Change Request form

<table>
<tr><td colspan="3">General Information (Origin of Request)</td></tr>
<tr><td colspan="3">☒ User Requirements Document (URD)</td></tr>
<tr><td colspan="3">☒ Other User Functional or Technical Documentation (SYS)</td></tr>
<tr><td colspan="3">☐ Other TIPS Documentation (OTD)</td></tr>
<tr><td colspan="3"><i>(to be filled in by CoG)</i></td></tr>
<tr><td colspan="2">Request raised by:
Market Infrastructure Board (MIB)</td><td>Date raised: 13/11/2017</td></tr>
<tr><td>Request title:
TARGET Instant Payment Settlement (TIPS)
adoption of a Mobile Proxy Lookup Service</td><td>Name of Central Bank:
European Central Bank</td><td>Request ref. no: TIPS 0002 URD</td></tr>
<tr><td colspan="3">Categorisation of changes</td></tr>
<tr><td>1. Functional/technical importance parameter: High</td><td colspan="2">4. Legal importance parameter: Low</td></tr>
<tr><td>2. Operational importance parameter: Medium</td><td colspan="2">5. Financial importance parameter:</td></tr>
<tr><td>3. Stakeholder importance parameter: High</td><td colspan="2"></td></tr>
<tr><td colspan="3"></td></tr>
<tr><td colspan="3">Status: Allocated to a Release</td></tr>
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Description of requested change:

The TIPS project should also deliver a mobile proxy lookup (MPL) service, mapping proxies such as mobile phone numbers/email addresses to IBANs. This would allow end users (i.e. customers of TIPS Actors) to send to their PSP a request to execute an instant payment that identifies the payee using a proxy rather than an IBAN, so that the PSP can use the MPL service to map the received proxy into an IBAN and then forward said request to TIPS in accordance to the mapping provided by the MPL and as a SCT Inst payment transaction.

In detail, PSPs receiving the request to execute an instant payment with a proxy instead of an IBAN from their customers would be able to enquiry the MPL database in order to retrieve the IBAN of the beneficiary. Each proxy shall map into one and only one IBAN only. Conversely, one IBAN may be linked to multiple proxies. This would be used for the formatting of the actual Instant Payment Transaction to send to TIPS in accordance with the SCT Inst scheme.

In compliance with the General Data Protection Regulation (EU) 2016/679, the MPL service shall support PSPs to be able to fully report to each requesting citizen the data that has been collected about him/her. Furthermore, MPL shall implement adequate measures (e.g. hashing) aiming at ensuring the safety of personal data information.

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Reason for change and expected benefits/business motivation:

- Mapping mobile phone numbers/email addresses to IBANs simplifies the use of instant payments, especially in the P2P mobile payment segment.
- The current (and envisaged) market solutions are not harmonised and are domestic in nature, thus not showing any pan-European reach and potentially not being accessible to TIPS participants.
- The ERPB has invited the Steering Committee of the Mobile Proxy Forum (MPF) to play an active role in ensuring that a Standardised Proxy Lookup (SPL) service is available by the time of the launch of the SCT Inst in November 2017, but meanwhile the envisaged start date has been delayed to Q3 2018. In any case, the SPL will only link existing MPL services and therefore does not ensure pan-European reach if MPL services are not available everywhere. Therefore it is not a suitable solution for TIPS, being a pan-European service, if TIPS does not have its own MPL. In addition, an MPL connected to TIPS would allow TIPS users to provide this functionality to their customers without having to participate in a domestic MPL service, thereby increasing efficiency.

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Submitted annexes / related documents:

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Proposed wording update to the documentation to address the requested change:

The addressing service was not included in the TIPS User Requirements as TIPS relied on the positive outcome of market initiatives. Therefore, TIPS URD should be updated in order to reflect the adoption of the Mobile Proxy Lookup service. Furthermore, ad hoc functional and technical documentation should be provided along with the MPL service.

In detail, URD would be updated by adding a new paragraph "Mobile Proxy Lookup" to the chapter 9 "Other functions".

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High level description of Impact:

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Outcome/Decisions:

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L3 analysis - General Information
Impact on TIPS
Business Interface

	A2A Interface
	U2A Interface
Settlement Engine	
	Payment Transaction
	Liquidity Transfer
	Recall
Queries and Reports	
	Queries
	Reports
Common Components	
	ESMIG
X	CRDM
X	Archiving
	Billing
	DMT
Operational Tools	
	SLA Reporting
X	TMS
X	Technical Monitoring
	Change Management
	Capacity Management
Infrastructure request	
	Application components impacted
	Application components not impacted
Operational activities	
	Business activities impacted
	Technical activities impacted
New functionalities	
X	MPL Local Reference Data Management component / MPL A2A Business Interface component / MPL U2A Business Interface component
Impact on documentation	

Document	Chapter	Change
UDFS		
UHB		
Training documentation		
Other documents	CRDM^{TIPS} UDFS CRDM^{TIPS} UHB	See assumptions in the "Functional analysis" section.

Overview of the impact of the request on TIPS
Summary of functional, development, infrastructure, operational and security impacts

Summary of functional impact:

1. New MPL Local Reference Data Management component.
2. New MPL A2A Business Interface component.
3. New MPL U2A Business Interface component.
4. CRDM^{TIPS} enhancements (for MPL access rights configuration and MPL report configuration).

Summary of application development impact:

Design and development of the **new MPL application** that will provide the following services:

1. A2A **inquiry services** for PSPs, providing:
   a. **Lookup** service
   b. **Reachability check** service
2. A2A **create/update/delete services** for PSPs
3. U2A **Queries** for PSPs - Web application to external customers with no NRO nor 4/eyes
4. U2A For **contingency changes** – web application with NRO and 4/eyes

The new application will include the following other components:

5. High-volumes/scalable and clustered NoSQL **database**
6. One daily **report** to PSP - reporting changes applied to the database)
7. **Snapshot** functionality – providing the possibility to store several version and to restore a PSP-related snapshot
8. CRDM upload – for acquisition and injection of CRDM data into MPL

The new application will require dedicated hardware and software infrastructure sharing the existing NSPs network. Configuration activities are needed to setup the new environment.