

N	Page	Subsection	Original Text	Comment	Status	Feedback to CG
1	13	2.3 Overview of the graphical user interface		We suggest to insert a sentence in the end of paragraph: "Outbound liquidity transfers are instead allowed based on the operating times of the respective RTGS"	Clarification	No specific feedback to be provided to the CG.
2	15	2.3.2.2 Screen Structure	Table 1 - GUI screen elements: Menu bar presents the four main menu items and allows you to navigate to the screens.	Main menu items are five and not four (see paragraph 2.3.2.1)	Accepted	No specific feedback to be provided to the CG.
3	15	2.3.2.2 Screen Structure	Screens descriptions	In 2.3.2.3 "you" is replaced by "users". Same should be done in this paragraph.	Accepted	No specific feedback to be provided to the CG.
4	38	4.3 Limit management	The limit is the maximum amount of liquidity available for a CMB. It is the sum of the utilisation (amount of cash used for that CMB) and the headroom (amount of cash still available for that CMB). It can be modified at all times directly in TIPS.	As done in the previous sections, please insert the following sentence: "Limit management functions are also available, with non-immediate effect, in the CRDM; any change that is propagated from the CRDM to TIPS does not overwrite these values if they have been changed within TIPS via an immediate change."	Accepted	No specific feedback to be provided to the CG.
5	13	2.3 Overview of the graphical user interface	Table 1	The transaction status query is missing	Clarification	No specific feedback to be provided to the CG.
6	20	3.1 TIPS actors	Similarly, legal relationships exist between each party belonging to the second level (i.e. a Central Bank) and all of its community (i.e. Participants and Reachable Parties).	In our understanding there is no legal relationship between CB and Reachable Party	Accepted	No specific feedback to be provided to the CG.
7	21	3.1.3 Participant	They can manage CMBs linked to their own accounts as well as Instructing Party Privileges for Actors acting on behalf of themselves or of Reachable Parties defined as users of their accounts or CMBs	Clarification: We understood that a reachable party can only be a CMB user and not an account user also as reported in the paragraph 3.1.4. Is it correct?	Clarification	No specific feedback to be provided to the CG.
8	26	4.1 Queries	Each query may be available in A2A mode and/or U2A mode.	Please modify because the transaction status query will be available only in U2A mode	Clarification	No specific feedback to be provided to the CG.
9	35	4.2.3 CMB Blocking	The operations can be carried out by an authorised user of the Central Bank of the TIPS Actor holding the relevant Account, by an authorised user of the TIPS Actor holding the Account or by an authorised user of the TIPS Operator (only in contingency situations).	Clarification: Instructing party can modify the limit of the CMB. Is it worth allowing the Instructing Party to block the CMB?	Accepted	No specific feedback to be provided to the CG.
10	13	2.3 Overview of the graphical user interface	We suggest to insert a sentence in the end of paragraph: "Outbound liquidity transfers are instead allowed based on the operating times of the respective RTGS"	Comment already presented in the previous draft, accepted but not reported in this current version of the UHB yet	Clarification	No specific feedback to be provided to the CG.
11	15	2.3.2.2 Screen Structure	Screen Descriptions: In 2.3.2.3 "you" is replaced by "users". Same should be done in this paragraph.	Comment already presented in the previous draft, accepted but not reported in this current version of the UHB yet	Accepted	No specific feedback to be provided to the CG.
12	20	3 Initial setup	Note 4: The reference data of T2 and T2S is not part of CRDM for the time being, until the approval of the relevant CR674.	We suggest to delete "until the approval of the relevant CR674," because the reader of the TIPS UHB is not aware of a CR674 which is a T2S CR and also because after the deployment of CR674 the reference data of T2 and T2S will not be part of CRDM	Accepted	No specific feedback to be provided to the CG.
13	20	3.1.2 Central Bank	In order to allow the transfer of liquidity from TARGET2 to TIPS and viceversa, a single Transit Account must exist in TIPS.	Clarification: a single Transit Account for each single currency	Accepted	No specific feedback to be provided to the CG.
14	30	4.2.1 Participant Blocking	any change that is propagated from the CRDM to TIPS does not overwrite these values if they have been changed within TIPS via an immediate change.	The consolidated feedback to our previous comment states that "Any detail about the behaviour of CRDM and the propagation of data to TIPS will be clarified with the CRDM documentation". We believe that the alignment of reference data between CRDM and TIPS should be appropriately described also in TIPS UHB.	Pending	No specific feedback to be provided to the CG.
15	33	4.2.2 Account Blocking	The blocking status of an Account is not taken into account in case the Party holding the account is blocked.	In this case "Party" may be substituted with "Participant".	Accepted	No specific feedback to be provided to the CG.
16	40	4.3.1.2 CMB Limit Modification – Modify Limit screen	Table: Limit Value and Unlimited Value	Why "leaving the value blank means that the CMB will have no limit"? You already have "a dedicated checkmark in case the user wants to set the Limit value of the CMB to Unlimited".	Accepted	No specific feedback to be provided to the CG.
17	44	4.5.1.2 Task List – Details Screen	This screen contains a number of fields regarding the Action Awaiting approval.	Why only the Actions Awaiting approval are taken into consideration? In the table four possible values are listed.	Clarification	No specific feedback to be provided to the CG.
18	15	2.3.2.2 Screen Structure	Table 1 - GUI header elements, row 3: presents the four main menu items and allows you to navigate to the screens	According to paragraph 2.3.2.1 there are now five first-level menu items, so, please replace 'four' by 'five'.	Accepted	No specific feedback to be provided to the CG.
19	16	2.3.2.3 Field types and properties	Field Properties Following the SEPA Instant Credit Transfer specifications, the allowed character (for Identifiers/reference data elements) set is restricted to support the Latin characters which are commonly used in international communication.	"Following the written procedure launched after the 4th TIPS-CG, the character set for pacs messages was enlarged to UTF-8, with the only exceptions already envisaged by the SCT Inst scheme on references and identifiers." Now that the character set has been enlarged to UTF-8 for pacs messages, we kindly ask you to raise a CR to also support the UTF-8 character set in the GUI.	Clarification	No specific feedback to be provided to the CG.
20	17	2.3.3 Validation	You can find a detailed list of all error messages and their description in the annex of the UHB (list of references for error messages).	When is this annex expected to be ready?	Clarification	No specific feedback to be provided to the CG.
21	22	3.2.2 Credit Memorandum Balance	Credit Memorandum Balances (CMBs) represent a credit limit defined for a Reachable party in TIPS.	Please add the abbreviation 'CMB' to the section 'Terms and Abbreviations'.	Accepted	No specific feedback to be provided to the CG.
22	24	3.4.2 Roles	CBs can configure specific roles to be granted to their own Participants and Reachable Parties, in order to grant them with proper access to functions.	Please add the abbreviation 'CB' to the section 'Terms and Abbreviations'.	Accepted	No specific feedback to be provided to the CG.
23	25	4 Screen reference guide	The GUI will be typically used to perform changes to local reference data that need to have immediate effect and to query the status of the accounts and the CMBs.	Suggestion to add: 'and to initiate Outbound Liquidity Transfers'.	Accepted	No specific feedback to be provided to the CG.
24	25	4 Screen reference guide	If the instruction is confirmed, it is submitted to TIPS as any other local reference data management instruction.	The instruction can also relate to an Outbound Liquidity Transfer. In that case there is no change of local reference data. Please adjust the sentence to reflect this.	Accepted	No specific feedback to be provided to the CG.
25	26	4.1 Queries	Access for Instructing parties is even further restricted to those accounts which they are permitted to instruct or on transactions they have submitted.	We kindly ask you to raise a CR for URD TIPS.UR.07.040: Instructing party on behalf of a Participant can only query "Transaction they submitted", as Instructing parties also need to have access to transactions they received.	Rejected	No specific feedback to be provided to the CG.
26	28	4.1.2 Query CMB limit and Status	The CMB limit and status query allows the authorised actor to get the detailed information for one CMB. TIPS does not foresee the usage of wildcards, therefore only one CMB per search can be retrieved.	We kindly ask you to raise a CR for URD TIPS.UR.07.070: TIPS shall provide a TIPS actor with the possibility to query the current limit and the status of one of their CMBs in order to allow the use of wildcards in the search screen since many CMBs might exist for one account.	Rejected	No specific feedback to be provided to the CG.
27	32	4.2.1.2 Participant Blocking – Change Status Screen	Screen Access Blocking >> Participant Blocking >> Click on the New button >>	Doesn't the user need to click on the 'Change status' button? If so, please update the Screen Access flow.	Accepted	No specific feedback to be provided to the CG.
