<table>
<tr><td colspan="3" align="center">General Information (Origin of Request)</td></tr>
<tr><td colspan="3">☐ User Requirements Document (URD)</td></tr>
<tr><td colspan="3">☒ User Detailed Functional Specification (UDFS)</td></tr>
<tr><td colspan="3">☐ User Handbook (UHB)</td></tr>
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Request raised by: TSWG	**Institute:** ECB	**Date raised:** February 2023
Request title: HVPS Plus maintenance on T2 RTGS messages		**Request ref. no:** T2-0125-UDFS
Request type: Common	**Classification:** Scope enhancement	**Urgency:** Normal
1. Legal/business importance parameter:		**2. Market implementation efforts parameter – Stakeholder impact:**
3. Operational impact:		**4. Financial impact parameter:**
5. Functional/ Technical impact:		**6. Interoperability impact:**
Requestor Category: Central Banks		**Status:** Detailed Assessment

<mark>**Tentative** milestones subject to T2 governance groups approval:</mark>

Reference	UTEST deployment	PROD deployment
T2-0125-UDFS	**20.09.2024**	**16.11.2024**

XSD changes will be applied in the following RTGS messages: pacs.004, pacs.008, pacs.009

- Delivery of non-binding XSDs is planned on 07.06.2024 (STP T2 R2024.NOV)
- Delivery of binding XSDs is planned on 24.07.2024 (STP T2 R2024.NOV)

Reason for change and expected benefits/business motivation:

T2 RTGS uses multiple core payments, liquidity management and reporting messages based on the High-Value Payments System Plus (HVPS Plus) market practice. The reference to HVPS Plus is reflected in the T2 RTGS UDFS as well as in the T2 RTGS message customisation, business rules and annotations published on MyStandards.

Since the T2 message portfolio has been frozen in April 2020, HVPS Plus further developed their market practice benefitting from the experience gained by various ISO 20022 market infrastructure projects e.g. in October 2020 (MyStandards: Usage Guidelines - HVPSPlus_CORE_SR2019 (swift.com)). These market practice changes have been parked from a T2 RTGS point of view to allow for a smooth migration to ISO 20022 with T2 go-live.

Originally, those HVPS Plus changes were to be introduced in the T2 RTGS message portfolio by June 2024 together with the implementation of the TARGET Services' wide ISO unfreeze strategy. However, as the start of the ISO unfreeze strategy implementation has been postponed to June 2025, an interim upgrade of HVPS Plus relevant messages is required earlier, e.g. by June 2024, the feasibility is to be assessed by means of this Change Request.

For example, a comprehensive compliance check of T2 RTGS pacs.004, pacs.008 and pacs.009 schemas with HVPS Plus base schemas is needed. An upgrade to a higher ISO 20022 message version is not foreseen for pacs.004, pacs.008 and pacs.009.

Furthermore, some validation rules of T2 RTGS became obsolete respectively have been added by HVPS Plus changes in October 2020 and beyond. These formal rules should be updated in T2 RTGS as well to achieve fully consistent behaviour of T2 RTGS with HVPS Plus.

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Description of requested change:

To maintain straight through processing in a cross border payments context, the RTGS UDFS, RTGS UHB, the RTGS GUI IDFS, the RTGS message customisation, business rules and annotations published on MyStandards are to be upgraded with the most recent HVPS Plus developments.

MyStandards T2 RTGS and T2 CLM

T2-RTGS:

