

Oracle® Banking Payments Cloud Service

TARGET Instant Payment Settlement User Guide



Release 14.8.2.0.0

G54729-02

April 2026

The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

ORACLE®

Copyright © 2021, 2026, Oracle and/or its affiliates.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle®, Java, MySQL, and NetSuite are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

Contents

1	TARGET Instant Payment Settlement (TIPS)	
<hr/>		
1.1	TARGET Instant Payment Settlement (TIPS) Maintenances	1
1.1.1	Faster Payment Maintenances	2
1.1.2	Process TIPS Directory Detailed	2
1.1.2.1	TIPS Directory Detailed Summary	3
1.1.3	TIPS Processing	4
1.1.3.1	TIPS Directory	4

Preface

- [Purpose](#)
- [Audience](#)
This manual is intended for the following User/User Roles:
- [Documentation Accessibility](#)
- [Diversity and Inclusion](#)
- [Conventions](#)
- [Related Resources](#)
- [Screenshot Disclaimer](#)
- [Acronyms and Abbreviations](#)
- [Basic Actions](#)
- [Symbols, Definitions and Abbreviations](#)
The following are some of the Symbols you are likely to find in the manual:

Purpose

This guide is designed to help acquaint you with the Oracle Banking Payments Cloud Service application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

Audience

This manual is intended for the following User/User Roles:

Table User Roles

Role	Function
Implementation & IT Staff	Implementation & Maintenance of the Software

Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

Access to Oracle Support

Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners,

we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Related Resources

For more information on any related features, refer to the following documents:

- *Getting Started User Guide*
- *Oracle Banking Common Core User Guides*
- *Dashboard User Guide*
- *Exception Queues User Guide*
- *Messaging System User Guide*
- *Payments Core User Guide*
- *Pricing User Guide*

Screenshot Disclaimer

The personal information used in the interface or documents is sample data and does not exist in the real world. It is provided for reference purposes only.

Acronyms and Abbreviations

The list of the acronyms and abbreviations that are used in this guide are as follows:

Table Acronyms and Abbreviations

Abbreviation	Description
DDA	Demand Deposit Accounts
ECA	External Credit Approval
EOD	End of Day
IBAN	International Bank Account Number

Basic Actions

The basic actions performed in the screens are as follows:

Table Basic Actions

Actions	Description
Approve	Click Approve to approve the initiated record. - This button is displayed once the user click Authorize .
Audit	Click Audit to view the maker details, checker details of the particular record. - This button is displayed only for the records that are already created.
Authorize	Click Authorize to authorize the record created. A maker of the screen is not allowed to authorize the same. Only a checker can authorize a record. - This button is displayed only for the already created records. For more information on the process, refer Authorization Process.
Cancel	Click Cancel to cancel the action performed.
Close	Click Close to close a record. This action is available only when a record is created.
Collapse All	Click Collapse All to hide the details in the sections. - This button is displayed once the user click Compare .
Compare	Click Compare to view the comparison through the field values of old record and the current record. - This button is displayed in the widget once the user click Authorize .
Confirm	Click Confirm to confirm the action performed.
Expand All	Click Expand All to expand and view all the details in the sections. - This button is displayed once the user click Compare .
New	Click New to add a new record. The system displays a new record to specify the required data. The fields marked with asterisk are mandatory. - This button is displayed only for the records that are already created.
OK	Click OK to confirm the details in the screen.
Save	Click Save to save the details entered or selected in the screen.
Unlock	Click Unlock to update the details of an existing record. The system displays an existing record in editable mode. - This button is displayed only for the records that are already created.
View	Click View to view the details in a particular modification stage. - This button is displayed in the widget once the user click Authorize .
View Difference only	Click View Difference only to view a comparison through the field element values of old record and the current record, which has undergone changes. - This button is displayed once the user click Compare .

Symbols, Definitions and Abbreviations

The following are some of the Symbols you are likely to find in the manual:

Table Symbols





Icons	Function
	Exit
	Add row
	Delete row
	Option List

Table Common Icons and its Definitions

Icon Names	Applicable Stages	Operation
Minimize	Initiation, Approval and Hand-off Retry	Users can minimize the transaction input screen. When the screen is minimized, it appears as to a separate tab within the same web page.
Maximize	Initiation, Approval and Hand-off Retry	User can maximize the transaction input screen.
Close	Initiation, Approval and Hand-off Retry	Users can close the transaction input screen. The system displays a warning message to the user that any unsaved data would be lost. User can either choose to ignore the message and close the screen or choose to 'save and close' the transaction.

1

TARGET Instant Payment Settlement (TIPS)

TARGET Instant Payment Settlement (TIPS) is a Pan-European Instant Payment solution developed by the Euro system. It is based on the **Single Euro Payments Area (SEPA)** Instant Credit Transfer scheme and is open for business 24 hours a day, every day of the year. TIPS offers immediate settlement in central bank money.

All the cash used to settle transactions in Euro in **TARGET Instant Payment Settlement (TIPS)** comes from accounts opened in TARGET2, which is the RTGS for the euro currency. As such, **TARGET Instant Payment Settlement (TIPS)** can be considered as an additional service to TARGET2. Since the services based on the Scheme are available 24 hours a day and on all **Calendar Days** of the year, it does not have to return the liquidity to the RTGS at the end of TARGET2 operating day, but both the inbound and outbound liquidity transfers can take place only during TARGET2 operating hours. Therefore, participants to TIPS have to take into consideration their liquidity needs for the hours during which TARGET2 are closed.

