

## Change Request form

General Information (Origin of Request)		
<input checked="" type="checkbox"/> User Requirements Document (URD)		
<input checked="" type="checkbox"/> User Detailed Functional Specification (UDFS)		
<input checked="" type="checkbox"/> User Handbook (UHB)		
<input checked="" type="checkbox"/> Other User Functional or Technical Documentation (SYS)		
<b>Request raised by:</b> ECB	<b>Institution:</b>	<b>Date raised:</b> November 2022
<b>Request title:</b> TIPS Pricing Requirements		<b>Request ref. no:</b> TIPS-0057-URD <sup>1</sup>
<b>Request type:</b>		
<b>1. Legal/business importance parameter:</b> High	<b>2. Market implementation efforts parameter – Stakeholder impact:</b> Low	
<b>3. Operational impact:</b> Medium	<b>4. Financial impact parameter:</b> High	
<b>5. Functional/ Technical impact:</b> Medium	<b>6. Interoperability impact:</b> Low	
<b>Requestor Category:</b>		<b>Status:</b> Allocated to a Release

### Reason for change and expected benefits/business motivation:

An update of the TIPS pricing policy is foreseen to become effective as of 1 January 2024 (i.e. it would be possible to setup the billing configuration in line with the new criteria as of January 2024, then the results of the configuration will apply to the first available invoice in February 2024 based on January 2024 consumptions). In order to support the new pricing policy decisions, few changes will be required in TIPS, CRDM and BILL components. It needs to be noted that the final approval on the new Pricing shall be taken by the Governing Council (expected date for Governing Council decision: by end June 2023), therefore this document refers to TIPS Pricing principles approved by the MIB.

The requirements approved by the MIB are outlined below.

### Description of requested changes:

The following new billable items and modification of existing billable items should be introduced, each with a specific configurable fee level.

#### Maintenance Fees to be charged on a monthly basis for:

1. TIPS DCA ownership (800.00 Euro/month)
2. TIPS ASTA ownership (3,000.00 Euro/month)
3. **EUR and non-EUR Fixed fee DCA AAU based on BIC11** (20.00 Euro/month with a maximum of 50 AAUs per account being charged (one AAU would be always included per DCA, so that it would not have to be paid for))
4. **Fixed fee ASTA AAU based on BIC11** (20.00 Euro/month with a maximum of 50 AAUs per account being charged)

It shall be noted that:

- (i) any AAU defined on BIC8 is free of charge, since, despite it is possible to capture them in CRDM, they can never be used for settlement purposes in TIPS. This is due to the fact that any BIC8 received in an instant payment is always translated into a BIC11 by appending the branch code

<sup>1</sup> XXXX = ECMS /TIPS / CONS, NNNN = 9999, DDDD = URD/UDFS/UHB

## Change Request form

'XXX' to the BIC8 prior to any look up in the Authorised Account User entity. Therefore, any AAU BIC8 will never match with its corresponding BIC8+'XXX'.

- (ii) The ownership of TIPS CMB is free of charge
- (iii) Even if it is acknowledged in principle that the new pricing policy should take into consideration also AAUs defined on CMBs, this part of the requirement was deemed not in scope for the Detailed Assessment. Therefore, as an interim solution, the relating pricing component shall be added by the NCBs, as manual correction, starting from the date the new pricing policy becomes effective.

### TIPS Settlement Fees to be shared between Originator and Beneficiary

- o Existing Service Items 3001 '*Settled Instant Payment transaction*' and 3002 '*Unsettled Instant Payment transaction*' will continue to be related to the Debtor side, with the Fee value to be changed to 0.001 Euro/transaction and the Service Item name to be updated in order to be clearly reflected to the Debtor;
- o New additional Service Items for *Settled Instant Payment transaction* and *Unsettled Instant Payment transaction* will be created for Creditor side, with a Fee value of 0.001 Euro/transaction and a 'Party to be charged' criteria which refers to the Creditor side of the underlying transaction;
- 5. Existing Service Items 3003 '*Settled Positive Recall answer*' and 3004 '*Unsettled Positive Recall answer*' will continue to be related to the Creditor side, with the Fee value to be changed to 0.001 Euro/transaction and the Service Item name to be updated in order to be clearly reflected to the Creditor;
- 6. New additional Service Items for *Settled Positive Recall answer* and *Unsettled Positive Recall answer* will be created for Debtor side, with a Fee value of 0.001 Euro/transaction and a 'Party to be charged' criteria which refers to the Debtor side of the underlying transaction.

