

INTERFAZ GRÁFICA DE RTGS

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Píldoras informativas Consolidación T2-T2S

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SISTEMAS DE PAGO



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1. INTRODUCCIÓN



RTGS (Sistema de liquidación bruta a tiempo real), su objetivo principal consiste en la **liquidación de pagos interbancarios, de clientes y de Sistemas vinculados** en tiempo real. La participación en RTGS es **opcional** solo es necesaria si se desean realizar pagos individuales o participar en la liquidación de Sistemas vinculados.

En la **RTGS DCA (Dedicated Cash Account)** la liquidación permite:

- Pagos interbancarios, de clientes y devolución de pagos.
- Liquidación de Sistemas vinculados (AS) procedimientos A, B, D y E.
- Transferencias de liquidez

En la **Subcuenta de la RTGS DCA** la liquidación permite:

- Liquidación de Sistemas vinculados (AS) procedimientos C.



2. ACCESO Y NAVEGACIÓN



La comunicación con RTGS puede darse:

- A2A: application-to-application.
- **U2A: user-to-application, a través de la interfaz de usuarios o Graphical User Interface (GUI).**

The screenshot shows a web interface for 'target services'. At the top, there is a header with the logo and a welcome message: 'Welcome PERSONAL-TK37 | 2021-09-14 10:29'. Below the header, there are two main sections. The left section, titled 'Choose Component or Application', contains a list of components with checkboxes: TIPS (unchecked), T2 (checked), CRDM (unchecked), Data Migration Tool (unchecked), Data Warehouse (unchecked), RTGS (checked), and Trouble Management System (unchecked). The right section, titled 'Choose a System User', has a search bar and a list of users with checkboxes: escb-CB4E (checked). At the bottom left, there is a 'Submit' button, and at the bottom right, there is a small upward arrow button.

La GUI de RTGS divide en 6 bloques de contenido:

- **Cash Transfers and Messages**
- **Liquidity**
- **Liquidity Management Features**
- **Ancillary System**
- **Reference Data**
- **Administration**



3. MONITORIZACIÓN



RTGS – MONITORIZACIÓN

Monitorización de la liquidez de una cuenta de RTGS

Para monitorizar la liquidez podemos acceder al menu principal y, desde allí a Liquidity → Query RTGS Cash Account liquidity:

The screenshot shows the 'target T2 Real Time Gross Settlement' interface. The header includes the 'target services T2' logo, the title 'Real Time Gross Settlement', and the text 'EXTERNAL ACCEPTA...' followed by 'Business Day 2021-10-05'. On the right, it displays 'User: Release: (0.35.0 #18)'. Below the header is a dark blue navigation bar with a 'Welcome' message and a hamburger menu icon. A dropdown menu is open, listing several categories: 'Cash Transfers and Messages', 'Liquidity', 'Liquidity Management Features', 'Ancillary System', 'Reference Data', and 'Administration'. The 'Liquidity' category is highlighted with a green oval, and its sub-menu is expanded, showing 'Query RTGS Cash Account Liquidity' (also highlighted with a green oval and a mouse cursor) and 'New Liquidity Transfer'.

RTGS – MONITORIZACIÓN

Monitorización de la liquidez de una cuenta de RTGS

The screenshot shows the 'target T2 Real Time Gross Settlement' interface. The page title is 'EXTERNAL ACCEPTA...' and the date is 'Business Day 2021-09-14'. The user is identified as 'User: Release: (0.35.0 #13)'. A 'placeholder logo' is present in the top right corner. The main navigation bar includes a menu icon, an envelope icon, and the text 'Query RTGS Cash Account Liquidity', along with star, question mark, gear, and power icons. Below this, there are expandable sections for 'Search Criteria' and 'General*'. Under 'General*', there are two input fields: 'Account Number' and 'Account BIC'. The 'Account BIC' field contains the value 'ABCDESMXXX'. At the bottom left, there are 'Submit' and 'Reset' buttons.