Msg ID And T2 Compone nt	MyStandards Change description	xsd chan ge (Y/N)	x-path
pacs.004_ PaymentR eturn **RTGS**	Remove textual Rule: "Either AnyBIC or Name and Address must be present and both can be present. Other elements remain optional."	N	PmtRtr/TxInf/RtrChain/Dbtr/Pty PmtRtr/TxInf/RtrChain/Dbtr/Pty/Nm PmtRtr/TxInf/RtrChain/Dbtr/Pty/Id/OrgId/AnyBIC PmtRtr/TxInf/RtrChain/Cdtr/Pty PmtRtr/TxInf/RtrChain/Cdtr/Pty/Nm PmtRtr/TxInf/RtrChain/Cdtr/Pty/Id/OrgId/AnyBIC
pacs.004_ PaymentR eturn **RTGS**	Remove element block <ContactDetails/…> and delete annotation: RTGS-Use: If provided it is ignored by RTGS and forwarded within the outbound message.	Y	PmtRtr/TxInf/RtrChain/Dbtr/Pty/CtctDtls
pacs.004_ PaymentR eturn **RTGS**	Add element <AddressLine> with multiplicity [0..3] to - Previous Instructing Agent 2 - Previous Instructing Agent 3 - Intermediary Agent 2 - Intermediary Agent 3	Y	PmtRtr/TxInf/RtrChain/PrvsInstgAgt2/FinInstnId/PstlAdr/AdrLine PmtRtr/TxInf/RtrChain/PrvsInstgAgt3/FinInstnId/PstlAdr/AdrLine PmtRtr/TxInf/RtrChain/IntrmyAgt2/FinInstnId/PstlAdr/AdrLine PmtRtr/TxInf/RtrChain/IntrmyAgt3/FinInstnId/PstlAdr/AdrLine
pacs.004_ PaymentR eturn **RTGS**	change multiplicity of <TownName> and <Country> from Mandatory [1,1] to optional [0,1] to - Previous Instructing Agent 2 - Previous Instructing Agent 3 - Intermediary Agent 2 - Intermediary Agent 3	Y	PmtRtr/TxInf/RtrChain/PrvsInstgAgt2/FinInstnId/PstlAdr/TwnNm PmtRtr/TxInf/RtrChain/PrvsInstgAgt2/FinInstnId/PstlAdr/Ctry PmtRtr/TxInf/RtrChain/PrvsInstgAgt3/FinInstnId/PstlAdr/TwnNm PmtRtr/TxInf/RtrChain/PrvsInstgAgt3/FinInstnId/PstlAdr/Ctry PmtRtr/TxInf/RtrChain/IntrmyAgt2/FinInstnId/PstlAdr/TwnNm PmtRtr/TxInf/RtrChain/IntrmyAgt2/FinInstnId/PstlAdr/Ctry PmtRtr/TxInf/RtrChain/IntrmyAgt3/FinInstnId/PstlAdr/TwnNm PmtRtr/TxInf/RtrChain/IntrmyAgt3/FinInstnId/PstlAdr/Ctry
pacs.004_ PaymentR eturn **RTGS**	Remove codes DEBT = Borne by debtor; SLEV = Following service level	Y	PmtRtr/TxInf/ChrgBr
pacs.008_ FIToFICus tomerCre ditTransfe r **RTGS**	Remove textual Rule: "Either AnyBIC or Name and Address must be present and both can be present. Other elements remain optional."	N	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Nm FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/PstlAdr FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/Id/OrgId/AnyBIC FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Nm FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/PstlAdr FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id/OrgId/AnyBIC
pacs.008_ FIToFICus tomerCre ditTransfe r **RTGS**	Element <RemittanceLocationDetails> Restrict the number of occurrences from unbounded to max 2.	Y	FIToFICstmrCdtTrf/CdtTrfTxInf/RltdRmtInf/RmtLctnDtls