Participants achieve the direct access to TIPS with **Network Service Providers (NSPs)** like SWIFT and SIANet. Refer to the *SEPA Instant Credit Transfer User Guide* for details on the AGI and FEMS XS adapters.

A list of the TIPS services on settlement of payment transactions is provided below:

- Instant Payment Instruction
- Status report
- Recall
- Recall Answer
- Investigation
- Request for Status Update on a Recall

Refer to the *SEPA Instant Credit Transfer User Guide* for processing details.

- [TARGET Instant Payment Settlement \(TIPS\) Maintenances](#)
Helps to configure and manage parameters for processing payments through the **TARGET Instant Payment Settlement (TIPS)** platform.

1.1 TARGET Instant Payment Settlement (TIPS) Maintenances

Helps to configure and manage parameters for processing payments through the **TARGET Instant Payment Settlement (TIPS)** platform.

This topic lists the maintenances for processing the TIPS payments.

- [Faster Payment Maintenances](#)
Helps to configure and manage parameters for faster payment maintenances.
- [Process TIPS Directory Detailed](#)
Use **TIPS Directory Detailed** screen to validate the reachability of a BIC for payment message processing through the TARGET Instant Payment Settlement (TIPS) platform.

- [TIPS Processing](#)
Refers to the handling and management of instant payment transactions within the TIPS system.

1.1.1 Faster Payment Maintenances

Helps to configure and manage parameters for faster payment maintenances.

The following are the list of existing faster payment maintenances used for TIPS. You can perform operations related to TIPS payments through these maintenances:

Table 1-1 Faster Payment Maintenances

Function IDs	Screen Name
PFDOTONL	Outbound Faster Payment Transaction Input
PFDVIEW	Outbound Faster Payments View
PFDIVIEW	Inbound Faster Payments View
PFDOTRCL	Outbound Faster Payments Recall Request
PFDITRCL	Inbound Faster Payment Recall Response
PFSINBRW	Inbound Faster Payments Message Browser
PFSOTBRW	Outbound Faster Payments Message Browser
PMSPENDQ	Outbound Pending Faster Payment Queue

Refer to *SEPA Instant Credit Transfer User Guide* for field details and more information on the above listed maintenances.

1.1.2 Process TIPS Directory Detailed

Use **TIPS Directory Detailed** screen to validate the reachability of a BIC for payment message processing through the TARGET Instant Payment Settlement (TIPS) platform.

1. On Homepage, specify **PMDTIPDR** in the text box, and click next arrow.
The **TIPS Directory Detailed** screen is displayed.

Figure 1-1 TIPS Directory Detailed

2. On **TIPS Directory Detailed** screen, click **New** to specify the fields.

Table 1-2 TIPS Directory Detailed - Field Description

Field	Description
User BIC	Select the User BIC , which represents an authorized account user in TIPS, from the list of values.
Institution Name	Specify the institution name for the User BIC.
Party BIC	Select the Party BIC , which identifies a TIPS Participant or a Reachable Party, from the list of values.
Account Owner BIC	Select the Account Owner BIC of the TIPS Participant that owns the TIPS Account to which the User BIC has been authorized, also through a CMB, from the list of values.
Valid From	Specify the date from which the entry is valid.
Valid To	Specify the date up to which the entry is valid.
Participation Type	Select the Participation Type from the drop-down list. The available options are: <ul style="list-style-type: none"> • TIPS Participant • Reachable Party
Maximum IP Amount	Specify the Maximum IP Amount that the corresponding TIPS Participant or Reachable Party can accept for an incoming instant payment transaction.

- [TIPS Directory Detailed Summary](#)
This topic explains the **TIPS Directory Detailed Summary** screen.

1.1.2.1 TIPS Directory Detailed Summary

This topic explains the **TIPS Directory Detailed Summary** screen.

1. On Homepage, specify **PMSTIPDR** in the text box, and click next arrow.
The **TIPS Directory Detailed Summary** screen is displayed.

Figure 1-2 TIPS Directory Detailed Summary

2. On the **TIPS Directory Detailed Summary** screen, search using one or more of the following parameters.
 - **Authorization Status**
 - **Record Status**

- **User BIC**
3. Once you specified the parameters, click the **Search** button.
The system displays the records that match the search criteria.
 4. Double click a record or click the **Details** button after selecting a record to view in the detailed screen.
The selected record is opened in the detailed screen.

1.1.3 TIPS Processing

Refers to the handling and management of instant payment transactions within the TIPS system.

This topic has the following sub-topic:

- [TIPS Directory](#)
The TIPS Directory is generated as a fixed-length record flat file, encapsulated within an XML envelope.

1.1.3.1 TIPS Directory

The TIPS Directory is generated as a fixed-length record flat file, encapsulated within an XML envelope.

TIPS directory file can be uploaded in **FULL** or **DELTA** version.

When **FULL** version is uploaded, the existing directory is fully refreshed with the file uploaded.

When **DELTA** version is uploaded, only changes with respect to the previous version of the TIPS Directory are updated.

Refer to the *SEPA Instant Credit Transfer User Guide* for more information on the payments processing.

Glossary

PMDTIPDR

[Process TIPS Directory Detailed](#)

PMSTIPDR

[TIPS Directory Detailed Summary](#)