RTGS – MONITORIZACIÓN

Monitorización de la liquidez de una cuenta de RTGS



Real Time Gross Settlement

EXTERNAL ACCEPTA... | Business Day 2021-09-28

User:
Release: (0.35.0 #16)

placeholder logo



Display RTGS Cash Account Liquidity

Query RTGS Cash Account Liquidity



+ Search Criteria

- Results

Last Refresh: 2021-09-28 10:06:52 CEST [Refresh](#)

Account Information

Party BIC

ABCDESMXXX

Party Name

ABCDESMXXX

Account Number

RESEURABCDESMXXX129017001

Account BIC

ABCDESMXXX

Liquidity Information

Starting Balance

942.00 EUR

Settled Cash Transfers

▶ Settled Debit Liquidity Transfers	0.00 EUR
▶ Settled Credit Liquidity Transfers	0.00 EUR
▶ Settled Debit Payments and AS Transfers	0.00 EUR
▶ Settled Credit Payments and AS Transfers	0.00 EUR

Current Balance

942.00 EUR

Total Liquidity

RTGS DCA Liquidity	942.00 EUR
Total Sub-Account Liquidity	0.00 EUR
Total RTGS Liquidity	942.00 EUR

- Sub-Account(s)

No Entries found.



RTGS – MONITORIZACIÓN

Monitorización de la liquidez de una cuenta de RTGS



Real Time Gross Settlement
EXTERNAL ACCEPTA... | Business Day 2021-09-28

User:
Release: (0.35.0 #16)



Display RTGS Cash Account Liquidity
Query RTGS Cash Account Liquidity



Current Balance **942.00 EUR**

Queued Cash Transfers

▶ Queued Debit Liquidity Transfers	0.00 EUR
▶ Queued Debit Payments and AS Transfers	0.00 EUR
▶ Queued Credit Payments and AS Transfers	0.00 EUR

Earmarked Cash Transfers

▶ Earmarked Debit Cash Transfers	0.00 EUR
▶ Earmarked Credit Cash Transfers	0.00 EUR

Projected Liquidity **942.00 EUR**

Reservations

Urgent	0.00 EUR
High	0.00 EUR

Pending Reservations

Urgent	0.00 EUR
High	0.00 EUR

Floor/Ceiling Information

Floor Threshold	0.00 EUR
Ceiling Threshold	0.00 EUR

New Liquidity Transfer Order



RTGS – MONITORIZACIÓN

Monitorización de pagos. Query cash transfer

target | T2 Real Time Gross Settlement
EXTERNAL ACCEPTA... | Business Day 2021-10-05
User: Release: (0.35.0 #18) placeholder logo

Welcome ? ⚙️ 🔌

Cash Transfers and Messages Query Cash Transfers

Liquidity	▶	Query Messages
Liquidity Management Features	▶	Query Account Postings
Ancillary System	▶	New Customer Credit Transfer
Reference Data	▶	New Financial Institution Credit Transfer
Administration	▶	New Payment Return

RTGS – MONITORIZACIÓN

Monitorización de pagos. Query cash transfer

target | T2 **Real Time Gross Settlement**
EXTERNAL ACCEPTA... | Business Day 2021-09-14

User: Release: (0.35.0 #13)

placeholder logo

Query Cash Transfers

Search Criteria

General

Credits / Debits
Credits and Debits

Message Type
 No filter selected AI

Cash Transfer Type
 No filter selected AI

Cash Transfer Status
 No filter selected AI

Exact Amount
= EUR

Amount From
> EUR

Amount To
< EUR

Priority

Value Date

Submit Reset



RTGS – MONITORIZACIÓN

Monitorización de pagos. Query cash transfer



Real Time Gross Settlement
EXTERNAL ACCEPTA... | Business Day 2021-10-19

User: _____
Release: (0.35.0 #20)