Msg ID And T2 Component	MyStandards Change description	xsd change (Y/N)	x-path
pacs.008_ FIToFICus tomerCre ditTransfe r RTGS	Remove element <ContactDetails>	Y	FIToFICstmrCdtTrf/CdtTrfTxInf/Dbtr/CtctDtls
pacs.008_ FIToFICus tomerCre ditTransfe r RTGS	Add element <AddressLine> with multiplicity [0..3] to - Previous Instructing Agent 2 - Previous Instructing Agent 3 - Intermediary Agent 2 - Intermediary Agent 3	Y	FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt2/FinInstnId/PstlAdr /AdrLine FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt3/FinInstnId/PstlAdr /AdrLine FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt2/FinInstnId/PstlAdr/A drLine FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt3/FinInstnId/PstlAdr/A drLine
pacs.008_ FIToFICus tomerCre ditTransfe r RTGS	change multiplicity of <TownName> and <Country> from Mandatory [1,1] to optional [0,1] to - Previous Instructing Agent 2 - Previous Instructing Agent 3 - Intermediary Agent 2 - Intermediary Agent 3	Y	FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt2/FinInstnId/PstlA dr/TwnNm FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt2/FinInstnId/PstlA dr/Ctry FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt3/FinInstnId/PstlA dr/TwnNm FIToFICstmrCdtTrf/CdtTrfTxInf/PrvsInstgAgt3/FinInstnId/PstlA dr/Ctry FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt2/FinInstnId/PstlAdr /TwnNm FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt2/FinInstnId/PstlAdr /Ctry FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt3/FinInstnId/PstlAdr /TwnNm FIToFICstmrCdtTrf/CdtTrfTxInf/IntrmyAgt3/FinInstnId/PstlAdr /Ctry
pacs.008_ FIToFICus tomerCre ditTransfe r RTGS	Remove <ChargeBearer> code SLEV	Y	FIToFICstmrCdtTrf/CdtTrfTxInf/ChrgBr
pacs.009_ FIToFIFina ncialInstit utionCred itTransfer RTGS	Remove textual Rule: "Either AnyBIC or Name and Address must be present and both can be present. Other elements remain optional."	N	FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Dbtr/Nm FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Dbtr/PstlAdr FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Dbtr/Id/OrgId/AnyB IC FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Cdtr/Nm FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Cdtr/PstlAdr FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Cdtr/Id/OrgId/AnyB IC FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Dbtr FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Dbtr/Nm FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Dbtr/PstlAdr FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Cdtr FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Cdtr/Nm FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Cdtr/PstlAdr

Msg ID And T2 Component	MyStandards Change description	xsd change (Y/N)	x-path
pacs.009_FIToFIFinancialInstitutionCreditTransfer **RTGS**	Remove <Code> element	Y	FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/InstrForCdtrAgt/Cd
pacs.009_FIToFIFinancialInstitutionCreditTransfer **RTGS**	Remove element <ContactDetails>	Y	FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/Dbtr/CtctDtls
pacs.009_FIToFIFinancialInstitutionCreditTransfer **RTGS**	change multiplicity of <TownName> and <Country> from Mandatory [1,1] to optional [0,1] to - Previous Instructing Agent 2 - Previous Instructing Agent 3 - Intermediary Agent 2 - Intermediary Agent 3	Y	FICdtTrf/CdtTrfTxInf/PrvsInstgAgt2/FinInstnId/PstlAdr/TwnNm FICdtTrf/CdtTrfTxInf/PrvsInstgAgt2/FinInstnId/PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/PrvsInstgAgt3/FinInstnId/PstlAdr/TwnNm FICdtTrf/CdtTrfTxInf/PrvsInstgAgt3/FinInstnId/PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/IntrmyAgt2/FinInstnId/PstlAdr/TwnNm FICdtTrf/CdtTrfTxInf/IntrmyAgt2/FinInstnId/PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/IntrmyAgt3/FinInstnId/PstlAdr/TwnNm FICdtTrf/CdtTrfTxInf/IntrmyAgt3/FinInstnId/PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/PrvsInstgAgt2/FinInstnId/PstlAdr/TwnNm FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/PrvsInstgAgt2/FinInstnId/PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/PrvsInstgAgt3/FinInstnId/PstlAdr/TwnNm FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/PrvsInstgAgt3/FinInstnId/PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/IntrmyAgt2/FinInstnId/PstlAdr/TwnNm FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/IntrmyAgt2/FinInstnId/PstlAdr/Ctry FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/IntrmyAgt3/FinInstnId/PstlAdr/TwnNm FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/IntrmyAgt3/FinInstnId/PstlAdr/Ctry
pacs.009_FIToFIFinancialInstitutionCreditTransfer **RTGS**	Add element <AddressLine> with multiplicity [0..3] to - Previous Instructing Agent 2 - Previous Instructing Agent 3 - Intermediary Agent 2 - Intermediary Agent 3	Y	FICdtTrf/CdtTrfTxInf/PrvsInstgAgt2/FinInstnId/PstlAdr/AdrLine FICdtTrf/CdtTrfTxInf/PrvsInstgAgt3/FinInstnId/PstlAdr/AdrLine FICdtTrf/CdtTrfTxInf/IntrmyAgt2/FinInstnId/PstlAdr/AdrLine FICdtTrf/CdtTrfTxInf/IntrmyAgt3/FinInstnId/PstlAdr/AdrLine FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/PrvsInstgAgt2/FinInstnId/PstlAdr/AdrLine FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/PrvsInstgAgt3/FinInstnId/PstlAdr/AdrLine FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/IntrmyAgt2/FinInstnId/PstlAdr/AdrLine FICdtTrf/CdtTrfTxInf/UndrlygCstmrCdtTrf/IntrmyAgt3/FinInstnId/PstlAdr/AdrLine

