

CRDM: Data scope of participants

JOINT TIPS-WG AND TIPS-CG WORKSHOP
14 DECEMBER

Focus session on payment transaction *Query* and *Investigation* functionalities available to TIPS Actors.

Reference to TIPS official documentation:

- [TIPS User Training material R2023.NOV – Queries, reports, notifications and statistics.](#)
- [TIPS UDFS Version R2023.NOV \(November 2023\)](#)
 - Section **2.7. Queries** with focus on **Table 67 – Query permissions**
 - A2A messages available to both Originator and Beneficiary PSPs:
 - Section **3.3.2.2.3 GetTransaction (camt.005.001.07)** - Request
 - Section **3.3.2.2.4 ReturnTransaction (camt.006.001.07)** – Response
 - Section **2.4. Investigation** available to Originator PSP and related A2A messages:
 - Section **3.3.2.1.4 FIToFIPaymentStatusRequest (pacs.028.001.03)** - Request
 - Section **3.3.2.1.5 FIToFIPaymentStatusReport (pacs.002.001.10)** – Response
- [TIPS UHB Version R2023.NOV \(November 2023\)](#)
 - Section **4.1.4 Query Payment transaction** available to both Originator and Beneficiary PSPs

1. U2A – Use of GUI **Query Payment transaction** screens

1. 'Standard' Search/Display -> for a single transaction (equivalent to A2A camt.005/camt.006)
2. Advanced Search/List -> for multiple transactions plus (optionally) Details on a selected transaction

Connected User need to be granted in CRDM with *TIP_Query/TIP_QueryReachable* privilege

2. A2A – Use of **Get Transaction** functionality via XML messages **camt.005/camt.006**

Available to both Originator and Beneficiary PSPs.

TIPS System will check that the Sender DN is authorized to either instruct:

- a QUERY for the debtor or creditor side of the underlying transaction
- a QUERY for the participant represented by the originator or beneficiary of the underlying transaction
- an INSTANT PAYMENT for the debtor or creditor side of the underlying transaction

3. A2A – Use of **Investigation** functionality via XML messages **pacs.028/pacs.002**

Available only to Originator PSPs.

TIPS System will check that the Sender DN is either:

- the original transaction originator
- authorized to instruct an Instant Payment for the debtor participant

Actor	Account Balance and Status Query	CMB Limit and Status Query	Payment Transaction Status Query	Liquidity transfer status Query
Central Bank	Accounts under the CB's responsibility	CMBs under the CB's responsibility	Payment transactions which involve either as originator BIC or as beneficiary BIC one of the TIPS Actors belonging to the data scope of the given Central Bank.	All liquidity transfers affecting accounts in their books
Participant	Accounts for which the Participant is owner or authorised	CMB for which the Participant is owner or authorised	Payment transactions which involve the Participant or one of its authorised Reachable Parties either as originator BIC or as beneficiary BIC	All liquidity transfers affecting their accounts
Reachable party	No	No	No	No
Instructing Party on behalf of a Participant	Accounts for which the Participant's BIC is owner or authorised	CMBs for which their Participant's BIC is owner or authorised	Payment transactions which involve either as originator BIC or as beneficiary BIC the Participant the Instructing Party is acting on behalf for.	On liquidity transfers they submitted
Instructing Party on behalf of a Reachable Party	Accounts for which the Reachable Party's BIC is set as authorised user	CMBs for which their Reachable Party's BIC is set as responsible or authorised user	Payment transactions which involve either as originator BIC or as beneficiary BIC the Reachable Party the Instructing Party is acting on behalf for.	No
Ancillary system	The TIPS AS Technical account for which the Ancillary system's BIC is owner	CMBs for which the Ancillary system's BIC is owner	Payment transactions which involve, either as originator BIC or as beneficiary BIC, TIPS Participants or Reachable parties that are authorised to settle on the TIPS AS Technical Account.	All liquidity transfers affecting its TIPS AS Technical account
RTGS System	Accounts denominated in their currency	CMBs denominated in their currency	Not applicable	Not applicable



