

General Information (Origin of Request)		
<input checked="" type="checkbox"/> User Requirements Document (URD) <input checked="" type="checkbox"/> User Detailed Functional Specification (UDFS) <input checked="" type="checkbox"/> User Handbook (UHB) <input type="checkbox"/> Other User Functional or Technical Documentation (SYS)		
<b>Request raised by:</b> TCCG	<b>Institute:</b>	<b>Date raised:</b> June 2020
<b>Request title:</b> Backup payments enhancements		<b>Request ref. no:</b> CSLD-0044-URD
<b>Request type:</b> common		
<b>1. Legal/business importance parameter:</b>	<b>2. Market implementation efforts parameter – Stakeholder impact:</b>	
<b>3. Operational impact:</b>	<b>4. Financial impact parameter:</b>	
<b>5. Functional/ Technical impact:</b>	<b>6. Interoperability impact:</b>	
<b>Requestor Category:</b> Payment Banks	<b>Status:</b> Approved	

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

**Background:**

In a contingency situation an RTGS Account Holder normally sending payments via A2A may lose its ability to send payment orders to RTGS as a consequence of a major incident on its site. In order to give the affected RTGS Account Holder a possibility to reduce the business impact of the major incident, the NCB will activate the backup payment functionality upon request.

---

**Description of requested change:**

Scope extension:

The following can be instructed in U2A by an A2A RTGS account holder via the RTGS GUI in a contingency situation:

- regular interbank payment orders (pacs.009 COR)
- backup interbank payment orders (pacs.009 COR with BACP in Local Instrument Code)
- regular customer payment orders (pacs.008)

The pacs.009 SBTI is done on a dedicated screen in U2A. It is not part of the foreseen extension and out of scope of this change request.

Only the codeword BACP (second bullet point above) will trigger a camt.054 debit notification sent to the instructing party. In the two other cases (bullet points 1 and 3), no such camt.054 will be generated.

In the GUI, the BACP codeword will not be present as the default value in element Local Instrument Code, but can be entered by the RTGS account holder.

In cases 1 and 3 (bullet points above), the payment is considered as a contingency payment of type N in the statistical classification framework (N :Normal U2A payment during contingency flag activation.)

In case 2 (bullet points above), the payment is considered as a contingency payment of type B (back-up) in the statistical classification framework (B: Back-up payments – payments input via an RTGS function on exceptional basis when an RTGS Account Holder through an incident on its side loses its ability to send payment orders to RTGS

Privileges:

To separate a permanent usage of the payment order screens and the usage only for backup payments, two different sets of privileges for entering pacs.008 and pacs.009 in U2A are needed.

The access to a Message Type can only be granted as either a normal U2A privilege (permanent usage) OR as a Backup payment U2A privilege (dedicated activation of backup functionality by the responsible CB; in this case the BACP codeword for the pacs.009 is optional).

Message Type	Normal U2A privilege	Backup payment U2A privilege
Pacs.008	X	
Pacs.009 COR	X	

Message Type	Normal U2A privilege	Backup payment U2A privilege
Pacs.008		X
Pacs.009 COR		X

Message Type	Normal U2A privilege	Backup payment U2A privilege
--------------	----------------------	------------------------------

Pacs.008	X	
Pacs.009 COR		X

Message Type	Normal U2A privilege	Backup payment U2A privilege
Pacs.008		X
Pacs.009 COR	X	

Activation: U2A pacs.008 and pacs.009 may be activated separately by the central bank in the case of a contingency. Therefore not only the privileges but also the respective flag (pacs.008 contingency/pacs.009 contingency) have to be set and evaluated to determine on which screen the submit button will be active for an A2A RTGS account holder.

---

**Submitted annexes / related documents:**

---

**Proposed wording for the Change request:**

**URD T2 - RTGS COMPONENT**

<b>Id</b>	RTGS.UR.RTGS.UI.135
<b>Name</b>	Create a payment order
<b>Description</b>	<p>RTGS shall provide the functionality to create a payment order through U2A interface. RTGS will generate a UETR based on UUID Version 4 standard for the payment. Note: The ability to enter payment orders would be subject to necessary rights, allowing an organisation to control the use of this feature.</p> <p>The feature is also provided to participants using A2A mode in case the respective privileges are assigned accordingly (mixed scenario).</p> <p>In contrast to the activation for contingency scenario, no additional setup from the CB is necessary.</p>

<b>Id</b>	RTGS.UR.RTGS.UI.190
<b>Name</b>	Create a <del>back-up</del> payment order in a contingency situation
<b>Description</b>	<p>RTGS shall provide a functionality to create a <del>back-up</del> interbank or customer payment order in a contingency situation through U2A interface. An interbank payment order in a contingency situation may be flagged as back-up. RTGS will generate a UETR based on UUID Version 4 standard for the payment.</p> <p><del>This action</del> The usage has to be activated by the CB on RTGS account holder and Message Type (interbank or customer) level. The</p>

configuration allows A2A RTGS Account holder to create respective payment orders in U2A. For RTGS Account holder in mixed scenario the configuration allows the creation of interbank payments as back-up.