The activation time of the CR during the business day schedule is of fundamental importance. To avoid an activation of the messages during a running business day (i.e. there would be two different message version used before and after the maintenance window), the deployment approach of T2 (CLM/RTGS) should be aligned with T2S (incl. CoCo), so that software deployment and activation of the new messages should both happen between End of Day and Start of Day from Friday night to Saturday morning.

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Submitted annexes / related documents:

Detailed information about T2 validation rules is provided in annex RTGS and CLM business validation rules.xls.

CR125_RTGS and
CLM business valida

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Proposed wording for the Change request:

UDFS T2 R2023.NOV T2 RTGS and T2 CLM:

UDFS T2 RTGS 13.1 Index of validation rules and error codes Table 425 - RTGS business rules
Following HVPSPlus formal rules have to be added as T2-RTGS validation rule and as formal rule in MySt Readiness Portal for pacs.004, pacs.008, pacs.009, pacs.010:

HVPSPlus formal rule name	Pacs.004	Pacs.008	Pacs.009	Pacs.010
"HVPSPlus_NamePostalAddress_FormalRule"	x	x	x	
"HVPSPlus_Structured_vs_Unstructured_FormalRule"	x	x	x	
"HVPSPlus_NameAnyBIC_FormalRule"	x	x	x	
"HVPSPlus_Town_Name_And_Country_FormalRule"	x	x	x	
"HVPSPlus_Agent_Name_Postal_Address_FormalRule"	x	x	x	x
"HVPSPlus_PresenceCode_FormalRule"		x		
"HVPSPlus_Instruction_For_Creditor_Presence_Code_FormalRule"			x	
"HVPSPlus_Instruction_for_Creditor_Agent1_FormalRule"		x		
"HVPSPlus_Instruction_for_Creditor_Agent2_FormalRule"		x		

Following T2-RTGS validation rules have to be deleted:
- HV00880 (pacs.004)

T2-RTGS UDFS

12.4.2.3 PaymentReturn (pacs.004) The message in business context

Message item	Utilisation
...	

Charge bearer
 	
PmtRtr/TxInf/ChrgBr
	If provided it is ignored by RTGS and forwarded within the
	outbound message:
	l DEBT = Borne by debtor;
	l CRED = Borne by creditor;
	l SHAR = Shared;
	l SLEV = Following service level

Table 366 - PaymentReturn (pacs.004)

RTGS UHB

Regarding the various XSD changes and changes of business rules, the following GUI screens must be adapted accordingly:

- **5.1.22.3 CCT – New Screen – Debtor**

…

Screenshot	*Figure 1 - CCT – New Screen – Debtor ID – Contact Details*	
Field Descriptions	**CUSTOMER CREDIT TRANSFER – NEW SCREEN – FI-TO-FI CUSTOMER CREDIT TRANSFER – CREDIT TRANSFER TRANSACTION INFORMATION – DEBTOR – DEBTOR ID – CONTACT DETAILS**	
	Name	This field offers the possibility to enter a contact name of the debtor. Required format: up to 140 characters
	Phone Number	This field offers the possibility to enter a phone number of the debtor. Required format: up to 30 characters

CUSTOMER CREDIT TRANSFER – NEW SCREEN – FI TO FI CUSTOMER CREDIT TRANSFER – CREDIT TRANSFER TRANSACTION INFORMATION – DEBTOR – DEBTOR ID" – CONTACT DETAILS	
Mobile Number	This field offers the possibility to enter a mobile number of the debtor. Required format: up to 30 characters
Fax Number	This field offers the possibility to enter a fax number of the debtor. Required format: up to 30 characters
Email Address	This field offers the possibility to enter an email address of the debtor. Required format: up to 2048 characters