It is assumed that the process of calculating and invoicing of the ACH fee will remain manual for what concern data not available in TIPS. The following ACH internal settlement fee, making use of the degressive bands as reported in the table below<sup>2</sup>, will be taken into consideration for the ACH manual fee calculation, added to the ACH invoices via the BILL Manual Correction functionality offered by BILL to the CBs:

Number of transactions per month		
From	To	Unit price
-	10,000,000	€ 0.00040
10,000,001	25,000,000	€ 0.00030
25,000,001	100,000,000	€ 0.00020
100,000,001		€ 0.00015

Both amended and newly created billable items are described in the excel file attached in the '*Submitted annexes / related documents*' section below. It is assumed that they should be granted with the same setup structure in terms of Service Items configuration as the ones already in place in the current TIPS billing structure (e.g. In CRDM, it should be granted the possibility to change the maintenance Fee amount and its validity period in case of future TIPS pricing reviews).

#### Submitted annexes / related documents:



TIPS-0057-URD TIPS  
Pricing Requirements

#### Proposed wording for the Change request:

<sup>2</sup> It should be evaluated the impact on the use of five decimal digits on both U2A (for example the BILL GUI Unit price accessible via Manual corrections, etc.) and A2A part (for example camt.077 XML tag UnitPrice, etc.).

## Change Request form

### TIPS UDFS v5.0.1

#### 1) 1.5.6.2 Raw data for Billing

The raw data for Billing exported by TIPS contains the information on transactional data: The exhaustive list of exported data is as follows.

**Table 1 – Raw data for Billing**

Attribute	Description
Transaction Identifier	Identifier of the Instant Payment transaction or of the positive Recall Response transaction.
Business Date	RTGS System business date on which the transaction was processed.
Transaction Type	Type of transaction. The exhaustive list of possible values is as follows: <ul style="list-style-type: none"> <li>IP (Instant Payment)</li> <li>RA (positive Recall Response)</li> </ul>
Originator BIC	In case of an IP transaction (Transaction Type = "IP"), it is the BIC11 specified in the "Debtor Agent" <sup>3</sup> field of the related incoming FI to FI Customer Credit Transfer. In case of a positive Recall Response (Transaction Type = "RA"), it is the BIC11 specified in the "Debtor Agent" <sup>4</sup> field of the related incoming Payment Return.
Beneficiary BIC	<u>In case of an IP transaction (Transaction Type = "IP"), it is the BIC11 specified in the "Creditor Agent"<sup>5</sup> field of the related incoming FI to FI Customer Credit Transfer.</u> <u>In case of a positive Recall Response (Transaction Type = "RA"), it is the BIC11 specified in the "Creditor Agent"<sup>6</sup> field of the related incoming Payment Return.</u>
Originator Country Code	Country code of the Central Bank which the <u>Originator</u> account belongs to.
Beneficiary Country Code	<u>Country code of the Central Bank which the Beneficiary account belongs to.</u>
Originator Account Number	In case of an IP transaction (Transaction Type = "IP"), it is the identification number of the debited TIPS Account/TIPS AS Technical Account. In case of a positive Recall Response (Transaction Type = "RA"), it is the identification number of the credited TIPS Account/TIPS AS Technical Account.
Beneficiary Account Number	<u>In case of an IP transaction (Transaction Type = "IP"), it is the identification number of the credited TIPS Account/TIPS AS Technical Account.</u> <u>In case of a positive Recall Response (Transaction Type = "RA"), it is the identification number of the debited TIPS Account/TIPS AS Technical Account.</u>
Final Status	Final processing status of the transaction. The exhaustive list of possible values is as follows: <ul style="list-style-type: none"> <li>Settled</li> </ul>

<sup>3</sup> This is the BIC authorised for payments on the account to be debited of the IP and included in the block FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt of the pacs.008 message.