placeholder logo



List of Cash Transfers

Query Cash Transfers



List of Cash Transfers

	Queue Position	Priority	Instruction ID	End to End ID	Message Type	Debit Account	Credit Account	
<input type="checkbox"/>		Normal	129260926194 0	NOTPROVIDED	Customer Credit Transfer(Pacs.008)	ESPBESMMXXX	ABCOE811000	...
<input type="checkbox"/>		Normal	129260926415 0	NOTPROVIDED	Customer Credit Transfer(Pacs.008)	ESPBESMMXXX	ABCDESMMXXX	...
<input type="checkbox"/>		Normal	129260926356 0	NOTPROVIDED	Customer Credit Transfer(Pacs.008)	ESPBESMMXXX	ABCOE811000	...
<input type="checkbox"/>		Normal	129260926345 0	NOTPROVIDED	Customer Credit Transfer(Pacs.008)	ESPBESMMXXX	ABCDESMMXXX	...
<input type="checkbox"/>		Normal	129260926323 0	NOTPROVIDED	Customer Credit Transfer(Pacs.008)	ESPBESMMXXX	ABCOE811000	...
<input type="checkbox"/>		Normal	129260926312 0	NOTPROVIDED	Customer Credit Transfer(Pacs.008)	ESPBESMMXXX	ABCDESMMXXX	...
<input type="checkbox"/>		Normal	129260926275 0	NOTPROVIDED	Customer Credit Transfer(Pacs.008)	ESPBESMMXXX	ABCOE811000	...
<input type="checkbox"/>		Normal	129260926301 0	NOTPROVIDED	Customer Credit Transfer(Pacs.008)	ESPBESMMXXX	ABCDESMMXXX	...
<input type="checkbox"/>		Normal	129260926290 0	NOTPROVIDED	Customer Credit Transfer(Pacs.008)	ESPBESMMXXX	ABCOE811000	...
<input type="checkbox"/>		Normal	129260926150 0	NOTPROVIDED	Customer Credit Transfer(Pacs.008)	ESPBESMMXXX	ABCDESMMXXX	...
<input type="checkbox"/>		Normal	129260926220 0	NOTPROVIDED	Customer Credit Transfer(Pacs.008)	ESPBESMMXXX	ABCOE811000	...

<< < 1 > >> Results 1 to 79 of 79

RTGS – MONITORIZACIÓN

Monitorización de pagos. Query cash transfer



Real Time Gross Settlement

EXTERNAL ACCEPTA... | Business Day 2021-09-14.

User:
Release: (0.35.0 #18)

placeholder logo

Details of Cash Transfer
Query Cash Transfers > List of Cash Transfers

Corresponding Cash Transfer

Queue Position	Priority	Instruction ID	End to End ID	Message Type	Debit Account	Credit Account	Amount	Cash Transfer Status	Earliest Debit Timestamp	Latest Debit Timestamp
	Normal	INC TEST	NOTPROVIDED	Financial Institution Credit Transfer (Pacs.009)	ESPBESMMXXX	ABCDESMMXXX	3.00 EUR	Settled		

General

Queue Position	Priority	Amount	Value Date
	Normal	3.00 EUR	
Cash Transfer Status	Cash Transfer Type	Message Type	Counterparty Country
Settled	Payment	Financial Institution Credit Transfer (Pacs.009)	ES

Account and Party Information

Debit Account	Debit Account Type	Credit Account	Credit Account Type
ESPBESMMXXX	RTGS CB Account	ABCDESMMXXX	RTGS DCA
From BIC (BAH)	To BIC (BAH)		
ESPBESMMXXX	ABCDESMMXXX		



RTGS – MONITORIZACIÓN

Monitorización de pagos. Query account postings.

The screenshot displays the Target T2 Real Time Gross Settlement interface. At the top, the logo 'target services | T2' is visible on the left, and 'Real Time Gross Settlement' is centered. Below this, 'EXTERNAL ACCEPTA...' and 'Business Day 2021-10-20' are shown. On the right, user information 'User: Release: (0.35.0 #20)' and a 'placeholder logo' box are present. A dark blue navigation bar contains a hamburger menu icon, an envelope icon, the text 'Welcome', and icons for help, settings, and power. A dropdown menu is open, listing several options. The 'Cash Transfers and Messages' option is circled in green. Within this menu, 'Query Account Postings' is also circled in green and has a mouse cursor hovering over it. Other menu items include 'Query Cash Transfers', 'Query Messages', 'New Customer Credit Transfer', 'New Financial Institution Credit Transfer', and 'New Payment Return'. The 'Liquidity Management Features' section is also visible.