Table 1 - **CCT – New Screen – Debtor ID – Contact Details**

…

- **5.1.22.11 CCT – New Screen – Charges**

…

Field Descriptions

CUSTOMER CREDIT TRANSFER – NEW SCREEN – FI TO FI CUSTOMER CREDIT TRANSFER – CREDIT TRANSFER TRANSACTION INFORMATION – CHARGES	
Charge Bearer	This field offers the possibility to select which party (creditor or debtor) will pay charges for the processing of the instruction or if the charges are to be shared. Possible values: l CRED (creditor) l DEBT (debtor) l SHAR (shared) l SLEV (as agreed in the service level and/or scheme) If the value 'CRED' is selected, at least one instance of the underlying sub-section 'Charges Information' has to be filled in order to communicate charges that have been deducted from the instructed amount by the sending account holder(s). Default value: 'SHAR'

Table 2 - **CCT – New Screen – Charges**

…

- **5.1.22.22 CCT – New Screen – Previous Instructing Agents**

…

Address Line	This field offers the possibility to enter the address of the previous instructing agent.
	This field is ~~only~~ available for 'Previous Instructing Agent 1~~'~~, ~~but not for 'Previous Instructing Agents~~ 2 & 3'.
	If the sub-section 'Postal Address' is used to identify the previous instructing agent, the following applies:
	l If the field 'Address Line' is used, then all other fields in the section 'Postal Address' must be empty.
	l If the field 'Address Line' is not used, then the fields 'Town Name' and 'Country (Code)' have to be filled.
	The user can add a new address line by clicking on the '+' button.
	Max. number of lines: 3
	Required format: up to 35 characters per line

Table 3 - CCT – New Screen – Previous Instructing Agent FI ID – Postal Address

- **5.1.22.23 CCT – New Screen –Intermediary Agents**

…

Address Line	This field offers the possibility to enter the address of the intermediary agent.
	This field is ~~only~~ available for 'Intermediary Agent 1~~'~~, ~~but not for 'Intermediary Agents~~ 2 & 3'.
	If the sub-section 'Postal Address' is used to identify the intermediary agent, the following applies:
	l If the field 'Address Line' is used, then all other fields in the section 'Postal Address' must be empty.
	l If the field 'Address Line' is not used, then the fields 'Town Name' and 'Country (Code)' have to be filled.
	The user can add a new address line by clicking on the '+' button.
	Max. number of lines: 3
	Required format: up to 35 characters per line

Table 4 - CCT – New Screen – Intermediary Agent FI ID – Postal Address

- **5.1.22.24 CCT – New Screen –Related Remittance Information**

...

Note: The user can click on the 'Add' button next to the divider of the 'Remittance Location Details' section in order to add new sub-sections with new input fields to the 'Remittance Location Details' section. The maximum number of sub-sections is ~~1~~2. The user can click on the 'Delete' button to delete a sub-section.

- **5.1.23.13 FICT – New Screen – Previous Instructing Agents**

...

Name	This field offers the possibility to enter the name of the previous instructing agent. If the field 'BICFI' is not filled, then the field 'Name' has to be filled. In addition to the field 'Name', either the fields 'Town Name' and 'Country (Code)' or the field 'Address Line' in the underlying sub-section 'Postal Address' have to be filled for previous instructing agent 1. If the field 'BICFI' is not filled, then the field 'Name' has to be filled. In addition ~~to~~ the field 'Name', ~~the fields 'Town Name' and 'Country (Code)' in the underlying sub-section 'Postal Address'~~ have to be filled for previous instructing agents 2 and 3. Required format: up to 140 characters

Table 5 - **FICT – New Screen – Previous Instructing Agent ID**

…

Address Line	This field offers the possibility to enter the address of the previous instructing agent. This field is ~~only~~ available for 'Previous Instructing Agent 1~~', but not for 'Previous Instructing Agents~~ 2 & 3'. If the sub-section 'Postal Address' is used to identify the previous instructing agent, the following applies: **l** If the field 'Address Line' is used, then all other fields in the section 'Postal Address' must be empty. **l** If the field 'Address Line' is not used, then the fields 'Town Name' and 'Country (Code)' have to be filled. The user can add a new address line by clicking on the '+' button. Max. number of lines: 3 Required format: up to 35 characters per line

