

Minutes

DIP Change and Advisory Board (DCAB)

Meeting number
17a

Venue
Hybrid

Date of meeting
1 June 2026

Classification
Public

1. Welcome and introductions

1.1 The DIP Manager welcomed DCAB members and observers to DCAB017a.

2. DIP Change Request 0020

- 2.1 The DIP Manager provided background to the change request, explaining that the DIP currently provides an archive service with a retention period of two years. This period was originally selected without being specifically aligned to settlement windows or dispute processes under the MHHS arrangements. Following discussions between the DIP Manager and the service provider significant storage costs were identified, particularly relating to Microsoft Azure BLOB indexing. In response, the DIP Manager initiated DCR0020 to reduce archive retention to ninety days to ensure the service continued to operate in an economic and efficient manner.
- 2.2 The consultation sought feedback on the proposed reduction, its impact on organisations, and how participants currently use the replay and re-queue functionality. Responses indicated that participants generally understood the issue regarding storage costs. However, respondents considered that the operational implications of reducing the retention period required further analysis and evidence. Several organisations noted that they had already used replay and re-queue functionality for messages older than ninety days and emphasised the importance of balancing cost reduction with operational resilience.
- 2.3 The DIP Manager summarised that respondents did not support the proposed ninety-day solution. Participants considered that the DIP had not been operational for long enough to fully understand the consequences of reducing retention from two years to ninety days. Respondents requested additional evidence regarding potential impacts and asked whether alternative approaches could be considered. In response, the DIP Manager stated that the proposal had been raised proactively following the identification of high costs and that action was necessary to fulfil its obligations to operate the DIP efficiently on behalf of DIP payees.
- 2.4 The discussion also covered the impact on organisations. Although respondents acknowledged that there was currently no direct impact because the change had not been implemented, concerns were raised regarding future operational and cost implications. The DIP Manager clarified that the proposal was not intended to transfer costs from the DIP Manager to DIP users, noting that DIP payees already fund the service and that DIP users are required under existing arrangements to maintain their own records for a two-year period. The intention of the change was therefore to reduce duplication and overall costs across the industry.
- 2.5 Respondents acknowledged that the proposed redline text accurately implemented the change from two years to ninety days but commented that the drafting did not address the concerns raised during consultation. Suggestions were made that different message interfaces or flows could have different retention periods based on operational need. Illustrative examples of varying retention periods by interface were presented to demonstrate how a more targeted approach might be developed.
- 2.6 Concerns were also raised regarding the proposed implementation approach. Respondents noted that MHHS migration activities remain ongoing and questioned how reducing retention could affect organisations that had already migrated or were yet to migrate. Additional concerns were raised regarding the proposed implementation timescales and whether they aligned with the requirements set out within the DIP Rules. The

DIP Manager acknowledged these concerns and agreed that further work would be required to improve understanding of the impacts.

- 2.7 The DIP Manager outlined the proposed next steps and emphasised the need for clearer business justification from industry participants. It was noted that consultation responses had largely focused on retaining the existing two-year period rather than providing specific examples demonstrating why replay or re-queue functionality would be required beyond ninety days. The DIP Manager explained that further understanding was required regarding the business rationale for individual message flows and highlighted that some operational processes would ordinarily be expected to complete within relatively short timescales. Industry participants and MHHS workgroups were encouraged to provide evidence supporting any requirement for longer retention periods.
- 2.8 A DCAB member challenged this position and highlighted examples relating to overdue migration appointments. It was noted that some appointments originating in 2025 remained unresolved and therefore extended beyond the proposed ninety-day retention period. The DCAB member advised that one MPID alone currently had approximately 500 overdue appointments in 2026 and stated that suppliers require sufficient time to investigate issues and reply to messages where necessary. It was suggested that additional information from industry participants and performance assurance data may support the existence of such operational requirements.
- 2.9 The meeting concluded with agreement that further evidence and analysis were required before progressing the change. Participants recognised the need to address storage costs but requested a more detailed understanding of operational impacts and consideration of alternative retention approaches before any final decision is made.

2.10 Actions

Action	Owner	Due
Provide additional information on the storage costs underpinning DCR0020.	DIP Manager	M15
Undertake further analysis of the operational impacts of reducing archive retention periods.	DIP Manager	M15
Engage with industry participants and MHHS workgroups to obtain evidence supporting retention requirements beyond 90 days.	DIP Manager	M15
Review individual message flows and assess whether differentiated retention periods are appropriate.	DIP Manager	M15
Consider alternative solutions to a blanket reduction from two years to 90 days.	DIP Manager	M15

3. Next Meeting

- 3.1. Tuesday 9 June 2026