<sup>4</sup> This is the BIC authorised for payments on the account to be credited of the RA and included in the block PmtRtr/TxInf/OrgnlTxRef/DbtrAgt of the pacs.004 message.

<sup>5</sup> This is the BIC authorised for payments on the account to be credited of the IP and included in the block FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt of the pacs.008 message.

<sup>6</sup> This is the BIC authorised for payments on the account to be debited of the RA and included in the block PmtRtr/TxInf/OrgnlTxRef/CdtrAgt of the pacs.004 message.

## Change Request form

	<ul style="list-style-type: none"> <li>• Failed</li> <li>• Rejected</li> <li>• Expired</li> </ul>
--	---

### 2) 1.5.6.4 TIPS Consumption file

To support the billing of Payment Transactions in Swedish Krona, a consumption file is provided to the RTGS system for SEK (i.e. RIX) on a daily basis containing information at transaction level.

#### 1.5.6.4.1 Structure

The file is generated as a fixed length record flat file encapsulated in a XML envelope.

The structure of the records of the TIPS Consumption file is as follows:

**Table 2 - RTGS consumption file structure**

O/M	FIELD No.	FIELD NAME	FORMAT	DESCRIPTION
M	1	Business Date	DATE(YYYYMMDD)	RTGS business date on which the reported transaction was processed.
M	2	<u>Interested Originator BIC</u>	CHAR(11)	<p><u>This field reports:</u></p> <ol style="list-style-type: none"> <li>1. BIC11 specified in the "Debtor Agent"<sup>7</sup> field of the pacs.008 of all the aggregated <u>Settled and Unsettled IP transactions - Debtor side</u> and in the "Creditor Agent Debtor Agent"<sup>8</sup> field of the pacs.004 of all the aggregated <u>Settled and Unsettled RA Transactions - Creditor side;</u></li> <li>2. BIC11 specified in the "Creditor Agent"<sup>9</sup> field of the pacs.008 of all the aggregated <u>Settled and Unsettled IP transactions - Creditor side</u> and in the "Creditor Agent"<sup>10</sup> field of the pacs.004 of all the aggregated <u>Settled and Unsettled RA Transactions - Debtor side;</u></li> </ol>

<sup>7</sup> This is the BIC authorised for payments on the account to be debited of the IP and included in the block FIToFICstmrCdtTrf/CdtTrfTxInf/DbtrAgt of the pacs.008 message.

<sup>8</sup> This is the BIC authorised for payments on the account to be credited of the RA and included in the block PmtRtr/TxInf/OrgnlTxRef/DbtrAgt of the pacs.004 message.

<sup>9</sup> This is the BIC authorised for payments on the account to be credited of the IP and included in the block FIToFICstmrCdtTrf/CdtTrfTxInf/CdtrAgt of the pacs.008 message.

<sup>10</sup> This is the BIC authorised for payments on the account to be debited of the RA and included in the block PmtRtr/TxInf/OrgnlTxRef/CdtrAgt of the pacs.004 message.