Table 6 - FICT – New Screen – Previous Instructing Agent ID – Postal Address

- **5.1.23.14 FICT – New Screen – Intermediary Agents**

…

Name	This field offers the possibility to enter the name of the intermediary agent. If the field 'BICFI' is not filled, then the field 'Name' has to be filled. In addition to the field 'Name', either the fields 'Town Name' and 'Country (Code)' or the field 'Address Line' in the underlying sub-section 'Postal Address' have to be filled for intermediary agent 1. If the field 'BICFI' is not filled, then the field 'Name' has to be filled. In addition ~~to~~ the field 'Name'~~, the fields 'Town Name' and 'Country (Code)' in the underlying sub-section 'Postal Address'~~ have to be filled for intermediary agents 2 and 3. Required format: up to 140 characters

Table 7 - FICT – New Screen – Intermediary Agent ID

…

Address Line	This field offers the possibility to enter the address of the intermediary agent. This field is ~~only~~ available for 'Intermediary Agent 1~~', but not for 'Intermediary Agents~~ 2 & 3'. If the sub-section 'Postal Address' is used to identify the intermediary agent, the following applies: l If the field 'Address Line' is used, then all other fields in the section 'Postal Address' must be empty. l If the field 'Address Line' is not used, then the fields 'Town Name' and 'Country (Code)' have to be filled. The user can add a new address line by clicking on the '+' button. Max. number of lines: 3 Required format: up to 35 characters per line

Table 8 - FICT – New Screen – Intermediary Agent ID – Postal Address

- **5.1.24.9 Payment Return – New Screen – Charges**

…

Field
Descriptions

PAYMENT RETURN – NEW SCREEN – PAYMENT RETURN – TRANSACTION INFORMATION – CHARGES	
Charge Bearer	This field offers the possibility to select which party (creditor or debtor) will pay charges for the processing of the instruction or if the charges are to be shared. Possible values: **l** CRED (creditor) **l** ~~DEBT (debtor)~~ **l** SHAR (shared) **l** ~~SLEV (as agreed in the service level and/or scheme)~~ The value is not relevant for the processing in RTGS. If provided, it is forwarded within the outbound message. Note: The charge bearer applies to the return message, not to the original instruction.

Table 9 - **Payment Return – New Screen – Charges**

- **5.1.24.12 Payment Return – New Screen – Return Chain**

…

Field
Descriptions

~~PAYMENT RETURN – NEW SCREEN – PAYMENT RETURN – TRANSACTION INFORMATION – RETURN CHAIN" – (INVOLVED PARTY) – PARTY – CONTACT DETAILS~~	
~~The user has the possibility to fill the input fields listed in this table for each of the following parties involved in the return transaction:~~ **l** ~~Debtor~~	
~~Name~~	~~This field offers the possibility to enter a contact name of the debtor.~~ ~~Required format: up to 140 characters~~
~~Phone Number~~	~~This field offers the possibility to enter a phone number of the debtor.~~ ~~Required format: up to 30 characters~~

PAYMENT RETURN – NEW SCREEN – PAYMENT RETURN – TRANSACTION INFORMATION – RETURN CHAIN' – (INVOLVED PARTY) – PARTY – CONTACT DETAILS	
Mobile Number	This field offers the possibility to enter a mobile number of the debtor. Required format: up to 30 characters
Fax Number	This field offers the possibility to enter a fax number of the debtor. Required format: up to 30 characters
Email Address	This field offers the possibility to enter an email address of the debtor. Required format: up to 320 characters

Table 10 - **Payment Return – New Screen – Return Chain – (Involved Party) – Party – Contact Details**