User ABC

1 User ABC sends a Payment Transaction query to the TIPS GUI



3 The query result appears on the screen

PAYMENT TRANSACTION LIST

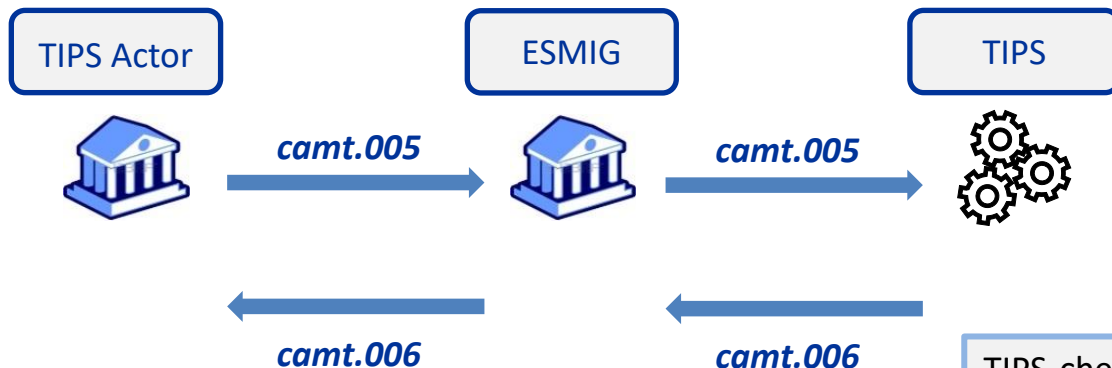
search for payment transaction

Payment transaction reference: Originator BIC:

Payment transaction reference:	8020-M002	Originator BIC:	BNPAIT33XXX
Beneficiary BIC:	UTICIT1000	Transaction status:	Settled
Reason code:		Settlement timestamp:	2018-08-20 15:30:58
Settlement business date:	2018-08-20	Acceptance timestamp:	2018-08-20 15:30:53
Payment transaction amount:	100.00	Debited Account Balance:	1,224,761.24
Debited Account Holdings:	10	Credited Account Balance:	141,467.03
Credited Account Holdings:	73	Payment Transaction Inception timestamp:	2018-08-20 12:29:33,734
Payment Transaction Inception timestamp:	2018-08-20 12:29:33,734	Payment Transaction Processing timestamp:	2018-08-20 12:29:33,791
Confirmation revision timestamp:	2018-08-20 12:29:37,791	Confirmation to the originator timestamp:	2018-08-20 12:29:38,014

2 The backend checks that the user has been granted the needed privileges and that the queried transaction is in the data scope of the Party the user belongs to





1

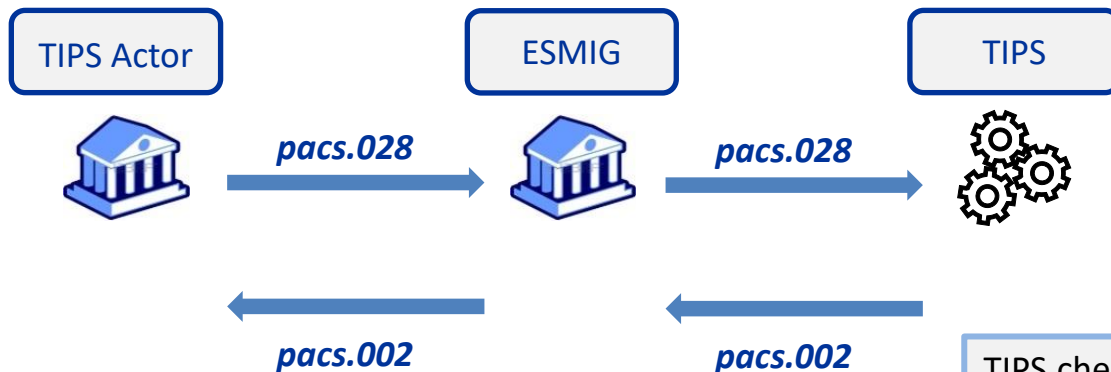
User ABC sends a Get Transaction request via camt.005

2

ESMIG performs authorization check at service level, to verify whether the Sender DN is enabled to send requests to TIPS

3

TIPS checks that the user linked to the Sender DN has been granted with the needed privileges and that the queried transaction is in the data scope of the Party the user belongs to. The query results are returned via camt.006