28	34	4.2.2.2 Account Blocking – Change Status Screen	Screen Access Blocking >> TIPS Account Blocking >> Click on the New button >>	Doesn't the user need to click on the 'Change status' button? If so, please update the Screen Access flow	Accepted	No specific feedback to be provided to the CG.
29	39	4.3.1.1 CMB Limit Modification – Search screen	This screen contains the ID of the CMB whose Blocking status has to be changed as the only available search field. CMB Number max. 34 characters (SWIFT-x)	We kindly ask you to raise a CR for URD TIPS.UR.07.070: TIPS shall provide a TIPS actor with the possibility to query the current limit and the status of one of their CMBs in order to allow the use of wildcards in the search screen since many CMBs might exist for one account.	Rejected	No specific feedback to be provided to the CG.
30	37	4.2.3.2 CMB Blocking – Change Status Screen	Screen Access Blocking >> CMB Blocking >> Click on the New button >>	Doesn't the user need to click on the 'Change status' button? If so, please update the Screen Access flow.	Accepted	No specific feedback to be provided to the CG.

31	38	4.3 Limit management	The CMB limit can be modified independently as a reference data update directly in TIPS (although the service is available also on the CRDM), which leads to the headroom being recalculated accordingly.	Does the rule for changes in CRDM, 'any change that is propagated from the CRDM to TIPS does not overwrite these values if they have been changed within TIPS via an immediate change' also apply for CMB limit changes? If so, please add it to this paragraph.	Pending	No specific feedback to be provided to the CG.
32	38	4.3.1 CMB Limit modification	Limit update is also available, with non-immediate effect, in the CRDM.	Does the rule for changes in CRDM, 'any change that is propagated from the CRDM to TIPS does not overwrite these values if they have been changed within TIPS via an immediate change' also apply for CMB limit changes? If so, please add it to this paragraph.	Pending	No specific feedback to be provided to the CG.
33	40	4.3.1.2 CMB Limit Modification – Modify Limit screen	Object Limit Value Field where to enter the amount of the Limit for the CMB. Leaving the value blank means that the CMB will have no limit.	What's the difference between 'leaving the value blank means that the CMB will have no limit' and the checkbox 'Unlimited' (Object Unlimited value) in the same screen? Now, it's not clear for the user which field to use in case the CMB must have no limit / must be unlimited.	Accepted	No specific feedback to be provided to the CG.
34	43	4.5.1.1 Task List – Search/List Screen	This screen contains the Action type and the 4-Eyes identification to be used together as the only available search fields.	Looking at the screenshot there more search fields available, which is good. Please adjust the sentence accordingly.	Accepted	No specific feedback to be provided to the CG.
35	43	4.5.1.1 Task List – Search/List Screen	Field description, action type, Update Limit	Please replace 'Update Limit' by 'Update CMB Limit'.	Accepted	No specific feedback to be provided to the CG.
36	43	4.5.1.1 Task List – Search/List Screen	Field description, action type, Outbound LTO	Please replace 'Outbound LTO' by 'Outbound Liquidity Transfer'.	Accepted	No specific feedback to be provided to the CG.
37	43	4.5.1.1 Task List – Search/List Screen	Field description, object identifier	The possible value 'All' is missing. Please add it to the list.	Clarification	No specific feedback to be provided to the CG.
38	47	5.2.1 Blocking/Unblocking of Participants	Instructions 4. Click on the New button	Please replace 'New button' by 'Change status button'.	Accepted	No specific feedback to be provided to the CG.
39	48	5.2.2 Blocking/Unblocking of Accounts	Instructions 4. Click on the New button	Please replace 'New button' by 'Change status button'.	Accepted	No specific feedback to be provided to the CG.
40	48	5.2.3 Blocking/Unblocking of CMBs	Instructions 4. Click on the New button	Please replace 'New button' by 'Change status button'.	Accepted	No specific feedback to be provided to the CG.
41	49	5.2.4 CMB Limit Modification	Instructions 4. Click on the Edit button	Please replace 'Edit button' by 'Modify limit button'.	Accepted	No specific feedback to be provided to the CG.
42	50	5.4.1 Task List confirmation/Revoking	Instructions 4. Choose one action to approve/revoke and then click on the Details button. The result is displayed in the Details screen	According to paragraphs 4.5.1.1 and 4.5.1.2 the user has to click on 'Details' first before he can choose 'Approve' or 'Revoke'. Please align.	Clarification	No specific feedback to be provided to the CG.
43	26	4.1 Queries		In this version of the UHB all sections on 'Query Instant Payment transaction' have been removed. However, it must always be possible for all TIPS Actors to query Instant Payments transactions. Please raise a CR to include the 'Query Instant Payment transaction' functions in the TIPS GUI (and in the UDFS and UHB accordingly).	Rejected	No specific feedback to be provided to the CG.
44	27	4.1.1.2 Query account balance and status – Details screen	page 28 field description/timestamp of the reported balance/ Format	Through the whole document whenever there is a timestamp it is said to have the format DD-MM-YYYY, but in the screenshots provided where one appears, they are all formatted YYYY-MM-DD	Accepted	No specific feedback to be provided to the CG.
45	17	2.3.3 Validation	Digital signature-NRO, the user will be asked to enter a PIN code for signature purposes	Does the user establish his/her own PIN code or will it be automatically provided? Is this PIN modifiable?	Clarification	No specific feedback to be provided to the CG.
46	35	4.2.3 CMB Blocking	Page 35 "Blocking/Unblocking status are also available, with non-immediate effect, in the CRDM; any change that is propagated from the CRDM to TIPS does not overwrite these values if they have been changed within TIPS via an immediate change."	Can an actor block a CMB directly in TIPS and then unblock in the CRDM or it can only be unblocked in TIPS as the block was input there? Or after propagation/synchronisation in either of the two the unblocking can be executed?	Pending	No specific feedback to be provided to the CG.
47	20	3.1 TIPS actors	legal relationships exist between each party belonging to the second level (i.e. a Central Bank) and all of its community (i.e. Participants and Reachable Parties)	Could you clarify the legal relationship expected between an NCB and a reachable party? Considering the fact that a reachable party is considered as an Addressable BICs, we don't think that there is a legal relationship between reachable parties and Central Banks	Accepted	No specific feedback to be provided to the CG.
48	20	3.1.2 Central Bank	In order to allow the transfer of liquidity from TARGET2 to TIPS and vice versa	we suggest to replace TARGET2 by RTGS: "In order to allow the transfer of liquidity from RTGS to TIPS and vice versa"	Accepted	No specific feedback to be provided to the CG.
49	40	4.3.1.2 CMB Limit Modification – Modify Limit screen	Field description limit value: In case the actor inserts a Limit that is identical to the Current Limit, an error message appears	Why the system does not prevent the user to set a limit and to check the « unlimited value » radio button?	Accepted	No specific feedback to be provided to the CG.
50	41	4.4.1.1 Outbound Liquidity Transfer - New screen	Field description: debtor TIPS account	Is it foreseen to fill-in, by default, this field with a DCA linked to the debtor BIC? If not, will you check the consistency between this field and the debtor BIC before the LT submission?	Clarification	No specific feedback to be provided to the CG.
51	41	4.4.1.1 Outbound Liquidity Transfer - New screen	Field description: creditor RTGS account	Is it foreseen to fill-in, by default, this field with a RTGS account linked to the creditor BIC? If not, will you check the consistency between this field and the creditor BIC before the LT submission?	Clarification	No specific feedback to be provided to the CG.
52	41	4.4.1.1 Outbound Liquidity Transfer - New screen	Field description: internal reference	Will you fill-in by default this field?	Clarification	No specific feedback to be provided to the CG.
53	43	4.5.1.1 Task List – Search/List Screen	Context of usage, last sentence	The end of the sentence is missing: "The search results will be displayed in a list, which is sorted by the values of the"	Accepted	No specific feedback to be provided to the CG.
54	44	4.5.1.2 Task List – Details Screen	Field description: limit value	The unlimited radio button shall also be displayed	Accepted	No specific feedback to be provided to the CG.
55	16	2.3.2.3 Field types and properties	Table 2: TIPS character set	It should be mention that SCT inst scheme allows participants to have agreements in order to exchange additional characters. Following the consultation of the TIPS contact group, and in order to be able to accept those transactions with additional characters, the allowed character set in TIPS will be extended to UTF8 (with exception for references, identifications and identifiers)	Accepted	No specific feedback to be provided to the CG.
56	9	1.2.2 Common Reference Data Management	Table 1 Responsible Actors for CRDM actions T2S Dedicated Cash Account	Shouldn't it be TIPS Dedicated Cash Account?	Accepted	No specific feedback to be provided to the CG.