Cash Transfers and Messages	▶	Query Cash Transfers
Liquidity	▶	Query Messages
Liquidity Management Features	▶	Query Account Postings
Ancillary System	▶	New Customer Credit Transfer
Reference Data	▶	New Financial Institution Credit Transfer
Administration	▶	New Payment Return

RTGS – MONITORIZACIÓN

Monitorización de pagos. Query account postings.

target services | T2 Real Time Gross Settlement
EXTERNAL ACCEPTA... | Business Day 2021-11-12

User: Release: (0.35.0 #25)

placeholder logo

☰ ✉ Query Account Postings ☆ ? ⚙ ⏻

– Search Criteria

– Account Information*

Account Number 🔍 Account BIC 🔍

– Date Information

Timestamp From CET 📅 Timestamp To CET 📅

– Output Parameters

Sort By ⌵ Sort Order ⌵

Submit Reset

RTGS – MONITORIZACIÓN

Monitorización de pagos. Query account postings.

target services | T2 Real Time Gross Settlement
EXTERNAL ACCEPTA... | Business Day 2021-11-12

User: Release: (0.35.0 #25)

placeholder logo

Query Account Postings

Search Criteria

Account Information*

Account Number

Account BIC

Date Information

Timestamp From CET

Timestamp To CET

Output Parameters

Sort By

Sort Order

Submit **Reset**

RTGS – MONITORIZACIÓN

Monitorización de pagos. Query account postings.



Real Time Gross Settlement EXTERNAL ACCEPTA... | Business Day 2021-10-20

User:
Release: (0.35.0 #20)



List of Account Postings
Query Account Postings



+ Search Criteria

- Results

Last Refresh: 2021-10-20 16:13:37 CEST

Account Information

Account BIC

ABCDESMMXXX

Account Number

Balance

Starting Balance

0.00 EUR

Current Balance

13.00 EUR

List of Account Postings

Timestamp	Amount	Counterparty BIC	
2021-10-20 12:06:32 CEST	13.00 EUR	ESPBESMMXXX	...

<< < 1 > >> Results 1 to 1 of 1

4. TRANSFERENCIAS DE LIQUIDEZ

RTGS – TRANSFERENCIAS DE LIQUIDEZ

Transferencias intra-servicio e inter-servicios

Las transferencias intra-servicio e inter-servicios se hacen desde la pantalla de **New liquidity transfer**:

The screenshot displays the Target T2 Real Time Gross Settlement interface. At the top, it shows the logo 'target services | T2', the title 'Real Time Gross Settlement', and the status 'EXTERNAL ACCEPTA... | Business Day 2021-10-05'. On the right, it indicates 'User: Release: (0:35:0 #18)'. Below this is a dark blue header with a hamburger menu icon (circled in green), an envelope icon, and the word 'Welcome'. A sidebar menu is open, listing several categories: 'Cash Transfers and Messages', 'Liquidity' (circled in green), 'Liquidity Management Features', 'Ancillary System', 'Reference Data', and 'Administration'. The 'Liquidity' category is expanded, showing two options: 'Query RTGS Cash Account Liquidity' and 'New Liquidity transfer' (circled in green and highlighted with a mouse cursor).

RTGS – TRANSFERENCIAS DE LIQUIDEZ

Transferencias intra-servicio e inter-servicios

target services | T2 **Real Time Gross Settlement**
EXTERNAL ACCEPTA... | Business Day 2021-10-18

User: _____
Release: (0.35.0 #20)

placeholder logo

☰ ✉ **New Liquidity Transfer** ☆ ? ⚙ ⏻

Liquidity Transfer Account Information

Debit Account	Credit Account
Account Number* <input type="text"/> 🔍	Account Number* <input type="text"/> 🔍
<input type="button" value="Display Liquidity"/>	<input type="button" value="Display Liquidity"/>

Liquidity Transfer Details

Amount* <input type="text"/> EUR	End To End ID* <input type="text"/>
-------------------------------------	--



RTGS – INTRODUCCIÓN DE TRANSFERENCIAS

Transferencias intra-servicio e inter-servicios

Debit Account Number X

- Search Criteria

- General

Party BIC (wildcards allowed)	Party Long Name (wildcards allowed)
<input type="text" value="ABCD*"/>	<input type="text"/>
Account Number	Account BIC
<input type="text"/>	<input type="text"/>
Account Type	
<input checked="" type="checkbox"/> 3 items selected AI	
Liquidity Transfer Group	
<input type="text"/>	