Table 100: Summary of queries and actions in U2A and A2A mode for RTGS

RTGS	Create a <del>back-up</del> payment order in a contingency situation	x	
------	--	---	--

**URD T2 - RTGS COMPONENT -ANNEX FOR CENTRAL BANKS ONLY-**

<b>Id</b>	RTGS.CB.UR.RTGS.UI.060
<b>Name</b>	Allow <del>backup</del> creation of payments order in a contingency situation
<b>Description</b>	<p>RTGS shall provide the functionality to allow <del>backup</del> creation payments order in a contingency situation through U2A interface. This setting has to be activated by the CB on RTGS account holder and Message Type (interbank or customer) level.</p> <p>The configuration allows A2A RTGS Account holder to create respective payment orders in U2A. For RTGS Account holder in mixed scenario the configuration allows the creation of interbank payments as back-up.</p>

Allow <del>backup</del> creation of payments order in a contingency situation	x	
---	---	--

Table 1: Summary of queries and actions in U2A and A2A mode for RTGS/ CBs

## **UDFS**

### **RTGS UDFS**

#### 3.1.3 RTGS – specific party service link

During the creation of an RTGS Account Holder, a flag allows CBs to identify that the account holder uses the component U2A-only. These U2A-only RTGS Account Holder are not able to set up report configuration in push mode, message subscription and routing configuration.

Note: In case this flag does not identify the RTGS Account Holder as U2A, there are two alternatives:

- | A2A only

## I [mixed](#)

The RTGS Account Holder is either an A2A only one or one in mixed scenario. As regards the enter payment functionality, an A2A only RTGS Account Holder is only able to create payment orders in U2A if the CB activates exceptional payments feature (assuming that respective privileges are provided). An RTGS Account Holder in mixed scenario with respective privileges is outside contingency situation able to create U2A payment orders.

### 3.4 Shared reference data

#### **Backup Exceptional payments**

This functionality can only be used, once the responsible CB has authorised the affected RTGS [DCA account holder](#) upon request to use this functionality.

Note: Such activation is not necessary for creation of payment orders in U2A, which only require the assignment of specific privileges for an RTGS account holder in mixed scenario.

Activity	Description	Responsibility
Activate <a href="#">backup exceptional payments</a>	Activation of <a href="#">backup exceptional payment orders</a> for the RTGS account holder <a href="#">for</a> <ul style="list-style-type: none"><li>• <a href="#">Interbank</a></li><li>• <a href="#">customer</a></li></ul>	CB, operator
Deactivate <a href="#">backup exceptional payments</a>	Revocation of the allowance to send <a href="#">backup exceptional payment orders</a> <a href="#">for</a> <ul style="list-style-type: none"><li>• <a href="#">Interbank</a></li><li>• <a href="#">customer.</a></li></ul>	CB, operator
Deactivate value date	This allows the deactivation of the value date check for the selected RTGS account holder	CB, operator
Reactivate value date	Value date check is reactivated again (no payment with previous date is possible)	CB, operator

**Table 1 - [Backup Exceptional payments](#)**

**Note:** If the [backup exceptional payment functionality](#) is not deactivated during the day, RTGS deactivates it at the end of the day automatically.

For further information refer to chapter [-backup exceptional payments](#) [**Error! Bookmark not defined.**].

### 5.3.5 ~~backup~~Exceptional payments via U2A

#### 5.3.5.1 Overview

An RTGS Account Holder may lose its ability to send payment orders in A2A to RTGS as a consequence of a major incident on its site. Such an incident may result in:

- | not meeting pay-in obligations in other systems;
- | the build-up of liquidity on the RTGS DCA of the affected RTGS Account Holder in case other RTGS Account Holders submitted or continue to submit payment orders in favour of the affected account holder.

In order to give the affected RTGS Account Holder a possibility to reduce the business impact of the major incident, RTGS offers a functionality to generate payment orders in a contingency situation using ~~the backup payment functionality in the GUI~~ exceptional payments functionality in U2A. The RTGS Account Holder may use one or more of the following U2A possibilities:

- interbank payment with code word BACP (backup payment)
- interbank payment without code word BACP
- customer payment.

For A2A only RTGS account holders the above mentioned possibilities are subject to CB activation.

RTGS account holders in mixed scenario have the possibility to create payment orders (interbank and customer) in U2A outside contingency situation. For these RTGS account holder the CB activation is only necessary for

- interbank payment with code word BACP (backup payment).

The functionality (in both cases) is only available after the RTGS Account Holder has received the respective privilege from its CB. RTGS provides the backup payment functionality only for backup liquidity redistribution payments to other RTGS DCAs.

