

ECB
DG-MIP/MID

Q&A of the month

TIPS Contact Group

9th Meeting on 28 August 2018



Is it planned that instructing parties will also receive the TIPS Directory? If yes, do they also get the information in push and pull mode? Is the XML-envelope delivered to the DCA-Holder/Instructing Party via their preferred NSP?

- It is possible to define a single technical address per Party for the receipt of reports, including the TIPS directory. This technical address may correspond to one identifying an Instructing Party. As such, they will receive the directory in push mode via the NSP defined for them in the Party reference data. Any user with the correct privilege will be able to download the TIPS directory through the specific GUI screen in pull mode.



Regarding the Delta report, we would like to know the exact schedule of sending.

The participant can only subscribe for the receiving of the report each 3 hours, each 6 hours and each 9 hours from the initial moment of the triggering? This means, if the participant can request to receive and therefore, triggers the creation of the report at 08:00 am, considering he chooses the option every 3 hours, then he would receive it at 08:00, at 11:00, at 14:00 , at 17:00 and finally at 18:00 as well?

Could you please clarify the schedule of triggering and receiving the delta report?

- Frequency of Report Configuration is specified in detail in the section 2 Report Configuration of the CRDM –TIPS UDFS: frequency can be set at 3, 6, or 12 hours. This means that reports will be generated each 3, 6 or 12 hours (based on the chosen report configuration parameter) starting from the UTC midnight (UTC 00:00:00). For example, if the chosen frequency is 3 hours, delta reports will be generated at UTC 03:00, 06:00, 09:00 etc., that is CET 01:00, 04:00, 07:00 etc.
- The end of day of the relevant RTGS System triggers a last report generation for the business day which contains data from the last report generation and the RTGS end of day. Consequently, the next scheduled delta report generation after the RTGS end of day will contain data from the RTGS end of day and the scheduled generation itself.



Do we understand correctly that TIPS MPL will be organised as a data base where all TIPS parties (account holders, reachable parties and instructing parties) will upload their data, so later they will be able queries?

- The TIPS MPL service will be available to TIPS Participants and Reachable Parties. From a technical connectivity viewpoint, TIPS Participants and Reachable Parties may access themselves the MPL service or may delegate a third party (i.e. an Instructing Party) for this.



Will TIPS MPL have internal rules how to deal with “competitive” data provided by TIPS parties in case the same telephone number is linked with two accounts of different PSPs?

- TIPS MPL will implement a proxy-IBAN mapping table in which each mobile number may be linked to one and only one IBAN at any given point in time, whereas each IBAN may be linked to one or multiple proxies at any given point in time.



Is the TIPS MPL organised in the way that when SPL will be live (and Level2 will raise an appropriate change request) it will be able to exchange data with it?

- As far as the functionalities for real-time access to proxy-IBAN mapping information are concerned, TIPS MPL will be in line with the interoperability framework, the operational rules and the implementation guidelines established in the context of the *Joint Initiative pan-European Mobile P2P Interoperability* of the *Berlin Group*. Therefore, TIPS MPL will be able to exchange data with SPL (when Level2 will raise a change request) as long as the latter will also be compliant with the same interoperability framework, operational rules and implementation guidelines.



Is the TIPS MPL organised in the way that in the scenario pan-European SPL will be abandoned (and Level2 will raise an appropriate change request) it will be able to exchange data with regional MPLs? We assume, that communication channels between regional MPLs and TIPS MPL will be organised only through ESMIG compliant NSPs.

- Yes, communication channels between regional MPLs and TIPS MPL will be organized only through ESMIG compliant NSPs.



According to the TIPS MPL design it is foreseen to store the data received from other SPL or MPLs into TIPS MPL database, to avoid repeated sending to other databases and to speed up the provision of responses to TIPS MPL users. Is it correct?

- This functionality is not envisioned at the moment. However, the current design of TIPS MPL does not pose obstacles a priori to a potential future implementation of such functionality. Obviously, the interaction between MPLs or between a MPL and the SPL predicates an agreement on the duration of the validity of the exchanged data and the related update rules.

Thank you for the attention!

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