1

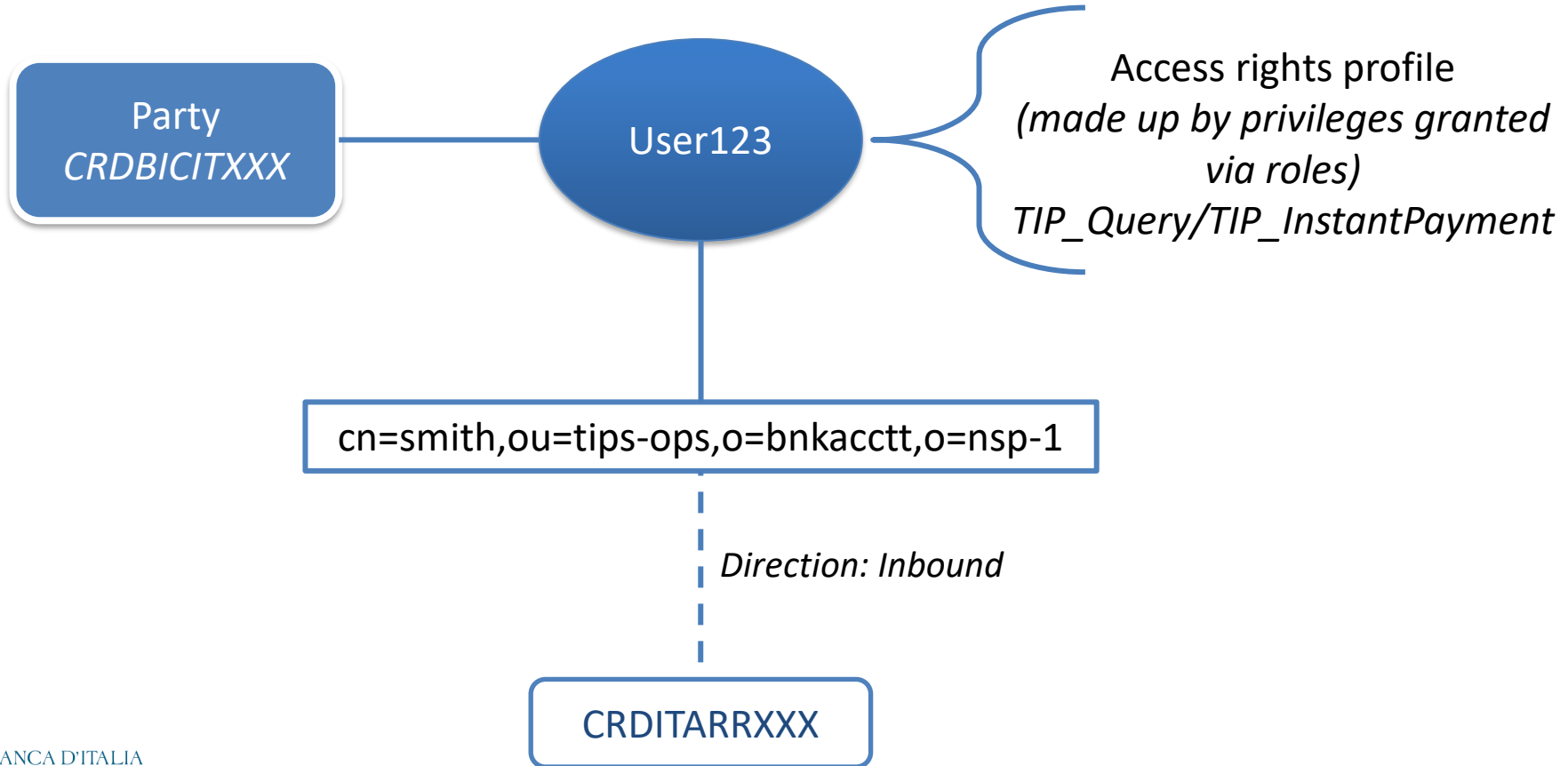
User ABC sends an Investigation request via pacs.028
FIToFIPaymentStatusRequest