+ Output Parameters

RTGS – INTRODUCCIÓN DE TRANSFERENCIAS

Transferencias intra-servicio e inter-servicios

Debit Account Number X

+ Search Criteria

- Results Last Refresh: 2021-09-23 10:39:05 CEST [Refresh](#)

List of Cash Account Reference Data

	Blocking Status	Party BIC	Party Long Name	Account BIC	Account Number	Account Type	
<input type="checkbox"/>		ABCOESMXXX	Entidad pruebas	ABCOESMXXX	RESEURABCOESMXXX00112100000100001	RTGS DCA	***
<input type="checkbox"/>		ABCOESMXXX	Entidad pruebas	ABCOESMXXX	RESEURABCOESMXXX00112100000100002	RTGS DCA	***
<input checked="" type="checkbox"/>		ABCOESMXXX	Entidad pruebas	ABCOESMXXX	RESEURABCOESMXXX00112100000100003	RTGS DCA	***
<input type="checkbox"/>		ABCOESMXXX	Entidad pruebas	ABCOESMXXX	RESEURABCOESMXXX00112100000100001	RTGS DCA	***

Select

RTGS – TRANSFERENCIAS DE LIQUIDEZ

Transferencias intra-servicio e inter-servicios



Real Time Gross Settlement
EXTERNAL ACCEPTA... | Business Day 2021-09-23

User:
Release: (0.35.0 #13)



Navigation bar with icons: menu, mail, "New Liquidity Transfer", star, question mark, settings, power.

Liquidity Transfer Account Information

Debit Account

Credit Account

Account Number*

FRSEURESPBESMMXXX1290000001

Account Number*

FRSEURABCDSEMMXXX1290170001

Display Liquidity

Display Liquidity

Liquidity Transfer Details

Amount*

1,250 EUR

End To End ID*

LT

Submit Reset



RTGS – INTRODUCCIÓN DE TRANSFERENCIAS

Transferencias intra-servicio e inter-servicios

The screenshot displays the Target T2 Real Time Gross Settlement interface. At the top, the logo 'target services | T2' is visible alongside the text 'Real Time Gross Settlement' and 'EXTERNAL ACCEPTA... | Business Day 2021-09-24'. User information 'User: Release: (0.35.0 #13)' and a 'placeholder logo' are also present. A dark blue navigation bar contains a menu icon, an envelope icon, the text 'New Liquidity Transfer', and icons for star, question mark, settings, and power. A green-bordered notification box states 'Operation Successful' and 'The created New Liquidity Transfer Task can be found here: 10204', with a '1 Completed' indicator and a close button. Below this, the 'Liquidity Transfer Account Information' section is divided into 'Debit Account' and 'Credit Account'. Each section has an 'Account Number*' input field with a search icon and a 'Display Liquidity' button. The 'Liquidity Transfer Details' section includes an 'Amount*' input field with a 'EUR' dropdown and an 'End To End ID*' input field. At the bottom left, there are 'Submit' and 'Reset' buttons.

5. PAGOS

RTGS – PAGOS INTERBANCARIOS

Pacs.009– New Financial Institution Credit Transfer

target services | T2 Real Time Gross Settlement
EXTERNAL ACCEPTA... | Business Day 2021-10-21

User: Release: (0.35.0 #20) placeholder logo

Welcome

- Cash Transfers and Messages
 - Query Cash Transfers
 - Query Messages
 - Query Account Postings
 - New Customer Credit Transfer
 - New Financial Institution Credit Transfer**
 - New Payment Return
- Liquidity
 - Query Messages
- Liquidity Management Features
 - Query Account Postings
- Ancillary System
 - New Customer Credit Transfer
- Reference Data
 - New Financial Institution Credit Transfer
- Administration
 - New Payment Return



RTGS – PAGOS INTERBANCARIOS

Pacs.009– New Financial Institution Credit Transfer

target | T2 Real Time Gross Settlement
EXTERNAL ACCEPTA... | Business Day 2021-09-27