## Change Request form

M	3	Country Code	CHAR(2)	Country code of the Central Bank which the account belongs to.
M	4	Account Number	CHAR(34)	Identification number of the TIPS Account <u>interested by the reported transactions (Debtor and Creditor sides)debited by all aggregated IP transactions and credited by all aggregated RA transactions</u>
M	5	Settled IP Transactions - Debtor	NUMERIC(10)	Number of settled IP transactions <u>– Debtor side</u> (i.e. with final status equal to "Settled") <u>which debited the account.</u>
M	6	Unsettled IP Transactions - Debtor	NUMERIC(10)	Number of unsettled IP transactions <u>– Debtor side</u> (i.e. with final status different from "Settled") <u>which tried to debit the account.</u>
M	7	<u>Settled IP Transactions – Creditor</u>	<u>NUMERIC(10)</u>	<u>Number of settled IP transactions – Creditor side</u> (i.e. with final status equal to "Settled") <u>which credited the account.</u>
M	8	<u>Unsettled IP Transactions – Creditor</u>	<u>NUMERIC(10)</u>	<u>Number of unsettled IP transactions – Creditor side</u> (i.e. with final status different from "Settled") <u>which tried to credit the account.</u>
M	79	Settled RA Transactions – Creditor	NUMERIC(10)	Number of settled RA transactions <u>– Creditor side</u> (i.e. with final status equal to "Settled") <u>which credited the account.</u>
M	810	Unsettled RA Transactions – Creditor	NUMERIC(10)	Number of unsettled RA transactions <u>– Creditor side</u> (i.e. with final status different from "Settled") <u>which tried to credit the account.</u>
M	11	<u>Settled RA Transactions – Debtor</u>	<u>NUMERIC(10)</u>	<u>Number of settled RA transactions – Debtor side</u> (i.e. with final status equal to "Settled") <u>which debited the account.</u>
M	12	<u>Unsettled RA Transactions – Debtor</u>	<u>NUMERIC(10)</u>	<u>Number of unsettled RA transactions – Debtor side</u> (i.e. with final status different from "Settled") <u>which tried to debit the account.</u>

The name of the flat file that contains the Consumption data is as follows: TIPSCONFILEYYYYMMDD where YYYYYMMDD specifies the year, month and day on which the reported transaction was processed.

### 1.5.6.4.2 XML Envelope

## Change Request form

TIPS Consumption file content is embedded into a XML Envelope.

The following is the XML schema used to embed the file into a message:

```
<?xml version="1.0" ?>
<xs:schema xmlns="urn:TIPS:TIPSConsumptionfile"
xmlns:xs="http://www.w3.org/2001/XMLSchema"
targetNamespace=" urn:TIPS:TIPSConsumptionfile"
elementFormDefault="qualified">
<xs:simpleType name="RestrictedFileType">
<xs:restriction base="xs:string">
<xs:pattern value="(.{9135,9135}\n)+"/>
</xs:restriction>
</xs:simpleType>
<xs:element name="File" type="File"/>
<xs:complexType name="File">
<xs:simpleContent>
<xs:extension base="RestrictedFileType">
<xs:attribute name="fileId" type="xs:string" default="" />
</xs:extension>
</xs:simpleContent>
</xs:complexType>
</xs:schema>
```

The produced XML file should look as follows:

```
<?xml version="1.0" encoding="UTF-8"?>
<File fileId = "TIPSCONFILE20220523"
xmlns="urn:TIPS:TIPSConsumptionfile">Record1
Record2
...
Recordn
</File>
```

---

### High-level description of Impact:

The change request aims at describing the update of the TIPS pricing policy and the needed changes on TIPS, CRDM and BILL sides in order to comply with this new policy.

According to the requirements approved by the MIB and as described in detail in the CR Annexes, it is possible to distinguish between Service Items of Settlement Service Category (SETT) related to the TIPS transactions (Instant Payment and Positive Recall Answers) and Account Management Services (ACMS) as maintenance fees related to the CRDM configuration (ownership of accounts and definition of Authorised Account User (AAU) on accounts).

For SETT Service Items, already existing Service Items should be updated in order to refer to the correct party to be charged and to reflect the change on prices: a change in the Configuration Guide for TIPS is needed. For the new SETT Service Items, the additional transactional data needed for the processing should be exported for each transaction by TIPS. On these raw data, the needed logic should be applied to aggregate the transactional data on a daily basis and to send daily aggregated billable items to BILL Common Component for the invoicing process. The addition of these four new Service Items at transactional level requires an update of the TIPS Daily

## Change Request form

consumption file sent by TIPS to the Riksbank RTGS to support the billing of Payment Transactions in Swedish Krona.

For the new ACMS Service Items, a new and dedicated daily flow of raw data from CRDM should be put in place. This flow should take into consideration the daily status of the CRDM configuration for TIPS and it should contain all the needed raw data for the new ACMS Service Items. On these raw data/billable items, a dedicated logic should be applied in order to recognise them, to assign them to the correct party and to perform the needed monthly counting/aggregation. BILL should be updated in order to receive this new billable items and to store the already monthly aggregated TIPS ACMS Billable Items into its existing data structures. The information referring to ACMS Service Items will not be contained in the Daily Consumption file for Riksbank RTGS but they will be available to Riksbank via the standard BILL functionalities (A2A and U2A Itemised query).

