

# TARGET-Services TIPS

## Information on TIPS R2026.JUN Release

Deutsche Bundesbank

Update 13th März 2026 – Changes to previous version are highlighted in red

## Information on release TIPS R2026.JUN

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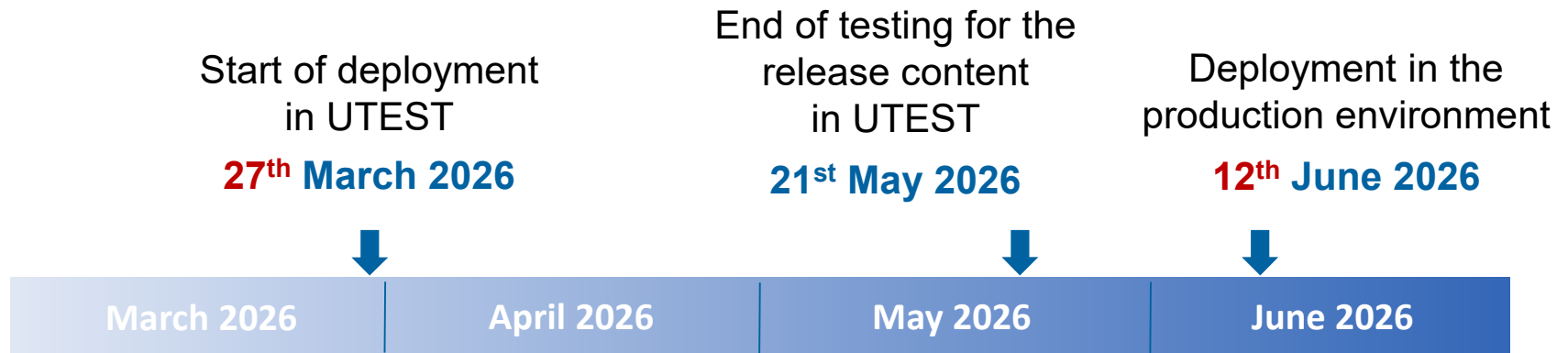
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### Release R2026.JUN

- Main milestones of the release can be found here: [Release planning | Deutsche Bundesbank](#)



- The new software shall be deployed
  - in PROD on **Friday, 12th Juni 2026 from 18:30 to 19:30** and
  - in UTEST on **Friday, 27th March 2026 from 9:00 to 11:00**

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## List of change requests / changes included in the release

- **Four change requests relevant for euro processing**

- [TIPS-0028-URD](#) Rule-based liquidity transfer orders between MCA and TIPS DCA
- [TIPS-0072-SYS](#) Alignment of TIPS messages with ISO Maintenance Release 2020-2024
- [TIPS-0092-SYS](#) Introduction of the balance codes FLOR and CEIL to the return account message
- [TIPS-0094-URD](#) TIPS Broadcast – A2A implementation

- **One change request relevant for cross-currency processing**

- [TIPS-0090-URD](#) Enhancement of TIPS cross-currency functionalities

- **One change request to adjust specification documents**

- [TIPS-0100-SYS](#) Editorial changes to TIPS SDDs R2025.OCT

- **One change request relevant for central banks only**

- **Resolution of various production problems (“PBIs”)**

- An overview of the PBIs that are to be included in the release is provided in the current version of the document “[TIPS production problems](#)”

## TIPS-0028-URD

### Rule-based liquidity transfer orders between MCA and TIPS DCA

- With rule-based liquidity transfers, liquidity can be pulled from a Main Cash Account (MCA) in CLM to a TIPS account automatically whenever a defined floor amount is breached, in order to reach a target amount on the TIPS account.
- If there is not enough liquidity in CLM, the liquidity transfer would partially settle but not be queued.
- In the other direction, funds can be transferred to the MCA automatically whenever a defined ceiling amount is exceeded on the TIPS account.
- See next page for further information

relevant for euro processing  
- optional -

## TIPS-0028-URD

### Rule-based liquidity transfer orders between MCA and TIPS DCA

- Rules-based liquidity transfers are possible during the week (Monday-Friday) from 19:30 to 18:00 on the following day. Only during the change of day in T2 (1.5 h) and during the maintenance window on the weekend (Sat 2:30 to Mon 2:30 h) can no transfers be executed at present.
  - **When T2 reopens after a closing period, all account balances are automatically compared with the defined thresholds and, if necessary, corresponding liquidity transfers are triggered.**
- **Note on setting a ceiling amount**
  - In TIPS, an incoming liquidity transfer received on the TIPS DCA triggers an automated defunding if the defined ceiling amount is exceeded.
  - The ceiling therefore represents an **upper limit for the funding of the TIPS DCA.**
  - Thresholds can only be changed in CRDM and **will only take effect after the next data propagation.**
  - It is possible to specify only a floor amount and leave the ceiling open.