The RTGS Account Holder can enter the ~~backup~~ exceptional payment, or the CB of the affected RTGS Account Holder can act on behalf of the RTGS Account Holder and enter the ~~backup~~ exceptional—payment. On request, the RTGS Account Holder as the sender of a backup payment order (i.e. interbank payment with code word BACP) receives a settlement notification (BankToCustomerDebitCreditNotification (camt.054)). Such notification includes the code word “BACP”. The RTGS Account Holder receives the debit notification once its major incident is resolved and its connection to RTGS is operational again. The RTGS Account Holder of the credited account receives a payment, i.e. a FinancialInstitutionCreditTransfer (CORE) (pacs.009) with the code word “BACP”.

RTGS blocks the ~~backup~~ exceptional payment functionality in the GUI per default. A standard procedure must be followed to obtain access to the ~~backup~~ exceptional payment functionality in the GUI:

Step	Action
1	When a major incident occurs at the site of the RTGS Account Holder, the RTGS Account Holder must request access to the <b>backup exceptional</b> payment functionality in the GUI from its CB.
2	The CB authorises access for the RTGS Account Holder in RTGS.
3	RTGS provides access to the <b>backup exceptional</b> payment functionality of the GUI once a user of the RTGS Account Holder logs out of the GUI and subsequently logs in again. Thereafter the user can enter the <b>backup exceptional</b> payment.

**Table 2 - Standard procedure for access to the **backup exceptional** payment functionality in the GUI**

The RTGS UHB provides further information on **exceptional** payments.

Protection against an unauthorised generation of **exceptional** payment orders is ensured because of the following.

- I The generation of **backup exceptional** payment orders must first be activated by the CB responsible for the RTGS Account Holder facing technical problems (i.e. affected RTGS Account Holder) by taking into account the required type (interbank and/or customer).
- I As a precondition for generating **backup exceptional** payment orders a dedicated privilege for the usage of the "Enter Payment Order" functionality is needed. The privileges are held and maintained in CRDM.
- I As far as possible, RTGS generates field values in **backup exceptional** payment orders, e.g. references, etc. Only fields where RTGS requires input from the RTGS Account Holder are available in the GUI.

### 5.3.5.2 Backup payment characteristics

#### 5.3.5.2.1 Backup liquidity redistribution payments

Backup liquidity redistribution payments are used for the provision of excess liquidity accumulated on the RTGS DCA of the RTGS Account Holder affected by a major incident at its site. The purpose of this payment is to reduce the likelihood of a liquidity shortage in RTGS. As the recipient may be any other RTGS Account Holder, such payments can be used to cater for obligations and demands arising from the settlement and funding processes.

Description	
Transfer of liquidity redistribution payments to	RTGS DCAs
Payment order priority	High
Entry through	GUI

Description	
Message type	FinancialInstitutionCreditTransfer (CORE) (pacs.009)
Sender of this message	RTGS
Receiver of this message	Credited RTGS Account Holder
Code word	BACP

**Table 3 - Backup liquidity redistribution payments**

#### 5.3.5.2.2 Subsequent submission of individual payment orders

Backup liquidity redistribution payments using the backup functionality are considered as payments of their own. This means that when resuming normal operations there is no need to resend the same or a similar payment order through the standard communication and processing channel to confirm the backup payment.

RTGS has no controls in place to prevent the processing of the original payment orders for which the RTGS Account Holder has initiated a backup payment in RTGS. It is the sole responsibility of the RTGS Account Holder as sender to follow up on these payments with the receiver of the funds.

#### 5.3.5.3 Other exceptional payment orders

This feature allows A2A only RTGS Account Holders to initiate payment orders via U2A for contingency situations. The following types are possible:

- | Interbank payment – pacs.009
- | Customer payment – pacs.008.

RTGS provides neither pacs.002 nor camt.054 for exceptional payment orders submitted via U2A.

## 8.2 Processing of cash transfer orders - specific functions for CBs in relation to their community

The following specific actions are applicable for CBs in RTGS (in U2A only) in relation to their community:

- | agree/disagree on cash transfer orders related to blocked parties/accounts;
- | revoke ancillary system AS batch in case of disagreement of AS settlement procedures A and B;
- | revoke pertaining AS transfer orders in case of disagreement of AS settlement procedure E;



- | activate **backup exceptional** payments;
- | enable back-value payments;
- | create operations-related broadcasts.

Further details on the U2A functionalities are provided in the RTGS UHB.

## 9.9 Perform standard RTGS settlement

Cash transfer order type	Submission type	Use case	“Debit notification”/BankT oCustomerDebitCr editNotification (camt.054) [▶ Error! Bookmark not defined.]	“Credit notification”/BankT oCustomerDebitCr editNotification (camt.054) [▶ Error! Bookmark not defined.]
Payment	A2A	Mandated payment	Optional	-
		Not mandated payment	-	-
	U2A	Payment initiated by <b>a-U2A-only</b> RTGS Account Holder	-	-
	U2A	Backup payment ( <b>Code word BACP</b> )	Optional	-

**Table 4 - Outbound RTGS settlement notifications for the RTGS Account Holder or RTGS CB Account Holder**

**Note:** Table “Table 5 - Outbound RTGS settlement notifications for the submitting actor“ remains unchanged as the description on pacs.002 delivery generally refers to U2A payment initiation thus not limited to U2A only RTGS account holders.