2

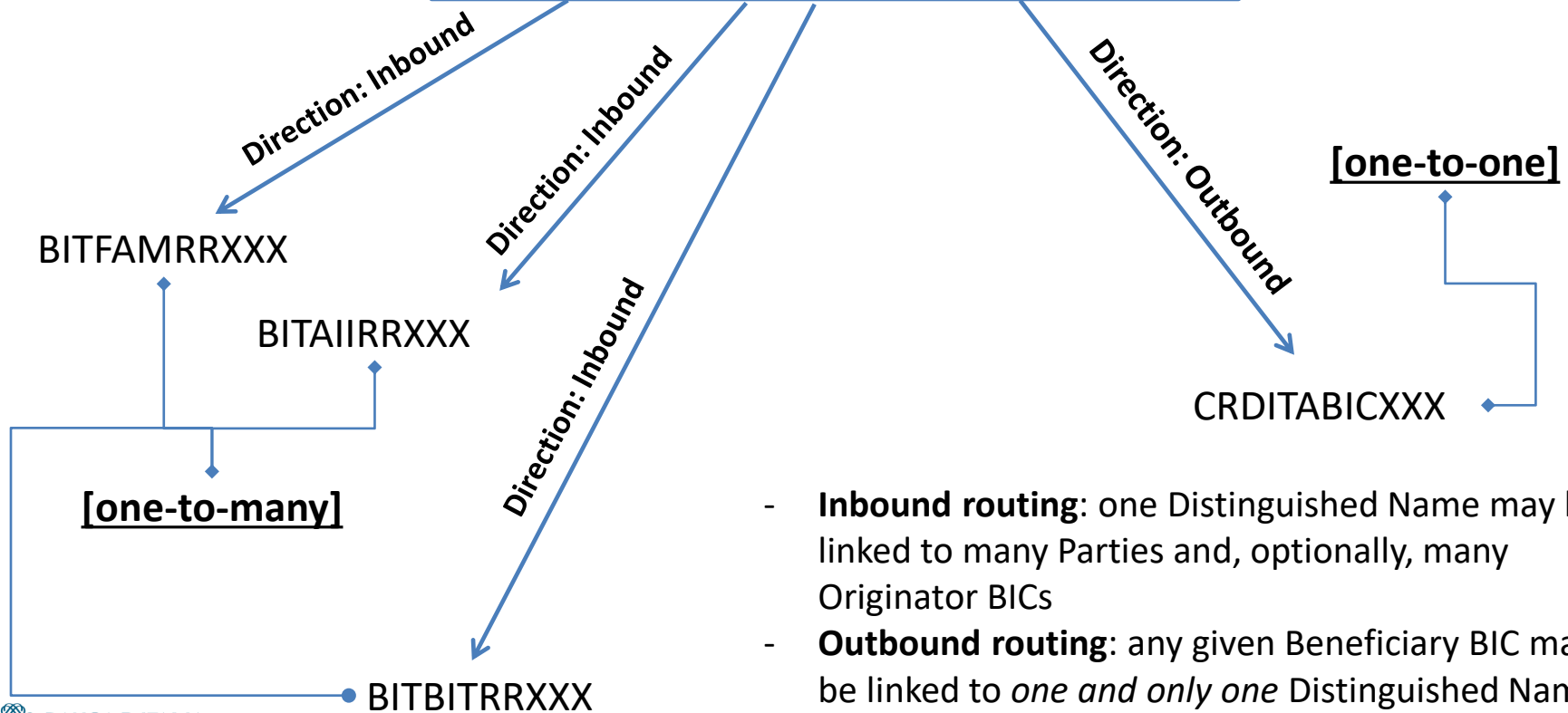
ESMIG performs authorization check at service level, to verify whether the Sender DN is enabled to send requests to TIPS

3

TIPS checks that the Sender DN is the originator of the underlying transaction or the Sender DN is authorized to instruct IPs for the debtor participant. The results are returned via pacs.002



cn=smith,ou=tips-ops, o=bnkacctt,o=nsp-1



- **Inbound routing:** one Distinguished Name may be linked to many Parties and, optionally, many Originator BICs
- **Outbound routing:** any given Beneficiary BIC may be linked to *one and only one* Distinguished Name

Thank you for the attention!