57	9	1.2.2 Common Reference Data Management	The Common Reference Data Management (CRDM) is a centralised and harmonised reference data management component that allows authorised users to setup and maintain via a single dedicated interface all the data that is shared by more than one Eurosystem service, such as TIPS, TARGET2 and T2S.	The last part of the sentence needs to be updated for the following reasons: CRDM will never be a component used by TARGET2 as TARGET2 as we have it today will no longer exists when the consolidation goes live. It is misleading to mention T2S as so far T2S does not use CRDM but SDMG for static data management.	Accepted	No specific feedback to be provided to the CG.
58	9	1.2.2 Common Reference Data Management	CRDM UHB."	The character after the full stop seems superfluous.	Accepted	No specific feedback to be provided to the CG.
59	9	1.2.2 Common Reference Data Management	Table 1 – Responsible Actors for CRDM actions	Please check whether the table is complete as the subscription for the TIPS directory (see list of participants in the TIPS URD, section 9.2) is missing.	Pending	No specific feedback to be provided to the CG.
60	9	1.2.2 Common Reference Data Management	Table 1 – Responsible Actors for CRDM actions	How does this table which refers to "all reference data management operations" fit to the one provided in the draft CRDM UDFS where also the following objects are listed: Role User Link Role Party Link Privilege Role Link	Accepted	No specific feedback to be provided to the CG.
61	9	1.2.2 Common Reference Data Management	Table 1; line 2 T2S Dedicated Cash Account"	It should be possible that the CMB, Limit, and Authorised Account User can be created, change or deleted by a central bank act on behalf of the participant.	Clarification	No specific feedback to be provided to the CG.

62	13	2.3 Overview of the graphical user interface	Table 1	The Payment transaction status query needs to be added again. Comment also refers to chapter 4.1. Please also take into account the comments received during the consultation of UHB v.0.3 which have been answered with "As agreed with the Contact Group, the Payment Transaction Status Query will not be available". Since it has been decided to keep the U2A query, the comments need to be considered. Tablename should be !2!.	Clarification	No specific feedback to be provided to the CG.
63	15	2.3.2.2 Screen Structure	Similar to the details screens, you can only access the enter screens through other screens	Which "other screen" do I have to use in case of entering an outbound LT? This is unfortunately not clear to us.	Clarification	No specific feedback to be provided to the CG.
64	15	2.3.2.2 Screen Structure	Table 1 – GUI header elements	Table numeration wrong... Should be Table 3	Accepted	No specific feedback to be provided to the CG.
65	16	2.3.2.3 Field types and properties	Field properties	Please take into consideration, that the UDFS have been changed and TIPS is now using UTF-8 for certain fields.	Clarification	No specific feedback to be provided to the CG.
66	17	2.3.3 Validation	You can find a detailed list of all error messages and their description in the annex of the UHB (list of references for error messages).	So far, there is no annex mentioned in the table of content. When will this annex be included?	Clarification	No specific feedback to be provided to the CG.
67	17	2.3.3 Validation	Data Changes - Details screen [] .	What exactly is meant with "Data changes"? In the section "Screen reference Guide" a screen called "Task List" is mentioned. Do you mean this screen?	Accepted	No specific feedback to be provided to the CG.
68	17	2.3.3 Validation	Digital Signature-NRO; last screen in the NRO feature list: Data Changes-Detail screen	In all the other chapter the screen for 4-eyes mode is called "task list" screen. To be consistent, the detail screen should be the task detail screen.	Accepted	No specific feedback to be provided to the CG.
69	20	3 Initial setup	The CRDM allows users to setup and maintain reference data that is shared by multiple Eurosystem services such as TIPS, T2 and T2S and propagates such data to the relevant services Footnote 6: The reference data of T2 and T2S is not part of CRDM for the time being, until the approval of the relevant CR674.	See our comment above. The description with regard to T2S and T2 is misleading and needs to be updated. The aim of T2S CR 674 was not to include the T2 reference data in CRDM. The T2S CR has been authorised at steering level in the meantime. The aim of T2S CR 674 is: "Owing to the tight timeline of the TIPS project and in order to avoid developing an ad hoc, throw-away reference data management component only for the interim period between the go-live of TIPS and the availability of the fully-fledged CRDM, the idea is to develop by November 2018 only a CRDMTIPS component, covering only the functional scope of the TIPS reference data, and to deliver the full scope of CRDM in line with the T2-T2S Consolidation project, i.e. in 2021" https://www.ecb.europa.eu/paym/t2s/progress/pdf/crg/t2s_0674_sys.pdf	Accepted	No specific feedback to be provided to the CG.
70	21	3.1.3 Participant	They are identified by a BIC11 in TIPS and hold TIPS Accounts, which cannot have a negative balance.	With regard to the BIC11 mentioned, please be so kind as to clarify that in order to allow a given financial institution to be defined as two different TIPS parties (by the same Central Bank or by two different Central Banks), the same financial institution must be defined in the CRDM repository as two parties identified by two different 11-character BICs.	Accepted	No specific feedback to be provided to the CG.
71	21	3.1.3 Participant	Participants shall hold TIPS Accounts, which are opened by their responsible Central Bank and used to settle instant payment transactions and Liquidity Transfers in TIPS	Based on the information provided here, it is not clear whether the term "instant payment transactions" does include positive recall answers or not. This needs to be for the whole document.	Accepted	No specific feedback to be provided to the CG.
72	21	3.1.4 Reachable Party	Reachable Parties are also identified by a BIC11, but they cannot hold TIPS Accounts and rely on a Participant's account to settle payments in TIPS	The sentence needs to be updated. There might be reachable parties which cannot open an TIPS DCA. However, there might also be reachable parties who in theory are able to open an TIPS DCA but prefer to be a reachable party.	Clarification	No specific feedback to be provided to the CG.
73	21	3.1.4 Reachable Party	Participants can set CMBs on their accounts.	Why is this mentioned here and not in the section describing the participant?	Accepted	No specific feedback to be provided to the CG.
74	21	3.1.5 Instructing Party	Third parties, not necessarily being a TIPS Participant or a Reachable Party, can act as Instructing Parties on behalf of other Participants or Reachable Parties.	From a legal point of view we understand that all actions are on behalf of the TIPS DCA account holder.	Clarification	No specific feedback to be provided to the CG.
75	21	3.1.4 Reachable Party	Reachable Parties are also identified by a BIC11, but they cannot hold TIPS Accounts.	If a bank is eligible for participation, but does not want to open its own TIPS account and instead settles on another bank's TIPS account - will this bank also be classified as a Reachable Party? If yes, the definition "cannot hold TIPS Accounts" is not correct. If on the other hand, this bank is classified as a Participant, the definition under 3.1.3. ("They are identified by a BIC11 and hold TIPS accounts") is not correct. If the bank is neither a Reachable Party (because it CAN hold a TIPS account) nor a Participant (because it DOES NOT hold a TIPS account) - then how do you call this bank? In T2 that would be an indirect participant, but we have not seen this type of participation in the TIPS documentation so far.	Clarification	No specific feedback to be provided to the CG.
76	23	3.3 Users	A system user can be either a party administrator or a standard user. The party administrator is a special user that is able to assign Privileges to the other users of its party.	Question for clarification: In case the party administrator of a participant is granted certain roles, it seems that the party administrator still can grant single privileges to ist users. Is this understanding correct?	Clarification	No specific feedback to be provided to the CG.
77	26	4.1 Queries		It seems that the query "Payment Transaction Status Query" is missing. Will a query for Liquidity Transfers be added?	Clarification	No specific feedback to be provided to the CG.
78	26	4.1 Queries	Access for Instructing parties is even further restricted to those accounts which they are permitted to instruct or on transactions they have submitted	We have seen your reply to comment no 82 in the consultation of v.0.3 and do not think that this is a satisfactory result. It is true that the URD only mention the submitted transactions explicitly. However, when acting as an instructing party on the beneficiary side, it must be possible to give them the privilege to query on behalf of the beneficiary participant.	Clarification	No specific feedback to be provided to the CG.
79	29	4.1.2.2 Query CMB limit and status – Details screen	TIPS participant Shows the BIC of the CMB user	Taking into account the information provided in the TIPS UDFS ("Participants represent entities that hold one or more than one TIPS Accounts."), it is unfortunately not entirely clear who is meant here with "TIPS participant". The account holder or the reachable party or both? It seems that the term "TIPS participant" is not always used in the same way. Please check.	Clarification	No specific feedback to be provided to the CG.
