business scenario, the following Privileges are needed:

❙ TIP_Query
❙ TIP_QueryReachable

Reference
Further information on screens involved can be found in the screen reference part:

❙ 4.1.3 Query Instant Payment Transaction status

Instructions
1. Go to the *Instant Payment* screen
2. Enter the Payment transaction reference and the Originator BIC as Search criteria
3. Click on the *Search* button
➔ The *Instant Payment Transaction status - Display* screen, containing search results is displayed on the screen.

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High level description of Impact:

Outcome/Decisions: