



ΤΡΑΠΕΖΑ ΤΗΣ ΕΛΛΑΔΟΣ
ΕΥΡΩΣΥΣΤΗΜΑ

TIPS Εξελίξεις σε εγχώριο και ευρωπαϊκό επίπεδο

**Αγγελική Γουρνά, Αναπλ. Προϊσταμένη Υπηρεσίας
Διαχείρισης Συστήματος**

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Μελέτης Θεμάτων Μεταφοράς Κεφαλαίων & Λειτουργίας Υποδομών**

Αθήνα, 8/11/2022



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Περιεχόμενα

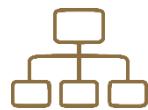
1 TIPS Status update

2 Άμεσες πληρωμές και Ευρωπαϊκό Θεσμικό πλαίσιο



1. TIPS Status update

- Δομή
- Στατιστικά στοιχεία
- Your views on TIPS



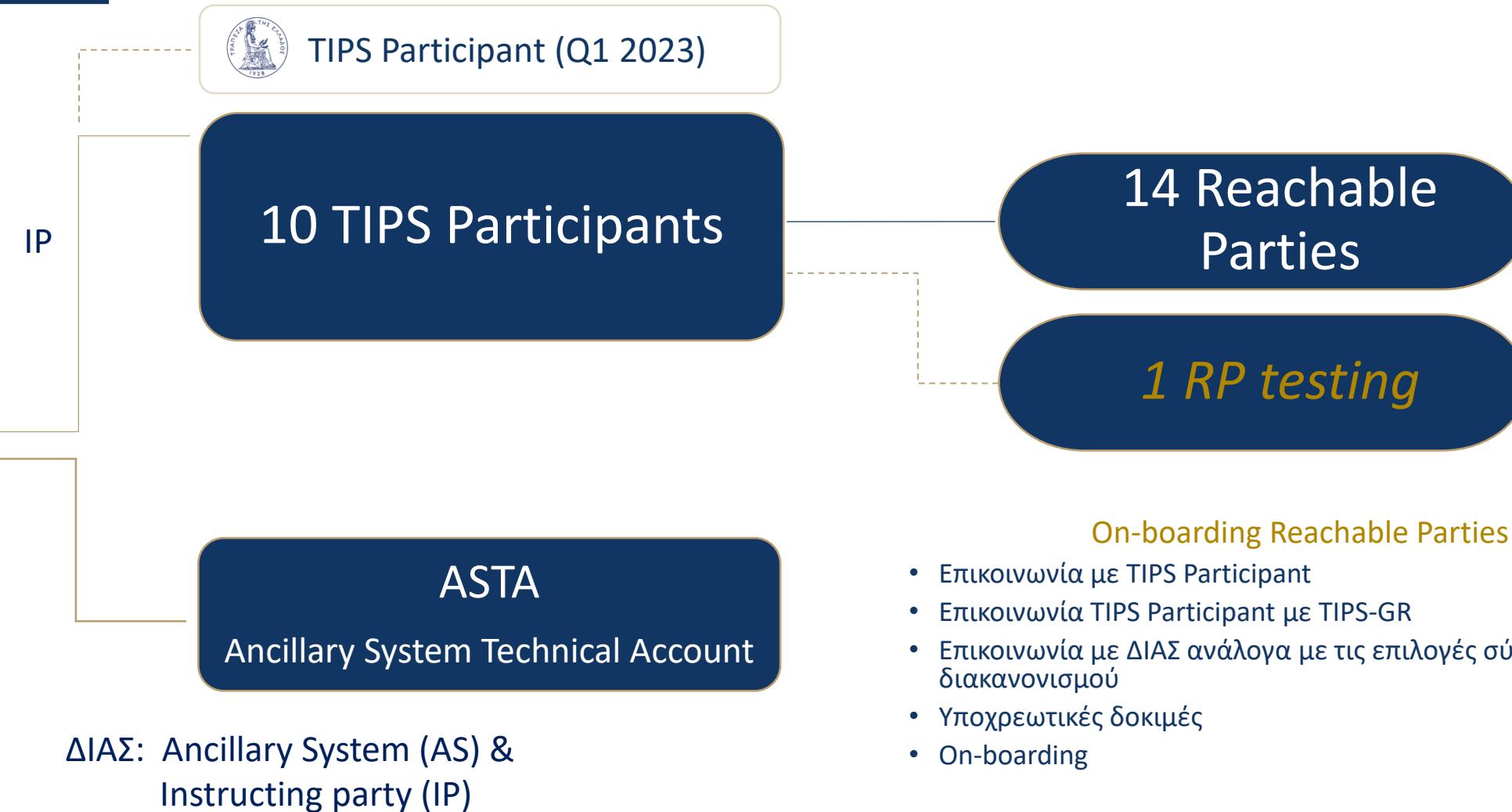
TIPS Status update

 Δομή TIPS-GR



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ΕΥΡΩΣΥΣΤΗΜΑ

TIPS



TIPS Status update

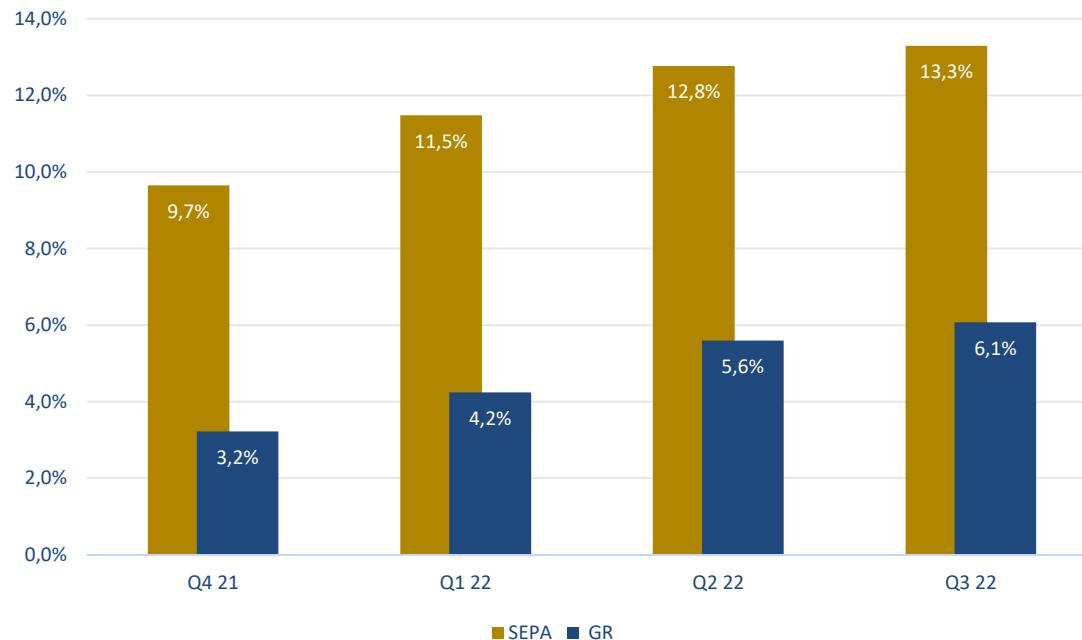


Στατιστικά στοιχεία

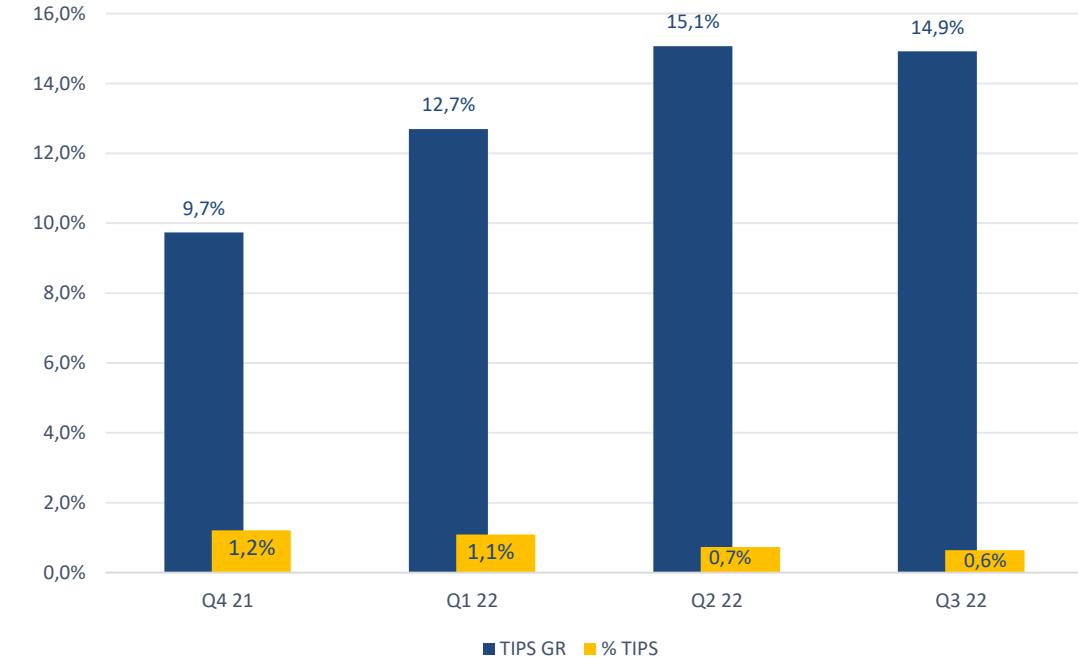


ΤΡΑΠΕΖΑ ΤΗΣ ΕΛΛΑΔΟΣ
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Μερίδιο SCT Inst επί του συνόλου των μεταφορών πίστωσης - Πλήθος (%)



Μερίδιο SCT Inst μέσω TIPS - Πλήθος (%)



Στοιχεία TIPS/ΔΙΑΣ/ΕΠC, Επεξεργασία ΤτΕ

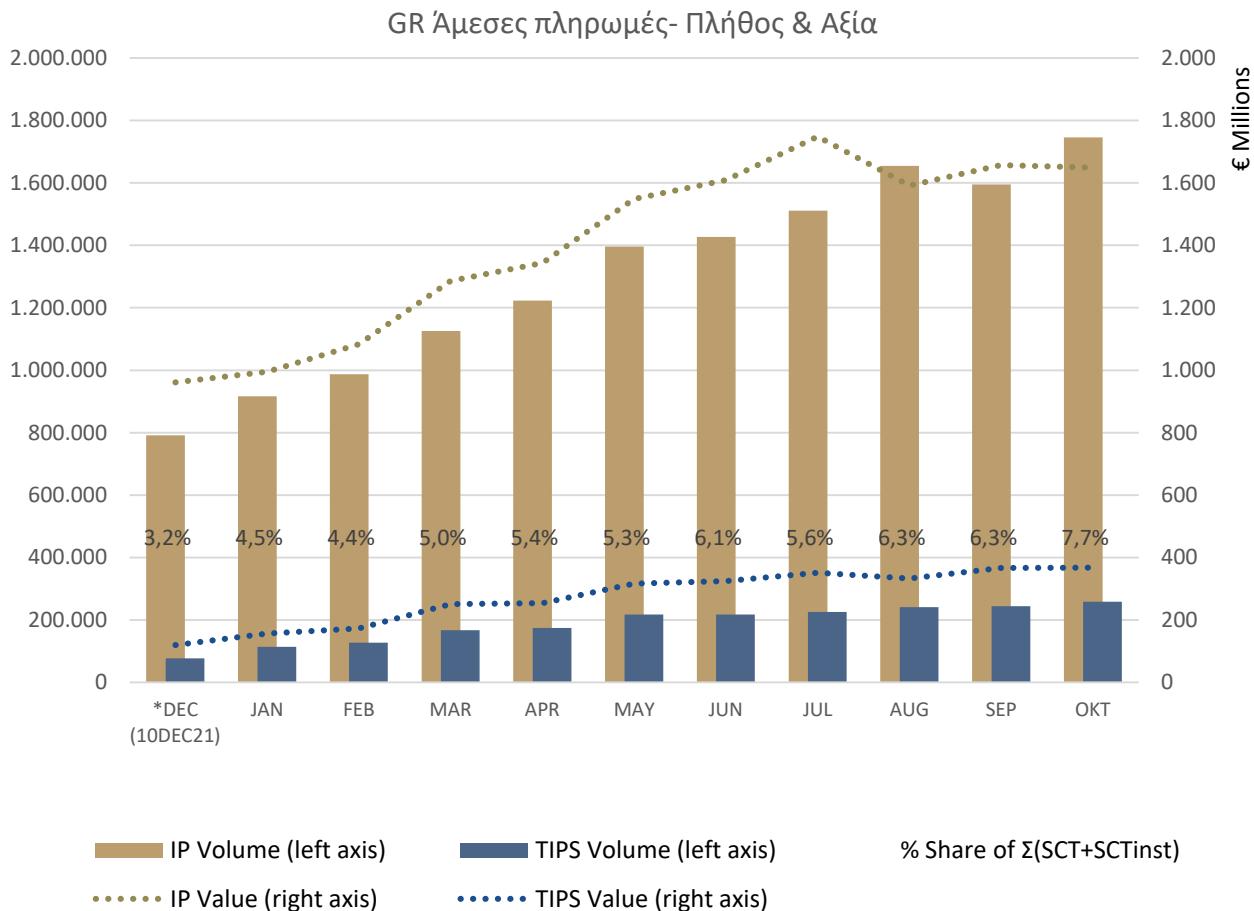
TIPS Status update



Στατιστικά στοιχεία

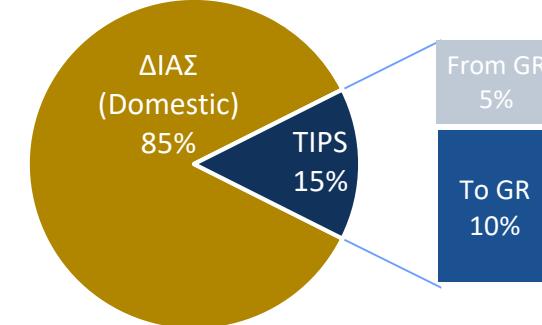


ΤΡΑΠΕΖΑ ΤΗΣ ΕΛΛΑΔΟΣ
ΕΥΡΩΣΥΣΤΗΜΑ

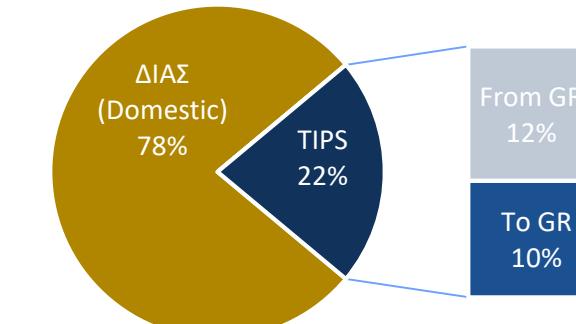


Στοιχεία TIPS/ΔΙΑΣ, Επεξεργασία ΤτΕ

Πλήθος Άμεσων πληρωμών (%) - OKT 2022



Αξία άμεσων πληρωμών (%) - OKT 2022



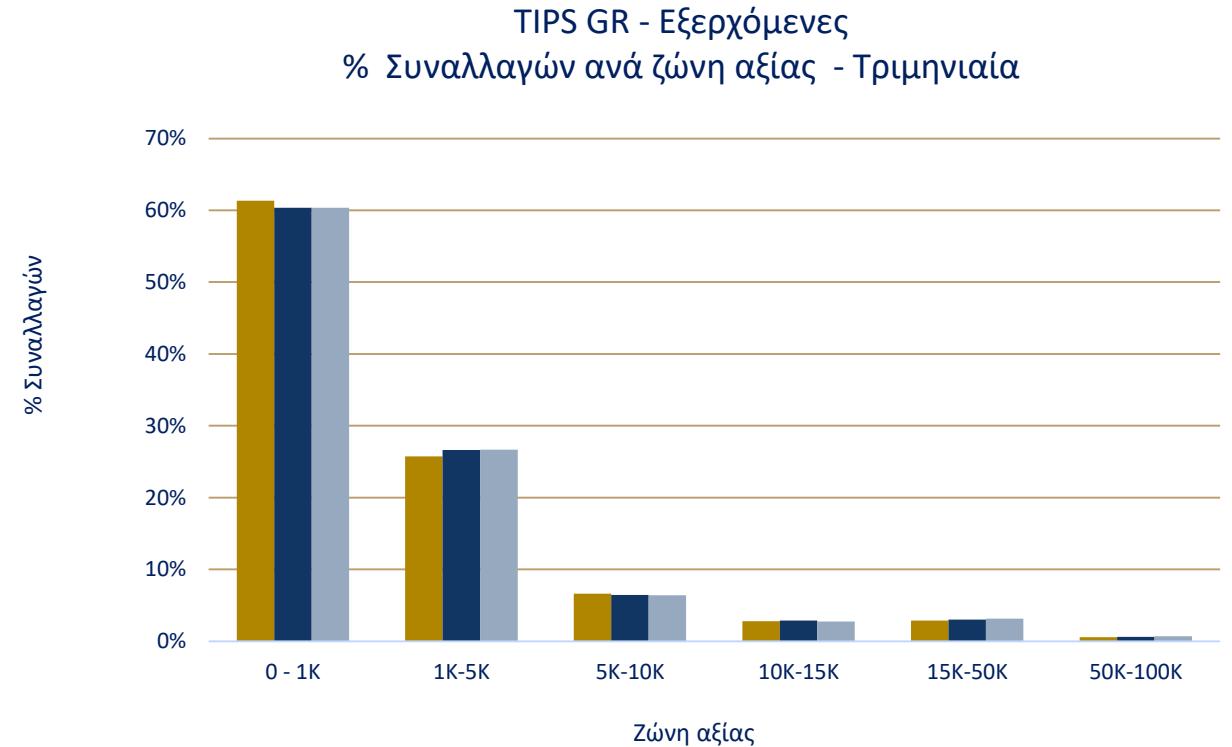
TIPS Status update



Στατιστικά στοιχεία



ΤΡΑΠΕΖΑ ΤΗΣ ΕΛΛΑΣΟΣ
ΕΥΡΩΣΥΣΤΗΜΑ



Στοιχεία TIPS, Επεξεργασία ΤΤΕ

TIPS Status update



Your views on TIPS



ΤΡΑΠΕΖΑ ΤΗΣ ΕΛΛΑΣΟΣ
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- On-line survey «Your views on TIPS»
 - Ολοκληρώθηκε 09.09.22
 - Συμμετείχαν 113 PSPs / 8 ACHs
- Ερωτήματα σχετικά με
 - Προκλήσεις κατά τη σύνδεση στο TIPS (*on-boarding*)
 - Πρόσθετες λειτουργικότητες
(MPL, Non-Time Critical payments-NTC, SRTP, Cross Currency)
 - Πληροφόρηση και επικοινωνία
- Σε στάδιο επεξεργασίας/ανάλυσης σε επίπεδο Ευρωσυστήματος
 - TIPS Communicators: Υποομάδα του Ευρωσυστήματος



2. Άμεσες πληρωμές και Ευρωπαϊκό θεσμικό πλαίσιο

i

Proposal for a REGULATION OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL amending Regulations (EU) No 260/2012 and (EU) No 2021/1230 as regards instant credit transfers in euro

Άμεσες πληρωμές και Ευρωπαϊκό Θεσμικό πλαίσιο

i Πρόταση Κανονισμού



Brussels, 26.10.2021
COM(2022) 546 final
2022/0341 (COD)

Proposal for a
REGULATION OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL
amending Regulation (EU) No 268/2012 and (EU) 2021/1230 as regards instant credit
transfers in euro

Four specific objectives of this initiative:

1. Increase the **supply** of euro IPs in the EU;
2. Address **dissuasive fees** for euro IPs compared to alternative payment means;
3. Simplify and enhance the efficiency of the **sanctions screening** process for euro IPs; and
4. Increase payer **confidence** in euro IPs as regards risk of fraud and errors

IPMPACT ASSESSMENT

Four key drivers hindering uptake of euro identified:

1. Insufficient incentives for PSPs to offer euro IPs (market failure);
2. Dissuasive transaction fees for IPs;
3. High rate of rejected IPs due to false hits in sanctions screening; and
4. Payer concerns about security of IPs (in terms of fraud and errors)

EXPLANATORY MEMORANDUM

Article 5a

PSPs that offer to their PSUs a payment service of sending and receiving credit transfers shall offer to all their PSUs a payment service of sending and receiving instant credit transfers



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Four new definitions (Article 2a) :

'instant credit transfers', which classifies them as a sub-category of credit transfers and sets out the key technical requirements;

'PSU interface', which refers to the channels used to initiate credit transfers;

'payment account identifier', which clarifies the significance of a unique 'payment account identifier' in accordance with the existing regulation; and

'listed persons or entities', for which PSPs should comply with EU sanctions including the obligation to freeze their assets

Mandatory provision (Article 5a)

PSPs located in Member States **in the euro area**

receiving: 6 months after entry into force

sending: 12 months

PSPs located in Member States **outside the euro area**

receiving: 30 months after entry into force

sending: 36 months

Payment institutions and electronic money institutions are excluded from this requirement given their restricted access to payment systems.

Charges

(Article 5b and amendment to Regulation (EU) 2021/1230)

Charges applied by **all** PSPs should be **no higher than** the same PSP's charges for non-instant credit transfer in euro



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Discrepancies between the name and payment account identifier of a payee (Article 5c)

All PSPs are required to provide a service of notifying the PSU in case of discrepancy between the payee's IBAN and name. PSPs may charge a fee for this service.

The check takes place before the payer finalizes the payment and the PSPs executes it.

The user remains free to decide whether to initiate the payment and use the service or not.

Relevant deadlines aligned with the mandatory provisional timeframe regarding PSPs sending instant payments.

EU sanctions Screening (Article 5d)

PSPs are required to perform at least once a day customers screening according to EU sanctions as soon as the latter become effective.

If a PSP fails to carry out the required verification, it is liable for any financial damage resulting from penalties under EU sanctions regulations.

This requirement will apply 6 months after Regulation entries into force.

Penalties (Article 11)

...effective, proportionate and dissuasive...