80	30	4.2.1 Participant Blocking	Blocking/Unblocking status are also available, with non-immediate effect, in the CRDM; any change that is propagated from the CRDM to TIPS does not overwrite these values if they have been changed within TIPS via an immediate change.	Question for clarification: In case I have blocked an TIPS DCA for debits in TIPS directly this means that in case of unblocking it is not sufficient to update CRDM accordingly, I always need to update the local reference data as well. So in such scenario, the daily data propagation will be "ignored". Is this understanding correct?	Pending	No specific feedback to be provided to the CG.
81	35	4.2.3 CMB Blocking	Field description	Additionally to the CMB number the screen should display also the Authorised BIC for the CMB.	Rejected	No specific feedback to be provided to the CG.
82	38	4.3.1 CMB Limit modification	Limit update is also available, with non-immediate effect, in the CRDM.	Questions for clarification: Contrary to the blocking, it seems that a limit change in CRDM will overwrite the limit update done in TIPS directly. Correct? Does this imply that in case I change the limit in TIPS and do not change the limit in CRDM, by means of daily data propagation the limit will be set back to the CRDM limit as of the next business day?	Pending	No specific feedback to be provided to the CG.
83	41	4.4.1.1 Outbound Liquidity Transfer - New screen	Currency	Why is it necessary to select the currency each time when the account chosen belongs to a participant of a Eurosystem CB?	Clarification	No specific feedback to be provided to the CG.

84	41	4.4.1.1 Outbound Liquidity Transfer - New screen	field description "internal reference"	Maybe the title "end-to-end reference" would be more meaningful.	Accepted	No specific feedback to be provided to the CG.
85	44	4.5.1.2 Task List – Details Screen	Screenshot	It is visible on the screenshot that the modified data are shown in red colour. That is very helpful for the user. This should be described in the text.	Accepted	No specific feedback to be provided to the CG.
86	9	1.2.2 Common Reference Data Management	In Table 1 the second area is 'T2S Dedicated Cash Account'	This should be 'TIPS Dedicated Cash Account'	Accepted	No specific feedback to be provided to the CG.
87	14	2.3.2.1 Menu Structure	... containing the five first-level menu items ...	Propose to use the word "main" instead of "first-level" as the word "main" is also used in Table 1 GUI header elements on page 15.	Accepted	No specific feedback to be provided to the CG.
88	15	2.3.2.2 Screen Structure	Table 1 on page 15	Should be Table 3 as already Table 1 exists on page 11.	Accepted	No specific feedback to be provided to the CG.
89	15	2.3.2.2 Screen Structure	In the description of element "Menu bar" it says that "the four main menu items"	To my knowledge (see page 14) there are five main menu items.	Accepted	No specific feedback to be provided to the CG.
90	15	2.3.2.2 Screen Structure	Description for "Enter screen" should end with a ".".		Accepted	No specific feedback to be provided to the CG.
91	16	2.3.2.3 Field types and properties	the allowed character (...) set	the allowed character set (...)	Accepted	No specific feedback to be provided to the CG.
92	17	2.3.3 Validation	The subparagraph "Digital Signature - NRO" should be positioned at the left side of the page.		Accepted	No specific feedback to be provided to the CG.
93	22	3.2.1.1 TIPS Account	... and they may use them for their settlement and it may use them for its settlement ...	Clarification	No specific feedback to be provided to the CG.
94	25	3.5.4 System parameters	and propagated to TIPS once a day	Could you indicate at what point of time this propagation will take place?	Accepted	No specific feedback to be provided to the CG.
95	13	2.3 Overview of the graphical user interface	Table 1 on page 13	Should be Table 2 as already Table 1 exists on page 11.	Accepted	No specific feedback to be provided to the CG.
96	16	2.3.2.3 Field types and properties	Table 2 on page 17	Should be Table 4.	Accepted	No specific feedback to be provided to the CG.
97	25	4 Screen reference guide	Table 1 on page 25	Should be Table 5.	Accepted	No specific feedback to be provided to the CG.
98	25	4 Screen reference guide	The field description contains the text "Shows the the sum ...".	Text should be "Shows the sum ..."	Accepted	No specific feedback to be provided to the CG.
99	30	4.2 Blocking	"on a 24/7 basis"	"on a 24/7/365 basis"	Accepted	No specific feedback to be provided to the CG.
100	30	4.2.1 Participant Blocking	on a 24/7 basis	on a 24/7/365 basis	Accepted	No specific feedback to be provided to the CG.
101	30	4.2.1 Participant Blocking	Delete the part "(available 24 hours a day)"		Accepted	No specific feedback to be provided to the CG.
102	30	4.2.1 Participant Blocking	Please insert a blank line before "The possible values ..."		Accepted	No specific feedback to be provided to the CG.
103	30	4.2 Blocking	In the text of this chapter you use "Blocking status" as in the screen you use "Status".	I propose to use either "Blocking status" or "Status" in the text and screens. But not to have a mix of both terms.	Clarification	No specific feedback to be provided to the CG.
104	31	4.2.1.1 Participant Blocking – Search/List Screen	In the description of "Change Status" it is said that you can create or modify the Blocking status	Please explain how you can create the Blocking status. To my knowledge a participant always has a status (being unblocked or blocked; see page 31).	Accepted	No specific feedback to be provided to the CG.
105	33	4.2.2 Account Blocking	on a 24/7 basis	on a 24/7/365 basis	Accepted	No specific feedback to be provided to the CG.
106	33	4.2.2 Account Blocking	Delete the part "(available 24 hours a day)"		To be clarified by the requestor	No specific feedback to be provided to the CG.
107	33	4.2.2 Account Blocking	If blocking of an account automatically results in blocking of all CMBs linked to this account, then this should be mentioned	Blocking an Account for debiting/crediting results in an equivalent blocking on all CMBs linked to this account. The individual CMB blocking status is not overwritten. Unblocking the Account means that all of its CMBs revert back to their individual blocking status.	Clarification	No specific feedback to be provided to the CG.
108	35	4.2.3 CMB Blocking	on a 24/7 basis	on a 24/7/365 basis	Accepted	No specific feedback to be provided to the CG.
109	35	4.2.3 CMB Blocking	Delete the part "(available 24 hours a day)"		Accepted	No specific feedback to be provided to the CG.
110	38	4.3.1 CMB Limit modification	on a 24/7 basis	on a 24/7/365 basis	Accepted	No specific feedback to be provided to the CG.
111	41	4.4.1.1 Outbound Liquidity Transfer - New screen	Field description of Currency contains: "Required format is Required format is"	Should be "Required format is".	Accepted	No specific feedback to be provided to the CG.
112	44	4.5.1.2 Task List – Details Screen		My proposal is that in the screen you have on the left side the items of the action (Action type, 4-Eyes identification and Timestamp of update). On the right side the title of the task and the items of the selected task. But not only showing the new value but also the current value.	Clarification	No specific feedback to be provided to the CG.
113	7	1.1.1 TIPS settlement service model	"...a snapshot of the balance on the TIPS accounts is taken at the closing time of TARGET2."	It should be clarified how and exactly when the snapshot is taken (or, else, a reference to the UDFS chapter where it is explained shall be made).	Accepted	No specific feedback to be provided to the CG.
114	6	1.1 TIPS overview	"TIPS Participants have a Settlement interface...."	Is it only "TIPS participants" or "TIPS participants and reachable parties"?	Accepted	No specific feedback to be provided to the CG.
115	7	1.1.2 TIPS Access	"...and enables physical users of directly connected TIPS Actors to ..."	Suggestion to clarify text [because Reachable parties are also TIPS actors and can't do this]: "...and enables physical users of the TIPS Operator, Central Banks and TIPS participants to..."	Clarification	No specific feedback to be provided to the CG.
116	7	1.1.2 TIPS Access	"Authorised users are able to access GUI functions based on their access rights profile"	Suggestion to amend text: "Users are able to access GUI functions based on their access rights profile"	Clarification	No specific feedback to be provided to the CG.
117	9	1.2.2 Common Reference Data Management	"The Common Reference Data Management (CRDM) is a centralised and harmonised reference data management component that allows authorised users..."	Suggestion to amend text: "The Common Reference Data Management (CRDM) is a centralised and harmonised reference data management component that allows users duly authorised..."	Clarification	No specific feedback to be provided to the CG.
118	9	1.2.2 Common Reference Data Management	"... CRDM, all the necessary steps to be taken in order to create the data are detailed in the CRDM UHB."	Please delete " in the end of the sentence.	Accepted	No specific feedback to be provided to the CG.
119	9	1.2.2 Common Reference Data Management	The data is propagated to TIPS asynchronously, on a daily basis, shortly before the business day change of TARGET2.	Please specify when exactly data is propagated (17h00 CET?) or else refer to the relevant section of the UDFS.	Accepted	No specific feedback to be provided to the CG.