### 12.2.21.3 The message in business context Table 286 and MyStandards usage guideline of RTGS camt.054:

BkToCstmrDbtCdtNtfctn/Ntfctn/Ntry/NtryDtls/TxDtls/LclInstrm/Cd

LocallInstrument/Code: For Code BACP, RTGS provides camt.054 only if BACP is provided in U2A instructed payment order for pacs.009CORE.

### 12.4.1.1 Overview and scope of the message and MyStandards usage guideline of RTGS pacs.002: Message Scope

RTGS does not sent Pacs.002 PaymentStatusReport message in case of U2A instructed payment orders.

### 13.1 Index of validation rules and error codes

Will be provided during implementation

## **CRDM UDFS**

Section 1.2.2.1.2 "Privilege", Table 14 – RTGS Functions

PRIVILEGE	USER FUNCTION	DATA SCOPE
<u>RTGS Enter Financial Institution Credit Transfer</u>	<u>RTGS Enter Financial Institution Credit Transfer</u>	<u>Cash Accounts within own System Entity (for CB), own Cash Accounts (for Payment Bank)</u>
<u>RTGS Enter Exceptional Financial Institution Credit Transfer</u>	<u>RTGS Enter Exceptional Financial Institution Credit Transfer</u>	<u>Cash Accounts within own System Entity (for CB), own Cash Accounts (for Payment Bank)</u>
<u>RTGS Enter Customer Credit Transfer</u>	<u>RTGS Enter Customer Credit Transfer</u>	<u>Cash Accounts within own System Entity (for CB), own Cash Accounts (for Payment Bank)</u>
<u>RTGS Enter Exceptional Customer Credit Transfer</u>	<u>RTGS Enter Exceptional Customer Credit Transfer</u>	<u>Cash Accounts within own System Entity (for CB), own Cash Accounts (for Payment Bank)</u>
[...]		
<del>RTGS Enter Back-up Payment</del>	<del>RTGS Enter Back-up Payment</del>	<del>Cash Accounts within own System Entity (for CB), own Cash Accounts (for Payment Bank)</del>  <del>This privilege can only be combined with the sending of A2A customer credit transfer and Financial institution credit transfer and not with the U2A privilege for enter customer</del>

		<del>credit transfer and Financial institution credit transfer</del>
<del>RTGS Activate/Deactivate Back-up Functionality</del>	<del>RTGS Activate/deactivate back-up functionality</del>	<del>Cash Accounts within own System Entity (for CB)</del>
<u>RTGS Activate/Deactivate Exceptional Credit Transfer Functionality</u>	<u>RTGS Activate/Deactivate Exceptional Credit Transfer Functionality</u>	<u>RTGS Accounts Holder within own System Entity (for CB)</u>

## RTGS UHB

### 1.5.12 Customer Credit Transfer – New Screen

#### **Context of Usage**

This screen offers the possibility to enter a new customer credit transfer (CCT) order.

This input screen is used to submit a credit transfer order when the debtor, the creditor or both are non-financial institutions.

The payment message can be sent by the following business senders:

- I RTGS Account Holder
- I Multi-addressee
- I Central bank

The credited and debited RTGS Accounts must be denominated in the same currency.

**This screen can also be used for A2A RTGS Account Holder to manually enter exceptional payments via the GUI, when the functionality is activated by their responsible central bank in advance.**

#### **Screen Access**

This screen can be reached in the following way:

- I Cash Transfers and Messages >> Customer Credit Transfer – New Screen

#### **Privileges**

To use this screen the following privilege is needed:

- I RTGS\_EnterCustCredTrans
- I **RTGS\_EnterExceptCustCredTrans (The screen can be reached with this privilege if the payment bank decides to use the screen only in contingency situations for exceptional payments. If the exceptional case is not activated by**

the responsible central bank, the screen can be reached to save bookmarks.  
Only the submit button is deactivated in this case.)

**References** This screen is part of the following use case:  
[Enter Payment order - pacs.008](#) [▶ **Error! Bookmark not defined.**]

### 1.5.13 Financial Institution Credit Transfer – New Screen

**Context of Usage** This screen offers the possibility to enter a new financial institution credit transfer (FICT) order by generating a pacs.009 CORE message.

The payment message can be sent by the following business senders:

- | RTGS Account Holder
- | Multi-addressee
- | Central bank

This screen can also be used for exceptional payments (including ones using BACP code word) ~~and contingency payment orders~~ initiated manually in the system via the GUI, if the exceptional functionality for Financial Institution Credit Transfers is activated by the responsible central bank.