For Service Items related to ACH Fees, they will continue to be included in the BILL process using the standard BILL Manual correction functionality. The amount to be inserted in BILL should be properly computed by the interested CB outside BILL using the digressive bands as reported in the CR text table. Only after the completion of the computation of the final amount it will be possible to insert this amount as a free text manual correction in BILL, without specifying any unit price or quantity, in line with the current CB behaviour in TIPS PROD.

Due to the fact that the TIPS pricing policy is foreseen to become effective as of January 2024, the updates to TIPS, CRDM and BILL described in this CR should be live in PROD in November 2023, in order to allow all the interested components to collect the raw data and the billable items and to perform the daily needed aggregations in line with the new criteria starting from the 1st of January 2024. The TIPS invoices in line with the new pricing policy should be produced in February 2024.

In case the Governing Council requires changes, in terms of content or timing, to the new TIPS Pricing Policy described in this CR and approved by the MIB, a new CR Assessment will need to be performed.

Any future change to the TIPS Pricing Policy not included in this CR and different from the simple change of the value of the Service Items unit prices (always within the range currently allowed by CRDM) and the related validity period, should be required and evaluated via a new Change Request.

---

### Impacts on other projects and products:

No impact is foreseen on other TARGET services:

- T2: no impact
- ECMS: no impact
- T2S: no impact
- TARGET2: no impact

---

### Outcome/Decisions:

Change Request form

L3 analysis - General Information	
Impact on TIPS	
<b>Business Interface</b>	
	A2A Interface
	U2A Interface
<b>Settlement Engine</b>	
	Payment Transaction
	Liquidity Transfer
	Recall
<b>Queries and Reports</b>	
	Queries
	Reports
<b>Other functions</b>	
	Local Reference Data Management
	Statistics
	Complex Queries and Reports
	Mobile Proxy Look-up
<b>Common Components</b>	
	ESMIG
X	CRDM
	Archiving
X	Billing
	DMT
<b>Operational Tools</b>	
	SLA Reporting



## Change Request form

	TMS	
	Technical Monitoring	
	Change Management	
	Capacity Management	
<b>Infrastructure request</b>		
	Application components impacted	
	Application components not impacted	
<b>Operational activities</b>		
	Business activities impacted	
	Technical activities impacted	
<b>New functionalities</b>		
	Enhanced Information Database (EIDB)	
<b>Impact on documentation</b>		
<b>Document</b>	<b>Chapter</b>	<b>Change</b>
TIPS UDFS	1.5.6.2 Raw data for Billing	Updates for the new SETT Service Items.
	1.5.6.4 TIPS Consumption file	Updates for the new SETT Service Items.
TIPS UHB		
Training documentation		
Other documents	TIPS Configuration Guide  <b>BILL UDFS</b>  <i>Chapter 1.5</i>  1.5.2 Overview of Billing process 1.5.3 Invoice data and invoice lifecycle 1.5.4 Daily consumption data 1.5.5 Invoice data	Update of the complete list of TIPS Service Items in CRDM.  Update for the special flow of ACMS TIPS Service Items

## Change Request form

	1.5.6 Sending of BILL consumption message 1.5.12 Standard Timeline  BILL IDFS – Technical Annex	Update for the list of TIPS Service Items and for the entire flow.
--	--	--