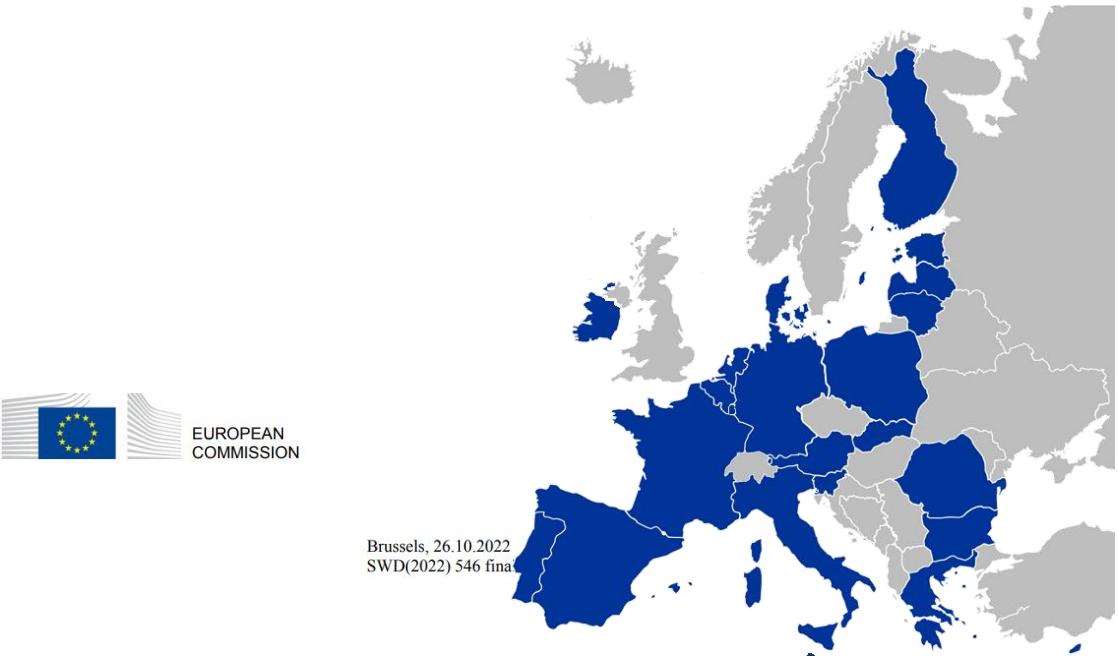
Άμεσες πληρωμές και Ευρωπαϊκό θεσμικό πλαίσιο

i Πρόταση Κανονισμού - Impact assessment report

Box 2

Actions necessary for a PSP to be able to send and receive euro IPs

- A. Join SCT Inst. Scheme (i.e., ensure internal compliance with scheme requirements).
- B. Integrate IP module in internal IT system, adjust online and mobile banking interfaces and APIs in order to, e.g., (i) receive euro IPs, (ii) provide users with means of submitting instructions for sending euro IPs; (iii) provide immediate feedback on screen if the payment failed or was rejected by the beneficiary bank.
- C. Update terms and conditions and other legal documentation (e.g. the notion of a banking business day would not be applicable).
- D. Connect to a relevant Clearing and Settlement Mechanism (CSM) in order to fulfil the instant settlement obligations.
- E. Set up 24/7/365 operability with IT support capabilities (e.g. customer support based on artificial intelligence, such as chatbots).



COMMISSION STAFF WORKING DOCUMENT

IMPACT ASSESSMENT REPORT

Accompanying the document

Proposal for a
REGULATION OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL
amending Regulations (EU) No 260/2012 and (EU) No 2021/1230 as regards instant
credit transfers in euro

{COM(2022) 546 final} - {SEC(2022) 546 final} - {SWD(2022) 547 final}

Σχετικοί σύνδεσμοι



ΤΡΑΠΕΖΑ ΤΗΣ ΕΛΛΑΔΟΣ
ΕΥΡΩΣΥΣΤΗΜΑ

- [Υπηρεσία TIPS](#)
- [TIPS Onboarding Guide 2.0 \(europa.eu\)](#)
- [EPC scheme to make real-time payments in SEPA | European Payments Council](#)
- [Non-time critical payments in TIPS \(europa.eu\)](#)
- [COMMISSION STAFF WORKING DOCUMENT IMPACT ASSESSMENT REPORT](#)
Accompanying the document
Proposal for a REGULATION OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL
amending Regulations (EU) No 260/2012 and (EU) No 2021/1230 as regards instant credit transfers in euro
- [Proposal for instant payments regulation Legiswrite \(europa.eu\)](#)



ΤΡΑΠΕΖΑ ΤΗΣ ΕΛΛΑΣΟΣ
ΕΥΡΩΣΥΣΤΗΜΑ

Ευχαριστούμε!



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Χαλάνδρι, Μεσογείων 341 , Γρφ.25, 27