Furthermore it can be used for a liquidity transfer order from an RTGS account to an AS technical account (AS settlement procedure D).

The credited and debited RTGS accounts must be denominated in the same currency.

**Screen Access** This screen can be reached in the following way:

- | Cash Transfers and Messages >> Financial Institution Credit Transfer – New Screen

**Privileges** To use this screen the following privileges are needed:

- | RTGS\_EnterFinInstCredTransfer
- | **RTGS\_EnterExceptFinInstCredTrans** (The screen can be reached with this privilege if the payment bank decides to use the screen only in exceptional situations. If the exceptional case is not activated by the responsible central bank, the screen can be reached to save bookmarks. Only the submit button is deactivated in this case.)
- | RTGS\_IniMandPay (This privilege is only required in order to be able to initiate a mandated payment.)

**References** This screen is part of the following use case:

**FINANCIAL INSTITUTION CREDIT TRANSFER – NEW SCREEN – FINANCIAL INSTITUTION  
CREDIT TRANSFER – CREDIT TRANSFER TRANSACTION INFORMATION – PAYMENT TYPE  
INFORMATION – LOCAL INSTRUMENT**

Code	<p>This field offers the possibility to enter a local instrument code.</p> <p>Possible values:</p> <ul style="list-style-type: none"> <li>  MANP (Mandated Payment, required if sent by the responsible CB on behalf of an RTGS Account Holder)</li> <li>  SBTI (Settlement Bank Transfer Initiation, used for an immediate liquidity transfer order from an RTGS Account to an AS technical account – AS settlement procedure D)</li> <li>  BACP (Backup Payment, used for backup liquidity redistribution payments initiated manually directly in the system). <b>The BACP codeword can only be used, if the contingency situation is activated by the responsible CB.</b></li> </ul> <p>Codes of external code sets can be used but will be ignored by RTGS.</p> <p>This field and the field 'Proprietary' are mutually exclusive.</p> <p>Required format: up to 35 characters</p>
Proprietary	<p>This field offers the possibility to enter the local instrument in proprietary form.</p> <p>This field and the field 'Code' are mutually exclusive.</p> <p>Required format: up to 35 characters</p>

**5.4.2. Party Reference Data – List Screen**

**Screenshot : new Screenshot**

**Field Description :**

PARTY REFERENCE DATA – LIST SCREEN – LIST OF PARTY REFERENCE DATA	PARTY REFERENCE DATA – LIST SCREEN – LIST OF PARTY REFERENCE DATA
Country Code	This column shows the country code of the respective CB.
<p>Exceptional Customer Credit Transfer Payments(pacs.008) Allowed</p>	<p>This column shows whether the exceptional payment functionality is activated for the party.</p> <p>Possible values:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Yes</li> <li><input type="checkbox"/> No</li> </ul> <p>This column is only visible if the corresponding party is related to the user who executed the query. The operator or CB related to a specific user as well as the user are able to see this column for the queried party.</p>
<p>Exceptional Financial Institution Credit Transfer Payments(pacs.009) Allowed</p>	<p>This column shows whether the exceptional payment functionality is activated for the party.</p> <p>Possible values:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Yes</li> <li><input type="checkbox"/> No</li> </ul> <p>This column is only visible if the corresponding party is related to the user who executed the query. The operator or CB related to a specific user as well as the user are able to see this column for the queried party.</p>
Value Date Check Deactivated	<p>This column shows whether the value date check functionality is deactivated for the party.</p> <p>Possible values:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Yes</li> <li><input type="checkbox"/> No</li> </ul> <p>This column is only visible if the corresponding party is related to the user who executed the query. The operator or CB related to a specific user as well as the user are able to see this column for the queried party.</p>