Overview of the impact of the request on TIPS (L2 view)
Summary of functional, development, infrastructure, operational and security impacts
<p><u>Summary of functional impact:</u></p> <p>According to the requirements approved by the MIB and as described in detail in the CR Annexes, it is possible to distinguish between Service Items of Settlement Service Category (SETT) related to the TIPS transactions (Instant Payment and Positive Recall Answers) and Account Management Services (ACMS) as maintenance fees related to the CRDM configuration (ownership of accounts and definition of Authorised Account User (AAU) on accounts).</p> <p><u>For Service Items under the SETT Service Category</u></p> <ol style="list-style-type: none"> <li>Existing Service Items 3001 '<i>Settled Instant Payment transaction</i>' and 3002 '<i>Unsettled Instant Payment transaction</i>' will continue to be related to the Debtor side, with the Fee price to be changed to 0.001 Euro/transaction and the Service Item name to be updated in "<i>Settled Instant Payment transaction – Debtor</i>" and "<i>Unsettled Instant Payment transaction - Debtor</i>" respectively in order to not be confused with the new ones;</li> <li>Existing Service Items 3003 '<i>Settled Positive Recall answer</i>' and 3004 '<i>Unsettled Positive Recall answer</i>' will continue to be related to the Creditor side, with the Fee price to be changed to 0.001 Euro/transaction and the Service Item name to be updated in '<i>Settled Positive Recall answer - Creditor</i>' and '<i>Unsettled Positive Recall answer - Creditor</i>' respectively in order to not be confused with the new ones;</li> <li>New additional Service Items for Settled Instant Payment transaction and Unsettled Instant Payment transaction will be created for Creditor side, with a Fee price of 0.001 Euro/transaction. The related Service Item code and name will be:           <ul style="list-style-type: none"> <li>- 3005 <i>Settled Instant Payment transaction - Creditor</i></li> <li>- 3006 <i>Unsettled Instant Payment transaction - Creditor</i></li> </ul> <p>For both Service Items, the cost will be addressed to the party being the owner of the TIPS DCA/ACH Technical Account to be credited.</p> </li> <li>New additional Service Items for Settled Positive Recall answer and Unsettled Positive Recall answer will be created for Debtor side, with a Fee price of 0.001 Euro/transaction. The related Service Item code and name will be:           <ul style="list-style-type: none"> <li>- 3007 <i>Settled Positive Recall answer - Debtor</i></li> <li>- 3008 <i>Unsettled Positive Recall answer - Debtor</i></li> </ul> <p>For both Service Items, the cost will be addressed to the party being the owner of the TIPS DCA/ACH Technical Account to be debited.</p> </li> </ol> <p>The updates on bullet points 1 and 2 require a change in the Configuration Guide for TIPS.</p>

## Change Request form

For bullet points 2 and 3, the additional transactional data needed for the processing (the Beneficiary BIC, the Beneficiary Country Code and the Beneficiary Account Identifier) should be exported for each transaction by TIPS Core in the TIPS raw data for billing to STSI<sup>TIPS</sup>, the Eurosystem component currently in charge to apply the business logic behind the TIPS Service Items, to aggregate the transactional data on a daily basis and to send daily aggregated billable items to BILL Common Component for the invoicing process.

STSI<sup>TIPS</sup> should be updated to manage these additional transactional data and, for each transaction received by TIPS, to apply a new logic in order to recognise, manage and aggregate the new Service Items with code 3005, 3006, 3007, 3008. These additional Service Items should then be exported to BILL, with a change of the current STSI<sup>TIPS</sup> - BILL interface. No additional changes on BILL side are needed.

The addition of these four new Service Items at transactional level requires an update of the TIPS Daily consumption file sent by TIPS to the Riksbank RTGS to support the billing of Payment Transactions in Swedish Krona. The file structure will be updated to include 4 additional columns, one for each new Service Item under the SETT Service Category, and to correct the logic behind the overall set of SETT Service Items. This update is needed also considering that the *Interested BIC* - the BIC of the party that really originated the cost on which the CB will have to compensate - is an information not reported in the Invoice and in the BILL Itemised query answers by design.

### For Service Items under the ACMS Service Category

5. New additional Service Item for the TIPS DCA ownership will be created with a Fee price of 800.00 Euro/month charged to the party owner for each TIPS DCA active and valid at least one business day during the month (with "Opening Date" which fell before or during the month, and with the "Closing Date" which falls during or after the month). The related Service Item code and name will be:
  - 3009 *Fixed fee on TIPS DCA*
  
6. New additional Service Item for the TIPS ASTA ownership will be created. A Fee price of 3,000.00 Euro/month will be charged to the party owner for each TIPS Ancillary System Technical Account active and valid at least one business day during the month (with "Opening Date" which fell before or during the month, and with the "Closing Date" which falls during or after the month). The related Service Item code and name will be:
  - 3010 *Fixed fee on TIPS ASTA*
  
7. New additional Service Item for the AAU based on BIC11 configured on TIPS DCA. A Fee price of 20.00 Euro/month will be charged to the party owner of the TIPS DCA in which the AAU is defined. In case of multiple DCA are owned by the party, the party will be charged for each AAU defined on each of the accounts.
 

