

Oracle® Banking Payments

TARGET Instant Payment Settlement User Guide



Release 14.8.0.0.0
G32413-01
April 2025

ORACLE®

Copyright © 2021, 2025, 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 Preface

1.1	Introduction	1-1
1.2	Audience	1-1
1.3	Documentation Accessibility	1-2
1.4	Critical Patches	1-2
1.5	Diversity and Inclusion	1-2
1.6	Conventions	1-2
1.7	Related Resources	1-2
1.8	Screenshot Disclaimer	1-3
1.9	Acronyms and Abbreviations	1-3
1.10	Basic Actions	1-3
1.11	Symbols & Icons	1-4

2 TARGET Instant Payment Settlement (TIPS)

2.1	TIPS Maintenances	2-1
2.1.1	Faster Payment Maintenances	2-1
2.1.2	TIPS Directory	2-2
2.1.2.1	TIPS Directory Detailed Summary	2-3
2.1.3	TIPS Processing	2-4
2.1.3.1	TIPS Directory	2-4

1

Preface

- [Introduction](#)
- [Audience](#)
This manual is intended for the following User/User Roles:
- [Documentation Accessibility](#)
- [Critical Patches](#)
- [Diversity and Inclusion](#)
- [Conventions](#)
- [Related Resources](#)
- [Screenshot Disclaimer](#)
- [Acronyms and Abbreviations](#)
- [Basic Actions](#)
- [Symbols & Icons](#)
This guide has the following list of symbols and icons.

1.1 Introduction

This manual is designed to help you to quickly get familiar with the features of TARGET Instant Payment Settlement (TIPS) in Oracle Banking Payments. It takes you through the various stages in processing a TARGET Instant Payment Settlement transaction.

You can further obtain information specific to a particular field by placing the cursor on the relevant field and striking <F1> on the keyboard.

1.2 Audience

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

Table 1-1 User Roles

Role	Function
Payment Department Operators	Payments Transaction Input functions except Authorization.
Back Office Payment Department Operators	Payments related maintenance/Payment Transaction Input functions except Authorization
Payment Department Officers	Payments Maintenance/ Transaction Authorization
Bank's Financial Controller/ Payment Department Manager	Host level processing related setup for PM module and PM Dashboard/Query functions

1.3 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.

1.4 Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at [Critical Patches](#), [Security Alerts and Bulletins](#). All critical patches should be applied in a timely manner to make sure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

1.5 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.

1.6 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.
<code>monospace</code>	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1.7 Related Resources

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

- *Getting Started User Guide*
- *Oracle Banking Security Management System User Guide*
- *Oracle Banking Microservices Platform Foundation User Guide*
- *Routing Hub Configuration User Guide*

- *Oracle Banking Common Core User Guide*
- *Interest and Charges User Guide*
- *Oracle Banking Liquidity Management Configuration Guide*
- *Oracle Banking Liquidity Management File Upload User Guide*

1.8 Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

1.9 Acronyms and Abbreviations

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

Table 1-2 Acronyms and Abbreviations

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

1.10 Basic Actions

The basic actions performed in the screens are as follows:

Table 1-3 Basic Actions

Actions	Description
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.
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.
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.
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.
Close	Click Close to close a record. This action is available only when a record is created.

Table 1-3 (Cont.) Basic Actions

Actions	Description
Confirm	Click Confirm to confirm the action performed.
Cancel	Click Cancel to cancel the action performed.
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 .
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 .
Expand All	Click Expand All to expand and view all the details in the sections. - This button is displayed once the user click Compare .
Collapse All	Click Collapse All to hide the details in the sections. - This button is displayed once the user click Compare .
OK	Click OK to confirm the details in the screen.

1.11 Symbols & Icons

This guide has the following list of symbols and icons.

Table 1-4 Symbols and Icons - Common

Icons	Function
Figure 1-1 Exit 	Exit
Figure 1-2 Add Row 	Add row
Figure 1-3 Delete Row 	Delete row

Table 1-4 (Cont.) Symbols and Icons - Common

Icons	Function
Figure 1-4 Option List 	Option List

2

TARGET Instant Payment Settlement (TIPS)

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 TIPS comes from accounts opened in TARGET2, which is the RTGS for the euro currency. As such, 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. Please 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

Please refer to the SEPA Instant Credit Transfer User Guide for processing details.

- [TIPS Maintenances](#)
This section lists the maintenances for processing the TIPS payments.

2.1 TIPS Maintenances

This section lists the maintenances for processing the TIPS payments.

- [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:
- [TIPS Directory](#)
- [TIPS Processing](#)

2.1.1 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 2-1 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

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

2.1.2 TIPS Directory

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

Figure 2-1 TIPS Directory Detailed

- Click **New** button on the Application toolbar.
- On **TIPS Directory Detailed** screen, specify the fields.

Table 2-2 TIPS Directory Detailed - Field Description

Field	Description
User BIC	Specify the User BIC that is an authorised account user in TIPS from the list of values.
Institution Name	Specify the institution name for the User BIC.
Party BIC	Specify the Party BIC that identifies a TIPS Participant or a Reachable Party in TIPS from the list of values.

Table 2-2 (Cont.) TIPS Directory Detailed - Field Description

Field	Description
Account Owner BIC	Specify the Account Owner BIC of the TIPS Participant owning the TIPS Account for 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 Participation Type from the following: • TIPS Participant • Reachable Party
Maximum IP Amount	Specify the Maximum IP Amount accepted by the corresponding TIPS Participant or Reachable Party into an incoming Instant Payment transaction.

- [TIPS Directory Detailed Summary](#)

2.1.2.1 TIPS Directory Detailed Summary

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

Figure 2-2 TIPS Directory Detailed Summary

The screenshot displays the 'TIPS Directory Detailed Summary' application window. At the top, there are search controls including 'Search', 'Advanced Search', 'Reset', and 'Clear All' buttons, along with a 'Records per page' dropdown set to 15. Below these are three input fields: 'Authorization Status', 'Record Status', and 'User BIC'. A 'Search (Case Sensitive)' dropdown is also present. The main area is titled 'Search Results' and contains a table with columns: Authorization Status, Record Status, User BIC, Account Owner BIC, Institution Name, Maximum IP Amount, Participation Type, Party BIC, Valid From, and Valid To. The table currently shows 'No data to display.' At the bottom left, there is a 'Page: 1' indicator with navigation icons. An 'Exit' button is located at the bottom right of the window.

2. 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.
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 the detailed screen.

2.1.3 TIPS Processing

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

2.1.3.1 TIPS Directory

TIPS Directory is generated as a fixed length record flat file encapsulated in a 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.

Please refer to the SEPA Instant Credit Transfer User Guide for more information on the payments Processing.

Glossary

PMDTIPDR

[TIPS Directory](#)

PMSTIPDR

[TIPS Directory Detailed Summary](#)