## TIPS-0072-SYS

### Alignment of TIPS messages with the ISO Maintenance Release 2020-2024

- The implementation of the ISO Maintenance Release (MR) 2020-2024 is required within the overall plan for yearly updates of the ISO messages versions in use in TIPS.
- The upgrade will ensure an alignment of TIPS registered messages to the latest ISO versions of the base messages and usage guidelines.
- The following TIPS messages are not in scope of the CR and will keep the version defined in the SEPA rulebooks (ISO MR 2029)  
→ pacs.008, pacs.002, camt.056, pacs.004, camt.029, pacs.028
- The annex of the CR includes a list of impacted message elements:  
[Annex.TIPS-0072-SYS](#)

relevant for euro processing  
- mandatory -

## TIPS-0092-SYS

### Introduction of the balance codes FLOR and CEIL to the return account message

- Among other use cases, the ReturnAccount message (camt.004) is sent by TIPS for **Account Floor and Ceiling notifications**
- For this use case, TIPS checks the floor and ceiling defined for a TIPS DCA. When its cash balance falls below the defined minimum amount or exceeds the defined maximum amount, TIPS generates a notification for the TIPS Actor. The pushed outbound camt.004 could be used to initiate automated liquidity transfers via the liquidity management application of the TIPS participant.
- With this change request the codes **FLOR and CEIL** are **added to the camt.004 message** in order to distinguish between the two use cases (balance falling below minimum amount and balance exceeding ceiling amount)

relevant for euro processing  
- optional -

## TIPS-0094-SYS

### TIPS Broadcast – A2A implementation

- The CR complements the broadcast function already provided with TIPS-0014-URD by enabling the receiving of broadcast messages by TIPS actors over the application-to-application (A2A) channel by means of a dedicated XML ISO 20022 message.
- The broadcast message is based on the System Event Notification (admi.004) as close as possible to the admi.004 message already in use by T2.
- A2A broadcast messages shall be sent by TIPS to all parties which subscribed for its reception in CRDM.
- The CR also introduces the 4-eyes principle in the Broadcast – New screen of the TIPS GUI.

relevant for euro processing  
- optional -

## TIPS-0090-URD

### Enhancement of TIPS cross-currency functionalities

- The CR reflects further enhancements for the Enhanced Linked Transaction (ELKT) settlement model introduced in October 2025 for cross-currency payments in TIPS.
- The changes entail the inclusion of cross-currency payments as separate items in
  - the camt.053 statement of account (SoA) report
  - the internal SLA report
  - the Enhanced Information Database (EIDB) used by central banksand allows users to distinguish the EUR-leg of a cross-currency payments from a mono-currency payment.

relevant für cross-currency settlement  
- optional -

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## Selected information from the test calendar

- Testing of the release content in UTEST begins on **27th March 2026**.
- Further details can be found in the latest version of the TIPS user testing calendar:  
[User testing | Deutsche Bundesbank](#)

## Regressionstests und Re-Tests von PBIs

- It is **recommended** that **regression tests based on the mandatory test cases** are carried out as well as the **testing of individual important production processes**.
- A dedicated reporting as to whether regression tests have been performed is not foreseen.
- Regarding customer-opened PBIs (problem tickets) that are fixed with the release:
  - The Bundesbank's National Service Desk (NSD) will contact the relevant customers regarding retests and request them to report their test results in a timely manner.

If you have any questions, please do not hesitate to contact:

[Your responsible customer support service](#)

[targetservices-test@bundesbank.de](mailto:targetservices-test@bundesbank.de)

[TARGET Instant Payment Settlement \(TIPS\) | Deutsche Bundesbank](#)