In particular, for each account, the number of AAUs to be billed should be included in the range 2 – 51, so a maximum of 50 AAUs (starting from the 2nd up to the 51st) per account should be considered on a monthly basis (one AAU is free of charge and the AAU in the range 52 – infinite are free of charge).

The AAUs to be taken into consideration should be active for at least one business day during the month (i.e. for which the "Opening Date" fell before or during the month, and for which the "Closing Date" falls during or after the month). The related Service Item code and name will be:

  - 3011 *Fixed fee on TIPS DCA - AAU based*
  
8. New additional Service Item for the AAU based on BIC11 configured on TIPS ASTA. A Fee price of 20.00 Euro/month will be charged to the party owner of the TIPS ASTA in which the AAU is defined.
 

In particular, the number of AAU to be billed should be included in the range 1 – 50, so a maximum of 50 AAUs (starting from the 1st up to the 50th) per account should be considered on a monthly basis (the AAU in the range 51 – infinite are free of charge).

The AAU to be taken into consideration should be active for at least one business day during the month (i.e. for which the "Opening Date" fell before or during the month, and for which the "Closing Date" falls during or after the month). The related Service Item code and name will be:

  - 3012 *Fixed fee on TIPS ASTA - AAU based*

For the ACMS Service Items, the Detailed Assessment of the CR is based on the following assumptions:

- (i) the ownership of TIPS CMB is free of charge;
- (ii) AAUs represented by BIC8 are free of charge, since in TIPS those AAUs cannot be used for settlement;
- (iii) AAUs defined on CMBs will be subject to charge but they will not be part of the automatic calculation. Given

## Change Request form

the low number of CMBs currently defined in Production, NCBs will apply manual corrections to take this fees into consideration until a more automated solution is implemented by means of a new dedicated Change Request.

For all Service Items under the ACMS category, a new and dedicated daily flow of raw data from CRDM should be put in place. This flow should take into consideration the daily status of the CRDM configuration for TIPS and it should contain all the needed raw data for the new ACMS Service Items. On these raw data/billable items, the above mentioned logic should be applied in order to recognise and assign the ACMS Service Items to the correct party.

Considering that the ACMS Service Items have meaning only if considered in relation to the entire month, then at the end of the last business day of the month the needed logic should be applied in order to reframe the daily computed billable items into monthly ones:

- for Service Items with code 3009 and 3010, an account opened more than one business day during the month should be counted only once;
- for Service Items with code 3011 and 3012, an AAU opened more than one business day during the month should be counted only once. In addition, the abovementioned ranges should be applied, in order to count only the correct number of billable item for each account of each owner party.

At the end of the last business day of the month and before the start of the monthly BILL invoicing process, the monthly aggregated ACMS billable items should be sent to BILL via a new dedicated interface.

BILL should be updated in order to receive this new flow and to store the already monthly aggregated TIPS ACMS Billable Items in its already existing data structures dedicated to store the monthly aggregated billable items. The entire set of TIPS monthly aggregated billable items should be contained in the BILL Consumption Message and sent out by BILL to the opting CBs. From this point on, no further changes on the BILL processes are foreseen.