**Context Menu :**

**PARTY REFERENCE DATA – LIST SCREEN – CONTEXT MENUS**

<p>Display Cash Accounts</p>	<p>This context menu entry redirects the user to the <a href="#">Cash Account Reference Data – List Screen</a> [<b>Error! Bookmark not defined.</b>] while transmitting the following value:</p> <ul style="list-style-type: none"> <li>  Party BIC</li> </ul> <p>Required privilege: RTGS_QueryLocPartyCashAccRefData</p>
<p>Activate Exceptional Customer Credit Transfer</p>	<p>This context menu entry opens a pop-up displaying the selected party.</p> <p>By clicking on the 'Yes' button, the backup payment functionality is activated for the party.</p> <p>By clicking on the 'No' button, the user returns to the <a href="#">Party Reference Data – List Screen</a> [<b>Error! Bookmark not defined.</b>] without activating the backup payment functionality.</p> <p>Activating the exceptional payment functionality (pacs.008) is only possible for users acting in the name of:</p> <ul style="list-style-type: none"> <li>  The operator</li> <li>  The related CB</li> </ul> <p>This context menu entry is only visible if the column 'Backup Payments Allowed' is filled with 'No' and the service party type of the party is 'RTGS Account Holder'.</p> <p>Required privilege: RTGS_ActDeactExcepCredTrans</p>
<p>Activate Exceptional Financial Institution Credit Transfers</p>	<p>This context menu entry opens a pop-up displaying the selected party.</p> <p>By clicking on the 'Yes' button, the backup payment functionality is activated for the party.</p> <p>By clicking on the 'No' button, the user returns to the <a href="#">Party Reference Data – List Screen</a> [<b>Error! Bookmark not defined.</b>] without activating the backup payment functionality.</p> <p>Activating the exceptional payment functionality (pacs.009) is only possible for users acting in the name of:</p> <ul style="list-style-type: none"> <li>  The operator</li> <li>  The related CB</li> </ul> <p>This context menu entry is only visible if the column 'Backup Payments Allowed' is filled with 'No' and the service party type of the party is 'RTGS Account Holder'.</p> <p>Required privilege: RTGS_ActDeactExcepCredTrans</p>

PARTY REFERENCE DATA – LIST SCREEN – CONTEXT MENUS	
<p>Deactivate exceptional Customer Credit Transfer payments</p>	<p>This context menu entry opens a pop-up displaying the selected party.</p> <p>By clicking on the 'Yes' button, the exceptional payment functionality (pacs.008) is deactivated for the party.</p> <p>By clicking on the 'No' button, the user returns to the <a href="#">Party Reference Data – List Screen</a> [ <b>Error! Bookmark not defined.</b>] without deactivating the exceptional payment functionality.</p> <p>Deactivating the exceptional payment functionality (pacs.008) is only possible for users acting in the name of:</p> <ul style="list-style-type: none"> <li>  The operator</li> <li>  The related CB</li> </ul> <p>This context menu entry is only visible if the column 'Exceptional Payments Allowed' is filled with 'Yes' and the service party type of the party is 'RTGS Account Holder'.</p> <p>Required privilege: RTGS_ActDeactExcepCredTrans</p>
<p>Deactivate exceptional Financial Institution Credit Transfer payments</p>	<p>This context menu entry opens a pop-up displaying the selected party.</p> <p>By clicking on the 'Yes' button, the exceptional payment functionality (pacs.009) is deactivated for the party.</p> <p>By clicking on the 'No' button, the user returns to the <a href="#">Party Reference Data – List Screen</a> [ <b>Error! Bookmark not defined.</b>] without deactivating the exceptional payment functionality.</p> <p>Deactivating the exceptional payment functionality (pacs.009) is only possible for users acting in the name of:</p> <ul style="list-style-type: none"> <li>  The operator</li> <li>  The related CB</li> </ul> <p>This context menu entry is only visible if the column 'Exceptional Payments Allowed' is filled with 'Yes' and the service party type of the party is 'RTGS Account Holder'.</p> <p>Required privilege: RTGS_ActDeactExcepCredTrans</p>

### 7.3 List of Privileges



PRIVILEGE NAME	PRIVILEGE LONG NAME	DATA SCOPE	SCREEN
RTGS_EnterExceptCustCredTrans	RTGS_Enter Exceptional Customer CreditTransfer	Cash Accounts within own System Entity (for CB), own Cash Accounts (for Payment Bank)  This privilege cannot be combined with the U2A privilege for enter customer credit transfer; only U2A.	Customer Credit Transfer – New Screen
RTGS_EnterExceptFinInstCredTrans	RTGS_Enter Exceptional Financial Institution Credit Transfer	Cash Accounts within own System Entity (for CB), own Cash Accounts (for Payment Bank)  This privilege cannot be combined with the U2A privilege for enter Financial institution credit transfer; only U2A.	Financial Institution Credit Transfer – New Screen
<del>RTGS_ExcepFinInstCredTrans</del>	<del>RTGS_Exceptional Financial Institution Credit Transfer</del>	<del>Cash Accounts within own System Entity (for CB), own Cash Accounts (for Payment Bank). This privilege can not combined with the U2A privilege for enter Financial institution credit transfer; only U2A.</del>	<del>Financial Institution Credit Transfer – New Screen</del>
RTGS_ActDeactExcepCredTrans	RTGS Activate/Deactivate Exceptional Credit Transfer Functionality	RTGS Accounts Holder within own System Entity (for CB); only U2A	Context menu function of: Party Reference Data – List Screen

## **CRDM UHB**

### Section 2.3.3.12 Grant/Revoke System Privilege – New/Edit Screen

Inclusion of reference to new business rule to prevent granting incompatible privileges to the same grantee.

### Section 2.3.3.15 Grant/Revoke Role – New/Edit Screen

Inclusion of reference to new business rule to prevent granting roles with incompatible privileges to the same grantee.

