

General Information (Origin of Request)		
<input checked="" type="checkbox"/> User Requirements Document (URD) <input type="checkbox"/> User Detailed Functional Specification (UDFS) <input type="checkbox"/> User Handbook (UHB) <input type="checkbox"/> Other User Functional or Technical Documentation (SYS)		
<b>Request raised by:</b> TSWG	<b>Institute:</b> ECB	<b>Date raised:</b> October 2019
<b>Request title:</b> De-scoping of U2A direct debits in CLM and RTGS		<b>Request ref. no:</b> CSLD-0029-URD
<b>Request type:</b> Common		
<b>1. Legal/business importance parameter:</b> Low	<b>2. Market implementation efforts parameter – Stakeholder impact:</b> Low	
<b>3. Operational impact:</b> na	<b>4. Financial impact parameter:</b>	
<b>5. Functional/ Technical impact:</b>	<b>6. Interoperability impact:</b> na	
<b>Requestor Category:</b> TSWG	<b>Status:</b> 4CB detailed assessment	

**Reason for change and expected benefits/business motivation:**

Following a number of GUI workshops involving central banks, the TSWG proposes to de-scope direct debits in U2A in CLM and RTGS.

This change was discussed and agreed in both the TSWG and TCCG Meetings. The functionality is not available in TARGET2.

Direct debits can still be instructed in in A2A.

The objective of the change is to reduce complexity by de-scoping an unneeded functionality.

**Description of requested change:**

Update requirement CLM.UR.CLM.UI.110 and Table 3 of the CLM URD to restrict U2A payments to credit transfers.

**Submitted annexes / related documents:**

**Proposed wording for the Change request:**

**Change in T2-T2S Consolidation - User Requirements Document - T2 - Central Liquidity Management**

Update requirement CLM.UR.CLM.UI.110and Table 3 as follows:

<b>Id</b>	CLM.UR.CLM.UI.110
<b>Name</b>	Create payment order
<b>Description</b>	CLM shall provide the functionality to create a payment order through U2A

(credit transfers only) and A2A interface (credit transfers and direct debits).

Note: The possibility to enter payment orders would be subject to necessary rights, so an organisation could control the use of this feature.

Query / Action	U2A	A2A
Query Transactions	x	x
Query Reservations	x	x
Query Available Liquidity	x	x
Query Minimum Reserve	x	x
Query Account Statement	x	x
Create immediate liquidity transfer order (push)	x	x
Create immediate liquidity transfer order (pull)	x	
Cancel queued payment order	x	x
Create overnight deposit	x	x
Create payment order (credit transfer)	x	x
Create payment order (direct debit)	-	x
Re-order queued transactions	x	-
Create an immediate reservation order	x	x

**Table 1: Summary of queries and actions in U2A and A2A mode for Central Liquidity Management**

**Changes in T2-T2S Consolidation - User Requirements Document - T2 - RTGS**

<b>Id</b>	RTGS.UR.RTGS.UI.135
<b>Name</b>	Create a payment order
<b>Description</b>	RTGS shall provide the functionality to create a payment order through U2A interface (credit transfer only) and A2A interface (credit transfers and direct debits). Note: The ability to enter payment orders would be subject to necessary rights, allowing an organisation to control the use of this feature.

Functionality	Query/ Action	U2A	A2A
RTGS	Query cash transfers/files	x	x
RTGS	Query account balance	x	x
RTGS	Query reservation	x	x
RTGS	Query Limits	x	x
RTGS	Query message	x	

Functionality	Query/ Action	U2A	A2A
RTGS	Query Broadcast	x	
RTGS	Query account statement	x	x
RTGS	Change order of payment orders in a queue	x	x
RTGS	Create a payment order (credit transfer)	x	x
RTGS	Create a payment order (direct debit)		x
RTGS	Amend/Revoke or recall a payment order	x	x
RTGS	Revoke an AS batch message	x	
RTGS	Create a liquidity transfer order	x	x
RTGS	Create a back-up payment order	x	
RTGS	Create an immediate reservation order	x	x
RTGS	Amend the defined Limit value with an immediate effect	x	x
Reference Data	Create/Amend/Delete a Standing Order for Limit	x	x
Reference Data	Grant access rights to individual users	x	

**Table 20: Summary of queries and actions in U2A and A2A mode for RTGS**

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**High level description of Impact:**

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**Impacts on other projects and products:**

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**Outcome/Decisions:**

**EUROSYSTEM ANALYSIS – GENERAL INFORMATION**

			<b>Process</b>	<b>User Interaction</b>	<b>Business Data Definition</b>	<b>Non-functional Requirements</b>	
<b>CENTRAL LIQUIDITY MANAGEMENT (CLM)</b>	<b>GENERAL</b>	CLM Payment Order					
		CLM Liquidity Transfer Order		X			
		CLM Liquidity Reservation					
	<b>CENTRAL BANK SERVICES</b>	Modify Credit Line					
		Connected Payments					
		Overnight Deposit					
		Marginal Lending					
		Minimum Reserve Management					
		EoD General Ledger Files					
	<b>REAL-TIME GROSS SETTLEMENT (RTGS)</b>	<b>GENERAL</b>	RTGS Payment Order				
Queue Management							
RTGS Liquidity Transfer Order				X			
RTGS Liquidity Reservation							
RTGS Services for Ancillary Systems (AS)							
<b>CB SER-VICES</b>							
<b>COMMON COMPONENTS</b>	<b>GENERAL</b>	ESMIG					
		CRDM					
		Business Day					
		User Roles and Access					
		Information and Reporting					
		Data Warehouse Services					

	<b>CENTRAL BANK SERVICES</b>	Billing				
		Legal Archiving				
		Contingency Settlement				
<b>4CB internal categories</b>		Operational Tools				
		Automation				

<b>Impact on major documentation</b>			
<b>Document</b>	<b>Chapter</b>	<b>Change</b>	
Impacted UDFS chapter	<u>CLM UDFS</u> 5.3.1 Processing of CBOs	Clarification "A2A only" to be added	
Additional deliveries for Message Specification/ MyStandards			
UHB			
External training materials			
Other documentations			
Links with other requests			
Links	Reference		Title
<b>OVERVIEW OF THE IMPACT OF THE REQUEST ON THE T2SYSTEM AND ON THE PROJECT</b>			
Summary of functional, technical, operational, stakeholder, financial and interoperability impacts			
<p>De-scoping of direct debits in U2A in CLM and RTGS.</p> <p>Negligible impact on CLM UDFS chapter 5.3.1 Processing of CBOs.</p> <p>RTGS UDFS not impacted pacs.010 (A2A only was already foreseen).</p> <p>No UHB impact.</p>			
Summary of dependencies			

None

Summary of project risk

None

Security analysis

No potentially adverse effect was identified during the security assessment.