…

Address Line	This field offers the possibility to enter the address of the respective party involved in the return transaction.
	If the sub-section 'Postal Address' is used to identify the respective party involved in the return transaction, the following applies:
	l If the field 'Address Line' is used, then all other fields in the sub-section 'Postal Address' must be empty.
	l If the field 'Address Line' is not used, then the fields 'Town Name' and 'Country (Code)' have to be filled.
	The user can add a new address line by clicking on the '+' button.
	This field is only available for the following parties involved in the return transaction:
	l Debtor Agent
	l Previous Instructing Agents (1, 2, 3)
	l Intermediary Agent 1
	l Creditor Agent
	Max. number of lines: 3
	Required format: up to 35 characters per line

Table 11 - **Payment Return – New Screen – Return Chain – (Involved Party) – Postal Address**

…

Address Line	This field offers the possibility to enter the address of the respective party involved in the return transaction.
	If the sub-section 'Postal Address' is used to identify the respective party involved in the return transaction, the following applies:
	l If the field 'Address Line' is used, then all other fields in the sub-section 'Postal Address' must be empty.
	l If the field 'Address Line' is not used, then the fields 'Town Name' and 'Country (Code)' have to be filled.
	The user can add a new address line by clicking on the '+' button.
	This field is only available for the following parties involved in the return transaction:
	l Debtor Agent
	l Previous Instructing Agent 1
	l Intermediary Agents (1, 2, 3)
	l Creditor Agent
	Max. number of lines: 3
	Required format: up to 35 characters per line

Table 12 - **Payment Return – New Screen – Return Chain – (Involved Party) – Postal Address**

…

RTGS IDFS GUI :

Regarding the various XSD changes and changes of the business rules, the following GUI screen templates must be adapted accordingly :

Msg ID	IDFS name	Description of the change
pacs.004_PaymentReturn	Screen Template „RTGS_New Return Payment"	**Folder „Dropdown Data"** Charge Bearer: CRED ~~DEBT~~ SHAR ~~SLEV~~ **Folder „Content Description"** Description of field name „Charge Bearer" If provided it is ignored by RTGS and forwarded within the outbound message. Specifies which party/parties will bear the charges associated with the processing of the payment transaction. Usage: The ChargeBearer applies to the return message, not to the original instruction. The possible selections are:

		~~DEBT: All transaction charges are to be borne by the debtor.~~
		CRED: All transaction charges are to be borne by the creditor.
		SHAR: In a credit transfer context, means that transaction charges on the sender side are to be borne by the debtor, transaction charges on the receiver side are to be borne by the creditor. In a direct debit context, means that transaction charges on the sender side are to be borne by the creditor, transaction charges on the receiver side are to be borne by the debtor.
		~~SLEV: Charges are to be applied following the rules agreed in the service level and/or scheme.~~
		Folder „Validations"
		Adapt the following validations as follows:
		IF PreviousInstructingAgent2 is present and IF BICFI is not provided THEN the Name~~, the TownName and the Country~~ must be provided.
		IF PreviousInstructingAgent3 is present and IF BICFI is not provided THEN the Name~~, the TownName and the Country~~ must be provided.
		IF IntermediaryAgent2 is present and IF BICFI is not provided THEN the Name~~, the TownName and the Country~~ must be provided.
		IF IntermediaryAgent3 is present and IF BICFI is not provided THEN the Name~~, the TownName and the Country~~ must be provided.
Pacs.008_CustomerCreditTransfer	Screen Template "RTGS_New Customer Credit Transfer"	**Folder „Dropdown Data"**
		Charge Bearer:
		CRED
		DEBT
		SHAR
		~~SLEV~~
		Folder „Content Description"
		Description of the field Debtor: The Party ID according to the shared component option E ~~B~~
		Folder „Validations"
		If PreviousInstructingAgent2 is present and if BIC is not provided then a Name ~~and a valid Postal Address (at least Town Name and Country)~~ have to be provided
		If PreviousInstructingAgent3 is present and if BIC is not provided then a Name ~~and a valid Postal Address (at least Town Name and Country)~~ have to be provided
		If IntermediaryAgent2 is present and if BIC is not provided then a Name ~~and a valid Postal Address (at least Town Name and Country)~~ have to be provided
		If IntermediaryAgent3 is present and if BIC is not provided then a Name ~~and a valid Postal Address (at least Town Name and Country)~~ have to be provided
Pacs.009_FinancialInstituition CreditTransfer	Screen Template "RTGS_New Financial Institution Credit Transferr"	**Folder „Validations"**
		If PreviousInstructingAgent2 is present and IF BICFI is not provided THEN the Name~~, the TownName and the Country~~ must be provided.
		IF PreviousInstructingAgent3 is present and IF BICFI is not provided THEN the Name~~, the TownName and the Country~~ must be provided.
		IF IntermediaryAgent2 is present and IF BICFI is not provided THEN the Name~~, the TownName and the Country~~ must be provided.
		IF IntermediaryAgent3 is present and IF BICFI is not provided THEN the Name~~, the TownName and the Country~~ must be provided.
Shared component	Screen Template "Related	**Folder „Content Description"**
		Changed Multiplicity of "Remittance Location Details" to max 2.