### Section 4.2.2.32 Grant/Revoke Role – New/Edit Screen

Inclusion of new business rule: “When performing a Grant Role request, the grantee cannot already have a privilege that is incompatible with one contained in the Role to be granted. Specifically, the “RTGS Enter Financial Institution Credit Transfer” is incompatible with “RTGS Enter Exceptional Financial Institution Credit Transfer”; “RTGS Enter Customer Credit Transfer” is incompatible with “RTGS Enter Exceptional Customer Credit Transfer”. NCBs may be granted incompatible privileges at Party level in order to be able to propagate them separately to their users and community.

Section 4.2.2.35 Grant/Revoke System Privileges – New/Edit Screen

Inclusion of new business rule: “When performing a Grant Privilege request, the grantee cannot already have a privilege that is incompatible with one to be granted. Specifically, the “RTGS Enter Financial Institution Credit Transfer” is incompatible with “RTGS Enter Exceptional Financial Institution Credit Transfer”; “RTGS Enter Customer Credit Transfer” is incompatible with “RTGS Enter Exceptional Customer Credit Transfer”.

NCBs may be granted incompatible privileges at Party level in order to be able to propagate them separately to their users and community.

**High level description of Impact:**

The provided URD updates foresee the following three types of RTGS Account Holders with reference to their U2A usage:

	U2A only scenario	A2A only scenario	Mixed scenario
Description	U2A only participants	A2A Participants that use usually only the A2A channel for Payment Orders	A2A Participants that use A2A and U2A channel for Payment Orders (only with CSLD-CR-044). This means that these participants may send their Payment Orders on either channel which in current TARGET2 is not possible since participants in TARGET2 are either SWIFT-based or Internet-only-Participants
Outside contingency situation	pacs.008 and pacs.009 can be sent via U2A	pacs.008 and pacs.009 can be sent via A2A	pacs.008 and pacs.009 can be sent via U2A & A2A
During activation of contingency situation of the participant in U2A	n/a	Backup payments (pacs.009 with codeword BACP), pacs.008 and pacs.009 (without codeword BACP) can be sent via U2A	Backup payments (pacs.009 with codeword BACP), pacs.008 and pacs.009 (without codeword BACP) can be sent via U2A
Special Backend Validation for Backup Payments (i.e. codeword BACP is used in pacs.009)	Will always be rejected	Backup Payments will be rejected by entry inbound validation if Backup Flag for pacs.009 is deactivated	Backup Payments will be rejected by entry inbound validation if Backup Flag for pacs.009 is deactivated
camt.054 debit notification (subject to message subscription)	n/a	only for Backup payments (i.e. pacs.009 with codeword BACP)	only for Backup payments (i.e. pacs.009 with codeword BACP)
U2A Privileges	Enter Payment Order pacs.008/pacs.009	Contingency pacs.008/pacs.009	Enter Payment Order pacs.008/pacs.009
Identification	Flag "U2A only" at Party Level	No Flag "U2A only" at Party Level & U2A Privileges for Exceptional payments pacs.008/pacs.009	No Flag "U2A only" at Party Level & U2A Privileges regularly entering Payment Orders

The CR does not foresee changes on U2A only RTGS Account Holder handling.

For A2A only RTGS Account Holders U2A payment initiation is possible with three types: pacs.009 with BACP, pacs.009 without BACP and pacs.008. All these are subject to dedicated activation by the CB.

For mixed scenario RTGS Account Holders, payment initiation (pacs.008 and pacs.009) is possible in U2A and A2A by taking into account the relevant privileges. For these dedicated activation is only necessary for code word BACP usage.

The standard U2A payment initiation and the initiation for exceptional payments are subject to different privileges. No overlap is allowed. Thus, the setup allows either normal or exceptional U2A payment initiation. CRDM ensures this setup restriction. CRDM also follows this rule during role assignment.

RTGS does not provide pacs.002 for payments initiated via U2A.

For payments initiated in U2A, RTGS creates the UETR. It cannot be provided by the initiating RTGS Account holder.

CLM processing not effected as CR is limited to RTGS.

Pacs.004 is subject to a dedicated CR and therefore not evaluated here.

Payments related to ECONS II are not in scope of this CR.

---

**Impacts on other projects and products:**

No impact

---

**Outcome/Decisions:**

**EUROSYSTEM ANALYSIS – GENERAL INFORMATION**

			Process	User Interaction	Business Data Definition	Non-functional Requirements	
<b>CENTRAL LIQUIDITY MANAGEMENT (CLM)</b>	<b>GENERAL</b>	CLM Payment Order					
		CLM Liquidity Transfer Order					
		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	X			
			Queue Management				
RTGS Liquidity Transfer Order							
RTGS Liquidity Reservation							
RTGS Services for Ancillary Systems (AS)							
	<b>CB SER-VICES</b>						
<b>COMMON COMPONENTS</b>	<b>GENERAL</b>	ESMIG					
		CRDM	X				
		Business Day					