120	9	1.2.2 Common Reference Data Management	Figure 2: Users (contingency scenario)	Users interact in U2A with TIPS and CRDM not only in contingency scenarios. We suggest to delete " (contingency scenario)"	Clarification	No specific feedback to be provided to the CG.
121	9	1.2.2 Common Reference Data Management	Table 1: Responsible Actors for CRDM actions	Object "Authorised account user" refers exactly to what?	Clarification	No specific feedback to be provided to the CG.
122	9	1.2.2 Common Reference Data Management	Table 1: Responsible Actors for CRDM actions	Operator also needs to create the Certificate DN and User Certificate DN link for the Central Banks or not (at least for the system administrator users?)?	Clarification	No specific feedback to be provided to the CG.
123	11	1.2.3 TARGET2 and other RTGS systems	It is stated that "There are no internal liquidity transfers between TIPS Accounts." and, afterwards "Since TIPS can keep and move the liquidity in its accounts..."	The sentences seem to be contradictory. Suggestion to amend second sentence: "Since TIPS can keep the liquidity in its accounts..."	Accepted	No specific feedback to be provided to the CG.
124	11	1.2.3 TARGET2 and other RTGS systems	Footnote: "...Operator to act on behalf of other actors will remain available as is currently the case in T2S."	Reference to T2S does not seem necessary, in particular because (i) there are TIPS actors that are not T2S Actors and are not aware how T2S works; (ii) it seems that the acting on behalf in the case of some functionalities related with the access rights has been improved.	Accepted	No specific feedback to be provided to the CG.
125	12	2. Overview of the user handbook	"... (e.g. the balance of account) ..."	The only transactional data available is, indeed, the account's balances and, perhaps, the transactions. Or is there something else?	Clarification	No specific feedback to be provided to the CG.
126	12	2.1 UHB Methodology	"the reader to find their desired information quickly"	Please replace "their desired..." by "the desired..."	Accepted	No specific feedback to be provided to the CG.

127	12	2. Overview of the user handbook		The overview of the UHB appears only after we have read quite some pages...We suggest to correct the structure of the document as follows: 1. OVERVIEW OF THE USER HANDBOOK 1.1 UHB STRUCTURE 2. INTRODUCTION TO TIPS 2.1 TIPS OVERVIEW 2.1.1 TIPS settlement service model 2.1.2 TIPS Access 2.2 INTERACTIONS WITH OTHER SERVICES 2.2.1 Eurosystem Single Market Infrastructure Gateway 2.2.2 Common Reference Data Management 2.2.3 TARGET2 and other RTGS systems 3. OVERVIEW OF THE GRAPHICAL USER INTERFACE 3.1 Setup and login process 3.2 GUI Structure 3.2.1 Menu Structure 3.2.2 Screen Structure 3.2.3 Field types and properties 3.3 Validation 3.4 Communication Network and services 3.5 User Administration 3.6 Security and administration service 4 INITIAL SETUP 4.1 TIPS ACTORS 4.1.1 TIPS operatoretc		Clarification	No specific feedback to be provided to the CG.
128	13	2.3 Overview of the graphical user interface	Table Functions available in TIPS GUI : Liquidity Transfer Order	Suggestion to amend text: Enter Liquidity Transfer Order	Accepted		No specific feedback to be provided to the CG.
129	13	2.3 Overview of the graphical user interface	Table Functions available in TIPS GUI	Will functions "Query liquidity transfer order" and "Query instant payment transaction" be added?	Clarification		No specific feedback to be provided to the CG.
130	14	2.3.2.1 Menu Structure	Depending on your access rights, it is possible that not all menu entries are visible for you. Contact your system administrator to verify that you have the necessary Privileges to access all screens relevant to you. The Privileges are listed in each screen and business scenario description.	Please amend text: It is possible that not all menu entries are visible for user, depending on its access rights. The user shall contact the respective system administrator to verify that the privileges to access all the relevant screens have been granted. The privileges are listed in each screen and business scenario description.	Accepted		No specific feedback to be provided to the CG.
131	15	2.3.2.2 Screen Structure	The welcome screen is the entrance into the TIPS GUI and allows you to choose your system user reference. It also contains a ticker line providing you with the latest information. The ticker is managed by the TIPS operator	Please amend text:The welcome screen is the entrance into the TIPS GUI and allows the user to choose the system user reference. It also contains a ticker line providing the latest information. The ticker is managed by the TIPS operator.	Accepted		No specific feedback to be provided to the CG.
132	15	2.3.2.2 Screen Structure	The search/list screen allows you to query the TIPS database	Please amend text: The search/list screen allows the user to query the TIPS database...	Accepted		No specific feedback to be provided to the CG.
133	16	2.3.2.3 Field types and properties	In input fields you can enter text and/or numeric content. Make sure to comply with the format requirements, which are part of each field/screen description. Input-sensitive fields are input fields with an auto-complete mode that helps you to input data. As soon as you start typing the first characters of the respective data into an input-sensitive field, TIPS automatically proposes possible matching entries from which you can select the desired one.	Please amend text:In input fields the user can enter text and/or numeric content.The format requirements, which are part of each field/screen description, shall be fulfilled...As soon as the user starts typing the first characters of the respective data into an input-sensitive field, TIPS automatically proposes possible matching entries from which the desired one can be selected.	Accepted		No specific feedback to be provided to the CG.
134	16	2.3.2.3 Field types and properties	Select boxes: Functionally a select box is a way to enter data from a limited list of possible values. In TIPS you can find different types of select boxes: standard select box and auto-complete select box. You can select only one value at the same time. I Radio buttons: Enable you to make exact selections using one value from a set of options. You can select only one value at the same time. Click on the icon corresponding to the option you would like to select. I Check boxes: Enable you to select more than one value at the same time. Click on the boxes corresponding to the options you would like to select. Selected check boxes contain a check mark.	Please amend text: Select boxes: In TIPS the user can ... Only one value can be selected. I Radio buttons: Enable the user to make....Only one value can be selected. The user shall click on the icon corresponding to the option he would like to select. I Check boxes: Enable the user to select more than one value at the same time. The user shall click on the boxes corresponding to the options he would like to select....	Accepted		No specific feedback to be provided to the CG.
135	17	2.3.3 Validation	...description in the annex of the UHB (list of references for error messages).	Please confirm that the annex mentioned still needs to be added.	Clarification		No specific feedback to be provided to the CG.
136	17	2.3.3 Validation	The following (exhaustive) list provides an overview of screens for which the	Suggestion to amend text: The following provides the exhaustive list of screens for which the...	Accepted		No specific feedback to be provided to the CG.
137	20	3 Initial setup	In order to use the TIPS Service, any Actor needs to create a series of Common Reference data that are used by TIPS but maintained and stored in a dedicated tool, the Common Reference Data Management (CRDM) component.	Suggestion to amend text (because reachable parties are TIPS actors but do not create reference data): TIPS Service needs a series of Common Reference data that are used by TIPS but maintained and stored in a dedicated tool, the Common Reference Data Management (CRDM) component.	Accepted		No specific feedback to be provided to the CG.
138	20	3 Initial setup	The CRDM allows users to setup and maintain reference data that is shared by multiple Eurosystem services such as TIPS, T2 and T2S ...	Will TARGET2 use CRDM?	Clarification		No specific feedback to be provided to the CG.
139	20	3.1 TIPS actors	Generally speaking, any legal entity playing multiple business roles in TIPS results in the definition of multiple parties.	This sentence only applies to Central Banks, who could be a Central Bank and also a TIPS participant or reachable party...or there are other scenarios, given that instructing parties are not defined in CRDM as a party?	Clarification		No specific feedback to be provided to the CG.
140	20	3.1.1 TIPS operator	They are responsible for the initial setup and day-to-day operations of TIPS and act as a single point of contact for Central Banks and directly connected TIPS Actors	Given its relevance, please include the footnote in the text: They are responsible for the initial setup and day-to-day operations of TIPS and act as a single point of contact for Central Banks. TIPS Actors different from Central Banks may contact the Service Desk only for connectivity-related incidents.	Accepted		No specific feedback to be provided to the CG.
141	20	3.1.1 TIPS operator	They are responsible for monitoring the system and carrying...	Suggestion to amend text: They are responsible for monitoring the system from a technical perspective....	Accepted		No specific feedback to be provided to the CG.
142	20	3.1.1 TIPS operator	"the Common Reference Data Management repository and...."	Suggestion to amend text: "the Common Reference Data Management component and...."	Accepted		No specific feedback to be provided to the CG.
143	20	3.1.1 TIPS operator	The TIPS Operator is the legal and organisational entity that operates TIPS.	Suggestion to amend text: The TIPS Operator is the legal and organisational entity that operates TIPS on behalf of the Eurosystem.	Clarification		No specific feedback to be provided to the CG.

