How to onboard in TIPS

A step-by-step guide for future TIPS participants

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Considerations before onboarding in TIPS

Choose how to participate in TIPS. You can join TIPS as a participant, which means you create your own TIPS account and settle payments directly in TIPS, or as a reachable party, which means you settle payments via another participant's account (e.g., a different branch of your institution that already has a TIPS account). If you choose to join TIPS as a reachable party, please ensure that your participant completes the onboarding process on your behalf.

Choose how to exchange SCT Inst payment transaction messages with the TIPS platform. You can either be in control of the messaging exchange yourself, delegate it to an instructing party of your choice, or opt for both. If you choose to use an instructing party, contact this party.

Be aware that both A2A and U2A are mandatory application channels. By default, TIPS is accessed using an application-to-application (A2A) channel, which allows you to send and receive messages to and from TIPS using your own systems. Please note that A2A interaction in TIPS uses a different protocol than the other TARGET Services, called Message Exchange Processing for TIPS (MEPT). The protocol for the other TARGET Services is Data Exchange Protocol (DEP). Additionally, it is also mandatory to access TIPS via a user-to-application (U2A) channel, which offers user-friendly access via a graphical user interface (GUI).

Choose the network service provider (NSP) you wish to use to connect to TIPS. At the moment, SWIFT and Nexi-Colt (previously SIA-Colt) are the only NSPs that have permission to offer this service. Alternatively, service bureaus can be used to connect to TIPS. Service bureaus are external entities that provide connection services to an NSP, and through them, they can enable the connection to TIPS.

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Participants

Step 1: Prepare for registration and reference data set-up in the test environment.

On the DNB-website, you can find the two types of registration forms:

- Step 1.1: Choose one of the following registration forms:
  - TARGET Services Registration Form: This registration form is meant for all TARGET Services, thus including TIPS. This document contains macros: If you select TIPS and the type of participant, the necessary rows will remain.
  - TARGET Services Registration Form (macros disabled): It is also possible to use a document without macros. If you need help deciding which rows need to be filled out, you can ask the TARGET-NL National Service Desk (NSD) for help at targetservices@dnb.nl.
- Step 1.2: Fill out the form and send it to the NSD at targetservices@dnb.nl. Your submitted form does not need to be signed yet and can be changed during the onboarding process. This form covers both the test and product environment. One week before the go-live, the form needs to be finalized and signed. Please note that participants send the registration form also on behalf of their reachable and instructing parties.
- Step 1.3: After the NSD has received your registration form, they will send you a template requesting the contact details of your institution needed for the ECB Contact Grid so they can inform you about the performance of TIPS during T2 opening hours. Please fill out the form and send it to the NSD at targetservices@dnb.nl. Note that only central mailbox addresses should be filled in. Personal e-mail addresses cannot be used for the Contact Grid. Also, please provide the email addresses for the TIPS contact lists for updates from the NSD.

Step 2: Establish connectivity to TIPS in the test environment.

Register with the network service provider (NSP) you selected and follow their instructions for connectivity. Both U2A and A2A connectivity needs to be established.

Step 3: Configure your message subscription and report configuration in the test environment.

Should you prefer, you can set up your preferences for receiving messages and reports from TIPS. You can do this by using the CRDM GUI. You can find more information on how to perform these actions in the TIPS User Handbook and the TIPS Reference Data guide. After the NSD has created an Administrator user for your institution, you may follow the following steps to configure the reference data and message subscription:

- Step 3.1: Set up roles for the Administrator User
- Step 3.2: Create a non-Administrator User (s) and an A2A user
- Step 3.3: Create the Certificate DN for the non-Administrator user(s)
- Step 3.4: Create the User-Certificate DN link for the non-Administrator User(s) and A2A User
- Step 3.5: Grant the non-Administrator user(s)and A2A User with relevant Roles (comparable to T2 set-up)
- Step 3.6: Define a Report Configuration for the TIPS participant or Ancillary System (comparable to T2 set-up)
- Step 3.7: Define a Message Subscription Rule Set for the TIPS participant (comparable to T2 set-up)
- Step 3.8: Define a Routing configuration for the TIPS participant

Subsequently, the NSD defines an Authorized Account User for the cash account and sets up the A2A User.

- Step 3.9: Define a DN-BIC routing configuration (comparable to T2 set-up). Note: There is a difference in inbound and outbound compared to T2.

Step 4: Perform test cases.

You have to perform test cases, of which the evidence must be submitted to the NSD.

- Step 4.1: Log into the TIPS Certification Test environment.
- Step 4.2: Determine the relevant certification test cases from the TIPS Certification Test Cases document on page 2. At a minimum, please perform the following test cases relevant for you as a participant. Please note that within this selection, not all test cases are relevant for your institution.
- Step 4.3: Carry out the tests and submit the evidence at any stage during your testing period. During this period, you may be asked to report on your progress. The certification must be completed before the end of User Testing to either progress to TIPS production (new participant) or use a new feature in production (already existing participant). Submit the evidence (screenshots and files) to the NSD at targetservices@dnb.nl, which will issue the TIPS certificate after the successful evaluation of the provided evidence. Once certified, you can, together with the NSD, set a date to start using the platform.

Step 5: Prepare your registration and reference data set-up in the production environment.

- Step 5.1: In the week before the go-live date, submit the signed final version of the registration form to the NSD. Static data is finalized by the NSD based on the form.
- Step 5.2: Establish connectivity to TIPS in the production environment. Follow the same procedure as described in Step 2.
- Step 5.3: Configure your message subscription and report configuration in the production environment. Follow the same procedure as described in Steps 3.1-3.8.

Step 6: Prepare for the Go-Live.

The chosen go-live date is used for reference regarding the last tasks. The week before the go-live date:

- Step 6.1: Provide evidence (screenshots) to the NSD of adherence to the SCT Inst scheme by signing the SEPA Instant Credit Transfer Adherence Agreement. This agreement, and other relevant documents, are combined in the SEPA Instant Credit Transfer scheme adherence pack, which can be found on the EPC website.
- Step 6.2: Any user with the respective access rights can test liquidity transfers (e.g., from RTGS to TIPS) to test connectivity.
- NB: If you have already signed the Declaration of Agreement with the Conditions for TARGET-NL for your participation in T2, your institution has already agreed to adhere to the legal principles of TIPS. There is thus no need to send a duly signed letter as stated on the webpage regarding legal documentation.
- Step 6.3: Any user with the respective access rights can test report configuration and message configuration.

The day before the go-live date, the NSD: Defines an Authorized Account User for the cash account, fills out the A2A User BIC for visibility in the TIPS Directory and sets up the A2A User in the Production environment. Then:

- Step 6.4: Define a DN-BIC routing configuration (comparable to T2 set-up) in the production environment. This step mirrors the process previously conducted in step 3.9 within the testing environment. Note: There is a difference in inbound and outbound compared to T2.

At 18:01 (6.01 PM), the start of the new TIPS business day, your TIPS account is live and operational!