Oracle® Banking Payments

TARGET Instant Payment Settlement User Guide

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ORACLE

Oracle Banking Payments TARGET Instant Payment Settlement User Guide, Release 14.8.0.0.0

G32413-01

Contents

1
Preface

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.
italic	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.

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

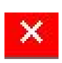
Icons	Function
Figure 1-1 Exit 	Exit
Figure 1-2 Add Row 	Add row
Figure 1-3 Delete Row 	Delete row

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
PFDOVIEW	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

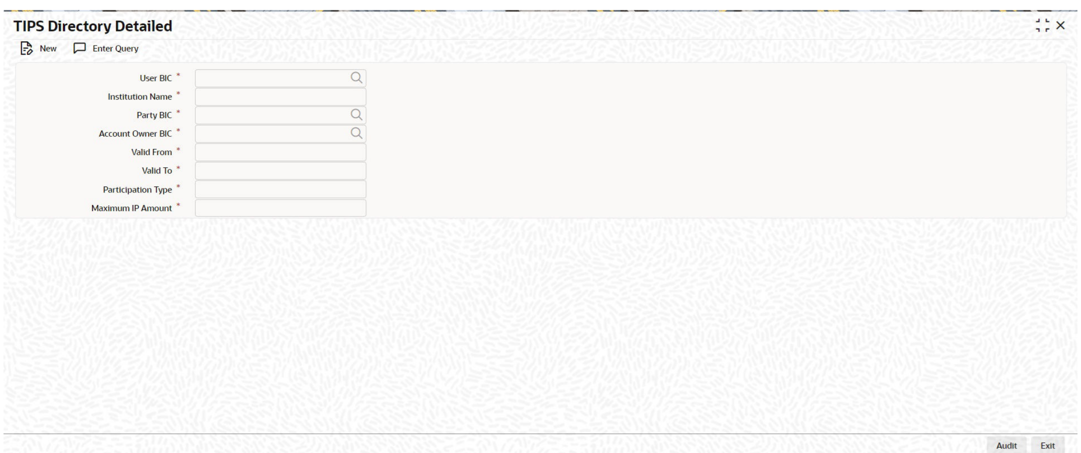
Please refer to the SEPA Instant Credit Transfer User Guide for field details and more information on the above listed maintenances.

2.1.2 TIPS Directory

1. On Homepage, specify **PMDTIPDR** in the text box, and click next arrow.

   TIPS Directory Detailed screen is displayed.

   Figure 2-1 TIPS Directory Detailed

2. Click **New** button on the Application toolbar.
3. 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.

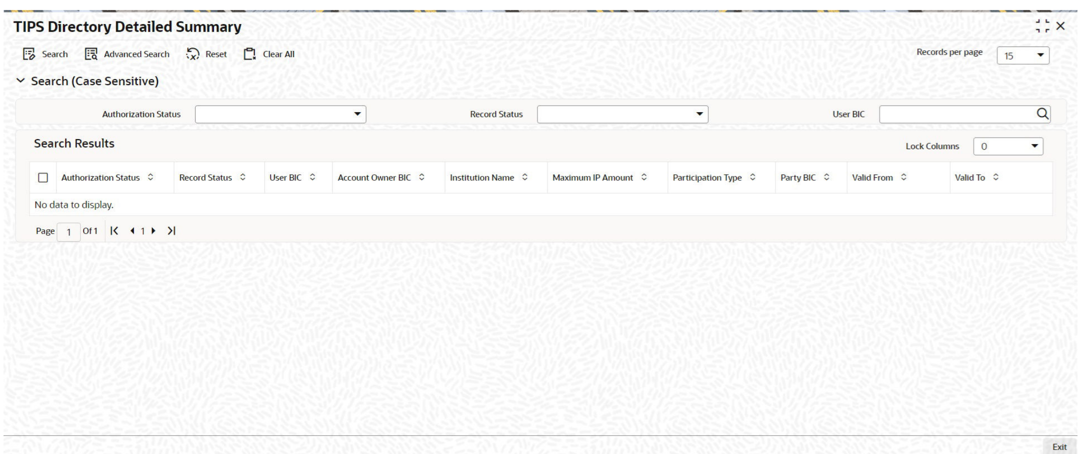
- TIPS Directory Detailed Summary

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



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