144	20	3.1.2 Central Bank	Central Banks are responsible for setting up and maintaining reference data for all the TIPS Actors belonging to their national community. As far as the submission of liquidity transfers or the maintenance of reference data are concerned, they can act on behalf of one of their Actors in case of need. In order to allow the transfer of liquidity from TARGET2 to TIPS and vice versa, a single Transit Account must exist in TIPS. The European Central Bank owns and manages the single Transit Account in euro. For any other settlement currency in TIPS, the relevant non-euro Central Bank shall define a single Transit Account for its currency. In case a Central Bank is willing to make use of TIPS not only for the provision of liquidity to the Participants of its community, but also for the settlement of Instant Payments, it will have to open another Party as Participant.	Please amend text: Central Banks are responsible the day-to-day operations of TIPS from a business perspective, as well as for setting up and maintaining reference data for all the TIPS Actors belonging to their national community. In case of need, they can also act on behalf of the Actors belonging to their national community, in particular concerning the submission of liquidity transfers and the maintenance of reference data. In case a Central Bank is willing to make use of TIPS not only for the provision of liquidity to the Participants of its community, but also for the settlement of Instant Payments, it will have to open another Party as Participant. In order to allow the transfer of liquidity from TARGET2 to TIPS and vice versa, a single Transit Account must exist in TIPS. The European Central Bank owns and manages the single Transit Account in euro. For any other settlement currency in TIPS, the relevant non-euro Central Bank shall define a single Transit Account for its currency.	Clarification	No specific feedback to be provided to the CG.
145	21	3.1.3 Participant	They can manage CMBs linked to their own accounts as well as Instructing Party Privileges for Actors acting on behalf of themselves or of Reachable Parties defined as users of their accounts or CMBs. In addition, they can restrict the access rights of those Instructing Parties. They can also act as Instructing Parties. Participants shall hold TIPS Accounts, which are opened by their responsible Central Bank and used to settle Instant payment transactions and Liquidity Transfers in TIPS.	Please amend text: Participants can set and manage CMBs linked to their own accounts. CMBs represent credit limits defined for their individual customers (Reachable Parties) and offer the possibility to define limit management flexibly on a TIPS Account, without dedicating liquidity exclusively for each single customer. Participants can also manage Instructing Party privileges for Actors acting on their behalf or of Reachable Parties defined as users of their accounts or CMBs. In addition, they can restrict the access rights of those Instructing Parties. They can also act as Instructing Parties. Participants hold TIPS Accounts, which are opened by their responsible Central Bank and used to settle Instant payment transactions and Liquidity Transfers in TIPS.	Clarification	No specific feedback to be provided to the CG.
146	21	3.1.4 Reachable Party	Participants can set CMBs on their accounts. CMBs represent credit limits defined for their individual customers (Reachable Parties). CMBs offer the possibility to define limit management flexibly on a TIPS Account, without dedicating liquidity exclusively for each single customer	Please amend text: Reachable parties can have a CMB defined by the respective participant. CMBs represent credit limits defined for their reachable parties and offer the possibility to define limit management flexibly on a TIPS Account, without dedicating liquidity exclusively for each single customer.	Accepted	No specific feedback to be provided to the CG.
147	21	3.1.5 Instructing Party	Third parties, not necessarily being a TIPS Participant or a Reachable Party, can act as Instructing Parties on behalf of other Participants or Reachable Parties, taking on a subset or the whole set of functionalities that are available to the Participant or Reachable Party granted them in terms of access rights.	Please amend text: Third parties, not necessarily being a TIPS Participant or a Reachable Party, can act as Instructing Parties on behalf of Participants or Reachable Parties, taking on a subset or the whole set of functionalities that are available to the Participants or Reachable Party (dependinf on the privileges granted to them by the participant).	Rejected	No specific feedback to be provided to the CG.
148	21	3.2 TIPS accounts and CMBS	This entity represents data related to accounts that are held in TIPS and can be credited or debited during the processing of Instant payment	Please amend text: Credit Memorandum Balances (CMBs) and Accounts are held in TIPS and can be credited....	Accepted	No specific feedback to be provided to the CG.
149	22	3.2.1.1 TIPS Account	Each TIPS Participant may own one or many TIPS Accounts and they may use them for their settlement activities ...	Please amend text: Each TIPS Participant may own one or many TIPS Accounts (but each account needs to be identified by a specific BIC) and they may use them for their settlement activities	Clarification	No specific feedback to be provided to the CG.
150	22	3.2.1.2 Transit Account	Transit Accounts are accounts that are opened by and belong to Central Banks and they are used for liquidity transfers between RTGS and TIPS Accounts.	Please amend text: Transit Accounts are opened by the Operator and belong to Central Banks. They are used for liquidity transfers between RTGS and TIPS Accounts.	Accepted	No specific feedback to be provided to the CG.
151	22	3.2.1.2 Transit Account	Transit accounts can have a negative balance,...	Transit accounts can have a negative balance or they always have a negative balance (or zero, if there is no liquidity in TIPS?)?	Clarification	No specific feedback to be provided to the CG.
152	22	3.2.1.2 Transit Account		Please add an example / figure clarifying how are transit accounts debited/credited, showing the complete flow between the TARGET2 PM account and the TIPS account.	Clarification	No specific feedback to be provided to the CG.
153	22	3.2.2 Credit Memorandum Balance	If a CMB headroom reaches zero, no more instant payments can be addressed to it until additional funds are provided through an instant payment transaction.	Please confirm and amend text: If a CMB headroom reaches zero, no more instant payments can be addressed to it until additional funds are provided through an instant payment transaction or the limit is increased..	Accepted	No specific feedback to be provided to the CG.
154	22	3.2.2 Credit Memorandum Balance	The CMB limit can be modified independently as a reference data update, which leads to the headroom being recalculated accordingly.	Please confirm and amend text: The CMB limit can be modified via TIPS as a reference data update, which leads to the headroom being recalculated accordingly. If the CMB limit is modified via CRDM, the change is considered only(please specify when?)	Pending	No specific feedback to be provided to the CG.
155	23	3.3 Users	Both U2A and A2A Users are identified by a unique identifier which can never be assigned again to a different user.	Please confirm and amend text: Both U2A and A2A Users are identified by a unique identifier which can never be assigned again to a different user and needs to be unique across the TIPS. (Is it only across TIPS or also T2S and the other services making use of CRDM?)	Accepted	No specific feedback to be provided to the CG.
156	23	3.3 Users	The party administrator is a special user that is able to assign Privileges to the other users of its party.	Please confirm that the party administrator can be, at the same time, a standard user (with the same login reference and so on...). I.e. it is a standard user with additional privileges (to create and assign privileges to other users).	Clarification	No specific feedback to be provided to the CG.
157	23	3.4 Privileges	It is the TIPS Operator user who performs the initial configuration for Central Bank Parties. Privileges are propagated – grouped into Roles - to users of TIPS Actors by the Central Bank party administrators.	Please confirm and amend text:It is the TIPS Operator user who performs the initial configuration for Central Banks. Privileges are propagated – grouped into Roles - to users (?) of TIPS Actors (actors or participants?) by the Central Bank party administrators.	Accepted	No specific feedback to be provided to the CG.
158	23	3.4 Privileges	Privileges are propagated – grouped into Roles - to users of TIPS Actors by the Central Bank party administrators.	Please confirm and amend text: Privileges are propagated to specific users of TIPS Participants or to TIPS participants?	Accepted	No specific feedback to be provided to the CG.
159	23	3.4 Privileges	Privileges are propagated – grouped into Roles - to users of TIPS Actors by the Central Bank party administrators.	Can roles with some overlapping privileges be propagated to the same participant?	Clarification	No specific feedback to be provided to the CG.
160	24	3.4.2 Roles	Based on the granted set of Privileges, all system users are authorised to input their own Reference data objects and to access and maintain them, i.e. to create new objects or to update or delete already existing objects.	This sentence does not seem necessary and, furthermore, is not totally correct (at least as it is written now). We suggest deleting it.	Clarification	No specific feedback to be provided to the CG.
161	24	3.5.1 Business Identifier Code	BICs in TIPS are normally based on the SWIFT BIC Directory but can be manually inserted, modified and deleted by the TIPS Operator in contingency situations.	Can a TIPS actor have a BIC unpublished at SWIFT level or all actors need to have a BIC published at SWIFT level? IF unpublished BICs are accepted, this sentence means that those will be added manually by the Operator?	Clarification	No specific feedback to be provided to the CG.
162	25	4 Screen reference guide	You can use the screenshot as orientation for	Please amend text: The user can use the screenshot as orientation for	Accepted	No specific feedback to be provided to the CG.