User: (0.35.0 #16)
Release:

placeholder logo

☰ ✉ New Financial Institution Credit Transfer ☆ ? ⚙ ⏻

- + Business Application Header*
- FinancialInstitution Credit Transfer*
 - Credit Transfer Transaction Information*
 - + Instructing Agent*
 - + Debtor*
 - + Debtor Agent
 - + Instructed Agent*
 - + Creditor*
 - + Creditor Agent
 - + Interbank Settlement*
 - + Payment ID*
 - + Settlement Time Request
 - + Payment Type Information

Submit Reset Display Errors Collapse All Expand All

(*) Campos obligatorios

RTGS – PAGOS INTERBANCARIOS

Pacs.009– New Financial Institution Credit Transfer

target2 | T2 Real Time Gross Settlement
EXTERNAL ACCEPTA... | Business Day 2021-09-27

User: (0.35.0 #16)

placeholder logo

New Financial Institution Credit Transfer

Business Application Header*

From*

BICFI* ESPBESMMXXX + Optional

To*

BICFI* ABCDEMXXX + Optional

Business Message ID (Generated)

Financial Institution Credit Transfer*

Credit Transfer Transaction Information*

Submit Reset Display Errors Collapse All Expand All

Información por defecto
 Información introducida

RTGS – PAGOS INTERBANCARIOS

Pacs.009– New Financial Institution Credit Transfer

target2 | T2 Real Time Gross Settlement
EXTERNAL ACCEPTA... | Business Day 2021-09-27

User: (0.35.0 #16)
Release: placeholder logo

New Financial Institution Credit Transfer

Business Application Header*

Financial Institution Credit Transfer*

Credit Transfer Transaction Information*

Instructing Agent*

BICFI* ESPESMMXXX LEI*

Debtor*

Debtor ID*

BICFI* ESPESMMXXX LEI*

Clearing System ID Code* Clearing System Member ID*

Name*

Postal Address*

Debtor Account ID*

Submit Reset Display Errors Collapse All Expand All

Información introducida



RTGS – PAGOS INTERBANCARIOS

Pacs.009– New Financial Institution Credit Transfer

target services | T2 Real Time Gross Settlement
EXTERNAL ACCEPTA... | Business Day 2021-09-27

User: (0.35.0 #16)
Release: placeholder logo

New Financial Institution Credit Transfer

Credit Transfer Transaction Information*

- Instructing Agent***
- Debtor***
- Debtor Agent**
- Instructed Agent***
 - BICFI* LEI
- Creditor***
 - Creditor ID***
 - BICFI LEI
 - Clearing System ID Code Clearing System Member ID
 - Name
 - Postal Address**

Submit Reset Display Errors Collapse All Expand All

Información introducida

RTGS – PAGOS INTERBANCARIOS

Pacs.009– New Financial Institution Credit Transfer

target2 | T2 Real Time Gross Settlement
EXTERNAL ACCEPTA... | Business Day 2021-09-27

User: (0350 #16)
Release: placeholder logo

New Financial Institution Credit Transfer

[-] Creditor Agent

[-] Interbank Settlement*

Interbank Settlement Amount*
100 EUR

Interbank Settlement Date*
2021-09-27

Settlement Priority
NORM

[-] Payment ID*

Instruction ID*
Test RTGS

End-to-End ID*
NOTPROVIDED

UETR (Generated)

Clearing System Reference

[+] Settlement Time Request

[+] Payment Time Information

Submit Reset Display Errors Collapse All Expand All

Información introducida
 Información por defecto

RTGS – PAGOS INTERBANCARIOS

Pacs.009– New Financial Institution Credit Transfer

The screenshot displays the Target2 Real Time Gross Settlement (RTGS) interface. At the top, the 'target2' logo is visible alongside the text 'Real Time Gross Settlement' and 'EXTERNAL ACCEPTA... | Business Day 2021-09-27'. The user information 'User: Release: (0.35.0 #16)' and a 'placeholder logo' are shown in the top right. The main header indicates the current task: 'New Financial Institution Credit Transfer'. A green notification box at the top states 'Operation Successful' and 'The created New Financial Institution Credit Transfer Task can be found here: 10310'. Below this, a tree view shows the structure of the transaction: 'Business Application Header*' (expanded), 'FinancialInstitution Credit Transfer*' (expanded), and 'Credit Transfer Transaction Information*' (expanded). Underneath, several fields are listed with expandable '+' icons: 'Instructing Agent*', 'Debtor*', 'Debtor Agent', 'Instructed Agent*', 'Creditor*', 'Creditor Agent', 'Interbank Settlement*', and 'Payment ID*'. At the bottom of the interface, there are buttons for 'Submit', 'Reset', 'Display Errors', 'Collapse All', and 'Expand All'.