Due to the fact that the duration of the Billing period is one month, as described in the CR text and in the Annexes and since the ACMS Service Items were defined on a monthly basis in the CR Annexes, the ACMS Service Items will only be computed and made available at the end of the last business day of the month, even if Billing Periods shorter than one month are defined in CRDM and applied by BILL. For example, if in a test environment three billing periods are defined in a month (e.g. 1<sup>st</sup> -10<sup>th</sup>, 11<sup>th</sup>-20<sup>th</sup>, 21<sup>st</sup> -30<sup>th</sup>), the ACMS Service Items will only be computed on the last business day of the month (e.g. the 30<sup>th</sup>), so only the invoice related to the last billing period of the month (21<sup>st</sup>-30<sup>th</sup>) will include all the ACMS Service Items for the entire month (1<sup>st</sup> – 30<sup>th</sup>). This behaviour, exactly in line with the duration of Billing Periods for TIPS PROD (always one month), should be taken into consideration during the internal and external testing campaigns.

Regarding the Daily Consumption file for Riksbank RTGS, considering that:

- the nature of the ACMS data is not compatible with the current format of the file;
- the creation and management of a further file referring to the ACMS Service Items would create an increase of the complexity;
- the complete set of data related of ACMS Service Items is available through the standard of BILL functionalities (which is not true for SETT Service Items),

then the information referring to ACMS Service Items will not be contained in the Daily Consumption file for Riksbank RTGS but will be made available to Riksbank using the standard BILL functionalities (A2A and U2A Itemised query).

### For Service Items related to ACH Fees

The ACH fees introduced by TIPS CR-0038 and related to the number of transactions originated and settled by an ACH, will still be included in the BILL process using the standard BILL Manual correction functionality. As a consequence of this CR-0057, the amount to be inserted in BILL should be properly computed by the interested CB using the digressive bands as reported in the CR text table. Only after completion of the computation of the final amount for the ACH performed by the CB outside BILL, it will be possible to insert the final single amount as a free text manual correction in BILL, without specifying any unit price or quantity, in line with the current CB

## Change Request form

behaviour in TIPS PROD. The approach of inserting a free text manual correction with only the total amount reported as a result of the application of the digressive computation allows to:

- *report truthful and meaningful information only*. In fact, the calculation of a single unit price, obtained by dividing the total amount (as a result of the digressive calculation) by the total quantity, would lead to an untruthful unit price to be inserted in the manual correction and then in the invoice. This is the reason why the unit price is not reported also for the digressive Service Items of other TARGET Services (T2);
- *avoid additional costs* due to changes on BILL URD, BILL SDDs and BILL SW due to the increase of the maximum decimal digits for unit prices from 4 decimal digits to 5 decimal digits (the last band - 100000001 to infinite - foresees a unit price of 0.00015 Euro).

### General considerations

Since the TIPS pricing policy is foreseen to become effective as of 1 January 2024, the updates to TIPS, CRDM and BILL described in this CR should be live in PROD in November 2023, in order to allow all the interested components to collect all raw data and billable items and perform the necessary daily aggregations in line with the new criteria as of January 2024. The TIPS invoices, in line with the new pricing policy, should be produced in February 2024.

In case the Governing Council requires changes, in terms of content or timing, to the new TIPS Pricing Policy described in this CR and approved by the MIB, a new CR Assessment will need to be performed.

Any future change to the TIPS Pricing Policy not included in this CR and different from the simple change of the value of the Service Items unit prices (always within the range currently allowed by CRDM) and the related validity period, should be required and evaluated via a new Change Request.

### Summary of application development impact:

The following impacts have been detected for application development:

- configurations needed to be done on CRDM for existing Service Items 3001, 3002, 3003 and 3004;
- configurations needed to be done on CRDM for new Service Items 3005, 3006, 3007 and 3008;
- changes on STSI@TIPs procedures and database tables/views needed with the aim to cover introduction of new Service Items 3005, 3006, 3007 and 3008;
- changes on BILL A2A for consumption file provided to the RTGS system for SEK needed with the aim to cover introduction of new Service Items 3005, 3006, 3007 and 3008;
- for all the Service Items under the ACMS category, a new and dedicated daily flow of raw data from CRDM to BILL should be put in place.

### Summary of infrastructure impact:

From the perspective of TIPS INFRA, only minor updates related to the operational documentation are foreseen. More significant impacts, to be assessed separately, could be foreseen from the CSLD INFRA perspective.

### Summary of operational impact:

No operational impact.

### Summary of security impact:

See Change Request analysis.

**Change Request form**