163	27	4.1.1.1 Query account balance and status – Search/display screen		Central Banks shall have the possibility to query all accounts from the respective community at once (e.g., if the criteria TIPS account number is not filled in, all accounts under the Central Bank responsibility shall be displayed).	Clarification	No specific feedback to be provided to the CG.
164	27	4.1.1.1 Query account balance and status – Search/display screen		Participants shall have the possibility to query all their accounts at once (e.g., if the criteria TIPS account number is not filled in, all accounts under the participants' scope shall be displayed).	Clarification	No specific feedback to be provided to the CG.

165	27	4.1.1.1 Query account balance and status – Search/display screen	...and the relevant Instructing Party, if granted the necessary privileges to instruct using this Account.	If the Instructing Party is granted the necessary privileges to instruct using the Account, it will automatically be able to query the account balance? Don't they need the participants to grant them the TIPS_Query privilege?	Clarification	No specific feedback to be provided to the CG.
166	27	4.1.1 Query Account balance and Status		The use of wildcards shall be foreseen, in order to ease the usage of queries.	Clarification	No specific feedback to be provided to the CG.
167	28	4.1.2 Query CMB limit and Status		The use of wildcards shall be foreseen, in order to ease the usage of queries.	Clarification	No specific feedback to be provided to the CG.
168	28	4.1.2.1 Query CMB limit and status – Search screen		Central Banks shall have the possibility to query all CMBs from the respective community at once (e.g., if the criteria CMB number is not filled in, all CMBs under the Central Bank responsibility shall be displayed).	Clarification	No specific feedback to be provided to the CG.
169	28	4.1.2.1 Query CMB limit and status – Search screen		Participants shall have the possibility to query all their CMBs at once (e.g., if the criteria CMB number is not filled in, all CMBs under the participants' scope shall be displayed).	Clarification	No specific feedback to be provided to the CG.
170	28	4.1.2.1 Query CMB limit and status – Search screen		If the Instructing Party is granted the necessary privileges to instruct using the Account, it will automatically be able to query the CMBs linked to the account? Don't they need the participants to grant them the TIPS_Query privilege?	Clarification	No specific feedback to be provided to the CG.
171	28	4.1.2.1 Query CMB limit and status – Search screen	This screen contains the ID of the CMB as the only available search field. By inputting the relevant data, you can search	Please amend text: This screen contains the CMB number as the only available search field. By inputting the relevant data, the user can search...	Accepted	No specific feedback to be provided to the CG.
172	29	4.1.2.2 Query CMB limit and status – Details screen	if granted the necessary privileges to instruct using this CMB.	4.1.2.2 mentions "...the relevant Instructing Party, if granted the necessary privileges to instruct using this CMB" but 4.1.2.1 mentions "and the relevant Instructing Party, if granted the necessary privileges to instruct using this Account". Is it CMB or account?	Accepted	No specific feedback to be provided to the CG.
173	29	4.1.2.2 Query CMB limit and status – Details screen	CMB data, which will appear in the lower part of the screen, can only be viewed by users of the Account Owner, the relevant Central Bank which created and maintains it and the relevant Instructing Party, if granted the necessary privileges to instruct using this Account.	If the Instructing Party is granted the necessary privileges to instruct using the Account, it will automatically be able to query the CMBs linked to the account? Don't they need the participants to grant them the TIPS_Query privilege?	Clarification	No specific feedback to be provided to the CG.
174	29	4.1.2.2 Query CMB limit and status – Details screen	Data can only be viewed by users of the Account Owner, the relevant Central Bank which created and maintains it and the relevant Instructing Party, ...	Please amend text: Data can only be viewed by users of the Account Owner, the relevant Central Bank and the relevant Instructing Party, ...	Clarification	No specific feedback to be provided to the CG.
175	29	4.1.2.2 Query CMB limit and status – Details screen	Current CMB limit: Shows the maximum amount of liquidity reserved that can be used for	Please amend text (liquidity is not reserved...): Current CMB limit: Shows the maximum amount of liquidity that can be used for	Accepted	No specific feedback to be provided to the CG.
176	30	4.2.1 Participant Blocking		Please clarify the impact / interaction between a blockage made via TIPS GUI and CRDM. What happens if a participant is blocked via TIPS? In CRDM remains unblocked?	Pending	No specific feedback to be provided to the CG.
177	31	4.2.1.1 Participant Blocking – Search/List Screen		It would be useful if participant's data (at least the BIC and identification, responsible central bank and blocking status) would be visible for all Central banks.	Clarification	No specific feedback to be provided to the CG.
178	33	4.2.2 Account Blocking	Blocking/Unblocking status are also available, with non-immediate effect, in the CRDM; any change that is propagated from the CRDM to TIPS does not overwrite these values if they have been changed within TIPS via an immediate change.	Please clarify the impact / interaction between a blockage made via TIPS GUI and CRDM. What happens if an account is blocked via TIPS? In CRDM, it remains unblocked? An account blocked via TIPS needs to be unblocked also via TIPS?	Pending	No specific feedback to be provided to the CG.
179	33	4.2.2 Account Blocking	The individual CMB blocking status is not overwritten.	Please clarify with an example.	Clarification	No specific feedback to be provided to the CG.
180	33	4.2.2.1 Account Blocking – Search Screen	TIPS participant and account number	Please confirm that there is a relationship of one to one between TIPS participant BIC and account number.	Clarification	No specific feedback to be provided to the CG.
181	33	4.2.2.1 Account Blocking – Search Screen	This screen contains a number of fields regarding the TIPS Account Blocking. You can enter a blocking status, modify an existing blocking status or delete an existing blocking status. You can use this screen either in 2-eyes or in 4-eyes mode. This function is available in both U2A and A2A mode. In case the Actor is not entitled to view the data on the searched Account an error code is returned	Please amend text: This screen contains a number of fields regarding the TIPS Account Blocking. The user can enter a blocking status, modify an existing blocking status or delete an existing blocking status. The user can use... In case the user is not entitled...	Accepted	No specific feedback to be provided to the CG.
182	33	4.2.2.1 Account Blocking – Search Screen	You can enter a blocking status, modify an existing blocking status or delete an existing blocking status.	Please clarify what is meant by "or delete an existing blocking status."?	Accepted	No specific feedback to be provided to the CG.
183	35	4.2.3 CMB Blocking	The operations can be carried out by an authorised user of the Central Bank of the TIPS Actor holding the relevant Account, by an authorised user of the TIPS Actor holding the Account or by an authorised user of the TIPS Operator (only in contingency situations).	Please amend text: The operations can be carried out by an authorised user of the TIPS Participant holding the Account, of the Central Bank of the TIPS Participant holding the Account or by an authorised user of the TIPS Operator (only in contingency situations).	Accepted	No specific feedback to be provided to the CG.
184	35	4.2.3 CMB Blocking	Blocking/Unblocking status are also available, with non-immediate effect, in the CRDM; any change that is propagated from the CRDM to TIPS does not overwrite these values if they have been changed within TIPS via an immediate change.	This means that an account blocked via TIPS needs to be unblocked also via TIPS?	Pending	No specific feedback to be provided to the CG.
185	30	4.2.1 Participant Blocking		Please clarify the value added of having the blocking functionality both via TIPS GUI and CRDM.	Clarification	No specific feedback to be provided to the CG.
186	33	4.2.2 Account Blocking		Please clarify the value added of having the blocking functionality both via TIPS GUI and CRDM.	Clarification	No specific feedback to be provided to the CG.
187	35	4.2.3 CMB Blocking		Please clarify the value added of having the blocking functionality both via TIPS GUI and CRDM.	Clarification	No specific feedback to be provided to the CG.
188	34	4.2.2.2 Account Blocking – Change Status Screen	Submit: This function enables the user to Submit the desired Blocking status for the TIPS Account. Upon clicking on the submit button you will be asked to enter your PIN for digital signature purposes (NRO). With the entry of the PIN, TIPS attaches a digital signature to the instruction entered by the TIPS actor	Please amend text: clicking on the submit button the user will be asked to enter the PIN...	Accepted	No specific feedback to be provided to the CG.
189	36	4.2.3.1 CMB Blocking – Search screen	Shows the maximum amount of liquidity reserved that can	Please amend text (liquidity is not reserved): Shows the maximum amount of liquidity that can...	Accepted	No specific feedback to be provided to the CG.
190	38	4.3.1 CMB Limit modification	Limit update is also available, with non-immediate effect, in the CRDM.	Please clarify the value added of having this functionality both via TIPS GUI and CRDM.	Clarification	No specific feedback to be provided to the CG.