RTGS – PAGOS DE CLIENTES

Pacs.008– New Customer Credit Transfer

target | T2 Real Time Gross Settlement
EXTERNAL ACCEPTA... | Business Day 2021-10-26

User: Release: (0.35.0 #21) placeholder logo

Welcome

Cash Transfers and Messages	▶	Query Cash Transfers
Liquidity	▶	Query Messages
Liquidity Management Features	▶	Query Account Postings
Ancillary System	▶	New Customer Credit Transfer
Reference Data	▶	New Financial Institution Credit Transfer
Administration	▶	New Payment Return

RTGS – PAGOS DE CLIENTES

Pacs.008– New Customer Credit Transfer

target services | T2 Real Time Gross Settlement
EXTERNAL ACCEPTA... | Business Day 2021-10-14

User: (0.35.0 #19)
Release: placeholder logo

New Customer Credit Transfer

- + Business Application Header*
- FI To FI Customer Credit Transfer*
- Credit Transfer Transaction Information*
 - + Instructing Agent*
 - + Debtor*
 - + Debtor Agent*
 - + Instructed Agent*
 - + Creditor*
 - + Creditor Agent*
 - + Interbank Settlement*
 - + Payment ID*
 - + Settlement Time Request
 - + Charges
 - + Instructed Amount and Exchange Rate

Submit Reset Display Errors Collapse All Expand All

(* Campos obligatorios)

RTGS – PAGOS DE CLIENTES

Pacs.008– New Customer Credit Transfer



Real Time Gross Settlement
EXTERNAL ACCEPTA... | Business Day 2021-10-14

User:
Release: (0.35.0 #19)



Navigation bar with icons for menu, mail, and power, and text: New Customer Credit Transfer

Business Application Header*

From*

BICFI* + Optional

To*

BICFI* + Optional

Business Message ID (Generated)

Buttons: Submit, Reset, Display Errors, Collapse All, Expand All

Información por defecto
 Información introducida



RTGS – PAGOS DE CLIENTES

Pacs.008– New Customer Credit Transfer

target SERVICES | T2 Real Time Gross Settlement
EXTERNAL ACCEPTA... | Business Day 2021-10-14

User: Release: (0.35.0 #19) placeholder logo

New Customer Credit Transfer

Instructing Agent*

BICFI* LEI

ESPBESMMXXX

Debtor*

Debtor ID*

Name Country of Residence

Postal Address

ID

Organisation ID

BIC LEI

ESPBESMMXXX

Other Add

Submit Reset Display Errors Collapse All Expand All

Información introducida



☰ ☐ New Customer Credit Transfer ☆ ? ⚙ ⏻

[-] Credit Transfer Transaction Information*

+ Instructing Agent*

+ Debtor*

- Debtor Agent*

- Debtor Agent* Financial Institution ID

BICFI	LEI
<input type="text" value="ESPESMMXXX"/>	<input type="text"/>
Clearing System ID Code	Clearing System Member ID
<input type="text"/>	<input type="text"/>
Name	<input type="text"/>

+ Postal Address

- Debtor Agent* Account

IBAN	Other ID	+ Other Optional
<input type="text"/>	<input type="text" value="ESPESMMXXX"/>	<input type="checkbox"/>

- Additional Account Information

Submit Reset Display Errors Collapse All Expand All

Información introducida



RTGS – PAGOS DE CLIENTES

Pacs.008– New Customer Credit Transfer

target services | T2 Real Time Gross Settlement
EXTERNAL ACCEPTA... | Business Day 2021-10-14