	Remittance Information"	
Shared component	Screen Template „Shared Component Party ID"	**Folder „Content Description"** Delete option "E" from column "Visibility" for all fields of divider "Contact Details" (Name, Phone Number, Mobile Number, Fax Number) and delete field "Email Address" for visibility option E.
Shared component	Screen Template „Shared Component Financial Institution ID"	**Folder „Content Description"** Add option "C" in column "Visibility" of field name "Address Line".

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High level description of Impact:

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Impacts on other projects and products:

None

Outcome/Decisions:

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

	CENTRAL BANK SERVICES	Billing				
		Legal Archiving				
		Contingency Settlement				
4CB internal categories		Operational Tools				
		Automation				

Impact on major documentation		
Document	**Chapter**	**Change**
Impacted UDFS chapter	**RTGS** 12.4.2.3 PaymentReturn 13.1 Index of validation rules and error codes (Table 425)	See details above.
Additional deliveries for Message Specification/ MyStandards	**MyStandards** RTGS Update of collection called "RTGS pacs_guidelines": Pacs.004 Pacs.008 Pacs.009 Pacs.010	Change of XSDs and annotations RTGS use See details and xpaths above Creation of formal rules listed in table *UDFS T2 RTGS 13.1 Index of validation rules and error codes Table 425 - RTGS business rules* above because of MySt Readiness Portal
UHB	**RTGS** 5.1.22 Customer Credit Transfer – New Screen 5.1.23 Financial Institution Credit Transfer – New Screen 5.1.24 Payment Return – New Screen	Regarding the various XSD changes and changes of business rules, these GUI screens must be adapted accordingly.
External training materials		
Other impacted documentations	**CLM/RTGS** Alignment of deployment approach of T2 (CLM/RTGS).	Documentation updates to reflect software deployment and activation of new messages between End of Day and Start of Day.
Impacted GDPR message/screen fields		
Links with other requests		

Links	Reference		Title	

Summary of functional, technical, operational, stakeholder, financial and interoperability impacts

Schema changes in RTGS according to the description part of the CR above.

Deletion of one HVPS+ business rule on pacs.004 and implementation of 90 new HVPS+ business rules (pacs.004/pacs.008/pacs.009/pacs.010) in RTGS.

The software deployment and activation of the new messages should both happen between End of Day and Start of Day from Friday night to Saturday morning. The schedule of actions can be summarized as follows:

- Establish pitstops (CLM /RTGS) before the first events of the new business day
- Close inbound A2A / U2A ESMIG channels CLM / RTGS after EOD of CLM and RTGS
- Deployment of the changes related to this CR
- Open inbound A2A / U2A ESMIG channels CLM / RTGS
- Delete pitstops

Regarding the various XSD changes and changes of business rules, the related GUI screens must be adapted accordingly.

DWH:
- Application of new schemas to the ETL job
- Removal of some address / contact fields from the ETL job

Main cost drivers

Implementation of several schema changes and 90 new business rules related to HVPS+ in RTGS. Additionally adaption of the related GUI-screens.
Thorough regression and non-regression testing campaign taking into account the various new business rules and the necessary adaptations of the related GUI Screens.

Impact on other TARGET Services and projects
T2S: no impact
TIPS: no impact
ECMS: no impact

Summary of project risk
No risks on the stability or performance of T2 have been identified during the detailed assessment

Security analysis
No adverse effect has been identified during security assessment