191	38	4.3 Limit management	The CMB limit can be modified independently as a reference data update directly in TIPS (although the service is available also on the CRDM), which leads to the headroom being recalculated accordingly.	Please clarify the impact / interaction between a limit change made via TIPS GUI and CRDM. What happens if a limit is changed via TIPS? In CRDM it is also updated immediately or remains unchanged?	Pending	No specific feedback to be provided to the CG.
192	38	4.3 Limit management	The operations can be carried out by the Central Bank of the TIPS Actor holding the relevant Account, by the TIPS Actor holding the Account, by an Instructing Party authorised by the TIPS Actor holding the account or by the TIPS Operator (only in contingency situations).	Please amend text: The operations can be carried out by the TIPS participant holding the Account, by the relevant Central Bank, by an Instructing Party authorised by the TIPS participant or by the TIPS Operator (only in contingency situations).	Accepted	No specific feedback to be provided to the CG.
193	39	4.3.1.1 CMB Limit Modification – Search screen	it and the relevant Instructing Party, if granted the necessary privileges to instruct.	For an instructing party to change the limit it is enough to have the necessary privileges to instruct?	Clarification	No specific feedback to be provided to the CG.
194	39	4.3.1.1 CMB Limit Modification – Search screen	Current CMB limit: Shows the maximum amount of liquidity reserved that can be used for	Please amend text (liquidity is not reserved): Shows the maximum amount of liquidity that can...	Accepted	No specific feedback to be provided to the CG.

195	40	4.3.1.2 CMB Limit Modification – Modify Limit screen	You can enter a new Limit or modify an existing Limit. TIPS shall allow the Account Owner to modify the Limit of a CMB. You can use this screen either in 2-eyes or in 4-eyes mode. This function is available in both U2A and A2A mode.	Please amend text: The user can enter a new limit of a CMB or modify an existing one. The screen can be used either in 2-eyes or in 4-eyes mode...	Accepted	No specific feedback to be provided to the CG.
196	40	4.3.1.2 CMB Limit Modification – Modify Limit screen	Fields limit value and unlimited value	Is there any difference between leaving field limit value blank or ticking the radio button for unlimited value?	Clarification	No specific feedback to be provided to the CG.
197	40	4.3.1.2 CMB Limit Modification – Modify Limit screen	Submit description	Please amend text: ... on the submit button the user will be asked to enter the PIN for digital.... attaches a digital signature to the instruction entered by the TIPS user	Accepted	No specific feedback to be provided to the CG.
198	40	4.3.1.2 CMB Limit Modification – Modify Limit screen	Cancel description	Please amend text: This function enables the user to cancel...	Accepted	No specific feedback to be provided to the CG.
199	41	4.4.1.1 Outbound Liquidity Transfer - New screen		Header of the table after the screenshot mentions " Outbound Liquidity Transfer: Search criteria" . Is it search criteria or input fields?	Accepted	No specific feedback to be provided to the CG.
200	41	4.4.1.1 Outbound Liquidity Transfer - New screen	Field description	Please specify which fields are mandatory and which ones are optional?	Clarification	No specific feedback to be provided to the CG.
201	41	4.4.1.1 Outbound Liquidity Transfer - New screen	Internal Reference	Internal Reference is an internal reference created by TIPS or the End-to-end ID/ reference provided by the user? If it is the End-to-end ID/ reference provided by the user, we suggest renaming it "End-to-end ID" or "User reference"	Accepted	No specific feedback to be provided to the CG.
202	41	4.4.1.1 Outbound Liquidity Transfer - New screen	Submit description	Please amend text: Upon clicking on the submit button the user will be asked to enter the PIN for...	Accepted	No specific feedback to be provided to the CG.
203	43	4.5.1.1 Task List – Search/List Screen	Filed "user reference"(table for search criteria and for list)	Considering the description of the field, we suggest to change the name to "Initiator DN / BIC"	Clarification	No specific feedback to be provided to the CG.
204	43	4.5.1.1 Task List – Search/List Screen	Button reset description	Please amend text: This function enables the user to set...	Accepted	No specific feedback to be provided to the CG.
205	44	4.5.1.2 Task List – Details Screen		For the outbound liquidity transfers., the reference shall also be one of the fields displayed when the task is selected.	To be clarified by the requestor	No specific feedback to be provided to the CG.
206	47	5.1.1 Query Account Balance and Status	This business scenario describes how to view the Account balance details allowing you to monitor and manage your balances through queries. To perform these queries and use these screens you must consult a party with existing TIPS accounts.	Please amend text: ... details allowing the user to... manage balances through queries.and use these screens the user must consult...	Accepted	No specific feedback to be provided to the CG.
207	47	5.1.1 Query Account Balance and Status	To carry out this business scenario, you need the following Privileges:	Please amend text: To carry out this business scenario, the following Privileges are needed:	Accepted	No specific feedback to be provided to the CG.
208	47	5.1.2 Query CMB Limit and Status	This business scenario describes how to view the CMB Limit and Status allowing you to monitor and manage your Limit set on a Participant Account, for instruction investigations, through queries.	Please amend text: This business scenario describes how to view the CMB limit and status, allowing to monitor and manage a limit set on a Participant Account.	Accepted	No specific feedback to be provided to the CG.
209	47	5.2.1 Blocking/Unblocking of Participants	To carry out this business scenario, you need the following Privileges:	Please amend text: To carry out this business scenario, the following Privileges are needed:	Accepted	No specific feedback to be provided to the CG.
210	48	5.2.2 Blocking/Unblocking of Accounts	To carry out this business scenario, you need the following Privileges:	Please amend text: To carry out this business scenario, the following Privileges are needed:	Accepted	No specific feedback to be provided to the CG.
211	48	5.2.3 Blocking/Unblocking of CMBs	To carry out this business scenario, you need the following Privileges:	Please amend text: To carry out this business scenario, the following Privileges are needed:	Accepted	No specific feedback to be provided to the CG.
212	49	5.2.4 CMB Limit Modification	To carry out this business scenario, you need the following Privileges:	Please amend text: To carry out this business scenario, the following Privileges are needed:	Accepted	No specific feedback to be provided to the CG.
213	49	5.2.4 CMB Limit Modification		Please clarify what is meant by delete? Modify the value to zero? Or to unlimited?	Accepted	No specific feedback to be provided to the CG.
214	49	5.2.4 CMB Limit Modification	This business scenario describes how to main	Please amend text: This business scenario describes how to modify the value of the CMB Limit.	Accepted	No specific feedback to be provided to the CG.
215	50	5.3.1 Inject Outbound Liquidity Transfer	Before you create a new immediate liquidity transfer order, check whether the account to be debited exists in TIPS.	TIPS does not validate automatically if the account to be debited exists in TIPS?	Clarification	No specific feedback to be provided to the CG.
216	15	2.3.2.2 Screen Structure	The TIPS GUI consists of the following types of screens, each with a different function	We expect there is also a "log-on screen"? Or is this part of the Welcome screen?	Clarification	No specific feedback to be provided to the CG.
217	15	2.3.2.2 Screen Structure	Enter screen	We propose you explain here also the purpose of the Enter screen	Accepted	No specific feedback to be provided to the CG.
218	16	2.3.2.3 Field types and properties	TIPS character set	If TIPS is going to support UTF8, we assume this table will be extended?	Clarification	No specific feedback to be provided to the CG.
219	17	2.3.3 Validation	4-Eyes mode, "if you are a 4-eyes mode user..."	We assume 4-eyes (or 2 eyes) is dependent on the function/task a user want to execute. Not on the user itself. Please confirm.	Clarification	No specific feedback to be provided to the CG.
220	21	3.2 TIPS accounts and CMBS	Accounts can only be deleted from TIPS after their closing date and if their balance is zero. Once an Account is closed (i.e. its closing date has passed) only the responsible Central Bank can send instructions to modify its balance.	If the balance is zero when the account is closed, why should a central bank be able to modify its balance?	Clarification	No specific feedback to be provided to the CG.
221	22	3.2.1.2 Transit Account	Transit accounts can have a negative balance	If a transit account has a negative balance, could this impose any risk to a party/participant? What risk and to whom?	Clarification	No specific feedback to be provided to the CG.
222	24	3.5.3 RTGS System	camt.019 message	Please clarify what message this is. It is not listed in the Full catalogue of ISO 20022 messages	Clarification	No specific feedback to be provided to the CG.
223	26	4.1 Queries	While Central banks have access to all accou	Central bank can see all transactions, is this allowed from a privacy point of view?	Clarification	No specific feedback to be provided to the CG.
224	44	4.5.1.2 Task List – Details Screen	While Central banks have access to all accou	Is it also possible to see the history of blocking status? E.g. to see over which period a BIC, account etc has been blocked (in the past)? Would appreciate this feature	Clarification	No specific feedback to be provided to the CG.