User: (0.35.0 #19)
Release: (0.35.0 #19)

placeholder logo

New Customer Credit Transfer

- + Instructing Agent*
- + Debtor*
- + Debtor Agent*
- Instructed Agent*
- BICFI* LEI
- Creditor*
- Creditor ID*
 - Name Country of Residence
 - + Postal Address
 - ID
 - Organisation ID
 - BIC LEI
 - + Other

Submit Reset Display Errors Collapse All Expand All

Add

Información introducida

RTGS – PAGOS DE CLIENTES

Pacs.008– New Customer Credit Transfer

target services | T2 Real Time Gross Settlement
EXTERNAL ACCEPTA... | Business Day 2021-10-18

User: (0.35.0 #20)
Release: placeholder logo

New Customer Credit Transfer

- Creditor Agent*

- Creditor Agent* Financial Institution ID

BICFI: ABCDESMMXXX
LEI:
Clearing System ID Code:
Clearing System Member ID:
Name:

+ Postal Address

- Creditor Agent* Account

IBAN:
Other ID: ABCDESMMXXX **+ Other Optional**
+ Additional Account Information
+ Proxy

+ Interbank Settlement*

Submit Reset Display Errors Collapse All Expand All

Información introducida

RTGS – PAGOS DE CLIENTES

Pacs.008– New Customer Credit Transfer

target | T2 Real Time Gross Settlement
EXTERNAL ACCEPTA... | Business Day 2021-10-18

User: [placeholder]
Release: (0.35.0 #20)

placeholder logo

New Customer Credit Transfer

Interbank Settlement*

Interbank Settlement Amount*
100 EUR

Interbank Settlement Date*
2021-10-18

Settlement Priority
NORM

Payment ID*

Instruction ID*
Test RTGS

End to End ID*
NOTPROVIDED

UETR (Generated)

Clearing System Reference

Settlement Time Request

Charges

Submit Reset Display Errors Collapse All Expand All

Información por defecto
Información introducida

RTGS – PAGOS DE CLIENTES

Pacs.008– New Customer Credit Transfer

The screenshot displays the Target T2 Real Time Gross Settlement interface. At the top, the logo 'target services T2' is visible alongside the text 'Real Time Gross Settlement' and 'EXTERNAL ACCEPTA... | Business Day 2021-10-18'. On the right side of the header, it shows 'User: Release: (0.35.0 #20)' and a 'placeholder logo' box. Below the header is a dark blue navigation bar with a hamburger menu, an envelope icon, and the text 'New Customer Credit Transfer'. To the right of this bar are icons for a star, a question mark, a gear, and a power button. A green-bordered notification box contains the message: 'Operation Successful' and 'The created New Customer Credit Transfer Task can be found here: 12160', with a '1 Completed' status and a close button. The main content area is a tree view of transaction details, including 'Business Application Header*', 'FI To FI Customer Credit Transfer*', and 'Credit Transfer Transaction Information*'. Under the last item, there are several expandable fields: 'Instructing Agent*', 'Debtor*', 'Debtor Agent*', 'Instructed Agent*', 'Creditor*', 'Creditor Agent*', 'Interbank Settlement*', and 'Payment ID*'. At the bottom of the interface, there are buttons for 'Submit', 'Reset', 'Display Errors', 'Collapse All', and 'Expand All'.

La pantalla **New Payment Return**, nos permite la posibilidad de devolver un pago generando un mensaje pacs.004.

Este tipo de mensaje se envía desde RTGS para revertir un pago previamente liquidado (pacs.008 o pacs.009).

El mensaje de devolución de pago generado se refiere solo a un pago.

En la actualidad, esta pantalla está implementándose.



6. DOCUMENTACIÓN

- **RTGS UHB** → T2-T2S User Handbook v1.5 Real-Time Gross Settlement
- **RTGS UDFS** → Especificaciones funcionales detalladas Real-Time Gross Settlement v2.2
- **RTGS GUI Description Document**
- **Píldora informativa Pagos Back-up**

Disponibles en nuestra página web, a través del siguiente link:

https://www.bde.es/bde/es/areas/sispago/sis_pago_may/TARGET2-Banco de proyectos-eurosi/Proyectos_Eurosistema.html

GRACIAS POR SU ATENCIÓN

SISTEMAS DE PAGO