		User Roles and Access				
		Information and Reporting				
		Data Warehouse Services	X			
	<b>CENTRAL BANK SERVICES</b>	Billing				
		Legal Archiving				
		Contingency Settlement				
<b>4CB internal categories</b>	Operational Tools					
	Automation					

Impact on major documentation		
Document	Chapter	Change
Impacted UDFS chapter	<b>RTGS:</b> 3.1.3 RTGS – specific party service link 3.4 Shared reference data	Update on CB activation
	5.3.5 Renamed section “Exceptional payments”	“Exceptional payments” instead of “Backup payments”
	5.3.5.2 Backup payment characteristics	New headline with existing sections on backup payments in sections below this new headline
	5.3.5.3 Other exceptional payment orders	Add new section in order to explain other exceptional payment order cases
	8.2 Processing of cash transfer orders – specific functions for CBs in relation to their community	Update on CB activation
	9.9 Perform standard RTGS settlement	Clarification on camt.054 delivery.
	12.2.21.3 The message in business context Table 286	LocalInstrument/Code: Code BACP will be provided only if code was provided in U2A instructed payment order for pacs.009CORE.
12.4.1.1 Overview and scope of the message	Pacs.002 PaymentStatusReport message is not sent in the case of U2A instructed payment orders.	
	<b>CRDM:</b> 1.2.2.1.2 Privilege	Inclusion of new privileges.
Additional deliveries for Message Specification/ MyStandards	MyStandards usage guideline of RTGS camt.054: BkToCstmrDbtCdtNfctn/Nfctn/Ntry/NtryDtls/TxDtls/LclInstrm/Cd	LocalInstrument/Code: Code BACP will be provided only if code was provided in U2A instructed payment order for pacs.009CORE.
	MyStandards usage guideline of RTGS pacs.002: Message Scope	Pacs.002 PaymentStatusReport message is not sent in the case of U2A instructed payment orders.
UHB	<b>RTGS:</b> 5.4.2 Party Reference Data – List Screen	Add an additional column for the exceptional payments pacs.008 are allowed for A2A user and a context menu for CBs to

	<p>5.1.12 Customer Credit Transfer – New Screen</p> <p>5.1.13 Financial Institution Credit Transfer – New Screen</p> <p>7.3. Privileges</p> <p><b>CRDM</b>  Section 2.3.3.12 Grant/Revoke System Privilege – New/Edit Screen  Section 2.3.3.15 Grant/Revoke Role – New/Edit Screen  Section 4.2.2.32 Grant/Revoke Role – New/Edit Screen  Section 4.2.2.35 Grant/Revoke System Privileges – New/Edit Screen</p>	<p>activate/deactivate the flag.</p> <p>Add the new privilege RTGS_EnterExceptCustCredTrans under “References” and describe that for A2A Payment Banks have to activate the exceptional payment functionality by their responsible CB. Additionally it should be mentioned that the screen can be entered without an activation to save bookmarks. Only the submit Button is not activated.</p> <p>Change the Back-up Privilege with the new privilege RTGS_EnterExceptFinInstCredTrans under References. Change the description for Backup and Exceptional Payments. Additional description for the field Local Instrument Code and the validation for the codeword BACP</p> <p>Add 2 new privileges, delete one and rename one.</p> <p>Inclusion of new business rules to prevent incompatible privileges being granted to the same grantee.</p>
External training materials		
Other documentations	CRDM Configuration data	Inclusion of new privileges, removal of one existing privilege
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 and interoperability impacts		
<p><b>RTGS:</b>  New privileges, updated (de-)activation for exceptional situation payments and respective GUI alignment</p> <p><b>CRDM:</b>  New privileges to be configured. New business rules for granting functions preventing granting incompatible privileges to the same grantee.  The new business rules will work by preventing the following (considering “A” and “B” as incompatible privileges):</p> <ol style="list-style-type: none"> <li>granting A/B at User level if any other User in the same Party already has B/A;</li> <li>granting A+B at Party level if the Party is a PB or Ancillary System;</li> <li>granting a Role containing A/B to a User if any other User in the same Party already has B/A;</li> <li>granting a Role containing A/B to a Party who already has B/A if the Party is a PB or Ancillary System;</li> <li>granting A/B to a Role if that Role is assigned to a User in a Party where at least one User already has B/A;</li> <li>granting A/B to a Role if that Role is assigned to a Party who already has B/A, if the Party is a PB or Ancillary System.</li> </ol> <p>In this way it will still be possible to grant the incompatible privileges to the same NCB Party and to the same Role, the latter provided that none of the above rules are infringed.  This will allow NCB Parties to propagate the privileges separately to their users and parties, without requiring separate Roles to be set up by the Operator.</p> <p><b>DWH:</b>  Exceptional payments are included in filter</p>		
Summary of dependencies		

No impact
Summary of project risk
None
Security analysis
No potentially adverse effect was identified during the security assessment